



Annual Report

Cummings Jewish Centre for Seniors Foundation
2020-2021

The Cummings Jewish Centre for Seniors Foundation was created to meet the philanthropic challenges and needs of the 50 plus population.

OUR MISSION

To create innovative opportunities for new philanthropic initiatives, offer planned giving opportunities to our senior population and to encourage and facilitate the creation and growth of long term funding. Our goal is to ensure the continuity of the highest quality of services and programs for the Cummings Jewish Centre for Seniors.

This Annual Report is a tribute to the exceptional philanthropists who have empowered us to do remarkable work during extraordinary times.

2020-2021

Cummings Jewish Centre for Seniors Foundation

5700 Westbury Ave., Montreal, QC H3W 3E8

Tel.: 514.734.1825

Fax: 514.343.3527

foundation@cummingscentre.org

www.cummingscentre.org

June 14, 2021

MESSAGE FROM THE FOUNDATION PRESIDENT AND EXECUTIVE DIRECTOR

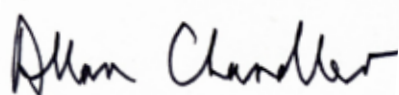
Thank you for joining us for the 17th Annual Meeting of the Cummings Jewish Centre for Seniors (CJCS) Foundation.

This was a year like no other, challenging us and our community as never before. The realities of the Covid-19 pandemic were a central theme of our work over the past fiscal year, from the difficulties of working remotely, to the increased needs of isolated seniors - and to the generosity of our donors, who opened their hearts to ensure that no one was forgotten.

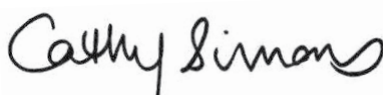
It was an exceptional year that saw an explosion of creativity and resilience on the part of the Cummings Centre, pivoting to an all-online format while responding to the needs of individual seniors seeking support for a variety of challenges. Due in large part to the work of our Foundation, the Centre continues to be a true lifeline for so many in our community.

This report represents the culmination of a rewarding year in service of a cause we profoundly believe in. We are truly grateful to our Board of Directors, along with all our committee members, volunteers, canvassers, donors, and staff for their hard work and dedication.

We look forward with anticipation to re-opening the doors of the Cummings Centre and welcoming back the wonderful seniors who continue to inspire and motivate our work every day. With your continued support, we know that there are even brighter days ahead.



Allan Chandler, CPA, CA
President



Cathy Simons, MSW
Executive Director



THE POWER OF INSPIRED GIVING

Cummings Jewish Centre for Seniors Foundation 5700 Westbury Ave., Montreal, Quebec H3W 3E8

FOUNDATION BOARD OF DIRECTORS

Steven Cummings, *C.M., Honourary President*
Herb Paperman*, *Honourary President*
Hy Beraznik, *Past President*
Norman Latsky*, *Past President*
Stanley Abbey*, *Past President*
Mike Wagen, *Past President*
Bram Besner, *Past President*
Mark Bercuvitz, *Past President*
Philip Abbey, *Immediate Past President*

Allan Chandler, CPA, CA, *President*
Roz Wiener, *Vice-President*
Henry Rosenhek, CPA, CA, *Treasurer*
Arnold Ludwick, *Secretary*
Cathy Simons, *Executive Director*

Diane Altman
Evelyn Bloomfield Schachter
Avner Cobrin
Lewis Cooper
Jack Dym
Ronna Ellen
Joseph Kaback
Nan Lassner
Morden "Cookie" Lazarus
Elliot Levine
Joanne Marco
Sandy Martz
Judge Morton S. Minc
Bram Naimer
David Novek
David Oberman
Joseph Paperman
Dorothy Reitman
Mitchell Rosen
Gloria Steinberg
Dr. Melvin Schloss

Annette Oliel, *Agency President*

* deceased

FOUNDATION STAFF

Cathy Simons, *Executive Director*
Harriet Krakower, *Foundation Manager*
Shira Gilbert, *Marketing and Communications Manager*
Annie Bensoussan, *Development Associate*
Diane Levine Samberg, *Administrative Associate*

HIGHLIGHTS

The onset of the pandemic in March of 2020 created a multitude of new challenges for the Foundation. Working remotely for the first time, our staff, leadership, and committees all rose to the occasion to achieve a number of notable successes this year.

