Jo-Anne: What is JUMP Math?

John: JUMP Math is an award-winning numeracy program dedicated to enhancing the potential in children by encouraging a love of math in students and educators. Our "guided discovery" method carefully balances the best of traditional and newer approaches to teaching math. Students are given many opportunities to discover and explore concepts, but the teacher provides enough guidance, review, and practice to ensure that virtually every student does well.

Research has shown that, as early as kindergarten, children start comparing themselves to each other and deciding who is smart or talented in a given subject. When children decide they are not talented in math, their brains stop working efficiently; they stop engaging and paying attention and may eventually develop anxieties or behavioural problems. We train teachers and provide them with lesson plans that help them make all children feel capable from the very first day of school. The studies we have engaged in show that this is possible.

Jo-Anne: What evidence is there to prove the success of this program?

John: A randomized-control trial conducted by researchers from Toronto’s Hospital for Sick Children, the Ontario Institute for Studies in Education, and the University of Toronto found that children’s math knowledge grew at twice the rate when they were taught using JUMP Math compared to children who were taught using the incumbent math program, one of Canada’s most-used programs. Other case studies in a range of schools (inner-city, regular, and private) have shown similar results on standardized and provincial tests. Researchers and school administrators have also reported improvements in behaviour and levels of engagement in JUMP classes.

Jo-Anne: Why is it so important for children to excel in math?

John: Numeracy is widely understood as a cornerstone of 21st century economic competitiveness. Research shows that achievement in math is a very strong predictor of how well a student will do in school and, later, how well they will do financially and in life in general. For example, a recent study showed that a primary school student’s level of achievement in math is a better predictor of long-term academic success than their level of achievement in reading.
JUMP pilots have shown that when students think they are smart and capable in math, they tend to think they are capable in any subject; they become more engaged, cooperative and excited about all kinds of learning.

Poor math skills contribute to high drop-out rates, limited life success, increased risk of anti-social outcomes, and huge economic costs. Drop-outs are the leading burden on Canada’s welfare, health, and prison systems. The Canadian Council on Learning estimates that 55% of Canadian adults are lacking in the basic numeracy skills they need in order to navigate their lives.

At the 2013 Social Enterprise World Forum, JUMP received the Trico Charitable Foundation’s Social EnterPrize Gold Award, recognizing us as one of Canada’s leading social enterprises.

**Jo-Anne:** How do we get more schools to adopt the JUMP Math program? If a school does not offer JUMP, is there something that parents can do to help their kids in math?

**John:** Because Canada has been slipping on international tests, many Canadian school boards are now willing to try new approaches to teaching math, including JUMP Math.

The JUMP Math program has become a popular tool for parents looking to give their children a boost in math. Parents can order our materials from the jumpmath.org website, download free materials, and use them to help their children. Parents regularly contact us to tell us how much their kids learned from the materials.

**Jo-Anne** How can a donor help support the expansion of JUMP Math in Canada?

**John:** One way that JUMP Math is able to make its program accessible to schools is via its National Book Fund. The fund provides full program resources and teacher professional development to schools in communities where the needs are greatest. Last year, JUMP Math had almost four times as many applications as it was able to support, and this year is shaping up to be the same. Our Book Fund applications close in early April and, following a thorough review of applications, awards are communicated at the beginning of May. Donations to the program will have immediate benefits.

JUMP Math also seeks support from donors to continue the growth rates it has achieved in Canada as well as impact investment to deepen penetration in Canada. JUMP Math has completed a business plan to increase its impact significantly and move to self-sustainability in our day-to-day operations. This plan requires investment in outreach and customer service capacity, teacher community of practice, marketing, digitization, core operations, and further product development.

For information on the proven benefits of JUMP Math, please refer to the Research section on www.jumpmath.org, and for more general information, please contact Noreen Mclean 416-596-7716 x228 or noreen.mclean@jumpmath.org
Where Does the Money Go?

