



2022 ANNUAL REPORT



United Way
Centraide

mccarthy
tetrault





**United Way
Centraide**

The United Way Centraide network represents the most comprehensive array of social service investments in Canada, covering 90 per cent of Canada's population and including more than 3,000 agency partners and 6,000 programs. Through deep-rooted relationships and research, United Way Centraide understands the pressing local issues facing neighbourhoods and communities across the country.

We engage individuals, community service organizations and corporate, education and labour partners in finding community-based solutions to complex issues across Canada.

A Message from McCarthy Tétrault

As the immediate and direct impacts of the pandemic begin to wane and our efforts change to recovery and rebuilding, I am proud that our Firm's partnership with United Way Centraide continues to support the communities most impacted by these difficult times. The benefits achieved through our partnership, and the thousands of individuals it supports, inspire me to continue to push forward with this important work.

I am grateful to my partners, and to all members of our Firm, who continuously focus on inclusion and challenging the status quo. Whether it be establishing new programming to support members of the LGBTQ2S+ community, helping newcomers adjust to a new country or, increasing the capacity of essential organizations during the pandemic, United Way Centraide and McCarthy Tétrault are creating real, sustainable change in our communities.

— **Dave Leonard**

Partner and Chief Executive Officer
McCarthy Tétrault LLP



Thank You from United Way Centraide



One of the biggest lessons learned during the COVID-19 pandemic is that inequity and poverty undermine the well-being of our communities.

Individuals who are disproportionately impacted by this crisis are those already experiencing so many inequities: Indigenous peoples, women, LGBTQ2S+ people, persons with disabilities, and newcomers. The rapid emergence of inflation and rising costs for basic needs adds a further burden on low-income individuals and families and the community organizations that support them.

We know from our work that poverty-related issues faced by equity deserving groups are complex and intertwined and must be addressed through collective action. That's why we're so appreciative of your support through Inclusion Now. It signals McCarthy Tétrault's support for helping tackle barriers and systemic inequities that leave so many behind.

We know that the pandemic will have repercussions that will remain with us for years to come. With your help, we will remain focused on building inclusive communities across the country.

Thank you for standing with us and with our communities.

— **Dan Clement**
President and CEO
United Way Centraide Canada

An Inclusive Future

The foundation of Inclusion Now is McCarthy Tétrault's commitment to eliminating systemic barriers in the workplace so our people of all genders, races, abilities, and sexual orientations can be their authentic selves and feel a sense of belonging at work.

Our partnership with United Way Centraide extends our Inclusion Now values of diversity, inclusion and corporate social responsibility beyond our office walls and into our communities across Canada.

Four years into our five-year partnership, it is remarkable to see the collective impact of United Way Centraide staff and volunteers who work tirelessly to remove socio-economic barriers and create the conditions for others to feel included and to thrive. As a child of immigrants, the organizations supported through United Way Centraide are very dear to me. I am proud of our Firm for not only recognizing the importance of community impact and inclusion, but for centering it in all we do.

— **Charlene Theodore**
Chief Inclusion Officer
McCarthy Tétrault LLP



Inclusion Now Cross-Country Impact

Since its launch in October 2018, McCarthy Tétrault's Inclusion Now gift has supported thousands of individuals from equity deserving groups across Canada. Your \$5-million commitment is supporting newcomers, Indigenous peoples, members of the LGBTQ2S+ community, women and people with disabilities in Vancouver, Calgary, Toronto Montréal and Québec. Here is what your support looks like:

