

# Arctic Footprints

News & Ideas for Charitable Giving

Winter 2017

## The Lord of the Dance

When looking back over his half century in the priesthood, Father John Hinsvark describes his spiritual journey as a dance—with God leading and John following.

“When I was born, God took me by the hand and said, ‘let’s dance.’” There have been times, though, when John stepped on God’s toes, as he slowly learned to allow God to take the lead in his life.

“God and I are on speaking terms,” Father John shared. “When I have a question, He often says to me, ‘I know what is going to happen John; you will find out.’”

Father John accepted God’s call his sophomore year in college, though he had entered the seminary for the Archdiocese of San Francisco six years before. “That was the year I gave God a blank check and accepted his call—no strings attached.”

Father John followed God’s lead and came to Alaska in 1966. He was the first diocesan priest to serve among the Central Yup’ik Eskimos



Father John Hinsvark speaking with a parishioner

in the Yukon-Kuskokwim Region. “God told me I was going cross-cultural,” Father John recalled. “He said, ‘John, you have to change; they don’t.’”

Father John learned many things during his years with the Yup’ik people including the language, many traditions, and cultural differences. “The day a son gets married, he becomes a man. At that point, he is supposed to know how

to do everything a man does, and will ask for help if he needs it,” he

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If you would like to make a gift to the Diocese of Fairbanks, please visit our website at: <http://dioceseoffairbanks.org>. Please click on DONATE.

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## The Lord of the Dance

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said. “And when they tell a joke, they always end it with a straight face and the words, ‘I jokes.’”

One of his other roles with the Diocese, from 1994 until his retirement in 2006, was to serve as Vocation Director. He has experienced the many economic challenges the Diocese has faced and that is what influenced him to make a gift to the Diocese in his estate plans.

“I purchased a house in Anchorage that I’ve been living in since my retirement. I am leaving it to the Diocese to be used to support the education of priests.”

Though he is officially retired, Father John can be found filling in wherever he’s needed. He is always listening for God’s direction, ready to follow His lead.

“My parting words to people I meet are always this: PLJ (Peace, Love, Joy) and SYL, (See You Later), in this life or in heaven.”

## Looking Ahead

In our spring 2018 issue of *Arctic Footprints*, we will feature a story about John Mosby Russell, a longtime, faithful donor to the Diocese. You will learn how he supports our work while receiving a lifetime income at the same time.



## Tips for Maximizing Your Year-End Gifts

If you are considering a gift to the Diocese before the end of the year, these giving strategies can provide special benefits:

### **TIP #1: Make Your Gifts with Cash**

Mailing a check in the enclosed envelope or making a gift online is the simplest and easiest way to give.

### **TIP #2: Use Appreciated Property to Make Your Gifts**

To receive maximum tax savings from your year-end gifts, use stocks, bonds, and mutual funds that you have owned for more than one year and that have increased in value. These gifts are generally deductible for their full current value and you do not have to pay capital gains tax that would be due if you sold these assets.

Another advantage? You conserve your cash. Giving securities does not affect your bank account. Please contact us or your financial advisors to find out the best way to make a gift of securities that will allow you to enjoy capital gains and income tax savings, while conserving cash for other uses.

### **TIP #3: Consider Giving from Your IRA**

If you are age 70½ or older, you can give directly from a traditional IRA completely free of additional federal income tax (up to \$100,000 per person per year). Giving directly from your IRA won’t increase your adjusted gross income and possibly subject your Social Security income to a higher level of taxation. Additionally, your charitable IRA gift may count towards your required minimum distribution.

### **TIP #4: Pay Tribute to Others with Your Gifts**

In this season of giving, making your year-end gifts in honor or memory of someone is a perfect way to support the work of the Diocese and make a meaningful contribution.

## Learn more

For more information, contact Teresa Chepoda-Usibelli at 907-374-9528, or [teresa@cbna.org](mailto:teresa@cbna.org), or return the enclosed card.

# Provide for Family and for the Diocese of Fairbanks

When making their estate plans, many people are surprised to learn how many ways there are to include the Diocese in their plans, and still provide for the future needs of family, friends, and other loved ones. You may wish to consider one or more of these methods to make a special gift:

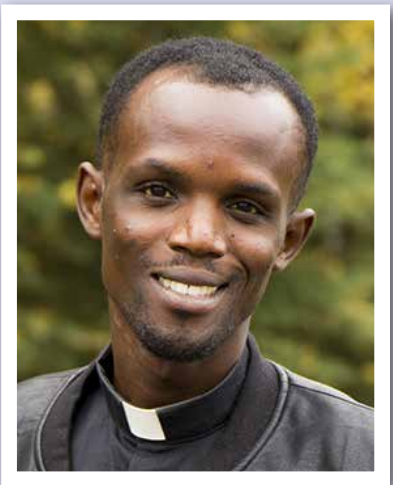
- Name the Diocese of Fairbanks as beneficiary of all or a portion of the remainder of **retirement plan accounts**. Designating the Diocese as a beneficiary of an IRA or 401(k) does not require you to change your will and, because of the possibility of double taxation, it can be wise to direct these assets to charity and give other assets to your loved ones.
- Give a share in the proceeds of **life insurance policies** no longer needed for their original purpose, such as for the payment of estate taxes that are no longer due.
- In many states, it is possible to direct that whatever remains in **bank accounts and investment accounts** becomes a charitable gift that will pass free of estate tax and outside the probate process.

