



Envoy

Spring 2009

- 2 Words from the CEO
- 3 E4C AGM Notice
- 3 ROOPH Award
- 4/5 Giving Supplement
- 6 Upcoming Events

Growing Seeds to Empower Clareview Head Start Children

January is not usually a planting month. At E4C's Clareview Head Start, however, a group of excited children in Teresa Sanders' classroom planted vegetable seeds for their new indoor garden. Three weeks later, the children rolled back their sleeves and transplanted the growing seedlings into the garden boxes. For the next four months, the children will help to water, fertilize, prune and pollinate their plants. The children will witness the amazing transformation of a seed into a mature plant and harvest the fruits of their labour: tomatoes, beans, cucumbers, lettuce, herbs and maybe even sweet peppers. This hands-on experience will give children a direct, personal relationship with the plants and the food they are growing.

The indoor growing program is called the Cityfarm Little Green Thumbs Program. During the cold winter months, the Little Green Thumbs Program empowers children in schools and agencies by helping them to develop life skills and giving them opportunities for social development and environmental awareness.

Cityfarm is a non-profit organization that offers school and summer programs on a plot of farm land and forest in



Iqbal Mohamud, 4-years-old, transplanting a seedling in the Early Head Start classroom at Clareview Head Start.



Adrian Wood, 4-years-old, learning to plant bean seeds in his classroom at Clareview Head Start.

northeast Edmonton. Cityfarm's mission is to bring together a community of children, youth and families to explore the wonders of food, soil, animals and nature in a farm-like setting of play and adventure.

For more information about Cityfarm Little Green Thumbs or other Cityfarm programs, please contact Claudia at 780-488-2500 or check out at www.city-farm.org.

The sponsors for the indoor growing program this year are Telus, Growing Alberta, and Alberta Agriculture and Rural Development.



Changing Lives • Growing Community

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If you have any newsletter comments or submissions please feel free to contact the Envoy editor, Judith Paquin at jpaquin@e4calberta.org, or by mail to 9321 Jasper Ave. Edm. AB T5H 3T7

Please send address changes to: lhorn@e4calberta.org or phone 780-424-7543 ext 115.



Words from the Chief Executive Officer

Invest or Squander the Opportunity

In previous editions of the Envoy, I have offered comments on our community and a range of challenges and opportunities that compel our attention – or at least they should. Given our current and assuredly transient economic circumstance, I wish to suggest the following:

- Alberta is one of the world's wealthiest areas, enjoying a bounty of wealth in oil, gas, coal, forestry, agriculture, intellectual capacity and capable workforce
- This current economic crisis has really been generated through the trickle down theory or 'voodoo economics' and deregulation of markets and banking as well as attendant greed and piracy
- The economy will recover through intervention of national governments in the markets and banking; through the hard work of entrepreneurs and labour; through the growing confidence of the general public, and through an investment by all orders of government in the infrastructure of this country, province and city

Despite some media outlets that operate on a basis of screaming headlines that focus on loss, offer portents of disaster and invite extreme response, we are not in the dirty thirties and it will not take a decade for economic recovery. Yes, there will be restructuring and realignment – there will be developments in technology and energy; there will be new products and markets, and there will be changes in the trust people offer to institutions.

I do not wish this to become another rant on the economy. What I want to offer is some comment on the opportunity that this 'economic crisis' offers. We have over the past few years come to recognize and document how much the plight of those who are homeless and in poverty affect and impact the broader community. My comments are not going to cite moral or philosophical reference. I want to talk about economics and building a stronger community.

We know that people who are homeless exact a huge amount of resources in the 'management' of the homeless. Research has shown that the homeless consume huge amounts of emergency services, health care and other resources. None of this ends the problem. We know that certain planned responses do work and that they are cost efficient. Yes, these responses cost money but it is far less than the costs that we now incur and will continue to incur unless we approach this challenge in a more creative and smarter way. E4C has participated with sister agencies and with government in many activities that show us the way forward. E4C has worked to develop trained staff and well designed services that work as real solutions to homelessness.

