

Beacon Christian
Schools, St. Catharines
*Beacon Christian
Schools Foundation*
www.beaconchristian.org

Brantford
Christian School
*Brantford Christian
School Foundation*
www.bcsbrantford.ca

Calvin Christian
School, Hamilton
*Hamilton Calvin Christian
School Foundation*
www.ccs-hamilton.ca

Dundas Calvin
Christian School
*Dundas Calvin Christian
School Foundation*
www.dccs.ca

Dunnville
Christian School
*Dunnville Christian
School Foundation*
www.dunnvillechristianschool.ca

Hamilton District
Christian High
HDCH Foundation
www.hdch.org

Jarvis District
Christian School
*Jarvis District Christian
School Foundation*
www.jdcs.ca

Niagara Association for
Christian Education
NACE Foundation
(John Knox & Covenant)
www.nace.ca

Smithville District
Christian High
*Smithville Christian
High Foundation*
www.sdch.on.ca

Trinity Christian
School, Burlington
*Trinity Christian
School Foundation*
www.tcs-online.ca

Wellandport
Christian School
*Wellandport Christian
School Foundation*
www.wellandportchristianschool.ca

MAKE A DIFFERENCE IN THE LIVES THAT FOLLOW



Why Leave a Legacy?

- to enrich people's lives
- to provide support
- to leave a memory
- to contribute to the future

FALL 2009 VOL. 11, ISSUE 1



FOUNDATION

for Niagara & Hamilton area Christian Schools

PARTNERING IN THE NIAGARA GOLDEN HORSESHOE



LEAVE A LEGACY™ PROGRAM*

*A PROGRAM OF THE CANADIAN ASSOCIATION OF GIFT PLANNERS



Your Personal Legacy and Our Legacy as a Community

Photos courtesy Bonnie Desjardins, Principal John Knox Christian School, Fruitland

Most online dictionaries define “legacy” as *money or property left to someone by will or bequest OR anything handed down from an ancestor or a predecessor or from the past.*

We often confuse the word “legacy” with situations or public events where we witness wealthy individuals making significant gifts to charity, often associated with a significant amount of media attention. We will ALL eventually leave a legacy; it’s just up to us while we are on this side of heaven to determine what this legacy will be.

I have met Christian school supporters that have already included a bequest in their wills or made other suitable planned giving arrangements for one or more Christian schools. Other supporters agree this is the stewardly thing to do but fall short on seeing their good intentions through to fruition. This is somewhat understandable given that the business of estate planning

(deciding who will eventually receive our assets) includes preparing or updating our will(s), thereby acknowledging our own mortality. Having said that, we all have the opportunity while we are living to determine who will eventually become our favourite charity - Ottawa or the ministries (including our Christian schools) that many of us cherish and have supported faithfully all of our lives.

This is THE core message we have been sharing for the past 10 years and is still as valid today as it was when our *Foundation* was founded in the late nineties. We are a member of the Golden Horseshoe *Leave a Legacy™* program, promoted by the *Canadian Association of Gift Planners*, and it is both refreshing and encouraging to hear the same message coming from

this credible organization. In addition, we partner with *Christian Stewardship Services* and we also work directly with a growing number of professional advisors currently working on behalf of our school supporters.

We have been granted permission to use excerpts from the most recent Golden Horseshoe *Leave a Legacy™* publication in this newsletter issue. To request a hard copy of this excellent publication, please call or email our *Foundation* office or your local member school office today.

Blessings as you follow through on your good intentions!

At your service, HJK



Chantelle and Brett enthusiastically begin school in HDCH’s 54th year. This year HDCH is excited to award four scholarships totalling \$2600 with money earned at our *Foundation*. What a blessing to promote excellence in Christian scholarship while making Christian education more affordable for our parents.

Courtesy George VanKampen & Harry Meester, Hamilton District Christian High

The Top Ten

THINGS YOU CAN DO TODAY TO LEAVE A LEGACY™

1. Prepare a Will. By preparing a Will, you ensure that your wishes for sharing your legacy with others are guaranteed. Be sure to share this information with your loved ones, so they too can be part of your lasting gift.
2. Leave a gift in your Will to the charities that have touched your life.
3. Leave a specific amount or a percentage of your estate. By being specific, you ensure your wishes for your gift will be met.
4. Consider gifting some of your assets, such as stocks, bonds, cash, real estate or art to your charities.
5. Name a charity as the beneficiary of your RRSP, RRIF or pension if possible.
6. Consider leaving a charity as the beneficiary of an existing or paid up life insurance policy.
7. Invest in a new life insurance policy naming your favourite charity as the beneficiary.
8. Remember loved ones with memorial gifts.
9. Encourage family and friends to leave legacy gifts in their Wills.
10. Ask your financial or estate planning advisor to help you leave a lasting gift and to include charitable giving as part of their counsel when working with clients.

