

December 27, 2020



# **Mass Intentions**

#### **SUNDAY, December 27**

## Feast of the Holy Family of Jesus, Mary, and Joseph

8:30 a.m. Mass - Livestream Madonna Karrer 11:00 a.m. People of the Parish

### MONDAY, December 28

Feast of the Holy Innocents, Martyrs8:15 a.m.Healthcare Workers

Recitation of the Rosary

### **TUESDAY, December 29**

**St. Thomas Becket, Bishop and Martyr** 8:15 a m St. Bernard Students and their 1

8:15 a.m. St. Bernard Students and their Families Recitation of the Rosary

**WEDNESDAY, December 30** No 8:15 a.m. Mass

THURSDAY, December 31NEW YEAR'S EVESt. Sylvester I, Pope6:30 p.m.NO MASS

FRIDAY, January 1 NEW YEAR'S DAY The Solemnity of Mary, Holy Mother of God 9:00 a.m. Mass - Livestream Troy Neal

SATURDAY, January 2 Sts. Basil the Great and Gregory Nazianzen, Bishops and Doctors of the Church 4:00 p.m. Jim Porta and Curt Valent

### SUNDAY, January 3

Epiphany of the Lord		
8:30 a.m.	Mass - Livestream	
	Mike McCall	
11:00 a.m.	People of the Parish	

# Parísh Stewardshíp

Sunday Offering Received - Dec. 20	\$ Not Available
Budgeted Amount for Dec. 20	\$ 12,115.00

"So it was that there came forth from one man....descendants as numerous as the stars in the sky and as countless as the sands on the seashore." Hebrews 11:12

God will never be outdone in generosity. Through faith, selflessness, and generosity we are promised abundant blessings beyond anything we can imagine.



Happy Birthday wishes to the following parishioners who are celebrating 70+ years!

Ginny Henry, Dec. 27 Roxanne Hobbs, Dec. 28 Sue Nally, Dec. 29 Glen Maser, Jan. 1 Mary Lou Pohler, Dec. 27 Nettie Wilson, Dec. 28 Russell Davis, Dec. 30 Charles Mayer, Jan. 1

# Preparing for Next Week

# **Epiphany of the Lord** *Overcoming Jealousy*

Then Herod sent the [magi] to Bethlehem saying, "Go and search diligently for the child; and when you have found him bring me word so that I may also go and pay him homage." (Matthew 2:8)

Isaiah 60:1-6 - Glory of the New Zion Ephesians 3:2-3a, 5-6 - Commission to Preach God's Plan Matthew 2:1-12 - The Visit of the Magi

*Adults*: When have you been jealous or fearful of another person? When are such feelings harmful?

*Kids*: When have you been jealous because something good happened to another person instead of you? What is the problem with feeling that way?

### **QUOTE OF THE WEEK**

Spending time with children is more important than spending money on children.

#### **PRAYER INTENTIONS**

Please keep the following parishioners in your prayers: Ann Bellingham, Geneva Blair, Margaret Blandford, Pat Bohannon, Robert Caseman, Joyce Downs, Pat Dwyer, Larry Fogarty, Fran Fox, Darlene Havel, Jackie Recktenwald Hazelrig, Annette Henry, Roxanne Hobbs, Pat Howell, Laura Hughes, Elizabeth Hunter, Joseph Jessel, Fred Kirsch, Mike Kreutzer, Peggy Kuchenbrod, Sonny Lucas, Chris Manning, John Manning, Nicholas Manning, Chuck McDonald, Richard Mohr, Carol Montgomery, Irene Mueller, Tom Newton, Caden O'Daniel, Karen Pierce, Doug Powers, Wayne Robinson, Tish

Schaaf, Jean Seaman, Tony Senninger, Theresa Stopher, Nataley Thompson, Steve Tobbe, Mary Tyra, Tommy Walsh, Larry Warren, Betty Weber, Norma Wiedemer, Tom Wiedemer, Ken Woodburn, Jeremy Wooten.



### SAFE ENVIRONMENT WORKSHOP

The Archdiocese of Louisville requires that all adults who work with children in our parish communities attend a "Honor Thy Children Safe Environment" training session and have a **background check**. Background check forms are available from Larry Abell. The following workshop dates are on the calendar. You do not need an appointment, just come 15 minutes early and register. **SESSIONS LIMITED TO 25 ATTENDEES** 

### Please note: Children are not allowed to attend this training.

Jan. 12 - 6:30 p.m. - St. Albert the Great - Parish Life Center Jan. 13 - 6:30 p.m. - St. Gabriel - Gymnasium

This bulletin is furnished to the Parish without charge. The advertisements that appear completely defray all publishing costs with which the church would otherwise be burdened. Please patronize these sponsors as a thank you for their kind generosity.

