



CATHOLIC
COMMUNITY FOUNDATION
Archdiocese of Baltimore
Share Your Blessings. Sustain Our Faith.



Inspired Giving

FALL 2018

The Judith & Stephen Kowalski Youth Ministry Endowment Fund

Judith and Stephen Kowalski, members of Holy Family Catholic Community in Middletown, have always believed in the importance of youth ministry. “I’ve heard some people say the youth are the church of tomorrow,” Mr. Kowalski says. “Well, they are the church of today.” The Kowalskis see the youth of Holy Family as an important part of parish life and wanted to make sure that continues. To that end, they established The Judith & Stephen Kowalski Youth Ministry Endowment Fund at the Catholic Community Foundation.

Reverend Monsignor Robert Jaskot, Pastor at Holy Family, described a youth ministry program that works hard to engage the young people of his parish. He says, “The overall view of the program is to provide the support to make disciples of them in the fullest understanding of what that means—to make them know the Lord, seek to serve Him, draw Him close and to be drawn close, and then also see how we are called to go out and share that.”

Continued on Page 2



Judith and Stephen Kowalski believe that the youth play an important part in parish life.



You can make an impact on youth ministry at your parish. Contact the Foundation at CatholicCommunityFoundation@archbalt.org or 410-547-5356 to learn more.



The Judith & Stephen Kowalski Youth Ministry Endowment Fund

Continued from Page 1

Youth ministry plays a significant role throughout the Archdiocese of Baltimore. Craig Gould, Director of the Division for Youth and Young Adult Ministries for the Archdiocese, says, "Youth ministry focuses on creating missionary disciples of young people, often by offering opportunities for service, for retreats, for community building, and general faith formation for the young people of the parish." He emphasizes youth ministry's importance by pointing out that, according to statistics, the average age of young people beginning to self-identify as not being part of the Catholic faith is 13. So being able to do ministry with, alongside, and for our young people is more critical today than it has ever been.

The Kowalskis share this view. They have seen the difference the opportunities to connect and to serve made in their own children, as well as in others. Mr. Kowalski adds, "It's wonderful when students come back from retreats. They're so enthusiastic. That catches on with the kids who couldn't go or thought it wasn't for them. Suddenly they want to go the next year. We don't want anyone to miss out on that."

Give From Your IRA

An IRA is an appealing way to save for retirement: Make a contribution and enjoy tax savings. But eventually, that tax bill comes due—when you take your annual distributions and again when you leave your assets to heirs. If you want to avoid the tax bite and make an impact on the parishes, schools and ministries of the Archdiocese of Baltimore, consider a gift to the Catholic Community Foundation from your IRA.

Make Your Gift Today

If you're 70½ or older, you can use the IRA charitable rollover to make a tax-free gift to the Foundation. This law allows you to transfer any amount up to \$100,000 annually directly to a qualified charitable organization without paying income tax on the distribution. Additional benefits include:

- You'll see the difference you're making today.
- You pay no income taxes on the gift. The transfer doesn't generate taxable income or a tax deduction, so you benefit even if you don't itemize your tax deductions.
- Your gift can satisfy all or part of your required minimum distribution.

Magnify Your Impact After Your Lifetime

Regardless of your age, you can give from your IRA by naming the Foundation as a beneficiary of your account. This is a great option for extending support from your IRA beyond your lifetime.

Here's how:

1. Decide what percentage (1-100) you would like us to receive.
2. Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider's website.
3. Name the Foundation, specifying the Fund of your choice, and the gift percentage on the form.
4. Return the form to your IRA administrator.
5. Let us know about your plans so we can thank you.



Whether you make your impact at your parish today or after your lifetime, your gift matters.

Please contact the Foundation at 410-547-5356 to discuss your plans.



Donor Advised Funds

Use This Tax-Wise Fund to Create a Lasting Legacy

A one-stop solution that simplifies your charitable giving, donor advised funds have experienced a recent surge in popularity. Here's how you can turn these funds into a lasting legacy that benefits your cherished parish, school or ministry.

Establish the Fund

1. Create the donor advised fund to manage your charitable contributions.
2. Contribute to your fund.
3. Qualify for a tax deduction for the current year when you itemize.
4. Decide now or later the charities you'd like to support.
5. Grow your fund through the investments made with your contribution.
6. Advise* your fund administrator which organizations should receive your support, including the Catholic Community Foundation.

*You cannot direct distributions. You can only recommend distributions. The fund administrator has an obligation to deny grants that do not meet criteria established by law.

Create Your Legacy

Turn your donor advised fund into a lasting legacy at the Foundation by naming us as a beneficiary of your fund. You can do this at the time you create the fund, or if you already have one, contact your fund administrator to complete a change form. You have the option of naming us the beneficiary of the entire account or a percentage of the fund. With a percentage, the remaining amount can be managed by your loved ones.

