



## Lifelong Friend of Glenmary Provides Support Through Will Bequest and Donations

When Don Lucas of Cincinnati thinks back on his 77 years, he says one of his most valued friendships has been with Glenmary Home Missioners. As Don sees it, Glenmary has made a major difference in his life and has been a wonderful example of service to others.

That's why he's been such a faithful supporter. "As you get older, you tend to narrow down your contributions," he says.

"Glenmary has always been my favorite. They incorporate everything I respect and admire, and they represent everything I like about the Catholic Church. They have a special vitality in fulfilling their call to serve the poor, unchurched and socially disadvantaged."

In the 1980s, he began supporting Glenmary through the Boost-A-Month Club and included Glenmary in his will. He recently increased his bequest.

Don's first encounter with Glenmary came in 1946, when Father Raphael Sourd talked to the boys in Don's seventh-grade class at Sts. Peter and Paul Cath-

olic School in Reading, Ohio, about Glenmary and vocations.

Don grew up in Reading—a small community near Cincinnati—wanting to be a priest. And he knew about the foreign missions. "But when Father Sourd painted a picture of Glenmary missionaries bringing Catholicism to rural America, it really hit me."

The priest also invited the boys to visit the nearby Glenmary residence and seminary. So one Saturday that spring, Don and his buddy rode their bikes there. It was the first of many trips.

"My friend and I would play ball and we'd eat lunch with the priests and brothers. They were all so ener-

getic and full of life. I'll never forget how kind they were."

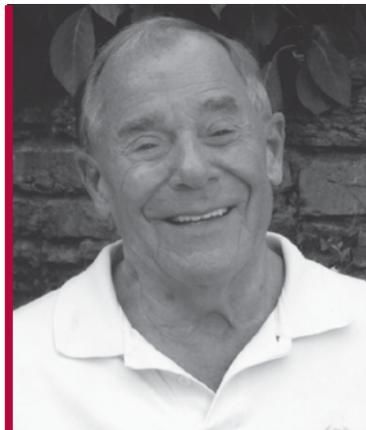
Serving in the Navy after high school, he discerned a call to the priesthood again while working as a chaplain's assistant near the end of his enlistment. He joined the Franciscans, but as a seminarian he contacted Glenmary to ask about doing summer volunteer work.

That call resulted in his spending the summers of 1958 and 1959 in Dungannon, Va., along with another seminarian, working with Glenmary Father Pat Breheny at St. Patrick mission. "Father Pat was one in a million, a very saintly priest," says Don. "He was always busy working with the poor people in the mountains. He helped anyone who needed it, not just Catholics. And he was loved by those he served. It was extremely uplifting for us to work with him." (Father Pat died in 1984.)

The seminarians handled a wide range of other jobs for Father Pat, too. Don says the most meaningful one might have been taking a local religion census and trying to locate Catholics. Another was helping set up Glenmary's "preaching trailer" in the nearby hills, where Glenmarians could talk and preach to the people.

When Don had a chance to make a stop in Dungannon this past summer, a half-century later, he quickly took the opportunity. By coincidence or divine providence, he says, an

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Don Lucas



In this issue:  
**Year-End Gifts**

# Making the Most of Year-End Giving Options

If you're like many people, you do your major giving toward the end of the year. This probably occurs for several reasons.

- The closing of the tax season encourages itemizers to obtain income tax deductions.
- A barrage of earnest appeals by nonprofits increases awareness of financial need.
- Faith or cultural-based predisposition lead people to make end of the year charitable gifts.

Whatever your reasons, here are five tips to help you make the most of your year-end giving:

*Calculate your income.* Try to get a handle on your tax liability for the year. Did your earned income and/or unearned income increase? Did you sell any appreciated assets? Will you owe more taxes? This alone may motivate you to increase your giving before Dec. 31.

In fact, you may even want to move some of your giving forward from next year to create a larger income tax charitable deduction for yourself this year. "Borderline itemizers" may especially find it advantageous to group their charitable gifts and file an itemized tax return every other year.

