

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

Living a Life of Stewardship

The story of Edward J. Auer

Often the lessons of the past can help us in the present to improve our lives, or our community as a whole. The story of Edward J. Auer is one example. His outstanding leadership, as well as his students' success in creating a lasting tribute, is a model for us all to follow.

With deep roots in South Saint Louis at Saint Francis de Sales Church, Mr. Auer was an active and vibrant teacher as well as coach to many students from the 1940's well into the 1970's. If you ask many of his former students, coach and history teacher Mr. Auer was a mountain of a man, and not just because of his physical fitness. They refer to the impact he made on their lives.

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Edward J. Auer

Your Home May Be Your Greatest Gift to God

Retained Life Estate Using Real Estate

For most of us, our home is among our most valuable assets. Historically, in many families, there was at least one child who remained living at their parents' home, and considered that residence as their own. Today, however, most families are presented with a very different scenario, many times, with none of the children even living in the same city as their parents. The question then becomes "What shall I do with my house?" Children are not typically interested in retaining the home and do not want the hassle of selling it after the parents are gone.



"Charity begins at home, but should not end there."

Thomas Fuller (1608-1661) British clergyman and author

We have a solution which not only satisfies your concern of a later sale, but also helps with your desire to assist your parish, favorite school or one or more of the ministries of the Archdiocese of Saint Louis. This solution is called a "Retained Life Estate".

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Achieving Excellence: That Little Extra is the Difference

*Visionaries Establish a Scholarship Fund for Saint Francis Borgia
Regional High School*



**Borgia Students
Hard at Work**

Twenty six years ago a group of visionaries got together in an effort to create lasting stability for St. Francis Borgia Regional High School in Washington, Missouri. "They set out to secure the future and that is what they did," says President George Wingbermuehle. The group, comprised of alumni, families of current students, the community and staff, raised \$1.6 million to provide lasting support for the school.

"We do not look at what public schools are doing, they look at us," says Borgia President, George Wingbermuehle.

This endowment has continued to grow over time while providing the school with an average of \$160,000 annually. This extra income from the endowment allows them to be academic leaders, on the forefront of secondary education, not only in the region, but also within the state of Missouri.

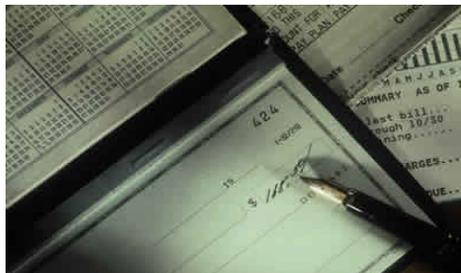
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Witness Your Life in Christ

"Instruct them to do good, to be rich in good works, to be generous and ready to share"
1 Timothy 6:18

Stewardship: POD (Payable on Death) Designation

A "pay on death" or "POD" designation (sometimes also referred to as a "transfer on death" or "TOD" designation) is a simple estate planning technique which is often used by estate planning attorneys to help their clients develop a comprehensive estate plan. A POD designation is similar to a traditional "beneficiary designation" that is used for life insurance, retirement funds and annuities. "It can be used for almost any asset, including real estate, but is probably most frequently used by people with respect to bank accounts and brokerage accounts." states St. Louis Estate Planning attorney, Carl Marcus.



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A Generous Response: Reflections on Borgia



Dear Friends,

As when the group of visionaries came together to secure the future for St. Francis Borgia Regional High School, the Roman Catholic Foundation of Eastern Missouri was created to fulfill a long-term vision for the parishes, schools and ministries in our region. Instead of these individual ministries existing from paycheck to paycheck, the Foundation works with donors to help them create lasting financial stability for these Catholic organizations. Through the donors' support, we can ensure that our parishes, schools and ministries continue to meet their missions, not only today, but for generations to come.

