

Advancing Stewardship

A PUBLICATION OF 

Planned Giving and Your Church

A Church Based Ministry Focused Legacy Fund

HENRY EYGENRAAM

Many church members have sacrificed and worked throughout their lives, committing their time, talents and money to meet the needs of the church and its mission. They want the ministries to have impact well beyond their lifetimes. Yet few include their local church in their estate plan for a major gift. There are perhaps two main reasons for this:

1. They are concerned that such a gift may have a detrimental impact on the church budget and discourage giving by other members.
2. Few churches have established and promoted a Church Based Ministry Focused Legacy Fund which could be directed to provide funding for specific ministry programs not usually funded by regular giving.

We at CSS have worked with schools to create Endowment Funds and groups of schools have collectively formed Foundations. The primary goal for these has been to create a stable financial basis to support Christian Education into the future to mitigate the ever increasing tuition costs. (We have also helped a few churches create such a Fund supported by a Planned Giving Program).

The Barnabas Foundation in Chicago USA (Similar to CSS but US based) recently announced their Church Legacy

Foundation. They developed a complete “turn-key” package for U.S. churches. By formalizing the whole process they create economies of scale and effort. We were inspired by the material produced by our friends at Barnabas, and are in the process of standardizing our process and documents as well.

Why Bother?

- It’s a way to encourage and accept directed legacy gifts for ministry with a specific focus.
 - The church and donor agree on the use of the gift – for Missions, Building Fund, Outreach, etc, upfront to ensure that the funds are used as directed and don’t impact regular budget giving.
 - Donors can give to ministries that reflect their passions.
 - Administration and investment are handled by CSS, relieving the church staff and volunteers to focus on ministry.
 - Strengthens the partnership of CSS with the church
 - Provides access to a broad range of planned giving services to members of the congregation.

Elsewhere in this newsletter Ron Knol has written on Legacy Giving from a donor’s point of view, and James VanderLaan tells us of a way to donate funds when it works for you to be distributed later at your discretion - a Donor Advised Fund.

News from the editor

Make your plans clear

In planning this issue we considered the question: **“Who knows most about what you would like to have done with gifts given through your estate?”** Our answer would be: **“you and God”**. We at CSS want to help you make your plans as clear as possible now so that your wishes can be carried out to the fullest. In this issue we offer up some alternatives to consider in doing this.

Successful conference

October 19 and 20 we held our First Annual Planned Giving conference in Ancaster. Over 60 partners, schools and other organizations were represented there. Thursday evening we held a celebratory thirtieth anniversary dinner, and enjoyed a presentation by Jonathan Wellum and music by Stonestrow. Friday, an enthusiastic audience heard excellent presentations. The Second Annual conference is planned for October 2007.

An Idea for Owners of Appreciated Securities

Many donors are benefiting charity by donating appreciated securities to charity and eliminating their need to pay capital gains tax. If you have securities you would like to donate, but are unsure where you want the funds to go right now, you can open a **Donor Advised Fund** (also called a Designated Gift Fund) with CSS. You will receive the receipt now; and can decide later to how to:

- support upcoming projects at your local church;
- Make an extra gift to the charities you regularly support;
- Respond to an emergency need
- Simply give yourself more time to select the charities to benefit.

Join the increasing number of Christians using this idea with CSS!

Donor Advised Funds JAMES VANDERLAAN The Power of Giving... Simplified

Donor Advised Funds are one of the most efficient charitable estate planning tools available to anyone looking to create a legacy of charitable giving that can last for many generations. They provide a tailored giving option without the financial costs and responsibilities of a private foundation.

Traditionally, an individual donor wishing to set aside funds to support their favourite charities for generations to come would set up a Private Foundation. However, the start up costs and ongoing administrative fees may be cost prohibitive and cause the donor to change their mind.



They provide a tailored giving option without the financial costs and responsibilities of a private foundation.

A cost effective alternative to a Private Foundation is a Donor Advised Fund. Donor Advised Funds in Canada have become increasingly popular. They offer the donor ease of administration, while still allowing her or him to maintain significant control over the placement and distribution of charitable gifts. The Fund may be administered by a third party (CSS) and created for the purpose of managing charitable donations on behalf of an organization, family, or individual.

A CSS Donor Advised Fund offers:

Flexibility: An effective giving mechanism combining immediate tax benefits with the ability to support your favourite charities on a flexible timetable.

Privacy: A CSS Donor Advised Fund ensures confidentiality and privacy.

Efficiency: No “start up costs”. The Fund is assessed an annual fee for the administration and investment management of the funds. The fee is based on the size of the fund.

Continuity: Create a legacy of charitable giving that can last for many generations.

Learn more about Donor Advised Funds and their benefits:

contact the CSS Head Office at 1-800-267-8890

When there's a Wish, there's a Way RON KNOL

When I hired on with CSS, I was told that one of benefits of working with CSS would be that I would be visiting with “people who get it”. That has been so true! The vast majority of those whom I’ve met do indeed understand stewardship. They understand “first fruits”.

