

FOUNDATION Board of Directors

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Bill VanderKlippe	905-386-7157
Karl Vahrmeyer	905-892-2321
Henry J. Koornneef	<i>Executive Director</i>

The planned giving program is a visionary step that benefits our schools and its supporters. As partners in giving, your gift is invested. The income earned from the investments is gifted back to the Christian schools.

If you would like to hear more about the *Foundation*, we would be happy to make a presentation to your interest group. Don't hesitate to give us a call!

Thank you to the many people who have arranged a planned gift. Your legacy in stewardship is a continued blessing to a Christ-centred education.

For more information on how you can leave a legacy to your school, please contact the *Foundation's* Executive Director or speak with your professional advisor(s).

FNCS P.O. Box 850
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The Gift of Preparedness

Executive Director's Report

By Henry J. Koornneef

"I wish I/we had done this a long time ago..."
"It feels really good to have adopted a Charity Child..."
"This is a good start to getting our financial house in order..."



This is just a sampling of some of the feedback I've received from individuals and couples with whom I've traveled on their journey to making a planned gift commitment. Regardless of the value of their estate, most of these donors willingly share how they feel prepared for the eventuality of no longer needing their physical assets. Being stewardly with what the Lord has entrusted to them and the knowledge that their parting gift will benefit the Christian schools for generations after they have been called home also brings a sense of satisfaction and true joy to many donors.

Helping Christian school supporters on the path to making a planned gift often incorporates various estate planning strategies. Naturally, there are key dates related to tax and gift planning that need to be remembered and taken into consideration. Notwithstanding, there's no better time than now to start! Your questions are most welcome and are often the best way to get started. I look forward to meeting many more of you in the coming months!

You are invited to our annual promotional dinner on Friday, October 29th. It will be held at the elementary site of Beacon Christian Schools and is open to supporters from all of our member schools. We are privileged to have Mr. Dan VanderArk from Christian Schools International as our guest speaker for the evening. Complimentary tickets are available from any one of the *Foundation* Directors, through any of our member school offices, or by contacting me at the *Foundation* office.

Our thanks to Pete Wierenga from Fenwick who faithfully served for more than four years as a Director and WCS rep on the *Foundation* Board. We welcome Karl Vahrmeyer from Ridgeville who has agreed to fill the vacancy.

In August, the *Specialties Robert Legault* company held their 4th Annual Charity Golf Tournament in St. Catharines. Our member schools will once again be the beneficiaries of a significant percentage of the tournament proceeds. To date, our member schools have received approximately \$40,000 in new financial support because of this company's generous initiative.



Left - Henry participating in the 4th Annual Legault Charity Golf Tournament on August 24 at Rockway Glen.

Below - Getting organized at the Legault golf tournament - a capacity crowd of their customers, employees and business associates from across Ontario and beyond came to support this event.



Fall 2005

"Don't Wait Until Tomorrow"

Association for
Christian Education
of St. Catharines
(Beacon Christian
Schools)

By Lucy and Jan Visscher

Dunnville
Christian School

Several summers ago, I retraced my childhood walk to the Christian school that I had attended in Holland. The school walk seemed farther when I was younger! The school was uninhabited and in the process of being converted into apartment units. What will be the fate of our Christian schools 20, 30 or 40 years from now? Will all those who have prayerfully and financially supported our schools so faithfully for many years see them being converted, demolished or closed - or will they have the foresight to also include Christian schools in their wills?

Niagara Association
for Christian Education
(Covenant/John Knox
Campuses)

Smithville District
Christian High School



We all save for our retirement to do things and to visit places when we have "more time". When redoing our wills a number of years ago, we made the decision to leave part of our estate to two Christian schools. Leaving part of our estate to charity

Wellandport
Christian School

*"to enable our
children to grow,
in the love of our
Lord Jesus Christ,
in the knowledge
of the Father's
world and in the
love of others"*

was also wise since it would forego estate taxes on our investments and leave a legacy of Christian education for our great-grandchildren. What a privilege it is to be educated in the fear of the Lord. More recently, we again updated our wills and left a large percentage of our estate to the *Foundation for Niagara Christian Schools*, including a designation as to where the funds should be used.

