

FOUNDATION Board of Directors

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	<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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Joyful Giving for the Living

Executive Director's Report

By Henry J. Koornneef

At the 5th Annual *Foundation Awareness Dinner* held last November in the Wellandport Christian School, our guests were blessed by Henry Contant's message "Building Kingdoms or Kingdom Builders - Joyful Giving for the Living". Henry emphasized the importance of being kingdom builders and seeking every opportunity possible, while we are able, to keep our schools strong and viable - including support for the planned giving program available through the *Foundation*.

I also had the privilege at this dinner to present our schools with more than \$13,596.14 in funds - \$1,750.00 from the *Mountainview Music Performance Committee*, the proceeds from a benefit concert held last October - and \$11,846.14 from the *Specialties Robert Legault 3rd Annual Charity Golf Tournament* held last August. A special thank you to all the individuals who helped make this possible.

The *Foundation* was once again the recipient of several year end gifts. These gifts have been included in the Fund Report located elsewhere in this newsletter. Although we do not actively solicit year end gifts (so as not to deflect donations away from the schools), we graciously accept them and humbly encourage supporters to consider making annual endowed gifts to the *Foundation* in addition to regular support for the schools. This too, will have a positive impact on our ability to present increasingly larger annual gifts to our member schools.

SDCH and NACE were also the beneficiaries of a partial disbursement from the Bremmer estate. This bequest has been placed in the *Daniel & Tina Bremmer Memorial Fund*, held in trust by the *Foundation*, with all the earnings annually gifted to SDCH and NACE and designated for tuition relief.

I am looking forward to presenting each member school society with another cheque at their annual spring membership meetings. This cheque represents the majority (or in some cases all) of the earnings from the various endowment funds held in trust for the schools. There is a minimum amount we must disburse each year as required by the Canada Revenue Agency and as determined by the *Foundation's* annual Charity Return.

I am very grateful for the wonderful partnership we have developed with our member schools. Together, we are actively promoting gifting with the primary goal of developing the Endowment Funds. Our school leaders realize that this is for the schools' ultimate benefit but they also realize we have a very unique opportunity to do the right thing as fellow Christian school supporters.

In light of recent world events, we have so much to be thankful for - including opportunities that enable us to continue unhindered in letting His light shine on our children through the education they receive. May God continue to bless you all in this New Year.



Mr. Henry Contant, guest speaker at last November's promotional dinner.



Winter 2005

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
Executive Director

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In Life and in Death...

By Dirk and Jean Vander Steen

On the last day of 2004 my mother, Cornelia Vander Steen, left her earthly home at Shalom Manor in Grimsby to take her place with God's people in heaven. Our funeral service, with ten of our eleven brothers and sisters, focused on celebration for the life she had led on earth. Her death was the first step to life above. It did not take long for one of my brothers and sisters to apportion to us the letters, pictures and memorabilia that mother had carefully kept for us. In the next few weeks my brother will take care of the financial matters that reflect mother's desires in her last will and testament. Christian schools will be included.



I left Canada in 1960 and have not been a resident of the Niagara Peninsula for 45 years. My wife and I, since our return from Africa, regularly visit our family and friends in St. Catharines and have felt a growing bond of kinship. After serving as missionaries in Nigeria, sponsored and supported by the churches in St. Catharines, Jean and I experience a common bond with you. My work, after our return, included the development of a biblical stewardship education program for the churches. This taught me that our resources were not really "ours" but they belonged to God. Teaching and preaching this concept changed our lives. Today we know that our resources should support your efforts to advance the work of the church and kingdom, especially in Christian education. It was my privilege in the mid-nineties to work with your local visionaries in Christian education to establish a *foundation* for the support of the Christian schools in the Niagara Peninsula. Today in life and in the death of our mother, we can provide support. To God be the glory!

Jean and I recently practiced what I have "preached" for many years. We have established a *Charitable Remainder Trust* with the assets of a home we maintained in Kalamazoo, Michigan, the place where I worked as Development Director of the area Christian schools. This trust provides a modest income for us in life and will provide a generous gift for Christian schools at our death. The tax avoidance benefits in this gift were more than we expected. We encourage you to call Henry Koornneef, the Executive Director of the *Foundation for Niagara Christian Schools*. He is able to help you receive benefits that go beyond a basic gift. Your legacy by providing for future generations is God honoring.