We are currently building our Foundation team to ensure our parishes, schools and ministries have the resources they need to confidently approach their supporters. Recently, Michael Weisbrod came aboard as our Gift Planning Officer. For more than 35 years, he has worked in the Wealth and Charitable Planning environment and has served as a board member for numerous local charities. Michael is looking forward to serving the parishes, schools and ministries within the Archdiocese of St. Louis as their "Planned Giving Partner" to bridge the desire of their donors with the long term needs of their organizations!

Best Regards,

A handwritten signature in black ink, appearing to read "Mark Guyol". The signature is stylized and fluid.

Mark Guyol
President & CEO

Living a Life of Stewardship, continued

His influence was so significant in helping them become who they are that some of these former students convened in 2001 to establish the "Edward J.

Auer Endowment Fund for Education" in his honor. In March of 2015, the Fund's Board of Directors, comprised of these former students, transferred the Fund to the Roman Catholic Foundation of Eastern Missouri.

In its first 13 years, the Fund distributed \$80,000 in scholarships to the Catholic schools or their successors that Mr. Auer attended as a youth or influenced as a teacher, primarily St. Frances Cabrini Academy (formerly St. Francis de Sales and Notre Dame elementary schools) and St. Mary's High School (formerly Southside Catholic High School), Bishop DuBourg High School and St. John the Baptist High School. At the Foundation, the scholarships will continue, with the "Edward J. Auer Endowment Fund for Education" Committee setting its long-term purpose and having a leadership role as long as they choose.

They decided to move the Fund to the Foundation to ensure their good work continues. "None of us are getting any younger," says Barbara (Wessels) Tubbesing, a former student of Mr. Auer. We needed the Fund where we knew it would continue honoring Mr. Auer and serve the same purpose long after we have departed this life."

The Mentor

This Fund is named for Mr. Auer, the man who didn't need to talk to teach them to be good human beings. His actions spoke much louder. A daily communicant, Mr. Auer was genuine. "We knew what he was saying was real, because he lived it every day," Barbara says. His impact on her was significant.

From participating, with Mr. Auer's urging, in plays through the Chi Ro Club, an athletic, religious formation and social club, to becoming editor of the school newspaper, Barbara still, 50 years later, regards him as the greatest mentor she ever had in her life. When she was asked to write a paper in a college course some thirty years later about who was the biggest and most positive influence in her life, she knew immediately it would be Mr. Auer. Her husband Frank, who passed away in 2006, was also one of Mr. Auer's students. "One of Frank's favorite sayings was 'If you are going to do a job, do it right.' This statement was a direct result of knowing Mr. Auer," says Barbara.

She is not alone in her enthusiasm about Mr. Auer, who she says gave her courage to be spiritual and did it without being preachy. "He let it be known what was right and we wanted to emulate him," she says. Mr. Auer taught the students to say three Hail Marys every day, a practice many of them continue today.

Mr. Auer helped mold young ladies, as well as young men. Richard "Dick" Carr met Mr. Auer at age eight through his older sister Dorothy (Carr) Zak while he was a student at St. Francis de Sales Grade School. They formed a bond that grew even stronger after Dick's dad passed away when he was in the

8th grade. "We learned how to live a good Christian life from Mr. Auer," says Dick. "He taught us to be ready to give, and not just take."

Dorothy shares Dick's appreciation of Mr. Auer. "He was always there for us," she says. "He taught me the importance of being there for others, and thanks to Mr. Auer I try to always be there for my family and neighbors." Dick credits Mr. Auer with teaching them the importance of prayer and retreats. Mr. Auer was a Retreat Captain at the White House Jesuit Retreat. After watching Mr. Auer regularly taking time away to regroup and to become closer to God, Dick, and many other students, adopted the practice as well and still continue to take an annual retreat.

