



The Faith Community of

ST. THERESE OF LISIEUX

CATHOLIC CHURCH



3rd SUNDAY IN ORDINARY TIME

Jesus said to them, "Come after me, and I will
make you fishers of men." - Mk 1:17

Excerpts from the Lectionary for Mass ©2001, 1998, 1970 CCD.

2020 91st STREET
KENOSHA, WI 53143
(262) 694-4695

VISIT US AT OUR
PARISH WEBSITE:

www.st-therese-kenosha.org

[https://www.facebook.com/](https://www.facebook.com/st.therese.kenosha/)

[st.therese.kenosha/](https://www.facebook.com/st.therese.kenosha/)

OUR PARISH MISSION

*We are a welcoming
Christian family
committed to Catholic
values, responding
to the call of Christ
revealed in the diversity
of human need. We
practice a conscious,
living, active faith
in a community whose
source of strength is
the Eucharist.*

Miraculous Prayer to the Little Flower

*O Little flower of Jesus, ever con-
soling troubled souls with heavenly
graces, in our unfailing interces-
sions I place my confident trust.
From the heart of our Divine
Savior, petition the blessings of
which I stand in greatest
need.....Shower upon me your
promised roses of virtue and grace,
Dear St. Therese, so that swiftly
advancing in sanctity and perfect
love of neighbor, I may someday
receive the crown of life eternal.
Amen*

January 24, 2021 Third Sunday in Ordinary Time

How to Reduce Your Taxes and Adjusted Gross Income by Giving to Charity

By Mark P Cussen

Required minimum distributions (RMDs) from IRAs can be a burden for many a taxpayer, uncomfortably boosting their annual income, sometimes even into a higher tax bracket.

But there is a way to do good with the RMD, both for others and for one's own bottom line. In 2015, Congress made permanent a qualified **charitable distribution (QCD) rule**. This rule allows traditional IRA owners to exclude their RMDs from their adjusted gross income if they give the money to a qualified charitable group.

Given the impact RMDs can have on one's tax bill, it's worth creating long-term planning strategies around this rule.

Who Can Use the QCD Rule?

- Any Traditional IRA owner or beneficiary who is at least 70.5 years old can use the QCD Rule to exempt their RMD from taxation. The age limit here applies to the exact date on which the IRA owner turns age 70.5. If an owner turns 70 on February 15, he or she cannot make a QCD until August 15.

- Roth IRA owners are also allowed to use the QCD rule, but they will not see any benefit from doing so because their distributions are already tax free.

Eligible Distributions

- All contributions and earnings that accumulate inside a traditional IRA are eligible for the QCDs. The exception is nondeductible contributions, as they are considered a tax-free return of basis.

- Joint gifting strategies are also not available for the purpose of QCDs, meaning a couple cannot take both of their aggregate RMS amount from a single account and exclude the entire amount from their adjusted gross income (AGI). Each of them must take their RMD from their own accounts for both to qualify.

The AGI Advantage

One of the biggest advantages the QCD rule provides is the ability for taxpayers to lower their adjusted gross income. This is much more valuable than taking an itemized deduction, which merely lowers taxable income. Because AGI is used for many tax calculations, having a lower number can allow the donor to stay in a lower tax bracket, reduce or eliminate the taxation of social security or other income, and remain eligible for deductions and credits that might be lost if the taxpayer had to declare the RMD as income.

Payout Rules

- The main rule to remember when it comes to QCDs is the distributions must be made directly to the charity, not to the owner or beneficiary. This means, have the distribution check made out to the charity or it will be counted as a taxable distribution. The IRA owner or beneficiary can receive the check and deliver it to the organization, but they cannot deposit the check and make out another one to the charity.

- The IRA owner can, of course, take a sum larger than his or her RMD and give it to charity. However, the maximum amount of a QCD is \$100,000. Any distribution in excess of \$100,000 will not be excluded from AGI, and the taxpayer must qualify for itemized deductions to deduct the excess contribution.