Also, we know that children who do not succeed in school tend largely to become adults who do not lead lives as successful, productive and contributing as those who complete school. This results in adding to the costs incurred by the community through marginal employment and unemployment along with increased spending in health care, social services and other areas. Research has shown that early learning programs, school based child nutrition services and other support services will increase a child's school success rates and that school graduates have greater employment and life opportunities. E4C works with other agencies and with government to develop and provide services that lead to child and family success. Programs such as Head Start and Early Head Start create the potential for school success. Programs like the School Lunch Program make it possible for hungry children to participate in school and learn in the classroom.

Now is the time to seize the opportunity to make wise investment and to make our tax dollars and resource wealth work for us. Smart investment will both stimulate the economy and make our communities more effective and efficient in dealing with challenges.

Some might want to call for government restraint and cutback in response to the economic situation. This, however, is both a failure to respond in a meaningful way to the challenge and a failure to make fundamental and sound changes in how we use our wealth. It is not a time to let the homeless continue to be homeless or to invite the potential for more to join the ranks of the homeless. Now is the time to invest in the construction of housing and the development and operation of programs that keep people housed and which support the self-dependence of those who were homeless.

Now is not the time to strip the funding from social programs that feed the hungry and help children and families become full participants in the community. Now is the time to invest in ensuring that programs and services that lead to individual and family success not only continue but also become stronger. Through these, we develop capability and potential. We develop strength in our economy and our community.

When we talk about being prudent and responsible, let us not be shortsighted about our economy. We know that a failure to invest in our citizens and our community leads to failure and even greater costs over time. Now is the time to invest in rebuilding our economy and in building more responsive and cost effective systems. Let us seize this challenge as an opportunity to do what is both wise economically and socially.

- Michael Farris

Change the world? Start here.



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www.e4calberta.org

Please join us for
E4C's Annual General Meeting & Social

Thursday, May 28th, 2009
7:00 P.M. (prompt) to 9:00 P.M.

Light refreshments & hors d'oeuvres

Royal Glenora Club, Braemar Room
11160 - River Valley Road

Keynote Speaker
His Worship, Mayor Stephen Mandel

Limited seating, please RSVP by May 8th, 2009 to:

E4C at 780-424-7543, fax 780-425-5911
or email: info@e4calberta.org to reserve your seat.

Monetary contributions will be greatly appreciated.

Housing Support Services Hub wins ROOPH Award

Awards Recognizes Outstanding Organizations and People in Housing

On February 3, 2009 The Housing Support Services Hub was a winner at the Annual ROOPH Awards which are hosted by Homeward Trust Edmonton. They won in the Partnership for Success category.

The ROOPH Awards were created to acknowledge the efforts of people, organizations and businesses who work to address the housing challenges facing the homeless and those at risk of becoming homeless in Edmonton.

Kourch Chan, E4C's Chief Operating Officer, is the Chair of the Council of Partners and E4C is the host agency for the project. Tanya Tellier, formerly WEAC's Program Manager, is the Team Leader of the Project.

"The Housing Support Services Hub has helped E4C secure housing for many homeless persons, and I know it has done



The Housing Support Services Hub team:
From right, Holly Vipond, Tanya Tellier, Del Marlow, Greg Farrants, Lisa Rodges and Lynne Broschak.

Con't page 4

ROOPH Award con't

the same for all of the partnering agencies. This award recognizes the value of collaboration and how it can bring about innovation --what one agency can do well, fourteen can do better in unison," said Kourch Chan.

The Housing Support Services Hub is a collaboration of 14 Edmonton human service organizations supporting individuals who are homeless or at risk of becoming homeless. The agencies are: Bissell Centre, Boyle Street Community Services, Canadian Mental Health Association, Capital Region Housing Corporation, E4C, Edmonton Community Legal Centre, Edmonton Mennonite Centre for Newcomers, George Spady Centre, PAAFE, Schizophrenia Society of Alberta Edmonton Chapter, Umisk Affordable Housing Society, Wings of Providence, WJS Canada, and YMCA Edmonton.

