



# CHRISTMAS

*A Savior Is Born*

SAINT ISABEL CATHOLIC CHURCH

3559 Sanibel Captiva Road | 239.472.2763 | [www.SAINTISABEL.org](http://www.SAINTISABEL.org)

December 25 & 26, 2021

## MASS INTENTIONS

### Wednesday December 29

8:30 AM **Mass of Thanksgiving**  
By Edna Mae Beston

### Thursday December 30

8:30 AM **Parishioners of St. Isabel**

### Friday December 31

8:30 AM **Parishioners of St. Isabel**

### Saturday January 1

10:30 AM **Parishioners of St. Isabel**

### Sunday January 2

8:30 AM †**Lois Gibson**

By The Fuller Family

10:30 AM †**Lillian Jason**

By Her daughter, Donna Oberhill

### Need a Mass Intention?

Our 2022 Mass Book is open. If you would like to get a Mass Intention for either 2021 or 2022 please call or stop by the parish office 239.472.2763.

### Sacraments

**Baptism** - For registered and active parishioners: must be arranged with the pastor 6 months before the date desired.

**Confessions** - Saturdays 4 PM - 4:45 PM in Church Confessional.

**Communal Anointing of the Sick:** By appointment when facing serious illness or surgery.

**Weddings** - For registered and active parishioners: must be arranged with the pastor at least 12 months before the date desired.

**A priest is on call 24/7 for each of the following hospitals:**

Gulf Coast - St. John XXIII Parish 561-2245; Lee Memorial - St. Francis Xavier Parish 334-216; Health Park & Hospice at Health Park - St. Columbkille Parish 489-3973.

The prayer list is updated weekly. Names will remain on the list for one calendar month and may be removed sooner by request. Please call the parish office each month to continue to keep a name on the list.

### GOD IN HEAVEN, GRANT COMFORT TO OUR SICK:



Chris Dalton, Charlotte Davenport, Jean Dedouvre, Lucille Hanselman, Rocco Johanson, Bettina Larson, Joanne & Andy McKelvey, Charleen Ostrowski, George Sanker, & Annie Schreck.

*The Office is Closed Friday, December 31, 2021*

LET'S STAY CONNECTED!



*Pope Francis Prayer Intention for December  
Let us pray for the catechists, summoned to  
announce the Word of God: may they be its  
witnesses,  
with courage and creativity  
and in the power of the Holy Spirit.*

### PASTOR

Fr. Edward Martin

**Business Manager**  
Khristy Scheer

**Director of Faith Formation**  
Dr. Sue Ellen Nolan

### Cantor

Maria Zoltek

### Contact us

Website: [www.SAINTISABEL.org](http://www.SAINTISABEL.org)  
Email: [parishoffice@saintisabl.org](mailto:parishoffice@saintisabl.org)

Parish Membership is maintained by registration in the Parish, active participation in the Sunday Eucharistic Worship, living a positive Christian moral life, Stewardship, and Support of the Parish, the Diocese, and Universal Church. Through baptism we become God's sons and daughters, and brothers and sisters to each other in Christ. Every family in the parish is encouraged to properly register and receive numbered offertory envelopes. Registration forms for permanent members can be obtained by visiting or calling the Parish Office during regular office hours.

**Registered Parishioners:** Changes in your household - Move, email change, Births, Deaths, Marriage? Please email us [parishoffice@saintisabel.org](mailto:parishoffice@saintisabel.org) or call the office at 239-472-2763.



Altar flowers can be offered by anyone and provide a meaningful way to remember loved ones through memorials, offer thanksgivings, or recognize a birthday, baptism, wedding, anniversary, or special event. The fee is \$100. All flower offerings are recognized each Sunday in the worship bulletins. For more information contact the parish office at 239.472.2763.





# Merry Christmas!

Dear Parishioners, Visitors, and Friends of St. Isabel,

The upcoming celebration of Christ's birth and a New Year are almost upon us, and we have good reason to be grateful for the opportunities to be together with family and friends. This past year has had its share of challenges, but it has also been a year of blessing for our parish. We have found ways to come together for some important events including our Parish Potlucks, the Bread & Roses hosted its first Christmas Bazaar, both the Bread & Roses and The Men's Society have continued their meetings and missions; these are just a few of the events that brought us together this year despite new variants.

