

News from the editor



CSS welcomes Dave Broughton

Dave Broughton joined the CSS staff July 2010 as Western Canada Rep – covering Southern BC

Gifts to Charity this year

CSS is pleased to report a growth in gifts we distributed to charity from you this year to \$3.15 million.

Investment Rate of Return

The 2010 Annual Report reports a rate of return for investors with CSS of 4.67% for the past financial year. CSS invests our depositors and donors' funds mainly in mortgages for Churches and Ministries, putting your money to work for ministry twice over. Most of these investments are held as Revocable Deposit Agreements which are flexible, medium to long term, redeemable, cashable deposits. Revocable Deposit Agreements holders share the interest on their agreements with charities of their choice. In the past 3 years payments to charities have averaged \$335,000 from this source. Donors receive a charitable tax receipt for these gifts.

Money Management and Credit Help

CSS endorses Crown Ministries Canada in their new initiative to offer Money Management and Debt/credit counselling from a Christian perspective across Ontario. Appointments are available for individual assistance. Call CSS for more information or check: www.crowncanada.ca

PROFILE A PARTNER



International Child Care

International Child Care (ICC) is a Christian non-profit health and development agency that responds to Christ's call by providing healing, health and hope to children and families in Haiti and the Dominican Republic. The founders, Jim and Virginia Snavley visited Haiti in 1961 and were compelled by their faith to open a children's Tuberculosis clinic. This clinic was the forerunner for the organization, which officially became established in Haiti in 1965. With the support of the Haitian government and the World Health Organization in 1971, ICC launched the largest TB immunization program in Haiti and by 1981 vaccinated over 3 million people.

Grace Children's Hospital, located in Port-au-Prince Haiti, is ICC's flagship facility and is the main campus of the Children's Hospital, eye clinic and outpatient clinic. Thousands of residents from the Lower Delmas Community and surrounding areas come to the hospital to receive a variety of medical services such as diagnosis and treatment of TB and other respiratory diseases, HIV/AIDS testing and counseling. A Maternal Health Care Project, headed by ICC Canada, is conducted in Haiti's rural northern region of Cap-Haïtien. This project provides expectant mothers with pre/post-natal maternal health care services including STD/HIV testing, treatment and counseling. This program is supported by a \$ 500,000 matching grant from CIDA.



Despite the widespread destruction in the aftermath of the earthquake, ICC's Grace Children's Hospital continues to be a beacon of hope, offering medical services in temporary facilities to residents living in Lower Delmas and the 13 tent cities surrounding the hospital. In the next 2-3 years, ICC hopes to complete the construction of its new and improved hospital. In the meantime, International Child Care is living out its commitment to being Christ's compassionate hands outstretched to bring hope and healing to thousands of earthquake survivors.

Please consult CSS personnel or your professional advisors before acting on ideas or concepts in this newsletter.

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Advancing Stewardship

A PUBLICATION OF 

No Gift Too Small HENRY EYGENRAAM

I was struck by the message contained in a daily internet devotional I received from a Church in Africa; I have borrowed liberally from it. It made a point about gifts and their potential impact on people and ministry.

“A young mother was having one of the worst days of her life. Her husband had lost his job; the water heater exploded; the mailman brought a stack of bills; her hair was a mess; and she felt miserable. She was almost at her breaking point as she lifted her one year old into his high chair; she leaned her head against the tray and began to cry. Without a murmur the little one took his soother out of his mouth and gently placed it in hers! Compassion: he didn’t know the word, but he knew the need. And he gave what he had.”

In Matthew 25 Scripture tells us: whatever you did for one of the least of these brothers and sisters of mine, you did it for me.

Few of us will ever encounter a dying man at the side of the road, but all of us will throughout our lives encounter thousands of people whose lives we can make a little richer, a little easier, a little happier because we were able to give what we had: directly or indirectly through some ministry – just like the little boy who gave his soother.

All of us have something to give, something that is needed. In giving our gifts we fulfill the mandate of a steward. In giving our gifts of time, abilities and treasures

every day we make a life for ourselves and find happiness as we grow into the image and likeness of God. It is not always easy... (Have you ever tried to take a soother away from a little boy?), but in the end it is why we were entrusted with these gifts.



A Story from the Road

MAYNARD WIERSMA

I often leave a meeting with a client feeling a strong sense of how the Lord is working in them. A couple of months ago I heard John's story, and asked his permission to share it with you.

I met with John yesterday. What a story he has!

John lost his farm in the 1980s during the interest rate spike, and has been living very modestly ever since. He told me about how some friends helped him back on his feet, and how he was able to pay off his creditors one at a time.

He left the farm \$60,000 in debt, and everything but the clothes on his back and some household possessions were repossessed.

He found a job as the superintendant of an apartment building, so he, his wife and 6 kids moved into an apartment there. He worked during the day as a painter for a friend, and he and his wife took a number of night time custodian jobs as well. By doing this, they were able to pay off ALL the debt in just over 1 year!!

