



2010 ANNUAL REPORT





CELEBRATION



COMMUNITY FOUNDATION OF MISSISSAUGA REPORT FROM THE PRESIDENT AND EXECUTIVE DIRECTOR

While an Annual Report is a reflection on the activities of the Community Foundation of Mississauga for the immediate past fiscal year, at the time

this Annual Report is delivered to the community, we will be celebrating our Tenth Anniversary. This milestone moment is linked to the work we have done in the past year and to the nine years preceding this.

Six new funds were added to the Foundation in 2010, bringing the total number of named funds at the Foundation to 35. Each fund represents a commitment to lasting support for vital programs and services in our community, allowing donors to see the difference they are making.

In May 2010, the Foundation was particularly thrilled to present over \$700,000 in grants to a broad range of organizations serving the community in a wide range of ways. Some of these stories will be shared in this Report. Each year, the number of recipient organizations grows, and we cannot share each grant story in full, but each grant builds community vitality for people, right here where we live, work and play.

During 2010, the Foundation expanded its community outreach with events such as our Annual Speakers Luncheon featuring Mississauga author Robert Sawyer, the Marathon of Golf, and our Donor Celebration. We were also pleased to participate in the Rainbow Ball, Estate Planning Council, Mississauga Board of Trade, Canadian Association of Gift Planners, Mississauga Summit, Living Green Planning, and more.

We have continued to strengthen governance and accountability activities, and are pleased to be one of the first Canadian community foundations with a web site page demonstrating our commitment to accountability.

As we move forward and celebrate the Tenth Anniversary year, we are mindful of the extraordinary growth we have experienced. By fiscal year end, the Foundation has in excess of \$16 million in endowed assets. As each of these ten years has passed, we continue to grow and to have greater impact on our community. It has all been made possible through the hard work and dedicated commitment of so many people. All we can say to them is thank you. We hope you feel as much pride in the vision, determination and impact of this young community foundation as we do. We look forward to what comes next!

Steven Offer President, Board of Directors Eileen MacKenzie Executive Director

VISION

FOR IO YEARS, WE'VE BROUGHT VITALITY TO MISSISSAUGA. HERE'S HOW

The Community Foundation of Mississauga is an incorporated non profit, registered charitable public foundation. We are governed by a volunteer Board of Directors and are accountable to our community. We serve all of Mississauga, celebrating its many unique neighbourhoods and diverse voices.

The Foundation is a member of Community Foundations of Canada and part of a national network of over 170 community foundations. As a member of Community Foundations of Canada, we adhere to a rigorous set of standards, and build community vitality by sharing three core roles with our peers across the country:

- Vitality depends on long-term resources for long-term solutions—so we
 work with donors to build endowment funds that ensure vital futures
 for communities.
- Vitality comes from all corners of a community, so we grant funds to the widest possible range of organizations and initiatives.
- Vitality needs leadership, so we bring people together from all parts of our communities to stimulate new ideas, build participation and strengthen community philanthropy.



OUR APPROACH

And while there are many organizations working for better communities, a few important factors make our approach special:

- We bring donors to the table as community builders, and help them formulate and realize their philanthropic goals, matching their interests and concerns with community needs and organizations, and finding innovative and responsible ways to give their investments lasting impact.
- We take the broadest view of what a community is and what it needs to succeed. This is why our grants support everything from shelter, sustenance and care for those most in need, to recreation, the arts, and the environment.
- We take the long-term view for our communities: we identify long-term needs and opportunities and invest in sustainable solutions, helping our communities become resilient, resourceful, and ready for the future they want.

COLLABORATION

BRINGING DONORS CLOSER TO THEIR DREAMS BRINGS GREAT THINGS TO OUR COMMUNITY

Creating endowed funds is the heart of what our community foundation offers to donors. People from all walks of life can create, or contribute to existing funds, which are held in perpetuity by the Community Foundation of Mississauga. These contributions are then pooled and grants are made from the income earned on those investments while the principle remains untouched. In this way, people create a lasting legacy that will support their philanthropic interests and their community for good, for ever.

