



Franciscan¹ Footnotes²

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 2020

"None of us can think we are exempt from concern for the poor and for social justice." -- Pope Francis

Time to Get Ready...

At the end of the year, we start to prepare for Christmas, family gatherings, maybe even a Christmas open house. Oops, not this year!

The pandemic has changed our planning, our sharing and what we may get ready to celebrate virtually. For some of us, we are getting ready for better times of being able to get together, we are getting ready for new opportunities to pray more. We are getting ready for Jesus in this Advent season of 2020.

Donors of the Sylvania Franciscans are generous beyond any expectations. All gifts to the Sisters and their ministries are appreciated and valued. Your gifts help those who are not able to get ready for Christmas because their life is filled with strife, with the possibility of no food on the table. Because of your gifts we are able to serve the marginalized and embrace the poor.

The Sisters celebrate 104 years of ministry in 2020. Because of you the legacy of caring continues to strengthen lives in need of healing and we are grateful. So as you get ready for Jesus this year, remember we are getting ready too.

Pace e bene',

Eileen Kerner
Sisters of St. Francis of Sylvania, OH
Director of Advancement
419-824-3625



Note that you receive an income tax charitable contribution deduction for lifetime charitable transfers out of an IRA. With a lifetime IRA transfer, you also get the satisfaction of watching your gift go to work for the Sisters immediately. However, neither is true for a post-death transfer of all or part of an IRA to a qualified charitable organization like our dear Sisters, i.e., no lifetime satisfaction or income tax charitable contribution deduction or a QCD. Nevertheless, making post-death transfers to charity often makes very good sense, particularly if you need to hold onto the money to cover living expenses for uncertain times.

It also often makes sense to leave some or all of the IRA to charity instead of your family because unlike your family members, the charitable organization almost always will get to use 100% of the IRA distribution because they're exempt from income tax. It's important to remember that regular IRAs are pregnant with income tax consequences to the private recipient, e.g., a family member., so they won't get the entire account, a substantial part will be paid in taxes. That's a very common estate plan for many, i.e., IRA to charity and non-taxable assets to your loved ones. It makes sense to many.

In concluding this part, we have a saying down south that goes like this: "Where you stand on an issue usually depends on where you sit." And that adage perfectly answers the question of whether it's better to make a lifetime charitable gift out of a regular IRA versus a post-death transfer of all or part of an IRA to a qualified charitable organization like our dear Sisters.

If you want the personal satisfaction to watch the Sisters use your gift and also wish to be an example for others who hopefully will follow suit with gifts of their own, then a lifetime charitable transfer will appeal to you. On the other hand, if you're concerned about outliving your resources, the post-death charitable transfer will appeal to you. While you shouldn't forget to consider the tax consequences in your decision, it's been my experience that income tax deductions are rarely the driver for significant charitable donations. It has much more to do with the alignment of the mission of the charitable organization with your personal passions and your relationship with the representatives of the charitable organization.

Combine a Roth IRA conversion with a charitable donation. If a Roth IRA makes sense in your particular situation (and you should consult your investment advisor and your tax advisor before doing so), you may want to consider converting one or more of your regular IRAs to Roth IRAs and making a charitable contribution (deductible up to 100% for gifts in 2020 of cash to a public charity like our Sisters) to offset the income recognized in the conversion. This can make great sense if you think that your current marginal income tax bracket is lower than it will be in future years, including legislative increases to the income tax, which could be forthcoming. I'm told by my CPA friends that lots of clients are considering and doing Roth conversions in 2020.

Offsetting capital gains and losses in investments. Yearend is a great time to take stock of your investments and income tax position for 2020. If you're sitting on some appreciated positions in certain stocks or funds as well as some depreciated positions in other stocks or funds, you may want to consider selling some of the winners and the losers and offsetting all or part of the

gains with losses, which often results in little or no income tax liability. Don't forget that if you sell a losing stock before yearend, 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 on the winner that you sold.

Finally, reflect on 2020 with a view toward making changes or improvements in 2021. Don't wait until January 1, 2021 to set some goals and resolutions for 2021. Anticipate the new year and plan for it. You'll be glad you did when 2022 comes around! It also goes without saying that you should express your gratitude to Almighty God for your multitude of blessings.

Will there be any changes to any tax laws? Close readers of this column will no doubt remember that I was wrong about the passage of major legislation in December 2019, which we saw at yearend despite my prediction that it would stay hung up in the Senate. Unfortunately, all I have for a crystal ball is my bald pate (I'm known in some parts as the Baldy Swami), which is clear as mud, i.e., I have no real idea what will happen because the political front is murky at best. I'll keep my eyes peeled for any legislative developments in this space and report back to you.

In closing, I wish each of you all a blessed, holy and Merry Christmas and all the best that 2021 has to offer. May Almighty God continue to bless you, your families, and the Sisters of St. Francis of Sylvania, OH.

Consultant Paul Hood, FCEP, works with Thompson & Associates in Toledo, OH to assist charitable organizations and work with their donors on values-based estate planning. Paul 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.

Finding the Positive

by Sr. Roselynn Humbert

Anyone who knows me knows I don't tell many stories of how much I enjoyed teaching. From being bored by first grade reading groups to the challenge of teens in junior high and high school classes, I would not say I felt like a good teacher. I am sure the principals were not looking forward to my assignment to their school. I was changed so often the adage was: *either everybody wants you or nobody does*. You can be sure this bouncing from grade to grade and diocese to diocese did nothing for my confidence in my ability to teach. This story comes from the last year I taught junior high before going on to teach high school.