The Housing Support Services Hub was conceived and developed as a collaboration that recognizes people have a right to housing and timely effective support services. The Hub's core services, coordinated landlord recruitment, inter-agency case management, and trustee/money management services, are delivered in coordination with support services provided by partnering organizations. The successful implementation of the Hub's core services and capacity building activities, such as drawing sector leaders and front-line housing workers together to share knowledge, has resulted in increased awareness, willingness, and interest from additional community organizations and government departments to work together on housing solutions for homeless persons.



Other ROOPH award winners: Katie Lamber, Kourch Chan, Mayor Mandel and Faye Dewar wearing toques in support of Toque Tuesday, the Canada-wide awareness day for homelessness sponsored by the national organization Raising The Roof, which runs in conjunction with the ROOPH awards event.

Retirement Funds For Savings and Giving

An RRSP is the best way to accumulate funds for retirement. Not only is the amount invested each year sheltered from taxation, but also earnings on assets in the fund are not subject to tax. Thus, it is advantageous to contribute as much as possible as early as possible each year to an RRSP.

Compare, for example, growth of funds in an RRSP and in a fully-taxable investment. The combined marginal tax rate is assumed to be 40 percent.

Investment of \$10,000 in RRSP

Year 1	Year 10	Year 20
\$10,000	\$25,938	\$67,274

\$5,000 in taxable investment

\$5,000	\$8,144	\$13,266
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(Half of the \$10,000 would have been consumed by taxes.)

RRSP funds are taxable when withdrawn, but even if they were withdrawn in a lump sum at the end of twenty years

and taxed at 40 percent, the after-tax dollars (\$26,910) would still be considerably more than the accumulations in an investment where earnings have been taxed along the way.

Some individuals start taking distributions from their pension plans immediately upon retirement. Others, not needing the money now, defer payments as long as possible. They like to continue taking advantage of the income tax deferral growth accorded such funds. Further, they may defer payments because they regard a pension account as a financial reserve, to be tapped when needed.

Distributions, however, cannot be delayed beyond age 69. By that time you must elect either a retirement annuity or an RRIF (Registered Retirement Income Fund.) The annuity offers the advantages of guaranteed payments and freedom from worry about how funds should be invested. The RRIF, however, is more flexible. You can control how the money is invested, and you can withdraw any amount each year so long as you withdraw at least the minimum. Because of this flexibility more people convert their RRSPs to RRIFs than to retirement annuities.

Con't page 5

Charitable Gifts With Retirement Funds

If a spouse survives you, he or she would ordinarily be the beneficiary of your retirement funds. If you had an RRSP, your surviving spouse could keep the funds in a tax-deferred plan. If you had already converted to an RRIF, your surviving spouse could continue to receive payments, and they would be taxed only as received. If you had opted for a joint-and-survivor annuity for you and your spouse, he or she will receive payments for the balance of his or her life. In the event underage children survive you, the retirement funds can be rolled tax-free into an annuity paying them installments until age 18. If the dependant is handicapped, a tax-free rollover to an RRSP, annuity or RRIF is permitted.

Possibly, however, you will not be survived by a spouse and have already made arrangements for the children. In that case, leftover retirement funds make an excellent charitable gift because the charitable tax credit will offset the tax on the distribution. Leaving the funds to a beneficiary, who is not a spouse or dependant child or grandchild, generally would cause the full value of the funds to be taxed in the year of your death, but with the charitable gift you preserve the funds intact for a charity whose work you want to support. The recommended procedure is to designate the charity as beneficiary of all or a portion of your RRSP and RRIF funds.

