

FOUNDATION Board of Directors

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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).

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From Acceptance... to Commitment

Executive Director's Report

By Henry J. Koornneef

At last November's promotional dinner held in the Wellandport Christian School, we distributed the first edition of our recently developed information booklet containing various updated as well as new promotional material. Our second edition is now available and contains even more information to benefit you!

This new information booklet also provides some background information on the *Foundation's* history, introduces our new logo and summarizes some of the reasons we spend as much time and energy as we do on Christian education. It also explains how endowment gifts will financially support our schools for generations to come, how planning a bequest through a *Charity Child* can be accomplished, how to prepare a valid Christian will, the importance of choosing the right person to serve as your Executor (or Executrix) and how to minimize or totally eliminate probate fees in your estate plan. The booklet also contains information sheets on charitable gift annuities, gifting with life insurance and gifting appreciated securities (and other property subject to capital gains) as well as a product sheet on *Revocable Deposit Agreements* (see previous page).

These booklets are being distributed at various functions this spring. If you have not yet received yours, please call or email me and I will gladly mail one to you. One of my primary roles is to answer any of your questions and to help you follow through on your good intentions in making a commitment. I am confident you will find a planned giving tool that is right for you!

Since early April, I've offered a presentation for a senior's group, had the opportunity to share a short message at several Grandparent Days and have been attending our member school spring membership meetings to make short presentations and present disbursement cheques in person. In general, the amount distributed each year to our member schools is increasing - definitely a positive sign! Additional planned giving commitments, as well as voluntary cash gifts, will help ensure that these annual gifts to our schools grow increasingly larger.

This newsletter issue does not contain an Endowment Fund report. Our fall issue of *Legacy Link* will again feature this report, complete with updated figures showing recent donations and disbursements (from Dec 31/04 to Aug 31/05).



Henry speaking on the benefits of planned giving at a Seniors Tea hosted by Beacon Christian Schools in early April.



Spring 2005

Then, now... and in the future

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

What a blessing Christian education is! Neither my wife, Jean, or myself had the opportunity to attend Christian schools in our youth - but we feel really blessed that we were able to send our own children to Wellandport Christian School and Smithville District Christian High. The Lord's work through their education, experiences, staff & friends has obviously made a huge impact on who they are today. Frequently we are reminded of God's faithfulness by their actions, decisions and contributions.

Dunnville
Christian School

We financially supported the schools **then** through our tuition payments and by participating in many of the annual fundraisers; ... we still financially support the schools **now** because this is a community to which we belong and we want to see the schools remain affordable for the current families; ...**and in the future** we will be supporting the schools through the planned gift we've arranged for the time when we don't need it anymore!

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

Although we've shared the particulars of our planned gift with Henry, when he asked us to write a short testimonial, he mentioned it's not necessary to share the details.

Smithville District
Christian High School

But we decided to share our plan with you in order to explain one alternative and in order to encourage you to take action now if you haven't already. Our planned gift strategy was fairly straight forward. Both in our investments and in our wills, we first named each other as primary beneficiary AND then when the second one of us dies, everything is split equally amongst our children and one list of charities (as though one more child). In that one list of charities, which can easily be changed by us, the *Foundation* is a main beneficiary. Since making these arrangements we are much more comfortable that we have taken action.

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
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Through my Financial Planning practice, I have also had the opportunity to observe first hand Henry's ability to apply his knowledge of the various planned giving options available, including to the benefit of several of my clients. As a *Foundation* board member, I have a great deal of confidence in Henry's ability to develop a plan that's right for you while respecting your privacy.

Our Christian school families need our support. Let's all make a difference through a planned gift.

Sincerely, Don & Jean Nelson



It's about helping people...

By John Kikkert, Board Chairman

When you read the *Foundation's* promotional material, you'll learn about planned giving, endowments, charitable gift annuities, revocable deposit agreements, bequests and the like, but ultimately we hope you'll realize it's about helping people.

Our circumstances all differ - as is the plan that will best meet our needs. To ensure the financial viability of our Christian schools for future generations, we need to join together as supporting communities and plan our future gifts today. Committing to a visit is easy to put off until tomorrow or next month or next year because our lives tend to be very busy. There is also the spiritual aspect where we often struggle with our own mortality and therefore would like to assume we still have plenty of time to develop a plan.

Given the positive nature of the regular reports provided by our Executive Director and from feedback we as individual Board members have received, in recent months there has been a greater level of acceptance in our supporting communities of the planned giving program offered by the *Foundation*. This is very encouraging but let's also aim to transform acceptance into a commitment. Benefit our students, your family and yourself by requesting your visit today.

