



The **BENEFACTOR**

Salesians of Don Bosco—USA West

On Becoming a Salesian

“Whoever wishes to come after me must deny himself, take up his cross, and follow me.”

Mark 8:34

It was through this verse that I heard the voice of God calling me. My name is Ricardo “Ricky” Ramos Paniagua. I am 23 years of age and I am a Salesian.

My mom has always been close to the church. She would go to adoration every Tuesday at St. Isabel Church. It was through her that I joined the youth group at St. Isabel. Besides being part of the youth group, I served first as an acolyte, then as a lector, and finally as a Eucharistic Minister. It was here that I learned to play the guitar, formed a choir, and even became a Religious Education and Confirmation teacher. But God had a bigger plan for me.

Among other activities, we had adoration once a month from 10 p.m. to 12 a.m. on the first Saturday of the month. We read scripture, sang songs, prayed the rosary, and reflected on some issues of the time. One of those Saturdays, while we were reading scripture, Mark 8, I heard, “Whoever wishes to come after me must deny himself, take up his cross, and follow me.”

It was not the voice of my youth minister but someone else. I don’t remember what happened before or after. All I could think of was this voice calling me. Before this I knew that I wanted to continue working with youth. I didn’t have to look much further; I knew that my calling was to be a Salesian of Don Bosco.

I began my formation with the Salesians by attending the Salesian Youth Leadership Conference (SYLC) in the summer 2004. That August I moved

into St. Joseph residence in Rosemead. It was a year of getting to know the Salesian way of life as the first time away from my parents. After a year of candidacy/pre-novitiate I was accepted into the Salesian Novitiate. Little did I know that I was moving 3,000 miles away. I was to go to New York City, away from my comfort zone, family, friends, and all that I knew. I was scared and even thought about halting my plans. I prayed that Mary would guide me and God would grant me the courage to go on, to be like the disciples and accept the challenge.



*Ricardo “Ricky”
Ramos Paniagua*

My novitiate year was a beautiful experience. I learned many things about myself and how to find God in the middle of the city. It was a year of reflection and of learning, but most of all of finding myself. I wanted to emulate Don Bosco and the way he helped the youth of his time.

A new chapter in my life began on August 16, 2006, when I professed my life to God in order to serve youth as a Salesian of Don Bosco.

But as we know, God works in mysterious ways. I thought I was going back to California, but He had different plans for me. For the last three years, I’ve been attending Seton Hall University, where I will obtain a bachelor’s degree in Catholic Studies with a Spanish minor in the summer of 2009.

Continued on page 4

Maximize Your Tax Savings

What you choose to give when making end of year gifts can allow you to give more than you might have otherwise thought possible while also increasing your tax savings and other benefits. The following information may be especially helpful as you go about planning your gifts most effectively this fall.

Surprising benefits from non-cash gifts

Funding gifts using stocks, bonds, mutual funds, and other appropriate property that has risen in value since you have owned it can make good sense from both a philanthropic and a financial planning standpoint.

If you have owned such property for more than one year, you can be entitled to an income tax deduction based on the current value of the property, not just the amount you paid for it.

Tax deductions resulting from gifts of appreciated property can eliminate tax on up to 30% of your adjusted gross income (AGI). Any unused deductions can lower your taxes in up to five future tax years.

When you make gifts of such property, you also bypass capital gains tax that would be due if you sold the property, adding to the tax savings you enjoy from making gifts in this way.

Example: Louis and Suzanne usually make their gifts using cash or by check. This year, however, their advisor suggested they give stock valued at \$30,000 that they purchased a number of years ago for \$10,000.

In their tax bracket, they are entitled to an income tax charitable deduction of \$30,000 while completely bypassing capital gains tax on the \$20,000 increase in the stock's value. They also enjoy the satisfaction of making a meaningful gift in support of a charitable interest.

Benefit from losses

If you have investments that have **decreased** in value since you have owned them, you may want to consider selling them (thereby creating a tax-deductible loss) and then giving the cash proceeds from the sale. This can result in tax deductions that total more than the current value of the investments.

The resulting cash gift can be used to eliminate tax on up to 50% of your AGI. The tax loss may be used to offset other capital gains.

Check with us or your advisors for more information about tax-favored gifts of securities and other assets.

TAX SAVINGS AT A GLANCE (PER \$1,000 CASH GIFT)

INCOME TAX BRACKET	AFTER-TAX COST*	TAX SAVINGS
25%	\$750	\$250
28%	\$720	\$280
33%	\$670	\$330
35%	\$650	\$350

*The after-tax cost can be even lower, and the tax savings even greater, if you give appreciated assets such as stocks or bonds.

