



Community
Investment
Report



2018



Our Mission

The goal of The Cowan Foundation is to make a positive difference in the lives of Canadians and the broader well-being of our communities.

Our Focus

To address emerging and ongoing needs in Canadian Communities, with a special focus on the priority areas listed below:

Children and Youth

Transformational programs for those under 25 years of age that teach valuable life skills and expand leadership capabilities. Specifically, programs assisting at risk children and youth and programs that encourage excellence.

Health and Well-being

Programs focused on improving the health and wellness of individuals in our communities, with particular attention on seniors.

Our Values

The Foundation's focus on community investment aligns with the corporate values of Princeton Holdings Limited:

- Innovation
- Commitment
- Collaboration
- Integrity
- Client-Focus
- Results-Driven



Letter from the Executive Director and Chairman of the Board

“

At all times we recognize the importance of building and maintaining strong companies that collaborate with business partners and clients, and through delivery of results allow us to invest back in Canadian communities.”

Terry Reidel
Board Member
The Cowan Foundation

It is with gratitude we extend our deep appreciation to Past-Executive Director, Terry Reidel, for his steadfast guidance and his philanthropic insight over the past decade. Under his leadership in 2018, the Foundation donated to a number of meaningful programs and innovative research projects, many of which are highlighted in this report. We are delighted that he will continue to work with the Foundation as a board member.

Carizon Family and Community Services and their Connectivity KW4 program is just one example of a compelling philanthropic opportunity that garnered the Foundation’s attention and support. Based in Waterloo Region, Connectivity brings together health and social service agencies to a weekly meeting to collaboratively and proactively address situations that involve a significant risk to an individual, the community, or both. This program helps those in the greatest need of intervention and has a plan in place within 24 – 48 hours, reducing emergency room visits, child protection cases, violent crime and youth victimization.

In 2015, we recognized the great potential for the work being done by St. Joseph’s Health Care London’s Parkwood Institute around reducing symptoms for those experiencing symptoms following a concussion. We helped fund a prototype of an App that helps minimize these symptoms and enables individuals to resume their usual daily routines. Our Foundation was pleased to extend our support for the second phase of this App, which

will include further research and personalization for optimal impact.

In equal partnership with the Military Casualty Support Foundation and RBJ Schlegel Holdings, the Foundation donated to Homewood Research Institute for their innovative cognitive training program for those living with Post Traumatic Stress Disorder (PTSD). The program aims to reduce the symptoms of PTSD and improve concentration, memory and organization. We are hopeful that the research outcomes of this program will make great gains on a broad scale for those experiencing PTSD.

In October, we were delighted to attend the official opening of the Cowan Welcome Centre at Conestoga College’s Waterloo Campus. As a part of the Foundation’s \$4M donation commitment over 10 years, we were pleased to announce the decision to name the campus after Conestoga President, Dr. John Tibbits. His contribution to the college and community over the past 30 years have been instrumental in driving positive change in the region.

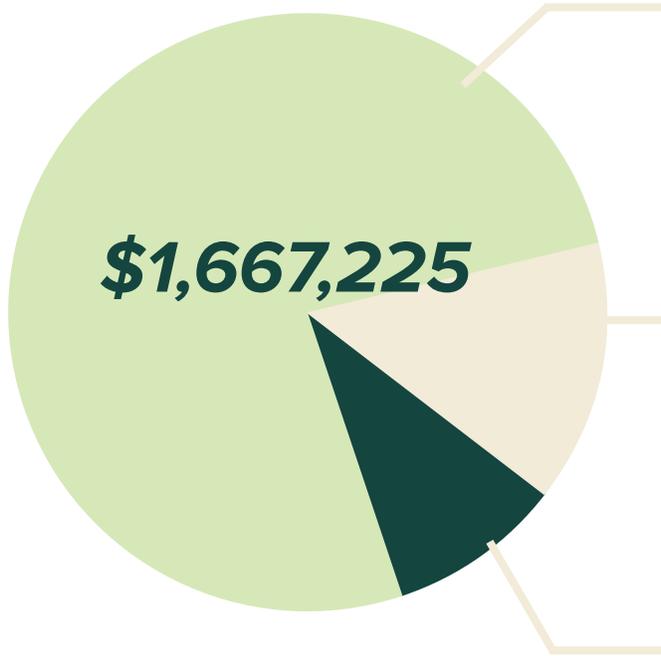
Over the past 24 years the Foundation has donated over \$26M to projects across the country. Our commitment to make a positive difference in the lives of Canadians remains at the heart of the Foundation. We are proud of the impact made thus far and look forward to celebrating our 25th year in 2020.

