

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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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

Taking Ownership

Executive Director's Report

By Henry J. Koornneef

The Board's invitation to you to become a *Friend of our Foundation* enables you to assume **ownership** of our *Foundation*, regardless of whether you are able to contribute \$20 or \$200 or \$2,000. I believe, for some individuals, this would be the first step on their journey towards making a planned gift commitment. Using the word "our" *Foundation* as opposed to "the" *Foundation* was also done intentionally to emphasize this matter of ownership.

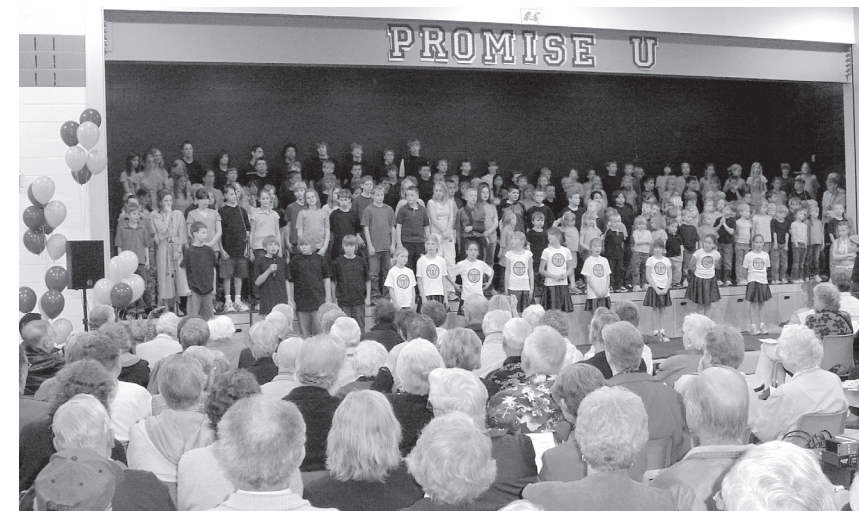
The work of our *Foundation* is intended to compliment the fundraising efforts of our member schools, therefore please do not forward a *Friend of our Foundation* gift in lieu of your regular financial support of our member schools.

This spring, our member schools will have received a combined total of \$21,695.08 in cash disbursements comprised of \$14,136.62 of endowment fund and *Revocable Deposit Agreement* investor earnings and \$7,558.46 from the *Specialties Robert Legault 4th Annual Charity Golf Tournament* held last August. Beacon Christian Schools has also received the first \$50,000 installment (in the form of a cheque post-dated to the last quarter of 2006) of the \$250,000 capital campaign gift that will flow through the *Foundation*.

In retrospect, the *Foundation's* first required disbursement was made in 2002 and totalled \$5,500. The Lord has blessed our efforts since our humble beginnings and we covet your prayers that He will continue to bless us. If every Christian school supporter arranged a planned gift – each one according to how the Lord has blessed them and employing the appropriate tool, the eventual outcome would provide our schools with the financial stability that will ensure they are viable for future generations. Often people comment that we should have begun 25 or more years ago. They're right – but it's not too late to still have an amazing impact in the future if we have 100% participation now.

So what's holding you back? The three most common reasons I've encountered are misunderstanding/lack of knowledge, lack of consensus between spouses and procrastination. Please find my solutions to this type of feedback on page 2 of this newsletter.

May God bless you throughout the summer months and keep you safe whether you are working, vacationing or simply enjoying time with family and friends. "There is a time for everything, and a season for every activity under heaven." Eccl. 3:1



The entire Fruitland John Knox Christian School student body in their beautiful new gymnasium sharing God's gift of music and drama through a special performance of Promise University - Grandparents Day, April 26, 2006



Foundation
for Niagara
Christian Schools

LINK
Legacy

Spring 2006

Sara McLean & Chuck Osborne Memorial Endowment

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

In the year 2005, Beacon Christian Schools experienced both blessings and sorrows. The capital campaign was moving forward and the high school rejuvenation had begun but the school community was also grieving the loss of two students, Sara McLean and Chucky Osborne. Our journey on this side of heaven and the burdens we bear are different for everyone. So it was for Sara and Chucky as well, but we can also give thanks that they knew the Lord. A donor came forward several months ago hoping to create an endowment in memory of these two special students so that they would not be forgotten. The donor has made a \$50,000 contribution to initiate this special memorial endowment and is inviting others to contribute as well. H.K.