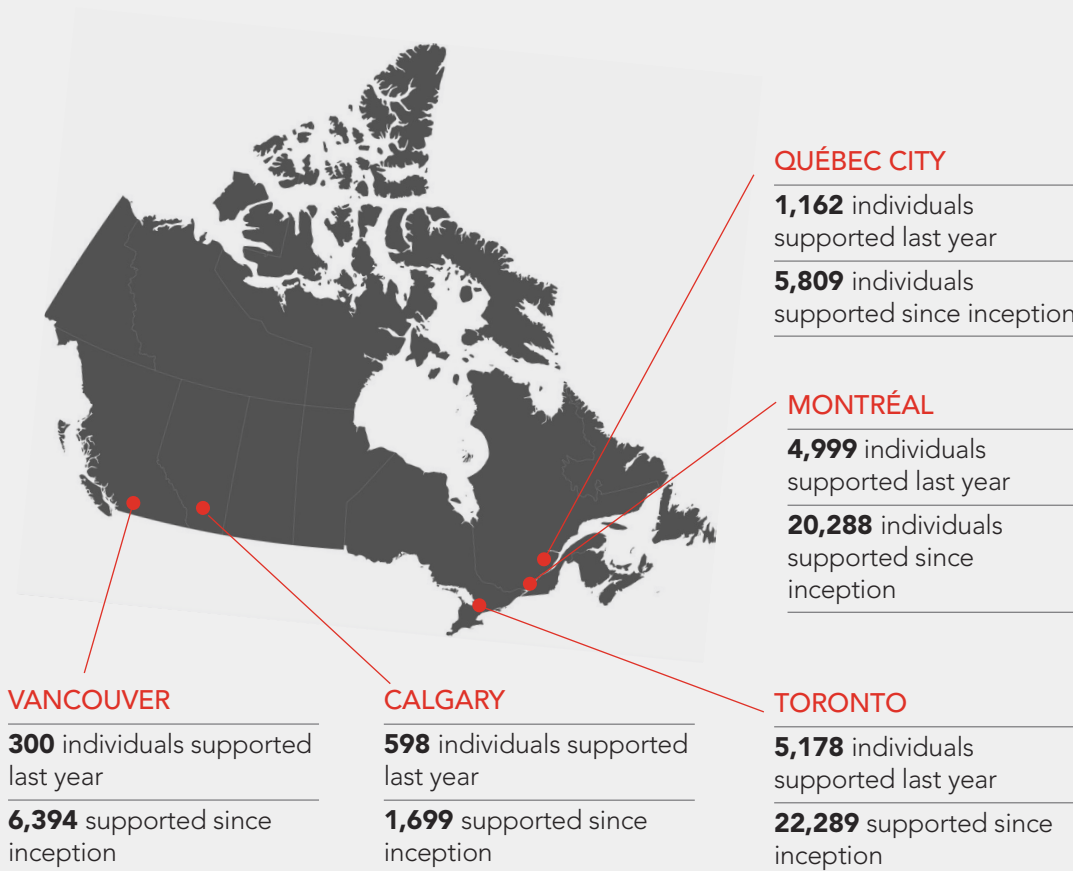
12,237

Number of newcomers, Indigenous peoples, members of LGBTQ2S+ community, women and people with disabilities supported in 2021

58,879

Supported by the Inclusion Now gift since 2018*

*individuals served from year-to-year may not be unique





A Circle of Care

Sam's first encounter with Community Living Toronto—a United Way-funded agency that supports children, youth and adults who have an intellectual disability—was when he started volunteering for the agency while he was still in high school.

"I have always known about the agency because I'm someone with Autism Spectrum Disorder," he says.

Over the years, Sam has held a number of roles within the organization and is now a Public Relations and Fundraising Ambassador. The part Sam enjoys the most about his job is that it empowers him to share his story with businesses, donors and community members in order to increase people's awareness around people with different abilities.

"I am very capable of having meaningful conversations and have pretty good social skills because of my parents' support, I started absorbing what made me unique early on," says Sam.

After seeing Sam shine in his volunteer roles, Angela, a Director at Community Living Toronto offered Sam his current job.

"Sam has taught us a tremendous amount. One of the things we are advocating for all the time is amplifying people's voices by assisting them to tell their own stories as well as, being an example of the success in hiring people with different abilities. Having Sam as a co-worker makes our team so much stronger. His insights and contributions are crucial to advancing our work."

During the pandemic, Sam worked from home and connected with his team regularly.

"We are aware that if it wasn't for United Way, organizations like ours would not have been able to move quickly and respond to the changing needs that the pandemic presented," says Angela. "United Way was quick to hold out their hand to help. They started from a place of 'yes' and that makes Toronto a better place for everyone".