#### LONG RANGE PLANNING

Our Long Range Planning committee has developed a survey that we would like for every parishioner to complete. Your input from this form will help our parish move forward in the direction that God needs us to go.

It is on a Google Form, and can be accessed using this link: https://forms.gle/UhiTVwgLRdn6Ji8S8

If you would rather fill out the survey by hand, copies are available in the Church, in the parish office and in the school office. Just fill them out and return to us by January 3.

Thanks for taking the time to share your beliefs about our parish with us!

# NEW YEAR'S EVE FIESTA APPETIZERS

Carry Out Only

St. Bernard will be offering Fiesta Appetizers from our own Dario Saldana for New Year's Eve. Dario's world famous queso, guacamole, and/or salsa, each accompanied by freshly fried chips, will be available.

Large orders are \$16 and will feed 12-15 people Small orders are \$8 and will feed 6-8 people.

Please place your order by Dec. 29. Orders will be available for pickup on Dec. 31 3:00-6:00 p.m. in the gym. Pre-order on St. Bernard's website - <u>https://</u> <u>stbernardlou.weshareonline.org/ws/opportunities/</u> <u>NewYearsEveFiestaAppetizers.</u>

Don't miss your opportunity to enjoy Dario's appetizers!

### FAMILY FAITH FORMATION PACKET PICK UP DATES

As a reminder, once a quarter, families who are enrolled in our Faith Formation program are asked to pick up their packets with materials for both the family and the student. The remaining pick up dates are listed below. If other arrangements for picking up the materials are needed, please contact Cyndi Marlow in the Parish Office at 239-5178 ext. 125 or email <u>cmarlow@stbernardlou.com</u>.

3rd Qtr. - Sunday, Jan. 3 and 4th Qtr. - Sunday, Feb. 28 9:30 - 10:55 a.m. or 12:00 - 12:20 p.m.

### **2020 CATHOLIC SERVICES APPEAL BRINGING CHRIST TO OTHERS**



Our Parish Target - \$65,200 Services Appeal Our Parish Participation Goal -268 households

Thanks to those who have already responded with a gift to the 2020 Catholic Services Appeal. To date, we have raised \$59,420 toward our goal through the support of 193 households. If you have not yet responded with a gift, please do so today. Gifts to the 2020 CSA can be made online at www.ArchLou.org/CSA.



Pre-show: 6:15 p.m. Program: 6:30 - 7:30 p.m. cclou.org/rouler



## **TUITION ASSISTANCE** FOR 2021/2022 SCHOOL YEAR

The Catholic Education Foundation, the Archdiocese of Louisville and the funding partners are helping more families than ever who cannot afford the full cost of educating their children in a Catholic elementary school. All families with one or more children enrolled in or applying to a Catholic elementary school may apply.

Tuition assistance applications should be submitted between December 15, 2020 and February 28, 2021. A single form, the FACTS management application, will be used for all forms of Catholic elementary school tuition assistance. Families must use the online application on our website, www.ceflou.org.

To make the application process easier for families, you will submit your **2019** federal income tax return and **2019** W-2 information.

You must reapply for tuition assistance every year. Award letters will be mailed to families no later than June 15, 2021.



#### GROW AS A DISCIPLE | PRAY, STUDY, ENGAGE, SERVE

Remember when COVID-19 first either forced us together or apart last spring? For most people, this meant a radical change in our family's usual circumstances. Perhaps we've had too much togetherness? Or we've been kept apart? Whatever our experience, the Feast of the Holy Family in the midst of the Christmas season is a poignant reminder that families are the bedrock of our faith; a domestic Church; the primary transmitter of the faith. Jesus, God's promise fulfilled for us, both fully human and fully divine, was born into a human family. We are to imitate the Holy Family through sacrificial love for one another. Sirach speaks of the honor and respect that children and parents must have for one another. And while we are not divine, we can celebrate the Divine presence in our midst, as Simeon did in today's Gospel, when he said: "Now, Master, you may let your servant go in peace, according to your word, for my eyes have seen your salvation, which you prepared in sight of all the peoples, a light for revelation to the Gentiles, and glory for your people Israel."