Henry J. Koornneef
Executive Director

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We are really excited about Christian education and how the Lord has blessed us in the past. By putting the *Foundation for Niagara Christian Schools* in our wills, it gives us the opportunity to praise the Lord from whom all blessings flow. We encourage you to give serious thought to including the *Foundation* in your will.

Do you want to leave a legacy for your great-great-grandchildren?

It's Worth Repeating...

By John Kikkert, Board Chairman

The article about Revocable Deposit Agreements found on the next page first appeared in the Spring 2005 issue of this newsletter. According to Henry Koornneef, our Executive Director, this article was the catalyst that prompted a number of Christian school supporters to collectively invest in excess of a quarter million dollars by this means for the benefit of the *Foundation* and its member schools – and themselves! The *Foundation* Directors firmly believe that there are many more individuals/couples in our supporting communities that could benefit from this investment strategy. The potential short and long term benefits are significant; therefore we recommended repeating the article in this newsletter issue. We trust you will review it carefully and that you will follow through and call on Henry if you are interested or if you have any questions.

Respect for your privacy and maintaining confidentiality are very important as we move beyond the infancy years of the *Foundation*. Henry has proven himself very competent in this area. The specifics, let alone names, of what you as supporters and donors share and discuss with him during a visit are never shared with the *Foundation* Directors (unless of course this is your wish). He reports to the Board only in quantitative terms, (i.e. how many visits are made, the general nature of inquires and commitments, etc.). Henry has helped a good number of individuals and couples on their journey to making a planned gift commitment. Why not make your inquiry the next one he receives?



Please accept our invitation to be our guest at the

6th Annual Foundation Dinner

Friday, October 28, 2005 at 6:30 pm.

Punch Reception at 6:00 pm.

Beacon Christian Schools - elementary site
300 Scott Street, St. Catharines, ON

Guest speaker: Mr. Dan VanderArk,
Executive Director, Christian Schools International

Complimentary tickets are available from any Director, our member school offices or by contacting Henry Koornneef at the *Foundation*. A free-will collection to cover expenses will take place at the dinner.

Endowment Fund Report** (Aug 31/04 to Aug 31/05)

	Aug 31/04	Donations/Earnings	Disbursed	Aug 31/05
Dunnville	\$18,869	\$928	\$860	\$18,937
NACE	\$19,407	\$6,520	\$886	\$25,041
Beacon	\$94,273	\$5,794	\$5,156	\$94,911
SDCH	\$35,584	\$5,053	\$1,343	\$39,294
Computer Tech. Fund	\$800	\$2,051	\$0	\$2,851
Wellandport	\$19,620	\$1,667	\$888	\$20,399
Transportation Cap. Fund	\$2,631	\$130	\$0	\$2,761
General*	\$44,033	\$7,299	\$0	\$51,332
Bremmer Memorial Fund (\$50,000 rec. Dec/04)	\$51,235	\$0	\$0	\$51,235
	\$236,286	\$80,730	\$9,133	\$307,883

* for unspecified gifts - to benefit member schools proportionately **cents have been omitted

Revocable Deposit Agreement

Can you still remember when GICs and Term Deposits produced double-digit returns?

Are you quite content with the current returns on GICs and similar investments?

If you answered YES to both of these questions, feel free to move on to the next page.

