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### EWTN FAMILY MEMBERS SHARE THEIR STORIES

## How EWTN Impacted My Life

by Ryan Flood


*This article was adapted from a current EWTN Television Donor Testimonial*



We recently had the opportunity to speak with Doleen Borba to discuss the impact that EWTN has had on her life.

“The role that EWTN played in my life was very instrumental in helping me learn more about the Catholic faith. One day I was just channel surfing and I came across this nun and I wondered what it was all about. Then I began to watch the Network more frequently. The programing on EWTN helped me to see my faith in a whole new light and to understand the Magisterial teachings in much more depth. As a result of the wonderful programing, my husband and I began to make charitable contributions to the Network. We also wanted more people to know about EWTN and one important way to accomplish this was to use our God-given

financial resources. Over time we also realized it was important to include EWTN in our Legacy Planning to make a lasting impact on such a vital mission as evangelization. Mother [Angelica] would say, “We are family,” and I said, “Yes, Mother, we are family. I could reach out to any of the EWTN programs day or night. I talk about EWTN to everybody, even to people who do not share my faith. My hope is that EWTN continues to enlighten the hearts and minds of many souls who tune into the Network each day.”

*If you have questions about making EWTN part of your legacy of faith to help reach more souls with the Truth of the Eternal Word, please contact us (205) 569-2674 or by email at [rflood@ewtn.com](mailto:rflood@ewtn.com).* 



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# Five Estate Planning Resolutions

by Charles N. "Chess" Griffin, III



The start of a new year is often viewed as an opportunity to reflect on the past and make decisions about the future. One such

opportunity might be to take stock of an estate plan and determine whether it should be modified to address changes in the law or personal or financial situations. This article will provide some suggestions to consider when reviewing an estate plan.

**1. Revisit the legal documents.** The foundation of a good estate plan includes the will, the general, durable power of attorney, and the health care power of attorney. These three instruments each serve a distinct purpose and, arguably, are documents that almost everyone ought to have in place. The will handles the disposition of certain assets at death and also provides an opportunity to name a guardian for minor children if necessary. The general, durable power of attorney is the instrument in which an agent can be named to make legal and financial decisions for someone else. Finally, the health care power of attorney is an advance medical directive and end-of-life document in which a family member or other person can be appointed to make health care decisions in the event one is unable to make or communicate such decisions alone. There are additional instruments that might be useful, such as a trust to protect assets for family members, or for those in second

marriages, or for families with step-children, but most people should start with the documents mentioned above as a foundation.


**2. Consider adding charitable pledges to the will.** Charitable pledges should be addressed in the will to ensure the pledges are completed at death. Charitable organizations count on pledged support for their financial well-being, and not having a pledge addressed in a will may result in the pledge going unfulfilled.

**3. Verify beneficiary designations.** Some assets do not pass through the will. One common type of non-probate assets are those which pass to beneficiaries, such as life insurance policies, IRAs, or 401(k) accounts. It is a good practice to occasionally review the beneficiaries on these types of assets to determine whether they are correct and complete.

**4. Draft a personal letter of instruction.** I often recommend that my clients create a non-binding separate memorandum of their own making that addresses a variety of matters which generally are not detailed in the estate planning documents. For example, this memorandum might contain instructions or wishes in regards to a funeral Mass, or it might document usernames and passwords for various online accounts, or it might list individuals who are to receive personal possessions after death. The benefit of creating a separate memorandum to handle these matters is that the memorandum can be modified or revised at home at any time without having to see a lawyer.

**5. Discuss the estate plan with the appropriate people.** It can be very helpful to discuss these estate planning matters with family, friends, parish priest, doctor, or other people. Over the years I have met with families after the death of a loved one who were grateful that the deceased family member had spoken to them and communicated their desires, wishes, and intent beforehand. Unfortunately, I have also seen situations where there was no prior planning or communication. This resulted in hurt feelings, confusion, or anger during a time of grieving, mourning, and loss.

St. Augustine wrote: "Faith is to believe what you do not see. The reward of faith is to see what you believe." Each of us, with God's grace, hope to see what we believe and enjoy the rewards of eternal life. Before we do, however, it is wise to ensure that we and our family members are taken care of in accordance with our wishes and desires. The start of a new year is a good time to reflect, pray, and consider some of these suggestions as you make decisions about your estate plan.