Dunnville
Christian School

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

It's been a little over a year since Sara passed away. She would have celebrated her 16th birthday on March 24th. There's not a day that goes by that we don't think of her. The children and staff at Beacon Christian Schools had been so wonderful. They never stopped praying for her and caring about her throughout the five years of her courageous battle. They were good friends to her, always showing love and understanding. Helping to ensure that she is not forgotten through this memorial endowment is a very kind gesture by the donor and is very much appreciated by our family.



Sara McLean

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"*

Doug, Debby & Jackie McLean

Henry J. Koornneef
Executive Director

When Chucky joined the Beacon Team, way back when he was in grade four, he had a hard time with math. The same could not be said of soccer though for come recess and phys-ed, Chucky quickly forged a circle of friends where the nucleus was initially a soccer ball. Their friendships matured though, and that bond which they had, no longer required a soccer ball to keep them together, for, as only friendships can do, it was the giving and caring of oneself to your friends that keeps a friendship strong. And that was the secret of Chucky and his friends.



Chuck Osborne

FNCS P.O. Box 850
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L0R 2A0

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They learned to be that way at Beacon Christian Schools because the foundational teaching taught there is for all students to be Christ-like. What a blessing that Chucky knew his Saviour in life. As for Beacon, what better testimonial can one receive than in the words from Chucky's own school assignment, "I really started to like this school because the teachers helped (continued on next page)

Become a “Friend of our Foundation”

- A note from the Board of Directors

God has blessed the *Foundation for Niagara Christian Schools* tremendously. In this newsletter you will again read of Christian school supporters who have caught the vision. The use of planned gifts and bequests and growing endowments will increasingly become an important factor in the financial viability of our Christian schools.

Do you support what is being done? The Board of Directors, who will make their own commitment in this initiative, invite you to also become a “Friend of our Foundation” by sending a gift in the enclosed envelope. If you understand and support the vision of the *Foundation*, please come alongside. As a result, the work of Henry Koornneef, our Executive Director, can continue to focus on the long-term goals of our *Foundation* instead of day-to-day expenses.

Over 3,000 copies of this newsletter are distributed, so your small gift (or more) multiplied many times over by other “Friends of our Foundation” will have a great impact on our operating costs and remove some of the burden for our schools through reduced membership fees. Please join us in our pursuit to keep Christian education affordable for this generation and the next!

The Board of Directors: John Bezuyen, John Kikkert, John Langendoen, Theo Meester, Clarence Mulder, Don Nelson, Dom Tersigni, Karl Vahrmeyer, Bill VanderKlippe

Feedback...and solutions

• “I don’t really feel I know enough about planned giving to know what the best strategy is to incorporate into our estate plan. I have more questions than answers.”

Solution: Call or email me with your questions or request a visit. I will gladly take the time to answer your questions and explain all the various options available to you. I will also prepare a written report containing my recommendations that I encourage you to review with your accountant, lawyer or other professional advisors.

• “My spouse and I don’t agree on how much or what percentage of our estate should be designated for charitable purposes.”

Solution: If you’re at the point where you’re prepared to take action, begin with the more conservative value. Depending on the planned giving tool employed, most couples can readily make adjustments to values or even the number of beneficiaries at little or no cost.

• “I’ve been meaning to do something for a while but I keep putting it off.”

Solution: You are not alone in this but unless you let me know, I can’t help. One of the best ways I can help in this situation is, together with you, develop a time-line that keeps both of us accountable and moves your estate planning process forward.

