



# Franciscan<sup>1</sup> Footnotes<sup>2</sup>

**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.

March 2022

*"Peace in the world always begins with our personal conversion, following Christ.."*  
- Pope Francis on Ash Wednesday, 2022

## Conversion and Compassion

Ash Wednesday is always a re-start moment for me; a challenge for me to find not what I can give up but what I can do better.

In the evening hours of Ash Wednesday, I was reflecting on the homily of the day, and, looking for a strong Lenten message, decided to google Fr. James Martin, SJ. I ended up on his Facebook page where, live, Father was inviting all to join him in saying the Rosary for Ukraine, and he led it using the Sorrowful mystery decades. Before I knew it, there were almost 2,000 people – children, parents, soldiers, elderly – all praying the rosary in support of Ukraine.

It was truly an *impressive* circle of prayer. I have felt the loneliness of wives and mothers saying good-bye to husbands and sons who are staying behind to defend their freedom. I then thought it is my personal sign to continue and say the rosary daily, when I am traveling, in the car, waiting in line and offer it for an intention of need that day.



*Pope Francis* challenges all of us to sow seeds of goodness for ourselves and others. (*Lenten Message, 2022*) He invites us to Lenten practices of *Prayer, Fasting and Alms Giving*. Praying is the beginning of each day for me and for each meal, I have tried to teach my grandchildren to always say grace before meals. They quickly memorized the practice and even add their own parts, sometimes including their imaginary friends. If I forgot, they would suddenly stop eating, and say, “we forgot to say grace!” and proceed to start it themselves.

As you personally commit to Lent, remember we are here to serve others, just as St. Francis of Assisi. It is a privilege to serve the Sisters in the ministry of development, and know that your commitment to the Sisters strengthens their ministries of caring. We are grateful for your support, but we are also grateful for your prayers. As you get ready for Lent, remember we are getting ready too.

Pace e bene’,

Eileen M. Kerner  
Director of Congregational Development  
Sisters of St. Francis Foundation  
[sistersosf.org/donate-online](https://sistersosf.org/donate-online)

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## **A Prayer for the People of Ukraine**

*The Sisters of Francis ask that you take time daily to bow your heads with them, with your family, with friends and with strangers worldwide to this prayer for the people of Ukraine.*

Good and Gracious God, we come to You at this time asking for protection for all the people of Ukraine. They suffer; they live in fear; and they desperately want a free and independent country. Families have been ruptured by the need to protect the very old and the very young from the mindless violence caused by an evil quest for power.

Jesus, Prince of Peace, you called the children to yourself and so we ask that you give special protection to the children of Ukraine. They are innocent and have little understanding of why they are not in their homes or schools. Until they are once again safe in the embrace of their fathers and grandfathers, brothers and uncles, wrap them in the warmth of your mercy.

Holy Spirit Consoler, be with all the victims of this conflict and strengthen the resolve of those whose cause is just. Inspire people of goodwill throughout the world to work toward preserving freedom and independence everywhere. Amen.

*By Sister Nora Klewicki*

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## ASK PAUL HOOD

March 2022

Greetings in the Lord!!! I always find Lent, which too many believe to be an austere, somewhat somber experience, as a wonderful time to reflect on what's truly important. Like Eternal Salvation. I've always welcomed Lent as a time to reflect, refocus and recharge.

Our questions today provide an excellent opportunity to address several different common questions.

**If I was leaving my estate to my family, but I wanted to make a gift to a charity like the Sisters of St. Frances of Sylvania OH in my estate plan, which is better to give to charity vs. my family, a life insurance policy or my 401(k) plan, if they are the same value? Please use \$100,000 as an example.**

Well, it depends in part on whether or not your estate is subject to the federal estate tax. However, given the amount that every citizen can pass free of the federal estate tax in 2022 is \$12,060,000, very few (0.4%) have enough wealth to worry about the federal estate tax, so I'll assume that you (like me) don't have to worry about the federal estate tax. But the income tax? That's an entirely different kettle of fish!

Suppose that your options for a \$100,000 charitable gift are a transfer out of your 401(k) or regular IRA or a life insurance policy. All other things being equal, if you're thinking about making a sizable estate gift to a worthy charity like our dear Sisters of St. Frances of Sylvania OH, **always** make it out of an **income taxable account**, like your 401(k) or a regular IRA, before using something like **income tax exempt property** like life insurance or other property (because inheritances are exempt from income tax).

