

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
Don Nelson	905-892-8191
Dom Tersigni	905-934-0862
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 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).

FNCS P.O. Box 850
Smithville, Ontario L0R 2A0
Phone 905-957-8172
877-340-9555 Fax 905-957-9172
office@foundationniagara.ca
www.foundationniagara.ca

...Like A Perennial

Executive Director's Report

By Henry J. Koornneef

We are blessed with many avid gardeners in our supporting communities and many of these gardeners see good value in perennial plants that are planted once but produce beautiful flowers year after year, often for a decade or more! An endowed gift is very much like a perennial plant. The original sum (gift) is preserved but the schools are blessed through the annual interest earnings received year after year, often in perpetuity.

One of the *Foundation's* main goals is to develop and grow endowments, primarily through planned gifts received but also through cash gifts made while we still have the wonderful opportunity to witness the long-term impact our gifts can have. Opportunities also exist to target a specific need or subject area of a school(s) through a donation to a 'named' endowment. Our schools still depend on your generous annual support to meet basic operating needs, therefore we ask that an endowed gift not be made in lieu of your regular annual financial support.

We offer our thanks to George Lindeboom for his seven years of service as a Director. George faithfully served for two terms on the *Foundation* board as one of the Dunnville Christian School representatives.

Our thanks also goes to the *Specialties Robert Legault* Company for hosting their 4th Annual Charity Golf Tournament last August of which the *Foundation* member Christian schools are again the primary beneficiaries. A cheque for over \$7,500 was received in late December and will be distributed proportionately to our member schools, along with annual endowment disbursement cheques at the school spring membership meetings.

Special thanks as well to several *Friends of the Foundation*. Bob Gerrys recently donated a "like new" computer for use in the *Foundation* office. Besides installing it, he also transferred all the files and programs from the old computer, coordinated email and Internet upgrades and is currently providing the website hosting service at "zero" net cost. Bill VanderKlippe donated a "gently used" 17" color monitor to complement the new computer. See the announcement elsewhere in this newsletter about our new website, compliments of Alan Bennink. *Friends* have been and continue to be such a blessing to the *Foundation*.

A final thank you to many of you who have offered words of encouragement throughout the past four years. Good things are happening - every year more of our Christian school supporters are grasping the benefits of planned giving and how it complements their current annual financial support. It's exciting to see how this translates into an increasing number of donor visits currently being made - although there's always room for another visit or two. I look forward to hearing from you!



Left - On behalf of an anonymous donor, Henry presented Yvonne Veldboom, BCS Board Chair, with a \$250,000 capital campaign pledge for Beacon Christian Schools that will flow-through the Foundation (\$50,000 per year for 5 years). The presentation was made at the October 28th promotional dinner.



Winter 2006

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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An Open Letter To Your Allied Professionals

By Don Nelson, MBA, CFP (Clarica Investco Inc.)
& Dom Tersigni, Senior Financial Advisor, CIBC-WoodGundy

For our purposes, "allied professionals" include, but are not limited to, lawyers, accountants, and financial / investment advisors. Many Christian school supporters will be meeting with their allied professionals between now and April 30th and are encouraged to share this article and newsletter with them.

In the September 2005 issue of *Gift Planning In Canada*, Jonathan Neale (from Assante Capital Management Ltd.) writes, "Who should be out there telling Canadians that planned giving is not only good for the soul but also not quite as painful to the pocketbook as once thought? Who should be telling Canadians that there are ways to disinherit the taxman with a well thought-out planned gift?" He goes on to share that he believes allied professionals are the missing link but from his experiences, planned giving is barely on the radar screen for most investment advisors and other allied professionals.

Although we (Don & Dom) have been, and will continue to be, proactive with our clients promoting planned giving, we acknowledge that this is not the practice of many of our colleagues and other allied professionals. Lack of knowledge or "know how" is likely the major contributing factor.

The *Foundation for Niagara Christian Schools* can help!