Inclusion Now Investments

United Way Centraide works locally to create opportunities so everyone can live a better life. This work is supported by our community and corporate partners, including McCarthy Tétrault through the Firm's Inclusion Now gift which supports programs and services for newcomers, Indigenous peoples, members of the LGBTQ2S+ community, women and people with disabilities in five markets, providing crucial programs and services.

Newcomers

VANCOUVER

United Way British Columbia School's Out Program

School's Out children take ownership of their personal health and fitness, improve their abilities to regulate their emotions and their likelihood of graduating from high school and increase opportunities to develop and apply new skills.

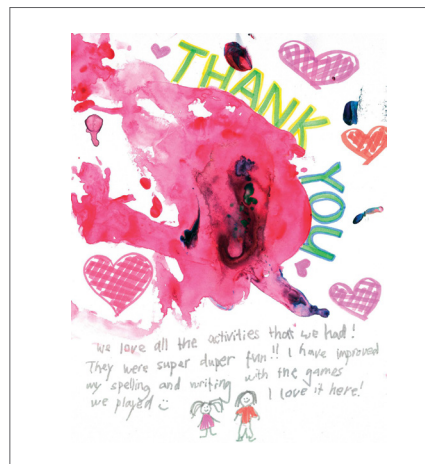
HIGHLIGHTS

80% increased their physical activity and gained knowledge about health and wellness.

79% established positive relationships with peers and program staff.

77% expanded their skills in either academics, sports, arts or other cultural domains.

4,164 newcomer children served



“Very nice class, every week the leaders have different activities for us to do on zoom. They are fun, I find the activities has lot of actions, I love action, I really like this kind of activities. I knew few students in the program, and I got to know others, the teachers allow us at the beginning of the class to chat with each other. Lots of fun, I liked the program when it was in person, but the tutor made it fun online.”

— Noor,
Program participant

Newcomers

TORONTO

Rexdale Women's Centre

This centre supports refugee, immigrant and racialized women who are experiencing gender-based violence. It offers culturally and linguistically sensitive crisis services, supportive counselling and group intervention which enables women to give and receive support using a peer model. The program targets women experiencing or fleeing gender-based violence, as well as violence due to human trafficking, sexual assault and sexual abuse. Most of the service recipients are low income and experiencing significant barriers to accessing income supports.

HIGHLIGHTS

395 one-on-one assessments and referrals offered.

884 one-on-one supportive counselling sessions offered.

123 group sessions and workshops offered.

438 individuals served

MONTRÉAL

Network of Newcomer Welcome Centres

The goal of the network—consisting of **14** agencies—is to ensure that newcomer families successfully settle and begin to integrate into their new community by providing education and support with the settlement process and building community networks.

HIGHLIGHTS

CANA (Carrefour d'Aide aux Nouveaux arrivants) helped **911** newcomers through **1,278** interventions, mostly related to work permits, citizenship, renewal of permanent resident status and family allowances.

CARI St-Laurent helped **615** asylum seekers through **1,776** individual interventions and organized two customized information sessions as they do not meet the eligibility criteria for governmental programs.

SIARI (Service d'interprète d'aide de référence aux immigrants) supported **680** people and helped understand information related to COVID-19 and get emergency food access.

2,288 people served in 2021

Indigenous Peoples

VANCOUVER



United Way British Columbia School's Out Program

School's Out program ensures vulnerable school-aged Indigenous youth have access to safe spaces where they can get the mental wellness and developmental support they need.

HIGHLIGHTS

78% developed stronger self awareness, social awareness and relationship skills.

77% felt motivated to meaningfully contribute to their community.

100 Indigenous children served



Indigenous Peoples

CALGARY

Diamond Willow Youth Lodge

Diamond Willow Lodge is a youth-inspired and led gathering space for Indigenous youth. In this community setting, youth can hang out, connect with their culture, participate in a variety of programs, and learn about the various services available to them throughout Calgary and area.

Diamond Willow Youth Lodge is intended to be a zero-barrier, safe space welcoming youth to stop in for a warm beverage and easy conversation. Led by Indigenous youth coordinators, an Indigenous Youth Council and youth participants with diverse Indigenous backgrounds, the Lodge provides culturally appropriate healing practices and activities, as well as access to a variety of supports.



