

"A hero is someone who has given his or her life to something bigger than oneself."

— Joseph Campbell



Celebrating Unsung Heroes

2015 Annual Report







About London Community Foundation

London Community Foundation is a charitable organization dedicated to improving communities across London and Middlesex County through collaboration, strategic leadership, and innovative solutions to charitable giving. Investing gifts in perpetuity, London Community Foundation ensures the long-term vitality of the community emphasizing prevention rather than remediation. Belonging to a network of over 191 Community Foundations across Canada, our movement works to build smart and caring communities across the nation.

Our Mission

Through the power of giving, we create a vibrant and caring community by investing strategically in innovative community-based solutions.

Our Vision

A community working together so that each member has the opportunity for an enriched quality of life.

Our Goals

As strategic leaders, we hope to build on our partnerships, convening successes and knowledge of community issues to drive change and solutions in our community.



Message from the Board Chair and President/CEO

We have the privilege of witnessing the acts of unsung community heroes every day. These are individuals, families and organizations in our community who are doing work guietly, under the radar and are making an impact in a big way. They are ordinary people doing extraordinary things.

In a similar way, the Foundation itself is an unsung community hero. We often hear from our donors that we are one of our community's "best kept secrets". Though it's no secret — we've been driving change in London and Middlesex region for over 60 years. A conduit between philanthropy and the community, we use our deeply rooted knowledge of community issues to connect donors with causes they care about to make a meaningful impact.

Reflecting on 2015, we have increased our reach and impact significantly. This would not be possible if it weren't for our donors. Thanks to their generosity and support, we were able to grant well over \$3 million to support a diverse range of initiatives and causes.

Another highlight was our first community mobilization initiative, *Back to the River*. A bold strategy to mobilize Londoners and reconnect our community with the Thames River, Back to the River demonstrated the Foundation's commitment to creating transformative change in our community. The success of Back to the River is a testament to the Foundation's long-term vision, leadership and desire to foster a sense of belonging for every member of our community. This is only the beginning of our journey. *Back to the River* will enhance community quality of life, environmental and economic development. Most importantly, it will give Londoners a place that brings the entire community together.

As we move forward, we will continue to be committed to high impact granting and community leadership. This is all made possible through the unwavering support of our donors and community partners; the unsung heroes of our community.

We believe every one of our donors deserves to be celebrated for the work they do to improve London and Middlesex region. The stories in this report demonstrate that no matter who you are, you have the potential to make an impact.

We hope you feel inspired by the stories in this report and join us in celebrating our community's unsung heroes. You too, have the power to drive community-wide change.

Gred Salloway Martha Powell

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A Message from Patrick O'Neill, Outgoing Board Chair

It has been a privilege to serve as London Community Foundation's board chair for the past two years. Seeing the work of the Foundation throughout my experience as a volunteer has allowed me to view the community through a different lens. I feel much more connected and have a greater awareness of the challenges and opportunities facing our community.

Throughout my time at the Foundation, I have witnessed a number of transformative moments that have fostered innovation, impact and growth for

the Foundation and the community at large. We have deepened our connection with the community and new donors, creating meaningful experiences and relationships.

I believe that when you bring together a group of passionate, like-minded individuals, that's when real change occurs. At London Community Foundation, we are lucky to have a talented, dedicated staff, and group of board and committee members. Thanks to their talent and skills, we have fostered a culture of innovation and change at the Foundation while staying true to our core values of long-term community vitality.

I'd like to also thank our donors for their willingness to share their passion, their stories and for the trust they place in us. Their commitment to us has allowed us to create change and build momentum in the community; they are the true unsung heroes. We are incredibly grateful for their support.

I am excited to see what the future holds for the Foundation. There are a lot of great things on the horizon. With the continued support of our generous donors and volunteers, I am confident that we will continue to have an impact for years to come. I wish the Foundation all the best and look forward to following along on its journey of creating a smart & caring community.

Tribute to Retiring Board and Committee Members

Though the following individuals will be greatly missed, we would like to thank them for offering their time, talent, sincerity and commitment to the Foundation.

Joel Adams,
Social Finance Committee
Tima Bansal
Board of Directors
Donna Bourne

Board of Directors, Past Chair

Peter Dillon
Board of Directors
Nicholas Spence
Grants Committee
Janis Stuart
Finance and Audit Committee



Our Team

Honorary Directors

Richard M. Ivey

Lorraine Ivey Shuttleworth

2016 Board of Directors

Fred Galloway, Chair

Greg Playford, Vice Chair

Patrick O'Neill, Past Chair

Ioni Baechler

Joaquim Balles

Murray Faulkner

Vic Jindal

Tony Kyle

Ron Mikula

John Mockler

Erin Naylor

John Nicholson

Glen Pearson

Jan Pryde

Jill Wright

Advisory Council

Donna Bourne

Bill Brady

Jeannette Eberhard

M. Lee Myers

Barrie Neal

John Nicholson

Judith Rodger

Robert Siskind

Diane Y. Stewart

Janet Stewart

Cal Stiller

Gordon Thompson

Lucille Wolf

Finance & Audit Committee

John Mockler, Chair

Sandy Levin

Ron Mikula

Peter Whatmore

Dale Zorgdrager

Leadership Development

Committee

Jill Wright, Chair

Jim Alexander

Teji Dhami

Julie Elgie

Murray Faulkner

Jack Jung

Patrick O'Neill

Franco Paron

Investment Committee

Jan Pryde, Chair

Joaquim Balles

Heather Broadhead

Paul Brisson

Mike Jaczko

Vic Jindal

Paul Manders

John Schmitz

Social Finance Committee

John Nicholson, Chair

Sister Joan Atkinson

Joni Baechler

Tima Bansal

Lina Bowden

Lynn Davis

Greg McQueen

Erin Naylor

Grants Committee

Tony Kyle, Chair

Dania Ajami

Donna Bourne

Mary Ann Colihan

Helen Connell

Al Day

Ian Dantzer

Kevin Dixon

Murray Faulkner

Laurie Lashbrook

Madeline Lennon

Greg Playford

Staff

Martha Powell,

President & Chief Executive Officer

Vijay Venkatesan,

Vice President, Finance

and Operations

Diane Silva,

Director, Philanthropy

Lori Runciman,

Director, Grants

Vanessa Dolishny,

Manager, Communications

Angela Franceschino,

Donor Relations Specialist

Mahnaz Beiraghdar,

Project Administrator

Ulyana George,

Executive Administrator

Cathy Dunmore,

Finance Administrator

Our Impact

We are part of a national movement of over 191 community foundations across Canada. Our impact reaches locally, nationally and internationally.

