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# LEGACY GIVING NEWSLETTER

A QUARTERLY EDUCATIONAL PUBLICATION OF EWTN

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## EWTN FAMILY MEMBERS SHARE THEIR STORIES

### Shirley Johnson Testimonial (Part 2)

by Karen Cullinan



We like to encourage EWTN Family Members to include Catholic provisions in their estate plans.

examples from Shirley's estate plan. Shirley's will began with, "In the name of the Father, and of the Son, and of the Holy Spirit. Amen" and transformed her will into a prayer. In the third paragraph, Shirley included a Faith Declaration that stated:

*I am a Roman Catholic and believe in God the Father Almighty, and that my life and all creation is His loving gift; in Jesus Christ, His only Son, who suffered and died on the cross for my redemption; in the resurrection of the dead and the life of the world to come; in the Holy Catholic Church, and I desire to abide by her teachings for my whole life, from birth to natural death; that man is made in the image and likeness of God, and that each human person must therefore be accorded dignity and respect. Therefore, I pray that with Christ's help, I may accept the joys and sorrows of life and natural death, follow the teachings of Christ and the Church and by the grace of God, pass from this life into His eternal presence. I pray also that my family, my friends and all the community of the Church will join me in this prayer and continue to pray for me and all the departed that we may rest in eternal peace.*

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## IN THE NEXT ISSUE



- **EWTN Family Members Share Their Stories:**
- **Estate Planning: Special Needs Trusts**
- **Preparing for Estate and Gift Tax Exemption Sunset**



## ONLINE CATHOLIC ESTATE PLANNING PRESENTATION

**Tuesday, Nov. 12, 2024**  
**3:00 PM EST**  
**To Register call (205) 271-4522 or email [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com)**

**EWTN**

Global Catholic Network

**Find us online:**  
[www.ewtnlegacy.org](http://www.ewtnlegacy.org)

**Mailing Address:**  
 5817 Old Leeds Road  
 Irondale, AL 35210

## Meet EWTN's Legacy Giving Staff



**Ryan T. Flood, CAP®, FCEP**  
 Director, Legacy Giving Program



**Karen Cullinan, CFRE, FCEP**  
 Legacy Giving Officer overseeing the Mid-South and Southwest regions



**Daniel Clark, J.D.**  
 Legacy Giving Officer overseeing the Mid-Atlantic and Northeast regions



**Charlie Van Patten, J.D., CAP®**  
 Legacy Giving Officer overseeing the Southeast region



**Khayla Jones**  
 Legacy Stewardship Coordinator



**Christina Dudenhefer**  
 Legacy Giving Assistant

**Contact Legacy Giving**



(205) 271-4522



[legacygiving@ewtn.com](mailto:legacygiving@ewtn.com)



The fifth paragraph contained a Forgiveness Provision:


"Let it be known that from the bottom of my heart and the depths of my soul, I forgive anyone who has injured or hurt me consciously or unconsciously, intentionally or unintentionally over the course of my life's journey. I ask that anyone I have injured or hurt - forgive me."

Shirley's Medical Power of Attorney requested that she receive the Sacraments of Reconciliation, Viaticum (Holy Communion given at the point

of death as food for the eternal journey), Anointing of the Sick, and an apostolic pardon. At the time of Shirley's passing, she was visited by several priests. She received each Sacrament that she requested in her documents, including an apostolic pardon.

Alice was excited to tell everyone how Shirley wove her Catholic faith into her legal documents. It inspired Alice to revise her own plans, and she continues to share this information with other Catholics. We at EWTN are thankful to Alice for sharing this part of the story

so we may share it with you.

Eternal rest grant unto Shirley, O Lord, and let Your perpetual light shine upon her. 

*For more information about including Catholic Provisions in your estate plan, please contact the Legacy Giving Program to schedule a no-cost, no-obligation phone call with one of our Gift Planners.*

*Inspire others by sharing your story with our EWTN Family at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com). For more stories, visit [www.ewtnlegacy.org](http://www.ewtnlegacy.org).*

## Estate Planning: Your Way or the State's Way? Part 2 of 2

by Carla Little, Esq.