- The receiving charity must also be a qualified 501(c)3 organization. Vehicles such as charitable gift annuities will not qualify. Finally, the donation amount must also be substantiated by the charity with a written receipt.

The Bottom Line

IRA owners who wish to lower their AGI can use the qualified charitable distribution strategy to efficiently disperse money to a charity of their choice. This strategy is superior to taking constructive receipt of the distribution and then donating to charity because the second option will not reduce the owners AGI. If use properly, the QCD rule will provide charitably minded IRA owners with a convenient tax deduction for years to come.

Morality Concerning Use of Covid-19 Vaccines

The United States Bishops have approved the use of the Moderna and Pfizer Covid-19 Vaccines for Catholics as an "act of charity" in light of the public health risks of the pandemic. The USCCB Committee on Pro-Life and Doctrine stated: "People may in good conscience use the vaccines produced by Pfizer and Moderna, which made only limited use of those unethical cell lines (for lab testing of the vaccine)." Moral theologians refer to this as "remote material cooperation." The Vatican has agreed with this. At this time the Church allows the use of the Pfizer and Moderna vaccines to combat Covid-19 if you choose to be vaccinated.

However, given that these companies did make use of cell lines from aborted babies in their research for production of the vaccines, one is free to refuse to be vaccinated, as long as one does his best to avoid transmitting the virus to others.

For the complete statement of the US Bishops on the "Moral Considerations Regarding the New COVID-19 Vaccines" go the USCCB website at <https://www.usccb.org/moral-considerations-covid-vaccines>.

Fr. Campbell's **Wednesday 6am Men's Bible Study** will meet using ZOOM. Bring a Bible & *Catechism of the Catholic Church*.

The **MARIAN HOUR** with Fr. Campbell **WSFI 88.5 FM Wed. January 27 at 2:00pm.**

PRAY for the SICK in our PARISH, and visit them if possible: Germaine Brennan, Gerry Buhnerkempe, Maria Miller, Pat Ware, William Wasurick, Mary Jo Koski, Phyllis Giovannoni, Florence Klappa, Daniel Lenegar, Jennifer Johnson, Laurie Smith, Billie Lou Knutsen. Please call the rectory for other sick persons 694-4695.

Sign up for FORMED: A program which gives our Parishioners free access to many Catholic Programs and movies. **Want to create a new FORMED account? Follow these steps:**

1. Visit FORMED.org; 2. Click Sign Up; 3. Select "I Belong to a Parish or Organization"; 4. Find your parish by name or zip; 5. Enter your email, you're in!

Sign up for FLOCKNOTE which enables you to receive important news and info. about the parish through texts & emails. **To sign up:** Send the word **LOOP** (typed in all caps) as a text message to this address: **84576**. Then you'll be part of the "flock" & receive notes. **Please pass this info on to others!**

Community Outreach collection for the month of January is for Walkin' In My Shoes. Supporting all the needy of the community, especially Grandparents raising their Grandchildren— providing basic necessities and resources for a better life. **Needs:** School supplies & backpacks, Children's socks & Personal care items. *Grocery store gift cards to purchase fresh foods, juice milk & bread. Monetary donations are also welcome and may be placed in the Community Outreach box.

Pope's Prayer Intention for January. Evangelization: Human fraternity. May the Lord give us the grace to live in full fellowship with our brothers and sisters of other religions, praying for one another, open to all.

Parish Support

Weekend of January 10, 2020

\$6,062.00

Budgeted weekly need...	\$4,865.00
Weekly offertory	\$6,062.00
Over/Under budget	\$1,197.00
Plan YTD	\$126,500.00
Actual	\$129,161.00
Excess (6 months)	\$2,661.00

Course on Critique of Evolution: "FOUNDATIONS RESTORED: A Catholic Perspective on Origins": **Next class Tues. Jan. 26, 7pm, St. Therese Church.** "Foundations Restored" is series of presentations on DVD defending the traditional Catholic doctrine of creation of the universe and of human life, as well as a refutation of Darwin's theory of evolution which has ushered in the world-wide culture of death.

