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THANK YOU

FOR BEING A CHAMPION AND SUPPORTER OF THE UNIVERSITY OF TORONTO SCARBOROUGH

I am so pleased to share with you this Donor Impact Report, highlighting some of the remarkable progress we have made together with you, our donors. Despite the challenges of the past year, our community of students, faculty and staff have demonstrated patience, resilience and flexibility as we adapted to the global challenges presented by the COVID-19 pandemic. While learning was entirely online last year, I am pleased to report that this fall, we have been gradually and safely returning to campus. We look forward to returning to extensive in-person presence and activities in the upcoming winter term.

At UTSC, inspiring inclusive excellence and nurturing strong, enduring partnerships with our community is central to our academic and social missions. The global health crisis has provided us opportunities to live – and to meaningfully demonstrate – those commitments in a variety of ways, including facilitating the provision of basic needs and our ongoing work to ensure more equitable access to health resources for vulnerable and underserved Eastern GTA residents.

During the lockdowns, UTSC sought to address increasing levels of food insecurity in our community through the CARES (Collective Action and Response for Everyone in Scarborough) initiative. In May 2020, staff, students and faculty worked together with the City of Toronto to repackage thousands of tons of foods for distribution to local food banks. We also looked to ease food insecurity of vulnerable communities in and around campus. Last year, a portion of donations to the UTSC annual fund contributed to the purchase of much-needed walk-in refrigeration units for the Scarborough Campus Students’ Union Food Centre. These units enable the Centre to offer fresh produce to the 80-plus community members who visit the Food Centre each week.

Additionally, in partnership with the Scarborough Health Network, UTSC hosted a COVID-19 testing facility in Highland Hall, where 78,922 tests were completed. During the summer months, responding to the shift in public health direction, we moved from testing to pop-up mass vaccination clinics. To date, more than 27,000 COVID-19 vaccinations have been administered on our campus.

This year also saw us reach an incredible milestone. Thanks to the unflagging enthusiasm of the Canadian Tamil Congress, Tamil Chair Inc. and more than 3,800 donors from the GTA and around the world, we surpassed our goal of raising $3 million for a Chair in Tamil Studies at UTSC. More on this truly remarkable community effort can be read within this report.

Together with the celebration of our collective accomplishments over the past year, I want to share with you my excitement about the launch of a new campaign for the University of Toronto this fall. The campaign continues our work of inspiring inclusive excellence across our community, and by extension, the world.

This November, we held a virtual groundbreaking for one of the most important capital projects in UTSC’s history: Indigenous House. This will be a unique, multi-generational space for Indigenous members of our community to gather and feel at home, and a site for truth and reconciliation as our community as a whole comes together to learn about the history, art, culture and innumerable contributions of Indigenous peoples to Canadian society.

We have also broken ground on a new, 750-bed residence that will give more of our students, particularly our
international and out-of-province domestic students, safe and inviting places to live while earning their degrees. Construction has begun on IC2 – a new instructional centre with technology-enhanced classrooms, lecture rooms, labs, study spaces and lounges. I invite you to watch this short video to learn more about some of the once-in-a-generation changes taking place on our UTSC campus over the next couple of years. [Watch the video at: https://youtu.be/Nguyu8Qzuy4]

While we raise bricks and mortar, reshaping our campus in support of our world-class teaching and research, it is never far from our minds that you, our donors, are the building blocks that serve as the beacons of our values and who make UTSC such a special place. Thank you for sharing our vision of inspiring inclusive excellence – and shaping that vision into a reality. I look forward to opportunities to speak with you in the future.

Warmest regards,

Wisdom Tettey, PhD, FGA
Principal, University of Toronto Scarborough
Vice President, University of Toronto
Together with you, our donors, we are investing in programs and ideas that remove hurdles that might otherwise prevent young scholars from pursuing higher education. That’s why this year, the Student Success Fund for Pathway Programs was created to directly support UTSC’s signature pathway programs: The Transitional Year Program, the Imani Academic Mentorship Program, See U of T, and the VILLAGE (Valuing Indigenous Learning Leadership and Academic Growth in Education) program.

Pathway programs provide students at higher risk of not attending postsecondary school with access, information and support. Potential students are given opportunities to get familiar with the postsecondary environment, to “see themselves there,” and help them navigate some of the barriers to applying and attending. This year, through the Faculty and Staff Campaign, staff and faculty members raised $12,942 for the Student Success Fund for Pathway Programs.