- In this year like no other, we launched a successful Covid-19 fundraising campaign to our entire donor community, requesting additional support in this exceptional situation. We were gratified to find that our donors did not hesitate to show their dedication and loyalty to our cause.
- Multiple new Designated Gifts were also created, addressing the senior population's pressing needs at this time, such as food security, laptops and other technology at home, and special holiday meals to disadvantaged seniors, among other initiatives. We were also grateful to receive essential in-kind donations of medical masks and PPE to help protect our seniors and homecare workers.
- Our Governors Program once again surpassed the half million-dollar mark. The energetic Governors and Golda Meir Governors committees - and all the canvassers and donors - came through once again to provide this vital annual funding, which is directed wherever the need is greatest at the Centre. We were gratified that a number of our Life Governors also stepped forward with extra support in this difficult year.
- Our popular Mitzvah Meal program had a very successful year, even as we revamped our processes to be entirely virtual. Despite families being unable to gather in person to celebrate Rosh Hashanah and Passover, many people were inspired to share these beautiful greeting cards with loved ones, while donating to needy seniors via the Cummings Centre's Meals on Wheels program. This past year, over 5,600 cards were sent for a total of over \$155,000 raised.
- The Foundation received a record number of Tribute Card donations this past year. Whether sent on happy or sad occasions, of which there were many, it was heartening to know that the Cummings Foundation came to mind as a worthy cause for so many donors.

2020 SPORTS CELEBRITY BREAKFAST

The 16th annual Sports Celebrity Breakfast was transformed from a live event to a virtual one and was delayed from March to June 2020. The link to the event on the Cummings Centre's YouTube channel has been viewed over 1,300 times. Sylvie Demers, Chair, Quebec market, TD Bank Group was the Guest of Honour, and Super Bowl champion Dr. Laurent Duvernay-Tardif was recognized as Sports Personality of the Year.

For 2021, we looked back upon the past 16 years with a video retrospective, also viewable on the Cummings Centre's [YouTube page](#). We are grateful to the sponsors who renewed their commitment to "Seniors in Crisis" this year, even though we were not able to hold the breakfast. Event Co-Chairs Mike Wagen and Bram Naimer and Honourary Chair Morden "Cookie" Lazarus look forward to welcoming friends and supporters back to the Gelber Centre for a live event on March 27, 2022.

With the generous support of individuals, families, businesses, corporations and Foundations, the CJCS Foundation provides the Cummings Centre with the financial resources necessary to provide excellence in programs and services.

PLANNED GIVING

Planned Giving is a powerful way to make a lasting investment in the Cummings Centre and its mission to enrich and safeguard the well-being of our community's seniors. Charitable bequests, endowment funds, and major gifts provide significant tax advantages for our donors, while transforming the lives of seniors for years to come. The CJCS Foundation works with our donors to build their legacy through a bequest or other avenues best suited to their needs and wishes.

ANNUAL GIVING

Recurring annual gifts provide a consistent and dependable revenue stream for the Foundation, which allows the Cummings Centre to continue to create and provide the exceptional programming and services upon which so many depend. Philanthropy is accessible to everyone through a variety of giving opportunities, including the Governors Program, Mitzvah Meal and Tribute cards, an annual direct mail campaign, and the Sports Celebrity Breakfast, among others.

YOUR DONATIONS MAKE A DIFFERENCE!

In a year when so many were disconnected, fearful, and isolated, we are particularly appreciative of our generous donors for their steadfast support. Thank you!

