



CONNECTING DONORS, CHARITIES AND MINISTRY

Henry Eygenraam

Some time ago we were trying to create a short statement that would capture the essence of Christian Stewardship Services. Many suggestions were finally boiled down to one finalist. We think it best describes what CSS is, what its challenges are, and what the opportunities are:

Connecting Donors, Charities and Ministry

It speaks first of "connecting". CSS 'lives in' or occupies the space between Christians and the charities and ministries that are dear to their hearts. It was for this that CSS was created over a quarter century ago:

- A service provided by organizations for the benefit of their donors.
- A way for individuals and families to create sound plans for the blessings entrusted to them for the benefit of their loved ones.
- A means to help them support the ministries they helped to create and wanted to support. For CSS this was a lofty task, a worthy goal and a challenge to be responded to.

Fast forward 25+ years!

The environment has changed and so has CSS. The founding members of many ministries have handed off to the next generation. The challenge now is articulated in phrases like "providing for affordable Christian education", "being relevant to the next generation of Christians", "creating opportunities for people to be connected and be involved in the ministry". Organizations are focused on seizing the opportunity to provide for the sustained health and growth of the community with carefully considered plans. We observe that where this kind of strategic thinking is happening, there are schools, churches, and charities that flourish. Sadly, where it has not taken hold, there is decline. The post-Christian

society we live in and work in is increasingly disinterested in supporting the values and beliefs we hold dear. Without being alarmist, we need to recognize the reality that we need to employ our God-given resources effectively to meet the needs of these ministries in future years.

The exciting challenge for CSS is to engage in this process with others:

- To lead where appropriate.
- To walk alongside where others are busy with the task.

We have been blessed with passionate people eager to be in the trenches with our partners.

For charities and ministry, the challenge and opportunity is to connect effectively with the people who care about the important work you are engaged in, and to find ways to connect to others and build a new support base for the future.

For donors there is also a challenge, one that brings unique opportunities for you to be involved with the organizations you care about; to give of your time, your talents, and include them in your stewardship plans.

CSS will be there assisting in the process - Connecting Donors, Charities and Ministry.



SO IT'S RRSP SEASON AGAIN! WHAT DOES THAT MEAN FOR YOU?

Greta Luimes, CSS Representative

Although CSS is not at this time able to accept RRSP contributions, we are often asked questions about RRSP's and RRIF's as we visit with people. Most individuals have some type of RRSP or RRIF account in their names and many are curious about how best to grow them, use them and leave them at death. It's in that final area where CSS comes in!

At the death of the first spouse in a marriage, the RRSP's or RRIF's can pass to the surviving spouse if they are named the beneficiary of the plan. This occurs entirely TAX FREE. However, when the Lord takes the life of the only surviving spouse, the entire RRSP or RRIF account collapses, becoming income to that individual on their final tax return prepared by their executor. The consequences of that are that you are now likely bumped into the top tax bracket and will be paying close to 50% taxation on these accounts. That means your executor will write a cheque to the government for almost half the value of your RRSP or RRIF. That's money that was hard earned and carefully invested, so that really doesn't sit well with most people. Nor do they feel that this is the stewardly thing to do with what the Lord has given them to manage.

In the last two years or so a new alternative has been made available to Canadians. It's one that most Christians are very pleased about and many have implemented. We are now able to name a charity as the beneficiary of our registered accounts (RRSP's and RRIF's). By gifting the registered assets, a donation receipt is generated that completely wipes out any taxes owing as a result of the RRSP or RRIF collapse. Your other heirs are only slightly affected by this strategy but the charities close to your hearts are generously supported through a direct gift or an endowment. This gift to ministry and charity is a great substitute to writing a sizable cheque to the government, don't you think?

CSS can take on the role of representing all charities close to the heart of the account owner and can be named as the beneficiary of an RRSP or RRIF. If both spouses are still surviving, it is prudent to name your spouse as the first beneficiary and CSS as the contingent (or second) beneficiary. If no spouse is living, CSS can be named as the first

beneficiary. **The key ingredient in these situations is the Letter of Direction you prepare for CSS's files that clearly indicates which charities we are to distribute the funds to.**

We would be pleased to discuss your personal RRSP/RRIF situation with you and to provide an example for how effectively this can work. Just give our office a call at 1-(800)267-8890 and your regional representative would be happy to arrange a personal meeting.

STEWARDSHIP: GET IT TO THE BOTTOM LINE

Moneywise Meditations by John H. Rudy

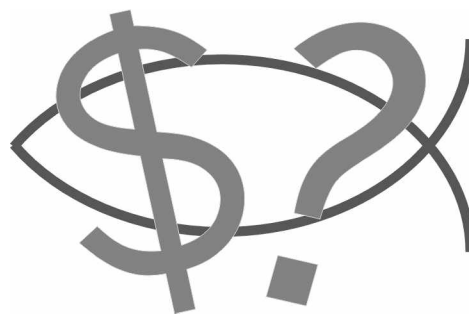
Every Christian believes in stewardship. We have preached it and taught it as long as we can remember. We affirm the biblical principles. We extol all the virtues of good stewardship.