Catholic Central Grads' Re-union Those were the days!

Sisters Clement, Rita Jane

Roselynn, and Leo (Patricia Hejna)



It was not a very good experience. I had moved from a fairly progressive parish and school to one of the most traditional in the diocese. I had to move to Toledo in order to take junior and senior courses in math at UT to prepare for a Master's program and was failing each of them. I was teaching science when my area was math. I felt challenged to say the least.

About two months ago one of our sisters called me asked me to call her back. When I talked with her she had the most astounding story. A woman had met her in the grocery store and asked if she knew me. She said wonderful things about me as a teacher and gave the sister her phone number so I could contact her if I wanted to. I was dumfounded.

From the name, I was pretty sure I remembered her from grade 8. When I called her I was sure of it. The person she described as her teacher was definitely me. She filled me in on a bit of background that I didn't remember: she had transferred from an inner city public school to this Catholic school because she wanted to attend a local Catholic High School and thought this would help her.

She was new to everybody and everything at this school. She often stood off to the side during recess because the girls were not very welcoming. She related how I would try to encourage her to join in and would even play games with the students to help her feel included. She told me many stories I did not remember that made a deep impression on her. She became a teacher herself and I was her role model for the 40 years she taught in the public schools. Her story is such a gift to me.

I was so unaware of all this during the one year I taught at this school. I moved on so I was never there for her to follow up with during high school or later. My memories of this year were

of struggle and painful events. As I see it now I can be thankful that something so positive came from this year.

My memory of this year is not the same as that of this student that's for sure. I guess when we say God writes straight with crooked lines we need to look at events from many angles. What is God's angle of that year? Was this young woman the only eighth grader that had a positive experience? How many different angles do we need to use to see the whole picture? A year I wrote off as a disaster, was life-giving to at least one young person. At this time of year in 2020 we may feel there is not much good that can be remembered from the pain and struggle of this year. From Covid 19 to politics, from Black Lives Matter to Cardinal McCarrick, there are enough negatives to dwell on. It is our challenge to find the positive in spite of the negative. Let us take some time during Advent to find or make some positive experiences for 2020.

Sister Roselynn Humbert is the Director of Volunteers for the Sisters of St. Francis. She is active in her parish, St. Pius X, and uses her artistic talents to lead card-making and scrapbooking classes for All Good Things Art & Gifts and to raise funds for Sylvania Franciscan Ministries.

Featured this week on WTOL

Local nun creates board game with COVID-19 theme

'Thrive' is a creative, fun way for friends and family to stay connected while socially distanced. It turns pandemic themes into a strategic, educational game.



Author: Zeinab Cheaib Published: 9:36 PM

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TOLEDO, Ohio — If you're looking for some fun while social distancing, one area nun has a solution for you. We spoke with the inventor of a new board game called *Thrive*, which provides a fun way to stay connected and pass the time during the ongoing pandemic.

Sister Nancy Linenkugel created *Thrive*. The game is meant for everyone, young and old, and serves as a light-hearted way to learn how to protect yourself if you happen to be exposed to the coronavirus. "So why not combine something fun to do - a board game - with learning about the precautions for COVID? So that is how the game became," explained Linenkugel.

The concept of the game is simple - in order to win you have to earn the most handwashing, hand sanitation and social distancing markers on the board. Those who played *Thrive* say they approve of this game. "It's a really fun, cool game especially for your younger kids when you're trying to teach them, to kind of stress the importance of being safe and wearing your mask and washing your hands and social distancing," said *Thrive* player Jana Whitmore. "And it gives a lot examples of different situations where you have to decide what to do to keep safe." Because this board game can be printed online, Sister Nancy says you can even enjoy *Thrive* virtually, as she did over the Thanksgiving holiday with her siblings. "We had a fine time! We were doing it via Zoom, they were wherever they were and I was here, and we all did our game on Zoom," said Linenkugel.

If you're interested in playing *Thrive* with your own family and friends, you can click here (<https://sistersosf.org/thrive-during-covid/>) to print the game out and play!

Live Streaming Christmas Eve and Christmas Mass

We invite all of our friends and family to join us VIRTUALLY this year
for Christmas Eve Mass and Christmas Mass.
Thursday, December 24 at 4 p.m.
Friday, December 25 at 9 a.m.

Copy and paste this link:
<https://video.ibm.com/channel/RvdadQRjbGk>
and enter the password: **Sisters!!**

In an effort to keep each other safe, Mass at Queen of Peace Chapel has been restricted to Sisters only for the past several months and will continue to be private until the current COVID crisis has passed.

We pray that each of you and your families cherish this time together, that you stay safe and healthy, and that we are able to come together again soon.

Merry Christmas!

We seek 1,000 friends to pledge \$1 a day for the next three years to help our ministries live on.

We thank those who have
committed to this Sisters' Initiative.



If you would like to discuss a planned gift for the Sylvania Franciscans, including Wills or Bequests, Life Insurance or IRA Retirement Plan/Beneficiary designation, please contact Eileen Kerner, Director of Congregational Advancement. ekerner@sistersosf.org or 419.824.3625.

The Sisters of St. Francis of Sylvania, OH are grateful to you, 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

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Sisters of St. Francis of Sylvania | 6832 Convent Boulevard, Sylvania, OH 43560