

LEGACY ACTION



Edmonton
Community
Foundation

TOMMY BANKS

p6

Local musical legend gives back to the arts community

SAGE ADVICE

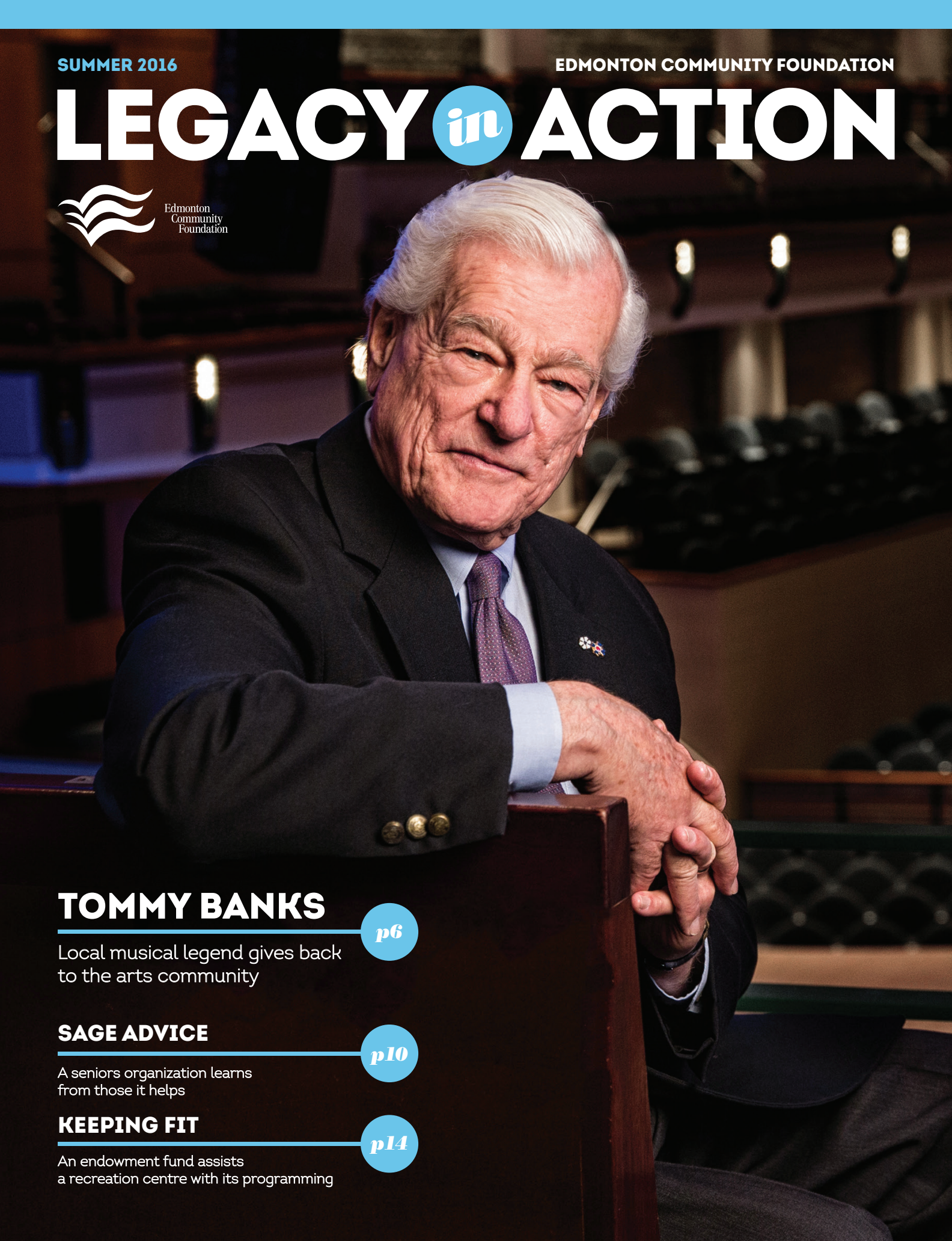
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A seniors organization learns from those it helps

KEEPING FIT

p14

An endowment fund assists a recreation centre with its programming



arts, culture & heritage education learning health & wellness
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Joanne Berger

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 Martin Garber-Conrad speaks about the current issue of *Legacy in Action*.

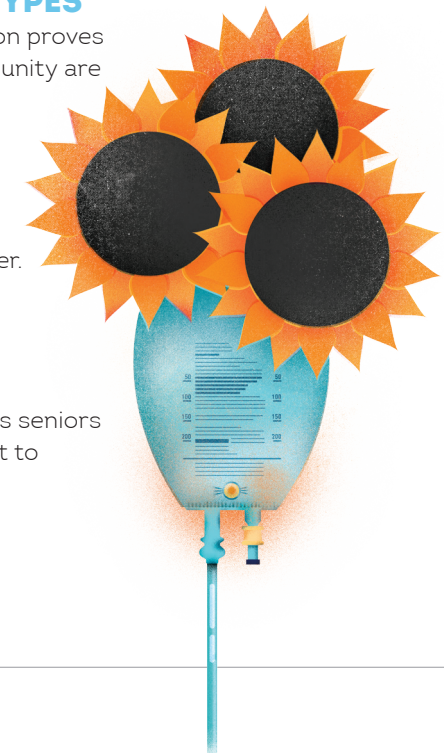
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Cover photographed by Curtis Comeau at the Francis Winspear Centre for Music in Edmonton, Alberta.

