

T U R N I N G   H O P E   I N T O   R E A L I T Y



Roman Catholic Foundation  
*of*  
EASTERN MISSOURI

## Building Relationships:

### *Beyond Sunday*

*Beyond Sunday, the largest capital campaign in the history of the Archdiocese was launched in June by the Roman Catholic Foundation to transform Catholic education in the Archdiocese.*

Catholic education is the foundation ensuring that our children live their faith as adults and help propagate the faith going forward. In fact, a recent Catholic survey\* found that students who attended Catholic grade school and high school are 8 times more likely to attend weekly Sunday Mass as adults than Catholics who did not attend Catholic schools.

In the same survey, parents cited rising tuition cost and lack of tuition assistance as their biggest concerns in enrolling their children in Catholic schools. To that end, the Roman Catholic Foundation of Eastern Missouri recently launched "*Beyond Sunday*," a campaign to strengthen our parish communities and transform Catholic education in the Archdiocese of St. Louis.



Through the generous gifts of our local faithful, Beyond Sunday will bolster life-long Catholic faith in the Archdiocese of St. Louis by positively influencing our youth through inspired education, and ensuring the future of the Catholic faith for our children and their children ... just as our parents and grandparents did for us.

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## Turning Hope into Reality: IRA Mandatory Annual Distributions

*If you are 70 1/2 or older, and you have an IRA, if Congress passes this bill, you will be eligible to use your mandatory annual distribution to fund your charitable interests!*

Keep yourselves focused on upcoming votes in Washington.

The Senate Finance Committee provided us with a tremendous gifting opportunity on July 21, 2015 when they voted to reinstate the IRA Charitable Rollover provision which had expired on December 31, 2014. Not only did they vote to reinstate the provision, but they have proposed to extend it through December 31, 2016.



This vote marks the latest step in Congressional efforts this year to revive the Rollover. The Finance Committee-approved legislation will now move to the full Senate for consideration. Once the Senate acts, that legislation will have to be reconciled with the House approach on bill extensions.

The IRA Charitable Rollover provision, established under the Pension Protection Act, allows individuals who have attained age 70½ to donate up to \$100,000 to charitable organizations directly from their IRA, without treating the distribution as taxable income. In order to qualify, contributions must go directly to a public charity, such as the Roman Catholic Foundation, and be made from traditional IRAs or Roth IRAs. Donors may receive no goods or services in return for their contributions, and must obtain written documentation of their contribution from each recipient charity.

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## Living a Life of Stewardship: Pat Dino

*Pat Dino's belief in Catholic education for her children has created a new generation of devout Catholics.*

Pat Dino, of St. Louis, believes without faith, life would be much harder. "With God in one's life, one has a purpose and values," says Pat. "In our darkest moments, one place you can always go is to God. Catholic schools teach you about this critical place," she says.



To help ensure her family remained strong, Pat used to regularly invite her college-aged children to join her at Mass, ensuring they would be in attendance that Sunday. "They had to know it mattered to me that they were practicing Catholics," she says. "Passing through this life must have meaning," says Pat.

She has worked hard to instill these values into her family, especially her children. "They are the greatest accomplishments of my life, my six sparkling diamonds!" Pat's efforts paid off. All her children are active in their parishes and now share what they have learned about their faith with their children.

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### Witness Your Life in Christ

**Train up a child in the way he should go;  
even when he is old he will not depart from it.**

Proverbs 22:6

## Stewardship: What Will You Leave Behind?

*The choices you make through your estate plans can impact the community for generations!*

Most of us want to do good deeds, many of which will leave a lasting impression on our friends and family. We do them because we want to and because they are the right things to do. If the good that we do includes supporting charitable organizations, then we've succeeded in enabling the organizations to sustain themselves and broaden the reach of their mission.

Indeed, charitable organizations, like the Roman Catholic Foundation of Eastern Missouri was created to aid donors in fulfilling their charitable goals. We rely on you and others who value the Catholic Church, and its institutions throughout the Archdiocese of St. Louis to build a secure future by creating or adding to an existing Fund. You are an important partner in our work, and we are grateful for your commitment to our mission.