*Charles N. "Chess" Griffin, III is an attorney and a parishioner of Holy Name of Jesus Cathedral in Raleigh, North Carolina. He is a partner in the law firm of Kirschbaum, Nanney, Keenan & Griffin, P.A. and a Board Certified Specialist in Estate Planning and Probate Law by the North Carolina State Bar. Mr. Griffin has practiced law in the areas of estate planning, probate, trusts, guardianships, elder law, and veteran's benefits for more than 20 years and can be reached at [cgriffin@kirschlaw.com](mailto:cgriffin@kirschlaw.com).* 

# The EWTN Donor-Advised Fund (DAF)

by Ryan Flood

EWTN, in partnership with the Knights of Columbus Charitable Fund “KCCF,” has created the EWTN Private-Label Donor-Advised Fund, “the EWTN DAF.” The EWTN Private-Label Giving Account furnishes the opportunity to create a legacy of generosity by personalizing the name of a fund, safeguarding philanthropic goals and strategically advising gifts to organizations that align with Catholic values, as defined by the magisterium of the Roman Catholic Church.



The EWTN Donor Advised Fund (DAF) has been established to assist EWTN Family members and friends with their charitable planning both during their lifetime and as part of an estate plan. If you have a number of charities which you give to each year and would like one convenient way to give to them all by making a gift to only one fund and receiving one gift acknowledgement letter each year, then the EWTN DAF might be a gift vehicle option for you.

If you currently have a DAF and would like to transfer the fund to the EWTN DAF, you may do so without any additional costs. One of the reasons faithful Catholics choose the EWTN DAF is that they have the assurance that their funds will only be invested in companies whose products and services do not conflict with Catholic moral teachings. Please visit the EWTN DAF Portal at [www.ewtn.com/daf](http://www.ewtn.com/daf) to learn more about how the EWTN DAF can help you accomplished your philanthropic goals.


## What is a Donor-Advised Fund (DAF)?

A Donor-Advised Fund is a giving vehicle established at a public charity. It allows donors to make a charitable contribution, receive an immediate potential tax deduction and then recommend grants from the fund over time. Donors can contribute to the fund as frequently as they like, and then recommend grants to their favorite charities whenever they would like.

### Benefits of the EWTN Donor-Advised Fund (DAF)

- You make an irrevocable contribution of personal assets, including cash, stock, real estate and more.
- You immediately receive the maximum tax deduction that the IRS allows.
- You name your donor-advised fund account, advisors, and any successors or charitable beneficiaries.
- Your contribution is placed into a donor-advised fund account where it can be invested and potentially grow tax-free.
- At any time afterward, you can recommend grants from your account to EWTN or other qualified charities.

### Who is the KCCF?

The Knights of Columbus Charitable Fund “KCCF” is an independent, nonprofit public charity with a donor-advised fund program. Assets held at KCCF are managed by its investment advisor, Knights of Columbus Asset Advisors, a wholly owned subsidiary of Knights of Columbus, the world’s largest Catholic fraternal organization, and a Fortune 1000 insurance company with over \$24 billion in assets under management. 

### Contact Us

For additional information and to discuss this giving vehicle in more detail, please contact Ryan Flood, Legacy Giving Advisor for EWTN at (205) 569-2674 or [rflood@ewtn.com](mailto:rflood@ewtn.com).

You may also visit the website at [www.ewtn.com/daf](http://www.ewtn.com/daf)



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**The IRA Charitable  
Transfer (QCD)  
Keeps Rolling Even  
After Passage of the  
“SECURE Act”**

# The IRA Charitable Transfer (QCD) Keeps Rolling Even After Passage of the “SECURE Act”

The Setting Every Community Up for Retirement Enhancement Act (known as the “SECURE Act”) was signed into law on December 20, 2019 and became effective on January 1, 2020. The “SECURE Act” increases the age retirees must begin taking taxable withdrawals from their retirement savings from 70½ to 72.

However, it does not, increase the age at which an IRA owner can take a qualified charitable distribution (QCD). That age remains at 70½.

Thus, the IRA Charitable Transfer (QCD) is still an excellent way to make a charitable gift and receive a tax benefit in return. As you plan your required minimum distribution for 2020, consider using your IRA account to make the most of your charitable giving. You will receive a tax benefit even if you choose to take the standard deduction. It’s important to consider your tax situation before deciding whether to make a charitable

contribution from your IRA. Be sure to share this gift planning idea with your tax advisor to make sure it’s right for you.



**Ryan Flood, FCEP**  
**EWTN’s Legacy Giving Advisor.**

*With over 20 years of experience in the area of charitable planning, Ryan Flood, EWTN’s Legacy Giving Advisor, assists EWTN Family and friends who are interested in integrating life-transforming charitable giving strategies into their financial, business, or estate plans while amplifying what they preserve for themselves in retirement and for their heirs.*

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