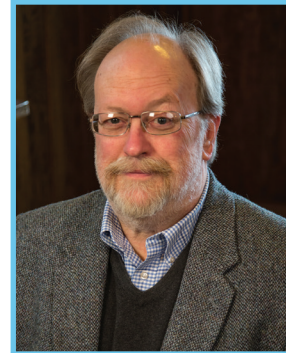
Isaac Newton once said that, "If I have seen further than others, it is by standing upon the shoulders of giants."

This is a concept that Edmonton Community Foundation understands.

We know that without the wisdom, experience and knowledge of elders who helped pave the way we would not be able to do the work that we do now.

In 2015, ECF disbursed \$21.2 million in grants to charities in the greater Edmonton area. This brings total grants to more than \$170 million since our founding in 1989.

The total value of ECF funds increased to \$489 million in 2015, thanks in part, to \$19 million in contributions from donors.



These gifts led to the establishment of 63 new endowment funds, as well as increasing many existing funds.

The new funds were established by donors whose foresight and generosity build lasting legacies of support for charities and causes important to them.

People like Garnet Ireland who, before his passing, made ECF the owner of a life insurance policy which ensures that the Garnet & Jean Ireland Fund will provide permanent financial support to Pilgrims Hospice Society (page 13).

Ron Rowswell is another donor whose forward thinking and love of physical activity is supporting fitness programming at the Central Seniors Lions Recreation Centre in perpetuity (page 14).

Rowswell left an estate gift to ECF which has allowed his fund to quintuple its grants to Central Lions.

Tommy Banks, former senator, TV host and self-identified student of music, is using his experience to help fellow artists retire with dignity. In our cover story (page 6) we chat with Banks about his career and why initiatives like the Tommy Banks Performing Artists Fund are so important.

And in our feature story (page 10) we visit Sage Seniors Association, an organization proving what our donors exemplify — that elders in our community are not a burden, but valued and valuable community builders. They are the gold standard of civil society. They are the giants on whose shoulders we stand.

Martin Garber-Conrad



Josh Ramsbottom, Shannon Zwicker, Darien Zwicker, Laura Kiriak, Morgan Ramsbottom, & Everett Ramsbottom.

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It was the imagination of a four-year-old girl that gave the Tiger Family Fund at Edmonton Community Foundation its name. And imagination leads our family's giving decisions. Imagining the change our gifts will make in the community, or how much our impact there will be. *Just imagine what Edmonton could be like if other families joined us.*

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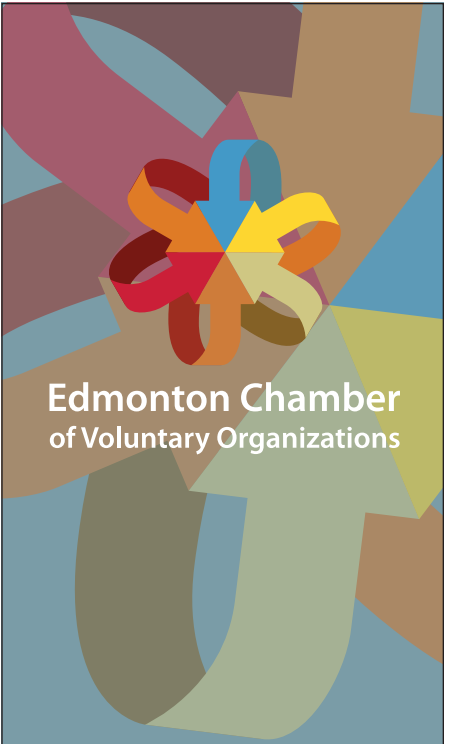
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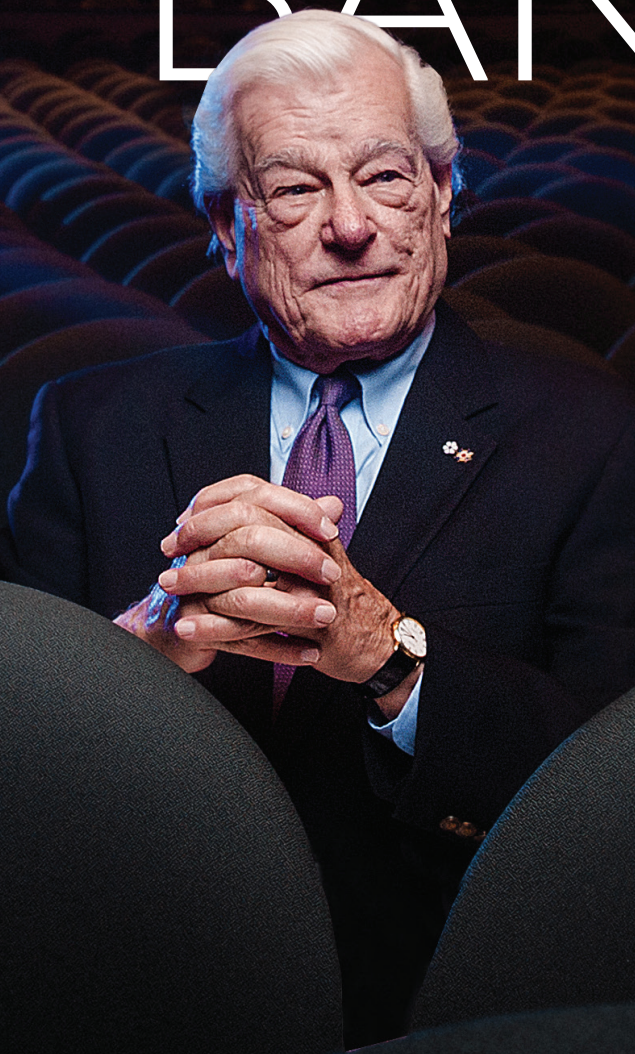
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TOMMY BANKS THE ENCORE