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## A Generous Response: The Impact of Catholic Education



Dear Friends,

As Roman Catholics, one of the greatest treasures we possess is our knowledge of God, and His unceasing love and compassion for us. For many of us, that knowledge was imparted to us through our Catholic educational experience.

Today, many of our young Catholic children are not currently enjoying the religious educational experience which shaped us into the adults we have become. This is not because their parents don't cherish their religion, nor is it because they don't believe in Catholic education. It is an economic issue. More and more families simply can't afford the rising cost of the Catholic education in their parish grade schools and Catholic high schools. Of course, others believe their local Catholic school can't provide the same quality of education as the local public or private school.

This is the focus of the *Beyond Sunday* Educational Fund, which will provide not only endowed scholarship opportunities to the middle income families throughout the Archdiocese, but encourage collaboration throughout the Archdiocese to incorporate best practices and enhance the teacher experience and provide greater Academic Capacity Enhancement through innovative enhancements to the schools themselves.

When asked to participate in the *Beyond Sunday* campaign, please give prayerful consideration to your gift, as this campaign is truly so much more than simply an educational campaign. Through the education we are providing to the next generation, we are preserving and strengthening our Catholic faith here in our Archdiocese, and as these young people continue their education beyond high school, on college campuses throughout the country.

Best Regards,

A handwritten signature in black ink, appearing to read 'Mark Guyol'.

Mark Guyol  
President & CEO

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*Beyond Sunday, continued*

Under *Beyond Sunday*, each parish will receive 40% of the funds raised in their parish campaign to address their own parish needs. The remaining 60% will be used to create the *Beyond Sunday* Education Fund, which will transform Catholic education by providing:

- Financial help for middle-income families to enroll their children in our Catholic schools. In grades K-8, the focus will be on tuition support. In high school, scholarships will be augmented by the Foundation's *Beyond Sunday* "Fellows" program, which will create a network of students focused on service and community.
- Funding to schools to develop more competitive educational programs in the STREAM disciplines (Science, Technology, Religion, Engineering, Arts, and Math). The programs will assist students in their communication skills, critical thinking, creativity, and collaboration ... all built on a foundation of our Catholic faith.
- Innovation grants for system-wide implementation of groundbreaking ideas that will enhance the operational and business models of our schools. The focus will be on seeding non-academic innovations that can be transformational across the education system in the areas of Catholic identity, teacher retention, and management.

The Roman Catholic Foundation is jumpstarting the *Beyond Sunday* campaign by distributing up to \$5 million per year, each year for the first five years, starting in 2016 and continuing through 2020. With a successful campaign, *Beyond Sunday* will help up to 500 students each year with new scholarships starting in 2016, and up to 2,500 students in the first 5 years!

In summary, the long-term benefits of Catholic schools ensure that our children remain Catholic as adults. And while *Beyond Sunday* is about transforming our Catholic schools, in the end, it's really about much more ... it's about our faith, our salvation, and, ultimately, the future of our local Catholic church.

\* According to National Catholic Educational Association's Momentum Magazine.

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### *Mandatory IRA Distributions, continued*

The tax benefits of the IRA Charitable Rollover are available to taxpayers regardless of whether or not they itemize their returns. Specifically, Americans aged 70 ½ and older who may have paid off their home mortgage and don't have enough deductions to file itemized tax returns may benefit from this provision. Without this provision, the mandatory distribution from their IRA would trigger a tax burden; even if they donate the money to charity. The IRA rollover provision removes these negative tax consequences and encourages Americans to give back to their communities during their lifetime.

What are the implications and benefits to you and your parish, school or favorite ministry?

If you are 70½ or older, you can direct all or part of your mandatory annual IRA distribution to the Roman Catholic Foundation to start or add to a fund to benefit your favorite Archdiocesan organization. By directing the distribution, you do not take possession of the funds. Therefore, you are not taxed on them. This provides more financial benefit to the organization and shields you from the tax on the distribution.

Once the provision has passed, you can choose to make your distribution at any time. As you may expect, as the end of the year approaches, the requests for distribution from IRA's will increase. Therefore, you may wish to contact us at the Foundation now to complete the

documentation for your gift. You can then make your request for distribution to your advisor, providing them with all the correct information and the date you wish the transfer to be made.