Sincerely,

Mary D’Alton
Executive Director
The Cowan Foundation

Maureen Cowan
Chairman of the Board
The Cowan Foundation

2018 Donations



Community Donations

36
donations

\$1,276,250 (76.5% of 2018 Donations)

Company Engagement Programs

45
donations

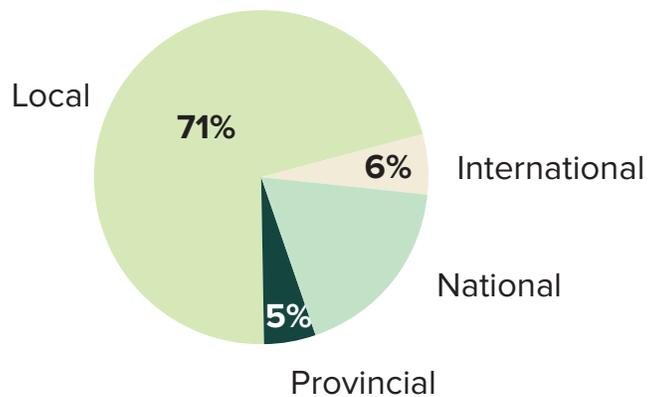
\$240,000 (14.4% of 2018 Donations)

Employee Engagement Programs

55
donations

\$150,975 (9.1% of 2018 Donations)

Geographic Spend



Since 1995

The Cowan Foundation has donated more than \$25.8 Million



Conestoga College, Waterloo Campus

In October, the College officially opened the Cowan Welcome Centre. The Centre will provide access to programming and services for full and part-time students, newcomers to Canada and individuals seeking career counselling or job search support.



Accelerator Centre

\$50,000 over 2 years was committed to complete the interior space of The Lab, housed within evolV1, Canada's first zero-carbon building. This space will provide entrepreneurs with the tools to learn, grow and become the next leaders in driving a clean and environmentally sustainable economy.



Carizon Family and Community Services

A \$60,000 donation over 3 years was announced for the Connectivity KW4 program. Connectivity brings health and social service agencies to a weekly meeting to collaboratively and proactively address situations immediately that involve a significant risk to an individual, the community, or both.



Homewood Research Institute

A \$65,500 donation over 2 years was announced for the Institute's Goal Management Training Program, a cognitive training program to improve symptoms of Post-Traumatic Stress Disorder. This donation was made in partnership with two Cowan Insurance Group clients, the Schlegel and Hacking Families, for a total of \$200,000 donated.



Community Support Connections

Meals on Wheels and More Program

A \$31,500 donation was made for the purchase of 2 storage freezers to allow for frozen meal offerings to seniors and adults with disabilities. Furthermore, it will enable them to sell frozen meals to other Meals on Wheels organizations and reinvest the funds back into their organization's core programs and services.



St. Joseph's Health Care Foundation

\$120,000 was committed over 3 years for the second phase of the Pacing and Planning App that is being created at Parkwood Institute. This tool will help manage symptoms following a concussion by helping users to effectively pace and plan their activities.



Hospice Palliative Care Ontario

\$50,000 was provided to assist with the development of media-rich content for an e-learning volunteer training tool. This donation represented the second installment of a three-year commitment to help grow volunteer capacity in hospice palliative care across the province.



The Social Planning Council of Ottawa

\$25,000 was donated for a new program offered to at-risk youth. The Cowan Coding Club will provide youth the opportunity to learn a variety of hard and soft digital literacy skills and have access to career-oriented mentoring.

The Cowan Foundation is committed to supporting fundraising events or community programs organized by Princeton Holdings' group of companies that align with the goals of the Foundation. Together, our impact is greater, our connections are stronger and the bar is set higher.



17th Annual Cowan Charity Classic

Since 2002, Cowan Insurance Group has organized an annual golf tournament in support of charitable organizations across Canada. In 2018, a tournament in Southwestern Ontario and Ottawa Region raised a combined total of \$150,000 from company sponsors, business partners, golf tournament participants and a \$75,000 donation from The Cowan Foundation.

For the second consecutive year, funds were directed to Habitat for Humanity Canada's Every Youth Initiative.



17
years
running

43
organizations
supported



Foundation Contributions: \$823,114
Total donations: \$1,584,500

“

The Habitat Canada Every Youth initiative aligns with our corporate culture of giving,” says Heather McLachlin, President of Cowan Insurance Group. “Making a positive difference to improve the quality of life in communities across Canada where we live and work is central to our mission and vision as an organization.”