Distinguished former senator and local music legend lends hand to fellow artists

BY: MICHAEL HINGSTON
PHOTOGRAPHY: CURTIS COMEAU

NOT MANY EDMONTONIANS HAVE HAD THE HONOUR OF GETTING A STREET NAMED AFTER THEM. But it's a testament to Tommy Banks' long and varied career — as a world-renowned jazz pianist, composer, producer, radio and TV host, and senator — that being the namesake of Tommy Banks Way, in Old Strathcona, might not even crack the top 10 items on his resumé.

Now, Banks, 79, is turning his attention to the state of his fellow performing artists. Specifically, the state of their wallets. According to the Canada Council for the Arts, the average artist earns around \$23,000 per year — 37 per cent less than the average Canadian. The Tommy Banks Performing Artists Fund, held by Edmonton Community Foundation (ECF), aims to correct that imbalance by providing financial assistance to local artists who might otherwise move to larger cities, as well as housing assistance for those whose financially precarious career choice has left them unable to, as he puts it, “retire with dignity.” ▶

Michael Hingston: Your career has taken you into many different worlds, from music to television to federal politics. Growing up in Alberta in the '30s and '40s, were you interested in those things from an early age?

Tommy Banks: Yeah. I was a war baby, so when there's a war on, you're interested in politics because you're hearing about it every day. And I was always interested in music, because my family was very musically oriented. There was always a lot of music going on in our house.

MH: By age 14, you were already a professional jazz pianist. What were those early gigs like?

TB: You can imagine a 14-year-old kid being on the road with a band. It's enormous fun, and a wonderful learning experience. The only disadvantage was that whereas everybody else in the band took their [own] instruments, I had to play on whatever piano we found at whatever hall we were playing in — and some of them were pretty awful. Everybody in the band was a lot older and more experienced than I was. It was a very steep learning curve.

MH: Decades later, you led a jazz quintet at Expo '67, and were the musical director of ceremonies for Edmonton's Commonwealth Games and Calgary's Winter Olympics. What goes into those kinds of large-scale productions that the average person might not realize?

TB: A lot of money, for a start. Because if you're going to do things on the world stage, they have to be done at a level that will bring pride to the country. And the budgets for those things, fortunately, are always quite substantial.

In the case of the Olympics in Calgary, we started in 1987 and recorded over a span of about eight months. There was an enormous amount of music to be recorded: All of the music for the opening and closing ceremonies, for the medal ceremonies, and [for] several other events — all of which had to be built from scratch. That involved the talents of a large number of Canadian composers, orchestrators, arrangers, and, of course, musicians. The process took, in total, very nearly a year of our noses to the grindstone.

MH: You also hosted radio and TV shows for the CBC, and did your share of acting for the big and small screens. Was that a difficult transition?

TB: All of those things were a learning curve. You can't go to school and learn how to be a television host — you probably can now, but you couldn't then. And I appeared in films, in speaking roles, but I would never claim to be an actor.

MH: In 2000, Prime Minister Jean Chrétien invited you to join the Senate. Does that phone call come out of the blue?

TB: It was a complete surprise. And it was, at least in those days, to most of my colleagues. The Senate is usually comprised of about 25 to 30 per cent people who used to be politicians at some level. But the others were not. And most of them, like I, were completely surprised when we got the call. I leapt at the chance, because it was a chance to do something new and different, and to contribute to the country. It seemed

like an exciting prospect, so I said yes immediately.

MH: The Tommy Banks Performing Artists Fund will provide affordable housing and financial assistance to retired performing artists. What was its inspiration?

TB: I have friends in the performing arts — dancers, actors, musicians, playwrights — who are not able to retire in the dignified circumstances to which they are entitled. So I wanted to find a way to change that, so that they can retire with dignity, and in better circumstances than they otherwise would.