2015 in numbers

\$3,600,365

Total grants

470

Number of grants

\$200,000

Largest grant in 2015

530

Total number of donations

123

New donors

\$2,197,863

New donor donations

16

Number of new funds

\$68,687,732

Total assets as of 2015

\$64,175,126

Total endowments as of 2015

Grants by Fund Type

Includes internal transfers

Functioning like a private foundation, a Donor Advised Fund allows you to choose which charities to support each year

An unrestricted fund that strives to improve the overall well-being of our community

through strategic and innovative granting

Allows registered charities to create their own endowment, building a sustainable source of funding for their organization.

Allows donors to select the causes they would like to support in perpetuity.

Target gifts to address an issue area that you feel is important to community life.



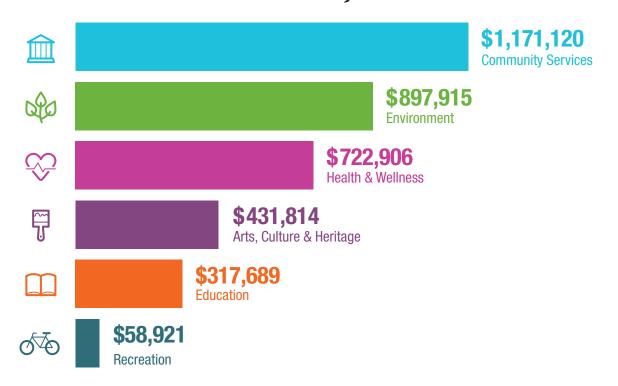
\$1,113,016 Smart & Caring Community Fund

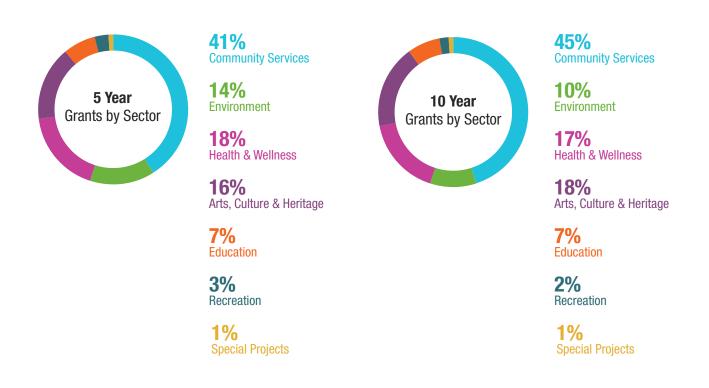
\$480,026 Registered Charity Fund

\$309, 205 Donor Designated Fund



2015 Grants by Sector





Smart & Caring Community Fund Grants

Granting strategically, we believe impact is key. The *Smart & Caring Community Fund* strives to improve the overall well-being of the community by granting to the areas that need it most. This fund is a permanent source of community capital, ready to address the most pressing issues in our community. When you support the *Smart & Caring Community Fund*, you support local initiatives that help build a strong and vital community for years to come.

"The Smart & Caring Community Fund is our fund of choice. It is a very flexible, diverse fund that targets smaller organizations which may not get help from other sources. These organizations are then able to provide opportunities for the people in London who may otherwise be unable to access them."

— Catherine & Gord Sellery, Smart & Caring Fundholders



In 2015, the Smart & Caring Community Fund supported the following organizations:

Arts, Culture, and Heritage

Aeolian Hall Musical Arts Association

Art for AIDS International

The Arts Project London

Education

Academy 12

Autism Society Ontario

Family Service Thames Valley

Fanshawe College of Applied

Arts & Technology

Junior Achievement of London & District Inc.

King's University College at UWO

London Arts Council

Low-Income Family Empowerment

Sole-Support Parents

Make-A-Wish Foundation S.W.O.

Museum London

St. Paul's Cathedral

Western University

Environment

Upper Thames River

Conservation Authority

Health

Children's Health Foundation

London Health Sciences Foundation

Merrymount Children's Centre

Recreation

True Sport Foundation

Community Services

At^lohsa Native Family Healing Services

Big Brothers Big Sisters of Canada

Canadian Mental Health Association

Habitat for Humanity Heartland Ontario

Kitchener and Waterloo

Community Foundation

London Crimestoppers Inc.

London Cross-Cultural Learner Centre

London and District Distress Centre

London InterCommunity Health Centre

LUSO Community Services

Muslim Resource Centre for Social Support

and Integration

Northwest London Resource Centre

Oakville Community Foundation

Oxford Community Foundation

Parents of Technologically

Dependent Children

Pathways Skill Development

and Placement Centre

Pillar Nonprofit Network

Regional HIV/AIDS Connection

Sexual Assault Centre London

Special Ability Riding Institute

St. Joseph's - Hospice of London

Stratford & Perth County Community Foundation

Thames Valley Education Foundation

Youth Opportunities Unlimited



Funded by the *Smart & Caring Community Fund*, the Community Vitality grant program strives to build a strong and vital community by investing in initiatives that will move the needle on our community's most pressing issues identified in the Foundation's Vital Signs report. The Community Vitality grant program supports high-impact, innovative, and collaborative initiatives that will create systemic change in the London and Middlesex Region. Thanks to your commitment and dedication to the community, we were able to grant \$1.2 million to six game-changing initiatives in 2015!

From a House to a Home

London CAReS | Regional HIV/AIDS Connection

\$90,000 over 3 years

From a House to a Home will provide people in the early stages of housing with the supports they need to make their house a home. This might mean enhancing their basic needs, supporting their in home set-up, assist with maintaining housing, and building attachment to the community through activities that enhance their sense of belonging.

Mental Health Care Transition Age Project (TAP)

London Health Sciences Foundation | Youth Opportunities Unlimited mindyourmind | Canadian Mental Health Association-Middlesex

\$250,000 over 2 years

TAP's mandate is to improve the system of mental health and addictions care for youth. TAP offers a seamless continuum of service, reduces existing barriers to care, addresses psychosocial needs, co-locates in a youth-friendly, community setting, and seeks to engage youth in the design, delivery and evaluation of the services all at one site.

Construction and Validation of the interRAI 0-3

Merrymount Family Support and Crisis Centre | Western University

\$167,000 over 2 years

This grant will support the development of the interRAI 0-3 instrument which will provide a new data driven approach to comprehensive mental health assessment for children aged 0-3. The interRAI 0-3 will significantly and substantively change service delivery in child mental health by reducing waitlists, help with early identification, streamline triaging, creating tailored assessment modules for individualized care, and enhance information sharing among clinicians, service providers and agencies.

Opening the Circle: People Driving System Change

Sexual Assault Centre London

\$325,825 over 2 years

This grant will help pilot innovative tools in local service organizations to support survivors of sexual violence and their allies. This process will serve as the relationship building vehicle for a service coordination and learning network on sexual violence/abuse in London and Middlesex. The tools and overall holistic approach of the project are designed to support individuals as well as system change.