The Foundation offers a wide range of funds that donors can choose from to best fit their interests. We also offer donors the ability to name their fund at certain fund minimums. Donors can establish a fund in their own name, their family's name, the name of anyone they wish to honor, or any organization.

Mississauga Fund

The Mississauga Fund is an unrestricted fund accepting contributions of any size and providing donors with the knowledge that they are supporting the changing needs of our community.

Robert D. (Bob) Scott Fund Sanjib Choudhuri Fund

Donor Designated Funds

Donor Designated Funds are established to benefit specific charitable organizations as named by the donor to be the perpetual beneficiary of the granting from the fund.

Brad and Kathy Shoemaker Fund for
World Service and Development
Carter Fund
Chief Mbulu Family Fund
CIBC Wood Gundy Fund for Children's Charities
Cristofaro Family Fund
Gordon Fund
Hazel McCallion Endowment Fund
Ida E. Barnes Memorial Fund
Kathy A. Drury Fund
Liz Nilsen and Bernie Gross Fund
Mendel and Ruth Cohen Fund
Reamey Family Fund for the Women and
Children of Interim Place

Field of Interest Funds

Field of Interest Funds allow the donor to specify a specific area of interest such as children's needs, the environment, health, and more, and the Granting Committee of the Foundation will select the most appropriate grant recipients each year.

Environment Fund:
McGregor-Fielding Fund
G. Ruth Gray Fund
Paul Coughlin Fund
R. Lessard Family Fund

Donor Advised Funds

Donor Advised Funds provide donors with the opportunity to be actively involved in the recommendations for granting from their fund. They can rely on the Foundation for the support and resources to assist them in their grant making.

Cooney Family Fund
Hazel McCallion Fund for Arts,
Culture and Heritage
Joe Schembri Scholarship Fund
Meyer Family Fund
Pendle Fund
Wordham Family Fund

Operating Endowed Fund

People can make a gift of any size to the Operating Endowed Fund. In this way, donors help to ensure we continue to build a vital Foundation for our city. The Foundation is grateful to the following donors and fund holders who have established funds that ensure the continued effectiveness and growth of the Community Foundation of Mississauga.

BMO Nesbitt Burns Patiopalooza Fund Brad and Kathy Shoemaker Fund Directors Fund Misscon Foundation and Rainbow Ball Fund

Charity Endowed Fund

Charitable organizations can work with the Foundation to establish their own endowed fund and can depend on us for the resources and expertise they need to build a sustainable source of support for their organization.

Heart House Hospice: Stan Archdekin Opportunities Fund <u>Mississauga Festival Choir Endowment Fund</u>

Funds Held for Others

These funds are placed with the Foundation by other charitable organizations for long term investment.

Benares Museum Fund United Way of Peel Forever Fund

Long Term Flow Through Funds

While not permanently endowed, these types of funds are established to be held for a more extended period of time.

Community Door Fund

In addition to the types of funds listed above, the Community Foundation of Mississauga offers more ways for donors to get involved. Included in these additional types is the following:

Flow Through Fund, a fund where the donor can use the grant making expertise of the Foundation to disburse funds over a period of time, generally within two years.



DONOR STORY: MENDEL COHEN EMBODIED THE SPIRIT OF GIVING, CARING, AND BUILDING

It has been said that with a good friend, you can sit quietly, enjoying the peace of silence together. That may be true. But with Mendel Cohen as a friend, there was rarely silence. Mendel had many great stories to tell, loved to listen to others and find the laughter in life's challenges. Mendel was one of a kind.

Mendel married his sweetheart Ruth after spotting her as a pretty young woman in a Montreal restaurant. They enjoyed 40 years of marriage. Their home was filled with keepsakes and mementos from the far flung places around the globe that Mendel's job took the couple off to. When Mendel retired, they made their home in Mississauga and enjoyed the company of friends and family.

