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### We're debt-free!

BY TED HARRIS, ADMINISTRATOR

### Our debt is gone!

Smithville Christian High School has written the final cheque to pay down its debt. At the January meeting of our finance committee, we signed a cheque for just over \$10,000 to pay off the remainder of our mortgage; and then enjoyed the ceremonial burning of our final mortgage statement. What a way to encourage a committee in its work!

So what made this possible? During the 2005-2006 school year, our strategic plan specified that we make plans for a capital campaign. It was decided that the major thrust of this campaign would be the elimination of our \$1.3-million debt, with an additional \$200,000 targeted for HVAC (Heating, Ventilation and Air Conditioning) upgrades. This plan led to what became known as the Gateway Campaign during the 2006-2007 school year. The plans resonated well with our supporters, whose responses to our hard-working campaign volunteers yielded pledges to cover the entire \$1.5 million. It's the end of the pledge period and all of the needs have been met!

We are profoundly grateful for the work of our Gateway Campaign team. The team members included John Langendoen (chair), Leo DeVries,



Smithville Christian High School board member Uegene VanderWier and treasurer John Klompmaker burn the school's final mortgage statement at the January finance committee meeting, celebrating our debt-free status.

Caroline Eyk, Ted Harris, Rob Heersink, George Lindeboom, Wayne Schilstra, Bryan Stoner, Doug Stuive and Paul VanderSteen. The team was capably supported by members of the Dennis Group.

Being debt-free puts our school in a great position to work toward its vision of becoming the school of choice for Christians in our area. Just a few years ago, we budgeted over \$50,000 annually to pay the interest on our debt. Now there is no such line item. Servicing a debt no longer gets in the way of our budgeting, and it no longer gets in the way of our dreams. We praise the Lord for his blessings!





Members of the Smithville Christian High School finance committee watch as administrator Ted Harris signs the final cheque to pay off the school's debt. Back row, from left: Marg Horvath, Uegene VanderWier, Peter Feddema and John Klompmaker (treasurer). Seated, Ted Harris (administrator) and Caroline Eyk (bookkeeper).

# It all adds up: What I've learned from the supporters of Smithville Christian High School

BY TED HARRIS, ADMINISTRATOR

There was a time when I was gripped with fear at the prospect of approaching someone for financial support for the school. Granted, this has only changed to a degree, but my experiences visiting supporters of Smithville Christian High School have enriched my perspective on people and on stewardship. Here are some of the things I noticed/learned in my time spent with supporters of this school:

- They tend to have a strong vision for the Kingdom of God and how their blessings can help build it.
- They expect you to come to them asking for support for the school.
   I even get reminders from those whom I have not yet visited.
- They love Christian education! They
  often employ our graduates and
  maybe even our students. They have
  seen the impact our school can have.
  In most cases they have been blessed
  as Christian school parents.
- They are not stingy. I can think of several occasions when I have asked donors for a significant amount of money for a major project and received considerably more than I asked for. What an incredible boost that is! I have been high for a week after such visits without being able to talk to others about why. God's strength is more obvious in our weakness.
- God has blessed certain people with wonderful entrepreneurial gifts.
   Because I do not possess these gifts in abundance, I am left with great

admiration both for their gifts and for how they allow their gifts to bless so many people.

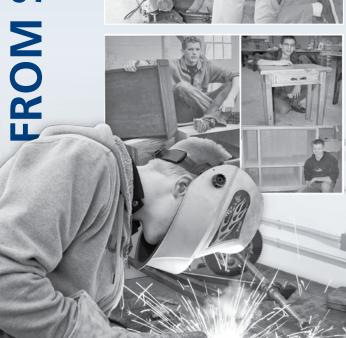
- All gifts make a difference. The cumulative impact of all large and small donations to our school through the Gateway Campaign and other smaller drives has left us completely debt and deficit free.
- Donors like being thanked, but they usually do not want much recognition. I recently tried to get the donors who funded our new Small Engines Shop to allow me to have their names put on a plague. The project failed when most of the donors indicated they did not want their names posted anywhere. I am working on another way to thank them.
- Asking people for money does get a little easier with time, and the opportunity to learn and be encouraged far outweighs any negative experiences that might come. Those of you who are asked to canvass for our spring drive should take this into account before quickly deciding that you do not have the time or gifts to help the school in this way.

