

Change Starts Here!

Your Connection to United Way

Summer 2016

2015 COMMUNITY FUND DISTRIBUTION

Your donations were invested into programs for people and families within our three areas of focus. Thank you for your support!

19%

From Poverty to Possibility

35%

Healthy People.
Strong Communities.

46%

All That Kids Can Be



United Way
Lethbridge &
South Western Alberta
lethbridgeunitedway.ca

Budgeting for real life in Mad City Money

By Garrett Simmons
Lethbridge School District No. 51
Communications Officer

According to Tate, one adjustment was making sure each station had a volunteer, to make sure students had support every step of the way. That support is key, especially at the station where students need to make their most important decision.

"The housing station, that's normally one of the first stations they visit," said Tate, who added it's interesting to see how many students go with the cheapest option of a small apartment in a shifty neighbourhood, versus the large home in the suburbs.

Throw in family-related expenses and occasional trips to the mall, and Mad City Money touches on nearly everything students will encounter in the real world, according to Tate.

"It's as real as it can be, in this kind of situation. They're really going through all the motions of budgeting."

Of course, students make mistakes and suffer the consequences of their decisions, which often leads them to reevaluate choices and manage their money more effectively.

To learn more about Mad City Money, or find out how to book the program for your school, contact Tate at ctate@lethbridgeunitedway.ca

It takes a wide range of skills to balance a budget. For many students who graduate and head out on their own, that process may be completely foreign. But for students at Winston Churchill High School, the Mad City Money program gives them the opportunity to learn number crunching through real-world situations.

Tuesday afternoon, a small army of volunteers put WCHS Grade 10 CALM students through the paces, complete with stations simulating the home-buying experience, dealing with credit-card bills, buying a vehicle and expenses related to monthly grocery bills and retail purchases, for example.

"It's basically 10 years of real life boiled down into one hour," said Lettie Croskery, Career Practitioner at WCHS.

Volunteers from Fifth on Fifth, Youth One, the United Way and Career Transitions helped run each of the 10 stations, as students quickly learned the ups and downs of creating a budget.

"It's just kind of seeing what life is like out there," said Connolly Tate, marketing and communications co-ordinator for the United Way of Lethbridge and South Western Alberta. "With this interactive learning, they can see the results of their choices. Us as volunteers, it's actually our job to help them overspend, so they can revisit the stations and say, 'I picked the wrong option, I need a more affordable option.'"

The United Way is in charge of administering Mad City Money, a program the United Way purchased from the American Association of Credit Unions, and helped tailor specifically to Canadian students.

The United Way now lends the program to local schools, as Tate added Mad City Money made its debut at WCHS earlier in the year, as a pilot project, before some tweaks were made for the second visit to the school.



Above: Trevor Wagenvoort (volunteer from 5th on 5th Youth Services) helps students plan for life's little extras at the Mad City Mall station.

United Way Golf Classic hits silver Anniversary

For 24 years, United Way has hosted a round of golf that does a lot of good. The planning committee is pulling out all the stops to make the 25th Annual Golf Classic in Memory of John Wichers the best yet.

Since the time Sven Ericksen's Family Restaurant was passed down to John and Doris Wichers, the Wichers family have been strong supporters of the community through United Way, with son, Brian as a past-president of the board of directors and current co-chair of the golf tournament planning committee.

"We're proud to be able to recognize the family's commitment each year – especially this year, through this tournament," says Kathryn Ponomar, United Way's Community Development Manager. "It's a nice tribute and in addition, the funds raised enable us to invest further across the community and help more people."

Early-bird prize-winner Dave Howe of Schwartz Reliance Insurance says businesses have a responsibility to give back to the community they operate in.

"All local businesses are supported by the people of the community," he says. "It's important for all of us to turn around and say 'Hey, I know there are people struggling. What can I do to help them out and make sure nobody is getting left behind?' When individual people are doing well, the overall community will do well."

Howe and seven guests will enjoy a Social Table Experience, complete with guided food, wine and drink



Above: Kathryn Ponomar (United Way) presents early bird prize-winner Dave Howe of Schwartz Reliance Insurance with his winnings.

tastings, courtesy of Brown's Social House.