None of the money has been spent, because we're still looking at how exactly to achieve those ends. It may not be, in the example of the movie *Quartet*, a specific building where performing artists can retire. That probably is not the answer for us here. But we're looking at ways in which to do that, and we're being very careful about it.

MH: The fund will encourage artists to stay and practise their craft in Edmonton. Where do these artists otherwise go?

TB: There are obvious magnets for performing artists: Hollywood, New York, Toronto, and to some extent Vancouver. We would like to make it easier for people to stay here — or to stay here long enough to develop their talent well enough that they can do well in those other places.

MH: Do you think people who choose careers in the arts are unusually susceptible to retiring without the money they will need?

TB: Yes. Some of us are lucky enough to have taken the necessary precautions, and we're okay. But many performing artists — dancers, musicians, actors, singers — live in a world in which retiring with dignity is not always easy to do. Performing artists are rewarded very efficiently, shall we say. They do what they do because they want to do it, despite all of the other considerations, including economic ones.

MH: What would you say to people who are skeptical of this idea — who think artists are foolish for pursuing a career so financially unstable?

TB: Everybody knows that if you're going to be a singer or a dancer or an actor, the likelihood of having a secure long-term job is very remote. But that is not foolish. That is the reason that we have great art, and great performers. That is pursuing one's dreams. And that's what everyone should always do.

A great lawyer, or a great doctor, or a great plumber are in professions in which it is relatively easy to retire in dignity, unless you're really stupid. But for performing artists, it's much harder to do that. They give us everything they've got, and then one day the phone isn't ringing anymore. Their career has ended. And they haven't been able to make, or have failed to make, provisions properly.

MH: Today, you seem to have accomplished about as much as one person could hope to do. What are you motivated by now?

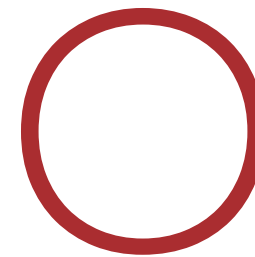
TB: Playing music. ■



WOLVES IN SHEEP'S CLOTHING

The Edmonton Police Service is educating seniors about fraud in an attempt to stop elaborate crime networks from continuing

BY: CAROLINE BARLOTT ILLUSTRATION: SANDER SARIOGLU



ur world is far more connected than it's ever been and that connection can make for increased cultural understanding and community. But as with any technology, there are also downfalls. Criminals can now access our information in more ways than ever before, says Edmonton police detective Bill Allen.

The Canadian Anti-Fraud Centre says that in 2015, over 13,000 seniors were scammed out of more than \$19 million, which is up \$9 million from the previous year.

And sadly, senior fraud specialist Daniel Williams says, these numbers are probably far lower than reality since the Centre predicts only one to five per cent of fraud victims report their crimes.

Characteristics of seniors who may be most vulnerable to these crimes include those with access to funds, a willingness to help others, a limited technical knowhow, as well as those who are isolated or lonely or have a cognitive impairment or fear authority.

Many of these scams play off these vulnerabilities through elaborate crime networks that can spread across continents making finding all involved a near impossibility.

This year, Edmonton Community Foundation provided the Edmonton Police Services with a grant that went toward creating a brochure that breaks down the facts about seniors' fraud. The best way to take back power is to educate people so they can avoid becoming victims, says Allen.

COMMON SENIORS SCAMS:

Canada Revenue Agency Scam: The criminal says the victim owes back taxes and will be arrested if they do not pay. "They're working off that fear that taxes need to be paid on time," says Allen.

Romance: Criminals build a relationship with the victim, eventually asking for money to help them out of a situation or to help them visit the victim.

Inheritance: The criminal claims to be a lawyer, saying a relative in another country died and left some money. The victim needs to send money to collect the inheritance.

Immigration: Someone claims the victim owes outstanding fees to the government, and if they aren't paid, the person will be deported.

Computer Virus Scam: Someone calls saying there's a virus on the victim's computer. They ask for remote access to the computer,

and then ask for a fee to remove the virus.

Grandma/Grandpa Scam: The criminal claims to be a relative, asking the victim for money to help with a dire situation. "They may make 1,000 calls, but even if only two or three bite, that's a lot of money," says Allen.

RECOGNIZING AND AVOIDING FRAUD:

If someone unknown or untrustworthy is asking for banking or personal information, that is a red flag. Do not give it to them. Unsolicited e-mails, phone calls or letters are also suspect, and should not be answered.

Caller identification can be altered to make it look like a legitimate number, so do not trust it.

Organizations like the Canada Revenue Agency do not call people and demand tax repayment — these types of calls are fraudulent. If someone calls asking for payment and gets aggressive and doesn't allow time to look into their claims, it is a fraudulent call.

Criminals often offer the victim large sums of money in short periods of time.

HOW FAMILIES CAN PREVENT FRAUD:

Be sympathetic, not judgemental. Allen says many senior victims of fraud do see warning signs but do not ask questions in case they look ill informed. "That's also one of the reasons seniors often don't report it because they fear losing their independence," says Allen.