Tax Planning Pointers

- When you itemize deductions, you may deduct cash gifts of up to 50% of your adjusted gross income (AGI).
- Gifts of appreciated securities and certain other assets may be deducted at full value in amounts up to 30% of your AGI.
- Excess deductions can be used to reduce taxes in up to five future tax years.
- Property owned for more than one year may qualify for maximum tax benefits from charitable donations.
- If you are over age 70½, up to \$100,000 may be directed from Individual Retirement Accounts (IRAs) for charitable purposes.

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMVIII RFSCO, Inc. All Rights Reserved. NYD2-08a

Questions & Answers About Year-end Giving

Q. What can I contribute as part of my year-end planning?

A. Cash, usually in the form of a check, is the most popular type of charitable gift at the end of the year. If you itemize your tax deductions and donate cash, you are allowed to eliminate tax on up to 50% of your adjusted gross income (AGI). Any unused deductions may be used to help reduce taxes in up to five future tax years.

Q. What if I have securities that are worth more than I paid for them, may not continue to grow in the future, and could decrease in value?

A. In that case, you may wish to use the securities to make charitable gifts and enjoy a tax deduction based on their full value while bypassing capital gains tax. Use the cash you might have otherwise given to repurchase the same investment at a new, higher cost basis or purchase other investments and thereby diversify your holdings.

Q. Why should I make my gifts as early as possible?

A. In order to enjoy tax benefits for charitable gifts this year, they must be completed by December 31. Begin discussing your plans with advisors early to allow enough time to complete transfers and avoid hasty, last-minute decisions.

Q. I usually don't itemize my income tax deductions. Can I still save taxes from my gifts?

A. Yes. Consider making extra gifts this year to boost the total of your deductions over the standard

deduction amount, thus qualifying you to itemize. This is sometimes referred to as "bunching" deductions. Remember, you avoid capital gains tax on donated property whether you itemize deductions or not.

Tax Benefits From Gifts of Appreciated Securities

- Gifts of appreciated securities such as stocks, bonds, and mutual fund shares are generally deductible at fair market value, regardless of the original cost.
- Income tax savings can amount to 35% of the value of the assets.
- Capital gains tax that would otherwise be due if the assets were sold can be bypassed if the assets are donated.
- Gifts of appreciated securities can serve to offset tax on up to 30% of your adjusted gross income.
- Unused deductions can help reduce taxes in up to five future tax years.

Tax-free Gifts From IRAs

If you are at least age 70½ and must take unneeded taxable distributions from a traditional or Roth IRA, you may be pleased to learn of a special provision in the law that Congress has recently extended. You can direct your mandatory withdrawal amount (or any amount up to \$100,000 a year) to be used to make charitable gifts on a totally tax-free basis.

Amounts donated in this way in 2008 and 2009 will not be included in your taxable income, even if you do not normally itemize your deductions or would otherwise be subject to adverse tax consequences.

When considering the best ways to make your charitable gifts this year, you may find this to be a particularly convenient tax planning strategy.

Note that those over age 59½ who can take withdrawals from retirement accounts without paying a 10% penalty for early withdrawal may also be able to enjoy many of the same benefits by making charitable gifts using these funds.

Check with your plan administrator or other advisors for more information on the best ways to make tax-favored gifts from your retirement accounts.

Thanks to Our Benefactors

This past year, 5,562 benefactors supported the numerous ministries of the Salesians of Don Bosco—USA West. We thank all of our benefactors for their ongoing and generous support. In addition, we extend our gratitude to those who wish to remain anonymous. The following benefactors contributed gifts totaling \$500 or more during the past year.

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If your name has been omitted, misspelled, or incorrectly listed, please accept our sincere apology. We ask that you bring the error to our attention and we will correct our records. Please contact Bob Merjano at (415) 441-7144, ext. 40.

On Becoming a Salesian...*continued from page 1*

These years have been a real sacrifice for me because I've been away from all that I knew. I missed out on family gatherings, celebrations, and the birth of my first nephew. However, I am glad that God has given me the opportunity of doing what I am doing. I am getting prepared for the real joys of life, mainly the salvation of souls.

Da Mihi Animas: Caetera Tolle (Give me souls, take away all else) was the motto of Don Bosco, and this year our Rector Major has exhorted us Salesians to return to Don Bosco. In that light, I remember what Jesus said to me a few years ago: "Ricky, if you wish to follow me, deny yourself, carry your cross, and walk with me."