Though I still get the jitters when I visit donors, it has been a blessing for me to be in a position to witness what our supporters have done to put our school in a strong financial situation. I praise God for our supporters, those who have given much, and those who have spent their time joining the effort to approach others on our behalf.

All gifts make a difference. The cumulative impact of all large and small donations to our school through the Gateway Campaign and other smaller drives has left us completely debt and deficit free.







### **Steps to Success**

BY CHONEE DENNIS, PRESIDENT AND CEO OF THE DENNIS GROUP

"Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened." – Matthew 7:7-8

The Dennis Group Inc. is pleased to have been part of the Smithville Christian High School "Gateway Campaign". We are equally pleased to learn that five years after kicking off the campaign, the pledges have been collected and the school is now debt free. God is great!

### What made this campaign such a success? A few things:

- The Gateway Campaign was bathed in prayer from start to finish. Everyone involved kept the campaign and the volunteer team in their prayers.
- Campaign Leadership was exceptional. John Langendeon, Campaign Chairman, led his team by example. The trickle-down effect resulted in a dedicated and efficient campaign team and volunteers.
- There was a strong staff team working behind the scenes. Ted Harris was always available. Caroline Eyk kept impeccable records.
- Members of the community opened their doors to the campaign canvassers and prayerfully considered their gifts to the campaign.
- The Board of Directors had the foresight to seek professional fundraising counsel. The Campaign Team had the foresight to follow the plan.

Congratulations Smithville Christian High School. We wish you continued success and blessings.

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# **Gateway Campaign**



Members of the successful Gateway Capital Campaign team at a strategy session in the Smithville Christian High School boardroom.

On the left, clockwise from bottom left: Wayne Schilstra, Paul Vandersteen Bryan Stoner, Ted Harris, Catharine Pichniuk, Mary Maida, John Langendoen, Caroline Eyk.

Above, from left, George Lindeboom, Robert Heersink, Wavne Schilstra.

Not pictured: Leo DeVries, Doug Stuive

# How crunching the numbers blesses a community.

BY MARLENE BERGSMA, DIRECTOR OF COMMUNICATIONS AND ADMISSIONS

Caroline Eyk has known since she was a teenager that she would be a bookkeeper – ever since her high school guidance counselor looked at her math marks and recommended she take accounting.

"I took that course and I knew it was my field," says Eyk, reflecting on her 26-year career, including 16 years as Smithville Christian High School's bookkeeper.

"It just came naturally to me. It wasn't hard. I knew that was the thing I wanted to do."

After graduating, Eyk earned a diploma in business from Mohawk College in Hamilton and accepted a job as bookkeeper for Hamilton's Social Planning and Research Council. She has worked there both full-time and part-time since 1984, adding the job at Smithville Christian in 1994, which allowed her to work more from home.

"I had two kids at home and it allowed me to be home more with my kids," said Eyk, who is married to Ron Eyk and is the mother of Heather (class of 2008) and Mark (grade 12).

But coming back to her alma mater was also fun in another way, she said, because she ended up signing the pay cheque of the guidance counselor who had first made the accounting suggestion – Marc Stroobosscher, who by then was Smithville Christian's principal.

"It was kind of neat, signing Marc's pay cheque for the first time, and Gord Park and Peter Bulthuis – they were all here when I was a student here," she laughs.

Eyk says one of the things she loves about her job is seeing families make the necessary financial arrangements to afford Christian education.

"I love it when families choose Smithville Christian, because I believe in it," she said.

"Something else that I think is neat is when somebody wants to donate to someone else's tuition." Because those types of donations are often made anonymously, "I love being the person who is able to give a family that good news."

Eyk says in addition to making sure the school's books are always balanced, one of the things she is vigilant about is protecting the school's integrity with



the Canada Revenue Agency. Every transaction must be accurate and legal because without the ability to grant charitable donation receipts, "we don't have a school "

Principal Ted Harris says he is grateful for the service Eyk provides, not only as a bookkeeper but as a financial advisor.

"If there is a financial challenge coming our way, she will be the first to see it and warn me about it," said Harris. "She does all the preparation work for the finance committee, allowing the members to have structure and good information as they look at every issue."

