



Foundation assists international students in need **Each year, hundreds of thousands of people arrive in Canada from all over the world in pursuit of higher education.**

These international students come with the common goal of establishing a career and a brighter future. However, many encounter additional challenges that come with studying abroad, including language barriers, financial hardships, isolation and limited community support.

“Many international students are coming here with nothing, really,” said Kay Sarai, YMCA BC Director, Employment and Skills Development. “A lot of these people use all their life savings and family support to get to Canada. Once they arrive, there are no supports for things like establishing a bank account or finding housing.”

In general, international students aren’t eligible for federal or provincial assistance programs. They are also subject to work restrictions, and often lack certifications required for employment in many jobs. Others who have completed their education can struggle to navigate the job market in their field and are left

working for minimum wage outside their area of study. Those unable to support themselves financially may face poverty, food scarcity and other difficulties.

“They are one of the most vulnerable population groups that we’ve been unable to serve,” said Sarai.

A grant from the YMCA BC Foundation helped to improve circumstances for several dozen international students in 2024. YBC was among many participating organizations at the Surrey Local Immigration Partnership table noticing the difficulties. In response, the Community Services team created the International Student Employment Support program (ISES) with the Foundation’s support.

Each participant received one-on-one mentorship tailored to their needs, connecting them to employment workshops covering Canadian work experience, job searching, conversational English and more.

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Message from the Chair

The holiday season is nearly upon us, signifying a time full of togetherness and celebration. These special gatherings allow us to take pause from our busy lives to build memories, reflect upon the things we hold dear and cherish moments spent with those who are important to us.

This year, all of us at the YMCA BC Foundation have been grateful to have more opportunities to come together and celebrate with you—our amazing donors and Heritage Club members.

Complementing our annual Heritage Club Luncheon, we were proud to launch new events this summer and fall acknowledging our impact and champions like you who make it all possible. We appreciate those who were able to join us at the Bettie Allard YMCA Rooftop Barbecue and the Heritage Club Tea at the Bob Chan-Kent Family YMCA. If you couldn't be on hand for these inaugural events, we're pleased to be sharing a few highlights in the pages that follow.

Each of us are connected by our belief in the YMCA's purpose and a desire to see every member of our community live healthier and achieve their potential. In this issue of Newsworthy, we're proud to bring you more stories of how the Foundation's support for Y initiatives is helping people thrive, how your generosity makes a significant difference, and what motivates us to give.

We thank you for your selfless support of the YMCA BC Foundation, and we wish you and your family the best of the holiday season and a happy new year.

A handwritten signature in black ink, appearing to read 'Melinda McKie'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Melinda McKie
Chair, YMCA BC Foundation

Foundation grant assist continued

ISES also funded training for some participants in First Aid, WHMIS, computer training and other key qualifications. Several more were referred to trades training, such as the Fire Protection Technician course offered by ACE Trades & Technical Institute, giving them a leg up to enter the job market.

Program participants also received wraparound support to access assistance outside the scope of employment, such as community referrals to food banks, where appropriate.

The Foundation grant allowed ISES to support students from 20 countries across four continents over the past year, highlighting the universal need. They include Kemi, a single mother from Nigeria who

obtained an MBA but struggled to find employment. After connecting with ISES, Kemi received assistance with her résumé, career counselling and job-interview guidance. It resulted in her obtaining a full-time position in her field with a local start-up company.

Amila, meanwhile, joined ISES while studying administration and human resources. The support she received helped her land multiple job offers and begin employment with a renewed sense of purpose.

"We do encounter clients in a very fragile situation, and wherever possible, we're able to provide them with the skills and support needed to address employment barriers," said Alejandro Lampietro, ISES Program Manager.

YMCA 'tied everything together' for Doug Carnahan

The YMCA provided so much to Douglas Carnahan over his 91 years of life: formative experiences, friendships, a place to keep active and find refuge. Now, his generous bequest to the YMCA BC Foundation will ensure similar opportunities are available for younger generations.

"In terms of Doug's beliefs, the YMCA sort of tied everything together," said Sheila Carnahan, his wife of more than 35 years. "The values and mission of the YMCA directed many of his decisions and actions in his life."

Born in 1930, Doug spent the summers of his youth at YMCA Camp Pine Crest in Ontario's Muskoka Lakes area, which instilled his love of the outdoors and marked the beginning of a 80-years-long connection to the Y. Starting as a camper, he would later become a camp leader and then its director. As a young man, he was a cadet in the University Naval Training Division before obtaining an Engineering degree at the University of Toronto, and later an MBA at Harvard.

