

## FOUNDATION Board of Directors

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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 our *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).



**LEAVE A LEGACY™**  
*Make a Difference  
in the Lives that Follow*

## Executive Director's Report - by Henry J. Koornneef, CFP

*A Timely Challenge: Article continued from page 1.*

### What do we want you to know?

Although many school supporters appropriately place a high value on Christian education, the fact is the cost of tuition is becoming increasingly out of reach for many families, especially with the commitment of elementary and secondary school tuition combined. About 10 years ago this combined annual tuition commitment surpassed the \$10,000 threshold for most parents. Do you realize that this amount is now in excess of \$20,000 annually? There are also a growing number of parents who would love to enroll their children in Christian schools (or simply keep them in these schools) but find it increasingly out of reach financially. At the very least, it is important that tuition be capped at current levels for these parents. Any future increases to family incomes would then make Christian education more affordable than it is presently.

### What do we want you to feel?

We want you to feel good about our heritage but also optimistic about our future. When a community rallies together, amazing things can be accomplished. How many times haven't we already witnessed this in the past 50+ years? Take a moment and reflect on just how large the combined supporting community of our member schools actually is. This community has generously supported our schools for many years and the Lord has multiplied these blessings. It's ok to feel good about this heritage! However, I have also had supporters comment that as a community we can and must challenge ourselves to be even more deliberate with our financial support, especially for those parents who struggle financially. Our heritage has been about "keeping covenant". How do we apply this as we move forward under the present circumstances? Are you convinced Christian education is as important now as it was last year, 10 years ago or even 50 years ago?

### What do we want you to do?

Continue to faithfully support your local Christian school. Lend assistance, if able, through specific support of one or more school bursaries either directly or anonymously through your *Foundation*.

All too often in the past, tuition assistance programs in our Christian schools have been perceived as "charity" and this has been a deterrent for some parents. Ironically, this usually isn't an issue at the post-secondary level. The application process has often also contributed to this problem. In response, our member schools are developing excellent bursary programs that are user friendly and treat applicants and recipients with dignity.

YOU have the opportunity to contribute directly to one or more or all of our member school bursary programs knowing that every dollar will be used to partially offset the full cost of tuition for a number of families OR you may contribute via the *Foundation's Greater Niagara Christian Education Bursary* knowing that 100% of your gift will flow-through to one or more of our member schools as designated by you. Support made simple. Please call me if you're interested in learning how to structure your gift in the most tax-advantaged way possible. Often this can be arranged in such a way that the actual cost (after tax) is far less (or nil) relative to a traditional cash gift.

**Why? Because we can't solely reflect on our heritage and reminisce about the 50+ years of Christian education in the greater Niagara area. We need to intentionally cap tuition at current levels to ensure Christian education remains affordable for all families, present and future, so that our children, grandchildren and future generations may also be blessed as we have been.**



## SPRING 2008

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, CFP  
Executive Director

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1-800-267-8890  
www.csservices.ca

# LINK Legacy

## A Timely Challenge

I recently heard a retired pastor say that every message must incorporate three specific questions:

- What do I want you to know?
- What do I want you to feel?
- What do I want you to do?

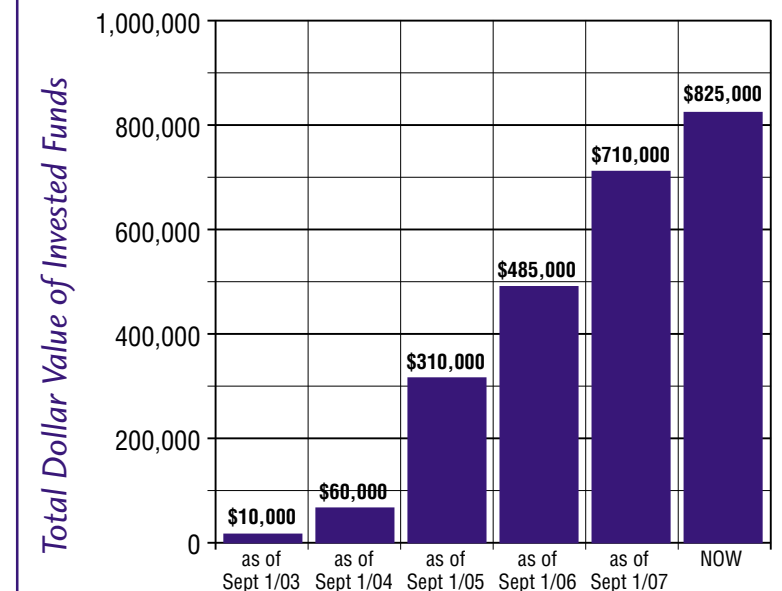
Often the assumption is made that giving people head knowledge is enough to spur them into action. A message must transform head knowledge into a heartfelt conviction... only then can people successfully be challenged into action.

*Article continued on back page.*

## RDA TRACKER

A visual update as to how the pool of supporter RDA funds at CSS is growing. All investors are entitled to receive up to 50% of investment earnings while the balance supports the work of our *Foundation* and member schools. Approximately \$20,000.00 will be received during the current school year – all the while the investor still receives approximately the same amount of earnings as if he or she had invested their funds in a short term GIC. The investor may also request the return of the funds on short notice without penalty if required.