After Ruth passed away, Mendel wanted to find a way to honour her memory and support the community he cared about. He became involved with the young Community Foundation of Mississauga and his donations were pivotal in helping the Foundation sustain its core programs in those early years.

Mendel loved people, and enjoyed talking with them on any subject imaginable. Hours could easily slip away spent in good conversation with Mendel. He was a dedicated friend to the Foundation, its staff and volunteers.

In early 2010, the Foundation was deeply saddened to lose a dear friend when Mendel passed away. He left a further bequest in his will that will go on ensuring that our community is strengthened through the work of the Community Foundation of Mississauga.



GRANT STORY: OH, BABY! WHEN SUSAN NEEDED THEM, THE TRILLIUM HEALTH CENTRE WAS THERE

Mississauga mom Susan Stephen never thought her new baby would spend the first twelve weeks of life in hospital. But 25 weeks into her pregnancy, Susan suffered a frightening complication because of high blood pressure.

Her own life in danger, Susan gave birth by caesarean section, and tiny baby Kathryn came to Trillium Health Centre's Intensive Care Nursery at eight weeks old, weighing just over four pounds. Kate was on a fetal heart monitor, oxygen sensor and feeding tube – she needed time to grow until she could safely manage on her own.

Susan and baby Kate's Dad, Jeff, visited every day until Kate could finally go home. "Trillium was a Godsend for us," says Susan. "The staff was so expert and kind. We were thrilled that Kate had such great care."

Electronic fetal heart monitors, respiratory equipment, obstetrical apparatus for patient comfort and safety – all these elements come together to ensure a healthy labour and delivery for the over 4,400 babies born at Trillium each year.

At Trillium, the use of fetal heart monitors has dramatically reduced the need for newborn babies to be admitted to the neonatal intensive care unit. In 2010, Trillium Health Centre Foundation received a grant from the Pendle Fund at the Community Foundation of Mississauga to help purchase fetal heart monitors.



DONOR STORY: CARING FOR THE COMMUNITY BEGAN AT HOME FOR THE SHOEMAKERS

Brad and Kathy Shoemaker were one of the first fund holders and donors at the Community Foundation of Mississauga. Married for over twenty years, the Mississauga couple raised two sons. Kathy worked first as an accountant, then as an investment advisor, while Brad was a branch manager for a major investment firm.

Despite a hectic life, the couple found time for volunteerism, Kathy with her church, and Brad with a number of charities including ChildFind, Scouting, and as one of the founding Directors with the Community Foundation of Mississauga.

Brad and Kathy had been considering the idea of establishing a private foundation, and with their financial acumen, they knew the value of a permanently endowed fund. They soon realized that a community foundation

could help them accomplish their philanthropic goals more efficiently.

So they turned to the Community Foundation of Mississauga to establish their donor-designated fund. Such a fund ensures that the annual granting is directed to the charities they have named in their fund agreement. "We liked the idea of the asset existing forever and making annual grants," noted Brad. "We knew the Community Foundation of Mississauga would always be there to protect our goals even when we were gone and financially it makes sense; the fund can grow year after year."

Now Brad has changed careers and the children are almost grown, but there are some things that will remain constant. The Shoemakers are deeply committed to improving the quality of life for their community, to teaching the value of philanthropy to their children, and to leading by example.



GRANT STORY: ERINOAKKIDS IS DRAMATICALLY IMPROVING LIVES

To be, or to be the best you can be — THAT is the question. Mitchell Lolli is a star who truly shines on stage because he so outgoing and ready to connect. The Mississauga teen has Williams syndrome, which imposes developmental and physical challenges, but it's his abilities that you notice.