Culturally Integrative Family Safety Response

Muslim Resource Centre for Social Support and Integration

\$200,000 over 2 years

The Muslim Resource Centre for Social Support and Integration (MRCSSI) provides social support services for collectivist value based cultural groups partnering with mainstream organizations. MRCSSI works upstream in a unique way to increase safety for those who experience violence or are at risk of violence in their families. They do this by identifying risk factors at an early stage and provide highly individualized supports. MRCSSI will provide counselling, support, case coordination, resource development, training to service providers, and capacity building for community leaders.

Citizen Culture: Culture-Infused LEARNING

London Arts Council | London Heritage Council

\$141,500 over 1 year

Citizen Culture incorporates a dynamic, innovative 'beyond the classroom' approach focusing on hands-on learning in authentic/real world environments, creating experiences that cannot be replicated in the classroom. The model targets experiential learning about the arts, heritage, and environment. Affordable and accessible, this initiative sets the stage to develop citizens who are engaged in their community and are life-long learners.

We had over 30 applications which totaled over \$7 million in funding requests! Just imagine what would be possible if were able to fund them all. When you support the Smart & Caring Community Fund, your donations contribute to dynamic community change.

Back To The River:

The Thames River connects Londoners to their history, their future, and each other.

When London Community Foundation embarked on the journey of revitalizing London's beloved Thames River, our hope was to mobilize the community and catalyze change. An invigorating journey that connected us to the community in a way we never have before, Back to the River was a monumental initiative for the Foundation.

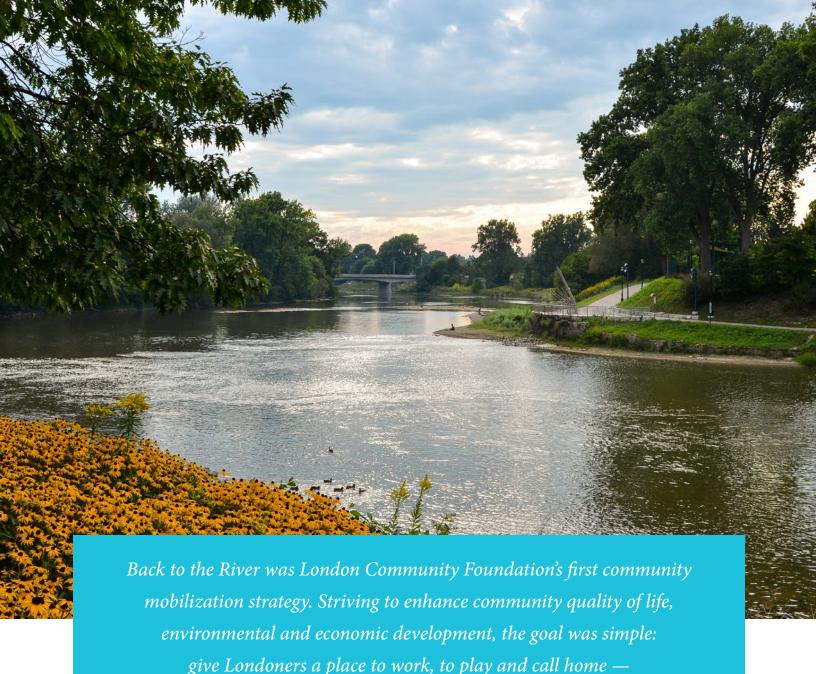
The design competition kicked off in May 2015, attracting international attention. The Foundation received 300 expressions of interest from all over the world! Our group of expert jurors selected five top flight designers from across North America who were tasked with envisioning a bold, dynamic revitalization plan that reimagines our relationship with the river.

To engage Londoners in the project and hear their visions for the Thames, the Foundation hosted a series of community consultation sessions. What we heard was that Londoners care deeply about the Thames. Though we may have neglected the river in recent years, it is evident that Londoners care about its future. We heard citizens express their hopes and dreams for the Thames. In fact, many participants expressed that they feel as though they don't engage with the river as much as they would like to. A community initiative at its core, we wanted to engage Londoners throughout the entire process. London spoke and our jurors listened.

After getting to know our city and working with the feedback provided from our community consultations, the five finalists presented their designs to a crowd of over 400 Londoners at the Western Fair Grounds in October. The future of London's Thames has never looked brighter. *Bold*, *dynamic* and *innovative* are just a few words that describe the design plans presented that evening.

On November 2nd, 2015, the competition finally came to an end as the winning team, Civitas & Stantec, "Ribbon of the Thames", was announced. Months in the making, this milestone marked the beginning of a journey to strengthen Londoners' connection to the city, its heritage and each other.

Through Back to the River, the Foundation had a vision to mobilize our community, enhance downtown and bring our community back to the core of our history and heritage: the Thames River. Thanks to the City's \$5 million commitment in its multi-year budget and action in moving forward with an environmental assessment, our dream will become a reality. Following the environmental assessment, Back to the River will continue to move forward with the inaugural project at the Forks of the Thames. Additionally, the Foundation will begin to explore funding options for the second



inaugural project in the SoHo neighbourhood. Designed to complement the City's other strategic initiatives such as the Downtown Plan, London Plan and the Flex Street, Back to the River will play a significant role in the revitalization of the downtown core.

a place that brings the entire community together.

We thank our partners, the City of London and the Upper Thames River Conservation Authority, for their confidence and vision. We would also like to thank all those who demonstrated support for this project. The community's engagement in this project has truly been inspiring.

The future is bright for London. This is a bold, transformative initiative that has the power to bring new life to our community. Join us as we go back to the river!

The Matthew Pieszchala Family Foundation

Giving back is something that's been part of Kathleen Pieszchala's value system since she was a young girl. The daughter of a poor Polish immigrant who came to Canada during the Great Depression, she has never forgotten the hardships her family endured as they built a life in Canada.

Kathleen describes her father, Matthew Pieszchala, as an honest, hardworking, and trustworthy man. She has always admired her father's work ethic and will to give back.

"Dad had a kindness that helped others, be it family, friends or community. He did this humbly without many knowing the limits of his kindness. But I knew. His love, generosity and kindness for his community, and humankind inspired me."

She was very close with her father and became even closer with him following the death of her mother and sister. As Kathleen's father's own death grew closer, they began to discuss the end of his life and beyond.

"He was my hero and life strength," she said. "I needed him to carry on."

Kathleen suggested to her father that she create a memorial Foundation in his honour so that his legacy would continue to live on even after his death.

One day, while she was completing her father's taxes, she mentioned this discussion to her accountant. With a desire to have control over the causes her father's fund would support, Kathleen's accountant suggested starting a fund with London Community Foundation.

Choosing which charities to support on behalf of her father is "the fun part" for Kathleen. Working in social services for Veteran Affairs her entire life, giving back is a natural extension of her career. In the future, she even hopes to engage her adult sons and niece in the process.

The Matthew Pieszchala Family Foundation has supported a wide variety of causes including SARI Therapeutic Riding, The Royal Canadian Legion Poppy Fund, Mission Services, The Big Ride, Road Hockey to Conquer Cancer, Cancer Care Ontario and Light the Night.

