



Serving the Faithful of the Diocese of Fargo

5201 Bishops Blvd., Suite A  
 Fargo, ND 58104-7605  
 (701) 356-7926  
 www.cdfnd.org

## About Catholic Development Foundation

The mission of the Catholic Development Foundation (CDF) is to financially assist in the spiritual, educational and social well-being of Catholic faith communities. By supporting individual parishes, Catholic institutions and diocesan ministries, CDF is able to help the Church better serve the needs of parishioners.

CDF is a securely structured organization that was incorporated in 1985. As a publicly supported 501(c)(3) non-profit organization, CDF helps donors achieve their charitable and financial goals. The foundation ensures the security of all donated funds. The funds are used only for their intended purposes as designated by the donors.

People have a need to give. Stewardship is a way of life that expresses our faith. Stewardship binds us together to support common Catholic causes. We invite you to support your Catholic Development Foundation. Your gift will make a difference. With your gifts we can build a future full of hope.

For more information about Catholic Development Foundation, visit [www.cdfnd.org](http://www.cdfnd.org) or call (701) 356-7926.

## A message from Steve Schons

Dear Friends,

**W**e have all heard the saying, "We reap what we sow." Since 1985, Catholic Development Foundation (CDF) has been sowing the seeds of generous Catholics throughout the Diocese of Fargo. Because of this generosity, hundreds of Catholic programs and ministries within the framework of our diocese will continue to grow and strengthen our Catholic faith community for years to come.

CDF has produced wonderful benefits for many parishes and diocesan programs over the last five years. Distributions from the CDF for parishes, diocesan programs and clergy/seminarian education have totaled \$4,988,383.

On the next page, you will see a list of endowments currently established for various Catholic ministries and parishes. I encourage you to review this list to see which ones are created in your community or otherwise important to you. All Diocese of Fargo parishes have an endowment established in CDF. If you do not see your parish listed, it's simply because it hasn't been funded by a donation yet.

God has planted within us a desire to give and to receive. CDF's ability to easily receive gifts and help donors offer gifts is rewarding both for donors and for those who are assisted. Donors know their gifts are long-term investments for current and future Catholics.

I encourage you to become a Catholic Development Foundation donor. Every contribution, no matter the size, makes a difference in the lives of Catholics in our diocese. Planning and making a gift now will allow you to witness your charity in action. Thank you and may you see your blessings multiplied through your generosity to CDF.

Sincerely,  
**Steve Schons**  
 Director of Stewardship & Development

During Fiscal Year 2014,  
 Catholic Development Foundation  
 paid out **\$264,447** in annuity payments to  
 faith-filled individuals who have funded annuities  
 with the foundation.

Yes! I want to help support Catholic causes important to me. Please accept my enclosed gift in the amount of:  
 \$100 \_\_\_\_ \$250 \_\_\_\_ \$500 \_\_\_\_ \$1,000 \_\_\_\_ \$2,500 \_\_\_\_ Other \_\_\_\_\_ Monthly Gift \_\_\_\_\_

In Memory/Honor of: \_\_\_\_\_  
(Name of Person or Persons)

I want to help fund an endowment that will assist with meeting the needs now and in the future. My gift is to be used to fund the endowment for:  Church  School  Cemetery  Other \_\_\_\_\_  
(Name of Endowment)

MasterCard  VISA  Discover  Check Enclosed: payable to *Catholic Development Foundation*  
 Card Number: (16 digit number) □□□□ □□□□ □□□□ □□□□ Exp. Date: \_\_\_\_\_

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

*Authorization required for credit card:*  
 I authorize Catholic Development Foundation and Vanco Services, LLC to charge my credit card in accordance with the information specified on this form. I understand that this authority will remain in effect until I provide reasonable notification to terminate the authorization.  
 Signature required: \_\_\_\_\_ Date: \_\_\_\_\_

Stock: I wish to make a stock gift. Please contact me regarding stock transfer.  
 Please contact me about a Charitable Gift Annuity.

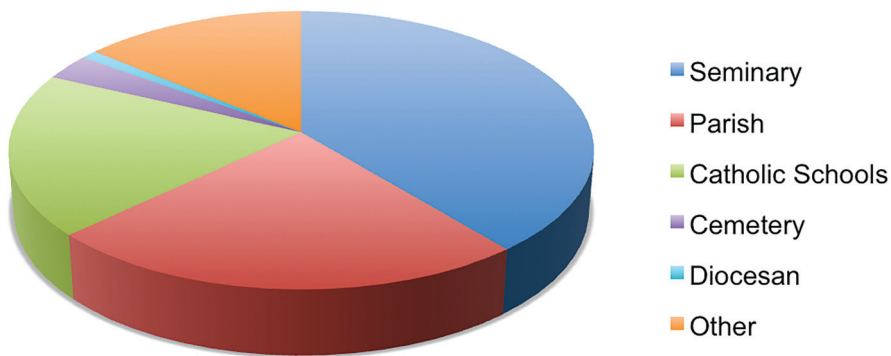
**Send your tax deductible charitable gift to:**  
 Catholic Development Foundation  
 5201 Bishops Blvd., Suite A  
 Fargo, ND 58104-7605

**Safe and Convenient Online Giving Options: [www.cdfnd.org/donatenow](http://www.cdfnd.org/donatenow)**

Gifts to Catholic Development Foundation qualify for charitable income tax deductions according to provisions of federal and state law.