For students who are the first in their family to earn a postsecondary degree, the results of attending University or College is transformational – studies show that the benefits of higher education extend for generations and across society. The Imani Academic Mentorship Program at UTSC is one of such groundbreaking pathway program, and an example of how UTSC is leading the way for inclusive excellence. Black youth from Scarborough-area middle and high-schools are mentored by Black UTSC students, but also experience culturally-appropriate and cultural-capital building programming such as Black Professionals events, a Day in the Life of a University Student experience, Family Day and postsecondary application support.

The Imani program vividly demonstrates the impact of donor support in opening doors for students. This year, each of the 44 undergraduate volunteer mentors in the Imani program over the 2020 academic year received a stipend. A number of UTSC mentors were recipients of additional bursary funds, helping them meet financial challenges.

To the students, the bursaries are a clear message that their work as community volunteers – Black UTSC students who mentor Black-identifying youth from Scarborough area – is valued. The funds additionally ensured that students’ participation in the program was not impacted by financial constraints. Some of the mentors are single parents, or juggle school while supporting themselves and their families.

“It has more of an effect than you could imagine, especially on the students,” says Imani mentor Darlene Adwoa Aku on the funding she received. “It’s more than just the money. It takes the stress from my single mother’s and my own shoulders. Not only does this help reduce the financial stress, but it brings me...
one step closer to my goal of becoming a clinical psychologist, as well as making my family proud – especially my mother, who is my rock.”

The impact of donor support for the Imani program extends far beyond the mentors – even during a year like no other, the program outcomes have been astounding. This year, donor support provided the program participants with meals delivered to their homes. This helped ease the burdens of participating in the program from home, and ensured that students were up to the challenge of learning and growing.

Their work paid off. Of this year’s cohort of 18 grade 12 mentees, nine applied to university and six applied to college. Three of those mentees indicated that they will attend U of T.

As a partnership with the Toronto District School Board, the Imani program is just one profound illustration of what UTSC accomplishes through robust community partnerships. Over the past year, a portion of Annual Fund donations – earmarked to provide support for areas of greatest need on campus, such as student financial aid or experiential learning opportunities – were invested back into our community via the SCSU Food Centre. Operated by a group of 93 passionate volunteers from the Scarborough Campus Student’s Union, the Food Centre offers campus community members non-perishable goods, baby food and personal hygiene products in a safe and dignified space.

It’s an “essential service,” according to Sarah Abdillahi, President of the SCSU, and the need is also growing.

Between March and December 2020, the Centre provided 702 food parcels to students, with an average of 75 visitors per week and 400 registered users. While the campus was shut down last summer due to COVID-19, the Food Centre partnered with local community organizations, the Daily Bread Food Bank and FoodShare Toronto, who were able to safely deliver the parcels.

Thanks to donations made to the Annual Fund last year, the Food Centre was able to purchase a new commercial refrigeration unit to store fresh produce and milk, directly increasing the amount of fresh, healthy produce it is able to supply to clients. Additional shelving was also purchased, increasing the Food Centre’s capacity to tackle food insecurity on campus.

While not donor-driven, we are proud to report on an additional partnership that has supported our community during the COVID-19 pandemic. UTSC, through The BRIDGE and in partnership with Centennial College and the City of Toronto, hatched a project to promote the diverse and local food establishments in the Scarborough area during a time when in-person dining was prohibited and foot traffic was scarce. The resulting web-based food hub, FindDining.ca, celebrates the remarkable diversity of cuisines available in the area while giving smaller businesses the tools and resources to reach a wider customer base.

We are also pleased to share a story that clearly illustrates how our community is inspiring inclusive excellence on the world stage. This past December, The African Impact Challenge - a donor-funded
partnership with The BRIDGE - received a very special recognition from the United Nations when it was named a “top 50 solution” in the UN’s 2020 Youth Solutions Report. The African Impact Challenge was the brainchild of recent alumnus Efosa Obano (BBA 2018 UTSC), who developed the concept while still an undergraduate student, through the African Impact Initiative non-profit he established with co-founder Ernest Nyarko (BBA 2018 UTSC), in partnership with The BRIDGE. With this program, African youth are invited to submit proposals for sustainable development projects in their communities. Each year, several projects are chosen for funding and entrepreneurial support to help realize the projects, furthering innovative and sustainable development solutions while helping to reduce the high rates of youth unemployment in Africa.