The drama program at ErinoakKids Centre for Treatment and Development, with support from the Pendle Fund at the Community Foundation of Mississauga, helps channel his abilities. Mitchell's a veteran of three onstage productions, and he's quite the showman with his Scottish drums at ErinoakKids events and annual talent show.

Brianna McGee is another star of the ErinoakKids drama program. Being born with Down syndrome, needing heart surgery at six weeks, and a number of physical troubles have challenged her. However, since becoming a client of Ontario's largest Children's Treatment Centre at age three, she has had many successes. Drama has helped Brianna overcome many limitations associated with Down syndrome. Being on stage did not come easily for her, but the innovative program, taught by Drama Facilitator Danielle Strnad, lets her flourish. "Drama teaches focus and concentration, and helps kids reach out," says Strnad. "Reaching out is the key to being their best."

To help kids be their best means going beyond its government-funded programs, which is the reason ErinoakKids reaches out to its communities to support programs like this. The Pendle Fund at the Community Foundation of Mississauga supports this unique program, which would not be possible without private sector support.



DONOR STORY: CFofM HELPS HARMONY SPREAD FROM ONE FAMILY TO MANY OTHERS

Gary and Joanne Reamey, together with their blended family of seven, feel blessed in so many ways that they feel it is their duty to assist those less fortunate. Their endowment with the Community Foundation of Mississauga enables them to do this.

Gary is a leader in his organization, and as a philanthropist, a committed volunteer to various organizations within the community. Joanne was an active volunteer even before they met. As a family, their focus remains a commitment to nurture healthy and safe environments for other families in need of support.

The couple chose to work with the Community Foundation of Mississauga because it's a well established, charitable organization dedicated to ensuring

endowments are protected, invested responsibly and delegated to the donor's charity of choice on an ongoing annual basis.

"The established endowment with the Community Foundation of Mississauga ensures our philanthropy wishes continue long after we are gone, removing the onus from our children", noted Gary.

The Reameys' charity of choice for granting from their fund is Interim Place, which provides support, assistance and shelter to women and children in need. It offers hope for a new beginning to women and children who've suffered abuse. Hope, not only for today, but also to future generations, to those who will be our leaders, teachers, mothers and fathers. Interim Place empowers women to take charge of their lives and of their futures.



GRANT STORY: MASTERS OF THE FINE ART OF COMMUNITY IMPROVEMENT

Volunteer MBC promotes volunteerism to create caring, vibrant and healthy communities.

The RSVP (Retired Senior Volunteer Program) of Volunteer MBC provides retired seniors with opportunities to become socially engaged and contribute to the well being of their community.

Marielle, a retired professional who always had a passion for art, decided to volunteer her time at the Cawthra Senior Center. She teaches art classes twice a week to other seniors. Volunteer MBC invited her to volunteer for the Central Parkway Mural project, which revitalizes a crime and graffiti riddled neighbourhood in Mississauga. Volunteers paint murals, bridge rails, garbage containers and park benches, as well as planting shrubs and gardens that regain ownership of their neighbourhood.

Andrew, who attends PAS (Peel Alternative School), was one of the participating volunteers. Andrew and 16 of his classmates painted one of the nature inspired murals by the river at the Gordon Shipp Park. Marielle took Andrew under her wing, and they worked together beautifully. Andrew later told his teacher that Marielle was the first person who ever told him that he was actually good at something.

The RSVP program is changing lives. Together, local seniors are helping youth, families, other seniors, neighbourhoods and communities who face tough times.

The Community Foundation was proud to provide Volunteer MBC with a grant supporting the RSVP program.

2010 DONOR LIST

The Community Foundation of Mississauga gratefully acknowledges the outstanding contributions of our donors and stakeholders. Their support is helping to build a better community by creating or contributing to endowed funds, supporting the Foundation's events and programs, and ensuring the sustainability of the Foundation's operations.

Along with our community, we extend appreciation to the individuals and organizations listed below who made lead gifts in 2010.