The pandemic has focused our minds on what we value in life. Family, faith, and health all go hand in hand. Belonging to the Family of God through the practice of our faith has been an enduring dynamic during this time. We are grateful that we are able to gather together as God's family to celebrate our faith through the Holy Eucharist on a weekly basis. I thank the whole parish community for your continuing support of the parish; your weekly contributions have helped to maintain parish life.

I am very appreciative to those parishioners who have given generously of their time and talents in ministries to help St. Isabel continue its mission. The year 2022 will have its challenges too, but we are people of faith. I am so grateful for all of you who make St. Isabel Catholic Community such a welcoming and loving place to be.

I take this opportunity of wishing you and all your loved ones a very Happy, Holy & Blessed Christmas.

*Father Ed*



December 25 & 26, 2021



*Wishing you and all those close to you a joyous holiday season,  
a new year of happiness, and hope for a world at peace.*

Father Ed & the St. Isabel Staff



**ST. ISABEL'S  
CHRISTMAS FLOWERS ARE IN HONOR AND MEMORY OF**

*Clement F. King, Sr., Mary E. King, Thomas Fitzgerald, Wayne L. Clevenger, Frank J. Saoda, William Mowbray, Domenic & Donna Santine, Harry Wasmund, Jack & Anna DiMarco, Elinor Stewart, Patricia Kelly, William P. Kelly, Robert Aufderheide, Richard Aufderheide, Deceased Members of the Cocca & Aufderheide Families, Bradley Family, Harvey Family, Deceased Members of the Kiley Family, Deceased Members of the Johnson Families, Dick Beston, Lawrence Ostrowski, Kimberley Steele, Sr. Anna Cutcher, Sr. Marie Anne Ostrowski, Barbara Ostrowski, Alice & Neil Ostrowski, Rodney Holtcamp, Phyllis & Bill Scheer, Eleanor Holtcamp, Charles Holtcamp, Geri Podlin, Margie & Jack Harrington, Frank Fallert, P. J. McNamara, The McKenney Family, Summer Scimecca, Jack Sadd, Patrick Hanley, Rick, Lucille, Pat Musa, Beanna Minnie, Matthew Ritchie, Kay & Lucie, Lissette Goas, Carmen Puchades, Michael Detommaso, Sr., Lucille DeTommaso, The Schoenher Family, The DiNicola Family, The Nelson Family, The Reyes Family, The Bruwer Family, The Federico Family, Father Walter Bratus, Monsignor Schejfen*

# Christmas and The Holy Family

## Father Ed's Stewardship Corner

### Stewardship: LIVELY FAITH

#### LIVELY FAITH-Prayer, Study, Formation:

*"Run the race in such a way that you may win it....exercise self-control in all things...do not run aimlessly." (1 Cor. 9: 24-26)*

The fundamental mission of the Church is to lead people to encounter Jesus Christ in a way whereby they are changed and transformed into His body. As people engage in this encounter, their faith is strengthened, and they become more alive in the ways of the Gospel. "A lively faith is the fruit of the lived experience of God's intimate and personal love within one's heart" and is built on the foundation of prayer, study and formation.

At the heart of a stewardship parish is a vibrant public and personal prayer life centered on the Eucharist. In a stewardship parish, the teaching mission of the Church is recognized and strongly supported. A stewardship parish works to create a culture that develops virtue in its members and provides opportunities for them to grow in the areas of human, pastoral, intellectual and spiritual formation.

## Life Planning Seminar

My Dear Friends in Christ,

On far too many occasions we have parishioners wondering and worrying about some very important questions regarding their futures. Questions like:

- Who will make my healthcare and financial decisions when I cannot speak for myself?
- How do I make healthcare and financial decisions for a loved one?
- Who will care for my children if something happens to me?
- What will happen to my assets after I die?
- Who will manage my estate and my affairs when I am gone?
- Do I want the government making these decisions for me?

