

FOUNDATION Board of Directors

John Bezuyen	905-562-7887
John Kikkert	905-957-7766
Theo Meester	905-563-6332
John Langendoen	905-892-3972
Clarence Mulder	905-774-3809
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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 our *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.

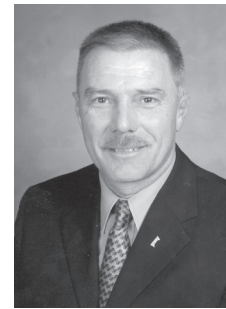
For more information on how you can leave a legacy to your school, please contact the *Foundation's* Executive Director or speak with your professional advisor(s).



LEAVE A LEGACY™
Make a Difference
in the Lives that Follow

Executive Director's Report - by Henry J. Koornneef, CFP

After 6 years of preparing a variety of reports and articles for this newsletter and submissions for member school newsletters along with speaking at school membership meetings at least once a year, I believe most of you already have a good idea what my message will focus on before you read or hear it. This is not necessarily a bad thing – it means your foundation has been relatively successful in getting out the important message of effective planned giving and estate planning.



Will this have an impact in the long-term? Absolutely. There is a significant amount in future gifts already planned.

Is it having an impact now or in the short-term? Albeit minimal relative to school operating budgets, I believe our foundation is still making a difference now. Ultimately, our member schools have the final say on this and I would encourage you to ask your local school leadership. I know they would welcome the opportunity for dialogue with their supporters on this topic.

Is there a need to do more for our schools now? Yes...and as a community we can!

For this newsletter issue I have chosen to let the numbers on page 2 and a few testimonials speak for themselves. These stories were written by real people representing different generations who acted on good intentions to make a difference for Christian education in the future...and now!

Happy Thanksgiving - God is good!

Life rolls on. It has now been almost 30 years since finishing formal education – years of working and living, of experiencing blessings and dealing with challenges and troubles. And considering all things, God has been more than gracious.

So what? There are many, many needs and opportunities to do good, and be supportive of causes. One area for us, having 4 children progress (one still going) through Christian schools, was to make a \$50,000 revocable deposit agreement (RDA) investment and designate the Foundation, as well as a bursary fund, as recipients of the interest earned. Year by year funds are generated to the benefit of Christian schools, beyond tuition. And the principle amount, with some annual devaluation, remains for future use.

Maybe this is something for others to think about as well. The amount can be more or less. This is one of the ways that God provides for our Christian schools – through the means that He has given to supporting families and individuals.

Back in the middle of the fifties when we got married, we purchased some life insurance from the Manufacturers Life Insurance Company. Because of changes in our laws during the nineties we received a number of shares in Manulife Financial – but we did not buy them or pay for them. It was like a gift, but knowing these would be 100% taxable at the time of our death, we decided to give a number of these shares to our school community through the Foundation. The tax liability is now gone and we also received a donation receipt for the total value of those shares. Do you have shares in Manulife? Speak to Henry Koornneef and he will tell you how we did it. This is the easiest and most beneficial way to share your blessings and you will never regret it.



FALL 2007

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

Dunnville
Christian School

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

Smithville District
Christian High School

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”*

Henry J. Koornneef, CFP
Executive Director

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Fax 905-957-9172
office@foundationniagara.ca
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1-800-267-8890
www.csservices.ca

LINK Legacy

“In Memoriam” Giving

“If desired, memorial contributions to the Diabetes Association or the Foundation for Niagara Christian Schools would be appreciated by the family.”

(Excerpt from Diedert Schilstra's obituary, Smithville, May 2007.)

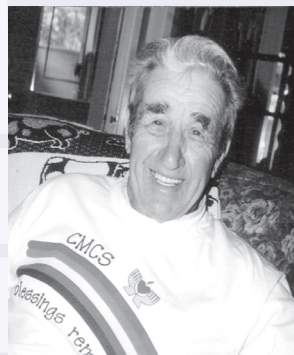
How many times have you read someone's obituary and at the end of it, it says “memorial contributions may be made to ...”? I've probably read them hundreds of times and never really paid any attention to the type of cause that a family would like supported. I didn't give a whole lot of thought to my Dad's either until Henry Koornneef asked me “What prompted your family to include the *Foundation for Niagara Christian Schools* (FNCS) in your father's obituary to be the (direct) beneficiary of memorial donations? It's the first time this has ever been done.” I did not know what to say right away. I was surprised that no one else had ever named the FNCS in an obituary before. My initial response was, “It's a good cause.”

After giving it more consideration, there were several reasons we did this:

- 1) It's a good cause.
- 2) My parents have been life-long supporters of our Christian schools and this was a small expression of the importance of Christian education in their lives.
- 3) Just before my Dad died, he and my mom had decided to include the *Foundation for Niagara Christian Schools* in their wills.
- 4) Because our extended family and friends are spread out all over the Niagara Peninsula and a great majority of them support Christian education, this gave family and friends a common cause to support.

- 5) Because our immediate families are enrolled at NACE, SDCH and Beacon Christian Schools, any donations given to the FNCS would not only benefit those schools, but all the schools belonging to the FNCS.

Three hundred and sixty five dollars was donated to the FNCS as a memorial to my Dad's life. A lot of money? Not really. But it was the first of its kind. I hope it happens a lot more. After all, it's not just a good cause - it's a great cause.