DESIGNATED GIFTS AND MAJOR DONATIONS

Thank you to the following designated/major donors who contributed generously to our Foundation during the period of April 1st, 2020 to March 31st, 2021. They include:

Adler Lipkus Foundation	Danny Minoque
Azrieli Foundation	Leonard Albert Family Foundation
Mackie Balcan	David Baazov
Conam Charitable Foundation	Bram Besner
Delmar International	Sheldon Davis
Equinoxe	Echo Foundation
Vera Gross	Arlene Fels
Allan Levitt	Michael Latsky
Helen Levy	Rona & Irving Levitt Family Foundation
MSH Foundation	Fondation Marcelle & Jean Coutu
Mazon Canada	Ronald Reuben
Rob Rosman	Leonard Sanders Family Foundation
Hershie Schachter	Sigal Family
Gisela Sipos	David Steinberg
Abe Stern Family Foundation	Tenaquip Foundation
Julie and Morty Tauben Foundation	Union Lighting
Theodore Wald*	Mike Wagen

*deceased

CHARITABLE BEQUESTS

Making the CJCS Foundation a beneficiary in your will is a simple and thoughtful way to leave a legacy, while making a difference for generations to come. A receipt for the full amount of the donation may offset capital gains or other taxes payable, while lessening the financial burden on your loved ones.

Listed below are the Bequests received during the last fiscal year.

- Estate of Eva Haber
- Estate of Andrew Harper
- Charlotte and Leo Karassik Foundation
- Estate of Lazar Lapidus
- Estate of Norman Latsky
- Estate of Ezra Raffoul
- Estate of Eugene Wagner

We are grateful to the individuals who had vision and foresight to benefit our seniors by including the Foundation as a beneficiary in their Wills.

ENDOWMENT FUNDS

Our Endowment Funds to date include the following:

Saul Abracen* and Family Endowment Fund	Azrieli Foundation Endowment Fund
David Baazov Endowment Fund for Vulnerable Seniors	Hy and Rosanne Beraznik Endowment Fund
Caplan/Finkelberg Endowment Fund	Eva Chait* Endowment Fund
Anna Engel Endowment Fund	Beryl & Ralph* Goldman Quality of Life Endowment Fund for Vulnerable Seniors
Gladi* & Irv* Gubitz Endowment Fund	Bud & Lee Kirmayer Endowment Fund
Francis D. Hoffman* Endowment Fund	Frances* & Sol* Levin Endowment Fund
Norm* & Eleanor Latsky Endowment Fund	Lynn* & Morty Lober Endowment Fund
Rona and Irving Levitt Family Endowment Fund	Vivian and David Novak Endowment Fund for Life Long Learning
Charlotte & Irving* Lubin Endowment Fund	Freda & Ernest Rashkovan Endowment Fund
Leila & Herb* Paperman Fund for Crisis Needs	Cyril*, Dorothy, Joel & Jill Reitman Endowment Fund
Harry* & Roslyn Pinker Endowment Fund	Hazela Wainberg Family Endowment Fund
Sigmund Reinglas Family Endowment Fund	
Joyce & Marvin Tanner Endowment Fund	
Liane & Danny Taran Endowment Fund	
Beatrice* and Jason* Waller Endowment Fund	

* deceased

We are grateful for the support of numerous Foundations including:

Abe Stern Family Foundation	Adler & Lipkus Foundation
Andrew J. Lutfy Foundation	Azrieli Foundation
Becker-Newpol Family Foundation	Betty & Charles Maldoff Fund
Bina and Leonard Ellen Family Foundation	Bunny & Robert Sigler Family Foundation
Charlotte & Leo Karassik Foundation	Cora Cohen Family Foundation
Dalfen Family Foundation	Dym Family Foundation
Dyna & Morris Dalfen Foundation	Echo Foundation
Edith Lando Charitable Foundation	Eldee Foundation
Fondation Marcelle et Jean Coutu	Gelmont Foundation
Gewurz Family Foundation	Gurman Foundation
Henry and Berenice Kaufmann Foundation	Irving Ludmer Family Foundation
Joan & Leonard Engle Family Foundation	Joseph Neufeld Family Foundation
Julie and Morty Tauben Family Foundation	La Fondation Divco
Leo & Shirley Goldfarb Foundation	Leonard Albert Family Foundation
Leonard & Alice Cohen Family Foundation	Leonard Sanders Family Foundation
Marvin & Rhoda Rosenbloom Family Foundation	The Fesa Foundation
Mireille & Murray Steinberg Family Foundation	Morley and Rita Cohen Foundation
Norbert & Gusta Roth Foundation	MSH Foundation
Morris & Rosalind Goodman Family Foundation	Norman Zavalkoff Family Foundation
RAYJO Charitable Trust	Penny & Gordon Echenberg Family Foundation
Rena & Mervyn Gornitsky Fund	Rose & Daniel Freedman Foundation
Saul S. Abracen Family Foundation	Schuster & Osten Family Foundation
Steven and Sandra Mintz Family Foundation	Sylvia and Louis Vogel Foundation
The Benevity Community Impact Fund	The Tenaquip Foundation
Yanofsky Liebman Foundation	Zakuta Family Foundation

2020 LIFE GOVERNORS

Myrna* & Stanley* Abbey
 Margaret & Sylvan Adams
 In Loving Memory of George Aikins
 Leonard Albert Family Foundation
 Diane & Jack Altman
 Rosemarie & Bob Asch
 Gail & Dr. David Auerbach
 Stephanie & David* Azrieli
 Anita & Ezra Beinhaker
 Susie Beinhaker*
 Carol & Leonard* Berall
 Rosanne & Hy Beraznik
 Judy & Mark Bercuvitz
 Arlene & Bram Besner
 Sheryl & Ronald Black
 Joan & Hy Bloom
 Neri J. Bloomfield*
 Shirley Bock
 Lynn & Garner Bornstein
 Rhonda & Gary Bromberg
 Edward Bronfman*
 Freda & Irwin Browns
 Natalie & Harold Brownstein
 Judy & Mark Caplan
 Diane & Allan Chandler
 Patricia McDowell & M. William Cleman
 Joanne & Douglas Cohen
 Nancy & Jack Cooperberg
 Fran* & Reuben Croll
 Norma Cummings*
 Dr. Susan Wisebord & Steven Cummings
 Beatrice Cummings Mayer*
 Rona & Robert Davis
 Moses Deitcher*
 Mitzi* & Melvyn* Dobrin
 Colette & Dr. Barry* Dolman
 Ruth & Barbara Dubrofsky
 Elaine & Richard Dubrovsky
 Frieda Dym*
 Bina & Leonard* Ellen
 Ronna Ellen
 Lynn* & Samuel Eltes
 Janie & Michael Etinson
 Maurice Fefer
 The Hess B. & Diana Finestone Foundation
 Louise & Herb Finkelberg
 Ethel & Morty Fruchter Foundation
 Peter Raymond Gasoi*
 Norma* & Howard* Gilmour
 In Memory of Jack Gitlitz
 Abe Gold*

Ethel & Michael Gold
 Gail Gold—In Memory of Douglas Gold
 Nancy & Senator Marc Gold
 Allan Goldenberg
 Marilyn & Don* Goldenberg
 Beryl Goldman
 Ruth* & Marvin* Goldsmith
 Louis Gontovnick
 Dana Caplan & Jonathan Goodman
 Hedda & Philip Gotlieb
 Mortimer D. Gross
 Saryl & Stephen Gross
 Sandra & Phil Guthertz
 Michael Gold—In Memory of Gerry Guttman
 Carole* & Andrew* Harper
 Nina & Harry* Hart
 Rita & Ernest Hirscheimer Endowment Fund
 Beverley Horwitz
 Judy & Joey Kaback
 Helen Kahn
 Alissa & Barry Katsof
 Sherri & Eric Kimmel
 Marlene & Joel King
 Yvonne & Andrew Koenig
 Geraldine & Steven Korda
 Phyllis Lambert Foundation
 Helen* & Nicki Lang
 Nan & Bill Lassner
 Eleanor & Norm* Latsky
 Harriet & Jacob Lazare
 Jodi Lynn & Morden "Cookie" Lazarus
 Hannah & Elliot Levine
 In Memory of Rona & Irving Levitt
 Irene & Stephen Lipper
 Susan Orenstein & Bennett Little
 Judy & Gerry Litwin
 Herbert Liverant
 Edith Lowbeer*
 Erna & Arnold Ludwick
 Adria & Jeff Mandel
 Maxine & Andre Mani
 In Memory of Shirley & Carl Marco
 Sandra & David Martz
 Pearl & Leonard Mendel
 Irene Mendels*
 Dr. Mark Miller
 Anita Morris
 Ruth & David* Nadler
 Lucy Nisker
 Sonia & David Oberman
 Leila & Herb* Paperman

