



EASTERN NORTH DAKOTA SYNOD ENDOWMENT FUND OF THE EVANGELICAL LUTHERAN CHURCH IN AMERICA

RESOURCE GUIDE

as of June 2015

*To sustain rural ministry and
enhance quality pastoral leadership*

TABLE OF CONTENTS

CHAPTER ONE

INTRODUCTION from the BISHOP.....	1-3
COMMITTEE MEMBERS.....	4
THANKS from RECIPIENTS.....	4
RESOLUTIONS.....	5-6
BRIEF REVIEW.....	7

CHAPTER TWO

OVERVIEW of the ENDOWMENT FUND.....	8-11
-------------------------------------	------

CHAPTER THREE - MINISTRIES SERVED BY THIS FUND

SCHOLARSHIP AID for SEMINARIANS.....	12
STUDENT LOAN REPAYMENT AID.....	12-13
PENSION EQUITY.....	13

CHAPTER FOUR

HOW to HELP.....	14
OPPORTUNITIES for GIVING.....	14
HOW to SUPPORT this MINISTRY.....	16

*"Thank you once again for your generous contribution to my seminary loan. The gift really helps at a time when I am putting my own children through college...
After serving 8 years in this synod I still consider it a blessing.
EaND feels like home to me."*

~ EaND Synod Endowment Fund recipient, pastor

*"Once again I write you with a thankful heart. Your generosity and support has been pure grace through my seminary process...
...I am excited to continue working together as partners in God's Kingdom. May God continue to bless you as you continue to bless others."*

~ EaND Synod Endowment Fund recipient, seminarian

INTRODUCTION LETTER

Dear Friends in Christ,

1 Peter 4:10 states, ***“As each has received a gift, use it to serve one another, as good stewards of God’s varied grace.”*** This verse is a good reminder. We are stewards of God’s bounty. We are caretakers. For a brief period we are given time, energy, and resources. What we do with these gifts ultimately defines the depth of our spiritual understanding.

“Jesus Christ calls us to live in love as we serve, equip, and challenge God’s people” is the mission statement of Eastern North Dakota Synod. Looking around the synod at the amazing leaders, both ordained and lay, I can confidently say the sharing of gifts is happening. Together, we are serving, equipping, and challenging God’s people. It’s a good time in the life of this synod. God continues to bless this synod with more and more prepared, faithful, wise, and dedicated leaders. Our congregations are becoming more and more mission-minded as they respond to a changing landscape.

At a time like this, many wonder how to respond to God’s good work in and through this synod. I want to wonder with you whether or not God might be calling you to give a gift that will give now and keep on giving into the future? As you read this guide, I want to invite you to prayerfully consider making a gift to the Eastern North Dakota Synod Endowment Fund. Not only will this act of generosity help ensure the future financial support to the young men and women attending seminary from Eastern North Dakota Synod, not only will it help current pastors and other rostered leaders serving in this synod pay back their debt, not only will it assist lowered salaried pastors in this synod with supplemental pension contributions, not only will it support rural internship sites on the prairies of eastern North Dakota, but it will also serve as a testament of your values for generations to come.

The information provided in this guide will help you learn more about how you, rostered leaders, and this entire synod can benefit from your gift. On behalf of this synod, I thank you for considering stewarding God’s good gifts to you. If you desire a face to face conversation concerning the powerful impact your gift will give, please let me know. I would be honored to have such a conversation.

In Christ,



Bishop Terry A. Brandt
Eastern North Dakota Synod, E.L.C.A.

A letter from Bishop Rich Foss, written shortly after the fund's establishment:

Dear friends,

Thank you for your interest in the Eastern North Dakota Synod Endowment Fund of the ELCA. This fund is intended to help sustain vital, viable ministry in Eastern North Dakota for years to come.

WHY ARE WE DOING THIS? HAS SOMETHING CHANGED?

