



The Faith Community of

# ST. THERESE OF LISIEUX

CATHOLIC CHURCH



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

VISIT US AT OUR  
PARISH WEBSITE:

[www.st-therese-kenosha.org](http://www.st-therese-kenosha.org)  
[https://www.facebook.com/  
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 consoling troubled souls with heavenly graces, in our unfailing intercessions 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*

## 14<sup>TH</sup> SUNDAY IN ORDINARY TIME



When the sabbath came he began to teach in the synagogue, and many who heard him were astonished. They said, "Where did this man get all this? What kind of wisdom has been given him? What mighty deeds are wrought by his hands!" - Mk 6:2

## 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.

This can also work for Love One Another Campaign.

Fr. Campbell's **Wednesday 6am Men's Bible Study** will meet using ZOOM. Contact Fr. Campbell for the link at [frcampbell@olmckenosha.org](mailto:frcampbell@olmckenosha.org).



The **MARIAN HOUR** with Fr. Campbell **WSFI 88.5 FM & also on 750AM** every 2nd & 4th Wednesday. Next program: **Wed. July 10, 2pm.**



**PRAY for the SICK in our PARISH,** and visit them if possible: William Wasurick, Mary Jo Koski, Florence Klappa, Daniel Lenegar, Jennifer Johnson, Laurie Smith, Jean Amendola, Maria Koble, Billie Knutsen, Richard & Kathleen Bertola, Lawrence W. Klein Sr., Diana Sauter, Michelle Jenewein, Randy Bonn, Jim Lauzon, Betty Burt, Betty Campbell, Marilyn Tercek, Richard Hiser. Call rectory for sick persons 694-4695.



**Friday Eucharistic Adoration:** Friday adoration begins after 8am Mass, closes w/Benediction at 5pm. **First Friday** adoration continues to **Saturday 6am.** Plus on **First Friday's** there is Children's adoration at 3:30-4:30pm.



**Donations for those in Need**  
**COMMUNITY OUTREACH for July:** Please place cash offerings in our donation box to support the ELCA Outreach Center as they minister to our Kenosha Community neighbors in need.  
**SHALOM CENTER:** Please place Non Perishable food items, egg cartons & plastic bags in our baskets.

**Festival Donations**

The Children's game area could use a few very large grand prize stuffed animals for the plush booth. We could also use bags of candy for consolation prizes. Please no nuts! If you are willing and able to donate, contact Amy Kavalauskas at 608-358-9697.



**Marvelous Mystery VBS 2024**

Thank you to all who volunteered and attended our pilot Cat Chat VBS. We look forward to seeing everyone next summer. P.S. Don't forget to register for CCD. See parish website for online registration.

**Another marriage-saving weekend is coming soon: RETROVAILLE**

What Retrouvaille is NOT - Retrouvaille (pronounced retro-VI with a long I) simply means rediscovery. This program is not counseling. It is not group therapy. There is no mandatory sharing among participants. It is, however, a life-changing opportunity that has helped tens of thousands of couples. A former participant says: "This program is very powerful. It has helped our marriage immensely."

4 Stages of Marriage – The 4 stages of marriage are: (1) Romance, (2) Disillusionment, (3) Misery, and (4) Awakening. Many marriages experience the first 3 Stages. Marriages that end in divorce never make it to the 4th Stage of Awakening. Don't give up without learning about the 4th Stage of Awakening. If your marriage suffers from Disillusionment or Misery, please contact Retrouvaille (pronounced retro-VI with a long I).

For confidential information about or to register for the program beginning with a weekend **August 9-11, 2024 in Oconomowoc, WI, please call (414) 502-7685** or email: [Milwaukee@HelpOurMarriage.org](mailto:Milwaukee@HelpOurMarriage.org) or visit the website at <http://www.HelpOurMarriage.org>

**Join us in Prayer Outside Kenosha Planned Parenthood**

Join other Kenosha Catholics each week as we pray the rosary for an end to abortion. **Where:** Outside Kenosha Planned Parenthood **3601 Roosevelt Rd.** **When:** Thursdays from 10:45 - 11:30 am, Saturdays 10:00 - 10:30 am

**Starting July 1st, Mass Intentions will be \$20.00.**

**Calling All Bakers!**



The Bakery Booth is looking for donations of homemade or baked goods purchased from one of Kenosha's fine bakeries to sell at the parish festival July 19 - 21<sup>st</sup>.