Reevin Pearl
 Phoenix A.M.D. International
 Ruth & Abe* Plotnick
 Alice & Joel Raby
 Susan Raymer
 Joseph Ribkoff Family
 Naomi & Jack Richer
 Miriam & Sidney* Roland
 Jean Remmer & Marvin Rosenbloom
 Valeria Rosenbloom
 Miriam & Sidney* Ross
 Frema & Mark Routtenberg
 Dundi & S. Lyon Sachs
 Diane Samberg & Family
 Leonard Sanders Family Foundation
 Evelyn Bloomfield
 Schachter & Raphael Schachter
 Lorna Scherzer*
 Renee & Frank Schlesinger
 Sondra & Martin Schwartz
 Diana Teitelbaum & Dr. Morris Schweitzer
 Justice Barbara & Justice Donald* Seal
 Emmelle & Alvin Segal
 Pauline & Jeff Segel
 Eve & Ben Sevack
 Joanne Marco & Sheldon Shafter
 Lois & Dr. Bernard J. Shapiro
 Neysa & David Sigler
 In Memory of Ruth & Murray Simons
 Barbara & Jerry Solomon
 Blema* & Arnold* Steinberg
 Gloria & Stephen Steinberg
 Ruth & David Steinberg
 Leesa Steinberg
 Alexander Stern
 Vivian & Howard Stotland
 Barbara & Dr. Marvin Stutman
 Marilyn Takefman
 Cynthia & Andre Telio
 Marim & Mark Tobenstein
 Christine & Herschel* Victor
 Gail & Mike Wagen
 Hazela Wainberg
 Joan & Larry Wainberg
 Susan & Jon Wener
 Irene & Norman Wexelman
 Hainya & Murray* Wiseman
 Susan* & Irwin H. Woods
 Vicki & Stan Zack
 Harry Zelman
 Pauline & Jack Zimmerman

* deceased

CJCS FOUNDATION FINANCIAL SUMMARY

Statement of Financial Position		
As at March 31	2021	2020
ASSETS		
Cash and sundry receivables	308,667	433,564
Funds on deposit at JCF	11,351,398	8,420,302
TOTAL ASSETS	11,660,065	8,853,866
LIABILITIES		
Accounts payable and deferred revenue	101,147	156,646
Due to CJCS (Agency)	822,108	528,224
Designated contributions	2,674,895	2,259,114
TOTAL LIABILITIES	3,598,150	2,943,984
FUND BALANCES		
Restricted for endowment purposes	1,124,311	1,124,211
Unrestricted	6,937,604	4,785,671
	8,061,915	5,909,882
	11,660,065	8,853,866
Statement of Operations		
For the Years ended March 31	2021	2020
REVENUES		
Donations	249,022	235,600
Bequests	294,807	635,940
Special events	196,559	248,655
Governors	512,807	504,276
Designated contributions	946,669	734,518
Investment income (loss)	1,761,007	(225,329)
	3,960,871	2,133,660
EXPENSES		
Administrative	363,592	413,281
Special events and governors	22,910	102,292
Other	14,126	42,882
	400,628	558,455
NET REVENUE	3,560,243	1,575,205
Donations to CJCS	1,408,310	1,711,015
SURPLUS (DEFICIENCY)	2,151,933	(135,810)