Through the power of endowment, Kathleen's father will be remembered fondly and his impact will continue to live on for many generations.

"My father would be pleased to see he is still alive in our community and helping those less fortunate or deserving of assistance."





Jim Sheffield: Next-Gen Community Leader

Architect, dad and community leader. The final title is one that Jim has recently added after his participation in London Community Foundation's *Engage! London* program. A volunteer in many different capacities for a number of years, it wasn't until recently that Jim took his community leadership to the next level.

For Jim, the opportunity to give back to the community and meet like-minded individuals was a win-win situation. Without hesitation, he jumped at the opportunity to be part of the program after hearing about it though his mentor, who is a longtime volunteer of the Foundation.

Previously volunteering for causes related to his profession, *Engage! London* opened his eyes to the vast needs in our community showing him how he could make an impact in ways he never thought possible.

As part of the five month program, participants are assigned to a real-life charity as a case study. Participants act as consultants to the organization by providing realistic recommendations that will address a challenge or an opportunity that the charity is facing. Jim was assigned to Kids Country Club.

Kids Country Club provides respite care to medically fragile and technologically dependent children. They provide a home away from home for these children, offering medical care, advocacy and support in a residential environment.

Prior to this, Jim did not realize that services such as this existed. His experience with Kids Country Club motivated him to go above and beyond the program requirements, and continue volunteering for them even after the program was complete.

"The job wasn't finished and I saw there was a real need," says Jim.

"I believed I could really make an impact."

Learning about sustainability, board governance and the realities of working for a nonprofit organization, Jim felt as though the case study was one of the most valuable aspects of the program.

Jim says volunteering is something you have to be willing to approach with the same value and level of professionalism that you do your job.

"It's easy for people to say they don't have the time to get involved. What they don't realize is that helping others is a win-win; you feel good about it and it improves our community as a whole."

Jim says his experience with *Engage! London* inspired him to become a leader and role model for others in the community.

"I hope to be a role model for others in the community (and my sons) so one day, others will recognize the value in giving back and take steps to volunteer in the same way."

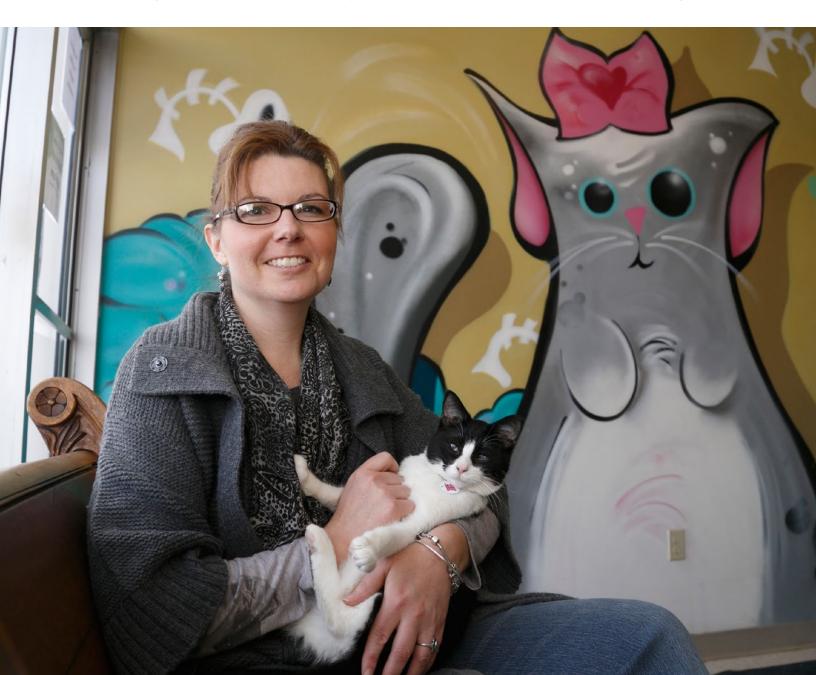
East Village Animal Hospital

For many individuals, pets are valued members of the family. Offering companionship, warmth and security, pets can have a profound impact on our day-to-day lives. Everyone, regardless of income, is deserving of the love and fulfillment pets provide.

This is the belief of the East Village Animal Hospital, a local animal hospital that provides geared-to-income and personalized veterinary care to low income pet owners.

This year, thanks to a grant from the William and Katharine Kostuk Family Fund, the East Village Animal Hospital was able to run its first mobile care program.

Partnering with London Middlesex Housing Corporation, the East Village Animal Hospital is able to identify high need areas in the community. Typically, these are low income, subsidized housing.



Once the targeted areas are identified, the East Village Animal Hospital staff go straight to the residents' homes to provide much needed veterinary services to all pet owners.

In such cases, pet owners truly cannot afford to provide their animal with the needed veterinary care. Sometimes, this results in conditions becoming aggravated because they have gone on for too long, or complications have arisen due to the owners trying to medicate the animals themselves in an act of desperation.

Bill Kostuk and his wife, Katharine, supported the East Village Animal

With a Donor Advised Fund you can take an active role in your charitable giving. London Community Foundation can help you make personal and strategic granting decisions so you can maximize your impact on the causes you care about.

Hospital through their Donor Advised Fund, The William and Katharine Family Fund.

"We appreciate the valuable service that East Village Animal Hospital is providing to our community," says Bill. "We realize that individuals and families love their pets. There may be times, however, when some may not be able to provide their pets with the veterinary care that may be required because of the costs involved. We hope that with East Village Animal Hospital's mobile clinics, more pets will be cared for and not abandoned."

If individuals and families cannot provide their pets with the appropriate medical care due to financial stress, this can have a significant impact on their own well-being.

"Knowing that their pets are not well makes people feel powerless," says Laurie Ristmae, East Village Animal Hospital Manager. "They see this 24 hours a day and it affects their self-worth. Their pet could be their only friend or family. Going into these homes and providing their pet with the care they need is like throwing them a life preserver."

By providing veterinary care to pet owners who would otherwise never be able to afford such services, the East Village Animal Hospital is able to empower pet owners, helping them regain their sense of self-worth.

"The thankfulness is incredible," exclaims Laurie. "By offering these services we are able to help them look after their family. It impacts the people as much as the pets. It is a true blessing for them."

Without the support from the William and Katharine Kostuk Family Fund, this program would have not have been possible. Laurie says there aren't enough words to say thank you and describe the significant impact the Kostuk's grant had on these families.

"This would have never been possible without the Kostuk's grant. It takes an emotional toll on our team when we have to say no to our clients. Thanks to donors like the Kostuks, we are able to create more possibilities and say yes more often."

Scholarship Fund Helps Physically Challenged Students Reach Their Potential

Anonymous acts of philanthropy can sometimes be the most powerful. Providing scholarships to students with disabilities through her donor designated fund, Eleanor* has had the privilege of enhancing the educational experience of a number of Fanshawe College and Western University students.