The Future is Now

By John Kikkert, Board Chairman

On behalf of the *Foundation* Board of Directors, I wish you God's blessings in this New Year.

We are all aware that the cost of Christian education has steadily increased over the years and that it will continue to do so in the future - but we know, too, that the quality of the Christian education our children receive also continues to be upgraded and enhanced each year. So despite the rising costs, we are still receiving excellent value for this long-term investment in our children's future.

The *Foundation for Niagara Christian Schools* has been developed as a long-term solution to the rising cost of Christian education - to provide an additional source of funding in the future for tuition relief. Due to the ever increasing cost of Christian education, the "future" is NOW for a growing number of families, especially for those families making a commitment to send their children to both Christian elementary and secondary schools.

According to our Executive Director, an increasing number of school supporters are making planned giving arrangements, beginning the process - or at least expressing an interest in beginning this journey. The Lord is blessing our efforts and therefore, the *Foundation* is already in a position to annually gift funds to our member schools.

Our message is simple - if 100% of Christian school supporters made planned giving arrangements - each appropriate to their circumstances and means - the real result would be that the *Foundation* would be able to gift an ever increasing amount to our schools. May 2005 be the year in which you accept our invitation to bless our schools with your participation and commitment.

5th Annual Foundation Awareness Dinner November 6, 2004 • Wellandport Christian School



Estate Planning and Probate

Probate is the process of authenticating or proving a will. It establishes that a will presented to the government or court is not only valid but is in fact the final will of the deceased. Third parties such as banks, trust companies, investment dealers, government registries and others are more comfortable dealing with an executor of a probated will because they know they are dealing with the true representative of the deceased.

As easy as it seems, people often try to avoid probate because it can be time consuming and costly. As well, all documents become public record. The process of identifying all the assets of the deceased, listing them in a prescribed fashion and filing documents with the appropriate government departments can take months and sometimes years to complete. During this time, the executor cannot settle the estate and cannot usually make disbursements. It's this factor that provides the incentive for some individuals to plan their charitable giving 'outside' of their will - the intended beneficiaries also receive their gift within a relatively short period of time.

Probate fees vary greatly by province. Ontario has one of the highest rates while PEI has the lowest. Probate value is the value of the deceased's assets that will pass through the estate or will. A few years ago, the Ontario government suddenly tripled probate fees on estates in excess of \$50,000.

Probate fees in Ontario currently are: \$5 on each \$1,000 for the first \$50,000 and \$15 on each \$1,000 over \$50,000

There are a number of proven techniques to avoid or minimize probate costs. The following six tips are explained in an information sheet available through the Foundation:

- gift/donate your assets while you are living
- register or re-register assets in joint tenancy with rights of survivorship
- establish an inter-vivos trust
- establish a trust (especially a spousal trust) in your will
- invest in estate-friendly investments such as Charitable Gift Annuities
- establish multiple wills

Before acting on any of these tips, you should seek professional advice. Arranging a *Planned Gift* also provides the opportunity to implement appropriate and legal measures to reduce eventual probate costs.

The above information is a summary of a two-sided information sheet currently available as a WORD document or in PDF format. You may request a copy to be sent by email, regular mail - or even delivered in person.

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

	Aug 31/04	Donations/Earnings	Disbursed	Dec 31/04
Dunnville	\$18,639	\$627	\$0	\$19,266
NACE	\$19,170	\$645	\$0	\$19,815
Beacon	\$94,171	\$4,312	\$0	\$98,483
SDCH	\$35,949	\$4,597	\$0	\$40,546
<i>(Includes \$1,214 in the SDCH Comp. Tech. Fund)</i>				
Wellandport	\$21,985	\$1,388	\$0	\$23,373
<i>(Includes \$2,685 in the WCS Transportation Capital Fund)</i>				
General*	\$43,533	\$3,969	\$0	\$47,502
Daniel & Tina Bremmer Memorial Fund		\$50,000		\$50,000
	\$233,447	\$65,538	\$0	\$298,985

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

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*.