



Inspired Giving

FALL 2019

Caring for the Soul of a Community

The Our Lady of Guadalupe Endowment Fund

“When I looked closely, I realized that there wasn’t much in place for the Hispanic community. It motivated me to do something special. That’s how this all started,” says Dr. Ivan Garcia. He, with his wife, Laura, established The Our Lady of Guadalupe Endowment Fund within the Catholic Community Foundation to foster pastoral work and evangelization among Spanish-speaking Catholics in the Archdiocese of Baltimore.

Lia Salinas, Director of the Archdiocese’s Office of Hispanic Ministry, says “There is so much to be done with the Hispanic community, but we have limited resources. Funds like Dr. and Mrs. Garcia’s help us to spread the good news of the Gospel throughout the Archdiocese.”

One particular area where the Guadalupe Fund will help is with the implementation of V Encuentro,



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a process of evangelization, communion and consultation that generates information for pastoral planning that responds more creatively to the Hispanic presence in the Church. Dr. and Mrs. Garcia

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You can follow the Garcias’ lead and make a difference for those in need through a planned gift to the Foundation. Contact us at CatholicCommunityFoundation@archbalt.org or 410-547-5352 to discuss your options.



Caring for the Soul of a Community

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felt it was important to strengthen programs that deliver pastoral care for residents who make tremendously positive contributions to our region.

Dr. Garcia says, “When you’re doing what you can to help the soul and spiritual well-being of an individual, you really have done everything you can for a person.”

The Catholic Community Foundation is grateful that, through The Our Lady of Guadalupe Endowment Fund, Dr. and Mrs. Garcia are able to realize their goals, not just for the well-being of an individual, but for the benefit of an entire community.

Endowments: The Gifts That Keep On Giving

An endowment is a forever gift, a way to ensure your support for the places and organizations you care about most, like the parishes, schools and ministries of the Archdiocese of Baltimore, live on forever. When you establish an endowment, or contribute to an existing one, you create a lasting legacy that reflects your values.

How an Endowment Works

When you make an endowed gift to the Catholic Community Foundation, only a small portion of your gift will be spent each year. The balance is invested, allowing the gift to live on in perpetuity.

Funding Your Endowment

There are many ways to fund your endowment without using cash. Some allow you to establish your gift now, while others won’t go into effect until after your lifetime.

- **Appreciated assets.** Using appreciated assets that you have owned for more than one year may allow you to eliminate capital gains tax on the asset’s appreciation.
- **Life insurance.** Name the Foundation the beneficiary of your life insurance policy, or make us the owner of a policy you no longer need.
- **Retirement plan assets.** Consider naming the Catholic Community Foundation beneficiary of your retirement plan assets. After your lifetime, the funds will go to establishing your endowment.
- **A gift in your will or living trust.** Your gift to the Foundation can be a specific amount or a percentage of your residuary estate.

Ensure your support for the parishes, schools or ministries of the Archdiocese of Baltimore live on for generations to come. Contact us at 410-547-5352 to get started.



The Road to Your Legacy

Secure your short- and long-term financial goals with thoughtful estate planning. A smart plan will protect the financial needs of loved ones while still achieving your philanthropic mission.

Review these goals to turn financial aspiration into charitable action.

Goal: Receive Additional Income

Supplement your retirement income and feel secure about your family's future with a life income gift. You make a donation to the Catholic Community Foundation today using cash, marketable securities or other assets, and you receive payments for life.

Goal: Eliminate Capital Gains Tax on Stocks

When you donate stocks you've owned for more than one year that are now worth more than you originally paid for them, you can benefit yourself and the Archdiocese of Baltimore. You can reduce or even eliminate federal capital gains taxes on the stock transfer and you may be entitled to a federal income tax charitable deduction.

Goal: Conserve Today's Finances

Save critical funds now by designating a gift to the Foundation in your will or estate plan. This is a simple, flexible way to be charitable that doesn't affect your budget today.

We Can Help

Contact us to at 410-547-5352 to discuss which options can best meet your charitable and financial goals. Together with your professional advisors, we can design the best plan for you.



Tip:

There are a number of ways to give appreciated securities, such as outright giving or funding a charitable gift annuity or a charitable remainder trust. Contact us to learn more.



We Are Here for You

You generously support our Catholic mission, and we want to do the same for you. Return the enclosed reply card to receive one of our top FREE resources, covering one of the most difficult moments you'll encounter. Though hard to consider, be prepared for the future by requesting *What to Do in the First 48 Hours When You Lose a Loved One*.

Reap the True Rewards of Your IRA

For years, you've faithfully saved for retirement. However, what once worked in your favor—putting money into your IRA and enjoying tax savings—will change when you begin withdrawing funds. That's because you pay income taxes on the amount you withdraw from your IRA.

3 Solutions Based Upon Your Age

- 1. No matter your age**, you can designate the Catholic Community Foundation as the beneficiary of all or a percentage of your IRA. Follow these simple steps to complete your gift:
 - Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider's website.
 - Name the Foundation and if desired, specific endowment fund, and gift percentage. Return the form to your administrator.
 - Let us know! We want to ensure that your charitable intent is carried out.
- 2. If you're at least 59½ or older**, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.
- 3. If you're 70½ or older**, you can give any amount up to \$100,000 from your IRA directly to the Catholic Community Foundation or another qualified charitable organization without having to pay income taxes on the gift.

Did You Know?

Federal income taxes can be as high as 37 percent on retirement plan assets. When you leave them to the Foundation, we receive 100 percent.

To learn more about how you can use your IRA to minimize taxable income while investing in our future, contact us.

Make Your Gift Count in 2019

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Still need to take your required minimum distribution for the year?

Your gift can satisfy all or part of that requirement up to \$100,000. Take action now—you must make the transfer by Dec. 31 to ensure your gift qualifies for 2019. (If you have check-writing privileges on your IRA account, please mail your check by Dec. 20 in order to give us time to process your gift before the end of the year.)



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

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