Doug pursued a career in mineral development in the United States that eventually brought him to BC. He secured rights to coal-mining operations near Smithers in the 1960s, which he operated with great success until a government-imposed moratorium on coal mining licenses early in the next decade.

When those regulations left him in a tough financial position, Doug spent nearly two years residing in the affordable YMCA accommodations available in Downtown Vancouver in the late 1970s. He rekindled his connection to the YMCA during that time, becoming part of the "Y Guys" who played volleyball each Friday and formed a tight-knit social group that endured for years.

"As a young man, Doug was very immersed in the physical aspects of the Y, camp and learning outdoor skills," said Sheila. "But when he was in trouble financially and had nowhere to live, he knew that support was there, and so were the friendships."

In the '80s, Doug was able to sell his mining interests and regain stability, and soon met and married Sheila. He continued to give back to the YMCA for several years in a local volunteer committee role.

A man of diverse interests, Doug kept active later in life with his many hobbies and outdoor pursuits, including regular boating trips in his cruiser along the Pacific coast.



Doug passed away in 2021, survived also by children James and Erin from a previous marriage, and two grandchildren. He left a significant, selfless bequest to the Foundation that will provide YMCA summer-camp opportunities, just as Doug had in his childhood, for youth requiring financial assistance.

"He saw camp both in terms of teaching life skills and as an equalizer in life; it's very egalitarian," said Sheila. "He saw the importance of having that summer option for youth."

Charitable Giving using Life Insurance Products

Canadians are known as compassionate people who give generously to charities and humanitarian organizations. In fact, federal and provincial budgets contain tax incentives to encourage charitable giving, which citizens and businesses can leverage to support organizations or causes close to their heart.



Here are three simple ways of gift-giving that provide significant tax advantages.

Present gift of a life insurance policy

To donate a life insurance policy, you name the charity as beneficiary and owner. If an existing policy is donated, you will receive a donation tax receipt for the cash surrender value and any accumulated dividends or interest, less any outstanding policy loans.

You will also get contribution receipts in future years for any premiums you pay to keep the policy going. You can leverage a modest, current gift into a large future sum. Proceeds are paid on death directly to the charity. Since the charity is both the policy's owner and beneficiary, the proceeds pass outside of your estate and probate taxes will not apply on the gift. This also facilitates keeping the gift private and faster payment to the charity.

Deferred gift of a life insurance policy

In this scenario, you would name the charity as beneficiary of your life insurance policy but retain ownership and continue to pay premiums yourself. The death benefit is paid outside your estate and would not be subject to probate taxes.

There is no tax relief for premiums paid but you will be eligible for a tax credit upon death for the proceeds distributed to the charity, which may be used on your final income tax return. The amount of the donation

on the deceased's final income tax return would equal the amount of the death benefit paid by the insurance company. The exemption allowed would be limited by the taxable income amount on the deceased's final income tax return. Excess charitable amounts can be applied to the previous year.

The charitable insured annuity

If your financial plan includes charitable giving, a charitable insured annuity may be ideal for you. This is an income-and-donation strategy whereby you purchase an annuity to create an income stream for life and secure a life insurance policy. You donate the insurance to a charitable organization, which becomes the owner and beneficiary. You donate a portion of the annuity income to the charity to pay the life insurance premiums and any tax.

Premiums paid by the individual qualify for a donation tax credit, effectively increasing your income through the tax savings by your marginal tax rate. This combines the benefit of income and tax savings during your lifetime with the insurance proceeds to the charity when you pass away.

No matter which approach suits you best, you can achieve peace of mind knowing your gift will make a difference for the charity of your choice while realizing tax benefits.

Cindy B.Y. Lee is a Senior Portfolio Manager & Wealth Advisor with RBC Dominion Securities at RBC Wealth Management and a YMCA BC Foundation volunteer.

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Heritage Club Tea

The inaugural Heritage Club Tea was held Oct. 10 at the Bob Chan-Kent Family YMCA. This event was a wonderful way to celebrate and honour our Heritage Club members, donors, volunteers and other Y supporters in the Fraser Valley. Thank you to all who joined us!



Amelie Koloska, Frances Larush & Karen Price



Dianne Scott & Barbara Vamplew



Eddy Mejlholm



Melinda McKie & Gavin Hume, K.C.



