

Roman Catholic Diocese of Joliet Development/Stewardship Office Blanchette Catholic Center 16555 Weber Road Crest Hill, IL 60403-8719

### **Diocese of Joliet**



Blanchette Catholic Center 16555 Weber Road Crest Hill, IL 60403-8719 www.dioceseofjoliet.org

Dear salutation,

As the world navigates these historic moments, we recognize that we're all in this together. We believe that we will come out the other side of this braver, kinder and more grateful for one another. We believe this because of people like you, who act on their Catholic values to help neighbors in need and support our ministries.

It's with small steps that we make change. It's with community that we make movements.

Thank you for all that you've done for the Catholic Church. Your generosity allows us to preach the Word, build community, serve others and celebrate our unity through the sacraments. You and supporters like you are making this world a better place.

In this issue of *Planning From the Heart*, you'll learn more about the Coronavirus Aid, Relief, and Economic Security (CARES) Act and its expanded charitable giving tax incentives.

You'll also meet Jonathan Hernandez. He's just completed his second year of seminary and, although he doesn't know what the future holds, feels clearly guided, knowing the Lord has a plan for him and will provide.

If you have any questions about the topics in this newsletter or how you can make a difference at the Diocese of Joliet, Catholic Charities or the Catholic Education Foundation in your estate or financial plan, please contact us. We look forward to speaking with you and hearing how you are doing.

Sincerely,

Jane Lagger Chief Development Officer

Roman Catholic Diocese of Joliet Development/Stewardship Office 16555 Weber Road Crest Hill, IL 60403 (815) 221-6190 jlagger@dioceseofjoliet.org

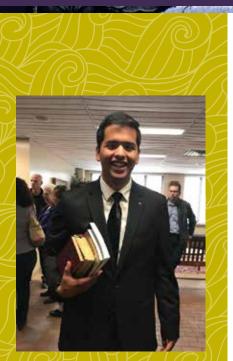
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# Planning From the Heart



Jonathan as a young seminarian

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# The Journey of Vocation Begins

By Jonathan Hernandez

**W** y receptiveness toward the priesthood began even before I considered the possibility of becoming a priest. As a child, every Sunday we would go to church, and my family would always sit on the right side of the church in one of the middle pews. I would battle for the inner aisle seat with my siblings because from there I had a clear view of everything. My view would always seem to focus on the altar servers and the priest. I thought to myself, *wouldn't it be cool to be able to move around rather than sit down.* That thought became a reality when I was asked to altar serve due to a low number of servers at Mass one day.

Through the experience of altar serving, I came to know the priests at my parish well. They invited me to an event called Jeremiah Day. Unbeknownst to me, the event revolved around discerning priesthood. The event opened the floodgates of discerning a vocation in my life. I felt clearly called in prayer that day and from henceforth I could not convince God that I didn't have a vocation. I gave up fighting God my sophomore year of high school. I visited a seminary and to no surprise, the Lord was still calling.

My first year of seminary was full of uncertainty and fear of not being able to perform tasks I see seminarians do. Tasks such as public speaking, teaching, perseverance in prayer and consistency, limiting tech usage, acting virtuously. I had an idealized version of what a seminarian should be, and my first semester being a seminarian I failed to realize that—and because of that I was failing to do God's will.

I would focus on where I wanted to be and fail to recognize that the Lord wants to meet me at my level and work on things slowly. Through my seminary education, the Lord has given me the tools I need to teach others and confidently proclaim the Gospel. Through participation in programs such as Totus Tuus, I have grown confident in public speaking and teaching others. The Lord's divine providence always abounds and always makes sure that I have what I need to become a great priest.



Jonathan, back row third from left

## The Journey of Vocation Begins

By Jonathan Hernandez

#### Continued from Page 1

As I finish off my second year, the Lord has focused on increasing the love I have for His Church. Father Borello, my vocation director, took a group of Joliet seminarians to the Encounter Conference in Ohio. The event was largely charismatic, I don't have much experience with the movement, and as such was introduced and impacted by the love and faith of all the individuals that made up the conference.

