

Polish Heritage Center at Panna Maria

Visitor Experience, #19 in Series



Welcome aboard! John Cebrowski!

Introduction of John Cebrowski

From Bishop Yanta:

Hello everyone. Thank you again for your continuing support of our Polish Heritage Center.

As we move forward into our next phase of development I wanted to formally introduce you to the newest member of our team, **John W. Cebrowski** of San Antonio, whom I have asked to become our Vice President of Development.

John is of 100% Polish heritage and is originally from New Jersey. He and his wife Amanda moved to San Antonio in 2016 from New Hampshire to be near their youngest daughter and her family. He is a former US Marine combat attack

pilot, and has an extensive career in sales and marketing management with high-tech companies world-wide. **John** has an MBA in Marketing Management from Northwestern University's Kellogg School of Management and undergraduate degrees in Elec. Eng. and Industrial Design. He served three terms in the New Hampshire House of Representatives, primarily on the Finance Committee. **John** has four daughters, three of whom are married, one of whom is a Dominican Sister and eleven grandchildren. He is a 50 year member of the Knights of Columbus and a member of Holy Trinity Parish Council in SA.

He has been to Poland on many occasions to visit family and friends and was a Citizens Democracy Corps volunteer there for three months in 1996.

John's responsibilities will be to actively support and guide Campaign Steering Committee (CSC) Chair **Sam Kotara** and CSC Vice-Chair **George Kowalik**, counsel the Board of Directors on development matters, assist **Maureen Brown** our Director of Marketing and **Susan Moczygemba McKinsey** who is maintaining our Campaign Plan. It will be his responsibility to personally lead development outreach beyond Texas, and in that regard he made a presentation at the annual convention of the Polish American Congress in Washington the 27th of September.

John has already met with the Campaign Steering Committee and had meetings with **Msgr. Frank Kurzaj**, **Bob Corder**, **Jim Eskin**, and **Doug Cross**. He has also spoken extensively with **Dr. Jim Mazurkiewicz**. He has been impressed with their guidance and commitment. John was in attendance at our August Board meeting.

He looks forward to assisting the Team with presentations to both groups and individuals and hopes to see you all at regular meetings of the CSC in Panna Maria. He can be reached at 210-370-3953 or jcebrowski39@gmail.com. He is very interested in listening to, and supporting, your recommendations of activities and contacts we should be pursuing.

Thank you and God bless you all,

Bishop John W Yanta

With heartfelt gratitude, we thank those who have supported the Polish Heritage Center as of the last newsletter through October 31st:

With deep appreciation, the Heritage Center would like to thank the family of **John & Celie Urbanczyk (Ethel, Judy, & John W)** for sponsoring the *Illumined Graphic Stained Glass Window of Sacred Heart Parish, White Deer, Texas!* As of the last newsletter, we are thankful for the donations sent in by the following: a **2nd anonymous donation for \$100,000!**; **Felicia Jemionek Rzeznik & Jozef Rzeznik; Lorraine K. Wiatrek; Donald & Catherine Varella; Guadalupe & Carlos Ontiveros; Michael Davis (POD Samuel Davis); Linda Mika Newby; Velmon & Peggy Buehring; Al & Angela Notzon; John & Patricia Picacio; Richard & Denise Moczygemba; Gertrude B. Mika; Rev. Canon Philip S. Majka; Ann M. Smith; Serra Club of Amarillo; Michael & Teresa Morris; Edwin & Theresa Dziuk, Lisa P. Ybarbo, Betty Lind, Olga & Richard Montesdeoca, and Ray & Lucille Respondek.**

Often when we receive your donations, you include brief notes. These notes are a great source of encouragement and hope as we continue the project. One such note was recently received and in which I would like to share as an example. Faith is important with this project and this sure bolstered mine.

August 28, 2017

Dear Bishop John Yanta,

I am happy to share a donation of \$5,000 with for the Polish Heritage Center at Panna Maria.

I am happy to share some of our funds with this project which we believe in wholeheartedly. Thank you for your leadership on this project and on so many areas to cultivate/sustain/maintain a link to Silesian Polish heritage here in South Texas. It will continue to put Panna Maria on the map! Aloys was so happy that something good like this could come to his birthplace! I hope for the next Yanta reunion, we will tour the facility!

I am praying daily for your health. It was so good to talk with you recently and to see you at St. Benedict's for Raymond Moravits' service. Please continue the prayers for my health, too!