The plain fact is that over the past decades in the Evangelical Lutheran Church in America, seminary costs have skyrocketed, churchwide support has decreased, and new pastors have been saddled with huge school debts. Others, we are beginning to realize, have even been deterred from going to seminary because of the cost. This is difficult for the pastors and their families; but the greatest loss will be in the health of our rural congregations and communities when pastoral leadership and care become even more scarce.

When we began this program in 2000, we surveyed the last 30 pastors to graduate from seminary and serve a congregation in Eastern North Dakota. Of those, only five were able to begin their ordained ministry with less than \$10,000 in school debts; the other 25 had an average school debt load at graduation of \$38,000 each!

Reflecting North Dakota's economy, our average pastor's salary is several thousand dollars lower than the average in the ELCA. We have always said, "Yes, but we can provide nice parsonages to live in and a good quality of life." True. It worked that way for me thirty years ago but I came out of seminary with no student debt (which was typical).

A good parsonage doesn't pay back loans. And years later, at retirement, when a pastor now has no home, it will be hard to purchase a house if the pastor's pension account is lower than average due to years of service at lower-than-average salary.

This is a nation-wide problem in the ELCA. We have a serious clergy shortage throughout the church, and we also have unwittingly saddled most of our new pastors (young and no-so-young alike!) with large debts, which they incurred while being

trained to serve us. There are beginning to be some churchwide efforts to address the situation, but congregations in rural America are feeling the pinch first, and we need to do something about it. If we are going to sustain vital ministry, especially in smaller or rural communities, we need to address this problem now! I believe it is a growing crisis, and the EaND Synod Endowment Fund of the ELCA will be a major part of our long-range, planned solution.

WHAT DIFFERENCE WILL THE SYNOD ENDOWMENT FUND MAKE?

The EaND Synod Endowment Fund is addressing **five primary areas**:

1. We need to significantly increase the **financial support we give to young men and women from Eastern North Dakota who are attending seminary**. Then, whether they return to serve in EaND or whether they serve in another synod, they will not be encumbered with such large debt and will be financially able to serve in a wider variety of parish settings.
2. We need to help our current pastors and rostered leaders with their **student loan debt repayment**. Even modest help will make a significant difference for the pastors, rostered leaders, their families and their ministries.
3. We need to make **supplemental pension contributions** for our lower-salaried pastors. Ideally, we should ensure that no EaND synod pastor's pension contribution will be below the ELCA average—even if his or her salary is lower.

4. We need to be able to **help finance rural internships** in EaND. We have several excellent sites for interns, but cost is a factor. We have learned that some of our synod's finest current pastors first considered serving here while on internship (some had never even been to North Dakota before). Rural internships not only help serve communities at the time, but attract pastors who would otherwise not have considered North Dakota.
5. We need to be able to have modest funds available to **enhance quality leadership** (among both pastors and laity) in the synod. We work at this now, but are often hampered by lack of available money in the budget. We have been getting a reputation in Eastern North Dakota for creative, quality leadership—and we'd like to build on that for the future.

IS IT WORKING? MONEY DOESN'T JUST MATERIALIZE ON DEMAND.

True. But this appears to be the right plan at the right time, and we trust that God will see us through. In the past:

- An individual in the synod made a \$600,000 lead gift to this fund.
- Several other individuals have made significant "lead gifts" from \$5,000-\$100,000 to help launch this effort.
- Many congregations have participated in the annual "Synod Endowment Sunday", usually held on the last Sunday in September. These gifts from members have yielded \$30,000-\$60,000 per year.
- Many individuals in the synod have given additional outright gifts. Others have given gifts as memorials. Still others have included the Synod Endowment Fund in their financial and estate planning.

We are grateful for all these expressions of support and generosity!

Editor's Note:

HOW LARGE A FUND ARE WE TALKING ABOUT?

(During our sixteenth year in mid 2015, the fund is worth over \$ 3.3 million. We have disbursed about \$1.3 million to seminarians and pastors.)

WHAT CAN YOU DO TO HELP?