In any case, by the time you fill out your income tax return, it will be too late to make charitable gifts for the previous year. Take the time to do some planning while you still have the opportunity to make a year-end gift.

Generally speaking, the

tax code limits your charitable deduction each year to a percentage of your adjusted gross income, depending on the type of gift.

For a gift of cash, you can deduct an amount up to 50 percent of your adjusted gross income. For a gift of securities or real estate held more than one year, you can deduct the valuation up to 30 percent of your adjusted gross income. And for each of these gifts, you are allowed a five-year carryover of any "excess" deduction for use in subsequent years.

For high-income taxpayers, 2010 presents a potential opportunity for charitable giving. New tax rules beginning in 2011, unless changed by Congress, are expected to impose greater restrictions on itemized

deductions, including charitable deductions, for high-income taxpayers.

Accordingly, now may be a good time to make an outright gift or consider a gift in support of the Glenmary Missions and Ministries Endowment.

*Review your stock portfolio.* Look at the stocks you have held for more than a year and identify those that have appreciated in value. Which ones have appreciated the most? It may be prudent for you to make your year-end gift using one or more of these stocks.

Here's why. If you sell the stock, you will incur capital gains tax on the appreciation. However, if you give the stock to Glenmary and allow Glenmary to sell it, capital gains taxes are

## Early Mission Days



Then-seminarian Don Lucas stands in front of the Glenmary mission in Dungannon, Va., with Glenmary Father Pat Breheny in the late 1950s. Don had the opportunity to visit the mission again last summer, a trip that stirred up many good memories and gave him the opportunity to connect with others who knew Father Pat. Read Don's story on page 1.

avoided. You receive a charitable deduction for the full fair market value of the stock (subject to the deduction limits discussed above), just as you would if your gift was made with cash.

As noted, if you can't use all of the income tax charitable deduction resulting from the gift, you can carry it forward for up to an additional five years.

The fair market value for securities is the mean between high and low on the date of delivery. For mutual fund shares, their fair market values are their redemption prices.

The flip side of giving from securities may make sense as well. If you own securities worth less now than when purchased, you can sell them and contribute the cash proceeds. This way, you can take a capital loss on your return, which you can't do if you donate those securities directly to Glenmary.

*Consider a life income gift.* Life income plans allow you to retain the security of income for the rest of your life while supporting our home mission ministry and receiving a tax deduction. If you use appreciated securities to fund the plan, you get multiple tax benefits. You will be entitled to an income tax deduction based on the full appreciated value of the securities (minus the present value of the income stream payable to you) and will defer capital gains taxes upon completion of the sale. Life income plans include the charitable gift annuity, charitable

## Mississippi Mission Growing



Father Tim Murphy, pastor of St. Christopher mission in Pontotoc, Miss., is working to build up the Body of Christ in the northeast Mississippi mission county. "We're grateful for the number of people coming to the mission," he says. "If the trend keeps up we'll need to build a new church." Sister Soledad Mendoza, far right, is a member of the pastoral team that ministers to the people of the county. "Our St. Christopher mission is building on the good work of our predecessors," Father Tim says. "We're trying to live a life of faith as a community, with the Holy Spirit leading us into the future."

remainder trust and others.

Glenmary offers a variety of life income plans to fit your needs. These gifts allow you

to make a gift now, obtain tax benefits and receive income for the rest of your life. Please call

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## Friendship With Glenmary Leads to Support

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older parishioner named Darius arrived and let Don into St. Patrick Church, where memories came flooding back. Darius also told Don that Father Pat was the person responsible for his conversion to Catholicism. (See back-page column.) "It was wonderful to be there again," Don says.

Don eventually left the seminary, attended college, and began a junior-high teaching career that spanned 25 years. After retiring, he entered the travel/tourism business and now co-owns a travel agency. He

has always kept up with Glenmary, reading "every word" of *Glenmary Challenge* magazine.