HIGHLIGHTS

Collaborative relationships built with **50** local organizations and artists.

183 youth were connected to other supports.

On average, individual youth accessed Diamond Willow Youth Lodge **5.45** times annually.

598 youth served

“ Gratitude Group has given me something to look forward to during the week, reminds me of all the good things that surround me in life, and allowed me to trust others with my love and trusting others’ love.

The Group has helped me along my path of healing. Gratitude has helped me with daily practices of appreciating the things that I DO have and not taking them for granted. Allowing me to even like things about myself which is normally quite a struggle. It is so easy to focus on the negative in day-to-day life and the Group gives me the opportunity to let all of that go.

Whenever I think of the Group it is just a wave of emotions that puts me at peace and gives me a sense of calm, happiness, and appreciation. It is hard just to pick one moment because every second makes the whole experience beautiful, although I am particularly fond of when we all just start laughing over something silly and it feels like the whole world and its worries fade away and the only thing left is this singular moment in time where I don’t have to be perfect for anyone, I can just be myself, happy.”

— Program participant

Indigenous Peoples

TORONTO



Native Canadian Centre of Toronto

Eshkiniigjik Naandwechigegamig—A Place for Healing for Our Families is an Indigenous mental health and addictions case management, referral and assessment service provided within the traditional Indigenous cultural matrix of healing, including artistic expression, language, support circles, Elder knowledge and an outdoor cultural program.

HIGHLIGHTS

The program pivoted to Zoom and phone meetings in order to continue to provide service to its clients. Case managers met their clients outside NCCT when public health guidelines allowed them to do so.

Case managers checked in with all their clients through email, Zoom, text and phone to ensure their needs were met and they had access to the support and services they need.

780 individuals supported

LGBTQ2S+ Community

TORONTO



The 519 Church Street Community Centre's Early Learning and Community Program

The 519's Early Learning and Community Program is a supportive space for families of diverse identities and configurations and their children (age 0 to 6) to meet, play, talk, learn and grow with each other. The program provides early learning activities, music and movement, creative experiences, nutritious snacks and parent education.

HIGHLIGHTS

126 virtual sessions focused on parent support and child development were delivered over the year with an average of **2** virtual sessions per week.

An average of **27.5 hours** of in-person programming per week took place over the year.



670 individuals served

Women

TORONTO



Barbra Schlifer Commemorative Clinic

The Clinic serves single-parent, immigrant and refugee women with mental health challenges as a result of unresolved violence, with complex intersecting legal issues in family, immigration and criminal law. The Clinic provides legal advice and representation to high-need clients who are living in poverty but do not qualify for legal aid because of family assets or legal issues. **80%** of the Clinic's clients are victims of domestic violence seeking assistance in family law.

HIGHLIGHTS

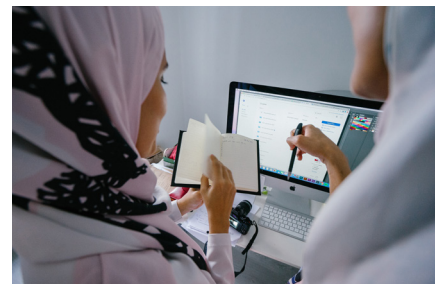
Provided assistance to clients applying for Legal Aid certificates on a daily basis.

Summary legal advice meetings for family, immigration and or sexual assault clients were provided between **15 to 18** times per week.

Client work related to representation on family or immigration applications was scheduled by three staff lawyers **3 to 4** days a week.

Public Legal Education presentations were given on average twice per month.

2,546 individuals served



MONTRÉAL



Network of Women's Centres throughout Greater Montréal

Centraide of Greater Montréal invests in **28** agencies that provide vulnerable women crucial support in various aspects of their lives. These women's centres offer a wide range of services that are specifically adapted to women's needs and to experience. They also work with the community to develop anti-discrimination initiatives. Some of the services offered include discussion and support groups and workshops on topics like housing, violence, immigration and sexual assault. Outside of the women's centre network, Centraide of Greater Montréal provides supports to women who are seniors, newcomers, immigrants, have a disability, young mothers and women who experience intimate partner violence.