Several things:

- Ask your pastor to "get familiar" with this effort, and encourage him/her not to be shy about promoting it.
- Pray—and participate as you are able.
- Thank God for faithful congregations and pastors, and join this effort to sustain and enhance the work of the Gospel for years to come.
- Consider this an opportunity to make a personal gift for ministry in Eastern North Dakota—a gift that will pay dividends for many years.

God be with you.



Rick Foss, Former Synod Bishop (1992-2008)

COMMITTEE MEMBERS

The EaND Synod Endowment Steering Committee includes:

Mr. Dick Hall, *Jamestown, Chairperson*
Ms. Jakelle Cornell, *Fargo, Synod Staff*
Rev. Michael Jacobson, *Cooperstown*
Mr. Craig Johnson, *Fargo*
Ms. Phyllis Johnson, *Grand Forks, Synod Vice President*
Rev. Jolene Knudson-Hanse, *Valley City*
Mr. Darin Ohe, *Grand Forks*
Mr. John Olson, *Devils Lake*
Dr. Mark Sanford, *Grand Forks*
Rev. Julie Tillberg, *Mayville*

THANKS from RECIPIENTS

Recipients of the EaND Synod Endowment Fund say “thanks”:

“Thank you so very, very much for the generous grant I received this year. This help of paying on my student loan is significant! I appreciate your vision” ~ Pastor

“...Being new to the synod, I greatly appreciate your thoughtfulness! It is good to be a part of a synod who has this foresight and willingness to support their current pastors and future rostered leaders in such a way!...” ~ Pastor

“What a gift! Thank you! Each year I am amazed by your generosity. It truly has made a difference in helping me pay off my seminary loan... the Synod Endowment Fund is an asset to the synod and will continue to bless the lives and ministries of many in the synod and beyond for years to come!” ~ Pastor

“Thank you so very much for your generous gift ... I will use this gift to help pay for my January Intensive classes ... and to allow me to stay on campus during that time. I am so blessed by you!” ~ Seminarian, Distributive Learning

“Thank you so much for the tuition assistance this year. I was getting ready to pay my bill and noticed you had made a generous donation toward my education. I am so grateful and honored to have your support financially and in prayer...” ~ Seminarian

“... Your financial support will help my move back to seminary from internship and my final year of study go well so I can focus on God’s call for my life.” ~ Seminarian

RESOLUTIONS

This initial resolution was overwhelmingly passed by the Eastern North Dakota Synod Assembly on March 25, 2000.

RESOLUTION #7 - To Encourage Offering Support for the Eastern North Dakota Endowment Fund to Sustain Rural Ministry and Enhance Quality Pastoral Leadership

WHEREAS, the Eastern North Dakota Synod Council authorized the establishment of an “EaND Synod Endowment Fund to Sustain Rural Ministry and Enhance Quality Pastoral Leadership”; and

WHEREAS, the EaND Synod was able to receive from the recent allocation of available seminary graduates only half the number needed for call to existing ministry positions; and

WHEREAS, rural internships have proven to be an excellent avenue for both attracting interest to the EaNDS and encouraging seminary graduates to accept calls within this synod, but many potential sites for such internships are not able to sustain the costs of procuring and supporting an intern; and

WHEREAS, the Evangelical Lutheran Church in America through its churchwide budget now subsidizes less than 20% of seminary education costs, so that the average debt load for seminary graduates accepting their first call is approximately \$24,000 (and approximately \$42,000 for those who began serving in EaNDS in the past year); and

WHEREAS, the fund mentioned above was established to address these issues through providing scholarships, helping to finance rural internships, providing various types of clergy compensation, and providing continuing education and other leadership enhancement opportunities for clergy and congregational leaders; therefore be it

RESOLVED, that the 2000 EaND Synod Assembly encourage congregations to receive a special offering on Sunday, September 24, 2000, or such proximal date as shall be convenient in a given congregation’s calendar, to help build up the “EaND Synod Endowment Fund to sustain rural ministry and enhance quality pastoral leadership”; and be it finally

RESOLVED, that the 2000 EaND Synod Assembly direct the synod council, through its leadership growth board, and in cooperation with synod staff, to develop materials promoting participation in this offering and lifting up opportunities for taking part in its benefits.