After witnessing for many years the struggles of her niece, who was challenged by physical disabilities, Eleanor was inspired by the determination she exhibited, even in the face of adversity. Aware of London Community Foundation's strong reputation in the community and good governance, she inquired about setting up a fund to honour her niece's achievements.

Despite the physical disabilities she faced, Eleanor's niece was able to successfully complete high school, college and move on to a fulfilling career. She wanted to honour these achievements by helping other students in a similar position.

"I have witnessed first hand the struggles my niece has faced and am inspired by her unwavering determination. I am inspired by what she has been able to achieve and I feel strongly about helping others in a

similar position."

Eleanor set up a Donor Designated Fund at the Foundation to provide annual scholarships benefiting up to two students. These scholarships help address some of the unique needs that are often overlooked for students with disabilities.

Since Eleanor has started her fund at London Community Foundation, she has been able to provide scholarship money to several physically challenged students, supporting them throughout their university or college career.

Through her fund, she can ensure that the needs of these students will continue to be met year after year, even after she is gone.

"I feel very gratified being able to help someone in need. I hope that through my fund I can help others succeed and reach their full potential."

With a Donor Designated Fund, you select the charitable organization(s) to be supported in perpetuity. You can even create a scholarship fund!

^{*}Name has been changed to respect anonymity of donor





Foundation Grants First Loan for Affordable Housing Project

Safe and affordable housing is essential for our community to thrive. A home helps create a sense of belonging, identity and community; it makes us feel whole. For people experiencing poverty, mental illness, addiction or unemployment, a home gives them the stability they need to move forward.

Thanks to donors who have contributed to London Community Foundation's Loan Fund, a new affordable housing unit in downtown London will be made a reality. The loan will enable Marvin Rivas, owner/operator of Che Restobar to purchase and renovate the 228–230 Dundas Street heritage building, creating 30 one bedroom affordable apartments and ground floor commercial space to be operated as a bar/restaurant. Listed as a Priority 1 Heritage Building of the Chicago commercial architectural style, the redevelopment will include the restoration of the front façade to conserve the features.

According to the Foundation's 2014 Vital Signs report, the wait time for affordable housing in 2013 was 1.5 years. Furthermore, though London boasts some of the most affordable housing for buyers, there is a high proportion of Londoners who spend more than 30% of their income on rent!

Martha Powell, President & CEO of London Community Foundation says that getting people housed is a priority if we wish to tackle other issues in our community such as poverty and mental health.

"Without proper housing, people are put at risk of multiple vulnerabilities," says Powell. "Everyone in our community deserves the right to be safely housed. Housing provides people with the stability they need to get back on their feet."

Currently the Loan Fund's main priority is the development of safe and affordable housing in the London community. With access to funding that they typically couldn't get from a bank, groups can further their mission more efficiently and effectively. Offering builders of affordable housing up to \$500,000, the Loan Fund is a social investment that contributes to building a resilient community.

Imagine the possibilities when you invest with a passion. Real change.

Real results. A stronger, more vibrant community. When you give to the

Loan Fund, your investment builds long-term capacity while funding

short-term projects that make a difference today.

A Message from Vijay Venkatesan,

Vice President, Finance & Operations



Financial & Investment Highlights

London Community Foundation ("LCF"), through its Finance & Investment Committees, has been diligently managing between \$60 million to \$70 million of assets during 2015 to ensure stable and consistent community impact in 2015 and beyond.

LCF is once again pleased to report strong financial results for the year ended December 31, 2015. The generosity of our donors past and present has resulted in donations of \$4.4 million (2014 - \$2.6 million) for the year. Our donors' commitment to their funds, as well as support for our community leadership projects allowed us

to grant \$3.6 million in 2015 (2014 - \$2.4 million), our biggest year of granting in the 65 year history of the Foundation. The following are financial highlights and key historical trends. In keeping with our commitment to financial accountability and transparency, full audited financial statements are available on our website at www.lcf.on.ca or by mail.

Condensed Statement of Operations

Year ending December 31, 2015

| Revenue | 2015 | 2014 |
|---------------------------------------|------------|------------|
| Donations | 4,437,900 | 2,646,109 |
| Investment Income (Net) | 2,541,842 | 3,622,854 |
| Total | 6,979,742 | 6,268,963 |
| | | |
| Expenses | | |
| Operating Expenses | 940,715 | 856,494 |
| Grants & Distributions | 3,600,365 | 2,438,871 |
| Total | 4,541,080 | 3,295,365 |
| | | |
| Excess of revenue over expenses, | | |
| grants and distributions | 2,438,662 | 2,973,598 |
| Interfund transfers | _ | _ |
| Fund balances, beginning of year | 61,736,464 | 58,762,866 |
| Fund balances, end of year | 64,175,126 | 61,736,464 |
| | | |
| Expenses as % of average total assets | 1.40% | 1.36% |

Condensed Statement of Financial Position

Year ending December 31, 2015

| Assets | 2015 | 2014 |
|--------------------------------|------------|------------|
| Cash | 18,549,021 | 4,177,437 |
| Investments | 48,941,851 | 60,626,504 |
| Other | 1,196,860 | 913,590 |
| Total | 68,687,732 | 65,717,531 |
| Liabilities | | |
| Grants & Other Liabilities | 401,025 | 194,241 |
| Deferred capital contributions | 175,154 | 181,194 |
| Funds held on behalf of | | |
| other parties | 3,936,427 | 3,605,632 |
| Total | 4,512,606 | 3,981,067 |
| Fund Balances | | |
| General Fund | 2,914,649 | 3,629,443 |
| Restricted Fund | 8,992,816 | 7,613,985 |
| Endowment Fund | 52,267,661 | 50,493,036 |
| Total | 64,175,126 | 61,736,464 |

Five-Year Review: 2011 – 2015

Total Contributions

In 2015, the Foundation received \$4.4M in new gifts (2014: \$2.6M). 16 new funds were established (2014: 11); the threshold for establishing a named fund begins at \$5,000 and varies with fund type.

Investment Returns

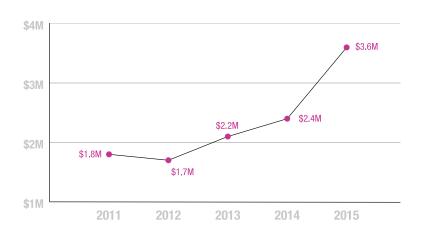
The Foundation's financial stewardship strategy looks at a long-term horizon to ensure legacies created by donors are respected and grant-making will continue in perpetuity. The 2015 total return was 4.9%. As of the end of 2015, we continued to meet our long-term return objective of a total annualized nominal rate of return of 6.5% over a 10 year moving average.





Granting Activity

Total disbursements for charitable causes were \$3.6M (2014: \$2.4M). 470 grants supported 177 charitable organizations (2014: 409 supported 162).