Return the enclosed card or contact Teresa Chepoda-Usibelli at 907-374-9528 or [teresa@cbna.org](mailto:teresa@cbna.org) for more information about any of the ideas presented here. We will be happy to help, confidentially and without obligation, with the charitable dimension of your plans.

## Welcome to Our New Priests

The Diocese of Fairbanks was overjoyed to welcome five new priests in 2017!

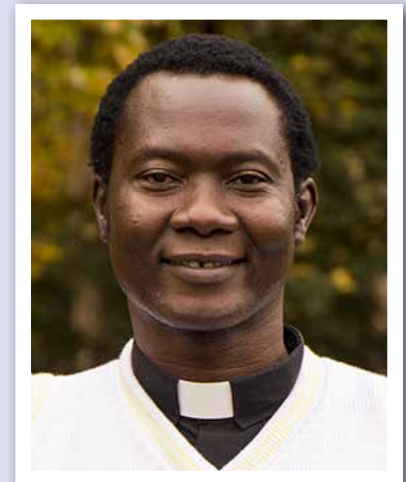
Thank you for your continued prayers for vocations to our Diocese and for our new priests as they acclimate to our northern weather and the harshness of village life in the most remote parts of Alaska.



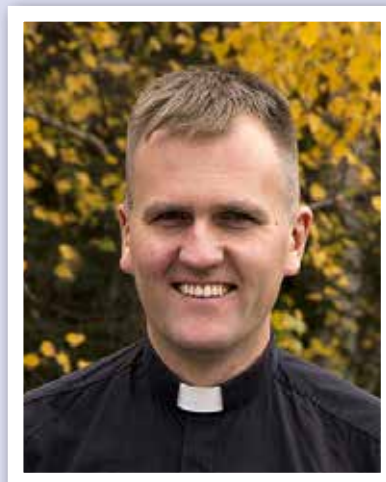
**Fr. Yakubu Zirra Aiden**  
*from Nigeria*



**Fr. Kumar Pasala**  
*from India*



**Fr. Alphonsus Afina**  
*from Nigeria*



**Fr. Szymon Czuwara**  
*from Poland*



**Fr. Thomas Sagili**  
*from India*



## Considering a Bequest?

If you are considering making a gift to the Diocese of Fairbanks through your will or trust, we sincerely thank you. These gifts make a profound difference in our ministries. Here is some language you may want to share with your attorney:

“I give the sum of \$\_\_\_\_\_ to the Catholic Bishop of Northern Alaska, 1312 Peger Road, Fairbanks, Alaska 99709”; or “I leave all (or a portion) of the rest, residue, and remainder of my property of every kind and character, including personal property and real estate and wheresoever the same may be situated, I give and devise to the Catholic Bishop of Northern Alaska, 1312 Peger Road, Fairbanks, Alaska 99709.”



# Common Myths About Wills and Estate Plans

**Myth: Only wealthy people need an estate plan.**

**Fact:** Even if your estate is a modest size, there are many aspects of your plan to consider, such as beneficiary designations for life insurance policies, retirement plans, and bank and brokerage accounts. Also important is naming an executor, taking care of any special needs of loved ones, and including charitable gifts, all of which can be accomplished through an estate plan.

**Myth: Only someone with dependents needs to make plans for the distribution of assets.**

**Fact:** Even someone with no dependents needs an estate plan if he or she has any property at all and wants to decide who receives it. A will can sometimes cut delays and probate costs, waive certain expenses, and help reduce taxes.

**Myth: A good estate plan, professionally made, rarely needs revision.**

**Fact:** Periodic reviews are advisable since so many changes occur throughout life. Children grow up. Grandchildren are born. Estate values can increase or decrease. Tax laws change. Charitable desires may alter over time.

**Myth: Charitable gifts come mainly from people who have no close relatives or whose estates are so large that there is plenty left over.**

**Fact:** People with modest estates often discover they can arrange meaningful gifts and still provide generously for family and other loved ones. The Diocese has been blessed to receive estate gifts of all sizes from our supporters over the years, enabling us to continue our ministries.

If we can provide you or your advisors with additional information, contact Teresa Chepoda-Usibelli at 907-374-9528, or [teresa@cbna.org](mailto:teresa@cbna.org), or return the enclosed card.



## More information

Teresa Chepoda-Usibelli  
Diocese of Fairbanks

Office of Stewardship and Development  
1312 Peger Road  
Fairbanks, AK 99709-5168

Phone: 907-374-9528 • Email: [teresa@cbna.org](mailto:teresa@cbna.org)  
<http://dioceseoffairbanks.org>



James Scherlis Photography

Teresa Chepoda-Usibelli