RESOLUTIONS

This resolution was unanimously passed by the Eastern North Dakota Synod Assembly on April 23, 2004.

RESOLUTION #1 - To extend Synod Endowment Sunday beyond 2004

WHEREAS, the 2000 Eastern North Dakota Synod Assembly overwhelmingly passed Resolution #7: "To Encourage offering Support for the Eastern North Dakota Synod Endowment Fund to Sustain Rural Ministry and Enhance Quality Pastoral Leadership"; and

WHEREAS, the 2001 Eastern North Dakota Synod Assembly unanimously authorized and encouraged the congregations of this synod to extend the initial 2000 Synod Endowment Sunday into a five-year emphasis, receiving a special offering on or about the last Sunday in September of 2001, 2002, 2003, and 2004; therefore be it

RESOLVED, that the 2004 Eastern North Dakota Synod Assembly affirm the work of the Synod Council, leadership Growth Board, and Endowment Fund Steering Committee, and extend the Synod Endowment Sunday beyond 2004 and receive a special offering annually on or about the last Sunday in September.

PLEASE NOTE the following term definition:

*A **rostered leader** is a person called by God and by this church to serve as a pastor, associate in ministry, diaconal minister or deaconess.*

BRIEF REVIEW

Then... and NOW { *Then: 1970-1975 ... Now: 2015* }

Then: God called men and women to serve as rostered leaders to and with God's people.

NOW: God calls men and women to serve as rostered leaders to and with God's people.

Then: We, the church, required four years of seminary education beyond college.

NOW: We, the church require four years of seminary education beyond college.

Then: Most seminarians were new college graduates, the majority still single.

NOW: Many seminarians are "second career", several years out of college, with families.

Then: The national church body covered a large percentage of the seminary education cost.

NOW: The national church body, along with the typical synod support, covers less than 10% of seminary education cost.

Then: Most seminarians entered their first parish with little or no student loans.

NOW: Half of seminarians enter their first call with significant debt. Many average about \$50,000 in seminary loan debt in addition to any undergraduate debt.

Then: We hoped to make up for that by providing good parsonages and quality living.

NOW: We find that neither parsonages nor quality living are accepted as payment on student loans.

Then: When pastors retired they had no home, and little accumulated pension to purchase one.

NOW: We have tried to improve that situation, but pension is tied to compensation, which is below average in North Dakota.

Then: While no pastor expected to get rich, their families were comfortable wherever they served.

NOW: In too many cases, we financially punish pastors and families who choose to serve in rural settings, such as North Dakota.

Then: Ministry may never be easy, but at least there were faithful pastors to serve.

NOW: Ministry needs are plenty, but we do not have enough faithful pastors and rostered leaders to serve.

TODAY:

Through the Eastern North Dakota Synod Endowment Fund to Sustain Rural Ministry and Enhance Quality Pastoral Leadership we hope to make it financially feasible for men and women to serve as rostered leaders in North Dakota. We realize finances are only a small part of the equation, but at least we can stop penalizing rostered leaders who choose to serve us, by making seminary education more affordable and moving toward financial equity for rural rostered leaders.

OVERVIEW of the EaND Synod Endowment Fund

To Sustain Rural Ministry and Enhance Quality Pastoral Leadership

INTRODUCTION

- The EaND Synod Council has authorized the establishment of a Synod Endowment Fund to sustain rural ministry and enhance quality pastoral leadership. Unless otherwise directed by the donor, the intent is to use the return on principal for ministry, maintaining the principal to fund ministry into the future.