They understand that what we have is a gift from God and what we do with it is our gift to Him. What they often don’t understand are the many means by which we can accomplish that gift.

“How should we do this?” is a question I hear frequently. I usually answer the question with another question: “How do you wish to do it?” The final answer becomes clear when we discuss the following:

1. What is near and dear to your heart?
2. What do you hope will be accomplished with your gift?

The answer to the first question is relatively easy since very few committed donors have a problem identifying their favourite charities and the reasons they support them. It’s usually the second question that requires more thought and some education. Often, donors are not familiar with the fact that, as a donor, it is entirely acceptable for you to tailor your gifts to reasonable goals that you wish to see accomplished. Giving through “endowments” or “legacies” is a manner in which this can be done.

Endowments, designated gift funds, legacy foundations, etc. allow you to give gifts with instructions as to how you wish the gift to be used. These instructions will direct the focus of the gift to the task you wish to see addressed.


For example, if you are a strong supporter of mission projects in under-developed countries, you may wish to see this program expanded (or commenced) by your church. With the existence of endowment/legacy funds, you can forward funds to your church or denomination with the condition that these funds be invested and used to fund such mission work. If you attend an inner-city church, you may wish to advance the street ministry of your congregation. Setting up an endowment that funds a salaried position for a trial number of years may accomplish this.

Your gift to the endowment can be made through your will, life insurance or any of the various gifting mechanisms available via CSS. And, if you wish to encourage others to join in, your endowment could be set up to provide partial funding towards your desired goal (e.g. a “matching” program whereby for every dollar raised by others, your endowment provides two dollars).

Your endowment gift may become the “seed capital” for a ministry that your congregation has always hoped to provide but has not as yet been able to fund. Of course, the congregation’s “Gift Acceptance Policy” (or lack thereof) and the rules of the Canada Revenue Agency may affect the conditions of your gift but our experience has been that there’s always a manageable method of matching donors and causes.

At CSS, we take pride in our tag line of “Connecting Donors, Charities & Ministries”.

Let us prove it to you.



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Remembering RICK DEGRAAF

An old tombstone – it’s mostly forgotten. Last time I went to the graveyard alone, I

could not find it. Now there are only a few remaining who remember him – my Grampa. He died over 44 years ago.

Memories – they fade. But I won’t forget the times that we worked in the garden behind our house together or how the local paper published pictures of our ‘awesome’ garden. Maybe it’s those days with my Grampa that encouraged in me an appreciation for plants and stewardship of the land.

His life impacted me in the closing days of his life. It reminds me that what I do, whether for good or bad, does impact others – especially my children and grandchildren. How I handle adversity or affluence is a testimony of who I am and of how close I am to God.

As in life, so in death – are we consistent in modeling? For instance do our Wills reflect the priorities that we espoused in living? When our last Will is read, would our children and grandchildren say, “yes that is consistent with how I remember that my Father or Grampa lived?” Does our Will model what we hold dear? Does it reflect our love for our children and grandchildren as well as for our church and other Christian charities?

Yes, I loved my Grampa and I remember how I missed him when God took him home. I don’t know what he wrote in his will, whether it was consistent with who he was in life or not. He did however, leave me with his name, which I am happy to bear. It helps me to remember him.

I trust your loved ones will also say: **“Yes! That was how he / she lived !”**

PROFILE A PARTNER

The Back to God Hour

Bob Heerspink writes:

The Back to God Hour is the media ministry of the Christian Reformed Church. For over 65 years, the Back to God Hour has been proclaiming the good news of Christ, often in places where missionaries would not be welcomed. Over the years, the Back to God Hour has grown to become a worldwide ministry. In addition to English, the Back to God Hour now conducts outreach in eight other major languages: Arabic, Chinese, French, Indonesia, Japanese, Portuguese, Russian, and Spanish. Outreach is conducted by means of radio, television, the Internet, cell phone, and the printed page. The Back to God Hour broadcasts on nearly 800 radio stations and 300 television stations. More than 540,000 copies of our monthly devotional booklets are distributed throughout the globe.

The Back to God Hour has built strong ministry partnerships around the world. Those partners include the Presbyterian Church of Brazil, the Reformed Church of Japan, and the Indonesian Christian Church.

Recent ministry initiatives have included new programming aimed specifically at children. The Back to God Hour is also developing Specialized English radio programming for international audiences for whom English is a second language. These programs make the Christian message accessible to the over one billion people around the world who have some familiarity with English.

The Back to God Hour’s goal is to ‘let them hear.’ As new technologies develop, the Back to God Hour will continue to claim these emerging media channels to proclaim the message of the gospel.

The Back to God Hour gives thanks for the thousands who partner with us through prayer, financial gifts, and follow-up efforts. We look with confidence to the future, as we proclaim the gospel of Jesus Christ, powerful to change hearts and lives.

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

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