"Caroline is one of those people who does her work well, has high integrity, but who has no desire to grab the limelight," Harris said. "She works as if she is serving the Lord."

She also helps to promote the school, he said, "by being very approachable for parents who need to get creative about how they pay their tuition."

She works on fundraising efforts like capital campaigns or the annual golf tournament, making sure things are well organized.

"Caroline is one of those people who does her work well, has high integrity, but who has no desire to grab the limelight," Harris said. "She works as if she is serving the Lord."

Eyk is one of the main reasons the school has such a good financial position, he said.

"Caroline's care for the numbers and her willingness to confront me and others when we stray from budget plans has meant a lot to the health of our school. There are several reasons for which we have gone from being \$1.3 million in debt to being completely debt free, and she is one of the main ones.

"We are profoundly grateful for her work."

Your support of the Students Council of Smithville Christian High School is only a click away! Order or renew a magazine subscription online at

www.qsp.ca and go to Supporters Shop Now. Our school ID is 11632.

We are grateful for your support.

For more about the money management skills of Smithville Christian students see Page 8.

Smithville Christian High School 4239 Village Park Dr Beamsville ON LOR 1B8

Dear Caroline and Board of Directors:

I am pleased to confirm that your mortgage is now down to only \$10,000. The \$800,000 mortgage was begun in August of 2001 with plans to pay it down sharply from several years of pledges and then amortize the balance over 15 years. As board of directors, and as faithful supporters, you have all done amazingly well.

We congratulate you on eliminating your debt. Although interest rates are still going to be low for a while, the Bank of Canada governor this week warned Canadians to control their debt. At some point interest rates will rise. You have prepared yourself well for that

We wish you well, in your mission and ministry in Christian education. eventuality.

The letter from Harry Houtman, executive director of the organization that held Smithville Christian High School's mortgage.

# Free for forward thinking: the monkey off our backs

BY WAYNE SCHILSTRA

Operating a school as successful as Smithville Christian High School is no easy task. Having served Smithville Christian High School and its community as a board member for the past four years, I have seen that first hand. The Board and staff are perpetually looking for new and innovative ways to improve enrolment and the quality of education while maintaining a distinctly Christ-centred environment.

As I look back on my term, I can tell you that as a board we wrestled with issues such as maintaining tuition levels, strategic planning, and enrolment, to name a few. But one thing we didn't have to worry about was a crippling debt. Because of the foresight of the Christian community, that monkey is off our back. To serve on Smithville's board and not have to worry about being "in the red" allowed us to put our energy into more positive endeavors.

I am thankful that the supporting community of believers dug down deep into their pockets and together got rid of that monkey. After all, schools like ours have enough challenges without carrying that monkey around.



BY DOROTHY DEBOER, TREASURER, STUDENT COUNCIL EXECUTIVE

A wise person once said, "If you want to feel rich, just count the things you have that money can't buy." At Smithville Christian High School we are rich in so many ways.

This year, our Student Council budget is \$43,350, and it's the members of Student Council who are responsible for allocating these funds to the extra-curricular athletics and activities at our school.

Our extra-curricular activities keep many of the students busy. Athletics, newspaper, and praise team are a large part of many students' lives. They provide an opportunity for students to display their gifts and have a great time, as do culture club, book club, and art club. All of these require a lot of energy on behalf of the students, but also a substantial amount of money from the student budget. We also recently held our Winter Banquet, which was a great success, and we just sent our snow-loving students on a ski trip, and are sending our music-loving students on a choir tour. These events receive financial assistance from the Student Council budget.

We are so blessed to be able to give back to the students in other aspects as well. Last year, we installed an awesome addition to our learning experience—the fitness centre, or Pumpatorium, is a great way to stay in shape and use our bodies to glorify God. It was set up with much support from the surplus of a previous Student Council budget. This year we have provided the students with five new recycling centres, which are all placed around the school to help make us more environmentally friendly. Student Council even found it within its budget go out and buy a new laptop, which will give us photo and video editing capabilities for years to come.

Student Council also introduced a new way of fundraising for this year. By increasing our activity fees from \$100 to \$200, we obtain the money we need at the beginning of the year to provide students with activities. Yet, individual students have the opportunity to gain all of that money back by selling magazine subscriptions, which they can do online from now until April. We will still have our annual campaign blitz in February, but we want to encourage students to begin selling now. Each student who sells magazines will earn approximately 35% of each subscription of their own activity fee for next year. So if a student sells approximately \$300 worth of magazines, they will earn \$100 back. For those students in grade 12 who sell magazines, money they raise will go towards their year-end Quebec trip.