Continued from front page

you more with your work and didn’t make you feel stupid if you didn’t know the answer” (*italics mine*).

It is fitting that this memorial endowment be used, in part, to assist in funding sports activities at Beacon, for, in the life of Chuck Osborne, whose earthly life ended at 15, we read again from his own pen, that “... from then on, I really enjoyed playing sports with the guys at school and like school all together”. (*Notice the order*) And if that is all that it takes for someone to enjoy school, let’s remember Chucky, and what it took for him to like school. In life, and in death, much can be learned. Let’s make sure that we have learned from this in order that someone else will also learn through the love of sport and friendship.

Fund Report* (Aug 31/05 to March 30/06)

	Aug 31/05	Donations	Earnings <small>(as of Dec 31st only)</small>	Disbursed**	Mar 31/06
DCS Endowment Fund	\$19,161	\$0	\$298	\$0	\$19,460
NACE Endowment Fund	\$25,295	\$1,492	\$390	\$0	\$27,177
BCS Endowment Fund	\$95,898	\$29,406	\$1,733	\$0	\$127,038
SDCH Endowment Fund	\$39,728	\$4,075	\$629	\$0	\$44,429
<small>Computer Tech. Endowment</small>	\$2,872	\$800	\$39	\$0	\$3,712
WCS Endowment Fund	\$20,611	\$905	\$323	\$0	\$21,840
<small>Transportation Capital Endowment</small>	\$2,790	\$250	\$46	\$0	\$3,085
General Endowment Fund***	\$51,841	\$1,750	\$797	\$0	\$54,387
D. & T. Bremmer <small>Memorial Endowment</small>	\$51,769	\$0	\$806	\$0	\$52,575
S. McLean & C. Osborne <small>Memorial Endowment</small>	\$0	\$50,000 <small>(Received May 06)</small>	\$0	\$0	\$50,000
In Trust Fund	\$0	\$75,000	\$0	\$0	\$75,000
	---\$309,965	---\$163,678	---\$5,061	---\$0	---\$478,704

* cents have been omitted

** disbursements made in April and May and the figures will be included in the next report

*** for unspecified gifts - to benefit all member schools proportionately

Planned Giving - the basic tools

• **Including a bequest in a will.** Everyone needs a properly prepared will and it is very easy to include a simple bequest or a bequest via a Charity Child. Your will also includes many other important matters including who you name as your Executor.

• **Charitable Gift Annuity.** From an original investment, receive a guaranteed income stream for life, a significant upfront donation receipt and pay little or no tax on the annuity payments. An excellent tax-advantage gift that is arranged outside of your will - no probate, executor or legal fees.

• **Giving with Life Insurance.** Gift a current policy or initiate a new policy in the name of the *Foundation*. Can be arranged within or outside of a will.

• **Gifts of Appreciated Securities.** As with life insurance, can be arranged within or outside of your will. Pay significantly less tax on appreciated securities or other assets subject to capital gains if gifted (especially if the recent Federal Budget is adopted).

• **Using your RRSP or RRIF.** With this tax-advantaged strategy, not only will your estate save on probate, executor and legal fees - but the potential exists to also save a significant amount of income tax if arranged outside of your will.

• **Charitable Remainder Trust.** “Gift the tree but not the fruit”. Donate a property or other asset but retain the use of that property or asset earnings during your lifetime. When arranged, the donor receives a donation receipt for the calculated present value of the future transfer.

• **“Sending it ahead”.** Are we prepared to admit that many of us have been blessed with far more than we will ever need in our lifetime? What will be our response as Christian stewards?

Additional information on each of the above planned giving tools can be found on our website (www.foundationniagara.ca) as well as in our handy promotional booklet. To request a copy, call or use the Reply Form attached to this newsletter. The self-addressed envelope attached to this newsletter is also included for this purpose.

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 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*.