A discussion about the administration costs of charities

There are many factors that can affect administration costs, which can vary greatly depending on the nature of the charity's activity. Administration costs reflect the real cost of operating an organization and the difficulties of running the organization without them. They include:

- Ensuring good management, including financial systems, insurance, IT, human resources, governance and communication
- Everyday essential items such as rent, electricity, hardware, software, salaries etc
- Transparency and accountability with regard to production of annual reports, financial statements, audits, program evaluations and compliance with relevant legislation
- Providing a safe environment for participants and beneficiaries, including the screening of staff and volunteers who fulfill direct service roles

Without these investments, effective programs and services would be impossible to deliver. Administration costs, taken in isolation, are not an indicator of how effective a charity is.

Administration costs should be transparent to the donors, who should not hesitate to ask charities to explain the various costs associated with running their organization.

Tax Talk

By now, most people have completed their 2013 tax returns. While it is too late to do anything about last year’s tax liability, it is never too early to start planning for 2014. Charitable giving is an excellent way to mitigate taxes and re-direct funds to causes that matter to you. Below are some recent questions that we have received about charitable giving and taxes and our responses.

Q: I would like to make a large withdrawal from my RIF, well above the minimum amount, and donate it all to charity. Will the tax saving on the donation offset the amount owed on the withdrawal? Is it possible to avoid withholding tax on the RIF withdrawal?
A: In general, the donation tax credit will offset the taxes payable on the withdrawal from a RIF; however, the maximum amount of donations you can claim in a year is limited to 75% of your net income. Therefore you will require other taxable income to be able to claim the entire donation tax credit.

Withholding tax will generally apply on withdrawals in excess of the minimum amount from a RRIF. The withholding tax is approximately 30% if a lump-sum withdrawal is more than $15,000. However, in certain circumstances, it may be possible to have the withholding taxes waived upon advanced approval (prior to the withdrawal) from the Canada Revenue Agency (CRA). Alternatively, if a taxpayer does not expect to have a tax liability in the year they file their personal income tax return, the RIF withdrawal may not be subject to withholding if the client completes form TD1 Personal Tax Credits Return, certifying their total eligible tax credits will be more than their taxable income for the year. (http://www.cra-arc.gc.ca/tx/rgstrd/wthhldng-eng.html)

Q: I know that either spouse may claim charitable donations on their tax return regardless of who made the donation. What if the stock donated was in my husband's brokerage account?
A: The CRA’s administrative policy is to allow the transfer of donation tax credits from one spouse or common law partner to be split between the two in whatever proportion they choose, regardless of who actually made the donation. This would include stock donated from a brokerage account to a registered charity or other qualified donee.
Reflections from Doris Chan

The remarkably busy Doris Chan, a director of the Private Giving Foundation Board, and VP Senior Portfolio Manager, TD Wealth Private Investment Counsel, also serves as a director at the McMichael Gallery Canadian Art Foundation and numerous other charitable committees. In addition, she is a wife and mother committed to embuing a sense of social responsibility in her children. Here she shares with us her family’s perspective on giving.

Giving back through volunteering and charitable donations is very important to my family and me. My late grandfather was an American and a New York City philanthropist. Growing up, my sister and I spent every childhood summer with my grandparents in New York. When I look back, I think that all those summers hanging out with my grandfather and seeing all the charitable activity in his life that made him happy is what has shaped my charitable behaviour. Through my own giving activities, I’ve learned that giving to others can feel as good and perhaps even better, than getting.

Sometimes I wonder if the instinct to give is in my genetic code, or has been a learned behaviour through observing my grandfather. Just as I watched him give of his time and money to causes that were important to him, and learned that this activity gave him a tremendous sense of well-being, my children now watch their busy working mom carve out time to volunteer and donate to causes that are important to her.

My children attend a wonderful camp, Camp Manitou. Throughout the year, they run a program called “Manitou Cares,” whereby the kids can sign up to work at the food bank, collect shoes to send to Third World countries, put together gift boxes for women’s shelters etc.

We welcome your questions and comments. Please direct them to joanne.ryan@td.com or call 1-866-866-5166 or 416-308-6735.

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