Not only do Barbara, Dick and Dorothy give thanks to Mr. Auer for providing them with outstanding guidance, but Walter "Wally" Feld also believes he is a better man for having known him. Wally attended St. Francis de Sales High School from 1956 to 1960, and caught Mr. Auer's eye in his junior year because of his long legs. At 6'5" and 170 lbs, Mr. Auer wanted him on the school's basketball team. While the time needed to pursue basketball would have conflicted with Wally's after school job to earn college tuition, Mr. Auer's interest, understanding and encouragement resulted in a bond that made a lasting impression on the young man. "Mr. Auer was a model of what a good Catholic male, religiously-bent person could be," says Wally. "He was always involved in school functions and gave us advice and counsel. He became a spiritual guide throughout my life."

Socializing

Mr. Auer helped provide a positive environment for the teens to socialize. "Mr. Auer, along with Father Wenceslaus Klaric, Monsignor Wempe, Father Vincent Stolzer, Father Anthony Bukauskas, Father William Scheid, Father Robert Ottoline and Mr. Thomas Kage, among others, began the Chi Rho Club, the youth section of the Benton Dramatic Club. The Chi Rho Club members had access to a clubroom that was located at St. Francis de Sales," says Dick. This club featured a dance floor, jukebox, ping pong, pool tables, snack food and even a bar for young people who had reached drinking age. Mr. Auer and Mr. Kage were constants, providing solid, strong leadership and an example of how to be a good man to the teens.

Mr. Auer even began the "Dance Masters," a club to teach the young people to dance. They learned not only the popular dances, but also traditional ballroom dancing. "Many of us still enjoy the dancing that we learned as part of the "Dance Masters," says Dick.

Martie Aboussie, another of Mr. Auer's students, recalls the man taking the students to the movies on a Saturday night. "I remember watching Sidney Poitier and Lilia Skala in "Lilies of the Field," says Marty. "He was just a saint, a beautiful person." Former student Don Ross agrees, "He sacrificed so much

for all of us. Having him as a teacher, coach and mentor meant a lot to all of us."

The Coach

Mr. Auer provided spiritual leadership while keeping the students active. A well-rounded athlete himself, Mr. Auer and Mr. Kage were the committed leaders of St. Francis de Sales' well known and successful athletic program, coaching boys and girls in basketball, baseball, softball, volleyball and even gymnastics. "Once we graduated, he asked us to return to help him coach the younger kids," says Dick. He credits Mr. Auer for so much of who he became. A vivid memory that Dick and the other students will never forget is singing "99 Bottles of Beer on the Wall" while traveling to and from games in the parish's World War II Army Surplus bus they called "Betsy."

The Visionary

Guiding his students to be physically and spiritually fit was not all Mr. Auer imparted on his students. He also nurtured their leadership skills. Former Visitation Academy Principal and Mr. Auer student Maxine (Dempsey) Adlersflugel sees Mr. Auer as key to her ability to lead. "I would sing his praises from a mountain top," she says. "He taught us to be leaders." After attending St. Agatha Grade School, Maxine attended St. Francis de Sales High School, because of Mr. Auer. She wanted to play softball for him, but she gained much more than athletic skills.

"Mr. Auer was all about developing the faith dimension of a person," she says. "We learned through Mr. Auer how to live the teachings of St. Francis de Sales." One of many things she credits Mr. Auer for teaching her is the importance of asking people to be involved. "He taught me I have to ask people to do things. It is part of evangelizing," she says.

Later in life, Mr. Auer became a Deacon, as further testament to his desire to be closer to Christ. Many of these former students attended the ceremony, as did Mr. Auer attend their marriages, funerals and other major life events. Mr. Auer died on May 5, 2012 at age 89. Many of his former students attended his funeral.

Mr. Auer never married, and instead made forming good Catholic adults as his primary focus. In recognition of his lifetime of being a good and faithful servant, Mr. Auer's alma mater, now St. Mary's High School, honored him posthumously in 2014, by inducting him into the St. Mary's High School Hall of Fame with their Meritorious Service Award.

When throwing a stone into the water, the act creates a chain of events well beyond the initial impact. After 50 years, the impact that this mountain of a man can still be felt. "When we created the Fund, we wanted to recognize Mr. Auer and to create something that would perpetuate his impact on more children, as he impacted so many young people during his lifetime," says Don.