### SUPPORTER REVOCABLE DEPOSIT AGREEMENT POOL @ CSS



## Wellandport Christian School



### WELLANDPORT CHRISTIAN SCHOOL BURSARY PROGRAM

In 2005, WCS re-examined its tuition structure and approved a "true cost" formula where the total budget amount was divided by the number of families to arrive at the tuition rate. Although wise from a business perspective, with declining enrolments and member families, tuition rates were too high for many families. In response, the WCS Board established the "Wellandport Christian School Bursary Program" available to all WCS families:

- Families can request a Level 1 bursary of \$1000, \$1500 or \$2000 – no questions asked. Parents with children enrolled in a Christian secondary school may request up to \$3,000.
- For families in need of more, there is a Level 2 bursary available. Here, families meet in confidence with the Bursary Committee to request further assistance.
- Families who can afford to pay the full tuition rate are encouraged to do so.

This new bursary program allows all families to work out a tuition rate that fits their financial circumstances and also assist families who have children attending both Christian elementary and secondary schools. The WCS Bursary is funded in part by church collections, the annual fall drive and donations from individuals.

Contact: K. Vahrmeyer, Board Treasurer at 905-892-2321

### BEACON BURSARY PROGRAM

Beacon Christian Schools desires to make Christ-centred education available to all Christians seeking this for their children. To that end, Beacon Christian Schools annually fundraises 20% of our revenue to keep tuition fees as low as possible. Where this still leaves Christian education out of reach, Beacon invites parents to apply for assistance from the school. Those with a family income below a pre-determined level automatically qualify for a reduction of 1/3 of the annual tuition fees. Those with a family income greater than the pre-determined level, or who require additional assistance, are asked to provide a more detailed budget analysis and also answer additional questions regarding their financial situation. The Director of Finance and the Treasurer process the applications to ensure that all information is kept strictly confidential.

Beacon is currently evaluating its bursary model and considering possible changes that will allow for more effective distribution of funds, while maintaining consistency with our vision for Christian education. We remain very grateful to our supporting community for their commitment and support in keeping Christian education affordable.



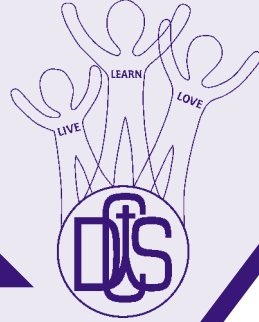
Contact: Y. Weaver, Director of Finance at 905-937-7411  
yweaver@beaconchristian.org

### DUNNVILLE CHRISTIAN SCHOOL BURSARY FUND

The Dunnville Christian School bursary fund is used to allow all children the opportunity of a Christian education. Currently the bursary fund allows new families that want a Christian education but who cannot afford it to gradually phase in tuition over a number of years. We are currently exploring new ways of using the bursary to allow all students a Christian education regardless of how much parents are able to pay.

The Dunnville Christian School bursary fund has already helped many families receive a Christ-centred education. God is good.

Contact: J. Horinga, Acting Treasurer at 905-774-4931  
sjhoringa@linetap.com



### NACE BURSARIES - (JOHN KNOX, FRUITLAND & COVENANT, SMITHVILLE)



NACE has committed itself to ensuring that finances need never be the reason people can't participate in our schools and as such operate with two bursary programs.

The first is simply called the 'NACE Bursary' and is available to every family that qualifies. If your family income falls below a certain level, we understand that financing a Christian education would be very difficult. Nonetheless, we don't want to be so intrusive as to review all family expenditures or question choices that families make. That is why the application process is very straightforward: Every family receives an application. If your income is at the right level, you simply apply, indicating what size bursary you require up to a maximum of \$2,500. These funds are generated through our TRIP voucher program and through gifts from supporters of Christian education.

The second program we are piloting this year is a 'Come Join Us Bursary'. A foundation has generously funded this initiative through which we approach those who have expressed an interest in Christian education over the past few years, but who were not able to afford it. In order to encourage a more diverse student body and support community, we are able to ease the transition into the school through the use of these funds.

Contact: T. Kamphuis, Executive Director at 905-957-7796, 905-643-2460  
tkamphuis@nace.ca

### GREATER NIAGARA CHRISTIAN EDUCATION BURSARY FUND



## Foundation for Niagara Christian Schools

- Established to facilitate the flow-through of bursary funds to member schools
- Currently designated to distribute the annual earnings from a \$300,000 Donor Advised Fund for at least the next 20 years
- Is able to distribute 100% of your annual gift to one, two or more member school bursaries – as designated by you to help cap tuition at current levels

### SMITHVILLE DISTRICT CHRISTIAN HIGH BURSARIES

The SDCH Bridge Bursary: Because it is unfortunate if cost is the reason for which a young person is denied the blessing of a Christian high school education, the SDCH Bridge Bursary Program has been put in place to assist eligible families during the years when they pay tuition at both a Christian elementary school and at SDCH. All eligible families receive the same amount, which is based on funds made available from private donations and support from the Foundation for Niagara Christian Schools.

The SDCH Discover the Blessing Bursary: Because we want Christian families to benefit from the blessing of Christian education for their high school children, the SDCH Discover the Blessing Bursary Program has been put in place for families who are new to Christian education. For the first year paying tuition, eligible families will be allowed to "step down" to the rate charged for families who have children in tuition-based Christian elementary schools. Currently, this represents a tuition reduction of just over \$2500. The bursary program is made possible by funds raised through the SDCH annual Spring Drive and support from the Foundation for Niagara Christian Schools.

Contact: T. Harris, Administrator at 905-957-3255  
tharris@sdch.on.ca

## 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 become a *Friend of our Foundation*. Enclosed is our gift of:

\$ \_\_\_\_\_

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.

\*FOR ENDOWMENT GIFTS, 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*.