Items that sell well include: rice krispie treats, all kinds of quick/sweet breads (banana, zucchini, lemon, pumpkin, etc.), puppy chow, cookies of all kinds, brownies, trail mixes, krinkles.

Please bring any donations labeled, if there are nuts or special considerations to be made for selling them, to the festival grounds bakery booth on Friday afternoon, Saturday afternoon, or Sunday morning prior to the festival beginning. We thank you in advance for all of your help! **Please contact Megan Kiesner with any questions: 262-705-9220; [zorc.megan@gmail.com](mailto:zorc.megan@gmail.com)**

**Please be aware that in an emergency, to contact a Priest, call Mt. Carmel Rectory 262-652-7660.**

**MASS INTENTIONS for the Week**

**Monday, July 8**

8:00 AM † Mary Susan Arentz (Ann Gersheski)

**Tuesday, July 9**

8:00 AM Sister Ruth Soens (Patty Soens)

**Wednesday, July 10**

5:45 PM † Kathy Payne

**Thursday, July 11**

8:00 AM † No Mass

**Friday, July 12**

8:00 AM † Lucille & Raymond Dziurdzik

**Saturday, July 13**

4:00 PM John & Julie Stancato (Scott & Linda Lantz)

**Sunday, July 14**

8:30 AM † William Knutsen † Jamie Davis

10:30 AM † For Members of the Parish

**Saints & Readings:**

**Week of July 7, 2024**

**Sunday: 14<sup>th</sup> Sunday in Ordinary Time**, Ez 2:2-5/Ps

123:1-2, 2, 3-4 (2cd)/2 Cor 12:7-10/Mk 6:1-6a

**Monday:** Hos 2:16, 17c-18, 21-22/Ps 145:2-3, 4-5, 6-

7, 8-9/Mt 9:18-26

**Tuesday: St. Augustine Zhao Rong, Priest, and**

**Companions, Martyrs**, Hos 8:4-7, 11-13/Ps 115:3-4,

5-6, 7ab-8, 9-10/Mt 9:32-38

**Wednesday:** Hos 10:1-3, 7-8, 12/Ps 105:2-3, 4-5, 6-7/

Mt 10:1-7

**Thursday: St. Benedict, Abbot**, Hos 11:1-4, 8e-9/Ps

80:2ac and 3b, 15-16/Mt 10:7-15

**Friday:** Hos 14:2-10/Ps 51:3-4, 8-9, 12-13, 14 and 17/

Mt 10:16-23

**Saturday: St. Henry**, Is 6:1-8/Ps 93:1ab, 1cd-2, 5/Mt

10:24-33

**Next Sunday: 15<sup>th</sup> Sunday in Ordinary Time**, Am

7:12-15/Ps 85:9-10, 11-12, 13-14 (8)/Eph 1:3-14 or 1:3

-10/Mk 6:7-13

**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 [office@st-therese-kenosha.org](mailto:office@st-therese-kenosha.org) 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	262-764-0083
Beth Sturino	Rel. Ed. Coor K-5	262-705-9097
Heather Schweitzer	Rel. Ed Coor 6-12	262-914-2288
Liturgical Musician	Jan Sleyster	262-331-4734

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	<a href="mailto:FrCampbell@olmckenosha.org">FrCampbell@olmckenosha.org</a>	
Fr. McDermott	<a href="mailto:mcdermotttrt@aol.com">mcdermotttrt@aol.com</a>	
E-mail & Bulletin E-mail	<a href="mailto:office@st-therese-kenosha.org">office@st-therese-kenosha.org</a>	
Parish Web Site	<a href="http://www.st-therese-kenosha.org">www.st-therese-kenosha.org</a>	
K-5 Rel. Ed. Coor	<a href="mailto:beth.sturino@wi.rr.com">beth.sturino@wi.rr.com</a>	
6-12 Rel. Ed. Coor	<a href="mailto:religiouseducation@olmckenosha.org">religiouseducation@olmckenosha.org</a>	

**Parish Staff**

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

**Parish Pastoral Council**

Robert Beales, Trustee Treasurer	Joyce Hui
Claudia Volpentesta, Trustee Secretary	Patricia Soens
Paul Gillespie, Chairman	Jerome Pudelek
Nancy January, Secretary	
Alex Zenzola	

**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.