The 25th Annual Golf Classic in Memory of John Wichers will go forward on Tuesday, August 23 at Paradise Canyon. Registration is currently open and a variety of sponsorships are available. For more information, please contact United Way at 403-327-1700 or visit www.lethbridgeunitedway.ca.

We're now on Instagram!

Follow [unitedwaylethy](https://www.instagram.com/unitedwaylethy)



Dreaming BIG

What do you hope to see or do or be a part of by the time YOU are 75 years old?

Join in United Way's 75th Anniversary celebrations by downloading a selfie sheet at lethbridgeunitedway.ca/whenim75 and share your dreams on social media. Use the hashtag #WhenIm75 to share it with us!

#WhenIm75 graphics and concept developed by Alyssa McIntyre for United Way

#WhenIm75

I hope I have been a positive influence on the people around me.

United Way of Lethbridge and South Western Alberta is celebrating our 75th birthday this year. Fill this in with what you'd like to see accomplished by the time you're 75. Then share it on Facebook, Twitter or Instagram using #WhenIm75.



Government of Alberta introduces legislation to end predatory lending

Alberta Government
May 12, 2016

If passed, An Act to End Predatory Lending will bring substantive changes to the payday lending industry, including the country's lowest borrowing rates.

"This legislation will end predatory practices that expose Albertans to vicious cycles of debt. Albertans told us loud and clear they want lower interest rates and longer payback periods. These new rules for responsible lending mean Albertans can access the credit they need without spiraling into financial hardship."

-Stephanie McLean, Minister, Service Alberta

Along with regulatory changes, the government is actively encouraging credit unions and community groups to offer alternative, short-term loans that are fair and accessible and that include financial literacy supports to improve a borrower's credit.

The proposed legislation includes changes that:

- Reduce borrowing fees from \$23 to \$15 per \$100 borrowed, making it the lowest rate in Canada;
- Allow borrowers to repay loans in instalments
- Require lenders to refer borrowers to financial literacy resources;
- Prohibit lenders from directly soliciting potential customers;
- Include all fees in calculating cost of borrowing
- Prohibit lenders from charging a fee to cash a cheque for a payday loan;
- Prohibit lenders from soliciting, negotiating or concluding an agreement for another form of credit with a borrower while a payday loan is outstanding.

Quick Facts

- A payday loan is a loan of \$1,500 or less that has a term of 62 days or less.
- There are more than 30 payday loan companies operating more than 220 branches in Alberta.
- Payday loans became regulated in Alberta on September 1, 2009.
- The regulation expires on June 30, 2016 and must be reviewed before expiry.

-Loan Consultation Results, March 2016

From October to December 2015, the Government of Alberta consulted with Albertans about the payday loans regulation. An online survey was conducted along with in-person interviews with those who use and provide payday loans.

More than 1,400 Albertans responded, with the vast majority saying that the allowable borrowing costs are too high. Currently, payday lenders in Alberta can charge \$23 per \$100 borrowed, the second highest rate in the country.

Borrowing costs in other provinces

Currently, other Canadian jurisdictions that regulate payday lending have caps ranging from \$17 to \$25 per \$100 borrowed.

- Prince Edward Island: \$25 per \$100
- British Columbia: \$23 per \$100
- Saskatchewan: \$23 per \$100
- Nova Scotia: \$22 per \$100
- Ontario: \$21 per \$100
- Manitoba: \$17 per \$100

[Read the full release.](#)

Did you know?

In 2016, United Way will celebrate 75 years of service to Lethbridge & South Western Alberta!

The concept has roots dating back to as early as 1941 when it

began as the Community Chest. The goal was to curb the multiplicity of requests for funds which came with the outbreak of the Second World War. The solution was to run one unified fundraising campaign to divide between all the causes of the community.

Fast-forward three-quarters of a

century and the world is a different place. Many of the challenges we face have changed, but the need remains great and United Way is still committed to working together to achieve results and create possibilities.

Contact us today to find out how you can join us!



Cheers 4 Lethbridge asks you to:

Think about 4 acts you can do to make Lethbridge better. These acts could be for your neighbour, for your community, or for the city.