Ensure close connections. Many seniors are at risk for fraud because they may lack strong social relationships. Individuals who are isolated will more easily fall for scams that involve the criminals pretending to befriend the victim.

REPORTING FRAUD:

"Even if it was just an attempt, we'd like that information to be reported to the Canadian Anti-Fraud centre," says Allen. The organization, he says, has a program called Seniors Busters, volunteer seniors who ensure their peers are doing well after a report of fraud. Allen explains that even once a senior is informed fraud is happening, they may still be at risk for continuing the behaviour, due to cognitive impairments or problems with isolation.

You can report a crime to the Canadian Anti-Fraud Centre by calling 1-888-495-8501.

You can learn more about the seniors' fraud brochures by calling the Economic Crimes Section at 780-421-3400. ■

STOPPING STEREOTYPES

A seniors' association leans on and learns from those it helps



BY: CORY SCHACHTEL
PHOTOGRAPHY: CORY JOHNN

“
THEY SAID SENIORS
DON'T HAVE KNOWLEDGE
ABOUT COMPUTERS;
THEY DON'T LIKE THEM

For most organizations, there would be nothing noteworthy about an employee running its Facebook page. But when Joan Carlson first suggested she do exactly that, it was different. Carlson was a volunteer, and the account was for the Sage Seniors Association. And as a senior herself, Carlson wasn't who most people imagined when they thought 'social media savvy'. But going well beyond her duties at Sage, Carlson proved to be a counter example to the stereotype that all seniors struggle with or even fear new technology.

Carlson, who works the main phone lines twice a week, noticed that Sage had a Facebook page, but it was rarely in use. She brought it up a few times, but the staff was initially hesitant.

“They said seniors don't have knowledge about computers; they don't like them,” Carlson says. “I said that's not true, that it's like the chicken and egg. If you don't help and encourage them, they don't >



learn and become frustrated. Some won't get it, but not all. You can't generalize like that.”

Carlson convinced the organization, and now the 45-year-old agency combats generalizations against seniors while providing space and resources for all seniors to shine.

Through the work of 25 staff members and more than 200 volunteers like Carlson, Sage promotes and protects the lives of seniors in all situations, from social and intellectual stimulation, to safety net services for the at-risk, as well as research and advocacy on issues affecting older people.

Given the diversity of its clients, Sage needs the funds and flexibility to serve them — something ECF provides through the Douglas Milton Campbell Estate Fund, a form of philanthropy Sage Assistant Executive Director Karen McDonald says many people overlook, much like the seniors it helps. The fund was established in 2007, and since then it's provided annual grants amounting to more than \$177,000 to Sage.

“When he made the initial endowment, his two main priorities were housing and volunteerism,” McDonald says, referencing two of Sage's biggest needs. “And for us to know that every year there's this gift that's sitting in trust in the Community Foundation — that fixes a problem with funding in general, which is that it typically comes with a lot of very rigid expectations in terms of how it's going to be

spent. In our case the endowment allows us to support areas of our programming that don't typically get funded from other sources.”

The Association's 20-plus programs vary, and address the needs of the whole person. Seniors can get their taxes done, find housing information, join the philosophy club, and take bus trips to cultural institutions. The basement classrooms hold English as a second language, line dancing and yoga classes, as well as the Pride Group meetings for LGBTQ members, all down the hall from the auditorium, where the Geri-Actors, an intergenerational drama troupe, play and perform.

Their Full House program is only the second in Canada that effectively addresses compulsive hoarding, and for the last 14 years, the SAGE Seniors Safe House has provided food, accommodation, health support and outreach for past residents after their stay. “Last year, 93 per cent of Safe House residents didn't go back to the abusive situation,” McDonald says, “which is an exceptional rate within that sector.”

Then there's the Sunshine Café, Sage's greeting to the city, where giant, City Hall-facing windows welcome all ages for a home-style breakfast or lunch, prepared from scratch on site. It's the organization's public point of contact, where everyone from business people to young mothers with strollers know it only as a nice place to stop in during the day, and where Carlson started volunteering, shortly after her first steps through the door.

“I just happened to want to go for lunch,” she says. “I wasn't a senior yet but figured I'd go in. One of the volunteers was having lunch — it was kind of crowded, so I asked if I could sit with her. We started talking and she said I should volunteer. That was my first day.”

After a couple of years and a few friendly suggestions to staff, Carlson showed her social media chops and took control of Sage's Facebook account. She was the perfect candidate, given she was >



already an active, typical Facebook user herself: “I post pictures, and links to things I’m interested in. I’m part of a John Fogerty from Creedence Clearwater Revival group. I like sharing cat pictures and videos.”

Along with embodying the spirit of Campbell’s fund — housing and volunteerism — Carlson’s example shows that, of course, not all seniors are any one thing, and they’re plenty capable of learning and helping themselves. And as Sage has shown, they do a lot more than that, and societies that ignore seniors are worse off for doing so.