MINISTRIES to be SERVED by this FUND are:

- Scholarship Aid for Seminarians
- Student Loan Repayment Aid Program
- Pension Equity Program
- Rural Internship Assistance
- Leadership Development

SCHOLARSHIP AID for SEMINARIANS

- Purpose: to increase the level of financial support for seminarians who are preparing to serve as pastors in the ELCA.
- Optimum goal: to provide full tuition scholarships for all our seminarians.

STUDENT LOAN REPAYMENT AID PROGRAM

- Purpose: to reduce the indebtedness of rostered leaders serving in our synod. In recent years a seminarian's cost for theological education has risen sharply, typically resulting in heavy debts for new rostered leaders and making it difficult for them to serve in North Dakota.

OVERVIEW, *continued*

PENSION EQUITY PROGRAM

- Purpose: to supplement pension payments for rostered leaders serving in our synod whose compensation is at the low end of the scale.
- Optimum goal: to provide supplemental pension payments so that no full-time rostered leader in our synod would be below the ELCA average.

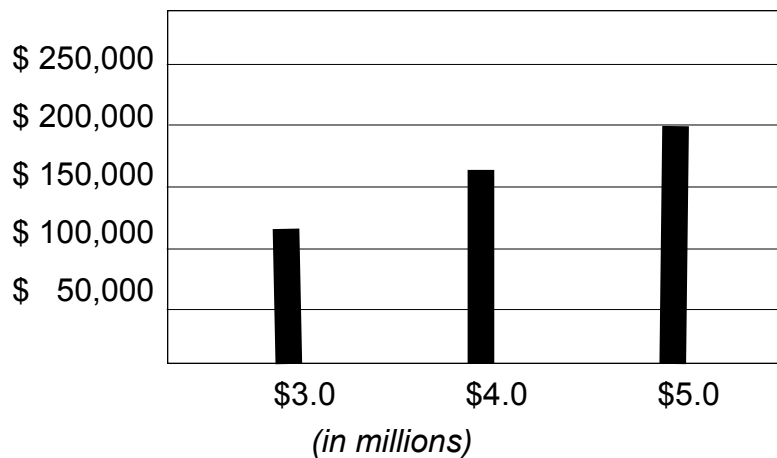
RURAL INTERNSHIP ASSISTANCE

- Purpose: to help increase rural internship opportunities in the Eastern North Dakota Synod.

LEADERSHIP DEVELOPMENT

- Purpose: to offer continuing education and other leadership enhancement opportunities for rostered leaders and congregation leaders.

ANNUAL SUPPORT available as ENDOWMENT FUND GROWS



OVERVIEW, *continued*

INTERMEDIATE GOAL

Anticipated 4 % Grant Disbursements:

▪ Scholarships	\$ 40,000
▪ Student Loan Aid	50,000
▪ Pension Equity	10,000
▪ Rural Internships	10,000
▪ Leadership Development	10,000
TOTAL	\$ 120,000
Endowment Value	\$ 3.0 million

OPTIMAL GOAL

Anticipated 4 % Grant Disbursements:

▪ Scholarships	\$ 80,000
▪ Student Loan Aid	90,000
▪ Pension Equity	10,000
▪ Rural Internships	10,000
▪ Leadership Development	10,000
TOTAL	\$ 200,000
Endowment Value	\$ 5.0 million

OVERVIEW, *continued*

HISTORICAL OVERVIEW of EaND SYNOD ENDOWMENT FUND DISTRIBUTIONS (2001 is FYE 1/31/02)

	2001-2002	2003-2004	2005-2006	2007-2008	2009-2010
Seminary Scholarships	39,900	71,525	55,800	114,000	143,040
Student Loan Aid	38,373	54,753	75,240	79,109	55,020
Pension Equity	7,802	11,841	14,550	16,125	9,014
Rural Internships	0	3,000	5,000	8,000	16,000
Leadership Development	0	0	5,000	0	0
TOTAL	\$86,075	\$141,119	\$155,590	\$217,234	\$223,074