Come and pray the Holy Rosary at St. Therese Church Sunday Evening's at 6:00pm.

St Therese Italian Beef Dinner Fundraiser on Super Bowl Sunday February 7, 2021. This is the famous beef served at our Parish Festival. Dinner includes 1 lb of beef, 4 bomber buns, salad, dressing, chips and cookies. Cost is \$25. Additional beef can be purchased for \$10/lb.

Preorders are necessary and taken at st-theresekenosha.org or call 262-697-0834. Pick up on Feb. 7th 11:30 am until 2:00 pm. Cash or credit. Enjoy the Big Game with a taste of our summer festival!

*In order to reduce costs and maximize our profits any and all donations toward purchase of supplies would be greatly appreciated. Please contact Joe Stancato 262-697- 0834 by January 24, 2021.

The **Holy Name Society** will have a meeting on **Sunday, February 7** in the hall after the 8:30 am Mass. All men of the parish are invited.

Emergency Assistance Fund: Contact Fr. Campbell if you need financial assistance (652-7660).

Our Open House is scheduled for **Sunday, January 31, 2021 from 11am-2pm.** If you are considering enrolling at ASCS for the 2021-22 school year, enrollment for 2021-22 school year for new families begins January 31, 2021! **Space is limited.** **Allsaintskenosha.org, (262)925-4024, 4400 22nd Ave**



MIDDLE/HIGH SCHOOL YOUTH GROUP

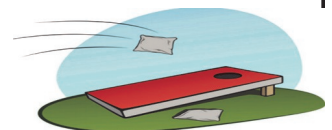
When: Saturday February 6th, 2021 6pm-8pm

Where: OLMC (North set of double brown doors in rear parking lot)

What: Outside Games, Indoors

Bringing outside fun inside. Cornhole, washers, horseshoes, 3 legged races.

Please rsvp: religiouseducation@olmckenosha.org



MASS INTENTIONS for the Week

Monday, January 25

8:00 AM † Ralph & Warren Harris (Lucille Thomsen)

Tuesday, January 26

8:00 AM † Frank & Verna Lukaszewicz (Lucille Thomsen)

Wednesday, January 27

5:45 PM † Joseph, Alice & Frank Lukas (Lucille Thomsen)

Thursday, January 28

8:00 AM † No Mass

Friday, January 29

8:00 AM † Lawrence & Trudy Lukas (Lucille Thomsen)

Saturday, January 30

4:00 PM † Robert, Ramona & Larry Siville (Lucille Thomsen) † Shirley & Dick Bonn (Gina & Kevin Bonn)

Sunday, January 31

8:30 AM † Joseph, Eleanore & Beverly Ceretti (Lucille Thomsen)

10:30 AM † For Members of the Parish

Saints & Readings:

Week of January 24, 2021

Sunday: 3rd Sunday in Ordinary Time, Jon 3:1-5, 10/Ps 25:4-5, 6-7, 8-9 [4a]/1 Cor 7:29-31/Mk 1:14-20

Monday: The Conversion of St. Paul the Apostle, Acts 22:3-16 or Acts 9:1-22/Ps 117:1bc, 2 [Mk 16:15]/Mk 16:15-18

Tuesday: Sts. Timothy and Titus, Bishops, 2 Tm 1:1-8 or Ti 1:1-5/ Ps 96:1-2a, 2b-3, 7-8a, 10 [3]/Mk 3:31-35

Wednesday: St. Angela Merici, Virgin, Heb 10:11-18/Ps 110:1, 2, 3, 4 [4b]/Mk 4:1-20

Thursday: St. Thomas Aquinas, Priest and Doctor of the Church, Heb 10:19-25/Ps 24:1-2, 3-4ab, 5-6 [cf. 6]/Mk 4:21-25