At UTSC, our vision is to create an equitable and accessible community for all, one that embraces and celebrates our diversity and inspires inclusive excellence. We want to thank each and every one of our donors for helping us get one step closer.

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60,269
UTSC Alumni

630,000
U of T Alumni

476
UTSC alumni volunteers

2,448
UTSC donors in 2020-21

2,376
first time donors

7
New awards established in 2020-21

WATCH: SEE HOW THE SCSU FOOD CENTRE IS HELPING TO EASE FOOD INSECURITY ON CAMPUS.
https://youtu.be/Zqjjaw6uKxCQ
Thanks to 3,800 passionate and motivated donors, who raised an astonishing $3 million, the University of Toronto Scarborough will soon have an endowed Chair in Tamil Studies — the first Chair of its kind in Canada.

Embedded in one of the top universities in the world, the Chair will ensure the preservation and memorialization of Tamil culture and language through scholarship, and establish a focal point for Tamil scholars all over the world to collaborate and pursue higher Tamil studies.

Tamil is one of the world’s seven classical languages. With an unparalleled 2,000-year old continuous literary tradition, Tamil is spoken by an estimated 70 million people around the world today. The Chair will have a significant impact closer to home, as the eastern Greater Toronto Area is home to one of the largest Tamil-speaking populations outside of India in the world.

The Chair will support a number of scholarly initiatives already embedded at UTSC. Tamil language classes have been taught at the Scarborough since 2017, for instance, with rising enrollments for both the Introductory Tamil I and II courses – even during the pandemic. The Chair will support the expansion of these language and literature classes.

The scholarship arising from the Tamil Chair will be anchored within one-of-a-kind archival collections held by
the UTSC Library, joining the Legend of Ponnivala and the Tamil Nationalized and Public Domain Books currently being digitized for access by the wider community, the UTSC Library launched the Tamil-language SJV Chevanayakam Fonds this past February with a scholarly conference, Tamil Worlds.

Tamil Worlds drew over 300 participants from all corners of the globe. “The event was a milestone in Tamil studies and positioned UTSC on a global stage,” said Associate Professor Bhavani Raman, the conference’s program chair.

The campaign for a Chair in Tamil Studies was spearheaded by community members, particularly Sivan Ilangko, Committee Chair for the Chair in Tamil Studies, President of the Canadian Tamil Congress and a Director of Tamil Chair, Inc., and Appadurai Muttulingam, a Director of Tamil Chair Inc. and advisor to the Toronto Tamil Chair committee. The two drove the creation of online (and, pre-pandemic, in person) events, mobilized community volunteers, and helped attract interest and donations.

“We are proud to establish a Tamil Chair at Canada’s most prestigious university – the University of Toronto – and in particular to its Scarborough Campus, a part of our great city that is home to a large Tamil population. On behalf of the Canadian Tamil Congress and Tamil Chair Inc. we would like to thank each and every donor, volunteer and community group who contributed to this historical initiative,” said Ilangko in a statement.

“Together with our community partners, we proudly celebrate what has been accomplished through this truly unique exemplar of innovative, inclusive, and participatory university-community mobilization for common purpose,” said Wisdom Tettey, Vice-President of the University of Toronto and Principal of the University of Toronto Scarborough.

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CLASS ACT
Meet 1968 grad (and UTSC cheerleader) Shirley Allen Criscione

Among the first students to graduate from UTSC in 1968, Shirley Criscione has stayed close to her alma mater ever since. Criscione is a longstanding donor, who has given to the UTSC Annual Fund, the Imani Academic Mentorship program, and the UTSC 50th Anniversary Fund.

“As soon as I could, I started donating back to the university,” says Criscione, who finds being a monthly donor the easiest option for her. “It’s a very important experience for me. If you can help other people in some way, as a society that’s our job. We lift up others.”

UTSC was a very different place when the Scarborough resident – the first in her family to attend university – was a student. Yet, like many of her classmates, she fondly recalls the close bonds between students, faculty and staff. For instance, while there were no alumni supporters like her in 1965, an ‘adopted’ alumni society helped students with the costs of their education. Criscione has never forgotten their generosity. She was awarded a bursary in her first year, and relates that “it really, really helped.”