For the Schilstra family,
Wayne

Diedert Schilstra
(Nov. 5, 1926 - May 13, 2007)

Fund Report (Fiscal Year 2006/2007)

	Sept 1/06 <i>(opening balance)</i>	Donations	Earnings <i>(net of admin fees)</i>	Disbursed	Aug 31/07 <i>(closing balance)</i>
BCS Endowment Fund	\$127,224	\$1,841	\$6,605	\$6,200	\$129,470
DCS Endowment Fund	\$19,438	\$440	\$999	\$1,200	\$19,677
NACE Endowment Fund	\$27,597	\$34,954	\$1,788	\$2,440	\$61,899
SDCH Endowment Fund <i>SDCH Computer Tech. Endowment</i>	\$44,805 \$5,340	\$9,347 \$1,200	\$2,300 \$300	\$4,260 \$0	\$52,192 \$6,840
WCS Endowment Fund <i>Transportation Capital Endowment</i>	\$21,562 \$3,196	\$940 \$0	\$1,129 \$168	\$1,000 \$0	\$22,631 \$3,364
General Endowment Fund*	\$59,031	\$15,750	\$2,904	\$11,500 <i>(t/f to Stewardship Ed Fund)</i>	\$66,185
Stewardship Education <i>Endowment Fund</i>	\$0	\$11,500 <i>(t/f from Gen. Endowment)</i>	\$600	\$0	\$12,100
Bremmer Memorial Endowment**	\$52,422	\$9,952	\$2,889	\$2,650	\$62,613
S. McLean & C. Osborne *** <i>Memorial Endowment**</i>	\$50,000	\$5,200	\$3,362	\$500	\$58,062
Donor Advised Fund A	\$0	\$12,000	\$234	\$0	\$12,234
In Trust Fund****	\$77,202	\$0	\$3,961	\$5,443	\$75,720
	\$487,817	\$103,124	\$27,239	\$35,193	\$582,987

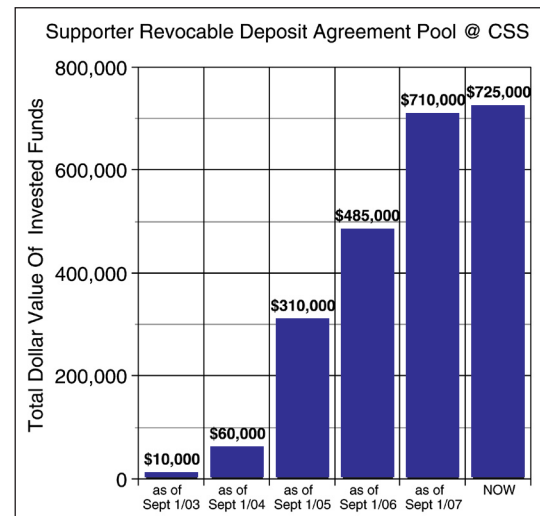
* for unspecified gifts - to benefit all member schools proportionately ** for benefit of SDCH and NACE *** for benefit of BCS
**** portion of BCS \$250,000 capital campaign pledge - interest earnings designated for FNCS



Our *Foundation* again this year was designated to be the major beneficiary of the *Specialties Robert Legault Annual Charity Golf Tournament* held this past August. All funds received this fall will in turn be gifted to our member schools during the current school year. To date, our member schools have received over \$50,000 from this annual tournament. This year Henry had the privilege to spend time on the links with Robert Legault from Quebec (second from left), together with Jim Slappendel (far left) and Casey Lagerwerf (far right). Participants from throughout Ontario and Quebec enjoyed a great day of golf... guilt-free!

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 \$20,000.00 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.



What does stewardship mean to you?

Many organizations and charities make use of the word “stewardship” such that this word has developed different meanings depending on your perspective and worldview. One of my favorite passages in the Bible relating to Christian stewardship is found in the second book of Chronicles, Chapter 9 under the heading “Sowing Generously”:

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.” – II Chronicles 9 vs. 6-11

Other examples of Christian stewardship sometimes arrive via unexpected avenues. Several months ago I received the following email ‘forward’ that I believe is a real gem and in sharing it with you, I hope that you will also be encouraged by it.

A group of alumni, highly established in their careers, got together to visit their old university professor. Conversation soon turned into complaints about stress in work and life. Offering his guests coffee, the professor went to the kitchen and returned with a large pot of coffee and an assortment of cups – porcelain, plastic, glass, crystal, some plain, some exquisite – telling them to help themselves to the coffee. When all the students had a cup of coffee in hand, the professor said: “If you noticed, all the nice-looking, expensive cups were taken, leaving behind the plain and cheap ones. While it is normal for you to want only the best for yourselves, that is the source of your problems and stress. Be assured that the cup itself adds no quality to the coffee. In most cases, it is just more expensive and in some cases even hides what we drink. What all of you really wanted was coffee, not the cup, but you consciously went for the best cups...and then you began eyeing each other’s cups. Now consider this: Life is the coffee; the jobs, money and position in society are the cups. They are just tools to hold and contain Life, and the type of cup we have does not define nor change the quality of Life we live. Sometimes, by concentrating only on the cup, we fail to enjoy the coffee God has provided us. Enjoy your coffee! *Author Unknown*

HJK

Board Report

Several board members have served *The Foundation for Niagara Christian Schools* for many years, some of us since its inception. As individuals, board members are also challenged to put words into action by naming the *Foundation* in our personal wills or taking advantage of other initiatives that benefit the *Foundation* and our Christian schools.

Certainly it was my intention to do this. So why did it take me several years to act on those good intentions? I don’t have a clear answer to that question. Opportunities that benefit me directly seem to get immediate attention. Others sit on the back burner waiting for who knows what. That’s human nature I suppose. Turning good intentions to action is an issue that Henry Koornneef and the board are challenged with continually.

I would guess that most readers of this newsletter also have intentions to support their schools long term through the *Foundation*. With the future of our Christian schools at stake turn your good intentions to action now. Call the *Foundation* office and ask Henry how to get the process started today.

Theo Meester, Board Treasurer

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 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*.