At his stage of life, he says, "Glenmary means more to me than ever. On my journey to—I hope—a heavenly reward, Glenmary offers me an avenue to do good while I'm here on earth. Besides my other gifts, I contribute to Glenmary to have Masses said for my deceased family members.

"Thank you, Glenmary, for being my friend for the last 64 years. It is truly comforting to have you around."

Visit us on the Web at:

[www.glenmary.org](http://www.glenmary.org)

Susan Lambert, Glenmary's planned giving officer, to discuss your choices.

*Make your gifts early.* This tip is especially true if you want to make a gift of non-cash assets (stock, real estate, mutual funds, etc.). It also applies to the life-income gifts discussed above.

Your professional advisor or broker may be extremely busy as the year winds down. The sooner you can get your gift activity going, the more likely you are to complete it before the end of the year and maximize its impact.

As you consider your year-end charitable giving priorities, you may benefit by considering these questions: How much have I/we already given this year? Does this amount meet/

exceed my/our intended target for charitable contributions for the year? Have my/our circumstances changed in a way that I/we can contribute more?

*Talk to your advisors.* Before making any significant gift to Glenmary, you should have your CPA, attorney or financial advisor help you understand the impact of your gift on your income tax return and estate. We want your giving to reflect your stewardship of the gifts God has given to you.

### Year-End Giving FAQs

**Question:** Is my gift to Glenmary tax deductible?

**Answer:** Yes. Because Glenmary Home Missioners (aka The Home Missioners of America)

is qualified as a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code, all gifts to Glenmary are tax deductible. To determine the amount you can deduct, consult your tax advisor.

**Question:** Do I need a receipt to claim a tax deduction?

**Answer:** Under IRS rules, you cannot claim a tax deduction for a contribution of cash or other property unless you maintain a record of the contribution in the form of either a bank record (such as a canceled check) or a written communication from the charity (such as a receipt or a letter) showing the name of the charity, the date of the contribution and the amount of the contribution. In addition, for a single gift of \$250 or more, you are required to have a receipt from the charity to substantiate your claim.

If you make a quid pro quo contribution—that is, when you receive goods or services in exchange for a portion of your gift—Glenmary is required to issue you a receipt specifying the amount of the contribution and the goods and/or services received.

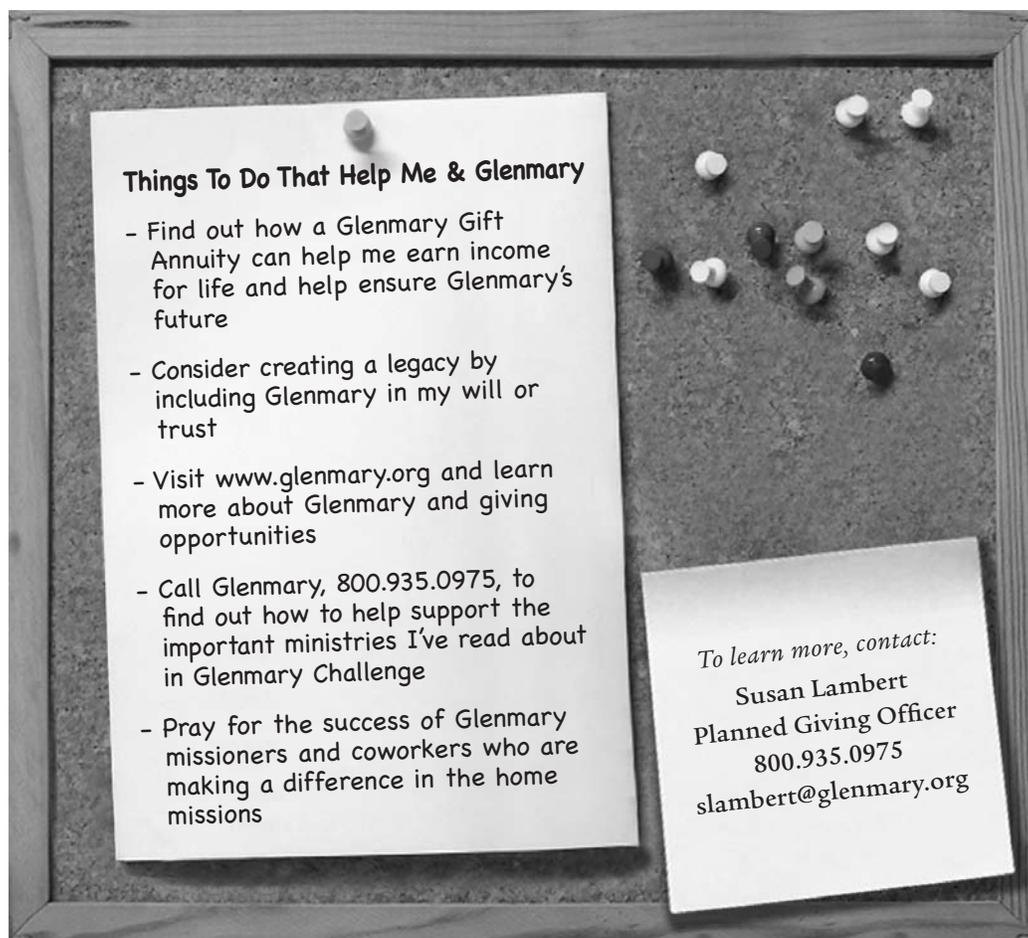
**Question:** Does the receipt have to be a physical note?