“UTSC was a great place to be. You were certainly not a number, you were a person,” says Criscione, whose enthusiasm and pride for her school only continues to grow.

“I am just absolutely thrilled about the growth in the campus. I am so pleased that there are so many different opportunities for students now, so many degree opportunities,” says Criscione of present-day UTSC. “It gives me so much joy to be in the company of people who like the same things, celebrating their university,” she adds.
UTSC Class of ‘75 alumnus and donor Chris Ambidge knew from an early age that he wanted to make an impact as a donor. He went about it thoughtfully and deliberately, and in a way that made it affordable – through planned giving.

“I have a bank account – I’ve had it since I was 18 – and I give from there,” says the philanthropist, who adds that giving is an important part of his life. Writing cheques to different charities from that dedicated account has given him a kick ever since.

In 1985, Ambidge took out a life insurance policy that names UTSC as the beneficiary. Each year, he pays the premium on the policy and receives a tax receipt for those payments. Upon his passing, the policy will be used to support undergraduate chemistry education – something he knows a great deal about.

Ambidge, who additionally earned Master’s degrees in both Education and Divinity, dedicated his career to teaching chemistry. He spent 35 years teaching in U of T’s undergraduate labs, first at UTSC, and later in the Department of Chemical Engineering at the Faculty of Applied Science and Engineering at the St. George campus.

Teaching is something of an Ambidge clan profession. His father was a high school chemistry teacher before him, his sister became a chemistry teacher, and three of Ambidge’s nephews are also teachers.

With his planned gift, Ambidge wants to support future generations of chemistry teachers. But he is reassured to know that, when the policy eventually pays out, the school will use his gift to support undergraduate chemistry teaching in a way that will meet the most strategic needs.

Between the time a gift is planned and its payout, many changes can be expected to have taken place. That’s why planned gifts that pay out so far in the future require some flexibility with the terms.

“In 1985, I had no idea what the future needs of the school would be,” says Ambidge.

Yet, Ambidge’s long-term philanthropic visioning is poised to make an incredible impact. “The nature of the gift is in the future,” says Ambidge — and with his gift, he’s going to help shape it.

Interested in planned giving? Speak with Samantha Barr, Senior Development Officer. samantha.barr@utoronto.ca
Shelby Verboven knows first hand just how important funding is for UTSC students.

As Registrar and Director, Enrolment Management at UTSC, Verboven is committed to helping students find their path to and through University. For many of the students Verboven deals with, it’s not an easy path. In fact, up to 76 per cent of domestic students at UTSC meet the eligibility threshold to receive governmental loan assistance to help pay for their education. That’s why Verboven has been a longtime supporter of UTSC and why this year, she gave to the Staff and Faculty campaign.

“I have been supporting [UTSC] since I started almost nine years ago. For me, it was a tangible way to support students, in addition to the work that I do day-to-day,” says Verboven. “Not all students see university as an option, and knowing that I am doing a little bit each month to change that is important to me. I feel very fortunate to be a part of the University of Toronto and I like knowing that I’m helping someone who might otherwise not be able to join our community of inclusive excellence,” she adds.

This year, the Faculty and Staff campaign drew support from a record 130 faculty and staff members across UTSC – nearly 60 per cent of whom were first time donors. Their gifts ranged from creating new scholarship funds to developing endowed funds, supporting programs that will inspire inclusive excellence to funding pathway programs.

The UTSC Faculty and Staff Award, for instance, which is provided to students in financial need, received donations totalling $11,032. After being matched by the University, the value of the endowment rose to $58,448, enabling even greater support to student recipients.

Like Verboven, Nadia Rosemond, Assistant Dean of Co-Curricular Engagement and Student Leadership, can see the tangible results of her donation. Pathway programs such as the well-known Imani program – in which Black UTSC students mentor Black Scarborough-area youth, helping youth picture themselves in a University setting – fall under Rosemond’s portfolio.

“The impact of giving is abundant! Donations help us fulfill our program needs. We can make sustainable choices on delicious snacks for mentees, cover admission for field trips, or hire additional student staff as we broaden the program,” says Rosemond.

By covering participants’ costs, the program can ensure that
participants don’t face additional barriers to being a part of a lifechanging experience. That support directly impacts youth in the community as well as students at UTSC, says Rosemond.