Frank Cowan Company Home Town Program



Introduced by Frank Cowan Company in 2017, the Home Town Program lends its support to municipal clients' grassroots initiatives across Canada that help to improve safety and quality of life in their respective communities. Through a collaborative effort between Frank Cowan Company, its business partners, and The Cowan Foundation, recipients of the program are awarded a donation of up to \$5,000, or more with local broker participation, for their project.

In 2018, **\$195,000** was provided to **40** municipal projects, which includes **\$25,000** from broker partners, **\$85,000** from other business partners, and a **\$85,000** donation from The Cowan Foundation.

2018 Frank Cowan Company Home Town Program Recipients:

- City of Brantford
- City of Grand Forks
- County of Lambton
- County of Peterborough
- County of Wellington
- Municipality of Callander
- Municipality of Centre Hastings
- Municipality of Middlesex Centre
- Municipality of Red Lake
- Municipality of Sioux Lookout
- Municipality of the County of Kings
- Municipality of West Hants
- Town of Antigonish
- Town of Blind River
- Town of Carleton Place
- Town of Clark's Harbour
- Town of Digby
- Town of Florenceville - Bristol
- Town of Goderich
- Town of Greater Napanee
- Town of Hanover
- Town of Iroquois Falls
- Town of Kapuskasing
- Town of St. Marys
- Town of Stratford
- Township of Athens
- Township of Beckwith
- Township of Blandford-Blenheim
- Township of Centre Wellington
- Township of Kirkland Lake
- Township of Leeds and the Thousand Islands
- Township of Machar
- Township of North Dumfries
- Township of West Lincoln
- Village of Memramcook
- Village of Casselman
- Village of Hillsborough
- Village of Meductic
- Village of Port Williams
- Village of Tide Head

“

We are proud to have improved the safety and quality of life in 40 municipalities across Canada. It's often these little projects – accessibility enhancements to a park, trail signage installation, educational program supplies – that make a big difference in our communities,” says Larry Ryan, President, Frank Cowan Company.



The Guarantee Regional Arts Program

In 2017, The Guarantee Company of North America launched The Guarantee Regional Arts Program. This unique program consists of a sponsorship commitment by The Guarantee paired with a donation from The Cowan Foundation to charitable arts organizations across Canada.

In 2018, \$100,000 was provided to 4 arts organizations; The Royal Ontario Museum, Shaw Festival Theatre, The Polygon Theatre and The Montreal Museum of Fine Art. The Foundation was pleased to support this program and the valuable educational programs offered by arts organizations in the amount of \$80,000.

“

We are proud to support the arts from coast to coast,” says Donna Barclay, President and Chief Operating Officer, The Guarantee Company of North America. “Through this program, people of all ages have been exposed to incredible artistic talent in a variety of media. The financial support provided to these organizations’ various educational programs has provided people with a unique opportunity to learn, be inspired and discover their own creativity.”

The Cowan Foundation is pleased to donate to charities that are important to employees through a number of company-wide employee engagement programs.

Community Volunteer Program

The Community Volunteer Program celebrates employees and their families who volunteer at least 50 hours during the program year. Once eligibility requirements are met, employees select their charitable organization of choice to receive a \$750 donation from The Foundation.

“My father had a heart attack 9 years ago and that incident impacted our whole family. Knowing many families are going through similar challenges, I decided to volunteer for the Heart & Stroke Foundation. Each year, I also chair ZumbaMasterClass4Heart, advocating active healthy living while raising funds for a cause that I’m deeply passionate about. I feel a great sense of pride knowing a cheque for \$750 has been provided to a charity that means so much to me and my family.”

– CVP Program Participant, Cheryl Pope, Senior Commercial Surety Underwriter, The Guarantee Halifax

16

years
running

257

organizations
supported

SINCE 2003

Volunteer hours: 37,800+

Total Donations: \$570,250

In 2018,
The Cowan
Foundation was
pleased to donate
a total of **\$38,250**
to the following
organizations
as selected by
participating
employees:

- 7 Days in May - Pancreatic Cancer Canada
- Air Cadet League of Canada - 51 Squadron
- Brant Waterways Foundation
- Cambridge Chaplin YMCA
- Canadian Cancer Society, BC & Yukon Division
- Canadian Critical Incident Stress Foundation
- Capacity Canada
- Cheryl's Hope Golf Tournament
- Choices Association Inc.
- Coast to Coast Against Cancer
- Drumbo & District Heritage Society
- Dundas County Hospice
- Family & Children's Services, Waterloo
- Girl Guides of Canada, Ontario Council
- Habitat For Humanity Brant
- Hawkins-Gignac Foundation
- Heart & Stroke Foundation, Kitchener
- Heart & Stroke Foundation, Nova Scotia
- Heart and Stroke Foundation, London
- Highland Animal Relief Team
- Hospice of Waterloo Region
- Ingamo Family Homes
- Junior Achievement, Waterloo Region
- Kitchener Waterloo Humane Society
- KW Water Polo Club
- Labrador Retriever Adoption Service
- Leukemia & Lymphoma Society of Canada
- New Hamburg Hockey Association
- Nova Vita
- Nutrition for Learning
- Parkdale Community Food Bank
- Princeton & District Museum Library
- Rosie Animal Adoption
- Scouts Canada – 32nd Kitchener Group
- St. Stephen's Community House
- Tavistock Minor Ball
- The Museum of Ontario Archaeology
- Theatre Woodstock
- Township of North Dumfries
- United Way of Oxford
- United Way of Waterloo Region Communities
- Waterloo Region Track 3 Ski School
- Waterloo Regional Down Syndrome Society
- Woodstock Minor Baseball Association



Read-a-thon Program

Each year the employees of the Princeton Holdings group of companies have the opportunity to participate in a read-a-thon program by engaging the children in their lives in a summer reading program. For every 10 pages read, The Foundation donates \$1 to a national or international organization.

For the second consecutive year, employees of Ground Effects were invited to participate in the 2018 program. Their efforts combined with ours resulted in the maximum \$100,000 donation being reached for Enable Haiti, a charitable organization improving the lives of over 900 Haitian orphans.

“

My grandsons Jaylyn, Jacob, and Jason really enjoyed participating in the Read-a-thon program. It gave us an additional reason to continue reading over the summer together and they were proud of themselves knowing they were helping Haitian children in need.”

- Gail Trevor, Executive Assistant, The Guarantee USA, Michigan



2018 Read-a-thon Program



donated for every 10 pages read
(max \$250/reader)



68 days to read



PHL Group of Companies:
27 participating employees
49 readers



Ground Effects:
911 participating employees
1,456 readers



Combined maximum
donation reached of
\$100,000



Combined total
pages read
1,644,833



Charitable recipient:
Enable Haiti



\$280,959
donated to charities
through the Read-a-thon
Program since 2007



In partnership with:



Employee Dress Down Days

Each Friday, employees at the group of companies enjoy dress down days which generate funds benefitting various not-for-profit organizations each month. For the second annual year, The Cowan Foundation matched employee donations for National Denim Day and Wear Plaid for Dad, raising a total of \$3,600 for the CURE Foundation and \$1,850 for Prostate Cancer Canada.



2018 Donation Recipients

\$100,000+



Cowan Fields

\$50,000+



\$25,000+

Accelerator Centre
 County of Brant - Bawcutt Centre
 City of Stratford - Stratford Fitness Park
 Community Living St. Catharines
 Community Support Connections - Meals on Wheels and More
 Family & Children's Services of Waterloo Region
 Hawkesbury & District General Hospital Foundation
 Homewood Research Institute
 House of Friendship
 Participation House Brantford
 Social Planning Council of Ottawa
 St. Joseph's Lifecare Centre, Brantford
 St. Joseph's Health Care Foundation, London

\$10,000+

Camp Maple Leaf
 Carizon Family & Community Services
 City of Woodstock - Woodstock Soccer Club
 Eva's Initiatives for Homeless Youth
 Heart & Stroke Canada
 Montreal Museum of Fine Art

Nutrition for Learning
 Polygon Gallery
 Reena
 ROM
 Shaw Festival
 Hospice of Waterloo Region - The Gies Family

Under \$10K

Cure Foundation
 London Track 3 Ski School
 M.S. Society, Grand River
 Prostate Canada

**See Frank Cowan Home Town Program and Community Volunteer Program recipients*



The Cowan Foundation and our Group of Companies

The Cowan Foundation was started in 1995 in honour of Frank Cowan, the founder of Frank Cowan Company. It is sustained by the ongoing success of the Princeton Holdings group of companies including Cowan Insurance Group, Frank Cowan Company, The Guarantee Company of North America, Cowan Asset Management and Fountain Street Finance.

Together, they provide insurance and risk management solutions to clients with a strong focus on chosen market segments where the organization has specialized expertise. Clients are offered property & casualty insurance, surety bonding, group benefits and retirement services, life and health insurance, and wealth management services to meet their specific needs. All operating companies within Princeton Holdings Limited are strong thought-leaders in their chosen markets with expert knowledge of their industry and proven delivery of customized client solutions.



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