"For it is in giving that we receive."
— Francis of Assisi

Raking leaves in front of St. Clare Hall circa 1960

Back Row from left to right: Rosalie Gdula, Florence Hopp, Unidentified, Sister Mary Thill, Sister Patricia Zielinski, Unidentified, Marilyn, Sandy Mazerkevich. Front Row from left to right: Sister Dorothy Mrock, Sister Brenda Rose Szegedy, Diane Gilbert, Beverly Hillis, Unidentified.

“What a wonderful picture,” says Sister Brenda Rose Szegedy, pictured in the center of the front row.

“My classmates and I are raking leaves in front of St. Clare Academy. I think we were in our Freshmen year. We enjoyed being outdoors, especially during the Fall season, and I remember raking leaves and then jumping in the piles. Fun and light-heartedness made our task most worthwhile,” she remembers fondly.

Things You Need to Know
1) **What is the difference between a planned gift and an annual gift?** Annual gifts are more commonplace than planned gifts. It’s important to remember that a planned gift usually takes effect in the future, while an annual gift is immediate. Generally speaking, planned gifts are larger in value than annual gifts. However, there’s an interesting relationship between planned gift donors and annual gift donors: both tend to be very loyal, regular contributors. In fact, a sizable share of planned gifts to an organization come from its longtime, loyal supporters.

2) **My IRA is due to begin requiring an annual withdrawal (I turn 70 in 2018) how can I save taxes?** You can save some tax by having your IRA custodian make distributions (called QCDs—see the answer to the next question) to qualified public charities. See my answers to the questions below for more information about how an IRA rollover distribution works and can save taxes while immediately fostering philanthropic desires.

3) **What is a QCD? What is the limit annually?** The acronym QCD stands for “qualified charitable distribution.” Persons who are age 70.5 or older can ask their IRA custodians to make direct distributions to qualified public charities of up to $100,000 per donor per year. Although you don’t get an income tax charitable contribution deduction for contributing a QCD to charity, donors enjoy an income tax savings because they get out of the income tax on the QCD. Moreover, the QCD counts toward the required minimum distribution (RMD) that persons over age 70.5 must take out of an IRA or risk a 50% penalty. You can’t make a QCD out of a qualified retirement plan; it must be an IRA.

4) **Explain a QCD, vs a RMD?** I explained what a QCD is in the previous answer. Again, a QCD is a direct transfer from an IRA custodian to a qualified public charity. The RMD is an amount that must be taken out of an IRA or qualified retirement plan annually to avoid the 50% penalty. A QCD satisfies that part of the donor’s RMD for the year. Finally, the QCD is an elective decision on the donor’s part, whereas the RMD is a requirement for almost all qualified retirement plans and IRAs essentially when someone is over age 70.5.

**What is the legal name of the Sylvania Franciscans?**

Sisters of St. Francis of Sylvania, Ohio. The Sisters of St. Francis is a 501(c)(3) organization and your donation is tax deductible to the fullest extent of the law. Tax ID# 34-4450609

**Do you have a question for Paul Hood? Ask it now!**

(You’ll receive a response in 24-72 hours.)

Paul Hood obtained his undergraduate and law degrees from Louisiana State University and an LL.M. in taxation from Georgetown University Law Center before settling down to practice tax and estate planning law in the New Orleans area. Paul has taught at the University of New Orleans, Northeastern University, The University of Toledo College of Law and Ohio Northern University Pettit College of Law. Paul has authored or co-authored seven books and over 500 professional articles on estate and tax planning and business valuation.

Click here to read previous questions and answers

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**Sister Verona makes hard work a beautiful habit**

Sister Verona first heard God’s call when she was five years old and she looked up to see a group of Sylvania Franciscans walk through the chapel doorway. Their full religious habit and aura of peace and joy drew her to them immediately and completely. From that time on, she wanted to be just like them.

Read Sister Verona Kurtzman's story here
Keep your eye out for the 2018 edition of the 31 Days of Giving Series - IT'S AWARD WINNING!

The Sisters of St. Francis of Sylvania has been recognized by the National Catholic Development Conference... for a Second Place LUMEN AWARD in the category of 2017 Email Campaign.

The campaign, titled Catching the Spirit - 31 Days of Giving, focused on featuring Sisters in their ministries, and historical reflections.

31 Days of Giving runs from December 1 - December 31.

Click here to see the 2017 Series.

Open House
Thursday, November 8, 2018
5:00 - 8:00 p.m.
Heavy Hors d'oeuvres & Cocktails
Blessing & Highlights of Sophia Center
“Changing Lives” - 6:30 p.m.
Canticle Center
5335 Silica Drive
Sylvania OH 43560

We thank our 2018 Gala Honorees for helping to continue our Ministry.

Honorary Chairs:
Mr. and Mrs. Richard Faist

Kathy and Dick Faist served as Honorary Gala Chairs for their many years of commitment and friendship with the Sylvania Franciscans.
St. Francis Award:
Dr. Janet Robinson

A former member of the Nursing Faculty, Provost and Interim President at Lourdes University, and a co-founder of Compassion Health Toledo, Dr. Janet Robinson's ministry has focused on service, compassion and nurturing relationships. She spent her early years as a career nurse, later obtaining her doctorate with a focus on grief and loss.

St. Clare Award:
Gloria Renda

Gloria took her love of learning and reading beyond her 27-year professional career by founding the Upper Ohio Valley Adult Literacy Council and volunteering in multiple organizations to promote and teach reading. Gloria supported the Sylvania Franciscan Sisters in their ministry of education at St. Pius/Aquinas School as well as their healthcare ministry with the Trinity Health System, both in Steubenville, OH.

Click here to be put on the invitation list for the 2019 Sylvania Franciscan Gala.

#GIVINGTUESDAY
November 27, 2018

Please remember the Sisters of St. Francis on Giving Tuesday November 27, 2018
(When you donate on Giving Tuesday, we get matching funds!)

The fundraising power of Giving Tuesday is AMAZING. There is a snowball effect from this digital campaign that has literally taken some non-profits from the red to the black.

This year, become a Sylvania Franciscan Social Media Ambassador! On Giving Tuesday just forward Sylvania Franciscan emails to friends and SHARE the Giving Tuesday posts on Facebook because - We get matching funds for dollars raised on Giving Tuesday!

HERE IS THE SECURE LINK to donate to the Sisters St. Francis of Sylvania on Giving Tuesday, Nov. 27, 2018.
Win cash prizes in the monthly fundraising raffle

Meet the 2018 Jubilarians

Donate to the Sisters of St. Francis of Sylvania

Upcoming Events:

Sr. Gretchen’s Kitchen Presents
Halloween Bake Sale
Tuesday, Oct. 30, 10 a.m.-2 p.m.
Regina Hall Conference Room

Sophia Center 25th Anniversary Open House
Thursday, Nov. 8, 5 p.m. - 8 p.m.
Canticle Center
Celebrating a quarter century of this Sylvania Franciscan Ministry

The Feast of the Immaculate Conception
Saturday, December 8
Mass at Queen of Peace Chapel at 10:30 a.m.
The founding day of the Sisters of St. Francis of Sylvania in 1916

The Sisters of St. Francis of Sylvania, OH are grateful to God and our donors for helping us continue to be messengers of peace through our Sylvania Franciscan Ministries.

The Sisters of St. Francis is a 501(c)(3) organization and your donation is tax deductible to the fullest extent of the law.
Tax ID#34-4450609

Ministries of the Sisters of St. Francis
Bethany House | Convent Park Apartments | Lourdes University
Our Lady of Grace Hall | Rosary Care Center | Sophia Counseling Center

www.sistersosf.org