

# Q & A...let's talk

## Q: How is this growth in new member schools beneficial for our founding members?

A: In a nutshell, it raises the profile of our initiatives to grow long-term financial support for our member schools. In a practical way, it also allows our foundation to spread some necessary fixed operating costs over a much larger support base. As well, many of our families have historical and relational ties to the Greater Hamilton area so it makes sense to formally work together in this way.

## Q: I've heard you mention that everyone needs an estate plan. Can you briefly explain why?

A: No one needs the actual estate plan. What we need instead is the peace of mind that an estate plan provides us. What better motivator than knowing that our assets can and will be distributed among our dependents and beneficiaries according to our wishes. What a wonderful opportunity this also gives us to incorporate a special blessing for our favorite ministries including our Christian schools.

## Q: What is a Revocable Deposit Agreement (RDA)?

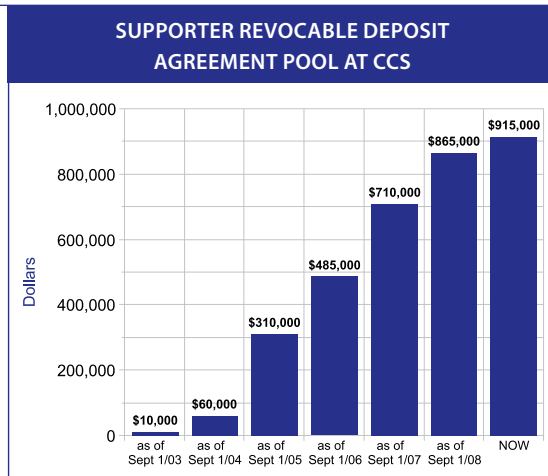
A: If you think of the RDA acronym to mean *Rainy Day Account*, this should help. It's a unique way for people of all ages to invest some funds that:

- they are not prepared to gift at this time
- they want to keep invested but are 100% accessible should a special need or emergency arise
- will still be earning a respectable rate of return
- automatically comes with the added bonus of generating a special gift for our schools through our foundation with a corresponding donation receipt.

Currently there is an RDA investment pool greater than \$900,000 working to bless our member schools and foundation while at the same time benefiting the investors.

## RDA Tracker

A visual update as to how the pool of supporter RDA funds at CSS is growing. All investors are entitled to receive up to 50% of investment earnings while the balance supports the work of our Foundation and member schools. Approximately \$25,000.00 will be received during the current school year – all the while the investor still receives approximately the same amount of earnings as if he or she had invested their funds in a short term GIC. The investor may also request the return of the funds on short notice without penalty if required.



## Henry J. Koornneef, CFP

Executive Director

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# FOUNDATION

for Niagara & Hamilton area Christian Schools

## Beacon Christian Schools, St. Catharines

www.beaconchristian.org

## Brantford Christian School

www.bcsbrantford.ca

## Calvin Christian School, Hamilton

www.ccshamilton.ca

## Dundas Calvin Christian School

www.dccs.ca

## Dunville Christian School

www.dunvillechristianschool.ca

## Hamilton District Christian High

www.hdch.org

## Jarvis District Christian School

www.jdcs.ca

## Niagara Association for Christian Education

(John Knox & Covenant)

www.nace.ca

## Smithville District Christian High

www.sdch.on.ca

## Trinity Christian School, Burlington

www.tcsonline.ca

## Wellandport Christian School

www.wellandportchristianschool.ca

## Making History

On September 2, 2008, the Board of Directors of the *Foundation for Niagara Christian Schools*, representing our five member Christian schools in Greater Niagara, unanimously welcomed the following sister schools from the Greater Hamilton area as full members:

- Brantford Christian School**
- Calvin Christian School, Hamilton**
- Dundas Calvin Christian School**
- Hamilton District Christian High**
- Jarvis District Christian School**
- Trinity Christian School, Burlington.**

The Directors also unanimously adopted a Special Resolution to change our foundation's legal name to **Foundation for Niagara & Hamilton area Christian Schools.**

*(continued on inside panel)*



## Our Executive Director – Henry J. Koornneef, CFP

Henry and his wife, Joanne, reside in Beamsville and have three grown children. Their immediate family now includes two sons-in-law and two grandchildren. Joanne attended John Knox Christian School in Clarkson while Henry attended John Knox Christian School in Fruitland and HDCH (class of '75). All three of their children are graduates of John Knox in Fruitland and Smithville District Christian High. Both daughters have Redeemer University College business degrees and their son a business degree as well from Calvin College. Henry and Joanne are very grateful for the excellent Christian education they and their family have received.