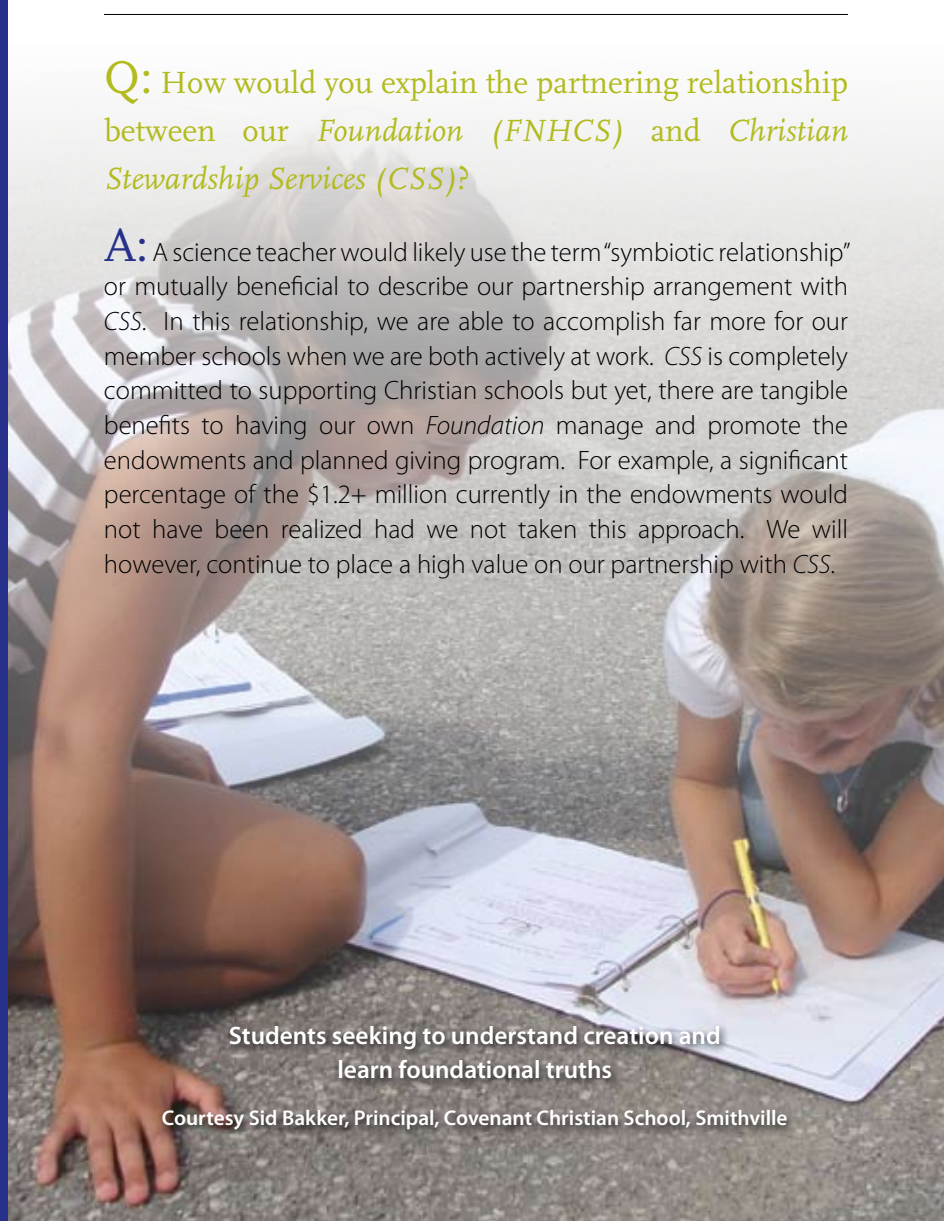
YOUR QUESTIONS ANSWERED

Q: If I plan a current or future gift to the *Foundation*, does it automatically end up in “one big pot”?

A: Absolutely not – you have options! If your wish is that your gift benefits just one or two schools or any other specified number of schools, we will gladly respect and accommodate such designations. Our financial statements currently list no fewer than 24 active and separate accounts for the collective benefit of our member schools. At minimum there is a general endowment fund for each member school. There are also several named or special purpose funds for one or more schools. These will only grow more diverse in time as donors realize they have additional opportunities to designate current and future gifts in meaningful ways. We also have several accounts, such as a significant bursary endowment, that are currently designated to benefit more than one school. Having said that, we still do have one *FNHCS* general endowment (to benefit ALL our member schools proportionately) to hold undesignated endowed gifts, whether current or future gifts, from supporters who simply wish to support Christian education in general.

Q: How would you explain the partnering relationship between our *Foundation (FNHCS)* and *Christian Stewardship Services (CSS)*?