Bob Chan-Kent



Joti Kapdee, Heidi Worthington & Darlene Hepburn



Walter Goerzen, Carolyn Pinsent & Wayne McAlpine



Thelma Schwandt & Laura Mejlholm

YMCA BC Family BBQ

The first-ever YMCA BC Family BBQ took place Aug. 28 on the rooftop patio at the Bettie Allard YMCA. We were so pleased to welcome donors, volunteers and dignitaries for a beautiful evening featuring delicious food and great fun, and a celebration of YMCA BC's community impact.



Our 2024 Youth Peace Network participants



Coquitlam Mayor Richard Stewart



Enjoying Giant Jenga on the patio



YMCA BC volunteer crew



Keivan Hirji



Damian & Stephanie Nesbitt



Sharee & Marty Reynolds



Ring toss game for kids

Grant helps accommodate members with autism

Most people who are frequent visitors to a YMCA centre of community are used to the hustle and bustle. Our health and fitness facilities are vibrant hubs of activity, where members are accustomed to the sights and sounds coming from fitness classes, exercise equipment and people interacting with one another.

For those who are neurodivergent or diagnosed with autism spectrum disorder (ASD), everyday activities like going to the gym may be overwhelming because many find spaces with excess sensory inputs to cause anxiety or discomfort.

“Fitness facilities can be noisy, and they can be overstimulating,” said Stephanie Li, Membership Coordinator for the Robert Lee YMCA. “Especially at our busiest times, with 15 to 20 treadmills running, our group fitness class instructors shouting to get over the noise of the music they’re playing and people having conversations.”

Rather than placing themselves in an uncomfortable environment, some living with ASD may choose to avoid the gym altogether, depriving them of opportunities to pursue their wellness goals or engage with the Y’s safe and welcoming community.

A staff-led Innovation Fund initiative supported by the YMCA BC Foundation is helping to reduce those barriers to accessing the Y. Hilary Horrobin, a former Member Experience Team Lead for the Robert Lee YMCA, put forward the successful grant application to have YMCA BC consult with the Canucks Autism Network (CAN), with a goal of enhancing accessibility for those with ASD in YMCA spaces.

CAN is known as a leader in the province when it comes to training and programming to accommodate individuals with autism. CAN representatives held two workshops for dozens of staff members at the Robert Lee YMCA representing multiple departments, including those working directly with children and youth. Those sessions helped Y team members gain

a better understanding of the barriers people with ASD may face, and best practices for supporting and accommodating them.

CAN also provided the Robert Lee YMCA with several sensory kits, designed to reduce or combat overstimulation triggers. Items in the kit include noise-reducing earmuffs, tinted glasses that help manage visual sensitivities, self-soothing objects like fidget spinners and stress balls, and more. The kits are available at no cost to members accessing them.



“Having these items at the membership desk will help reduce those barriers when it comes to them being able to find a comfortable space to work out,” said Li.

YMCA BC is committed to championing inclusivity and providing spaces where everyone feels a sense of belonging. With the Foundation’s support, we are proud to have taken strides to make the Y more accommodating and welcoming place for community members with diverse needs.



Share in the joy



Share in the Joy, Ignite Impact!

Our meaningful Share in the Joy campaign is back to shine a light on those most in need of support this holiday season. Members, volunteers and donors are invited to join us in helping more people facing financial barriers access life-enhancing YMCA programs.

We believe everyone deserves access and opportunities, and your support helps ensure no one is turned away for financial reasons. Last year, YMCA

BC provided nearly \$1.58 million in financial assistance to ensure Y access for all. We rely on the kindness of donors like you to help make a significant impact for those in need.

Your generosity has already brightened futures—thank you! With your continued support, we can Share in the Joy of creating healthier, more inclusive communities, together. Scan the QR code to donate today.

Win big in the Y Winter Adventure & 50/50 Lottery

The Y Winter Adventure & 50/50 Lottery has returned for this holiday season and will once again offer amazing holiday getaways and cash prizes!

This year's winners will embark on one of three incredible trips up for grabs: an awe-inspiring Alaskan cruise, a cozy winter retreat to Lac Le Jeune Resort near Kamloops, or the chance to choose from Morocco, Portugal or Costa Rica as their destination.

Meanwhile, the 50/50 draw will feature a total jackpot of up to \$1 million, with the winning ticketholder taking home half of the pot! All proceeds help to support YMCA BC's life-enhancing programs and services.

Tickets are on sale now at www.kamloopsylotto.ca. Those purchasing Winter Adventure tickets before Dec. 10 will also be entered to win the \$5,000 cash early-bird prize! Grab yours now for \$25 each or three for \$50. Tickets in the 50/50 Lottery are three for \$25, eight for \$50, or in 20-packs for \$100.

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