“We worked with researchers at the U of A to look at the economics of aging and challenging the myth of seniors as economic drains,” McDonald says. “When you look at things like unpaid care-giving — taking care of grandchildren, their aging spouses, their neighbours — when you look at volunteerism, when you look at philanthropy, all things that seniors tend to be the largest age group taking part in, those aspects of our economy often go unaccounted for. So when we base cost to the system only on things like emergency room visits, we aren’t getting the whole picture.”

Following Carlson’s lead, Sage now has a designated ‘device guy’ who helps seniors navigate their cell phones, laptops and tablets, as well as a multimedia expert who helps set up blogs, business documents and videos, the need for which will only increase with time. As for Carlson, she just wants to “keep things interesting and lively” on Facebook, in order to get the word out and keep seniors involved, up-to-date and clicking. She sees Sage, and technology, as another way to connect, something everyone wants, regardless of age. “I don’t like to be isolated, especially as I get older and lose family members,” she says. “I don’t want my world to get small; I want it to get bigger. I want more people, not less. So tomorrow morning, I’ll get up, go out, meet more people and help them.” ■

Carlson began posting seniors and Sage related links and pictures, and it wasn’t long before their page gained followers and likes. In the summer of 2015, another active senior Facebook user contacted Carlson through Sage’s account, asking for housing information. He was about to be evicted and didn’t know what to do. After some back and forth, Carlson convinced him to come to Sage to sort it all out. “We found him a better place closer to Whyte Ave., with a little garden. He’s posted quite a few things on our page since then, saying how much we helped. And now we’re Facebook friends, too!”

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A TRUE VISIONARY

Garnet Ireland’s endowment fund means he can provide permanent, on-going support to an organization that was incredibly important to him

BY: ALEX MIGDAL ILLUSTRATION: ERIK GRICE

Fifteen years ago, Garnet Ireland first phoned Pilgrims Hospice to ask about its annual Sunflower Luncheon. Ireland wanted to attend, but he was blind and couldn’t drive. Not to worry, the administrative assistant told him. She would gladly pick him up.

The assistant inadvertently kick-started a tradition that spanned nearly a decade. Each year, a member of Pilgrims Hospice, from one of its volunteers to its executive director, drove Ireland to the Sunflower Luncheon, until his passing in 2014.

“He just so appreciated that, to be with other people,” says executive director Deb Birkett, who oversees the Edmonton non-profit organization.

Pilgrims Hospice delivers compassionate family-centred care for patients with progressive, life-threatening illnesses. Five years before he died, Garnet became a client of the Compassionate Companions program, enjoying weekly visits from one of the organization’s 100 volunteers.

Garnet and his wife Jean Ireland worked closely with Edmonton Community Foundation (ECF) to plan their support for the organizations most important to them. Key to that support is the permanent endowment fund that they created at ECF and the careful planning they put into their estate and tax situation. Through making ECF the owner of a life insurance policy and through the specific terms of his will, the Garnet & Jean Ireland Fund received amazing gifts that allow that fund to provide important, permanent ongoing support to Pilgrims Hospice.

It’s a big cause to celebrate for Pilgrims Hospice. Nearly 80 per cent of its \$750,000 budget comes from fundraising through donors, grants and special events.

“It’s the gift that keeps on giving,” Birkett says. “The legacy gift will really take the pressure off. We won’t have to bite our nails as much over the turnout at our next special events.”

In addition to supporting current services, Pilgrims Hospice is expanding its community programs to include hospice support for homeless clients and therapeutic bathing. Birkett smiles when thinking about Ireland and his legacy. She calls him the “little man with the big personality.”

“We became his family. We offered him the chance to remain independent a lot longer.”

Because Ireland was blind, he was very particular about his routine, Birkett says. He set up a computer to monitor stocks and had volunteers read him back the numbers. He was also fascinated with alternative medicines and “always talking about things that were outside the box.”

Ireland was a philanthropic “triple threat and an amazing man,” says Kathy Hawkesworth, ECF’s director of donor services. Some people give gifts of shares, others make “legacy gifts” through insurance or wills, others create permanent endowment support. Garnet did all of these things and more to support the charities and causes most important to him.

Life insurance is an underutilized way of giving, Hawkesworth notes. “Lots of people have insurance policies that they get when their kids are little. At some point, the original purpose of the policy is not needed. So it’s a great way to recycle and reuse an asset you already own to do something wonderful.”

If she had the chance, Birkett says she would give Ireland a big hug, hold his hand and thank him. “We’re just so grateful that he came into our lives and that we could do what we could for him because he gave so much back to us.” ■



PAVING A PATHWAY TO FITNESS

A generous endowment fund aides programming at a recreation centre that has a positive impact on many Edmonton seniors' lives

BY: ALEX MIGDAL
PHOTOGRAPHY: CORY JOHNN



Wallie Wilson keeps fit at Central Lions Recreation Centre

As she hiked along the 75 mud-caked kilometres of British Columbia's West Coast Trail, Wallie Wilson came across a private beach.

