

Franciscan¹ *Footnotes*²

1 Franciscan: Called like Francis of Assisi, the Sisters of St. Francis are messengers of peace, committed to works that reverence human dignity, embrace the poor and marginalized and respect the gift of all creation.

2 Footnotes: A publication of the Congregational Advancement Office of the Sisters of St. Francis of Sylvania, OH.

December 2018

"For it is in giving that we receive."

— Francis of Assisi

Merry Christmas! May God bless you and yours.



1947 Crib in front of St. Anthony Hall

What's your favorite Christmas memory at the Motherhouse?

One of Sister Jeanette Zielinski's favorite memories of Christmas at the convent was an annual Christmas Eve ritual of gathering at the life-sized manger and singing Christmas hymns. It was one of those things that happened once, probably shortly after the manger was first built in 1942, and the experience was so magical that it became tradition.

Come rain, sleet, snow or cold, every December 24 the postulants, novices and professed Sisters would gather after dark and raise their voices in gladness to the heavens. They sang "In old Judea," "O Little Town of Bethlehem," "Birthday of a King" and a long list of other favorites. With many musically gifted Sylvania Franciscans in the community, carols were sung a capella, from memory and often in three-part harmony.

Because so many girls were from Polish homes, many of the hymns would be old Polish Christmas songs that everyone sang from heart. Cups of steaming hot chocolate would be passed among the 100-plus crowd of Franciscans standing in the glow from the manger lights.

"I felt that we were taking part in a living Christmas," says Sister Karen Zielinski. "It was a wonderful spiritual rush."

"It was a very communal experience of gathering together," remembers Congregational Minister Sister Mary Jon Wagner. "We often experienced sense of community, but gathering to sing hymns at the Crib was an especially sentimental experience for us because it was Christmas Eve."



At left, the Crib today:

The tradition lasted several decades before being retired, but the Crib itself lives on. The original structure was built of rough-hewn split logs and was stationed in front of St. Anthony Hall. Rebuilt by Sister M. Jeremias Stinson in the 1990's, the manger now sits outside the Franciscan Center. The skirting is original to the 1940's, as are the life-sized glazed plaster Nativity figures.

End of Year Donations for 2018

The Sisters of St. Francis Advancement office is open Monday, December 31 from 8:00 a.m. - 5:00 p.m. All end of the year donations received are tax-deductible and will be deposited that day.

If you have any questions, please call Congregational Advancement Director Eileen Kerner: 419-266-5871(C) or leave a message at 419-824-3625 (O).

To make your end of the year contribution online, [please click here for our secure Acceptiva donation form.](#)

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 EIN#34-4450609

Things You Need to Know

Estate Planning with Paul Hood



December 2018

What is the most important item to focus on before the end of the year? I'll offer the three most important things to focus on as we reach the end of 2018 and ring in (gulp! 2019!) At year's end, it's most important to reflect on your good fortune and to take stock of 2018. First, you should pull out your estate planning documents and read them. You don't have to go to your estate planning attorney to do this. Just pull them out and read them to see if they still comport with your intentions. If

there have been any life changes or other significant events during the year, then you may well need to revise your documents, and that includes beneficiary designations in life insurance policies and retirement plans.

Secondly, you should have some idea about your tax position in 2018 for your upcoming tax returns that will be due in April 2019. If you've got no idea where you stand, then you've got homework to do. If you've got marketable securities and you sold some at a gain, you may want to consider selling some stock or mutual funds in which you're carrying loss positions to offset the capital gains tax on the winners. Don't forget that if you sell a losing stock before year's end, you can't buy it back for 31 days, or the wash sale rules will deny the loss, which means that you'll owe capital gains tax.

Finally, reflect on 2018 with a view toward making changes or improvements in 2019. Don't wait until January 1, 2019 to set some goals for 2019. Anticipate the year and plan for it. You'll be glad you did when 2020 comes around!

With the new tax laws for 2018, how does that help my bottom line? Many got an income tax break on the reduction in tax rates. However, and this isn't new, sadly, the new laws are more complicated than ever and virtually require professional help.