HIGHLIGHTS

112 young mothers in the South Shore neighbourhood were supported by one of our centres.

In a Montréal shelter dedicated to women experiencing homelessness, **225** women between the ages of **18** and **30** were supported (including 13 trans women).

2,711 women served

Women

QUÉBEC CITY



Collective Impact Network of Women's Services in the Greater Québec City region

The **41** community organizations in this network offer a wide range of activities and support for women, including housing, shelter, health and psychological services for families to provide parenting support. This network aims to tackle social isolation and meet basic needs.

HIGHLIGHTS

An increased number of women experienced intimate partner violence during the pandemic. The network of agencies supported women through information sharing and providing support over the phone, helping **468** women.



The number of young women struggling with eating disorders rose during the pandemic. The program provided support to **694** teenagers and their families.

1,162 people served

People with Disabilities

VANCOUVER

United Way British Columbia School's Out Programs

School's Out programs provide educational support and homework assistance, physical activity and development, mentoring, social and emotional support.

HIGHLIGHTS

79% of participants established positive relationships with peers and program staff.

78% developed stronger self awareness, social awareness and relationship skills.

100 individuals living with disabilities served

TORONTO

Community Living Toronto

The Bridging Diversity and Inclusion program increases understanding and improves access to services for individuals with an intellectual disability who are LGBTQ2S+ and/or newcomers to Canada. The program aims to promote safety, belonging, and social opportunities for LGBTQ2S+ youth and adults with intellectual disabilities, and increase service and community participation for racialized newcomer families who have children with intellectual disabilities.



HIGHLIGHTS

Education and liaison work included virtual support groups for caregivers **once a week**

CLTO Influencers—an awareness and advocacy initiative co-designed with people with an intellectual disability—met **weekly** to discuss content creation and social media posts

Anti-Racism EDI Committee met **bi-weekly** to celebrate provincial, national and international cultural and heritage months along with international recognition days.

745 individuals served

Your Support in Action

Thank you, McCarthy Tétrault, for dedicating your time and considerable talents to ensure that support is available to those affected by systemic inequities. Your voices and efforts are critical to promoting a more inclusive society—and to breaking down the barriers that stand in people's way. Here is what your dedication looked like:

NATIONAL

McCarthy Tétrault was recognized by United Way Centraide as a **Thanks a Million** donor in ads in the Globe and Mail and the National Post for your exemplary support and contributing over **\$1M** to communities across Canada. Since the inception of Inclusion Now, the Firm has been recognized on this annual list among Canada's leading corporations, labour organizations and public sector groups for your remarkable generosity.

THANK YOU TO THE ORGANIZATIONS
HELPING TO GIVE EVERYONE IN EVERY
COMMUNITY THE OPPORTUNITY TO
REACH THEIR FULL POTENTIAL.



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Canada
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MERCI AUX ORGANISATIONS QUI
CONTRIBUENT À DONNER À CHACUN
ET À CHACUNE, DANS CHAQUE
COMMUNAUTÉ, LA POSSIBILITÉ DE
RÉALISER LEUR PLEIN POTENTIEL.



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“We know from our work that poverty-related issues faced by equity deserving groups are complex and intertwined and must be addressed through collective action. That's why we are so appreciative of your support through Inclusion Now. It signals McCarthy Tétrault's support for helping tackle barriers and systemic inequities that leave so many behind.”

— Dan Clement
President and CEO, United Way Centraide Canada

VANCOUVER

McCarthy Tétrault ran a very engaging workplace campaign in 2021 using a primarily virtual format. Highlights include a campaign kick-off event featuring a United Way speaker, and a series of 'Partners Dinners' where Firm members purchased tickets to attend a dinner hosted in-person by Firm partners. Their wrap up event also featured an opportunity to learn more about United Way's local Food Hubs and how campaign donations support increased food security for the community.

McCarthy Tétrault staff heard from powerful impact speakers on behalf of the Youth Futures Education Fund, as well as the Food Security Initiative. Overall, the Vancouver office saw an increase in participation of roughly **140%** in 2021 and stable donations as against 2020.