Why? If you give your \$100,000 life insurance proceeds to your family, they'll get the **whole** \$100,000 because, with a few exceptions not relevant here, life insurance proceeds are **exempt** from income tax when the policy beneficiary(ies) receives them, which is the **exact same answer** if you gave those insurance proceeds to the Sisters of St. Francis of Sylvania OH, because the Sisters are income tax exempt. So both your family and the Sisters will **pay zero income tax** on receipt of the life insurance proceeds.

However, if you leave your 401(k) or a regular IRA to your **family**, they're going to have to pay income tax at their marginal income tax rates, so if their marginal tax rate is 25% on \$100,000, **\$25,000 is going to Uncle Sam** (and probably some extra for state income tax too), so **the family recipients will only net \$75,000**. But if you give \$100,000 out of your 401(k) or a regular IRA to the Sisters of St. Francis of Sylvania OH, they'll get and be able to use the **entire \$100,000**. Why, because the Sisters of St. Francis of Sylvania OH are **exempt** from income tax as a qualified IRC Sec. 501(c)(3) public charity.

So, to summarize, if you give your life insurance to your family, they'll get the **whole \$100,000**, but if you gave your 401(k) or regular IRA to your family, they'll **only net \$75,000**. However, you can ensure that **both** \$100,000 transfers go **free of income tax** by giving the life insurance to your family and your 401(k) or regular IRA to the Sisters. So **each set of recipients** get the whole \$100,000 apiece.

### **What is the best way to keep track of in-kind gifts to charity?**

I interpret your reference to "in-kind gifts to charity" to mean all gifts to charity **except** for gifts of cash.

To be honest, just about all in-kind gifts to charity of tangible personal property like clothes and books generate paper receipts (which really are required by the IRS to substantiate charitable gifts, and, in fact, see the next paragraph about the IRS rules, which I took verbatim from the IRS website).

Unfortunately, unless you're one of those fastidious and efficient souls (and I'm not one) who diligently and consistently scans and properly files the receipt for quick availability at tax time, how do you keep up with all of the receipts for charitable gifts made during a taxable year?

I learned a system intended for use during the research and information-gathering phase of writing a book called the "Pile-It" system years ago from the late Dan Poynter, who was perhaps the nation's leading expert on self-publishing. Basically, it's a common sense, low-tech system where the first step is to carve out a particular place, whether it's a file folder, binder, box, etc. for all material pertaining to your book, and then requires you simply consistently and contemporaneously – ie, immediately – 'pile-it' in there.

I later applied the "Pile-It" system to my charitable giving one year when I had made a bunch of in-kind gifts to charity and had a lot of receipts from the charities. From these, I was able to pull the substantiation necessary to prove a charitable deduction for charitable gifts of \$250 or more (and taxpayers bear the burden of proving entitlement to any deduction), what follows comes directly from the IRS.gov website:

*The written acknowledgment required to substantiate a charitable contribution of \$250 or more must contain the following information:*

- *Name of the organization;*
- *Amount of cash contribution;*
- *Description (but not value) of non-cash contribution;*
- *Statement that no goods or services were provided by the organization, if that is the case;*
- *Description and good faith estimate of the value of goods or services, if any, that organization provided in return for the contribution; and*
  
- *Statement that goods or services, if any, that the organization provided in return for the contribution consisted entirely of intangible religious benefits, if that was the case.*

*In addition, a donor may claim a deduction for contributions of cash, check, or other monetary gifts only if the donor maintains certain written records.*

Clearly, the more organized you are, you'll be better off and less stressed later on. But, if you're as busy as I am, the organizational system **must** be **simple** and **easy**. Frankly, with inexpensive scanners today and computers, smartphones and tablets, there's just no excuse for not maintaining the receipts (including all deductible items, i.e., not just those substantiating charitable deductions) electronically. But if you're not ready to take the electronic leap of faith, the "Pile-It" method can be very effective if you actually follow it.

#### **Q 4. As we see inflation continue to rise in 2022, how is giving to charity still very important?**

Wow. Great question. Unfortunately, the space allotted to my column is woefully insufficient to give a complete and proper answer to this question, so a few bullet points are going to have to suffice for now.

For starters, until about a year ago, according to official government statistics, we'd been in an extended period of time (just about back to the beginning of 1980) of so-called low inflation. However, during the last year, inflation has taken off rampantly (according to [www.ycharts.com](http://www.ycharts.com), the current United States inflation rate in January 2022 is 7.48%) versus where it'd been for most of the past 40 years. In part, this rapid increase in the inflation rate gave rise to the 5.9% cost-of-living-adjustment (COLA) to Social Security benefits at the end of 2021, which was the largest COLA since 1982-40 years ago and exceeded the sum of the COLAs for the three preceding years.