Robert and Joanne Wordham

Ontario Trillium Foundation

The Estate of Alex Maslin

The Estate of Mendel Cohen

The Estate of G. Ruth Gray

Mississauga Convention Centre Foundation

Brad and Kathy Shoemaker

Sanjib Choudhuri

BMO Nesbitt Burns

Mike Cristofaro Family

Bank of Montreal

Frederick and Anne Ketchen

Rory Keilty

Gary and Joanne Reamey

Fielding Chemical Technologies Inc.

Elizabeth Nilsen

Ray Lessard Family

JoAnne Winkworth

Mississauga Real Estate Board

CIBC World Markets Children's Miracle Foundation

Scotia McLeod

Takeda Canada Inc.

Great West Life

Rick Holden

BMO Bank of Montreal

BDO Dunwoody

Sentry Select Capital Corp.

Anonymous

Foresters

Franklin Templeton

Chief Emmanuel Mbulu Family

Peter and Karen Campbell

Canoe Financial LP

Elizabeth Hamilton

William Stringer

Fidelity Investments Canada

Seung-Dong Park

Charity Accounts

MacKenzie Financial Services

CIBC Commercial Banking

CIBC CPIC - Private Wealth Management

CIBC Retail Banking

CIBC World Markets Canada

John Killeen

Elizabeth Grant

Steven and Karen Offer

Gordon LeRiche

Research In Motion (RIM)

Pallett Valo

Lionhead Golf and Country Club

Mary Main

Rimowa North America

Henry and Marion Meyer

CI Investments

BMO Guardian Group

TD Bank Financial Group

AGF Investments Inc.

Transcontinental

Invesco Trimark

Greater Toronto Airports Authority

RBC Royal Bank of Canada

Franklin Templeton Investments

RBC Royal Bank

John Hickey

Important information about how this data is compiled: The above list recognizes donors who have made a receipted gift or a grant directly to the Community Foundation of Mississauga in excess of \$500 in the 2010 fiscal year. If there are any errors or omissions, please accept our apologies and contact us at 905-897-8880 so that we may adjust our records and provide appropriate acknowledgement of your support. To those who made a pledge or a gift via the CanadaHelps web site, please know that the Foundation sincerely appreciates your support but may not have access to information about your gift for recognition purposes.

2010 GRANT RECIPIENTS

The Community Foundation of Mississauga was pleased to present just over \$720,000 in grants in 2010, our highest year of grant making, bringing cumulative grantmaking from the Community Foundation of Mississauga to \$1.3 million. Our donors and fund holders are ensuring that we can build a sustainable source of lasting support for our community.