John is now 79. He said that he has always given from the little he has, and God has blessed that. Last year he made a vow that he would give God \$100,000 if God would make it possible! He had always wanted to be able to support ministry more than he was able, and so this was a 'crying out to God' to be able to help more. All throughout John's story I was reminded of the widow's mite, as he mentioned all the missionaries and other charities that he has supported as he could.

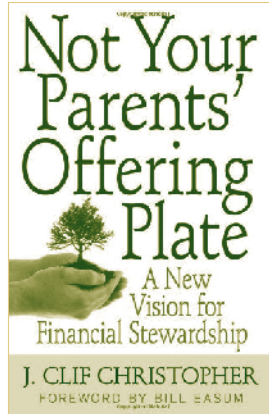
God answered John's prayer mightily by increasing his stock portfolio (which is his hobby) from \$200K to \$320K in the last 12 months. He has already given over \$60,000 and has \$40,000 to go over the next few months. He is very excited about it.

It was a GREAT visit.

BOOK REVIEW:

Not Your Parents' Offering Plate

by J. Clif Christopher REVIEW BY JILL JONES



This is a recommended read for all involved in Church finances, whether you are struggling to reach your budget – or want to soar above what you have been doing in the past.

Christopher contends that most churches do not raise enough money for their mission because they do not have a clue about what makes people give generously in the 21st century. Church officers and pastors continue to use the same old methods of stewardship, and then wonder why they get the same old results. This book suggests that perhaps churches need to take a different approach towards stewardship – one based on how mainline charities raise funds.

Christopher argues there are several considerations that affect how people give to churches just like other charities: ***Belief in its mission, Trust in its leadership (the CEO or the pastor and its other leaders), Knowing it is successfully changing people's lives and the world in which they live.***

Christopher also argues that the main responsibility for creating generous giving in the church belongs to the pastor and to the church officers, which is an uncomfortable thing for many pastors. It's challenging and even threatening to many pastors to consider the possibility of revamping tried-and-tested stewardship methods, but the theories here are based on solid research, the ways in which people send and receive information today, and Biblical principles of giving.

Here's a brief summary of his main points aimed at Pastors:

1. Pray, Study And Get My Act Together First.
2. Build a High-Expectation Culture.
3. Have Weekly Testimonies.
4. Have Regular, Ongoing Christian Financial Planning Classes.
5. Preach Directly on Money Four Times A Year.
6. Target Market Your Correspondence.
7. Spend More Time With Major Donors.
8. Write Ten Thank-You Notes A Week.
9. Review Individual Giving Once A Month.
10. Never Send out A Line-Item Budget Again, try a Missional Budget.

Why not read this book and see what you think? Then when you have finished reading it, give it to your pastor get his assessment.

Social Capital and Social Entrepreneurship

JILL JONES

Recently we attended a presentation by well-known financial writer and advisor, Tim Cestnick, and were excited by some of the ideas presented there.

Self-Directed Social Capital

Our tax system ensures that part of our personal wealth will be used for the general welfare of society (we call this Social Capital). We can choose how our social capital is directed - most Canadians use the Involuntary Method (Taxes), the VOLUNTARY method is self directed giving, which for us is more meaningful, more efficient, timely and effective, and can reflect our Faith. Planned Giving and Legacy Giving enables us to “opt into” this choice.

Social Entrepreneurship or “Doing well by doing good”

A new trend in philanthropy has emerged which harnesses the skills that a Business owner has built up over the years and uses them to benefit the poor, marginalized or neglected; producing a result that can be measured like just a financial profit - by its impact on Society. Examples of measuring the results might be: the number of malnourished children helped, number of women starting a small business with use of microcredit loans, etc. The social entrepreneur recognizes a social problem, a need, and then uses his or her business skills to effect a change. This approach does not rely just on money, but on skills and time.

Muhammad Yunus (also known as Banker to the Poor, and

Founder of the Grameen Bank) was awarded the Nobel Peace Prize “for efforts to create economic and social development from below”. His projects include Grameen Danone Foods Ltd., a social business enterprise undertaken by four Grameen companies, and Danone of France whose objective is to help eradicate poverty by providing nutritious vitamin and mineral enriched dairy food (yoghurt) for children in the rural areas of Bangladesh.



An Investment Approach to Giving

Finally we look at the idea of Giving as though you are Investing – and, of course, you are investing – in the Kingdom, and in others... Cestnick proposed a 6 point plan:

- > Develop a philanthropic plan
- > Understand the charity(ies) you will support and work with
- > Consider diversification – spreading the wealth but retaining maximum impact
- > Give for the Long Term – the charity needs to know of your intentions for maximum impact
- > Maximize tax credits and efficiency
- > Self direct your Social Capital with an effective Estate Plan

CSS Reps are interested in discussing these ideas with you, and helping you to put plans into place. Contact us today to see how we can help.