Highlight: Individual donations went up **32%**



8

**Major
Donors
(\$10,000+)**



33

**Leadership
Donors
(\$1,200+)**

Here Is How We Recognized Your Support:



VANCOUVER

McCarthy Tétrault's Regional Managing Partners and United Way Centraide Co-Chairs:

Stephen Curran—Campaign Cabinet Volunteer (outgoing)

Jill Yates—Campaign Cabinet Volunteer (incoming 2022)

Sven O. Milelli—BC Regional Partner Campaign Lead

Liezl Behm—Campaign Chair

Campaign Committee Members:

Jenn Choi , Maelle Collin, Emile ten Den, Olaf Rodriguez Gomez, Cassandra Heighton, Geena Lee, Heather Mallabone, Nicole Schulz, Xinya Wang, Ankie Wong, Jill Yates



“The Inclusion Now investment, and our 2021 United Way campaign in Vancouver was not only a way to come together as a Firm to help our neighbours and community, it re-energized my commitment to showing up for others year-round. I have always been fortunate to receive help at many different times in my life, and through our Firm’s partnership with United Way Centraide, I now feel fortunate to be able to support others within my community.”

— Olaf Rodriguez Gomez
Coordinator, Vancouver

CALGARY

As part of their 2021 United Way Campaign Kick Off, **65** participants from McCarthy Tétrault took part in an open conversation around Truth and Reconciliation with Elder Partrick.

As part of their 2021 Campaign, McCarthy Tétrault hosted a 50/50 draw in support of United Way, desk drop giving, a virtual silent auction and wine survivor fundraising event.

McCarthy Tétrault hosted United Way's Virtual Escape Room with the aim of raising awareness regarding the Sixties Scoop and residential schools.

Highlight: Individual donations went up **39%**



2

**Major
Donors
(\$10,000+)**



22

**Leadership
Donors
(\$1,200+)**

McCarthy Tétrault's Regional Managing Partners and United Way Centraide Co-Chairs:

Kimberly Howard—Partner Chair

Gordon Cameron—Partner Chair

Campaign Committee Members:

Arsalan Ahmed, Chris Boettcher, Karsten Carriere, Rhea Evans, Ripple Kaila, Heather Maki, Laaiba Nawal, Nicole Schultz, Ashley Wilson, Erinn Wilson



“Being part of the Calgary United Way Centraide Campaign has been one of the highlights of my Articling experience. It was a privilege to learn about the community's efforts to address the challenges faced [by] members of our community and to have the opportunity to assist their efforts. I was inspired by the amazing work that the Diamond Willow Youth Lodge is doing and by the generosity of my colleagues to support such a great cause.**”**

— **Erinn Wilson**
Articling Student, Calgary

TORONTO

“As a long-standing member of the Firm, I look forward to the United Way Centraide campaign each year, and have participated in many of them over the years. They bring the Firm together for the common goal of supporting others—which was deeply needed during the pandemic. Last year was my first official year on the Toronto United Way Campaign planning committee and although it was hard work, it was worth every minute. I deeply feel that it is our responsibility to support our fellow community members, and our annual United Way Centraide campaign is a way to do just that.”

— Mona Tomlinson
Coordinator,
Toronto



As part of the 2021 Campaign, McCarthy Tétrault's product drive delivered **714** hygiene kits to the 519, Rexdale Women's Centre and Community Living.

With TD, McCarthy Tétrault co-hosted a professional development event to drive awareness of the roots of poverty and inequities in the GTA, and to mobilize legal professionals to help their communities become more inclusive and equitable. The session was attended by over 50 lawyers and qualified for Law Society of Ontario CPD accreditation.

McCarthy Tétrault was recognized as a top supporter on our annual Local Leaders List, featured in an ad in the Globe and Mail as well as on our website. **McCarthy Tétrault was the only law firm recognized in the \$1M+ category.**

At the campaign kick-off panel, Dave Leonard was joined by Daniele Zanotti, President and CEO of United Way Greater Toronto, Norie Campbell (TD) and Maura Lawless (The 519). Panelists discussed the impact of the pandemic on marginalized communities and the role of corporate and community leadership and collaboration in fueling an equitable recovery.