I wish you all the best. I continue to hold you and all the workers who are building the facility in prayer each day.

Sincerely, Gertrude Mika

November: a time when we remember our loved ones who have gone before us.

On the First of November, we remember and give thanks for all the saints that have gone before us. On the Second of November, we in turn remember all that God has called to Himself. During November, it is natural in turn, to spend this time giving thanks and remembering all our parents, our first teachers!

From the *Order of Christian Funerals, Prayers for the Dead*

Prayer for parents:

**Lord God, who commanded us to honor father and mother,
Look kindly upon your servants, our parents,
have mercy upon them
and let us see them again in eternal light.
We ask this through Christ our Lord. Amen.**

Eternal rest grant unto them, O Lord.

And let perpetual light shine upon them.

May they rest in peace.

Amen.

**May their souls and the souls of all the faithful departed,
through the mercy of God, rest in peace.**

Amen.

Some examples of how giving can save you money on your taxes! But always consult your CPA or Tax Attorney first!

HOW YOU MIGHT BE ABLE TO SAVE MONEY BY GIVING! INCOME TAX BENEFIT ESTIMATES

2017

CONTRIBUTION AMOUNTS	AMOUNTS	AMOUNTS	AMOUNTS	AMOUNTS	AMOUNTS
	500,000	250,000	100,000	50,000	25,000
TAX BRACKET ASSUMPTION:					
MAXIMUM MARGINAL RATE OF 39.6%					
INCOME TAX SAVINGS	(198,000)	(99,000)	(39,600)	(19,800)	(9,900)
NET COST AFTER TAX BENEFIT	302,000	151,000	60,400	30,200	15,100

NET COST % = 60.4 %

CONTRIBUTION AMOUNT	500,000	250,000	100,000	50,000	25,000
TAX BRACKET ASSUMPTION:					
MARGINAL RATE OF 33 % AT TAXABLE					
INCOME ABOVE \$231,000					
INCOME TAX SAVINGS	(165,000)	(82,500)	(33,000)	(16,500)	(8,250)
NET COST AFTER TAX BENEFIT	335,000	167,500	67,000	33,500	16,750

NET COST % = 67 %

CONTRIBUTION AMOUNT	500,000	250,000	100,000	50,000	25,000
TAX BRACKET ASSUMPTION:					
MARGINAL RATE OF 28 % AT TAXABLE					
INCOME ABOVE \$151,000					
INCOME TAX SAVINGS	(140,000)	(70,000)	(28,000)	(14,000)	(7,000)
NET COST AFTER TAX BENEFIT	360,000	180,000	72,000	36,000	18,000

NET COST % = 72 %

NEED TO ADDRESS LIMITATIONS AT 50% (CASH GIFTS) AND 30% (MINERAL INTERESTS) CARRYOVER ISSUES
NEED TO SPECIFICALLY DIRECT DONORS TO REVIEW WITH THEIR TAX PROFESSIONAL
ESTATE GIFTS OF MINERAL INTERESTS

POLISH AMERICAN HERITAGE CENTER FOUNDATION INCOME TAX BENEFIT ESTIMATES

2017

CONTRIBUTION AMOUNT	500,000	250,000	100,000	50,000	25,000
APPROXIMATE INCOME TAX BENEFIT:					
MARGINAL RATE:					
39.60%	198,000	99,000	39,600	19,800	9,900
33.00%	165,000	82,500	33,000	16,500	8,250
28.00%	140,000	70,000	28,000	14,000	7,000

Tax Benefits to You of Giving to Charity

There are great tax benefits for those who give. Here are some of the benefits you should know about.