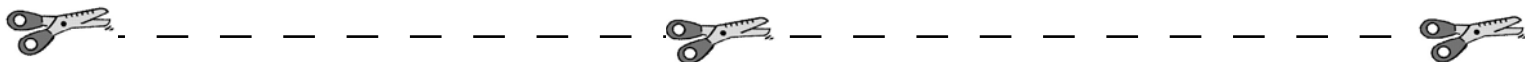
Example: Barbara T, a single woman, dies at age 75 and leaves \$30,000 of her RRIF funds to charity.

Tax on RRIF funds (40% combined rate)	\$12,000
Tax credit (Combined credit is 40% of gift and entire bequest is creditable)	<u>\$12,000</u>
Net tax on distribution	0

The tax credit will entirely offset the tax on the distributions. That is because the creditable amount of a charitable bequest is 100 percent of net income. Thus, if you choose to leave your leftover retirement funds for charity, no part of them will be consumed by taxation.

A charitable gift is one method of assuring that all or most of the funds you spent a lifetime accumulating are used for the purposes you choose. We encourage you to call your lawyer and make an appointment to have your will prepared or updated. Please do it today.

Neither the author nor this organization is engaged in rendering legal or tax advice. Rather, this publication is intended to provide only information of a general character. Both provincial and federal laws may apply in certain situations, and may change periodically. For advice in specific cases, the services of an attorney or other professional advisor should be obtained.



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Enclosed is my tax deductible donation for:

\$50 \$100 \$150 \$200 \$500 \$ Other
 Cheque Visa MC

Please complete and return this form to E4C in the envelope attached. Please make your cheque payable to E4C.

Card Number: _____ Exp: Date _____

Gifts can be made: One Time Monthly for months (Monthly gifts can be given via postdated cheques or credit card)

Name: _____ Signature: _____

Charitable Reg. # 13155 8140 RR0001
Edmonton City Centre Church Corporation operating as E4C
04/09

E4C Right to Privacy Policy: E4C protects your personal information and adheres to all legislative requirements with respect to protecting privacy. We do not rent, sell or trade our mailing lists.

Upcoming events!

Kids in the Hall Bistro Gala

A Midsummer Night's Dream

Wednesday, June 10, 2009

Dinner & Auction

Cocktail Reception & Five Course Gourmet Dinner

Tickets: \$200.00 each
(includes a \$140.00 donation receipt)

To purchase tickets:
Call 413-8060 ext 6 Fax 423-7959
E-mail: events@kidsinthehallbistro.com

E4C Helping Others...

Give your budget a break and join us for a Collective Kitchen

Are you interested in making healthy, low-cost meals for your family? Join E4C's Collective Kitchen and prepare meal dishes for your family to enjoy. The cost is \$3 per person (e.g. \$9 for a family of three). If you would like to join us, or for more information, please call Teresa at E4C's School Lunch Program at (780) 424-5408.

Thank You for Your Help!

The No Room in the Inn Fund Raising Project Will Help Women on their Journey to a New Life!

Over \$40,000 was donated to E4C's Crossroads Program through the No Room in the Inn 2008/2009 campaign. E4C is extremely grateful to this group which believes that everyone deserves proper housing. Support was given through donations from congregational offerings, but contributions from other individuals, agencies and faith groups were also received.



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E4C Services Include:

Nutrition Services

School Lunch Program
Snack Programs

Early Learning

ArtStart
Clareview Head Start
Early Head Start
Northeast Community Program

Emergency & Transitional Services

Crossroads Programs
Elizabeth House
Women's Emergency Accommodation Centre (WEAC)
Women Moving Forward

Affordable Housing & Mental Health Services

Case Management Team
G-C Place
Gold Nugget Suites
Holmes Place
Macdonald Place
McCauley Apartments
Meadow's Place
Our Place
Our Other Place
Sorensen Place
Stollery Place

Youth Services

Kids in the Hall Bistro Program

Founded in 1970, E4C is a registered charitable human services organization.

Charitable Registration # 13155 8140 RR0001