We both have had clients who have also been clients of Henry Koornneef, Executive Director of our *Foundation* and so we both have experienced firsthand his expertise in dealing with clients/potential donors in a very professional manner. He is very helpful, knowledgeable and thorough. He excels at appropriate follow up and feedback. We recommend that allied professionals meet with him. We also recommend that allied professionals include him in a meeting with a client, where appropriate, or send him directly to the client.

Right - Dom Tersigni as MC at our promotional dinner last October. See inside for additional photos.



I Lost My Luggage

It happens every now and then. I fly somewhere to talk about Christian stewardship and disposition of possessions. When I get there I make a beeline for the baggage claim area. No baggage.

Unfortunately, it gives me an illustration for my talk at church that evening. I'm traveling light. I've made disposition of my possessions. But my illustration isn't entirely appropriate. By not getting my baggage I made involuntary disposition of my possession. I am in the congregation to talk about voluntary disposition.

We engage in voluntary disposition by what we give during life and by planning the distribution which is to take place after death. By way of lifetime gifts and by way of our wills. To our families. To others in need. To the work of the church (*and our Christian schools*).

When I get to heaven I don't expect to find a baggage claim area. I will be traveling light. I'll have no deeds, no stock certificates, no bank accounts, no business interests. Only treasures in heaven.

That's right. I'll make that last great flight without any baggage. I need to plan effective disposition before I go. Now!

"We brought nothing into this world, and it is certain we can carry nothing out" - I Timothy 6:7, KJV.

From Money Wise Meditations by John H. Rudy, Lancaster, Pa.



Memories of the Foundation Promotional Dinner

- held on October 28, 2005 at Beacon Christian Schools. Masters of Ceremonies: John Bezuyen (left centre) and Dom Tersigni - Guest Speaker: Dan VanderArk (right centre) - Special music by the Beacon Trio (centre top and bottom).

Retirees...

Do low interest rates concern you?



A Charitable Gift Annuity (CGA) may be the solution for you!

- CGA benefits:**
- Guaranteed income for life at an excellent rate
 - Tax savings due to donation receipt received
 - Majority or all income tax free
 - Not subject to probate
 - A wonderful gift in support of Christian education

Sample rates (from December 2005) on a \$10,000 investment:

Annuitant	Rate	Income Tax Free	Donation Receipt
Female, age 80	7.49%	100%	\$2,731.92
Male, age 75	7.07%	96%	\$2,786.21
Couple, M-age 80, F-age 78	6.43%	98%	\$2,163.60

Call or email the Foundation office for your free, no-obligation quote - usually available within one business day! 905-957-8172 877-340-9555 office@foundationniagara.ca

You can also visit our website to learn more about *Charitable Gift Annuities*.

Special Thanks...

...to all who attended and supported the Benefit Concert last September 17th which was organized by a *Friend of the Foundation*. The Niagara Regional Police Male Chorus treated our guests to a wonderful performance. Over \$2,000 was raised to support the promotional efforts of the *Foundation*!

Thank you also to the following business and professional sponsors of this event:

- Dwight teBrake, CA (Wainfleet)
- Harold Olij, LLB (Vanderwourde, Faber & Olij - Smithville)
- Don Nelson, MBA, CFP (Doyle & Nelson - Niagara Falls)
- Ronald G. Kielstra, CA (Beamsville)
- Clarence Bick, CFP (Bick Financial - Ancaster)
- Linde Truck & Trailer (West Lincoln)

Our website is up and ready to be viewed!

www.foundationniagara.ca

The development of a website is never really "done" as information needs to be regularly added and updated - but we're pleased to announce that we have a great start! Thank you Allan Bennink for offering to take on this task and donating your time to set this up and as required to keep it current in the future.

On our website, you'll read and learn about many of the planned giving tools available to benefit you. You'll also find the current and back issues of our *Legacy Link* newsletter, a photo gallery, links to our member schools and Christian Stewardship Services...and so much more. Check it out - we welcome your feedback.

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*.