To learn more about this and other gifting options, please call Michael Weisbrod, GiftPlanning Officer at the Roman Catholic Foundation at 314-918-2893 or e-mail him at [michael.weisbrod@rcfstl.org](mailto:michael.weisbrod@rcfstl.org).

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*Pat Dino, continued*

"I believe in Catholic education and think that those of us who have benefited from affordable Catholic education do not just owe our own children to pass on this gift, but we also owe other people's children who cannot afford to attend Catholics schools," says Pat.

The amount of the gift is not what's important; instead she feels that showing children the importance of being unselfish and charitable is the critical lesson. "Even when a family does not have a lot of money, children can still see their family giving back. Not everyone has the same amount of money. Some will need help. I have made it part of my job as a parent to teach my children that life is a gift and you have to give back," she says.

From the time Pat was a child first attending St. Regis Church in East St. Louis and later receiving 12 years of Catholic education, she learned the value of Catholicism. "Catholic education is the basis of our faith," says Pat. "It is the future. Children who receive Catholic education beginning in Catholic grade school are more likely to understand the foundation of our religion. They are more likely to know the importance of having their children receive the Sacrament of Holy Baptism and their First Communion, for example," she says.

Her Catholic upbringing has served her, her husband Leonard and their children well. "When we're out to eat, we hold hands and pray before we begin our meal. We show and live our faith like a light that we shine for others."

Pat believes that the legacy one creates in this life is most evident in our children. "Family legacy starts with young people. They will inherit their parents' money. What they choose to do with that inheritance will be your family's legacy," Pat, a supporter of Catholic education through the Roman Catholic Foundation of Eastern Missouri, believes in setting a good example. "Parents must show their children that sharing is important."

"You can't take it with you. Children need to know that giving to something that has meaning to them is important," says Pat. Communication is also critical. "I believe in family meetings. Parents need to convey to their children how they would like their inheritance to be spent."

She believes that this communication can help build a lasting and positive family legacy. Pat and her family are members of St. Anselm Parish.

For more information about supporting Catholic education or creating a strong family legacy, please contact Michael Weisbrod at [michael.weisbrod@rcfstl.org](mailto:michael.weisbrod@rcfstl.org), 314-918-2893 or visit our website at [rcfstl.org](http://rcfstl.org)

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*What Will You Leave Behind?*

Your endowed gift to the Foundation through your estate provides your parish, school or favorite ministries with an on-going income stream allowing them to further their mission.

These "legacy" gifts, also known as "planned gifts", may be fulfilled through a bequest in your will or trust, beneficiary designation on your life insurance policy or retirement plan or the distribution from a specific trust you have created to provide you with income during your lifetime and then distribute to the named charities after your lifetime.

Each type of gift carries a different tax and financial benefit for you or your estate, and in some circumstances, your heirs. As the creator of the gift, you are the person making the decision as to what charities benefit from your gift, and when.

What impact does a provision in your estate plan naming the Roman Catholic Foundation of Eastern Missouri to benefit your favorite Catholic organizations have?

1. It signals to family and friends the strength or your commitment to the Catholic Church and the tremendous work it does throughout the Archdiocese;
2. It tells them that it was important to you to leave a lasting gift to allow the organization to fulfill its mission;
3. It shows them that you trust the Roman Catholic Foundation to carry out your desires and work with the organizations to honor your wishes.

Perhaps they will be inspired to follow your lead by leaving their own legacy gift to a charitable organization which is important to them.

The manner in which you draft your estate plan will have significant consequences to your family and those charitable organizations you wish to support. Therefore, we encourage you to give careful consideration to your goals and consult with your attorney.

We are pleased to talk with you about your personal and charitable goals, and can discuss with you the various types of gifts which may address your needs.

Please let us know if you have already named the Foundation in your plans . We always regret when we are not informed of a gift until after the donor passes away, as there is great joy thanking a donor personally!

For more information or to arrange a confidential meeting, please contact Michael Weisbrod, Gift Planning Officer, at 314-918-2893 or [michael.weisbrod@rcfstl.org](mailto:michael.weisbrod@rcfstl.org)

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