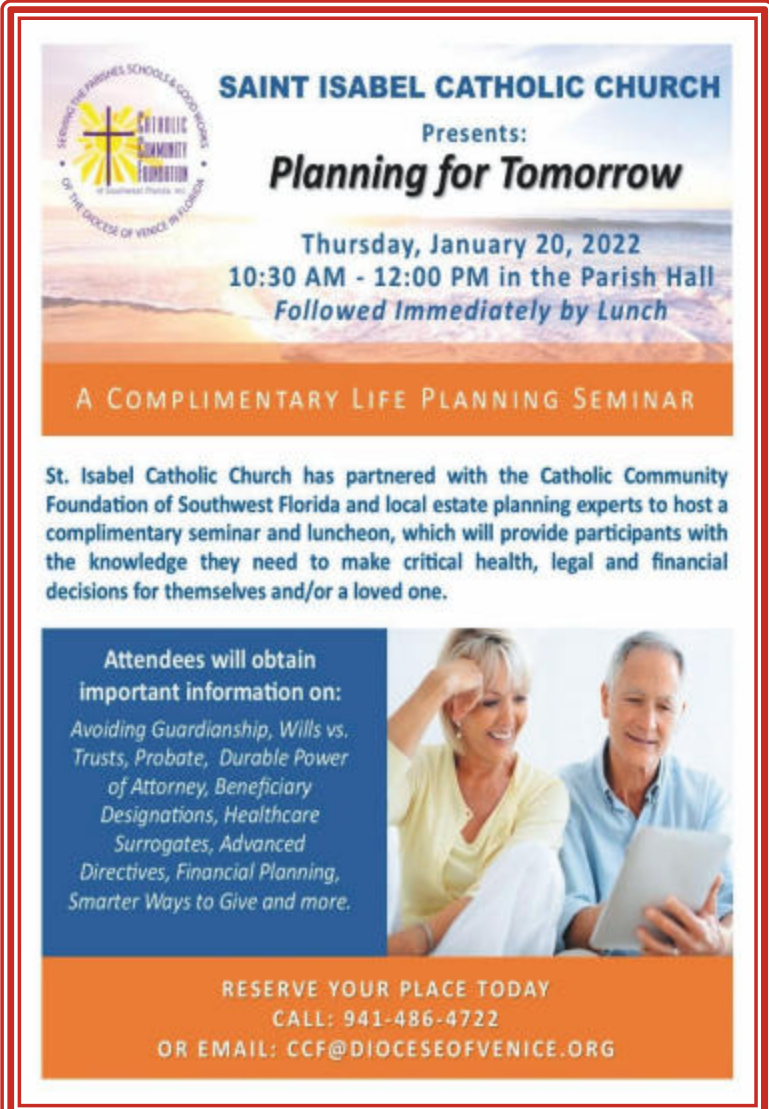
If you and your family members do not know the answers to these questions, I encourage you to attend the free Life Planning Seminar and luncheon entitled "Planning for Tomorrow," on Thursday, Jan. 20th at 10:30 AM in the Parish Hall.

Saint Isabel has partnered with the Catholic Community Foundation of Southwest Florida and local estate planning experts to provide you with the crucial information you need to make critical health, legal and financial decisions for yourself and/or a loved one.

Please know that this seminar is completely free and is not intended to sell you anything or to ask you to make a donation. It is only intended to provide you with important information and to help answer your questions. Please RSVP to the Parish Office by January 6, 2022.

Thank you and may God bless you.

*Father Ed*



**SAINT ISABEL CATHOLIC CHURCH**  
Presents:  
**Planning for Tomorrow**  
Thursday, January 20, 2022  
10:30 AM - 12:00 PM in the Parish Hall  
Followed Immediately by Lunch  
A COMPLIMENTARY LIFE PLANNING SEMINAR

St. Isabel Catholic Church has partnered with the Catholic Community Foundation of Southwest Florida and local estate planning experts to host a complimentary seminar and luncheon, which will provide participants with the knowledge they need to make critical health, legal and financial decisions for themselves and/or a loved one.

Attendees will obtain important information on:  
Avoiding Guardianship, Wills vs. Trusts, Probate, Durable Power of Attorney, Beneficiary Designations, Healthcare Surrogates, Advanced Directives, Financial Planning, Smarter Ways to Give and more.

RESERVE YOUR PLACE TODAY  
CALL: 941-486-4722  
OR EMAIL: CCF@DIOCESEOFVENICE.ORG



# Christmas and The Holy Family



## ***Prayer is the power behind all good that happens.***

For this reason, we would like to resume the St. Isabel Women's Prayer Group. The purpose of the group is to join together as a community of women in prayer and to come before God and ask for mercy, forgiveness and peace. Beginning January 2022, this group will meet the first Thursday of each month to spend time before God in prayer. We will gather at 9:30 am in the Parish Hall. We will share our personal intentions for the month and any special prayers that we may say each day and maybe talk about experiences that we had during the month that brought us closer to God. Our personal intentions can include prayers for members of our family and friends or for anything else that is weighing heavy on our mind. We will then end with a group prayer.