“I’m proud of the work that we do, especially our initiatives that contribute to inclusive excellence by broadening access to postsecondary,” adds Rosemond.

The large number of donors to this year’s campaign illustrates faculty and staffs’ “connection and dedication to the mission, values and goals of higher education as a whole, and to the vision of UTSC specifically,” said UTSC Principal and Vice-President of U of T, Wisdom Tettey, adding that he was “greatly touched” by the generosity shown by the UTSC community that will further the school’s mission and enhance students’ experiences.

Principal Tettey was himself a contributor to the campaign. His gift has been earmarked towards a unique initiative, The Wisdom Tettey and Doe Sebuabe Inclusive Engagement for Inclusive Excellence Fund, which will bring together teams of students, staff and faculty with community partners to find new and innovative ways to dismantle structural and systemic discrimination and exclusion. Principal Tettey’s gift will help UTSC further its role as a leader in creating an academic environment that supports and nurtures inclusive excellence — with society-wide impact that will continue long into the future.

Other faculty are helping to fund incoming students. One such bursary, established by Vice-Principal, Academic and Dean of UTSC William Gough, is the Gough Regional Bursary. This student fund will have an important impact on students who come to the U of T Scarborough campus from rural communities, helping to make UTSC an attractive choice for surrounding communities such as Belleville, Picton, Brighton and Madoc.

“The financial aid provided by student awards makes a real difference,” says Lisa Lamanna, Manager of Awards and Scholarships at UTSC. “Thanks to the generosity [of faculty and staff], students will have even greater opportunity to focus on their studies,” she adds.
CHARLES W. BROWN AWARDS PROVIDE STUDENTS THE MEANS TO PURSUE HIGH-DEMAND PROGRAMS

When Charles Brown graduated from UTSC in 1978, he likely didn’t fathom the kind of impact he would have, years later, as a donor.

Brown, former President of the Canadian retail giant The Source and current President and CEO of LifeLabs, has given generously to UTSC throughout the years, from donations to volunteering. As Chair for the University of Toronto Scarborough Campaign Cabinet, Brown is poised to help UTSC reach its institutional goals and potential. But two endowed scholarships Brown established in 2014 and 2015 are making an impact in the lives of undergraduates at UTSC.

Last fall, three Computer Science students – Rashida Kapadia, Brian Liu and Ava Oveisi – were recipients of the BPP-Charles W. Brown Admissions Award and the BPP-Charles W. Brown Award. Matched 1:1 by the University of Toronto’s Boundless Promise Program, the scholarships are designed to help students bridge the gap between the cost of their programs and what they receive from the Ontario Student Assistance programs, in fulfilment of U of T’s pledge that, “No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.”

Computer Science is a high-demand program whose tuition costs have continued to rise, making it more difficult for some students to afford. Without the scholarship she received, a student like Kapadia might have had to turn down her acceptance into the program. That would have been UTSC’s loss. More than just getting good grades, Kapadia, who specializes in software engineering, has been an asset to the school via her extracurricular involvements. She was Vice President of events for the student club, Women in Computer Science, Statistics and Mathematics (WiCSM), which encourages more women to enter into these traditionally male-dominated fields. She was also the Co-President of the Indian Students Association.

“The finances for University would have been a huge burden without [the scholarship],” said second-year student Oveisi, who plans to pursue graduate studies and a career in research. “It would have required me to work extra hours in a part-time job to cover the expenses. But with the scholarship I received, I can now put that effort into my studies.”

“Coming from a lower income family, I didn't have the funds to fully pay the upcoming semester's tuition. The award has lifted a huge burden off my shoulders, and I can focus more on my academic studies,” said third year’s Brian Liu.

These investments in student success continue to pay both tangible and intangible rewards. After receiving her award, for instance, Kapadia made a pledge of her own: “Upon completion of my studies, I plan to pursue a career in the technical field and find ways to give back to the community.”
OUR DONORS MAKE A DIFFERENCE, EVERY DAY.

Thank you to each of our donors. Over the past year, your generosity has made a profound difference in helping us surmount some of the biggest challenges of our time while living up to our vision of reducing barriers to access and equity across society as we inspire inclusive excellence.