## Endowments Awarded

July 1, 2013 – June 30, 2014



Seminary . . . . .	\$566,583	39%
Parish . . . . .	\$360,944	24%
Catholic Schools . . . . .	\$276,885	19%
Cemetery . . . . .	\$43,447	3%
Diocesan . . . . .	\$13,266	1%
Other . . . . .	\$207,015	14%
<b>TOTAL . . . . .</b>	<b>\$1,468,140</b>	<b>100%</b>

## What is an Endowment Fund?

Endowment gifts are to a parish what retirement funds are to an individual — they represent set-aside resources for the future. Endowment dollars can make it possible to underwrite programs, projects, positions and even facilities that might be impossible to maintain otherwise.

An endowment can allow the donor to honor or memorialize a loved one, parish or diocesan cause as a permanent philanthropic legacy.

An endowment gift is perpetual, never-ending. It leaves a lasting impression of your personal values and beliefs for the charity and for family and friends.

## North Dakota Tax Credit

### Benefits the Church and you

A few years ago, N.D. legislators passed a bill that allowed a very generous tax credit to those who make a charitable gift to a N.D. qualified endowment. If you are a North Dakota resident and make a gift of \$5,000 or more to a N.D. qualified endowment, you are eligible for a 40 percent tax credit on your N.D. taxes. Tax credits are much different than a tax deduction because they reduce your tax liability dollar for dollar. The maximum tax credit allowed is \$20,000 for individuals or \$40,000 for married couples filing jointly. However, credits may be carried forward up to three years.

### THE FOLLOWING IS AN EXAMPLE OF HOW TAX CREDITS MAY BENEFIT YOU:

<b>Gift Amount . . . . .</b>	<b>\$5,000 . . .</b>	<b>\$25,000 . .</b>	<b>\$50,000</b>
Federal tax savings* . . . . .	\$1,400 . . . . .	\$7,000 . . . . .	\$14,000
ND state income tax credit . . . . .	-\$2,000 . . . . .	-\$10,000 . . . . .	-\$20,000
<b>Net "Cost" of Gift . . . . .</b>	<b>\$1,600 . . . . .</b>	<b>\$8,000 . . . . .</b>	<b>\$16,000</b>

\*Based on individuals that fall in the 28 percent Federal tax bracket. Please consult your own financial or tax advisor for your unique situation.

## Your Guide to Giving

Catholic Development Foundation (CDF) offers many ways to give and leave a legacy. CDF accepts gifts of cash, appreciated securities and real estate. All gifts are tax deductible to the full extent of the law. And, you choose the parish, school or organization which will benefit from your gift.

### GIFTS THAT START MAKING A DIFFERENCE TODAY

These are gifts that are easy to make and see immediate impact.

- Existing Endowment Fund
- Donor Advised Fund
- New Endowment Fund

### GIFTS THAT GIVE BACK – LIFE INCOME GIFTS

These types of gifts provide income for the donor's lifetime; any remainder goes to the donor's charity of choice.

- Charitable Gift Annuity
- Charitable Remainder Trust
- Charitable Unitrust

### GIFTS THAT BEAR FRUIT LATER – DEFERRED GIFTS

The benefits an organization receives from these gifts are deferred until a later time, typically after a donor passes away.

- Charitable Bequest
- Life Estate

For more information, please contact Steve at (701) 356-7926 or visit [www.cdfnd.org](http://www.cdfnd.org).

## Catholic institutions and parishes with funded endowments in CDF

### Cemetery Endowments

St. John the Baptist's Cemetery  
 St. Anthony's Cemetery  
 Sacred Heart Cemetery  
 St. Leo's Cemetery  
 St. Helen's Cemetery  
 St. Patrick's Cemetery  
 St. Mary's Cemetery  
 Dickey Catholic Cemetery Assoc.  
 Immaculate Heart of Mary Cemetery  
 St. Louis Cemetery  
 Holy Cross Cemetery  
 Sacred Heart of Jesus Cemetery  
 St. Martin's Cemetery  
 St. Cecilia's Cemetery Perpetual Care  
 St. Rose of Lima Cemetery Care  
 Sacred Heart of Jesus Cemetery  
 Sts. Peter and Paul Cemetery Care  
 St. Mary Cemetery Care  
 St. Joseph Cemetery  
 Sts. Peter and Paul Cemetery Care  
 St. Mary's Cemetery  
 St. Arnold's Cemetery Care  
 St. John's Cemetery Care  
 Our Lady of the Sacred Heart Cemetery  
 St. Bernard's Cemetery Care  
 St. Mary's Cemetery Care  
 Our Lady of Perpetual Help Cemetery  
 Little Flower Cemetery  
 St. Anthony's and St. Marie's Cemetery  
 St. John's - Ottofe Cemetery  
 St. Catherine's Cemetery  
 Holy Cross Cemetery  
 St. Luke's Cemetery  
 St. Boniface Cemetery  
 St. Pauline's Cemetery  
 St. John the Baptist's Cemetery