Carla Little

Part 1 of this article explained that if you don't have an estate plan, your state law has one for you. That article focused on issues that could arise with asset distributions when the law dictates them. In Part 2, we look at another aspect of following the state's "estate plan" rather than your own: the missed opportunity to nominate the best person to handle your estate.

The personal representative, or executor, of an estate is the person who is legally appointed to collect a deceased person's assets, pay valid debts and taxes, sell assets if needed, and finally, distribute the assets according to the will (or when there is no will, the law). In most states, whoever is nominated in a will has the first right to serve as the personal representative of the estate, no matter what their relationship to the deceased person was. When there is no will, the laws set out an order of priority based on relationships and other factors. Relying on the law could result in conflict among people with equal right to appointment, such as children who all have an equal right. It could also mean that the person who ends up in charge is not the most qualified for the job. An overwhelmed spouse or a less-than-capable sibling could find themselves in the role

when a financially savvy cousin, friend, or in-law, who would not have priority for appointment under the law, would have been a better choice.

Your surviving relatives may, in some circumstances, be able to agree on the best person to serve, but things are much clearer and easier when your wishes are legally recorded—one more reason to take charge of your own plan rather than leaving decisions to the law. 

*To take the first step, please contact the Legacy Giving Team at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com) for a no-cost, no-obligation consultation.*

*Carla Little, Esq., is an Estate Planning Attorney from Centennial, CO.*

## Year-End Giving

by Charlie Van Patten, J.D., CAP



A qualified charitable distribution (QCD) from an IRA is an excellent source of charitable giving and a great way to satisfy your annual distribution requirements without receiving taxable income. If you have spent decades in the workforce, you have very likely accumulated a substantial retirement account. Starting at age 73, you are required to take distributions from your IRA each year. Many IRA owners rely on these distributions as necessary income in later years. Others, however, have sufficient income from other sources and find the required minimum distribution (RMD) to be unnecessary additional taxable income. If you find yourself in this latter group, the QCD is worth considering.

Here's how it works. If you are over age 70½, you may donate directly from your IRA to a nonprofit. This distribution can satisfy your RMD without being included in your taxable income for the year. For 2024, the maximum QCD is \$105,000. This amount is indexed for inflation, so it may be higher for 2025.


The distribution must be from an IRA. If you own a 401(k), 403(b), or other retirement account, you must first roll over the funds to an IRA before making a QCD.

Please note that this is not a tax-deductible gift. However, for anyone who is subject to RMDs, the distribution will reduce taxes. The QCD is sometimes called "the nonitemizer deduction," since the

donor saves on taxes even if he does not itemize his taxes.

The distribution check must be payable directly to the nonprofit. If you choose to support Mother Angelica's mission please reach out to your financial institution to have them initiate the transfer to EWTN. If you take the distribution yourself, you will be taxed on the distribution. So, it is important to make sure the distribution is made directly from the financial institution to EWTN.

There is also a new twist to the QCD that began in 2023. IRA owners may make a once-in-a-lifetime distribution to fund a charitable gift annuity (CGA). The distribution is currently limited to \$53,000 for 2024. Spouses may each contribute up to the maximum (\$106,000 in 2024) to fund a two-life CGA. As with the standard QCD, making a QCD to fund a CGA does not entitle the donor to a charitable deduction. The gift annuity may pay out over the life of the donor and/or spouse. These payouts are taxed as ordinary income.

If you would like to make a QCD to satisfy your 2024 RMD, you will need to complete the distribution by December 31. There is still time to get this done, but it can take some time for the check to be received and processed. Please make sure you request your QCD by early December to ensure the gift is processed by the end of the calendar year. 

*To request a copy of the EWTN QCD Letter of Instruction please contact the Legacy Giving Program at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com).*

### EWTN Welcomes Legacy Giving Officer, Charles Van Patten, JD,



Charlie Van Patten

The Legacy Giving Program welcomes Charlie Van Patten as its newest team member. Charlie has nearly a decade of experience in assisting individuals and families with estate planning and planned giving. Based in Florida, Charlie covers the Southeastern United States, assisting EWTN Family members in achieving their charitable and estate planning goals.

*Charlie can be reached at (205) 569-3593.*