I purposely didn't quote an "official government source" for inflation. Why? Because about the only thing I really learned during my one year of graduate school before going to law school was the following adage that I've believed with every fiber of my being ever since I first heard it, and I've used it in just about every aspect of my legal and consulting career: ***If you torture the numbers long enough, they'll confess to whatever you want them to say.***

I have long believed that the official government statistics **understated** the actual inflation rates because the public perceives that things are much better during periods of **low inflation** than during periods of **high inflation**, so I have long suspected that elected officials have gently pressured the Federal Reserve and other government agencies that promulgate official inflation statistics to minimize and possibly understate the official inflation statistics, in an application of the above-quoted adage that I learned in graduate school.

Having been raised in a common-sense way in a small town, I tend to more trust my gut and measure the economy in general and inflation in particular by what things actually are costing **me** in real time, instead of simply buying the government line about inflation. And in my opinion, actual inflation has been **higher** than the official government reports of inflation for a very long time.

Unfortunately, while the 2022 COLA was no doubt welcome news to Social Security recipients, many of whom are on fixed incomes that too often are limited to their Social Security benefits, a quick comparison of the January 2022 [www.ycharts.com](http://www.ycharts.com) inflation rate (7.48%) to the 2022 COLA (5.9) quickly indicates that Social Security recipients are **losing ground**, i.e., prices are increasing at a greater rate than their Social Security benefits. This is bad news for charitable giving for those people, simply because there's less excess money available.

Despite the spike in inflation that occurred during 2021, the stock market, though more erratic and volatile than it'd been for a long time, still showed significant gains and remains in all-time high rarefied territory. But acceptable Price-to-Earnings Ratios (P/E Ratios) for publicly traded stocks continue to increase, which is troubling and surely can't continue. If actual inflation continues at the current rate, will the stock market continue to increase in value? At some point, real return must include some regular periodic distribution of earnings, i.e., dividends, so that your total return isn't merely appreciation in stock value. However, for those who have marketable securities portfolios while values continue to increase, inflation actually enhance the value of the charitable gift of appreciated securities.

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*L. Paul Hood, Jr., JD, LL.M., CFRE, FCEP, is an author, speaker and consultant on estate and charitable planning issues. He serves as a freelance advisor for the Sylvania Franciscans. Paul also works with Thompson & Associates in Toledo, OH to assist charitable organizations and work with their donors on values-based estate planning. [www.paulhoodservices.com](http://www.paulhoodservices.com).*

If you have any questions about estate planning that you'd like me to answer here or want to talk about how you might use your time, talent, or treasure to benefit the Sisters of St. Francis of Sylvania OH, e-mail Eileen M. Kerner, Director of Congregational Advancement, at [ekerner@sistersosf.org](mailto:ekerner@sistersosf.org) or call Eileen at 419.824.3625.

## Sister Thomas More Retires!



Sister Thomas More Ruffing retired from her position as Assistant Congregational Archivist, where she's served since 2005. Sister taught grades 3-7 from 1950-1959, then served as Latin Instructor and Librarian at St. Clare Academy until 1969. She transitioned to full-time librarian ministry, serving at Central Catholic HS until 1975, and as the Head Librarian at Lourdes University until 2003. Since 2005, Sister has served as Congregational Archival Assistant. Sister has shared her music ministry as organist for over 70 years.

### Speaking of which...



The Sisters' organ in Queen of Peace Chapel is located in the balcony, making it inaccessible to many Sisters now. The Congregational Leadership team is planning on adding a lift (**see rendering at right**) so that all - including organist Sister Thomas More - can access the chapel choir loft.

If there are donors that would like to contribute financially to this project, the choir will gratefully sing your praise. Please contact Congregational Advancement Director Eileen Kerner at 419.824.3625 or [ekerner@sistersosf.org](mailto:ekerner@sistersosf.org).

## Learning to engage in discovery

By Sister Julie Myers

It's hard to believe that Lent is already here. More so, it is strange to consider that Lent actually means "spring", when I look outside to a frozen, snow-covered tundra!

For me, Lent seems to be more of a winter than a springtime season; yet that is its very purpose! Lent summons us to engage in a 40-day journey with Jesus whose immense love, mercy, and kindness breaks us open and awakens us to a newness we've not known before.

