

Spring 2017 Newsletter

WE HAVE BEEN BLESSED!

Since 2008, our vision is to help keep the cost of Reformed Christian education in Ontario affordable for current and future generations.

Harvest places donations and bequests from our community with the Christian Stewardship Services (CSS) and the return of these investments are distributed to our member schools.

	2008	2016
Total funds invested with CSS	\$1,012,750	\$1,361,280
Investment income distributed to schools	\$27,314	\$88,350
Minimum donation per school	\$400	\$3,500

CAN WE DO BETTER?

The cost of education continues to rise and local boards are challenged to meet their budgets. Harvest seeks to strengthen support for our schools by more actively raising funds using methods usually not available to local school boards. These methods include:

- Revocable deposits
- Charitable bequests
- Gifts of appreciated securities
- Gifts of life insurance
- Charitable gift annuity

We have many people in our community who are willing to give to one or more of those methods, but Harvest needs to do better in reaching out to them.

HARVEST NEW INITIATIVES

1. School Relations Council

On April 20, the Harvest Marketing Committee met with representatives of our member schools, and shared with them what Harvest is doing to help reduce tuition costs. The representatives were also given advice on how to make their own school public relations and fundraising more effective. This meeting

strengthened the bond and understanding between Harvest and the schools.

2. Stewardship Planning and Will Clinics

Harvest hosted these clinics with CSS in the Orangeville area in March and the Hamilton area in May. The clinics showed participants how to minimize estate tax burdens, support their favourite Christian ministries and be an effective steward of God's gifts. Several participants requested a private visit with the CSS consultant, visits that are totally confidential. Harvest is prayerfully optimistic that these clinics will bear much fruit in the future. One young couple wrote:

"CSS is not for profit, so it was refreshing to have a formal meeting with no undue pressure. As a young family, we thought we understood the key issues of estate planning, but CSS opened our eyes to several situations we overlooked. Their thoughtful and encouraging advice was well aligned with biblical views."

3. Emphasizing Revocable Deposits (RDA)

A RDA is a loan from you to CSS for a minimum of two years and \$5,000. After two years, the full amount can be returned to you or it can remain for a longer period of time. The money is deposited in the CSS Investment Pool. The net earnings of the RDA investments are shared between you and the Harvest Foundation! Based on past records, both the investment and the depositors' charities of choice can each earn about 2.5% per year. This is a much better return than GICs and current interest rates. You will also receive a tax receipt for this donation.

SUMMARY

Harvest is focused on directing investment dollars from interest of donated gifts into the budgets of our schools to assist in reducing tuition burden so we can "...tell the next generation the praiseworthy deeds of the Lord."