**Sustaining Hope for the Future – Frequently Asked Questions**

**Q:** When does the Campaign Begin? When does it end?
**A:** The Campaign officially started on Oct. 4th and 5th and the fundraising will be spread over 3 years to minimize the financial impact on our parishioners.

**Q:** How was our Goal of $1.17 million established?
**A:** This amount is equivalent to the annual first collection total for our parish in 2012. This was the same method used at each parish.

**Q:** Will the Annual Catholic Appeal be suspended during the campaign?
**A:** No. The Annual Appeal provides for the basic operations of the Diocese and without it, the diocese could not operate.

**Q:** How will the monies collected be protected?
**A:** All funds collected will be placed directly in an irrevocable trust that can only be used for the purposes outlined by this campaign. There will be separate trusts established for both the diocese and SJB portions of the funds.

**Q:** The number in my packet was higher than I expected. Why?
**A:** Your specific ask was based, in part on your annual giving, your overall support for diocesan causes, a review by Fr. Cocco, and the need to challenge parishioners to give on a sacrificial level.

**Q:** I no longer have children in the school and don’t value the endowment. Why should I support it?
**A:** The endowment will provide the opportunity for future generations to participate in a Catholic education - if they wish. We are all stewards of the faith and it is our responsibility to support the work of our school, religious education programs, and parish.

**Q:** I would rather give my money directly to SJB. Is this possible?
**A:** There is a specific distribution split for the campaign, as described below:

<table>
<thead>
<tr>
<th>Dollars Collected</th>
<th>Diocesan Percentage</th>
<th>SJB Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $1.17 Million</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>$1.17 to $1.404 Million</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>&gt; $1.404 Million</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Each parish is responsible for reaching their specific target. It is important to recognize that the money that is earmarked for the Diocese will be returned to the parish either directly (in support of lay pensions and priest retirement) or indirectly through the many ministries.
Q: I want to participate in the campaign but finances are tight right now. Can I pledge now and postpone all payments until next year?
A: Absolutely. The campaign pledge process provides numerous ways to participate. You can customize your payment schedule by including a note on the card (with your specific payment request) and you will receive a confirmation letter from the diocese. In addition, no initial payment is required. If you have any other questions, call the office and one of the campaign committee members will be happy to assist you.

A few words about the Endowment

Many years ago, Catholic schools in the diocese of Wilmington enjoyed the benefits of a "human" endowment, the religious who dedicated their lives to educating the youth, which kept the cost of a Catholic school education affordable. The decrease in the number of sisters and priests in our schools and the need to pay teachers a fair and equitable wage have increased the cost of Catholic school education to the point where it is out of the reach of many deserving students.

As part of the Sustaining Hope for the Future campaign, St. John the Beloved, starts on a road to reverse this trend by establishing an education endowment fund to allow all children and families who desire a faith-based education to receive one. The fund will consist of money placed in a trust and only the interest on the deposited funds can be used as indicated by the trust documents. The principal investments are secured and will grow through future donations while the interest will be used to reduce the tuition costs for future families. This portion of “Sustaining Hope for the Future” will ensure the permanent advancement of the SJB Catholic education and its foundational role in our parish community.

Many have enjoyed the benefits of endowments, perhaps without realizing – think of Longwood Gardens or Winterthur. The endowment funds established by the original owners have set the foundation for participation and enjoyment for countless generations since, and countless generations to come. The SJB goal is no different. It will focus on keeping the cost of a quality, faith-based education (including CCD) affordable and guarantee the school to be as vibrant in 50 years as it is today.

The journey to fund the endowment is a long and challenging one and will go on for many years and the portion of the Sustaining Hope for the Future money that is allocated to begin the endowment is but the first step.

Your gift through the capital campaign will provide long-term, perpetual income for our school and helping to ensure that some day, every child in our parish wishing to receive a Catholic education will be able to do so.
Please insert this “Frequently Asked Questions Campaign 2014”, in the October 26, 2014 bulletin.

There are 2 pages. Please print back to back. Thank you