**Answer:** No. An electronic receipt is just as acceptable as a letter or postcard.

**Question:** When will I receive my receipt?

**Answer:** Receipts are issued as promptly as possible when gifts are received.

**Question:** Do I need to provide a receipt to the IRS?



**Answer:** No. Just keep your receipt in a file to support your claimed tax deduction (in case you are audited). The statute of limitations for the IRS is generally three years, so retain the receipt for at least that long. Depending on what type of contribution you make, you may want to keep it longer. Consult your tax advisor for details.

**Question:** What is the last day I can make a contribution in 2010?

**Answer:** It depends on your gift. If you're contributing by credit card, you have until midnight, Dec. 31. Your credit card must

be charged in the same tax year that you want to claim a deduction.

If you are sending a gift by mail, the donation is effective on the date mailed as indicated by the postmark. If the envelope is postmarked by Dec. 31 the gift is credited to 2010 even if it is physically received by the charity in 2011.

The postmark is the key to your deduction and not the date on the check or the date a security certificate is signed over. The IRS does not accept or recognize postmarks created by a postage meter machine.

A large number of individuals donate securities at year's end. Many of these gifts are electronically transferred to Glenmary directly from the donor's broker.

In the case of electronic transfers, the gift becomes effective the date the funds are reflected on the charity's bank or brokerage account, not the date you instructed your bank or broker to make the transaction.

Electronic transfers can be greatly affected by volume. As we get closer to Dec. 31, it may take several days to move your gift from one account to another. Make sure you have given yourself sufficient time to make a gift of securities, especially mutual funds.

### **Thank You!**

As you can see, your tax benefits depend on what you give and when you give it. Glenmary's Planned Giving Office staff can assist you and your financial advisors with the details of planning and making a gift to Glenmary to help support our outreach efforts in the home missions. We appreciate your

support, so we want to do all we can for you in return.

For more information about Glenmary year-end giving opportunities, contact Glenmary's planned giving officer, Susan Lambert, at 800-935-0975 or e-mail her at [slambert@glenmary.org](mailto:slambert@glenmary.org).

You may also visit our Web site, [www.glenmary.org](http://www.glenmary.org), for more information or to make a gift online.

As the Christmas season approaches, please accept our thanks for your generous support of Glenmary. We are here to serve you and the Church through our mutual efforts in support of our home missions.

May 2011 bring you and your family health, happiness and prosperity!