Our time together will be from 9:30 until 10:30 a.m. and all women in the parish are invited. Please pray about it and ask God if this is something that He would like you to do. There are no sign-up sheets or dues or requirements. You just show up to pray. We know that there is power in prayer and Jesus told us in the Gospel of Matthew, "For where two or three are gathered in my name, I am there among them" (Mt 18:20).



## **The Rosary**

The Rosary begins after the 8:30 AM Daily Mass (**Wednesday, Thursday, and Friday**) and is open to **everyone**, so please come and spend precious time with Jesus.

*Thank you to everyone who helped decorate the church for Christmas! The church is beautiful! Such beauty helps lift the heart in rejoicing with the birth of our Savior!*



## **WESHARE DONOR MATCH PROGRAM**

The holiday season is one of the largest giving seasons for our church. Our online giving provider WeShare is generously providing a donor match program to help us increase recurring giving. Online gifts help reduce costs and our time spent handling other forms of payment.

For every first gift from a new recurring donor that is added between **November 1 and December 31, 2021**, WeShare will match that first gift, up to \$50, with a maximum match of \$1,000 for our church. To be eligible for the matching gift, more than one installment must be set-up and the first recurring gift must be transacted by December 31, 2021.

*We appreciate your generosity and your support of our church. We prayerfully ask that you consider helping us meet this goal by creating your recurring online gift today.*

Visit our WeShare site or reach out to the

WeShare Customer Support team at 877-316-0260

St. Isabel Parish WeShare: <https://saintisabel.weshareonline.org/>

## **Prepare for the New Year with the Corporal Works of Mercy**

The Corporal Works of Mercy are found in the teachings of Jesus and give us a model for how we should treat all others, as if they were Christ in disguise. They "are charitable actions by which we help our neighbors in their bodily needs" (USCCA). They respond to the basic needs of humanity as we journey together through this life.

**The seven Corporal Works of Mercy are:**

- (1) Feed the hungry.**
- (2) Give drink to the thirsty.**
- (3) Clothe the naked.**
- (4) Shelter the homeless.**
- (5) Visit those in prison.**
- (6) Comfort the sick.**
- (7) Bury the dead.**

# Christmas and The Holy Family

## 2022 Boxed Offertory envelopes are available in the church narthex.

Please check your name off and take your boxed envelopes. Your boxed number may have changed so check the book. If you do not have envelopes, please call the parish office at (239) 472-2763. Having offertory envelopes is a good idea, with only an account number (no name and address), so you can give anonymously. They allow our office to prepare an annual statement for tax purposes. As your donation at Mass is a "gift" to the community, your envelope serves as your donation's "gift wrap." To receive envelopes for adults, simply contact the parish office. Please help us save on the cost of postage by stopping by the church during normal operating hours, or after Mass, to pick up your envelopes. Thank you.



## Bulletin article Submission Guidelines

**Preferred Content:** Recent Parish News, Upcoming Parish Events, Photos etc.

The parish bulletin is our primary means of written communication with our parishioners. There is limited space and not all submissions can be included, (your request will be considered for entry, please know that requests will be reviewed for alignment with Diocesan and Parish priorities and are not guaranteed placement). Priority will be given to St. Isabel Church ministries and groups first.

Please submit copy digitally in a **text or Word format**. (In the body of an email is fine.) If there is artwork to be included, please attach a **jpeg** file. All copyrighted photos and images must be licensed for use in any print or online usage. Submissions are subject to edits, review and approval. Identical content may run for up to two weeks if space permits. If additional time is requested, new content may be required to be provided.

**DEADLINE:** Bulletin content must be received in the parish office no later than Wednesday at Noon, eleven (11) days prior to publication.

Please email: [parishoffice@saintisabel.org](mailto:parishoffice@saintisabel.org) Your cooperation is greatly appreciated! Thank you!

**Scam Alert** - It has once again been brought to the attention of the Diocese of Venice that Parishioners have received text/email messages from people pretending to be priests and requesting donations in the form of gift cards and/or wire transfers. The messages often greet the person by name and have the priests' name in the closing signature of the message; this is a well-crafted and targeted attack on the Church across the country which has hit our Diocese again. These text/email messages are 'spoofed' fakes that should not be responded to or taken seriously by anyone. The best defense against this sort of scam is to raise awareness in the community and not respond or open any worrying attachments. It is Diocesan policy that no priest or staff within the Diocese request donations in the form of gift cards, PayPal, MoneyGram, etc.