How does an IRA rollover help me with my 2018 taxes? An IRA charitable rollover can help you with your taxes in two principal ways. Firstly, it can reduce your taxable income by diverting forced out income (your required minimum distribution or RMD) to your favorite charity like the Sylvania Franciscan Sisters. While you don't get an income tax deduction for an IRA charitable rollover, your taxable income will effectively be reduced because of the amount you gave out of your IRA to further your philanthropic pursuits. Finally, the IRA charitable rollover (up to \$100,000 per taxpayer) counts toward your RMD, which helps avoid that obnoxious 50% penalty for failing to take out the forced RMD before year-end.

There is a difference between RMD and QCD. What is it? A Qualified Charitable Distribution (QCD) is a direct transfer from an IRA custodian to a qualified public charity and is limited to \$100,000 per taxpayer per year. 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. THE RMD can be larger than \$100,000 if the IRA is large. 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.

Do you have a question for Paul Hood? [Ask it now!](#)

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

[Click here for a printable version of Paul Hood's Q & A](#)

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](#)

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

Sister Gretchen's Blue-Ribbon Ministry

Hildegarde (Sister Gretchen) Faerber grew up the seventh out of ten children in New Ulm, Minnesota and she entered the Sylvania Franciscan community in 1956.

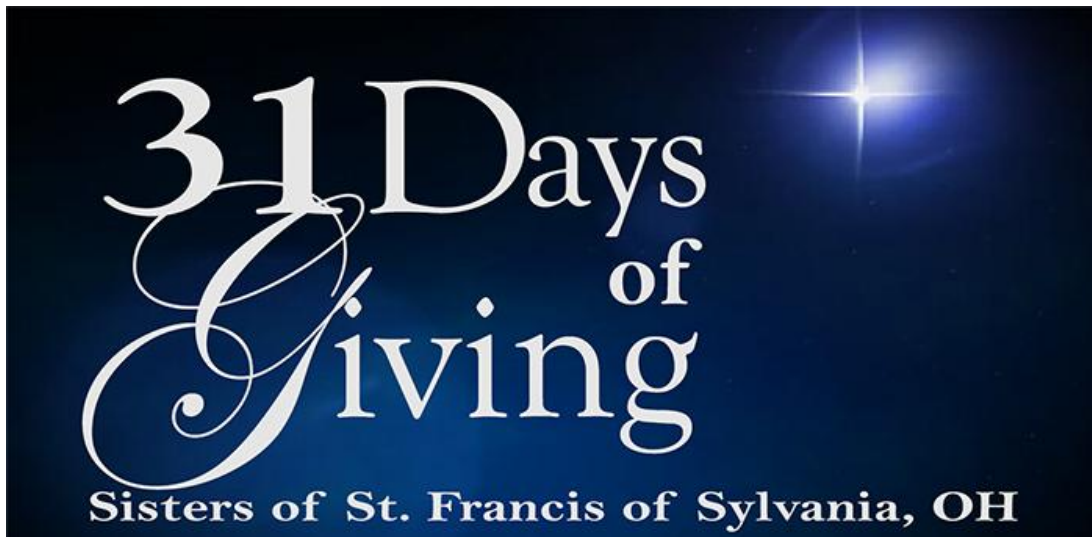


Before arriving in Sylvania, she stayed in Minnesota long enough to spend a week at the State Fair.

Sister Gretchen took home blue ribbons in the categories of Clothing, Gardening, Food Preservation, Bread and Pies. She was the county champion for all of those categories, including being a Champion of Cherry Pies, Jams, Jellies and Bread. These are talents she'd been honing for years.

[Read More](#)

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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 2018 Series.](#)

Donate to the Sisters of St. Francis of Sylvania

Mass Schedule at Queen of Peace Chapel

Christmas Eve Mass

Monday, December 24 at 4:30 p.m.

Christmas Morning Mass

Tuesday, December 25, 9:00 a.m.

New Year's Eve Mass

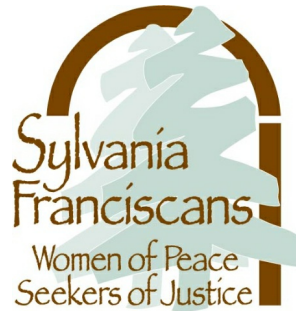
Monday, December 31, 4:30 p.m.

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.

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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



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