

In 1926 a group of high school students from Edmore, ND and their pastor camped on the shores of Red Willow Lake. They enjoyed a time of Bible Study and prayer, and felt a deep connection to the land and the lake.

This group of campers, along with the support of many churches, pastors and families, became the cornerstone of Red Willow Bible Camp.

Since the 1930's, thousands of children and youth have been touched by the ministry of this special place.

As we celebrate 88 years of outdoor ministry, we ask you to consider a gift to this Endowment Fund to ensure that there will always be a Red Willow



Summer Staff 1982



Disclaimer: The information in this brochure is intended to provide information of a general nature only. It should not be construed as legal, tax and/or financial advice. Readers are urged to consult their own professional advisors for their specific situation.

Gifts to Red Willow Ministries are tax-deductible under Federal income tax law.

**Contact the Executive Director
of Red Willow Ministries
for more information
about giving to the
Endowment Fund.**

Red Willow Ministries
1651 Jacob Drive
Binford, ND 58416
701.676.2681
rwbc.director@gmail.com



Red Willow Ministries Endowment Fund



Red Willow Ministries

North Dakota Tax Credit Endowment Fund

Red Willow Ministries has recently established the Red Willow Ministries North Dakota Tax Credit Endowment Fund. We have worked closely with professional counsel so that gifts to this recently-established fund will qualify for the major tax incentives established under 2007 and 2011 legislation.

The Purpose of our new endowment is to provide ongoing financial support to further the work of Red Willow Ministries. Gifts to this fund will enable us to look to the future with increased confidence as we continue to fulfill our mission:

“We exist to strengthen and serve the church in its gospel mission and ministry with and through Jesus Christ to every generation.”



The Operating Policies of our endowment fund allow for only limited distributions from the donor's gift contributions (principal). The income and net appreciation (and a portion of principal in certain situations) from the funds invested assets may be used to support the mission of Red Willow Ministries.

How the Tax Credit Works for Individual Donors

The 2011 ND legislation allows a 40% tax credit for gifts by individuals to a qualified endowment fund held by a qualifying North Dakota non profit organization. If an individual makes a gift(s) to such an endowment fund, the aggregate of the year's gifts to a particular fund must be \$5,000 or more. The maximum credits that may be claimed under this subsection are \$10,000 (\$25,000 in gifts) for an individual or \$20,000 (\$50,000 in gifts) for married individuals filing jointly. Unused credits may be carried forward for up to three additional tax years.



How does this work in real life??

Example of Tax Benefits to an Individual Taxpayer:

Mrs. Smith, a North Dakota resident, donates \$20,000 in cash to your endowment fund. She receives an \$8,000 tax credit (40%) on her North Dakota return. If she is in the 28% Federal tax bracket, her Federal tax savings are \$3,360 (28% of \$12,000; \$12,000 is the difference between the \$20,000 charitable deduction offset by an \$8,000 reduction in the state income tax deduction). The "cost" of her \$20,000 gift is offset by \$11,360 in tax savings (56.8% of the gift amount).

This is just one example of how the ND laws encourage charitable giving. Much more information is available regarding gifts to multiple endowments, and how Tax Credits work for Business Gifts.