There is already an established process in place on how Parishioners can make donations and participate in the life of the Parish. Whenever a parishioner is worried about any request for money from the Parish or a priest, they should immediately call their Parish and under no circumstances should they respond to these scam requests.

## St. Isabel's Men's Retreat



Our Men's Retreat is open to all Men of the Parish and our greater faith community.

The retreat is at Our Lady of

Perpetual Help Retreat Center, Venice, Florida. Retreat Date: Jan 23 – 26, 2022, Sunday Noon thru Wednesday 1PM. Costs: \$360 Private Room and Bathroom

Questions: John Temporiti 314.409.3568 or email [temporiticonsulting@gmail.com](mailto:temporiticonsulting@gmail.com)

Additional details will be provided to confirmed candidates. Fr. Ed Martin, our Pastor, plans to attend. Transportation provided if needed. Partial Retreat option possible if rooms available. Please send payment: By check to: St. Isabel Church (Memo) "Men's Retreat 2022" Mail check to: John Temporiti, 680 Gopher Walk Way, Sanibel, FL 33957.

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## YOU ASKED FOR IT!

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## *Couples Retreat*

Several parishioners have asked about the availability of a couples retreat.



A couples retreat is now available on Friday to Sunday February 26, 27,28, 2022 at our Lady of Perpetual Help retreat where

our parish men have their annual retreat. The cost is \$315 which includes a private room and all meals. The retreat will be preached by Deacon Scott Little of Epiphany Parish in Venice, Florida. He is an experienced retreat master for couples retreats. There will also be two priest available for spiritual direction and confession. For more information or to register, call Denise Riley at the retreat center at 941-486-0233. Mention to her that you are from Saint Isabel's parish. Any additional information you might need just call John Temporiti at 314-409-3568.

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December 25 & 26, 2021



**Join a St. Isabel Ministry today! Be the Difference That Makes a Difference** - There are many ways to share your time and talent at St. Isabel Parish. We have great opportunities for

volunteers from all walks of life and all age groups. Most of our ministries require no special expertise — just willing hands, a big heart, and a few hours each week or each month.

**Extraordinary things happen when ordinary people do a little extra** Choose one or more of the many ministries shown below to respond to God's call to you in the Gospel to Stewardship. Don't worry that you might be signing away all your free time. We'll match your interests and available time with St. Isabel Parish ministry needs. Many volunteers are snowbirds, others have full-time, demanding careers.

*Please contact the Parish Office  
(239) 472-2763 or  
parishoffice@saintisabel.org*

## LITURGICAL MINISTRIES

**ALTAR SERVERS** - Parishioners from the third grade through adult may assist in the preparation and celebration of Masses.

**ART AND ENVIRONMENT COMMITTEE** - The Environment team decorates and enhances our Church. Tasks may include putting up and taking down of decorations and arrangements for the Liturgical church year.

**EXTRAORDINARY MINISTERS OF THE EUCHARIST** - Distribute the Body of Christ during Mass. Rotating schedule.

**MINISTERS OF THE WORD (LECTOR)**-This ministry is for those who have a good speaking voice and are called to proclaim the Word of God in a meaningful and alive manner at Mass. Adequate preparation of the Scriptures is required. Training and coaching provided.

**SACRISTANS** - Prepare for the celebration of liturgies. If interested in learning about this ministry, consider being an apprentice first to learn the duties. A prayerful attitude is needed.

**USHERS AND GREETERS** - Greet and welcome all who come to celebrate Mass. Offer assistance and direction to any newcomers. Assist with seating people, taking up the collection, keeping good order during the Communion procession, handing out bulletins, offering aid to the disabled and the elderly, or with any emergencies that might occur.