#### GO EVANGELIZE

#### PRAYER, INVITATION, WITNESS, ACCOMPANIMENT

I like to joke that at times, lately, it seems that our family is "apart together." My husband takes the family-room sectional, my teen sons hunker down in their rooms, and I grab the swivel chair in the living room. And so we instituted "Forced Family Fun" Sundays, albeit with mixed success. Yet, these activities make a difference. They remind us how to be family. Today, as we honor the Holy Family of Jesus, Mary and Joseph, let us take a moment to remember that all families are called to be holy. Families are meant to be refuges of unity and peacefulness in an imperfect, sometimes harsh world. As members of a family, we are called to be patient and kind with one another. Let us pray for the grace to emulate the Holy Family. Like us, they certainly faced their challenges and disappointments, and yet they listened to God's voice in their lives and followed his will. Pray to Mary and St. Joseph for their intercession, and trust in the presence of God in your family.

STUDY Extra-credit opportunity! The Church gives us several options for the readings for the feast of the Holy Family of Jesus, Mary and Joseph. Quiet your mind and heart and read them all. See what insights the Holy Spirit may have in store for you and your family.

# What the CARES Act

means for your charitable giving?



The purpose of the Coronavirus Aid, Relief and

Economic Security (CARES) Act is to help combat the far-reaching impacts of COVID-19. The bill provides increased tax incentives for charitable giving for both individuals and corporations to stimulate philanthropy throughout America.

## Are you itemizing deductions?

The adjusted gross income (AGI) limit for cash contributions was increased for individual donors. For cash contributions made in 2020, you can now elect to deduct up to 100% of your AGI (increased from 60%).

## Interested in corporate giving?

The AGI limit for cash contributions was also increased for corporate donors. Corporations can now deduct up to 25% of taxable income (increased from 10%).

### Not itemizing?

The CARES Act allows for an additional, "above-the-line" deduction for charitable gifts made in cash of up to \$300. If you are not itemizing on your 2020 taxes, you can claim this new deduction.

## Wondering about your Giving Account?

Both of these new incentives apply only to cash contributions to public charities and do not apply to contributions to supporting organizations or public charities that sponsor donor-advised funds. However, there have been no changes to existing deductions for contributions made into a donor-advised fund like your <u>Giving Account</u>. This means you are still able to deduct up to 60 % AGI in cash and up to 30% AGI in appreciated assets contributed to a donor-advised fund.

Existing carry-over rules still apply, so if your donations in 2020 exceed your AGI deduction limits, you may carry forward excess deductions for up to five subsequent tax years. As always, donors should consult with their tax and legal advisors when considering their charitable giving.

# What about IRA Qualified Charitable Distributions (QCD)?

The CARES Act did not change the rules around the QCD, which allows individuals over 70<sup>1</sup>/<sub>2</sub> years old to donate up to \$100,000 in IRA assets directly to charity<sup>1</sup> annually, without taking the distribution into taxable income. However, under the CARES Act an individual can elect to deduct 100% of their AGI for cash charitable contributions. This effectively affords individuals over 59<sup>1</sup>/<sub>2</sub> years old the benefits similar to a QCD; they can take a cash distribution from their IRA, contribute the cash to charity, and may completely offset tax attributable to the distribution by taking a charitable deduction in an amount up to 100% of their AGI for the tax year.

If you're planning a large donation in 2020, this may be a smart strategy as long as you are between the ages of  $59\frac{1}{2}$  and  $70\frac{1}{2}$  and are not dependent on existing retirement funds.



# St. Bernard Catholic Church

The CARES (<u>C</u>oronavirus <u>Aid</u>, <u>R</u>elief and <u>E</u>conomic <u>S</u>ecurity) ACT includes provisions to incentivize individuals and corporations to make cash contributions to public charities in 2020.

**Above-the-line deduction.** Under prior IRS rules, if you do not typically itemize your deductions on your income tax return, you are not permitted to take a charitable deduction for cash contributions to qualified charities. The CARES ACT, however, temporarily suspends this limitation. But only for the 2020 tax year. The CARES ACT has added a new above the line \$300 deduction for cash contributions to a qualified charity like St. Bernard. At a minimum, therefore, why not consider making a gift this year of at least \$300 to St. Bernard? The gift would be beneficial to you and to the parish.

