



3430 Rocky River Drive  
Cleveland, Ohio 44111



# PLANNING together

www.csjgiftplanning.org

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## Congregation of St. Joseph Heritage Society

The **Heritage Society** was founded in order to gratefully recognize friends who have generously included the Congregation of St. Joseph in their estate plans. Your gift to us through your will or revocable trust, life insurance policy, IRA, charitable gift annuity, or charitable remainder trust enrolls you as a member of our *Congregation of St. Joseph Heritage Society* with these benefits:

- You will receive a *Certificate of Appreciation* and a special gift.
- Your name will be inscribed in our registry of honor.
- Masses or prayer services will be celebrated annually for the sisters to keep you in prayer.
- You will be recognized at our annual donor appreciation event.
- A Mass will be offered for the repose of your soul.

To learn more and join, visit us at [csjgiftplanning.org](http://csjgiftplanning.org), or contact Gary W. Mulhern, Gift Planning Specialist, at 304.232.8160, ext. 148, or email at [gmulhern@csjoseph.org](mailto:gmulhern@csjoseph.org).

### Heritage Society Members † Denotes Deceased

Anonymous (14)	Suzanne M. Leafent†
Anonymous†	Marilyn Ledger
Jerri Bastin	Marla Loehr
Mary and Peter Bauer	Robert H. Mace, Jr.
Fr. James F. Bernauer	Gloria C. Maddox
Tanya M. Bieth	Hilda and Lloyd Maestri
Joyce Billadeau	Carol C. Manion†
Jane Bogenschutz	Fr. John Mannion
Larry and Leslie Bouterie	Mary Sue McDuffie
Lawrence Brafman	Karen L. Medure
Bill Bramanti	Servando Mendez
Margaret Brennan	Charles† and Vicki Milam
Bridget Brewster	Margaret A. Morath, D.O.
Rosemary Broughton	Judy and Jerry Nechal
Charles L. Brouillard	Robert and Elizabeth Newman
George and Judy Bruzza	Mary L. Nielsen
Bonnie Buerk	Gerry and Sue Oaks
Eileen J. Cantin, Ph.D.	Muriel Offan†
Robert R. Casey	Bernard and Pauline Parr
Thomas and Andrea Cassidy	Mildred C. Peiffer†
Guy and Judy Chandler	Peggy and John Perring-Mulligan
Nancy S. and Doug Charney	Jim† and Vi Powers
Edward and Elizabeth Clark	Marie Jean Proulx
Frances M. Cleary†	Alice Riley†
Ann Marie Conner	Burke Riley
Mary M. Coscino	Kathy Riley
Louis D. Curet	Rev. Msgr. Allen J. Roy
Ruth Deitz	Bill and Judy Sandquist
Evelyn M. Dennig†	Margaret Schmitz
Alice Dougan	Mary and Ray Schulte
Fr. Donald J. Eder†	Mr. and Mrs. Philip Shirey
Patricia L. Evans	Tom† and Susie Siemers
Marguerite Geier	Yvonne Stoehr
Mary Louise Gellner	Cecilia A. Stoltman
Marilyn F. Gibas	Joanna C. Stott
Louis B. and Marjorie S. Gillespie	Jean Teslof†
Rosalie Glynn	Andrea Longo Thomas
Agnes Goss	Mary Ann Tintes
Mary Jo and Steve Hazard	Marilyn Trechter
Erin H. Hazlewood	Elvern A. Vanyo
Julie D. Hendrickson	Ruth and Dan Velasquez
Judith A. Higgs	Kathleen E. Walsh
Terri and Herb Holman, M.D.	Fr. Steven P. Walter
Beth Hornberger	Mary Fran Walter
M. Lurline Jolly	Judith Whitacre
Michael and Bev Kelly	Margaret M. Wiechman
Lyn Kramer	Mary M. Wilcox†
Joe and Colleen LaVenture	Mary M. Zignego
William M. Lawler	

If you've remembered the Congregation of St. Joseph in your estate plans, please let us know so we can include you in our next issue. We only list members who have granted permission.



Marilyn Gibas has known the Sisters of St. Joseph from the time she was a little girl growing up in the Northern Panhandle of West Virginia. Her father's sister was a Sister of St. Joseph, and Marilyn got to spend a significant amount of time with Sister Josefa Gibas as a child. "When I was a little girl, I used to vacation at St. Vincent Home for Girls in Elm Grove (a neighborhood in Wheeling, West Virginia). My aunt was the governess for the second grade girls. I thought it was a very special place. They were the only girls I knew who had a swimming pool in their back yard. Since I was an only child, I thought they were my sisters; and since many of the nuns visited our home with Sister Josefa, they were like my aunts or part of the family, especially Sister Antonia Stab from St. John's Home for Boys," said Marilyn.