2015 Investment Returns: Year in Review

2015 was another tumultuous year in the markets, with the negative impact of the Canadian equity markets and the continued low interest environment impact on the fixed income markets. Despite these challenges, LCF continued with our goal of growing our assets and advancing our mission. Through the commitment to our strategic asset allocation, and gains in our U.S. and international portfolios, that more than offset the loss in Canadian equities.

2015 was another good year for our Endowment fund. LCF's focus on balancing our capital preservation mandate and investment growth in our portfolio saw continued success in managing our volatility and risk during the year.

The Investment Committee continued commitment to the strategic asset allocation in 2015 (same in 2014), and rebalancing with the following mix:

Canadian Fixed Income — 30%
Canadian Equity — 25%
U.S. Equity — 25%
International Equity — 20%

London Community Foundation is a long-term investor and believes the asset mix, combined with value added performance from our investment managers, ensures we can continue to impact our community in a positive and meaningful way. The following is a review of our performance by asset class during 2015.

Canadian Fixed Income

The Canadian fixed income market as measured by the FTSE TMX Short Term Bond Index produced a return of 2.6% in 2015, while the Foundation's Canadian fixed income portfolio delivered 3.1% for the year. LCF is invested in an actively managed bond index. Most of the outperformance can be explained by the funds' overweight in corporate bonds, underweight in government bonds, shorter duration of bonds in the portfolio, and balance between risk and return in quality of bonds held, all of which provided the upside to the outperformance versus the overall short term bond market.

Canadian Equity

It was a difficult year to be an equity investor in Canada. Canada had one of the worst-performing stock markets in the world in 2015, and for the fifth year in a row, Canadian stocks underperformed U.S. stocks.

During 2015, the Canadian equity portfolio provided a return -10.4%, compared to the benchmark of -8.3%. Detracting from the performance compared to the benchmark was the investment manager's commitment to value investing, which kept it out of several expensively valued companies that over performed during the year.

U.S. Equity

The U.S. equity market as measured by the S&P 500 Index produced a return of 14.5% in 2015. LCF is invested in a passively managed U.S. equity index which closely tracks the S&P 500. The U.S. equity portfolio benefited greatly from the U.S. dollar appreciation to the Canadian dollar based on LCF's decision to not hedge the portfolio.

International Equity

The Foundation's international equity held with Foyston, Gordon & Payne delivered double digit returns for 2015 of 14.2% vs. the benchmark of 19.0%. Stock selection in the Energy, Industrials, and Financials sectors detracted from performance. The portfolios continued commitment to capital preservation, stable geographical regions, and yield enhancement that tend to exhibit stable earnings and results hurt performance vs. the benchmark.

Social Loan Fund

LCF in 2014 introduced a social investment program that turns donations into capital loans for community and non-profit groups. With access to funding they typically couldn't get from a bank, groups can further their mission more efficiently and effectively. In 2015 the Loan Fund's main priority was the development of safe and affordable housing in the London Community. Offering builders of affordable housing up to \$500,000, the Loan Fund is a social investment that contributes to building a resilient community.

The Loan Fund, held outside of the LCF endowment, gives donors who have contributed to this fund the ability to directly support affordable housing projects. The Foundation has set aside \$650,000 for the purpose of providing the loans that will support this program and entered into an agreement with the Libro Credit Union for the purpose of supporting and administrating the access to the loans.

During fiscal 2014, a loan in the amount of \$500,000 was granted with interest-only payments at 4% per annum until the balance is due and repayable in full in December 2016. The loan is secured by a mortgage that is registered against the title to the property.

In 2016, through a recent Board approval, the Loan Fund will be expanding its mandate to also participate in providing loans to support in other areas of social finance such as impact investing in social enterprises.

2015 Award Winners

Each year we have the privilege of honouring the work of ordinary people who do extraordinary things for our community. Congratulations to our 2015 award recipients! You make our community a better place.

Vital People Award

Recognizes employees at charitable organizations by providing grants toward professional development endeavors. Nominees must demonstrate leadership, be employed by a registered charitable organization, work in London/Middlesex County and have a passion for professional growth.

Ashley Dickey Ashley will take three courses towards her Program Director, certificate in Not-for-Profit Management

Brio Music London through Western Continuing Studies.

Melissa Taylor-Gates Melissa will begin classes towards a

Project Coordinator, professional certificate in Project Management

mindyourmind, a program of at Western Continuing Studies. Family Service Thames Valley

Christina Devlin Christina will pursue the Disability

Adult Program Coordinator, Studies program at Ryerson University.

Autism Ontario-London Chapter

Misha Medeiros Misha will attend the International Make-

Wish Coordinator, A-Wish Conference in California.

Make-A-Wish Southwestern Ontario

Jocelyn Goldhawl Jocelyn will pursue her Canadian Therapeutic

Program Instructor, Riding Association Instructor Certification

SARI Therapeutic Riding to the Intermediate Instructor level.

Dianne Pearce Diane will pursue a Certificate in Museum

Curator of Public Programs, Studies from the Ontario Museum Association.

Museum London

London Community Foundation grants over \$15,000 in awards each year!

Ivey Award for Excellence

The Ivey Award for Excellence recognizes a volunteer, who has strengthened the community in London or Middlesex County. The award recipient receives a \$2,000 grant to be donated to a charity of his/her choice.

2015 Recipient

Andrea Payne
Habitat for Humanity

Heartland Ontario

Andrea Payne has been volunteering with Habitat for Humanity Heartland Ontario for over three years now, managing its major fundraiser, which is the Jeans 'n Classics concert series. Largely due to Andrea's unwavering passion and commitment, the Jeans 'n Classics concerts have become a fundamental event in the London community and an excellent financial support for the Habitat for Humanity build program, providing efficient and affordable homes for low income families in our community.

J. Allyn Taylor Community Service Award

The J. Allyn Taylor Award recognizes students who exhibit outstanding service and are actively involved in their community. The award pays tribute to Foundation founder, J. Allyn Taylor, who was affectionately dubbed "Mr. London" for his passion for giving back to the community.

2015 Recipient

Victoria Goldsack Grade 10 Student Catholic Central High School Although Victoria is just completing grade ten, her community involvement far exceeds what's expected from a young person at this stage. Whether it is with the various groups or committees at her High School, at St. John the Divine Parish, with the Youth Council of St. Vincent De Paul, or as a volunteer camp counsellor with the City of London, Victoria sees a need and she fills it. Victoria is also an active volunteer with many charitable organizations across London, including L'Arche London and Ronald McDonald House.

Runner-Up

Chantal Belleville

Chantal has shown continual commitment to being involved in the London community. She has been a member of the Boys & Girls Club for seven years. Demonstrating outstanding leadership skills, Chantal is a thoughtful individual who encourages others to better not only themselves, but also their community. She is an active youth voice in the club and involved in weekly meetings with her peers to plan and implement club dances, organize fundraisers, support Free the Children initiatives, and participate in team-building activities.