	2011	2012	2013	2014	2015	2016	TOTAL
* Seminary Scholarships	42,045	44,040	35,040	28,050			573,440
Student Loan Aid	46,855	48,578	51,297	42,781			492,006
Pension Equity	3,704	4,648	4,615	3,445			75,744
Rural Internships	8,000	4,000	6,500	9,000			59,500
Leadership Development	0	0	3,000	0			8,000
TOTAL	\$100,604	\$101,266	\$100,452	\$83,276			\$1,208,690

* Reported by school year
(i.e. 2014 refers to payments made in the 2013 fall semester and 2014 spring semester)

SCHOLARSHIP AID for SEMINARIANS STUDENT LOAN REPAYMENT AID PENSION EQUITY

SCHOLARSHIP AID for SEMINARIANS

PURPOSE: To increase the level of financial support for seminarians who are preparing for ministry in the ELCA.

BACKGROUND: The ELCA Churchwide, along with the typical synod now supports less than 10% of seminary education costs, down from earlier years when the majority of the cost was covered. The costs of tuition, books and materials, living expenses, and relocation (often with a family) are increasingly borne by the students. Despite occasional help from congregations and individuals, a great deal more financial aid is needed to make seminary training feasible for many, and to reduce the debt levels that rostered leaders are now incurring.

ALLOCATION:

- 1) Students enrolled at seminary through the Eastern North Dakota Synod candidacy process are eligible.
- 2) Grants will normally be given winter and spring. The intern receives a stipend from the congregation they serve, which is intended to cover the basic costs for the year.
- 3) Recently there have been between 10-20 EaND students in the candidacy process eligible for financial aid.
- 4) The intent is to provide a basic level of support for all seminarians, with consideration given to need and circumstance.

Realizing that costs go far beyond the tuition alone, we also encourage congregations and individuals to offer additional financial support to seminarians.

STUDENT LOAN REPAYMENT AID

PURPOSE: To reduce the indebtedness of rostered leaders serving in the synod. In recent years a seminarian's cost for theological education has risen sharply, typically resulting in heavy debts for new rostered leaders and making it difficult for them to serve in North Dakota.

ALLOCATION:

- 1) Payments will normally be made early each calendar year, for the previous year.
- 2) Rostered leaders who have served during the previous calendar year in the synod are eligible.
- 3) Payment will be made directly to the lending agency, upon receipt of proper documentation by the synod from the rostered leader.

- 4) Formula for payment on outstanding loan balance (intended to provide incentive to remain in the call beyond three years and encourage early repayment):
 - A. Partial Year = \$500
 - B. 1st Full Year = \$500 + 1/12 of **total payments** made during the year by pastor
 - C. 2nd Full Year = \$500 + 2/12
 - D. 3rd Full Year = \$500 + 3/12
 - E. 4th Full Year = \$500 + 4/12
 - F. 5th Full Year = \$500 + 5/12
 - G. 6th Year & beyond = \$500 + 6/12
- 5) Allocation will be prorated for less than full-time calls.
- 6) If a pastor is able to make an unusually large repayment in a given year, the steering committee has set a limit of \$5,000 on the amount that is matched.

PENSION EQUITY

PURPOSE: To supplement pension payments for rostered leaders serving in the synod, whose compensation is at the low end of the salary scale.

BACKGROUND DATA:

“Defined Compensation” is a term used by the ELCA Board of Pensions to determine pension payments for rostered leaders. It includes base salary, Social Security and housing allowance. If a parsonage is provided instead of a housing allowance, then 30% of the base salary is the figure computed by the Internal Revenue Service and ELCA Board of Pensions as housing compensation. Congregations normally make an annual pension contribution equal to 10% of the rostered leaders’ “defined compensation.”

The compensation level below which a rostered leader could receive “pension equity” help will be set annually (\$50,000 for 2014 and 2015) by the steering committee.

The average compensation in ND is below the ELCA average. Since pension contributions are based on compensation, we are trying to make up the difference. Our goal is to supplement pension payments for rostered leaders whose pension contributions are below the ELCA average.