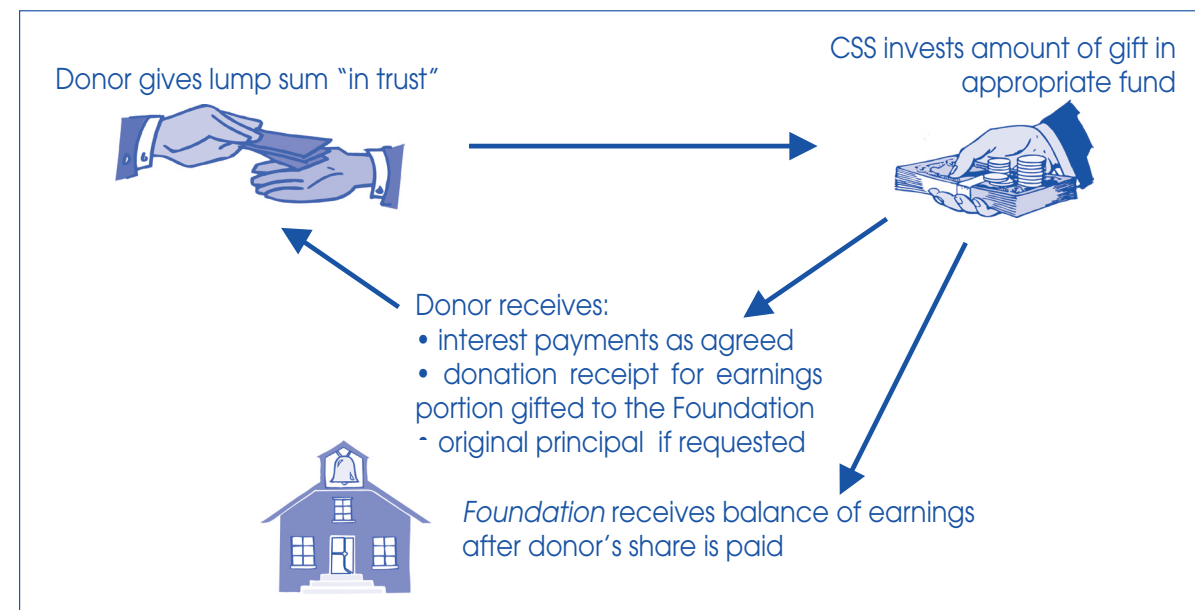
But if you answered **NO** to the second question and:

- are still most comfortable with very safe and non volatile investment strategies
- would like to earn more than you currently do on such investments
- need to keep some of your funds readily available should they be needed
- would appreciate an additional donation receipt generated by funds you're not prepared to gift - and finally...
- would like to see the *Foundation* and Christian schools benefit while you invest....

...then a Revocable Deposit Agreement is an ideal investment tool for you!

Revocable Deposit Agreements are available to us through our Partnership with *Christian Stewardship Services (CSS)*. We can benefit our member Christian schools and ourselves at the same time. To accomplish this, our investments are pooled with the nearly 15 million dollar *CSS* investment portfolio.

In 2004, the return after expenses on the *CSS* investment pool was slightly greater than 6%. As part of all agreements, a deposit holder must agree to share a minimum of half of the net earnings with a *CSS* Partner such as the *Foundation for Niagara Christian Schools*.



For example, a \$10,000 deposit holder in 2004 would have received slightly more than \$300 in interest and a donation receipt for slightly more than \$400 (comprised of the \$300 received by the *Foundation* and the \$100 administration fee deducted by *CSS*). There is no need to tie up your capital for 5 years or more to earn this overall rate of return – and no penalty if, at any time, you need to withdraw all or a portion of your funds.

How can you benefit from this investment opportunity?

Call Henry Koornneef at the *Foundation* office at 877-340-9555.

REPLY FORM

Name: _____

Address: _____

City: _____

Postal Code: _____

Telephone: _____

I would like to learn more about making a planned gift for my local Christian school(s).

I would like to learn more about the series of funds developed by the *Foundation* (e.g.. Tuition assistance, Capital, Technology, Alumni, Donor Advised and/or Named Funds).

I would like to make an endowed gift now:

for a specific school(s)

for the *Foundation's* General Endowment Fund: to benefit all the member schools.

PLEASE COMPLETE FORM BELOW:

I (We) hereby give to the *Foundation for Niagara Christian Schools* under specific instruction that this gift of

\$ _____

or any property substituted therefore, be held by the *Foundation* for a period of (10 years or more).

Signature _____

Name of Donor _____

Date _____

Please make cheques payable to the *Foundation for Niagara Christian Schools*.