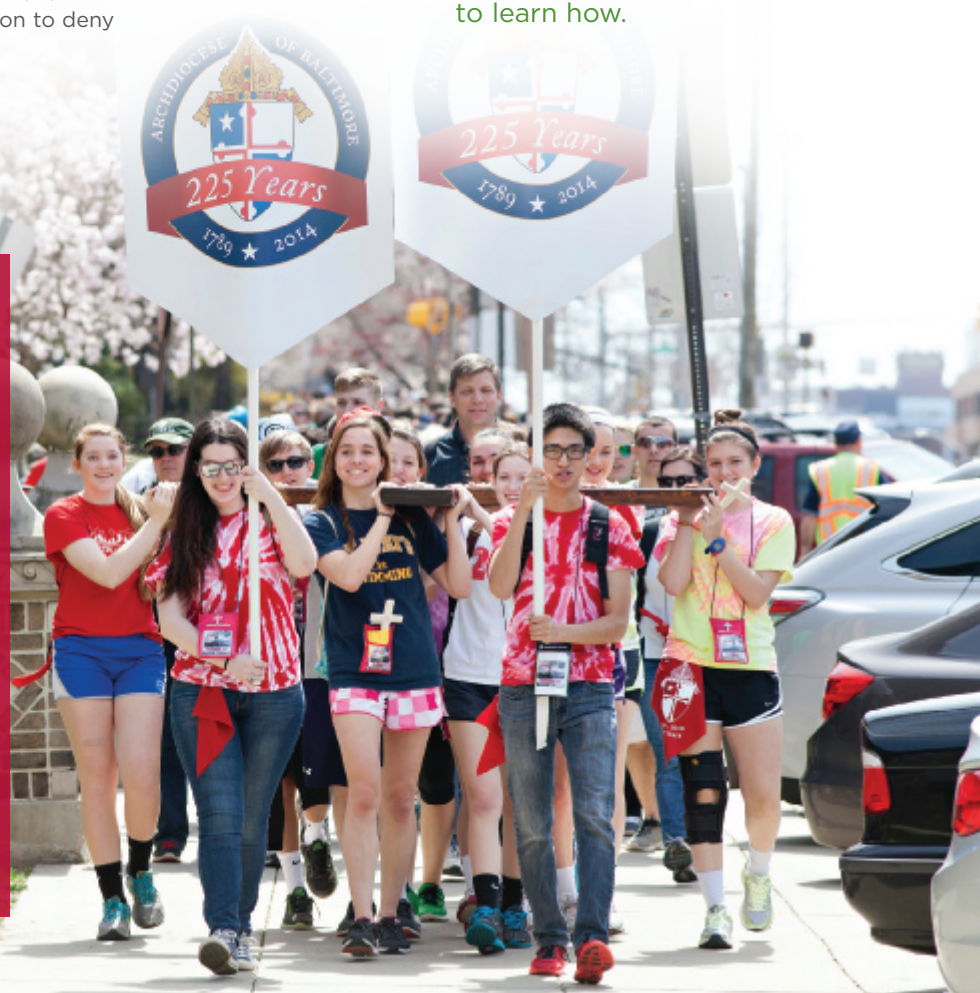


You also have the option of establishing a donor advised fund with the Foundation! Please contact us at 410-547-5356 or at CatholicCommunityFoundation@archbalt.org to learn how.

A Simple Way to Help



Learn more about remembering the Catholic Community Foundation in your will or trust by requesting our free guide ***Make Your Final Wishes Come True***. You'll uncover four ways to make this type of gift and find out if this donation option is right for you. Simply return the enclosed reply card today.



Family or Charity? The Answer Is Both

Naming the Catholic Community Foundation as a beneficiary in your will is a simple way to enable the future of the programs and services provided by the Archdiocese of Baltimore. But maybe you've hesitated because you're unsure about how much to give.

Because life is unpredictable and the value of your assets is likely to rise and fall, you don't want to risk that someday your charitable gift could outweigh the well-being of your family. Fortunately, there's a solution.

Percentage Giving

Instead of a fixed amount, consider gifting a percentage of your estate or of specific assets. That way, gifts to loved ones and to organizations, such as the Foundation, remain proportional—no matter how your estate fluctuates.

Here are three simple ways to put family first while supporting the future of our local Church:

1. Gift a percentage of your estate to the Foundation or the endowed Fund of your choice in your will.
2. Leave us a percentage of your residual estate (the portion of your estate that remains after all gifts have been made and all claims of the estate are satisfied).
3. Name the Foundation as a beneficiary of a percentage of your life insurance policy or retirement account.

Your Gift Matters

Giving a small percentage of your estate can make a bigger impact than you might think. Contact us today if you have questions about naming the Foundation as a beneficiary. If you've already named us as a beneficiary, please let us know so we can thank you for your generosity.



16 new endowment funds were created by donors during the 2017 fiscal year.



\$1,858,633 total distributions were made from endowment funds in the 2017 fiscal year.



\$1,499,268 distributed from endowments in support of parishes and Catholic education in the 2017 fiscal year.



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