The following donor list is representative of the reporting period May 1, 2020 - April 31, 2021, and includes all new donors over $1,000. Donors who made gifts to existing pledges will receive online recognition in the future. We made every effort to ensure accuracy of our listing as of press time.

In the event of an error or omission, please accept our apologies, and contact Nisbeth Ahmed at nisbeth.ahmed@utoronto.ca or 416-287-7115 to ensure our records are accurate.

$100,000 AND ABOVE
Brenda Beck
Facebook Inc.
Vijay Janakiraman
Sundareshan Sambandam
SJV and EJ Chelvanayakam Charitable Foundation
State of Tamil Nadu Government
Tamil Chair Inc.
The Catherine and Fredrik Eaton Charitable Foundation

$25,000 - $99,000
Amazon Research Awards
Prasad and Sugee Chandrakanthan
Nicholas Cheng
William A. Gough
V. I. Lakshmanan
Microsoft Corporation
Reader’s Digest Foundation of Canada
Scotiabank
Ketankumar Shah
Telus
Wisdom J. Tettey
Two Sigma

$10,000 - $24,999
Mary Anne Chambers
Computek College
Utha Jeyanandan
Bahi Kandavel
Sembu K. Kanthilal
Keypoint
Graham P. Knope
La Fondation Emmanuelle Gattuso
Nava Wilson LLP
S & B Pallets Ltd.
Kula Sellathurai
Anusha Srijeyanathan
Vembadi Old Girls Association
Yarlmetal Fabrications Inc.
$5,000 - $9,999
G. Bala Chandran
CHIN Radio-TV International
Michael F. Filosa
Jeremy H. Guth
Mahendran Jawahariil
Soosaithasan Judes
Rasaratnam Logendran
Ratnasingham Mohan
Victoria Prince
Santha Maintenance Ltd.
Tamil Nadu Cultural Society of Canada
Raman Velu
Helen X. Wu
Xavier Institute of Management
V. Yokeswaran
Anonymous (2)

$1,000 - $4,999
Active Brain Centre
Syed and Rafat Ahmed
Kamalavathana Alakkajian
Aidan and Adina Alex
George and Christine Alexopoulos
Rajagopal Anbalagan
Andela
Maydianne Andrade
Varun Anpalagan
Bavan Antonyraj
Arunasalam Arasarathnam
Yoga Arulsubramaniam
Vishwanath Baba
Mahadevan Balasubramaniam
Ponniah Balasubramaniam
Sirpi Balasubramaniam
Maria T. Bautista
BEAGER
Bellsmere Medical Diagnostic Centre
Heather L. Benson
Erwin Psotka and Linda Cahill
Canadian Tamil Professional Association
Buvanasandra Canagasundaram
Bala Chellam
Francis Chou
Shirley (Allen) Criscione
Ashmita Das
Andrew Drexler and Abby McQuire
Omprakash Ellanty
Expertpowerhouse GmbH
Frontline Community Services
Shantha Ganesan
George J. Georgopoulos
Michael Gervers
Andi Giri
Siva Gnananayakan
Kaliappan and Kalaichelvi Gopalan
Poorani Nallam Goundan
Green Maples Environmental Inc.
Brian Greenwood
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Roseanne C. Henlon
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Soma Ilangovan
Jai Jayaraman
Elna Jutelyt
Rasakumar Kanapathipillai
Nadarasapillai Kanthiaha
Thas Kathiram
Vijay Koneswaran
Neil Ten Kortenaar
Devaki Krishnadevan
Mithun Kulendranathan
Mangaleswaran Kumaresu
Laidlaw Foundation
Hugh G. Laurence
Thusi Lavanya and Jaison
Steve and Lisa Lemon
Niklas Lieb
Jing-Song Ma
Madduval Welfare Association of Canada
Rajiv Mahendran
Thayapari Mahesan
Manipay Hindu College & Manipay Ladies College (MHC/MLC)
Manjula Jeyapragasan Medicine Professional Corporation
Valavan Manogararajah
Kamini Manoharan
Anonymous (2)
KING’S COLLEGE CIRCLE HERITAGE SOCIETY

Since 1992, U of T has welcomed hundreds of individuals to the King’s College Circle Heritage Society, which recognizes alumni and friends who have remembered the University through a provision in their will or another form of future gift commitment.

Larry Hsuen Chang

GIFTS-IN-KIND

Navacup