

# Thanks for Your Gifts Now and in the Future

When addressing a subject about which one has limited knowledge, it's great to have qualified experts available. For instance, Catholic Charities' program directors compare well with their faith-based counterparts across the diocese.

It's not a competition, but in order for our clients to succeed, we need professionals dealing with hunger, child care, family crises and immigration. The elderly, refugees, new parents, the unemployed, survivors of domestic violence and human trafficking need attention.

Functional experts also need money to run their programs. Even though we've helped plant community gardens, we have yet to find the seeds for a money tree. Instead, we turn to experts for advice, those within the diocesan framework, and others whose insight and experience are invaluable for long-term sustainability.

The Diocesan Annual Appeal, institutional awards and generous individual donations allow us to provide a variety of services across

11 counties. There is still enough time in this calendar year to seriously consider how to help Catholic Charities finance our programs.

Among the available systems is the QCD, the Qualified Charitable Distribution, a choice that offers the best of two worlds, supporting qualified charities and saving on taxes.

Last December, Catholic Charities was the beneficiary of a couple of generous year-end QCD's that allowed us to provide significant services for refugee children's educational needs within our Catholic schools.

QDC's helped us prepare for further services in Elgin, DeKalb and Aurora, and begin planning for rural health initiatives in the western part of the

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## Charitably Speaking



by Patrick Winn

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'No one has ever  
become poor  
by giving.'

—Anne Frank

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diocese.

They also supported our Long-term Care Ombudsman program.

In a nutshell, a QCD is a distribution from an IRA that

is sent directly to a tax exempt organization, e.g., Catholic Charities. It is restricted to individuals aged 70½ or older at the time of the donation.

A taxpayer can use what must otherwise be withdrawn from an IRA as all or part of the required minimum distribution (RMD), and instead have

it sent to a qualified charity.

Rather than simply making a tax deductible contribution, an eligible individual can have the IRA money paid directly

to charity and consequently do good while reducing taxes otherwise due next April.

Taxpayers can transfer up to \$100,000 per year from an IRA to any combination of qualified charities, and none of that money is taxed.

Catholic Charities is in the service business, not accounting or tax planning, and we don't play tax advisers on TV, so please, consult with competent attorneys, accountants or financial planners. Some generous supporters did that last year, and the results were significant to the successes we were able to achieve for the people we serve.

We can do more. With your help and willingness to participate in how your donation dollars are spent, we will fulfill our mission statement's promises to work for the common good, treat people with compassion, dignity and respect, and advocate for justice throughout our diocesan communities.

At Thanksgiving, your Catholic Charities offers "thanks" for supporting us all year. We are privileged to serve on your behalf.