



Past, Present and Future

The Sisters of St. Joseph (CSJ) are widely known for being leaders in education and healthcare, most notably the College of St. Catherine, St. Joseph's and St. Mary's hospitals and the many elementary and secondary schools at which they taught throughout Minnesota and the Dakotas.

Today CSJs are still working in education and healthcare, but mainly in neighborhood ministries and not in large institutions. As the needs of the times change, so do the ministries of the CSJs. Currently Sisters of St. Joseph teach English, math and computer skills to immigrants; give free health care to the uninsured; provide a safe home for women escaping abuse; inspire a new generation of young women to live the CSJ charism through a year-long volunteer program; offer spiritual seekers a place to explore, strengthen and grow their faith; and much more.

Sisters of St. Joseph are always exploring and finding new ways to reach out and empower their communities.

Wills and Bequests

A bequest can be a simple estate gift to plan and make by using your will to leave a gift. You can designate a certain amount to bequeath or you can make a gift of a percentage of your estate or certain property therein.

Life Insurance Policies

The biggest reason why people buy life insurance is to provide for their children and spouse if something should happen to them. Once children are grown, many people find they no longer have a need for their policy.

If this is the case, you can donate your policy to the Sisters of St. Joseph Ministries Foundation and in doing so, you may receive a tax deduction, reduce the size of your estate and leave your current income undisturbed. You may also decide to keep the policy, but leave the Ministries Foundation as the main or contingent beneficiary.

Individual Retirement Accounts (IRA)

IRAs are one of the easiest planned gifts to make because no lawyer is needed. You just list the Sisters of St. Joseph of Carondelet Ministries Foundation as the beneficiary of your account. IRAs are highly taxed if not passed on to a spouse, and thus make a great planned gift because you can donate it tax free.

Appreciated Stocks or Assets

Highly appreciated stocks or other assets are highly taxed. Like IRAs, they make great charitable gifts, because they will retain their full value when given to the Foundation.

Charitable Gift Annuities (CGA)

Many people are not aware they can make a charitable gift and provide themselves with an income stream at the same time. A CGA is a contract between you and the Sisters of St. Joseph Ministries Foundation, in which you make a gift of cash, securities or other assets (e.g. house, condo, land, etc.) and are guaranteed a fixed income stream for life.

You may also name a second beneficiary to receive the income after your death or designate someone besides yourself as the beneficiary from the beginning. You may receive an immediate tax deduction for the value of your gift, and a portion of each payment is tax free. There is no limit to the number of CGAs you can set up for yourself.

Often Overlooked Planned Giving Assets

Certificates of Deposit, Bonds, and Real Estate all qualify as Planned Gifts. Make sure you donate the assets instead of selling them, to insure you incur no capital gains tax. There are also ways to donate your property and still live in it as well.



For more information mail the card below.

Name _____

Address _____

City/State/Zip _____

Phone _____

Email _____

Please call me so I can learn more about the Sisters of St. Joseph of Carondelet Ministries Foundation's planned giving program.

I've already included the Sisters of St. Joseph of Carondelet Ministries Foundation in my will or as a beneficiary of my estate.

Please enroll me in the St. Joseph Society.

For more information about making a Planned Gift to the Sisters of St. Joseph Ministries Foundation, please contact Lisse Regehr at 651.690.7092 or lregehr@csjstpaul.org or simply mail the card below.

As a friend and supporter of the Sisters of St. Joseph, you already know that the CSJs are a powerful force in our community who bring help and hope to thousands of people every year.

When people see what the CSJs are doing today, they are often amazed and excited. They ask what the Sisters of St. Joseph need to keep this network going and how they can help.

Simply put, we need all of you to support existing and yet-to-be-conceived ministries well into the future. Becoming a member of our St. Joseph Society by making a planned gift is a great way to accomplish this. There are many ways to make a gift, and some of them are quite simple.

“After visiting the Sisters of St. Joseph ministries, I was deeply touched by their work. The need is great and the Ministries Foundation touches many people; therefore, I wanted to help.

This is the reason I keep the Ministries Foundation in my will. The Foundation is well organized and my hard-earned dollars will not be wasted.”

—Mary A. Zimmer

If you have already made a Planned Gift to the Sisters of St. Joseph Ministries Foundation but have not yet informed us of your gift, please contact us so we can thank you and enroll you in our St. Joseph Society.



Sisters of St. Joseph of Carondelet
Ministries Foundation
1884 Randolph Avenue
Saint Paul, MN 55105-1700
Phone: 651.690.7026
Fax: 651.690.7039
csjministriesfoundation.org

Providing Help and Hope for Future Generations



Sisters of St. Joseph of Carondelet
St. Paul Province

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Ministries Foundation
1884 Randolph Avenue
Saint Paul, MN 55105-1700

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