In addition to the financial blessings we enjoy, the students of Smithville Christian High School make us feel incredibly rich as well. Three years ago, the Student Council executive launched the Cash for Change mission, and since then, it has continued to benefit our community. On days arranged by the Student Council, students have the option to pay \$5 to dress out of uniform, and all of the proceeds go to a non-profit organization in our community. Our goal is to bless others as we have been blessed. Already this school year, Smithville Christian High School has been able to bless Teen Challenge, Rose City Kids, and CRWRC with the money we raised. Way to implement our theme for the year: being UNSTOPPABLE!

As students at Smithville Christian, we have been very blessed to be able to provide money for fun activities and to be able to give back to the community. We are especially grateful to Mrs. Caroline Eyk, who helps us keep track of every cent of our budget.

Thank you, Mrs. Eyk, and thank you to all of our students.



# How important is our Foundation to our school? Very!

BY TED HARRIS, ADMINISTRATOR

Smithville Christian High school received \$18,000 over the last year from our foundation – a significant increase over the initial \$1,100 disbursement received just 10 years ago. We wonder what another 10 years will bring as we strive to make this into a major source of income for our school.

It is encouraging that the majority of the \$18,000 received last year is helping fund the bursary program for families who need tuition relief in small or large amounts.

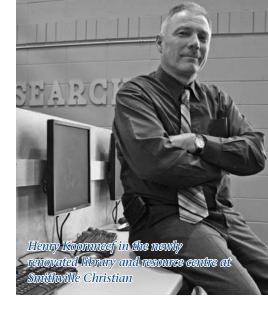
This past fall I attended the membership meeting of another member school, where the following question came from the floor, "When can we expect \$200,000 or more annually from our foundation?" I have to admit I really perked up my ears in anticipation of executive director Henry Koornneef's answer. I was glad to hear that our foundation sees this kind of money as attainable. This is patient work to be sure, and it takes time to build the kinds of relationships that undergird a foundation's growth. Nevertheless, the executive director and board of our foundation have high goals, and are confident that our Lord has wonderful things in store for our school as a result of the efforts of those who helped found and fund our foundation.

Ten years ago assets held by our foundation for the exclusive benefit of our school were minimal. Now, our school's endowment exceeds \$130,000, and our computer technology endowment has surpassed the \$11,000 mark.

In addition, as a member school of the Foundation for Niagara & Hamilton Area Christian Schools, we have an underlying and vested interest in a variety of joint funds totaling over \$500,000.

Our foundation is young, and is taking direction from Christian schools with far more established foundations (particularly those in the USA). Nevertheless, the board and administration of Smithville Christian High School are very pleased with the progress to date. We thank all who have generously supported this important work with your time and talents.

So when will our school see over \$200,000 of annual support from our foundation? The board of the foundation is just



beginning a process of strategic planning so that they can give more specific answers to these and other questions as we look ahead. All member schools will be involved in this process, and the input of experienced board and finance committee members from schools will be invaluable. Henry Koornneef would love to hear from you if you have ideas.

These are important times for our schools to rally behind the work of the Foundation for Niagara and Hamilton Area Christian Schools. As you pray for the schools you support, please remember to include our Foundation.

Any inquiries about the Foundation may be forwarded to me, Ted Harris, at the school – or directly to our Foundation's Executive Director, Henry Koornneef at (905) 957-8172, toll free (877) 340-9555 or via email: office@schoolfoundation.ca

You can also visit online:
www.schoolfoundation.ca or on facebook:
www.facebook.com/FNHCS

### Two different ways to pay tuition

BY TED HARRIS, ADMINISTRATOR

# **Exploring a Per-Student Tuition Structure**

Our strategic plan includes the goal of making sure that we are operating with a tuition structure that makes our school as accessible as possible to Christian families. For the entire history of our school we have operated with a familyoriented structure. Tuition at our school is the same regardless of how many children a family enrolls. This approach is rooted in the idea that the Christian community is "in this together," that each family should do its part to support Christian education. There are a couple of key benefits to this approach. First, it gives a little break to families with two or more high school age children. Second, it gives families with one child a more substantial tax break based on a cost-per-student formula established with the province.