The 4 acts you do are up to you. Think about what you are good at, what passions you have, what you care about. Talk with others about what you can do as an individual or a group to make Lethbridge a better place to live, work and play.

Do 4 acts – big or small – that will make a positive difference. If you would like to do more than 4 acts, go for it!

Share your 4 acts with all of us! It's through sharing that we inspire others, and create a culture of change.

Sign up at cheers4lethbridge.ca to start posting about your 4 things today!



Thank you KPMG LLP, for your commitment to community!

Since 2014, KPMG LLP has been a strong United Way volunteer partner and we are grateful for their commitment to our community.

Volunteers from KPMG LLP have been involved in United Way's Understanding the Struggle Poverty Simulations, the Mad City Money Simulation which targets high school students, and the Coats for Kids & Families Collection.

KPMG LLP also partners with us to facilitate learning opportunities at no cost for charities and non profits in the area (pictured

below).

In 2015 and 2016, Volunteer accountants helped 40 low-income community members to file their previous year's tax returns through United Way's annual Tax Clinics.

United Way is proud to work with businesses and companies across the community. To be involved as a community partner, please contact our office!



The Great Canadian GIVING CHALLENGE
JUNE 1ST - 30TH 2016
 Every \$1 donated to United Way of Lethbridge & South Western Alberta means one chance to win **\$10,000!**
 We're challenging **YOU** to donate and then challenge two friends to do the same!
givingchallenge.ca

News and Resources

[Ending Youth Homelessness - A Human Rights Guide](#)

[The Little Free Library - Build a literacy-friendly neighbourhood!](#)

[Municipal Census and Population Lists - Alberta](#)

[Legal Ave. - A guide to legal information in Alberta](#)

[Community Links - Southern Alberta's information and referral source](#)



6

United Way Golf Classic
In Memory of John Wichers
Tuesday, Aug. 23, 2016
Paradise Canyon Golf Resort
Register Now! **25th** Anniversary
lethbridgeunitedway.ca/events/golfclassic

Our volunteers
ROCK!
THANK YOU
FOR EVERYTHING YOU DO!

Getting to know United Way

Meet Cheryl!

Cheryl is an award-winning educator who works as a faculty member in the School of Business at Lethbridge College. She is also the former owner of Urban Grocer, a neighbourhood specialty grocer in the London Road district of Lethbridge.

In addition, Cheryl is involved in both federal and provincial politics having run as an NDP candidate in the 2015 federal election and as a current member of the Progress Alberta Advisory Board.

Cheryl has a strong sense of community and believes that everyone should contribute to society in meaningful ways. Serving as a board member for the United Way allows Cheryl to stay connected to her community and contribute to the well-being of the many agencies and people that receive United Way support.



What's Happening?

July - United Way AGM

Watch for more information about United Way's AGM coming up in July.

July 23 - Fun City Sliders

Looking for a way to cool off this summer? Grab some slide passes, rise a 1,000 foot waterslide and support Lethbridge Family Services. Get more info at www.lfsfamily.ca/info/fun_city_sliders.php

August 23 - United Way Golf Classic

Registration is now open for the 25th Annual United Way Golf Classic! Paid entries received by Friday, April 30th will be entered to win the Early Bird prize, courtesy of Brown's Social House. Visit www.lethbridgeunitedway.ca/golfclassic for registration forms and sponsorship information.

Got an event coming up? **Contact us** to list it in our next newsletter!



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7

Spare Change

Thoughts from great minds

"We do not need magic to transform our world. We carry all of the power we need inside ourselves already."

J.K. Rowling

"I can't give you a sure-fire formula for success, but I can give you a formula for failure: try to please everybody all the time."

-Herbert Bayard Swope

"We have to dare to be ourselves, however frightening or strange that self may prove to be."

-May Sarton

"A purpose of human life, no matter who is controlling it, is to love whoever is around to be loved."

-Kurt Vonnegut, The Sirens of Titan

"You don't have to disrespect and insult others simply to hold your own ground. If you do, that shows how shaky your own position is."

-Red Haircrow



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