Hundreds of pieces of colourful beach glass bordered the water. Astonished, Wilson wondered how they'd come to be there. She trudged through the sinking sand, her backpack sagging against her, and cupped a handful of glass to take home.

Wilson isn't your typical hiker. She's 65 and describes these physically taxing moments with pride — and self-deprecation.

"If this old lady could do it, surely you could do it," she laughs.

But Wilson wasn't as sure in 2009, when she decided to hike the trail and fulfill one of her lifelong dreams in honour of her 60th birthday. Her first step was becoming a member of Central Lions Seniors Association (CLSA) and signing up for a fitness pass at the Central Lions Recreation Centre.

"As soon as I walked into that building, I thought, 'Wow. It's one of the best-kept secrets in Edmonton.'"

She remains in awe of the clean and modern facility, which is accented by colourful glass art. The senior-friendly equipment is equally impressive, including seven strength-training machines that are used while seated, reducing the risk of injuries. Adjusting their weights requires just the push of a button.

Support of benefactors such as Ron Rowswell, allows CLSA to offer high quality programs and experiences for its members. Much like Wilson, Rowswell prioritized fitness in his life. He wasn't the traditional jock type, says his cousin Karen, but he had a flair for dancing and was a skilled swimmer, competing in the Gay Games in Australia in 2002. Above all, she says, Rowswell was a deeply generous person.

After his passing in 2013 at the age of 71, Rowswell

left an estate that quintupled the grant from an Edmonton Community Foundation (ECF) endowment fund he had established a decade earlier. His goal was to support seniors' health, wellness and recreation through programming at Central Lions.

The grant, which amounts to four percent of Rowswell's endowment fund each year, will help to realize Ron's goal by supporting the opportunities afforded at Central Lions — a centre that a great many Edmonton seniors have come to cherish.

"The centre is an extremely friendly place, so it's easy for seniors to walk in and feel comfortable," says fitness co-ordinator Rita Suter. "It's important to the health and well-being of the people here. It's a chance for them to get out of their homes and get social interaction with people their age."

Rowswell relished the congenial spirit of Central Lions, volunteering as a librarian and overseeing its book sales. He devoured news and politics, and was very intelligent and analytical — the phrase "a gentleman and scholar" would describe him well.

"He was a sensitive kind of guy, always good about remembering things about other people," Karen says, noting that before they hosted dinner parties, Rowswell and his partner would write small notes about each dinner guest to remind themselves of their guests' favourite things.

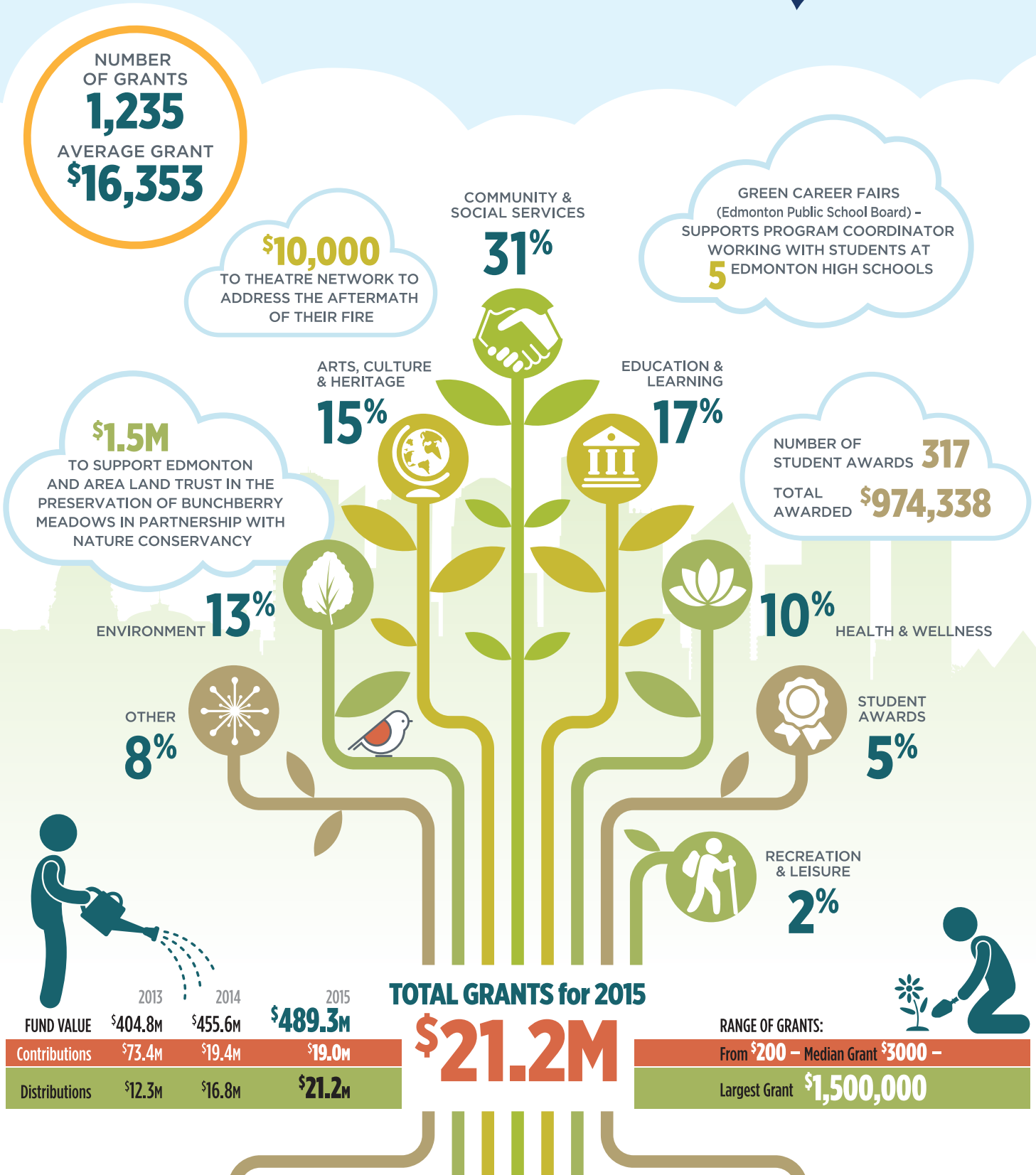
Rowswell's generosity serendipitously found its way into Wallie Wilson's life. A year before hiking the West Coast Trail, she embarked on a fitness program that included two classes and regular exercise in Central Lions Recreation Centre. She also met other travel enthusiasts her age who offered inspiration, including a woman who had hiked through Ireland with friends.