- **A gift to a qualified charitable organization may entitle you to a charitable contribution deduction against your income tax if you itemize deductions.**
If the gifts are deductible, the actual cost of the donation is reduced by your tax savings. For example, if you are in the 33% tax bracket, the actual cost of a \$100 donation is only \$67 (\$100 less the \$33 tax savings). As your income tax bracket increases, the real cost of your charitable gift decreases, making contributions more attractive for those in higher brackets. The actual cost to a person in the lowest bracket, 15%, for a \$100 contribution is \$85. For a person in the highest bracket, 39.6%, the actual cost is only \$60.40. Not only can the wealthy afford to give more, but they receive a larger reward for giving.
- **A contribution to a qualified charity is deductible in the year in which it is paid.**
Putting the check in the mail to the charity constitutes payment. A contribution made on a credit card is deductible in the year it is charged to your credit card, even if payment to the credit card company is made in a later year.
- **Most, but not all, charitable organizations qualify for a charitable contribution deduction.**
You can deduct contributions only if they are made to or for the use of a qualified recipient. No charitable contribution deduction is allowed for gifts to certain other kinds of organizations, even if those organizations are exempt from income tax. Contributions to foreign governments, foreign charities, and certain private foundations similarly are not deductible. Below, you can view a list of organizations for which your donations can be deducted. All organizations rated by Charity Navigator qualify for charitable status, and you can deduct your donations, subject to certain limitations.
- **There are limits to how much you can deduct, but they're very high.**
For most people, the limits on charitable contributions don't apply. Only if you contribute more than 20% of your adjusted gross income to charity is it necessary to be concerned about donation limits. If the contribution is made to a public charity, the deduction is limited to 50% of your contribution base. For example, if you have an adjusted gross income of \$100,000, your deduction limit for that year is \$50,000.

Adapted from Charity Navigator www.charitynavigator.com

Polish Heritage Center at Panna Maria Heritage Foundation is a 501(c)3 non-profit organization. Your contribution is tax-deductible to the extent allowed by law, as decreed by the IRS.

Tax ID number: 46-0561240

Please note that this document is subject to tax law changes.

Your Goal	Your Gift	How to Make the Gift	Your Benefits
Make a quick and easy gift	Cash	Write a check, make a donation on the website, ask the Polish Heritage Center at Panna Maria Foundation to put it on your credit card	Income tax deduction
Make a quick and easy gift	Transfer of Stock	Using the stock transfer form, transfer stock directly to Polish Heritage Center at Panna Maria Foundation	Income tax deduction and avoidance of capital gains tax
Eliminate capital gains tax on the sale of a home or other real estate	Real Estate Gift	Donate the property to Polish Heritage Center at Panna Maria Foundation or sell it to the Polish Heritage Center at Panna Maria Foundation at a bargain price	Immediate income tax deduction and avoidance of capital gains tax
Give your personal residence or farm, but continue to live there	Retained Life Estate	Transfer the deed of your home to the Polish Heritage Center at Panna Maria Foundation , but retain occupancy	Charitable income tax deduction and lifetime use of home
Make a large gift with little cost to yourself	Life Insurance Gift	Give a policy with the Polish Heritage Center at Panna Maria Foundation as owner and beneficiary	Current income tax deduction; possible future deductions
Avoid the twofold taxation on retirement plan assets	Retirement Plan Gift	Name the Polish Heritage Center at Panna Maria Foundation as beneficiary of the remainder of the retirement assets after your lifetime	Avoidance of heavily taxed gift to heirs, allowing less costly gifts
Create and/or increase income from assets	Charitable Gift Annuity	Create a charitable annuity that pays you a set income annually	Immediate income tax deduction and fixed income for life, remainder of the corpus passes to the Polish Heritage Center at Panna Maria Foundation
Create and/or increase income from assets; Create a hedge against inflation over the long term	Charitable Remainder Trust	Create a trust that pays you a fixed or variable percentage of the trust's assets, valued annually	Immediate income tax deduction, annual income for life that has potential to increase, remainder of the corpus passes to Polish Heritage Center at Panna Maria Foundation
Reduce gift and estate taxes on assets passing to heirs	Charitable Lead Trust	Create a trust that pays the Polish Heritage Center at Panna Maria Foundation a fixed or variable income for a set term, and the remainder passes to your heirs	Reduced size of taxable estate; keeps asset in family with reduced taxes ramifications

Where we are!



Where we're going!



Summary: Phase II – Construction of Exterior

Bid awarded to Boyle Construction:	\$3,373,000.00
17 th Month completed Construction Cost (April '16 – Aug '17):	\$2,237,847.42
8 Months payment by Polish Heritage Center:	\$1,114,376.21
9 Months payment by Falls City National Bank Loan:	\$1,123,569.48
Interest Payments paid to Falls City National Bank for loan:	\$39,417.96
Construction cost for first 17 months (including payment #18):	\$2,409,986.70
18 th Month payment due November 13 th , 2017:	\$172,139.28
Remaining Construction cost after 18 months paid:	\$963,013.30