The Lord then brought me to Honduras where I stayed in a ranch where many orphaned or abandoned kids lived together. Lastly, the coronavirus pandemic hit, and I slowly witnessed how the Church was separated from its sacraments. The experience, like many, has led me to appreciate and love the Church and its sacraments. It's just another journey the Lord has brought everyone on.

I don't know everything the Lord has in store for me. I don't even know if the seminary will reopen in the fall. I don't know how canceling the seminarian send-off will affect the funding for my seminary education. The only thing I do know is that the Lord has a plan for me and if I continue to follow His will the Lord will always provide.



Discover how you can support others on their seminarian journeys and bring the Good News to others in the world, even amid uncertainty. Contact Jane Lagger in the development/ stewardship office at (815) 221-6190 or visit our website at **dioceseofjoliet.planmylegacy.org.** 





### Get Organized Today

Use our helpful resource to compile important personal information and serve as a future guide for locating your important documents. Return the enclosed reply card to request your FREE organizer tool today.

### <u>CARES Act:</u> Expanding Charitable Giving Tax Incentives

ike you, the Catholic Education Foundation is adapting and changing in response to the COVID-19 pandemic and accompanying economic uncertainty. As we do so, we would like to bring your attention to new tax incentives for charitable giving included in the recently enacted **Coronavirus Aid, Relief, and Economic Security** (CARES) Act.

Now, you may deduct gifts of cash to most public charities to offset as much as 100% of your adjusted gross income. For the 2020 tax year only, you may deduct cash contributions to the Catholic Education Foundation and most other public charities to offset up to 100% of your income. (Ordinarily, the income tax charitable deduction is limited to 60% of your income.) Contributions to donor advised funds or supporting organizations are not eligible. Consult with your professional advisor to determine whether the 100% deduction makes sense for your circumstances.

If you don't itemize, you may reduce your taxable income by \$300 for your charitable contributions in 2020. If you take the standard deduction and do not itemize in 2020, you can still reduce your taxable income by up to \$300 for cash contributions to public charities using an "above-the-line" adjustment to reduce your taxable income.

*Required minimum distributions from retirement plans are waived for* 2020. Most required minimum distributions from retirement plans have been eliminated for 2020. Minimum distributions that have already started are still required from some defined benefit pension plans, but some required minimum distributions that would have started in 2020 may not have to start until 2021.

Qualified charitable distributions are still a great way if you are 70½ or older to make contributions. If you are 70½ or older, a qualified charitable distribution ("QCD" or "IRA charitable rollover") allows you to make a tax-free gift of any amount up to \$100,000 per year to the Catholic Education Foundation directly from your IRA.



Young students embracing home learning with a video call.



**Questions?** Contact Jennifer Georgis at jgeorgis@dioceseofjoliet.org or call (815) 221-6131.



With a newfound sense of self-confidence and hope, Evelyn is working toward her degree in human services.



Learn how Catholic Charities, Diocese of Joliet, helps improve people's quality of life and create brighter futures by visiting **catholiccharitiesjoliet.org** or call (815) 723-3405.

## Evelyn's Heading the Right Way

B efore Evelyn entered Catholic Charities' Permanent Supportive Housing Program, she describes feeling lost and without hope. She was in a relationship where she had experienced domestic violence for a decade, leaving her with a lack of self-confidence. She remembers feeling like she had lost her identity. When Evelyn received a phone call from Catholic Charities letting her know that she had been approved for the housing program, she was extremely excited to start a new life.

After Evelyn moved into her apartment, she and her Catholic Charities case manager began working to overcome other life challenges. "She helped me figure out who I am and what I want to do with myself," Evelyn says. The two worked on organization, which is especially important for this mother of four children. Evelyn also has achieved a goal that she once thought would be impossible. She has returned to school and is working toward her bachelor's degree in human services. "Catholic Charities has given me hope and a sense of direction," she says. "I thank them for choosing me."