Last May, emboldened by her past adventures, Wilson hiked the 800-kilometre Camino Trail in Spain for more than a month. To prepare, she built her strength and endurance with Suter, whose advice to Wilson was to take "one step at a time."

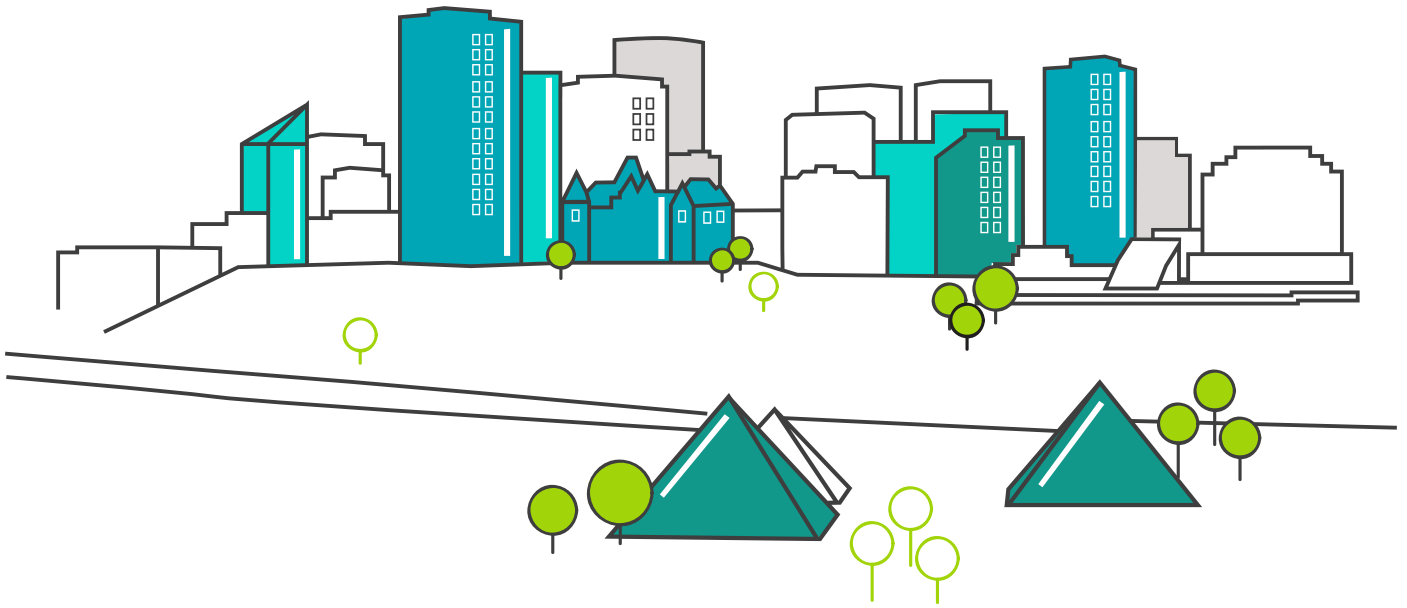
Today, Wilson refuses to stop moving. She just returned from a three-week trip to Mexico with her two grandchildren, where they snorkeled for the first time among schools of tropical fish.

"I was just thinking, 'Thank goodness I'm able to do these things. I'm not just watching, I'm actually with them in the water,'" Wilson says. "I want to be fit enough to enjoy life." ■

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