Friday: Heb 10:32-39/Ps 37:3-4, 5-6, 23-24, 39-40 [39a]/Mk 4:26-34

Saturday: BVM, Heb 11:1-2, 8-19/Lk 1:69-70, 71-72, 73-75 [cf. 68]/Mk 4:35-41

Next Sunday: 4th Sunday in Ordinary Time; Catholic Schools Week, Dt 18:15-20/Ps 95:1-2, 6-7, 7-9 [8]/1 Cor 7:32-35/Mk 1:21-28

PARISH OFFICE HOURS:

**Monday through Thursday 7:30 am to 2:45 pm
Closed Friday**

Please submit bulletin announcements in writing to the Parish Office or e-mail to valang@tds.net by 9:00 AM Thursday of the week before publication.

PRIVACY LAWS: Please notify the Parish Office if you or a family member is in the hospital, nursing home, hospice, etc. With the new privacy laws, medical institutions will not call unless you ask them to notify the Parish. If you would like a home visit, please call the Parish Office or Homebound Ministry.

Parish Directory

Weekend Masses	Saturday Evening	4:00 PM
	Sunday Morning	8:30 & 10:30 AM
Weekday Masses	Monday, Tuesday & Friday	8:00 AM
	Wednesday	5:45 PM
	No 8:00 AM Mass on Thursday or Saturday	
Holy Day Masses	Please consult Sunday bulletin.	
Confessions	Saturday	3:00 to 4:00 PM
	Sunday	
First Fridays	Eucharistic Adoration: 8:30 AM Friday to 6:00 AM Saturday	
Mother of Perpetual Help Devotions (Follow the Wednesday 5:45 PM Mass)		
Parish Telephones	Parish Office	262-694-4695
	Fax	262-694-7284
	Rel. Ed. Coord.	262-705-9097
Liturgical Musician	Jan Sleyster	262-331-4734
Sacristan	Jim Lauzon	262-945-1855

All Saints Catholic School 262-925-4000
St. Joseph Catholic Academy 262-654-8651

Parish Mailing Address 2020 91st Street • Kenosha, WI 53143
Fr. Campbell FrCampbell@olmckenosha.org
Fr. McDermott mcdermotttrt@aol.com
E-mail & Bulletin E-mail valang@tds.net
Parish Web Site www.st-therese-kenosha.org
K-6 Rel. Ed. Coord. beth.sturino@wi.rr.com
7-12 Rel. Ed. Coord. heatherschweitzer04@gmail.com
Heather Schweitzer 262-914-2288

Parish Staff

Pastor.....Rev. Fr. Dwight P. Campbell, S.T.D.
Shared Associate Pastor.....Rev. Fr. Robert T. McDermott
Rel. Ed. Coord..... Beth Sturino
Liturgical Musician..... Jan Sleyster
Parish Secretary & Bulletin Editor.....Mary E. Vestal

Parish Pastoral Council

Robert Beales, Trustee Treasurer Kristen Kelly
Jim Lauzon, Trustee Secretary Ray Irving
Paul Gillespie, Chairman Patricia Soens
Claudia Volpentesta, Vice-Chairman Jerome Pudelek
Rita Van Guyse, Secretary

Rite of Christian Initiation of Adults (RCIA) Adults or children interested in baptism, reception into the Catholic Church, Confirmation and/or First Communion, please contact the Parish Office.

Baptism Please call the Parish Office to arrange for Baptism. Those who wish to have a child baptized must be attending Sunday Mass regularly for at least four months.

Marriage Please call the Pastor at least six months in advance to make arrangements. Couples who are sharing the same abode will be asked to live separately prior to their marriage.

Home Visitation Anyone unable to attend Mass because of sickness/old age, contact the Parish Office.

Estate Planning Please keep St. Therese in mind when planning your estate. This is a wonderful gift that will last many years.