In addition to trivia and virtual games, McCarthy Tétrault held its annual tricycle race, which raised over **\$21,000** in support of United Way. The ten tricycles were then donated to Albion Neighbourhood Services, a United Way-supported agency.

Highlight: Individual donations went up **32%**



32

Major
Donors
(\$10,000+)



98

Leadership
Donors
(\$1,200+)

Pro-Bono Support:

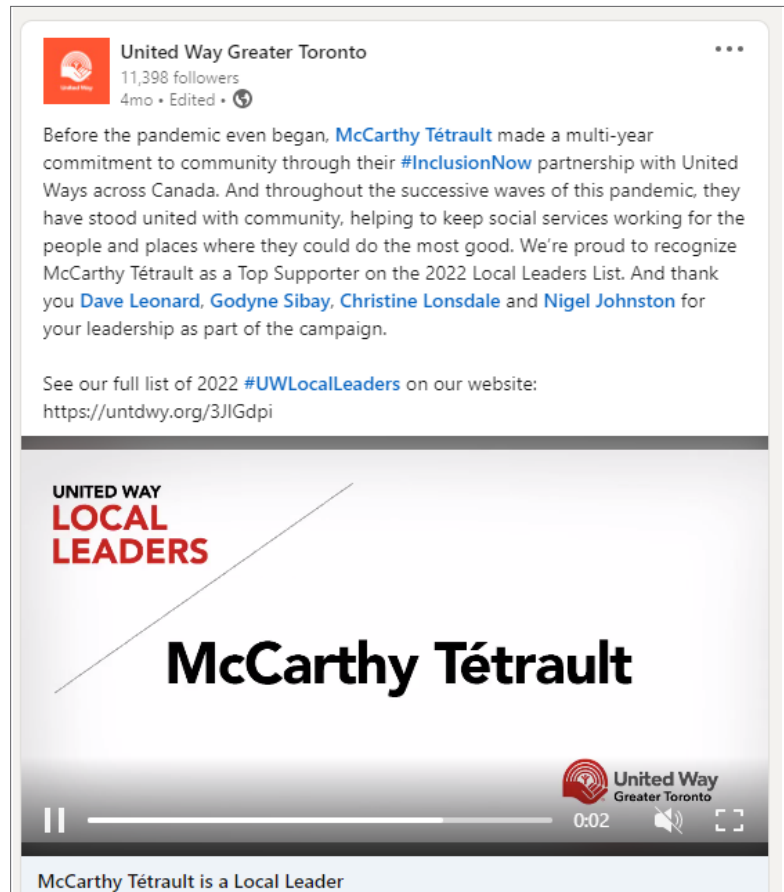
McCarthy Tétrault has been working with the 519 to support pro-bono legal work with their Trans ID Clinic.

TORONTO



Here Is How We Recognized Your Support:

As part of the 2021 campaign, United Way created short video features on Community Living Toronto, the 519 and Native Canadian Centre of Toronto. The videos featured agency staff and were included in the daily campaign newsletters.



McCarthy Tétrault's Regional Managing Partners and United Way Centraide Co-Chairs:

Dave Leonard, Partner & CEO—Toronto Campaign Cabinet Member

Christine Lonsdale, Partner—2021 Partner Chair & Major Individual Giving Cabinet Member

Nigel Johnston, Partner—2021 Partner Chair & Major Individual Gift Cabinet Member

Godyne Sibay, Managing Partner—Ontario Region—Campaign Leader & Major Individual Giving Champion

Campaign Committee Members:

Ava Arbuck, Eva Calle, Emma Chateauvert, Mary Corpus, Rebecca Ferguson, Heather Meredith, Toota Hassanien, Desiree Harris, Kishan Lakhani, Estefany Guerrero Molina, Sarah Murphy, Chuck Rothman, Mona Tomlinson, Lauren Weaver

MONTREAL

McCarthy Tétrault's campaign was recognized on our website as one of the **"Top 100"** 2021 Workplace and Corporate Campaigns. You were recognized for your Inclusion Now gift, employee and leadership campaign, and participation in the Loaned Representative Program.

Highlight: Individual donations went up **21%**



17

**Major
Donors
(\$10,000+)**



45

**Leadership
Donors
(\$1,200+)**

Here's How We Recognized Your Support:

Immigrating to a new country can be so challenging. Did you know that newcomers are more likely to experience poverty and social exclusion?