Thank you!

Each one of our donors is a true community hero. Thanks to their generous support, we are able to support vital programs and initiatives that create community-wide change. We thank you for your commitment to our community. We sincerely appreciate all that you do!

Smart & Caring Community Fund

The Smart & Caring Community Fund is an unrestricted fund that strives to improve the overall well-being of our community through strategic and innovative granting.

Aaron Family Fund

Alec and Joy Richmond Family Fund

Allyn and Betty Taylor Family Endowment Fund

Angie and Cal Stiller Family Fund

Annabelle and Ron J. Logan Family Fund

Aurelia Hernandez Fund

Barrie & Anne Neal Family Foundation Fund

Barry Pawley Grunple Fund

Beth and David Girvan Family Fund

Betty and Len Macdougall Family Fund

Bettye and John Girvin Family Fund

Bogdan Popovic Family Fund

Bookmark Photography Fund

Brander Family Fund

Campbell Bros. Movers Foundation Fund

Canada Trust (London) Employees' Charity

Fund

Carol and Bud Johnston Family Fund

Charles and Sue Thompson Family Fund

CIBC Trust Corporate Fund

Dawn and Franco Paron Family Fund

Diane Y. Stewart Fund

Dillon Consulting Fund

Dot and Verse Cronyn Fund

Dr. & Mrs. Frederick W. Luney Family Fund

Dr. Olive and Ila Stewart Family Fund

Echidna Solutions Corporation Community

Investment Fund

Edith Kains Fund

Edward and Dawn Ralph Family Fund

Eizenga-Cahill Family Fund

Evelyn and David Stiller Family Fund

Faust Family Fund

Fred & Beverly Galloway Fund

Gael and William T. Webster Family Fund

Gordon Lindsay Fund

Grace and Donald Wallace Family Fund

H. Franklin Sherlock Fund

Heather and Gerald Klein Family Fund

Helen, Jean and Kay Renwick Memorial Fund

Hilstad Family Fund

Howie and Doris Evelyn Dunn Fund

Ian and Nell Haldane Fund

James & Florence Gibson Family Fund

Janet and Ross Imrie Fund

Janet Stewart Fund

Joan VanDuzer Family Fund

John L. M. and Ruth E. Fitzgerald Fund

June and Ronald Dawson Family Fund

Keith and Irene Muchan Family Fund

Kellogg Canada Inc. Fund

Koreen Family Fund

Lerners Fund

Libby and Peter Fowler Family Fund

Lockhart Foundation Fund

London 200 Endowment Fund

London Investment Dealers Association Fund

London Life Insurance Fund

Lorraine Ivey Shuttleworth Community Fund

Lucille and Norton Wolf Family Fund

Lucy Little Family Fund

Margaret and Innes Hammond Fund

Margi and John Nash Family Fund

Marion and Don Simpson Family Fund

Mary Ann and Bill Brady Family Fund

McClenaghan Family Fund

Mildred and Alexander Maclean Fund

Miller Thomson Fund

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Myers Hayman Fund

Noble Fund for Family Giving

Penney and Peter McCain Family Fund

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Ritchie Family Fund

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Sellery Family Fund

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Sheffar Potter Muchan Inc. Fund

Siskind, Cromarty, Ivey and Dowler Fund

Stephen A. Hayhurst Fund

Stuart and Jeannette Eberhard Fund

T.W. Johnstone Family Fund

Ted and Grace Kennedy Memorial Fund

The John and Arlene Cram Family Fund

The Lawson Foundation Challenge Fund

Tom & Shirley Mitchell Family Fund

William A. and Nan Paterson Family Fund

Donor Advised Fund

Functioning like a private foundation, Donor Advised Funds allow donors to choose which charities to support each year.

2001 London Alliance Canada Summer Games

Ainsley Delaire Memorial Fund

Alex Thomson Family Fund

Alexander Family Fund

All For Kids Fund

Allan and Susan Edwards Family Fund

Andra and Patrick O'Neill Family Fund

Andrew Stoddart's Legacy #11Forever

Arlene & Terry Campbell Homeless Fund

Ashley Grace Powell Memorial Fund

Bansal Family Fund

Berlet Family Foundation

Beverly N. Baines Fund

Bourne Family Fund

Bowden Family Fund

Brenda MacKay Memorial Fund

Butler Family Fund

Cec Rorabeck Sr. Memorial Fund

Maple Leaf Community Fund

Daniel and Ann Marie Thompson Fund

DeKay Family Fund

Dr. JC Kennedy Memorial Endowment Fund

Faith Tilk Memorial Fund

Gordon & Victoria Drimmie Family Fund

Haines Family Fund

Jack & Louise Speake Family Fund

Jean and Angus McKenzie Family Fund

John A. Taylor and Dr. Margaret A. Kirk Fund John and Terri Kennedy Family Fund Joseph Rea Environmental Fund

Judge John and Mrs. Jessica Seneshen Family

Judy White and Ian Wallace Family Fund

Julia Hunter Memorial Fund

Jung Family Fund

Kayser Family Foundation

Keith and Lynn Watson Family Fund

Kirkby Bice Family Fund

London Endowment for Heritage Fund

London Life Community Fund

Lorraine Ivey Shuttleworth Fund

MacDonald-Pierce Foundation

Making a Difference - C. & J. Wright Family

Fund

Marjorie and Brayl Copp Family Fund

Matthew Pieszchala Foundation

McBurney Fund

Megan Holliday Memorial Fund

Michael Halls Social Services Fund

Milton and Jean Broderick Charitable Fund

Panabaker O'Neill Family Fund

Rasmussen Family Fund

Richard and Beryl Ivey Fund

Rick and Carol Richardson Family Fund

Rob Killeen Memorial Fund

Robert and Moira Sansom Ideas Foundation

Schalk Family Fund

Serendipity Fund Springdale Foundation Fund

Terry and Doug Zavitz Family Fund

The David A. and Eleanor E. Morrison

Charitable Fund

The Good Earth Fund

The Thirty-Two Associates Fund

Tom and Sue Allan Family Fund

Verna D. Davis Family Foundation

Weihmayr Family Fund

William and Katharine Kostuk Family Fund

William Thomson Family Fund

Willoughby Family Fund

Wilson and Judith Rodger Fund

Wilson Family Foundation

Youth Leadership Foundation\

Donor Designated Fund

Donor Designated Funds allow donors to select the causes theyt'd like to support in perpetuity.