Alzheimer Society

St. Mary's Food Bank, Anba Abraam Coptic Charity

Arthritis Society

Big Brothers Big Sisters of Peel

Canadian Wildlife Federation

Cow Over Moon

Credit Valley Hospital Foundation

Dam Youth Drop-In

Ecosource Mississauga

ErinoakKids Foundation

Evergreen

Heart and Stroke Foundation

Heart House Hospice

Interim Place

Mississauga Arts Council

Mississauga Convention Centre Foundation,

Peel CAS Children's Holiday Party

Mississauga Heritage Foundation

Mississauga Chapter, MS Society of Canada

Mississauga, YMCA of Greater Toronto

Our Place Peel

Peel Children's Aid Foundation

Peel Children's Centre

Princess Margaret Hospital Foundation

Riverwood Conservancy

Angela's Place, Salvation Army

Salvation Army Canada

Spectra Community Support Services

Support and Trustee Advisory Services

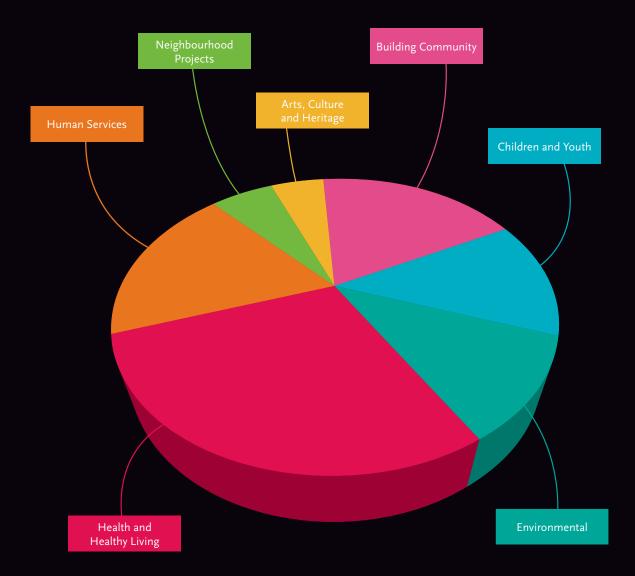
Trillium Health Centre Foundation

United Way of Peel

University of Toronto at Mississauga

Volunteer MBC

ALLOCATION OF GRANTS



OBLIGATION

1. SIGNIFICANT ACCOUNTING POLICIES

Investments: Investments are classified as "Held-for-Trading", and as such are valued at the quoted market value. Investment income, including realized and unrealized capital gains net of losses, is allocated to the pool of Endowment Funds, Operating Funds and Funds Held for Others.

Funds Held for Others: Funds Held for Others represent community agency funds pooled with the Community Foundation of Mississauga for investment purposes. Investment income is allocated to the funds on a proportionate basis and the agencies are charged a management fee by the Foundation.

Endowment Fund: Donations to the Endowment Funds are considered to be permanent in nature, pursuant to restrictions established at the time that donations are received, and only the investment income from the investment of such Funds is disbursed to charitable organizations.

Special Projects Reserve Fund: Transfers to the Reserve Fund from the Operating Fund are to be used for expenditures in 2011 for the 10th anniversary of the Foundation.

2. INVESTMENT MANAGEMENT

Investments are professionally managed in accordance with the investment policy of the Foundation by Toronto Community Foundation, M.R.S. Securities, Investors Group and BMO Nesbitt Burns.

	2010	2009
Community Foundation of Mississauga Pooled Funds	\$4,485,252	\$3,971,111
Investments managed by Personal Investment Advisors	\$11,885,181	\$10,726,274
Fair market value	\$16,370,433	\$14,697,385

3. AUDITED FINANCIAL STATEMENTS

The complete Financial Statements for the year ended December 31, 2010 have been audited by Withey Addison LLP, Chartered Accountants and are available on request from the Foundation.

We are responsive and accountable. We are reputable stewards of community resources and are committed to being accountable, responsive and transparent. We continually look for the best ways to invest our assets to meet our mission. We are open and accessible, fair and objective, flexible and timely as we work with grant seekers, donors, volunteers and others in the community. Visit our web site at **cfofm.org** to learn more.

STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31st			STATEMENT OF ENDOWMENT FUND FOR THE YEAR ENDED DECEMBER 31st			STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31st			
ASSETS	2010	2009	RECEIPTS	2010	2009	REVENUE	2010	2009	
Bank	193,635	84,307	Contributions to Funds	351,471	139,349	Donations	54,073	58,922	
Accounts receivable	55,879	47,927		331,471	135,345	Grants & Other Income	107,475	51,050	
Prepaid expenses	6,268	4,193	Investment Income	2,163,847	3,232,090	Investment Income	1,827	1,562	
Investments	16,370,433	14,697,385		2,515,318	3,371,439	Management Fees	137,971	117,763	
Fixed Assets	4,036	5,585				Special Events	85,525	74,298	
	\$16,630,251	\$14,839,397				_	\$386,871	\$303,595	
LIABILITIES			DISBURSEMENTS			EXPENSES			
Accounts payable	53,958	14,837	Management fees	135,673	115,643	Fund Development	38,202	19,067	
Deferred revenue Funds Held for	35,500	13,450	Grants to the community	720,125	14,000	Investment Management Fees	45,024	40,217	
Others	169,941	157,550	.,	855,798	129,643	Administration	208,154	195,724	
	259,399	185,837	-	'		Special Events	36,170	43,508	
			Excess of Receipts	1 (50 510	2 241 706		327,550	298,516	
NET ASSETS			over Disbursements	1,659,519	3,241,796	Excess of Revenue over Expenses	59,321	5,079	
Endowment Fund	16,184,853	14,525,333	Fund balances, beginning of year	Fund balances			Transfer (to) from Capital Fund		(2,239)
Capital Fund Special Projects Reserve Fund	4,036 10,000	5,585		14,525,333	11,283,537	Transfer (to) from Special Projects Reserve Fund	(10,000)		
Operating Fund	171,963	122,642				Reserve Fund			
	16,370,852	14,653,560				Operating Fund, beginning of year	122,642	119,802	
	\$16,630,251	\$14,839,397	Fund balances, end of year	\$16,184,853	\$14,525,333	Operating Fund, end of year	\$171,963	\$122,642	

PARTICIPATION

The Community Foundation of Mississauga proudly acknowledges those remarkable people who give generously of their time so that we might better serve our community. They are truly building a wonderful legacy for today and for future generations.

Board of Directors

Steven Offer, President Tom Cooney, Vice President Peter Campbell, Treasurer Paula Deering, Secretary Steve Hemphill, Director* Mary Main, Director Emmanuel Mbulu, Director Dan McCartney, Director Cliff Preston, Director Gary Reamey, Director

Honorary Chair

Mayor Hazel McCallion

STANDING COMMITTEES

Community Leadership Committee

Tom Cooney, Chair
Betty Franklin
Gary Kent
Carlene McKenzie
Edith Onwudiwe

Helen Seibel Samina Talat Jim Tovey

Donor Development Committee

Tom Cooney, Chair Michael Gesualdi Steve Hemphill* Rick Holden* Winston Meyer* Steven Offer Fred Ryall*
Suzanna Winsborough
Bonnie Yagar
Merle Zoerb

Finance and Audit

Committee
Peter Campbell, Chair
Ilya Bogorad*
Scott Franklin
Mary Main
Cliff Preston



Granting Committee

Paula Deering, Chair Lena Bassford Marcus Coutou Maja Prentice Erica Teklits

Investment Committee

Dan McCartney, Chair Peter Campbell Tim Haunn Ray Lessard Bryan McNulty Winston Meyer* John Tinker

AD HOC COMMITTEES

Golf Committee
Tom Cooney
Mike Cristofaro*
Rick Holden*
Joanne Reamey*
Fred Ryall*

Robert Sanders William Smith Robert Wordham*

Speakers Lunch Committee

Sumblina Baig Lena DeMarco* Pat Hammill Maithili Koparkar Marcelle McKarris* Helen Seibel* Christina Theori* Amy Tjen Samera Zoberi

Tenth Anniversary Planning Committee

Ray Lessard, Chair Catherine Hinton Colin Mason Craig Ross Merle Zoerb

* Completed term or resigned in 2010

Staff

Eileen MacKenzie, Executive Director Afshaan Kizilbash, Donor Development and Community Leadership Coordinator



Our Privacy Commitment

Our organization is committed to protecting the privacy of the personal information of its employees, members, donors and other stakeholders. We value the trust of those we deal with and of the public and we recognize that maintaining this trust requires that we be transparent and accountable in how we treat the information that you choose to share with us. During the course of our various projects and activities, we may gather and use personal information. Anyone from whom we collect such information should expect that it will be carefully protected and that any use of or other dealing with this information is subject to consent. Our privacy practices are designed to achieve this. To read our privacy policy, visit our web site at cfofm.org

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