But profession is not enough. We must do something about it. Christian stewardship is no good until it becomes practical, until we apply it to the bottom line of our everyday economic decisions.

Stewardship should influence our lifestyles, our spending, our borrowing, our investing, our insuring.

We are good stewards when we give generously, when we share with others, when we keep our Wills up-to-date, when we do effective estate planning. The purpose is to continue the work Christ began.

It is not enough just to talk about stewardship. Talk is cheap. One way to prove our Christian stewardship is to demonstrate it in our everyday money matters.



...con't from page 4

We're Behind...(con't)

then learn the 'ins and outs' of a Will, power of attorneys and other options and legalese.

What a week! It's like a quick tune-up of our management of everything that God has entrusted to our care and use. CSS is willing to commit staff time to facilitate such a week at your church. Consider the possibility of bringing needed change that would help you break out of the annual budget crunch!

Touch base with CSS to arrange this exciting week for your church!

advancing stewardship

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FROM THE STAFF AT CHRISTIAN STEWARDSHIP SERVICES

A Very Merry Christmas, and a Happy New Year !!!



<i>A. Henry Eygenraam</i>	<i>Jeannie Luimes</i>
<i>Anita Horlings</i>	<i>Rick DeGraaf</i>
<i>Greta Luimes</i>	<i>Harry Boessenkool</i>
<i>Bruce Bishop</i>	<i>James VanderLaan</i>

A Prayer Request

CSS Board members, committee members and staff are planning to meet for two days on January 20 and 21st, 2004 at the Crieff Hills Conference Centre near Guelph.

We are so thankful to the Lord for His provision of people, partners and resources this past year. We're grateful that many more families are aware of the work CSS is doing for the ministries and charities close to their hearts.

Pray that we may be wise in laying out plans for future initiatives and that He will continue to provide us with what we need to meet the needs of His ministries in the future.

Thank you for continued prayers for the travel safety of our staff at CSS as they visit with our many donor, charities and ministries across Canada.





We're Behind
Rick DeGraaf

It's December again and in many of our churches we hear or read: "Are we going to make the budget?" Wouldn't we all like to get out of this year-end pressure-cooker phenomena? Giving ought to be cheerful but, instead, we experience compulsion, obligation or guilt. In contrast, scripture clearly says "...the Lord loves a cheerful giver." (2Cor. 9:7b).

At CSS, we believe that we all need to practice greater intentionality in our giving. Acting on a planned approach throughout the year is a better and more stewardly way. Stewardship, however, involves more than simply our giving and it's not the same for everyone. There are a number of aspects to stewardship and giving and that is why by way of this article, CSS is offering a package of learning experiences in a one-week timeframe. It's a tight package because 'time' is limited for most of us. This is what such a week could look like:

Day 1 Kickoff Sunday: - A stewardship and giving message based on the parable of the talents (Matt. 25:14-30) and Cain and Abel's offering (Gen. 4: 3-5). The message uses music and powerpoint and has three parts: 1. Nothing amounts to much, unless...; 2. I count - what I do counts; and 3. Plugging in...to God.

Day 2 - Monday: "Stewardship and Giving" A presentation that reminds us of the Biblical principles of stewardship and Giving. We'll also reflect on some trends in the CRC (from Dr. Rodger Rice) and spend some time to personally interact with what we've learned.

Day 3 - Tuesday: "Training our Children in Giving" - An interactive workshop for parents of young children that explores the what and how of stewardship and giving that we need to teach, model and train. Babysitting service and pizza may be provided so that both parents are able to attend.

Day 4 - Wednesday: "Planned Giving Workshop" - We have all been entrusted with assets and we need to manage them well. We'll discover alternatives in managing our assets and in planned giving that work - so that we can adequately meet our obligations while maximizing our giving and minimizing our tax liabilities.

Day 5 - Thursday: "Teens and Stewardship" - An evening for teens to discover and affirm their gifts of time, talents and treasures and to commit them for eternal purpose. In addition, there is an invitation to connect with teens internationally through a CRWRC project.

Day 6 - Friday: A 'Where does all the money go' workshop or the ABC's of good cashflow management (budgeting). This is a workshop that focuses on the basics and introduces a simple spreadsheet program that brings stability and predictability to your cash management.

Day 7 - Saturday: A "Will Workshop" Haven't got one or not sure if yours still covers the essentials

con't on page 3



Request for Information:

mail or fax to:

Christian Stewardship Services, 315-600 Alden Rd, Markham, ON L3R 0E7; Fax: (905)947-9262

Please provide the following:

- More Information on the work of CSS
- Information on making/updating a Will
- Call me to arrange a visit/presentation
- Information on Charitable Gift Annuity
- Information on RRSP/RRIF Gifts
- Information on the CSS Endowment Fund
- Stewardship Education Information

Name(s): _____

Street: _____

City: _____ Prov. _____ Postal Code: _____

Telephone: (____) _____ E-mail: _____