## **Make a Bequest to Glenmary Today!**

There are *many* ways to help Glenmary continue serving the spiritual and material needs of the Catholic minority, the unchurched and the poor—such as simply remembering Glenmary in your will or trust.

By making a bequest to Glenmary today, you will help ensure that Glenmary priests, brothers and lay coworkers will continue making a difference tomorrow.

*For more information or to let us know you have remembered Glenmary in your will contact Glenmary's Planned Giving Office at 800-935-0975 or 513-881-7441.*

## **The Father Bishop Legacy Society**

Those who make a planned gift to Glenmary become members of the Father Bishop Legacy Society, established in 2003. This society is an expression of Glenmary's commitment to keep alive the vision of its founder, Father William Howard Bishop, and to continue the important missionary work he began right here at home. Planned gifts can be made through a bequest, charitable gift annuity, charitable trust, pooled-income fund, life insurance or retirement plans.

### **New Members**

*July 1–September 30, 2010*

Duncan Bonnell

Father Joseph F. Felker

Grace E. Heising

Father John B. Kenney

Raymond Meyer

## A Visit to Dungannon

# Log Church Holds Stories of Conversion, Faith

I've worked for Glenmary for many years—36 to be exact—and I love to hear stories about early days in our mission parishes. At the core of most stories is the care and concern that Glenmary priests, brothers and coworkers bring to the community. And the stories almost always feature the influence Glenmary missionaries have had on the people they serve.

I was delighted to receive an e-mail from Don Lucas, a very faithful Glenmary supporter, about his recent trip to Dungannon, Va. (See the story about Don on page 1.) As a Franciscan seminarian, Don worked at the Glenmary mission there for two summers in the 1950s.

When he visited Virginia last summer, Don took a side trip to Dungannon and visited the log church where he served with Glenmary Father Pat Breheny. When Darius Hillman, a current parishioner, happened by and learned that Don had worked with Father Pat, Darius told Don it was Father Pat who was responsible for his entrance into the Catholic Church.

I couldn't wait to hear "the rest of the story!" I had a wonderful conversation with Darius' wife, Barbara, who told me that neither she nor Darius was Catholic when they married. But the influence of Glenmary and the Catholic Church began

### Planned Giving Corner



*Susan Lambert*

when she was growing up in Dungannon.

"Father Pat set up a teen center and had movies, socials and dances," Barbara says. "When I was a teenager, I was searching for a church that focused on reverence and respect, and taught about the overwhelming love of

God. I found it in the Catholic Church through Father Pat!"

The log church in Dungannon is still a small, close-knit faith community, Barbara says. They love their pastor, Father Rollie Hautz, a Glenmary senior member who has "retired" to Dungannon to serve the church he helped establish in the 1950s.

One of the signature events of the mission community is a potluck held every Sunday after the noon Mass.

"Father Rollie says Mass in Gate City and Dungannon each Sunday and by the time he finishes, he's hungry!" Barbara says.

The parish ladies take turns preparing the main dish and everyone else brings side dishes and desserts. "We never know how many people are coming, so we don't know how much to fix, but God always provides."

I'll be there next time my travels take me to southwest Virginia!



## Plan Ahead With Glenmary

Glenmary Home Missioners invite you to be part of our future, the Church's future. Since you so generously support our work of sharing the message of Jesus Christ with the poor and unchurched in rural America, please help ensure that this work will continue for generations to come by making a planned gift to Glenmary. Planned gifts, essential to our ministry, are also beneficial to those who give them.

Glenmary priests, brothers and coworkers depend on our generous donors for the resources necessary to bring the Word to life in the neglected areas of Appalachia and the South.

*Planning Ahead is published quarterly to provide current information about tax and financial planning for Glenmary's friends. This information is not legal advice. A future donor should seek the guidance of a qualified estate and/or tax professional to understand the consequences of their gift. Glenmary gift annuities are not issued in Alabama or Hawaii.*

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*To learn more about supporting our home mission ministry, contact:*

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