Adam and Michelle Bain Family Fund

Allan and Jean Coote Fund

Allyn and Betty Taylor Family Endowment Fund

Arch Angelus Sturaitis and Laura Sturaitis Creative Control International Giving Fund

Arthur and Shirley Currie Family Fund

Associates Canada Fund (Citi Financial)

Barbara and John Cronyn Fund

Berlet Family Foundation

Beth Girvan Children & Youth Fund

Bryan Walsh Memorial Fund

Cam Willis and Dale Atchison Willis Family

Fund

Canadian Fund

Chris Doty Endowment Fund

Clint Wilson Family Fund

Connie Cunningham Memorial Bursary Fund

Dale & Marion Creighton, Wil Rice,

Bill Traut Athletic Award

Daphne & George Chorley Family Fund

Dave Richards Memorial Fund

Devereux VanOstrand Fund

Diane Y. Stewart Endowed Scholarship Fund

Diann Vail's Fairy Godmother Fund

Donald and Elizabeth Ness Fund

Doris Anna Foster Family Fund

Dorothy and Douglas Parnell Fund

Dr. Marvin S. & Anne D. Smout Family Fund

Eleanor and John Graham Foundation

Elizabeth C. Taylor Memorial Fund

Elizabeth Forbes Fund

Elsie Victoria Laing Memorial Fund

Faulkner Family Fund

Gerry and Vi Livingston Family Endowment

Fund

Gertrude Vaughan Dragon Fund

Greg Curnoe Public Art Endowment

Harry and Jennie Jones Fund

Harvey Sullivan Endowment Fund

Ian and Lilyane Moyer Family Fund

It's Our Home Fund

J. Douglas Earthy Fund

J.B. Walker Memorial Endowment Fund

Jack and Carolyn Scott Fund

Jack and Nancy Jane Coups Family Fund

Jack Nichol Family Fund

Jamie Williamson Memorial Fund

Jean Bromley Fund

Jennifer Mott-Mifflin Memorial Fund

Joanne & Tony Crncich Family Fund

Judge Maurice Genest Children and Youth Fund

Julia Beck Trust

Kay and Bob Elsden Family Fund

Ken Fleet Choral Conducting Scholarship Fund

Lakshmi Goela Memorial Fund

Larry and Susan Agranove Family Fund

Larry G. Myny Fund

LDCA - Jock Tindale Fund

London Branch ORMTA Fund

London Chamber of Commerce Corporate

Challenge Legacy Fund

London Wheelchair Basketball Association Fund

Lottie Brown Choral Fund

Marvin S. Smout Endowment Fund

Mary and Arnold Stapleton Fund

Mary and Harold Carioni Fund

McNee Family Fund

Memorial & Funeral Advisory Society of London

und

Montcalm 25th Anniversary Fund

Muriel McGuire Memorial Fund

Nicholson Family Fund

Oakridge Presbyterian Church Outreach Fund

Paul and Bernadette Wainwright Family

Foundation

Paul and Suzanne Manders Family Fund

Rainbow Youth Bursary Fund

Robert H. Forbes Fund

Ronald and Lois Orr Memorial Fund

Ross Imrie Scholarship Fund for Junior

Achievement

Roy and Gloria Cairncross Fund

Stephen and Linda Frosst Adams Fund

Thomas G. Whealy Fund

Tommy Readings Spirit Award

Treatment for Childhood Cancer Patients Fund

Van Dyck Colaes Fund

Verna J. Pierce Bursary Fund

William and Bernice Forbes Fund

William and Joan Intven Fund William Proudfoot House Fund

Field of Interest Fund

Field of Interest Funds help donors target gifts to address an issue area that they feel is important to community life.

Acorn Fund for Youth - In Honour of Terry Campbell

Alfred Edward Hathaway Petrie Memorial Fund

Beryl Ivey Endowment for the Arts

Beryl Ivey Endowment for the Environment

Isabel Hodgkinson Fund

Karen Ohland Memorial Fund

Keith Samitt Fund

Ontario Endowment for Children and Youth in Recreation Fund

Recreation rund

STAY CLEAR Fund

TD Canada Trust Merv Lahn Community

Development Fund

Wood Gundy Children's Miracle Day Fund

Social Loan Fund

The Loan Fund is a social investment program that turns donations into capital loans for community and non-profit groups.

Anonymous Donor Aurelia Hernandez Clint Wilson Diane LeBlanc

Registered Charity Fund

Registered Charity Funds allow registered charities to create their own endowment, building a sustainable source of funding for their organization.

Beryl Ivey Women's Community House Endowment Fund

Big Brothers Big Sisters of London & Area Endowment Fund

Brain Tumour Foundation Endowment Fund Community Care Access Centre (Ldn-Midd)

Foundation

Conservatory Canada Endowment Fund -

General

Conservatory Canada Endowment Fund -

Scholarships

Daily Bread Endowment Fund

David Bloom Fund

Elgin Children's Foundation Grand Theatre Endowment Fund Hannah Patterson Legacy Fund

J Allyn Taylor/Canadian Medical Hall of Fame

Endowment Fund

Jane M. Bowles Stewardship Fund - Thames

Talbot Land Trust

John and Lowell Barron Amabile Choirs Fund

John McKim Childreach Fund

Kelly Northey Fund

London & Middlesex Stability Fund

London Humane Society Endowment Fund London Regional Children's Museum Founders'

Fund

Orchestra London Canada Endowment Fund

ReForest London Endowment Fund - The Community and Corporate Stewardship Fund

Richard and Beryl Ivey Fanshawe Pioneer Village Endowment Fund

SARI Riding for Disabled Endowment Fund

St. Aidan's Anglican Church Endowment Fund

St. Paul's Cathedral Endowment Fund

Thames Talbot Land Trust Fund

United Way of London & Middlesex Forever

Fund

Urban League of London Endowment Fund

Donor Recognition

In these pages, we thank the donors who have made gifts totaling \$1,000 or more to the Foundation. Every effort has been made to ensure this is an accurate list of all donors who have made charitable contributions to London Community Foundation. If you notice an error, please accept our apology and let us know so we can update our records.

Anonymous (29) 1061346 Ontario Ltd.

2001 London Alliance Canada Summer Game

Host Society Inc. 3M Canada Inc.

4 The Love of Musical Kidz

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Betsy and Tony Little Childreach Centre

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Beverley and Herbert Ballantyne CIBC Children's Foundation Diane and John Beattie

Beverley Petch* CIBC Global Private Banking Diane and Vincent Calzonetti

Beverley* and Peter Maurice CIBC Mellon Diane Y. Stewart

Beverly and Fred Galloway CIBC Wood Gundy Dianne and Bill McCormick

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Beverly and John A. Fowler* Citi Canada Dillon Consulting Limited

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Brain Tumour Foundation of Canada

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Donna McIntosh

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Dorothy L. Dowler*

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Cathy and Donald Morphy

Dawn and Errol Butler

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35

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Elizabeth Stratton*

Gordon Lindsay*

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Gwendolyn and Ken Greene*

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James Richard Sansom

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Evelyn and David Stiller

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Halina and Jim Bain

Evelyn Dekeyzer*

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Harris Rebar

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Jane and Bob McMurtry

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