## RELIGIOUS EDUCATION

**CATECHISTS** - Teachers of the faith to children, youth, families, young adults, and adults

**FAITH FORMATION** - Family Formation, Adult Formation, Children's Liturgy of the Word, RCIA, and Sacramental Prep



**Safe Environment for Children, Youth and Vulnerable Adults**  
The Diocese of Venice is committed to protecting children, youth and vulnerable adults. Together, and with God's help, we can continue to promote a culture of openness and awareness, and a commitment to safety within our Church and in the larger community. As part of the Safe Environment Program, the Diocese of Venice requires that all employees and those volunteers who work with children and/or vulnerable adults be fingerprinted and trained in Safe Environment. For further information, visit the Diocesan website at: <https://dioceseofvenice.org/offices/programs/safeenvironment/>  
**An allegation of sexual abuse of a minor by anyone should be reported immediately to:** Florida Department of Children and Families Child Abuse Hotline – 1-800-96abuse (1-800-962-2873) or visit <https://reportabuse.dcf.state.fl.us>. If the alleged abuser is a diocesan employee or volunteer, including clergy, also notify Victim Assistance Coordinator Susan Benton at 941-416-6114.

The Year C, 2022 Lector Workbooks are available in the Sacristy. Please pick up your copy. Thank you!!

## HAVE YOU RETURNED FOR THE WINTER?

*All Volunteer Ministries – if you will be away or have returned for season, please call the office 239.472.2763 or email parishoffice@saintisabel.org so we can schedule accordingly. Thank you.*



# Christmas and The Holy Family

## The Society of Bread & Roses



We had a very successful Advent Tree of Joy this year! Thank you to all who so generously gave to the project this year. We filled gifts for over 150 Children/Youth and 30 Seniors with thoughtful and beautifully wrapped Christmas gifts. THANK YOU!!

We hope you have a very Merry Christmas! Please join us for our next meeting on Thursday, January 27. At 9:30 AM in the Parish Hall.

**All women of the Parish are welcome.**

If you would like more information, please contact Mary Aufderheide at 239-395-2975 or email at [mauf86o@gmail.com](mailto:mauf86o@gmail.com).



### St. Isabel's Men's Society

**OUR MISSION:** *To offer a men's ministry that provides opportunities for spiritual growth, Christian fellowship, community service, and parish leadership.*

The Board of St Isabel's Men's Society has set their meeting schedule for the coming year. All meetings will be held on Thursday evenings. They are scheduled for January 20<sup>th</sup>, February 17<sup>th</sup> and March 17<sup>th</sup> at 6:00p.m. in the Parish Hall. Father Ed will show a video series related to Fellowship in the Catholic Faith and lead us in discussion. Pizza and beverages will be provided. This promises to be a great time of gathering and focusing on our faith as Catholics and developing deeper friendships within our Church. Mark your calendars and plan to attend. Membership dues are \$25.00 again this year. You may send your check to Ed Kocourek, 644 Pyrula Ave, Sanibel.



### Catholic Charities food pantry needs our help!

Some of the basic food commodities needed: rice, dry beans, pasta, **cereal, macaroni and cheese**, canned meats and fish, tomato sauce, cooking oil and corn flour. Baskets

have been placed in the Narthex for canned goods and non-perishable food donations.



DIOCESE OF VENICE IN FLORIDA  
OFFICE OF THE BISHOP

December 2021

Dear Brothers and Sisters in Christ,

The Diocese of Venice in Florida has been blessed with dedicated Priests and religious, and together we pray for the Lord to continue to send holy workers for His vineyard. With this letter, I once again kindly invite you to support the Diocese's efforts to provide for the Seminary Formation and discernment of those called to the Priesthood.

Each year, the Annual Seminary Collection plays an important role in providing the funds needed to assist the Diocese's seminarians with tuition, room and board, health care, transportation, and other expenses. Funding from the Collection also helps in the recruitment of potential seminarians. By means of your generous donations and steadfast spiritual support, you journey together on the path of Faith with the future priests of the Diocese.

Parishes in the Diocese of Venice will hold the Annual Seminary Collection at the vigil Masses on January 1 and Sunday Masses on January 2, 2022. Thank you for your continuing support for the Seminary Formation and discernment of Diocesan Seminarians, and your prayers for vocations to the Priesthood and Religious Life.

I take this opportunity to extend to you the assurance of my prayers for the New Year. Have a Blessed and Healthy New Year!