**Relaxed limitations on deductions for individuals.** A second benefit of the CARES ACT is for those who DO itemize deductions. The CARES ACT increases the allowable deduction for cash contributions to a qualified charity like St. Bernard to **100% of your adjusted gross income**. This, too, however, is for the **tax year 2020 only**. For example, if your charitable donation in 2020 to St. Bernard matched your AGI (adjusted gross income) dollar for dollar, you would have no taxable income in 2020. Additionally, if your contribution in 2020 were to exceed your AGI, the CARES ACT allows you to carry forward the excess and utilize that excess amount over the following five tax years, but only at the 60% rate, not the 100% deduction allowable for this year only.

**Relaxed limitations on deductions for the companies/corporations.** For corporate taxpayers, the CARES ACT increases the limitation for cash contributions to qualified charities to 25% of taxable income in 2020. The corporation can also carry forward and utilize any excess amount over the following five years, but at the normal rate in subsequent years.

Additional tax planning opportunities:

**Contribution of publicly traded stock.** Individuals who donate publicly traded stock, if held longer than one year, can deduct the fair market value of the stock as a charitable contribution. Additionally, if the publicly traded stock has appreciated in value, individuals do not need to report the gain as income on their tax return.

**Qualified Charitable Distribution from IRAs.** Individuals who are 70 ½ may exclude up to \$100,000 each year of otherwise taxable IRA distributions if the distribution is paid directly from the IRA to a qualified charity like St. Bernard.

The above is general guidance only on potential tax saving opportunities in 2020. (Please consult your tax attorney or CPA about how the above can apply to your personal situation.)

## PARISH PASTORAL TEAM

Mr. Larry Abell—Facilities Manager	labell@stbernardlou.com	
Mrs. Donna Bruno—Dir. of Early Childhood Educ.	dbruno@stbernardlou.com	
Mr. Michael Edwards—Deacon	mikeandjoycee@aol.com	
Mr. Philip Hettich—Deacon		
Mr. Patrick Hughes—Director of Worship/Music	phughes@stbernardlou.com	
Mr. Ted Marks—Deacon	tedmarks17@gmail.com	
Ms. Cyndi Marlow—Faith Formation/Sacrament Coordin	ator cmarlow@stbernardlou.com	
Mrs. Denise Meyer—Pastoral Associate	dmeyer@stbernardlou.com	
Ms. Risa Musto-School/Parish Counselor	risa@stbernardlou.com	
Mr. Jim Parr—Business Manager	jparr@stbernardlou.com	
Mrs. Julie Perdue—Principal	jperdue@stbernardlou.com	
Rev. Chuck Walker—Pastor	cwalker@stbernardlou.com	
Mrs. Molly Williams—School Development Dir.	mwilliams@stbernardlou.com	
Mrs. Carly Willman—Youth Ministry Coordinator	sbsyouthgroup@stbernardlou.com	

Parish/School Phone Numbers Office - 239-5178 Fax - 239-9025 Prayer Line - 239-0757

Office hours Mon. - Fri 8:30 am-4:30 pm

Parish email address stbparish@stbernardlou.com **Sacrament Preparation (Youth)** - For information on sacrament preparation for youth (First Reconciliation, First Eucharist, and Confirmation) or for adults interested in completing their Sacraments or learning more about the Catholic Way of life please contact Cyndi Marlow in the parish office at 239-5178.

#### Visit us at www.stbernardlou.com

#### **INFANT BAPTISMS (0-6)**

The Rite of Infant Baptism for children, ages 0-6, is celebrated quarterly. Please contact Tiffany Sizemore, 836-0980, or <u>tansizemore@gmail.com</u>, to register and begin the process. Parish membership and attendance at a preparation class are required. Children above the age of 6 and adults seeking baptism should contact Cyndi Marlow in the parish office, 239-5178 to inquire about the RCIA process.

#### Marriage

Please call Fr. Chuck Walker at 239-5178, ext. 131 at least 6 months before the intended wedding date to allow an adequate amount of time for marriage preparation.

#### **New Member Registration**

When moving into our parish, please call the Parish Office at 239-5178 for information on new member meetings and the registration process.

#### Reconciliation

The Sacrament of Reconciliation may be celebrated on Saturdays, 3:00-3:30 p.m., or by appointment, 239-5178. Communal celebrations with area churches are held seasonally. Watch the bulletin for more details.

#### **Pastoral Care of the Sick**

Arrangements for home reception of Holy Communion and the Anointing of the Sick are made by calling Denise Meyer, 239-5178, ext. 128. Please let us know when a family member is hospitalized or enters a nursing facility.



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