## "They are All like Family to me"

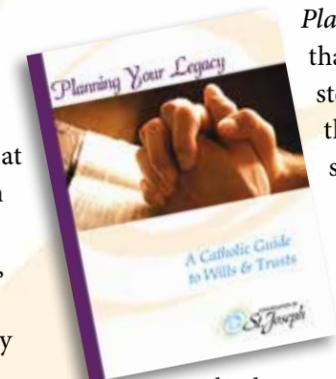
How one friend of the Sisters is paying it forward.

Marilyn decided long ago that she wanted to include the Sisters of St. Joseph in her will. "This was something I have always planned to do," she said. Marilyn said she feels it's important for her to support the sisters because of what the congregation has meant to her family. "They are all like family to me. My father loved them all and spent considerable time with them at our home and at the Homes in Elm Grove. My estate was his estate. By remembering the sisters in my will, it's like a memorial to my dad and Sister Josefa," Marilyn stated. "They cared for Sister Josefa in her later years," she added.

In order to include the sisters in her will, all Marilyn had to do was contact an attorney who specialized in creating estate plans. When asked how it made her feel to get this accomplished, Marilyn replied, "Blessed as usual! I felt my family would be pleased." What she wants to accomplish with this gift is simple. "Providing for the elderly nuns is something I always wanted to do. As I have said, they are like family to me. They cared so much

for Sister Josefa, I just feel this is paying something I owe," Marilyn concluded.

If you feel inclined to follow Marilyn's lead, we can assist you. We have a free *Wills and Trust*



*Planning Guide* that will take you step by step through the simple process of identifying what you have and what you want done with it. We

also have our sample *bequest language* that can assist you in the process of leaving a gift to us through your will or trust. Call, email, or visit our gift planning website, [csjgiftplanning.org](http://csjgiftplanning.org), today for either of these convenient resources. Gary W. Mulhern, Gift Planning Specialist, can be reached at 304.232.8160, ext. 148, or via [gmulhern@csjoseph.org](mailto:gmulhern@csjoseph.org) for questions or more information. ■

# EASY WAYS to support what you CARE ABOUT MOST



You can find great joy and meaning in supporting the causes important to you. What causes mean the most to you?

You may be surprised to learn just how easy it is to partner with a charitable organization like the Congregation of St. Joseph and help us fulfill our important work. All of the ideas below are ways you can help support us and our mission and ministries while benefitting yourself and your loved ones.

## YOUR IRA

Consider naming us as a beneficiary of your IRA. All or a portion of your IRA can pass automatically to us and help further our mission. It's easy to call your IRA administrator and ask to change or add beneficiaries to your account. Many account providers now permit you to make beneficiary designations online.

## LIFE INSURANCE

Support the Congregation of St. Joseph by designating us as a beneficiary of a new or unneeded life insurance policy. Making this charitable gift is as easy as contacting your policy provider to complete a beneficiary designation form.

## CHECKING, SAVINGS, AND INVESTMENT ACCOUNTS

One of the easiest ways to help us is by naming the Congregation of St. Joseph as a "POD" (Payable on Death) beneficiary of one or more of your financial or investment accounts. By completing a simple document, you can gift any unused funds in your accounts to help us in our work.

It's easy (and costs you nothing today) to support us. If the Congregation of St. Joseph is a beneficiary in your plans, please let us know. We would like to thank you and also make sure that your gift is used for the causes that mean the most to you. When doing any of the above, please use our complete legal name: **Congregation of the Sisters of St. Joseph, Inc.**

# Make your real estate WORK FOR YOU



There are ways you can make your real estate work for you today while furthering our mission and ministries.

What property do you own? If you are like many people, you own one or more of the following:

- primary residence
- vacation home or additional residences
- farm or ranch

If you own any of these types of property and are looking for a way to save on fees and taxes, one planning option to consider is a

charitable life estate. If you are planning to hold on to your property for some time, you can make a gift to us this year, save on taxes, and still continue to use your home or farm. It's easy to create a charitable life estate by executing a simple deed naming us as owner but reserving your lifetime use. In the future, we can sell or use the property to help further our mission.

You will need to continue to pay for the maintenance, taxes, and insurance on your property.

In addition to continued use and enjoyment of the property, a charitable life estate provides you with the following benefits:

- An income tax deduction this year
- Possibly lower estate taxes
- Lower estate administration expenses

If you choose to give real estate to the Congregation of St. Joseph, we can help you complete your gift easily and efficiently.

Please contact us for a free illustration of the potential tax benefits of a charitable life estate based on a gift of your property.

*Planning Together* is published biannually to provide insight into how you can plan for your future and benefit organizations that you believe in, like the Congregation of St. Joseph. For more information on the content in this issue or to learn more about helping the sisters continue their work, please contact: Gary W. Mulhern, Gift Planning Specialist, at **304.232.8160, ext 148**, or [gmulhern@csjoseph.org](mailto:gmulhern@csjoseph.org). You may also visit us online at [www.csjgiftplanning.org](http://www.csjgiftplanning.org).