### Location

Ardoch  
 Bathgate  
 Cando  
 Casselton  
 Concrete  
 Crystal  
 Dazey  
 Dickey  
 Dunseith  
 Dunseith  
 Fargo  
 Fried  
 Geneseo  
 Harvey  
 Hillsboro  
 Joliette  
 Karlsruhe  
 Knoxville  
 Leroy  
 McHenry  
 Medina  
 Milnor  
 New Rockford  
 Olga  
 Oriska  
 Park River  
 Reynolds  
 Rugby  
 Selz  
 Tolna  
 Valley City  
 Velva  
 Veseleyville  
 Walhalla  
 Windsor  
 Wyndmere

Other non-endowed cemetery funds are not listed here. These other funds are managed by parish cemetery committees through the Catholic Church Deposit & Loan Fund. For further information and to contribute to those funds, please contact your parish cemetery representative or pastor. You may also contact Steve Schons or Scott Hoselton at (701) 356-7930.

### Parish Endowments

St. Ann's Church  
 St. Benedict's Church  
 St. Thomas Church  
 Sacred Heart Church  
 St. Joseph's Church  
 St. Edward's Church  
 St. Michael the Archangel's Church  
 St. Helena's Church  
 Holy Spirit Church  
 Nativity Church

### Location

Belcourt\*  
 Belcourt  
 Buffalo  
 Cando  
 Devils Lake  
 Drayton  
 Dunseith  
 Ellendale\*  
 Fargo  
 Fargo\*

St. Paul Newman Center  
 St. Mary's Cathedral  
 Sts. Anne and Joachim's Church  
 Seven Dolors Church  
 Holy Family Church  
 St. Michael's Church  
 St. Thomas Aquinas Newman Center  
 St. Rose of Lima's Church  
 St. James' Basilica  
 St. Maurice's Church  
 St. Alphonsus' Church  
 St. Boniface's Church  
 St. Aloysius' Church  
 St. Arnold's Church  
 Native Americans – Blue Cloud Abbey  
 St. John's Church  
 St. Mary's Church  
 Our Lady of Perpetual Help Church  
 St. Joachim's Church  
 St. Therese the Little Flower's Church  
 St. John's Church  
 St. Michael's Church  
 St. Thomas' Church  
 St. John the Evangelist's Church  
 St. Benedict's Church  
 St. John the Baptist's Church

Fargo  
 Fargo  
 Fargo  
 Fort Totten  
 Grand Forks  
 Grand Forks  
 Grand Forks\*  
 Hillsboro  
 Jamestown\*  
 Kindred  
 Langdon  
 Lidgerwood  
 Lisbon  
 Milnor  
 Native American Parishes  
 New Rockford\*  
 Park Rapids  
 Reynolds  
 Rolla  
 Rugby  
 St. John  
 St. Michael  
 St. Thomas  
 Wahpeton  
 Wild Rice  
 Wyndmere

### Other Named Endowments

Archbishop Aquila Scholarship  
 Deacon David Gates Scholarship  
 Rev. Darin Didier Memorial Fund  
 St. Joseph School  
 St. JPII Catholic Schools  
 Diocese of Fargo  
 Diane Brooks Memorial Scholarship  
 Real Presence Radio  
 Fr. George Bolte Memorial  
 St. James Catholic High School Fund  
 Lidgerwood K of C – Dexter Cemetery  
 Catholic Charities North Dakota  
 Little Flower Elementary School  
 Fr. John Bacevicius Memorial Fund  
 Thomas Gustafson Religious Education  
 Marriage Tribunal Endowment  
 Young Disciples  
 Seminarian Clergy Endowments  
 St. John's School

### Church/Location/Serving

Seminarian Education  
 Diaconate Education  
 Seminarian Scholarships  
 Devils Lake\*  
 Fargo\*  
 Fargo\*  
 Diocese of Fargo Youth Programs  
 Fargo/Grand Forks  
 Holy Trinity - Fingal  
 Benefits 3 Grand Forks parishes for education  
 Lidgerwood  
 Statewide  
 Rugby\*  
 St. Boniface Cemetery - Kintyre  
 St. Charles Borromeo - Oakes  
 Supports people seeking annulments  
 Fargo  
 Diocese of Fargo\*  
 Wahpeton

### Donor Advised Funds

Our Daily Bread

### Serving/Supporting

Various Catholic Charitable works

\*These locations have multiple named endowments. Due to limited space, individual endowments are not listed here. Visit [www.cdfnd.org](http://www.cdfnd.org) or call (701) 356-7926 for more information.