ALLOCATION:

- 1) Allocation will normally be made early each calendar year, for the previous year.
- 2) Rostered leaders who have served the entire previous calendar year in our synod are eligible.
- 3) Payment will be made directly to the ELCA Board of Pensions into the rostered leader’s account upon receipt of pertinent information by the synod from the rostered leader.
- 4) Allocation will be prorated for less than full-time calls.

HOW to HELP + OPPORTUNITIES for GIVING

HOW to SUPPORT this MINISTRY

HOW to HELP

- **Ask** your pastor to “get familiar” with this effort, and encourage him/her not to be shy about promoting it.
- **Pray** - and **participate** as you are able.
- **Thank** God for faithful congregations and rostered leaders, and join this effort to sustain and enhance the work of the Gospel for years to come.
- **Consider** this an opportunity to make a personal gift for ministry in Eastern North Dakota - a gift that will pay dividends for many years.
- **Encourage** your congregation’s endowment fund or Foundation to consider supporting the Eastern North Dakota Synod Endowment Fund.
- **Contact** Jakelle Cornell at the Eastern North Dakota Synod office for more information: 701.232.3381 or Jakelle@eandsynod.org

OPPORTUNITIES for GIVING

- A. **OUTRIGHT LIFETIME GIFTS** may be given to the Eastern North Dakota Synod Endowment Fund in the form of cash, securities, real estate, or assignment of life insurance policies.
- B. **BEQUESTS** may be given to the EaND Synod Endowment Fund using the following suggested language:
- “I hereby bequeath and devise \$ _____
(or _____% of my residual estate) to the
Eastern North Dakota Synod Endowment Fund
of the Evangelical Lutheran Church in America.”***
- C. **GIFTS of LIFE INSURANCE** may be particularly attractive to some donors since such gifts may not affect current cash flow, or because large gifts may be possible at a relatively low cost. Gifts of either existing or newly-issued policies are encouraged. The EaND Synod Endowment Fund may also be designated as a full or partial beneficiary of a policy.
- D. **BENEFICIARY DESIGNATION CLAUSES** on financial accounts, annuities, and retirement plan benefits are other effective deferred giving options.
- E. **CHARITABLE REMAINDER TRUSTS & CHARITABLE GIFT ANNUITIES** may be created for the benefit of the Eastern North Dakota Synod Endowment Fund, with lifetime income retained by the donor and/or other selected income beneficiary(s).

GIFTS by BUSINESSES (corporations, partnerships, LLCs, etc.) and **INDIVIDUALS** (if \$5,000 or more per year) to our recently established supplemental endowment fund qualify for a 40% **ND tax credit** (direct reduction in tax).

HOW CAN I SUPPORT this MINISTRY?

_____ **Yes!** I (We) want to make a difference for rural ministry & quality pastoral leadership.

A check is attached for my tax-deductible gift.

_____ \$250 _____ \$500 _____ \$1,000

_____ \$100 _____ \$ 50 _____ \$5,000

_____ Other (specify: \$ _____)

Make check payable to: **Eastern North Dakota Synod Endowment Fund or
Eastern ND Synod Supplemental Tax Credit Endowment Fund**

_____ **Yes!** I (We) want to make a difference for rural ministry & quality pastoral leadership.

Call me to discuss gifts of appreciated stock, other non-cash assets, or other possibilities related to deferred gifting opportunities.

_____ **Yes!** I (We) want to make a difference for rural ministry & quality pastoral leadership.

I am interested in making a multi-year pledge as follows:

2015 \$ _____

2016 \$ _____

2017 \$ _____

2018 \$ _____

Name: _____

Address: _____ **State:** _____

City: _____ **Zip:** _____

Phone: _____

Email: _____

Please return to: **Eastern North Dakota Synod, ELCA
PO Box 2019
Fargo, ND 58107-2019**

Questions or assistance?

Contact Jakelle Cornell, Associate with the Bishop for Administration and Development
701.232.3381 or Jakelle@eandsynod.org.