We want to acknowledge the generous contribution of McCarthy Tétrault through [#InclusionNow](#), which helps support thousands of newcomers every year.

Thanks to this project, Centraide-supported community agencies can provide the assistance that newcomers need, such as resources, information and assistance, to successfully settle and integrate into their new community.

Learn more: <https://lnkd.in/gBQJaNJ>

[See translation](#)



McCarthy Tétrault's Regional Managing Partners and United Way Centraide Co-Chairs:

Karl Tabbakh, Managing Partner—Volunteering for the professional firms division of Centraide of Greater Montréal

Alain Tardif, Partner—Campaign Co-Director, Centraide of Greater Montréal

Marie-Eve Bélanger, Partner—Campaign Co-Director, Centraide of Greater Montréal

Nadir Pracha, Associate—Campaign committee member, Centraide of Greater Montréal

Justine Blair, Associate—Campaign committee member, Centraide of Greater Montréal

Camille Bélanger, Lawyer—Campaign committee member, Centraide of Greater Montréal

Hadrien Montagne, Partner—Campaign committee member, Centraide of Greater Montréal

Jocelyn Perreault, Partner—Campaign committee member, Centraide of Greater Montréal

Pascale Klees-Themens, Associate—Campaign committee member, Centraide of Greater Montréal

QUÉBEC

McCarthy Tétrault's Regional Managing Partners and United Way Centraide Co-Chairs:

Vincent Savard, Lawyer—
member of Philanthropes
Émergents Centraide,
a program for young
philanthropist)

Philippe Leclerc, Partner,
Co-Chair

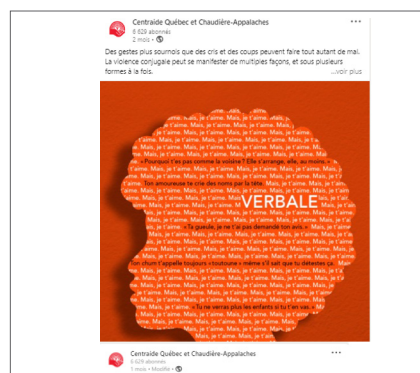
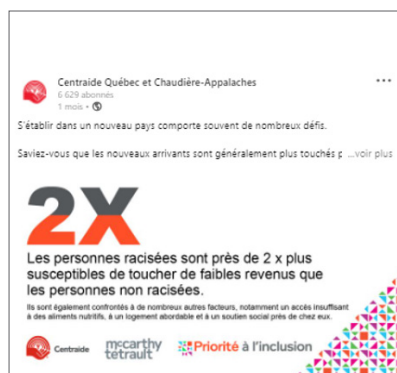
**Geneviève Baillargeon
Bouchard**, Counsel, Co-Chair

At the launch of the campaign, McCarthy Tétrault was virtually visited by La Clinique d'accompagnement juridique Droit de cité—an organization supporting marginalized people in the regularization of their judicial situation or in the defense of their rights.

McCarthy Tétrault was recognized as a 2021 Visionary Partner and Partenaire D'Innovation 2021 on United Way's website.

Highlight: Special event donations went up **382%**

Here Is How We Recognized Your Support:



“As someone who grew up without ever lacking anything, I have always been aware of my immense privilege. Being involved in a campaign for an organization like Centraide United Way, which makes a real difference in the lives of thousands of individuals, has allowed me to give back to my community. I was touched and deeply impressed by the great participation and generosity of my colleagues and friends from the Québec City office, who have all contributed to the resounding success of this campaign, and I am extremely proud to be part of an organization with such important and strong values.”

—Julie Lebrun
Counsel, Québec City

Thank You

McCarthy Tétrault's Inclusion Now investment continues to support individuals from equity deserving groups who have been disproportionately impacted by the pandemic. Your support has allowed us to stand with community in these trying times and we look forward to your support as we continue to ensure that these individuals will be supported in the years to come.

We are grateful for your ongoing care and commitment. Thank you for continuing to ensure that no one gets left behind due to circumstances that are beyond their control.





**Centraide
United Way**

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