The Edward J. Auer Endowment Fund for Education will continue at the Foundation for generations to come. To make a contribution, please The Roman Catholic Foundation of Eastern Missouri at 314-918-2890

Your Home May Be Your Greatest Gift To God, continued

The Retained Life Estate provides you with an opportunity to make an irrevocable charitable gift of your home, (or vacation home, or farm). While nothing changes in your current lifestyle or with the use of the property, the retained life estate arrangement generates a sizable income tax deduction for you in the year you establish the gift. At the end of the Retained Life Estate term (usually your lifetime or joint lifetimes), the residency or personal use interest terminates and the property transfers fully to The Roman Catholic Foundation of Eastern Missouri. Upon this occurrence, a fund is established to provide on-going income to the Catholic entities you identified when the Retained Life Estate was initially created.

Similarly, you may have inherited a farm, acreage in a timbering area or hunting property. You enjoy use of the property now, but none of your family members have any interest in enjoying the property after you are gone. This too can be a great opportunity to consider the Retained Life Estate. You will continue to enjoy the property, even rent or lease it out, with the joy of knowing it will create a wonderful legacy after your lifetime.

Simply put, here are four important reasons why a Retained Life Estate gift may be beneficial to you:

1. **Immediate Income Tax Deduction:** Since this is an irrevocable gift, you will receive a current income tax deduction and the real estate is removed from your taxable estate when you pass away so your family does not have to deal with selling the property.
2. **Current Interest Rates Are Near Historic Lows:** The current low interest rate environment means your life interest in the property will have a relatively low value and the "remainder" left to the Roman Catholic Foundation for the benefit or your designated charities will have a high, tax deductible, value.
3. **Right To Use The Property:** You can continue to live in, rent, farm, hunt, or otherwise enjoy the real estate, but with a valuable income tax deduction to use now! During your lifetime, as the "life tenant," you will pay applicable taxes, insurance, and ordinary maintenance costs previously incurred as full owner of the property. As the creator of the Retained Life Estate, if you decide to sell the property during your lifetime, the net proceeds will be allocated between you and The Roman Catholic Foundation according to the current IRS Regulations. The portion which is distributed to The Foundation will be used to create your fund immediately.

- 4. Make A Larger Gift Than You Thought Possible:** By transferring the ownership of your property to the Roman Catholic Foundation, you are making a meaningful irrevocable and perpetual gift to support the church, school or ministry you feel passionate about.

If you find yourself in the situation as described above, please call The Roman Catholic Foundation of Eastern Missouri at 314-918-2890 for more information.

Achieving Excellence: That Little Extra is the Difference, continued

While enrollment in Catholic schools is dropping across the country, Borgia has been bucking the trend, with projections that their student body will grow by 30 students next academic year. "We respect tradition, while not being afraid to move forward, to take chances. We do what is best for our students," says George.

An example of a chance they took was in 2012, when the high school became one of the first schools in the state to have 100% iPad implementation. The endowment covered the cost of iPads for their entire faculty. "It was obvious that we needed iPads to be on the cutting edge," says George. "Many of our classes do not use textbooks at all, instead they use the technology to not only provide the latest information, but also to help the students, and the faculty, to stay organized."

Currently the school is implementing a new program called Renaissance Learning through the technology. "The teaching is phenomenal," says Fr. Kevin Schmittgens, Vice President, chaplain and member of the school's faculty. "Renaissance Learning provides us with reliable data of each student's reading level," he says. "Based on scores, we see where the teachers need to focus to improve an individual student's reading ability. All of it is done through the iPad and it helps us to put our students in the right classes."

The iPads have also made their impact on their science classes. Borgia has probes for student scientific experiments that feed data directly into the iPads to measure pH levels over time, for example.