# Catholic Charities has given me hope and a sense of direction.

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– Evelyn

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#### Create a Plan for the Future Please complete and return in the enclosed envelope today. Thank you!



I'd like more information about ways I can leave a legacy for the Catholic Church. Please contact me to discuss my options.

I have included a gift in my will or other estate plan to:

- The Diocese of Joliet
- Catholic Charities
- Catholic Education Foundation
- 🗋 My parish \_

My gift is in honor of:

Name

Relationship

#### Thank you for supporting the Church!

Name (Please print)

Address

City, State

Zip

Telephone

Email

We respect your privacy. Information collected here will not be shared outside of our organization.

Place Stamp Here

**Mrs. Jane Lagger** ROMAN CATHOLIC DIOCESE OF JOLIET 16555 WEBER ROAD CREST HILL, IL 60403-8719

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### The Importance of Planning Documents

Your will is at the top of the list of important documents to keep up to date. Without this vital document, state laws determine the division of your estate, and it's unlikely to match your wishes and values. Take action today to formalize your estate planning wishes.

Go one step further and decide which people and organizations you can benefit through your will.

#### Keep In Mind

- Decide how you want to disperse your property among family, loved ones and other organizations. Here are some items to consider:
  - » Real estate (homes, land, commercial)
  - » Furniture
  - » Jewelry
  - » Art
  - » Prized possessions/keepsakes

- Notify any charitable organizations, like ours, of plans to include a gift in your will or estate plans.
- Confirm the names of beneficiaries of any retirement plans or accounts.

Take the time today to create a vision for your possessions and give yourself and your family peace of mind tomorrow.



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### Your Family's Guide to Your Estate



### PUT IT ON PAPER FOR YOUR FAMILY

This chart is an easy way for your family and loved ones to locate important documents and information if you are unable. Complete this and create a comprehensive guide for your loved ones to follow later, when they need it most. Once it's complete, give it to the person who will manage your affairs.

Full name:	Children:
Other/former name:	Grandchildren:
County/state of residence:	
Social Security Number:	Military service/deployments:
Birthdate and location:	Military ID number:
Parents:	Educational degree(s):
Siblings:	Hobbies or volunteer interests:
Marital status:	
Date of marriage and location:	Work experience:
Spouse:	
Location of original will:	Attorney's information
Date created:	Name:
Power of attorney agent: Health care power of attorney agent:	Phone: Email: City, State:
Living will/advanced-directive: OYes ONo	<b>Expert Advice:</b> Review your estate plans every two years.
Einancial Information	

#### ASSETS

#### LIABILITIES

\_\_\_\_\_ Bank and key location: \_\_\_\_

Name	Institution Name
Checking	
Savings	
Certificate of deposit	
Investment account	

Name	Institution Name
Mortgage/home equity	
Auto loan	
Personal loan	
Credit card(s)	

Safe deposit box number: \_\_\_\_\_

Financial advisor or accountant information: \_\_\_\_

#### RETIREMENT PLAN ASSETS (IRA, 401(K), PENSIONS, KEOGH PLANS)

Account type:	Account type:	Account type:
Company:	Company:	Company:
LIFE INSURANCE	ANNUITIES	REAL ESTATE
Company:	Do you have annuities? O Yes O No	Do you own any property? O Yes O No
Owner:	Company(ies)/policy number(s):	Type of ownership: O Individual O Joint
Primary beneficiary:		Location of deeds:
Contingent beneficiary:		Addresses:
Policy number:		



#### MILITARY DOCUMENTS

Location of discharge paperwork:

#### COMPUTER PASSWORDS

Computer login:	Social media:
Email accounts:	Credit card accounts:
Online banking accounts:	

Date prepared: \_\_\_\_\_