One of my greatest angst about Lent used to be in determining what I was going to give up! That alone made me weary before the ashes even fell from my forehead, let alone carry me through the Lenten season. Engaging in the traditional 'giving up' of sweets, a favorite tv show, time on social media, etc., for Lent did little to make me a better Christian and seemed to minimize any spiritual growth I had hoped for.

Not so many years ago I discovered a great freedom when I finally stopped pondering what I would give up and started considering what I could do to engage myself more fully on this 40-day trek. It was not just what I would do for myself, but how I could grow in faith and live more fully for others sharing Christ's light through my own brokenness. It was then that my worry turned into mindfulness and my choices opened the way to a beautiful path I've not experienced before.

In her book, *Stars at Night*, Paula D'Arcy writes: "Something has reordered my being. I see the person I have always believed myself to be, but no longer with a sense of *this is all I am*." Isn't that the goal of our Lenten journey—to not just believe in who we are as we are, but to realize there is something more awaiting our discovery, trusting the hand of God in our unfolding lives.

As Lent rolls around this year, consider how you will engage the elements of fasting, prayer, and almsgiving in ways that will strengthen your spiritual life, deepen your relationship with God, and reveal your abilities to impact your corner of the world with goodness.

In faith and hope, may we be better people when Easter arrives.





## Resurrection People

By Sister Nora Klewicki

I am not a fan of Lent; I am a fan of Easter. So, imagine, if you can, my utter disappointment when some time ago I went shopping for Easter cards to send out to my near and dear. I made the mistake of taking the quickest route and went to that Temple of Commerce—Walmart! What a shock! Easter had changed. It was no longer the celebration of the Resurrection of Jesus but instead chicks and bunnies, garishly colored eggs and goofy photos filled the greeting card display. How did this happen?

I strongly suspect that the reason the celebration of Easter lost its focus is because Lent has become diluted. All too often it is perceived as a rather inconvenient period of time when we are asked to ponder our all too human faults and failings and make some sort of restitution by giving up something, or (on a slightly higher plain) doing some good deed. Seems like a short-term fix for a few bad habits that took a lifetime to develop.

Lent commemorates the forty days of Christ's time in the desert following the baptism by John but preceding his public ministry. Jesus prayed and scripture tells us that he fasted to an extreme. But this was done in preparation for his work; it was not the way he spent the rest of his time on this earth. It is worth noting that he never turned down an invitation to a dinner.

The concept of preparation for what comes next in our lives is something that all of us need to grasp. If our Lenten practice is to be patient and not display anger and we do so heroically for forty days and then erupt with pent-up anger on Easter Monday, we failed Lent 101. However, if the discipline we exerted continues, we pass.

If our Lenten practice was to always thank cashiers, waitstaff, and any other person who does even a minor service and we continue to do so ever after, then this Lenten practice has made us different and better. We have become persons who recognize the work of others and are grateful for it.

Easter! It comes in the spring when we see new life blooming. Lent! A preparation for that new life. We are Resurrection people. Alleluia!



## UPCOMING EVENTS

### Thursdays of Lent

*Lent! Not only giving up but becoming more.*

7 p.m., March 3-April 7

Queen of Peace Chapel

### Daily Mass & Sunday Mass

Queen of Peace Chapel

**8 a.m., Monday - Friday**

**9 a.m., Sunday - also live-streamed at**  
[video.ibm.com/channel/RvdadQRjbGk](https://video.ibm.com/channel/RvdadQRjbGk)

When prompted enter the password *Sisters!!*

### Catholic Sisters Week

**March 8 - 14**

**Celebrating the life and service of Catholic Sisters  
worldwide**

Join the staff and faculty of the Sylvania Franciscans in a week-long tribute to the selfless service of Catholic Sisters!

### S.A.V.E. Presents:

***Trespassing Across America: One Man's Epic,  
Never-Done-Before (and sort of Illegal) Hike  
along the Keystone XL Pipeline***

Tuesday, March 15 @ 2:00 pm - 3:30 pm

Franciscan Center Theater

Presenter Ken Ilgunas, author, journalist, Travel and Environmental Writer for Wall Street Journal, Chronicle of Higher Education and Time; His books featured on National Geographic, NPR and The New Yorker; and is a backcountry ranger in Alaska now living in Dunbar, Scotland.

No charge.

### Easter Mass

**9 a.m., Sunday, April 17**

Queen of Peace Chapel

All are welcome.

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**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](mailto:ekerner@sistersosf.org) or 419.824.3625.**

**Sylvania Franciscan Sponsored Ministries**

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**[Our Lady of Grace Hall](#) | [Rosary Care Center](#) | [Sophia Counseling Center](#)**