The endowment provided the extra funds necessary for Borgia to partner with the Missouri University of Science and Technology on Project Lead the Way, bringing them nationally acclaimed STEM (Science, Technology, Engineering and Math) curriculum. Although the STEM classes are electives, not required, student participation is very strong, with 120 students currently involved. The classes feature dual enrollment with Saint Louis University, East Central College and the University of Missouri-St. Louis. "The program offers the most hands-on way of learning I have ever seen," says George. "The teacher is a

resource, not just a teacher." STEM emphasizes collaborative learning among the students as they progress in the curriculum.

Project Lead the Way, among other dual enrollment options, has resulted in the average student graduating with 23 college credits. In fact, 99% of Borgia's student body continues on to college. 1% joins the armed forces. Borgia has graduated successful entrepreneurs, lawyers and physicians. Their video production classes have led to several of their students working in television in New York and Los Angeles.

While academics and technology are a critical part of Borgia's success, their focus is on the whole person, with spirituality and morality in the forefront. The school has graduated several priests, one currently serving in Bolivia, another in a monastery. They also have a graduate who has devoted her life to the Church as a sister. "Our students get to do what they are called to do," says Fr. Kevin.

A sense of honor exists among their student body. They respect the teacher and vice versa. In 26 years, they have had no physical altercations among students. Smoking in the restroom is not a problem. "They know what it means to be at Borgia," says Moira Vossbrink, director of marketing and admissions and also a Borgia graduate. "It is our students who raise the bar for each other."

"Kids find their niche here," says George, "because we offer them so many ways to find their way."

They learn leadership. Students at Borgia mentor eighth grade students as part of the school's Luke XVIII Retreat, providing positive role models. "The competition among students is very strong to be part that team," says Moira. "The retreat lets kids know as freshmen that it is cool to be proud of your faith," she says.

The school has a successful athletic program with many titles and accolades. A significant portion of their faculty are graduates of Borgia themselves, choosing to serve their high school and community, rather than seek their fortunes elsewhere. Everyone is welcome at Borgia, as Moira says, "we are really a Borgia family."

When the group of visionaries came together 26 years ago and established the endowment, they did not envision iPads, STEM or other innovations yet to be discovered, but they knew what is true, through planning for the future and establishing an endowment, the school they loved would continue to thrive. That little extra annual income has made all the difference at St. Francis Borgia Regional High School.

Consider supporting or beginning an endowment for your favorite Catholic school at the Roman Catholic Foundation of Eastern Missouri. Through your help, academic excellence in our Catholic schools can flourish throughout Eastern Missouri. For more information, contact the Foundation at 314.918.2890.

Stewardship: POD (Payable on Death) Designation, continued

The primary advantage of a POD designation is that assets which pass by such a designation avoid the expense, delay and hassle of probate. This is because such assets actually pass pursuant to the POD account agreement an individual enters into with the bank or brokerage firm when the account is established, whereby such institution agrees to pay such assets over to the individual's designated beneficiary at the individual's death.

The primary disadvantage of POD designations is that they do not offer a great deal of flexibility to deal with unexpected contingencies such as one or more designated beneficiaries predeceasing the account owner. In addition, they do not provide for the care and management of funds passing to potential minor beneficiaries. Finally, they do not provide any kind of mechanism for the care of the individual who establishes an account with a POD designation if such an individual becomes incapacitated.

Thus, POD designations may be a useful estate planning tool for individuals who: 1) want to make a simple disposition of their assets that avoids probate; 2) are confident that they will be able to change the POD designation prior to their own death if a beneficiary predeceases them; 3) do not have minor beneficiaries who need assistance managing assets they may receive; and 4) have other mechanisms in place to deal with their own disability. Even if POD designations are not appropriate to be used as someone's main estate planning tool because one or more of the issues noted in the preceding sentence are present, POD designations may still be useful to dispose of assets which normally require dealing with a lot of "red tape" in order to transfer title after death, such as vehicles titled with the Missouri Department of Revenue.