Benefits of Preparing an Estate Plan

There are many benefits to preparing a comprehensive estate plan which includes a planned gift - and some benefit you immediately!

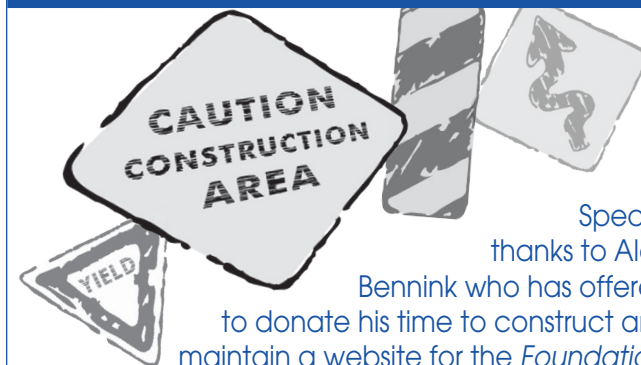
- Manage current income taxes
- Ensure sufficient liquidity exists in your estate
- Manage income taxes after death
- Minimize government interference
- Plan for replacement income
- Minimize disputes
- Anticipate survivor's needs and abilities
- Maintain business viability
- Legacy gift for your favourite charities
- Provide peace of mind

Questions? We have answers and solutions.

Mrs. Marietta Mulder, Board Secretary at Dunnville Christian School, accepting a *Foundation* disbursement cheque at the DCS Spring Membership meeting in April.



WEBSITE UNDER CONSTRUCTION!



Special thanks to Alan Bennink who has offered to donate his time to construct and maintain a website for the *Foundation*. We hope to have it operational by early fall.

Stay tuned for
www.foundationniagara.ca

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.

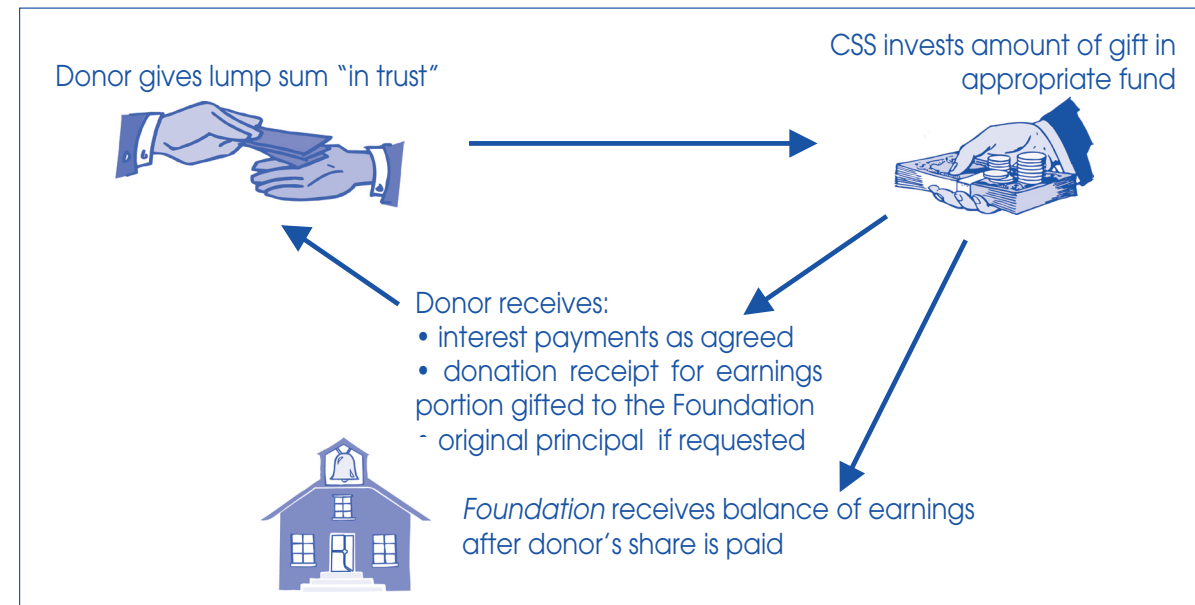
But if you answered **NO** to the second question and:

- 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 admin 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 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.

Updating or preparing a new will? Our fall issue of *Legacy Link* will include an article on the importance of including an effective *Power of Attorney for Personal Care* - also called a *Living Will*.

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*.