Henry began his tenure as Executive Director with our foundation in October of 2001 and continues to equip himself through continuing education to ensure professionalism, competency and integrity in his work. Henry is a fully qualified *Certified Financial Planner™* and he is currently working towards acquiring his CSA credentials (*Certified Senior Advisor™*).

Confused by terms such as estate planning, planned giving or tax-efficient gift planning? Henry is always willing to offer you honest, independent advice and is equipped to work either alone or with your other current advisors to develop a plan that is right for you.

### Making History (continued)

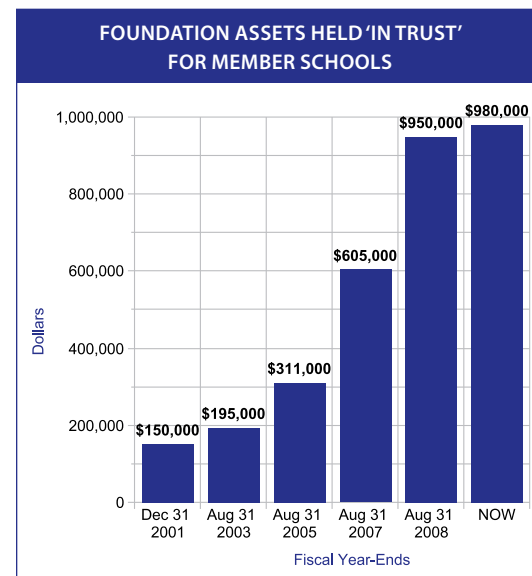
With God's blessing, we are confident this historical development will be beneficial to both our founding and new member schools. We will be working closely together to ensure the long-term financial viability of Christian education and our schools in the Greater Niagara and Hamilton area.

Our expanded Board is eager to share our enthusiasm with you as well as receive your feedback or answer any questions you might have. Just ask! This is your foundation. Promote it, support it ... and together, let's grow it!

*John Kikkert, Interim Board Chair*

## Fund Report

*A general illustration of the way in which Foundation assets owned 'in trust' for the benefit of our member schools are growing. These assets are currently being held in a variety of ways, including general endowments, memorial endowments, named and/or donor advised funds and insurance policies. A complete breakdown by school is available upon request.*



## Events

Disbursement cheques to be presented at various school fall membership meetings.

Website revision in progress – to incorporate new name, logo, member schools and updated promotional literature.

Plans are underway to hold regional seminars this fall / winter. Check 'Upcoming Events' link on website for updates.

## BOARD OF DIRECTORS

* Fred Bennink.....	905-648-7999
* John Bezuyen .....	905-562-7887
* John Kikkert .....	905-957-7766
Juliette Lamb .....	905-319-8816
John Langendoen.....	905-892-3972
* Theo Meester.....	905-563-6332
Clarence Mulder.....	905-774-3809
Don Nelson.....	905-892-8191
Bert Prinzen.....	519-587-3066
Fred Reitsma.....	519-752-3466
* David Rumph.....	905-304-6643
Richard Schilstra.....	905-774-6171
Bob Schinkel.....	905-387-0100
Dom Tersigni.....	905-934-0862
Karl Vahrmeyer.....	905-892-2321
* Bill VanderKlippe.....	905-386-7157
* Bernie Voortman.....	905-628-8582

*\* Denotes Executive Committee Members*

## 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). Please send us some information.
- 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 become a **Friend of our Foundation**. Enclosed is our gift of:

\$ \_\_\_\_\_

- 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.

### \*For endowment gifts, please complete form below:

I (We) hereby give to the **Foundation for Niagara & Hamilton area 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 & Hamilton area Christian Schools.*