



OUR SCHOOLS AND DEBT

Depending on who you talk to, debt is either a wonderful tool to accomplish your goals, or a major nuisance, preventing you from achieving those same goals. No matter how you view it, we can all acknowledge that debt has played a role in our schools' history. For many years, in fact, it seemed to be the major story of concern.

The most recent peak of our school Association's long-term debt was in 2010, when it reached \$1,687,000. This was the result of inherited debt, capital projects, decreased enrollment, and tight budgets. Since that time, through increased enrollment, responsible tuition rates, faithful giving from donors, responsible budgeting and faithful repayment, the debt has decreased to its current level. As of July 2020, our long-term debt is \$527,000! We want to clear this last bit away and make it a part of our past, not a part of our future.

As you can see, we are already 2/3 of the way there! With your help, we can reach the point where we can divert our current debt payments back into our operational budgets. The impact of savings of \$70,000 per year is a significant boost in fulfilling our vision and mission to inspire students to love, learn and lead together in God's world! **The story of our schools and debt is a story of God's faithfulness and provision.**

He has provided the path to decrease our burden to where we no longer need to worry about it weighing us down. It will provide us with the means needed to accomplish our goals through so many years, and in the lives of so many students and graduates.

Through the *Building the Way Campaign*, debt will become our history!

PRAY

GIVE

VOLUNTEER

SUPPORT

GROW



WHAT MAKES CAIRN CHRISTIAN SCHOOL GREAT?

Bert Kingma

You might ask why do Diana and I continue to support Cairn Christian School? The answer is easy. It's a great school system. What makes it great? Again, easy! We have awesome God-believing teachers, administrative staff, committee members and support staff, a vibrant student body and committed parents. Above all, the Lord gives great blessing to Cairn Christian School as we follow His Word and seek to do His will. These elements together make for a great school system. Hence, Diana and I continue to support.

Our life on this earth is a temporary journey. Together, we want to ensure that our children, and grandchildren too, are taught and equipped with the tools required to make the journey a success. A strong, growing faith in the ways of the Lord including understanding, prayer and giving praise, are of ultimate importance. These tools are largely practiced by those involved, and are taught / impressed upon the hearts of the students. Needless to say, these factors are worthy of continued support.

As grandparents of five students, and the parents of one of the teachers, Diana and I are able to provide this support through involvement, encouragement, prayer and financial giving. We pray that the Holy Spirit may move many to be involved and supportive.

ALTERNATE WAYS TO SUPPORT

Giving securities is often a better alternative than a gift of cash. You may have a portfolio of stocks or mutual funds that have increased significantly in value since you purchased them; it may be more advantageous for you to make your gift to support the *Building the Way Campaign* with these assets. When donating the actual security directly to the campaign, Revenue Canada allows the taxable portion of the gain (or the inclusion rate) to be zeroed. This type of gift can be easily transferred and processed by Cairn Christian School. For more information, contact Henry Koornneef, Christian School Foundation (hkoornneef@christianschoolfoundation.ca) for more information.

Thank you to our valued Campaign Team!

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