Gratefully yours in Christ,

+Frank J. Dewane  
Bishop of the Diocese of  
Venice in Florida

# December 25 & 26, 2021



**Online Giving** Through **WeShare** you can make your Offertory contributions to Saint Isabel Parish via recurring automatic contributions or a one-time contribution from your checking account or on your credit card – just as you may do now with your mortgage, household bills, and other monthly payments. To get started, visit our website at [www.saintisabel.org](http://www.saintisabel.org)

## Leaving a legacy of Faith Remember St. Isabel in your Will

A bequest is a wonderful way to express gratitude to God for a lifetime of blessings! The gift you give establishes a lasting legacy of love for others by helping the Church to continue our Catholic heritage through its many ministries. PLEASE NOTE: Leaving money to the Parish in your will is not assessed and 100% goes to the parish. The following is possible wording for including a bequest in your will: "I bequeath the greater of \$\_\_\_\_\_ or \_\_\_\_\_% of the residue of my estate to Saint Isabel Parish in Sanibel, Inc., 3559 Sanibel Captiva Rd. Sanibel, FL 33957." The actual wording in your will should be determined by you and your attorney.

**MAKING A STOCK TRANSFER** When making a stock transfer to the Diocese of Venice on behalf of St. Isabel Parish, please email [khristy.scheer@saintisabel.org](mailto:khristy.scheer@saintisabel.org) to let us know you made the request. Sometimes a transfer comes to the Diocese with no name or no parish name. This will help us track the transaction.

**To Bank Electronic Giving** To set up Saint Isabel Church as a recurring donation through online banking: At your bank or bank website, set up Saint Isabel Catholic Church under "add a bill/payee". You will be asked to include the following: a. CHURCH NAME AND ADDRESS: St. Isabel Church, 3559 Sanibel Captiva Road, Sanibel, FL 33957. b. ACCOUNT NUMBER: Your envelope number or leave blank.

### **Thank you for your generosity to the mission of St. Isabel Catholic Church**

This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax, legal or accounting advice. If you have any questions about how your giving may impact your finances, please consult a tax, legal or accounting advisor before engaging in any transaction.



### **Make a Tax-Free Gift with an IRA**

Did you know that you may be able to give to St. Isabel Catholic Church and save money at the same time? There are different options depending on your age.

#### **Age 70.5 or Older**

If you are 70.5 years or older, you may be able to give an amount (up to \$100,000) each year from your IRA directly to St. Isabel Catholic Church without having to pay taxes on the money. This is a popular form of giving that is sometimes referred to as the IRA charitable rollover, or the qualified charitable distribution (QCD).

#### **Additional Benefits for Those 72 or Older**

When you turn 72, the transferred funds may begin counting toward your required minimum distribution (RMD) so you do not pay income taxes on the gift.

The funds transferred to charity do not qualify for a charitable deduction, but they may become exempted from taxable income whether or not you itemize deductions.

Lowering your taxable annual income level could also result in lower Medicare premiums and the amount of Social Security subject to taxes.

Your disbursement must come directly from the administrator of your IRA to the parish. You cannot receive the funds first. Please contact the administrator of your IRA with any tax or account-specific questions.

#### **Additional ways to use your IRA to make a gift:**

Did you know that leaving your qualified retirement account may be the most expensive asset to leave your children? Unlike individuals, St. Isabel Parish does not have to pay income taxes on inherited IRA's, so the full amount that you direct to us through a beneficiary designation would further the mission of your church family. This is often a very easy way to make a substantial gift as it only takes the completion of a form that your account administrator may provide for you.

**Important Step:** It is critically important that you contact the parish and let us know of your gift. This is because many retirement plans do not notify the charity of a gift designation. We will monitor the situation to be sure that your plans for giving are indeed followed. Plus, we want to be able to thank you for your generous gift.

To make a gift from your IRA, please follow these steps:

- Seek the advice of your financial or legal adviser if necessary.
- Determine the gift you would like to give.
- Contact Khristy Scheer in the business office of St. Isabel Catholic Church. 239-472-2763 or [khristy.scheer@saintisabel.org](mailto:khristy.scheer@saintisabel.org) to inform the parish of your intended gift.
- Ask your IRA administrator about making a direct transfer to the parish or have the administrator send a check from your account to the parish directly. Remember, to be tax free the donation must be made directly from your IRA account to the parish and not pass through your hands.

#### **Your IRA Administrator will need this information:\***

Legal name: St. Isabel Parish in Sanibel, Inc.

Legal address: 3559 Sanibel Captiva Road, Sanibel, FL 33957

Federal Tax ID Number: 59-2336842

\*This information can also be given to your IRA administrator to make St. Isabel Parish the beneficiary of your IRA or to make a gift from your estate.





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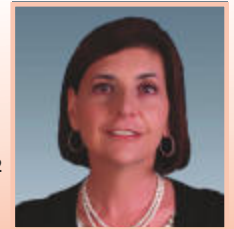
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