A: A science teacher would likely use the term “symbiotic relationship” or mutually beneficial to describe our partnership arrangement with *CSS*. In this relationship, we are able to accomplish far more for our member schools when we are both actively at work. *CSS* is completely committed to supporting Christian schools but yet, there are tangible benefits to having our own *Foundation* manage and promote the endowments and planned giving program. For example, a significant percentage of the \$1.2+ million currently in the endowments would not have been realized had we not taken this approach. We will however, continue to place a high value on our partnership with *CSS*.

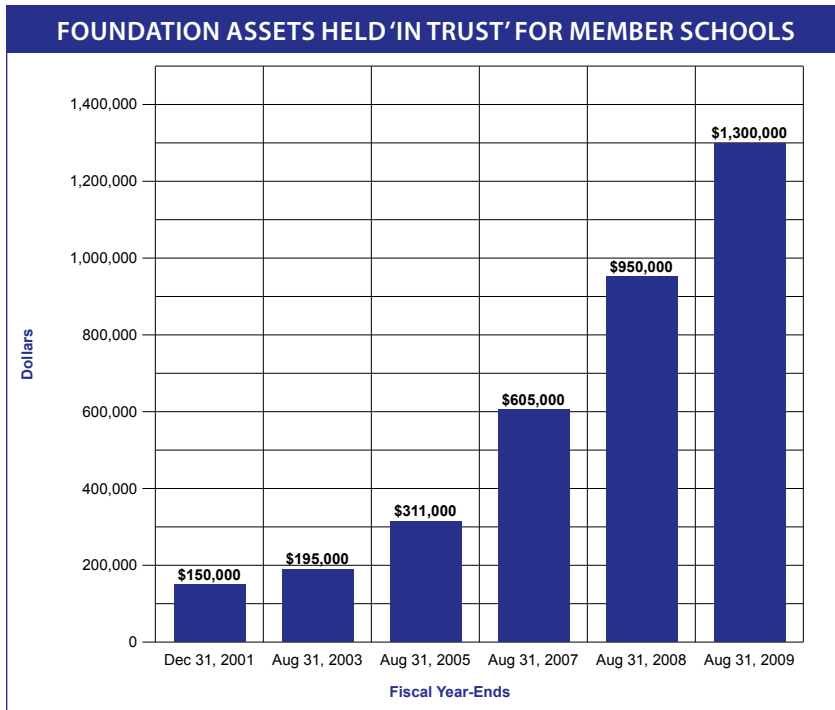


Students seeking to understand creation and learn foundational truths

Courtesy Sid Bakker, Principal, Covenant Christian School, Smithville

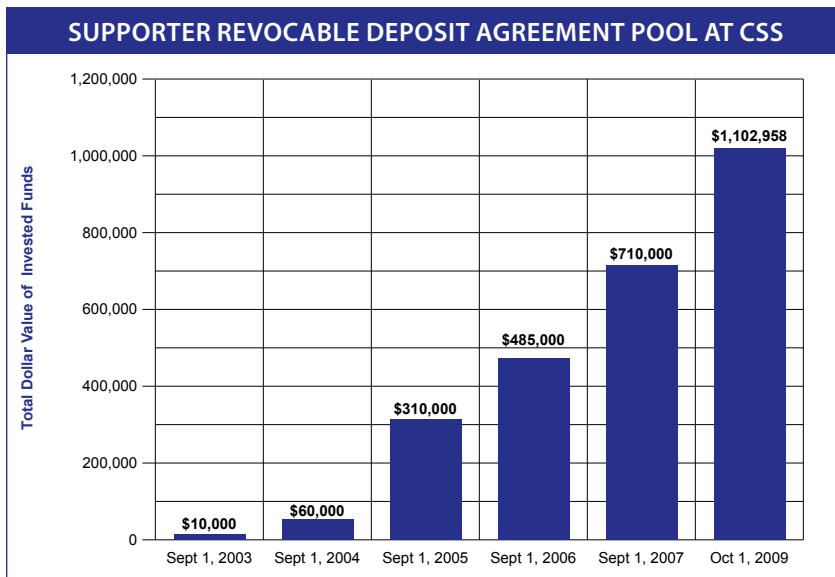
Fund Report

A general illustration demonstrating how the growth of *Foundation* assets held for the benefit of our member schools are growing. These assets are currently being held 'in trust' 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.



RDA Tracker

A visual update as to how the pool of supporter RDA (Revocable Deposit Agreement) funds at CSS (Christian Stewardship Services) is growing. All investors are entitled to receive up to 50% of investment net earnings while the balance supports the general promotional efforts of our *Foundation* or is credited to one or more of the endowments. Investors may also designate the gifted portion of their earnings to flow through to one or more of our member schools for a variety of purposes, including the funding of existing or new bursary programs.



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Executive Director

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