There are also challenges to the way we do things, challenges that our finance committee is attempting to address. First, because the cost of sending one child is actually more than it costs the school to educate that child, the tuition figure can seem somewhat daunting to families starting their high school years. Second, for families who are new to Christian education, the tuition hurdle may be higher than it needs to be.

For these reasons, the finance committee is investigating a per-child structure.

This is not as simple as doubling the amount for the second child and tripling it for the third, since this would be very challenging. If we are able to make a shift to a per-student model, the tuition will almost certainly be adjusted for the

The question being asked is whether this is the best way to do it. Is it better to start with lower rates, prepare yourself emotionally for the "double tuition years", and then enjoy the break during the home stretch? Or is it wise to give

Is it better to start with lower rates, prepare yourself emotionally for the "double tuition years", and then enjoy the break during the home stretch? Or is it wise to give families a means by which these tuition paying years can be more evened out?

second and third child from a family. The result will likely be a blend of a family model and a strict per-student model.

Stay tuned, changes may be coming to a tuition form near you.

# Exploring a JK-12 Tuition Model

Smithville Christian High School has begun discussions with its three partner elementary schools regarding how families pay tuition over the course of their years in the education system.

At present, families with more than one child start with lower tuition (JK and K), then pay a higher rate (grades 1-8), then pay "double" (for the years of elementary plus high school), and then finish paying less (high school only years).

families a means by which these tuition paying years can be more evened out? A joint committee is investigating how such a possibility might be structured and whether this should be presented to families as a choice when they begin paying tuition at the elementary level. This would take a cooperative effort of the elementary schools, the high school and the Foundation. The discussion is still in its early stages, but the fact that we are working together on this is a clear indication of the mutual support we enjoy with our partner schools -Covenant Christian, Dunnville Christian and John Knox Christian. It is clear that part of the mission of each of these schools is to be supportive of the others. What a blessing to work together as part of the body of Christ.

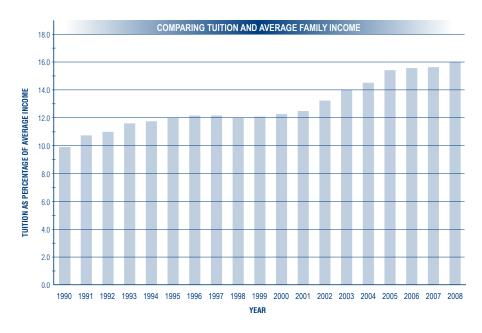
# Looking at the Data on Tuition Increases

BY TED HARRIS, ADMINISTRATOR

When I saw this graph taking shape and noted the increase in tuition levels compared to the cost of living over 20 years, I got a bit uncomfortable. Should we even share this information? But, if our Blue Echoes is about being transparent with our supporters, I suppose there is no way to go but forward. So let me share a few reasons for which tuition has slightly outpaced the cost of living.

First, the Christian school movement is no longer an effort by a small community of people who drive it with committees and other volunteers. Communities like ours are much more inclined to rely on paid professionals to give leadership in areas such as school governance, finance, program development and student recruitment. This shift has enabled excellence, but it does come with some expense.

Second, the shift to cost-based tuition models has brought about tuition increases. Throughout the Christian education movement, schools have shifted to sounder financial models which rely less on annual donations for



the sake of meeting the budget. This shift has not been driven by increased costs, but rather by a greater desire for financial stewardship and accountability. For us, the impact of this shift can be seen in two dramatic ways: it has enabled us to meet our budgets much more successfully, and it has allowed us to use all our non-tuition donations to help families who need tuition support.

There is more to this discussion than the sticker price. That being said, every year

we compare tuition costs with similar schools and do everything we can to keep tuition as affordable as possible. Tuition-paying parents and donors can both be encouraged by the fact that every Spring Drive dollar is used for bursaries which make our school more accessible to the next group of students being impacted for the sake of the kingdom of Jesus Christ.

Tuition-paying parents and donors can both be encouraged by the fact that every Spring Drive dollar is used for bursaries which make our school more accessible to the next group of students being impacted for the sake of the kingdom of Jesus Christ.



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