



# ORA ET LABORA

*a newsletter on gift planning*

Please visit us at our gift planning website [legacy.conceptionabbey.org](https://legacy.conceptionabbey.org)

FALL 2025

## ***Fr. Etienne Leads New Formation Program***

Fr. Etienne Huard, OSB, a monk of Conception Abbey, began working in our seminary college in 2017. During this time, he's had a front row seat to the recent changes happening in seminary formation. The biggest change being how seminaries now measure a man's progress in formation by his spiritual and human growth in addition to his academic accomplishments. This change has caused all seminaries to restructure their formation programs to meet these new requirements.

Fr. Etienne works with men in the first stage of formation, the propaedeutic stage. The propaedeutic stage is a time for seminarians to separate themselves from distractions such as smart phones and social media. During this stage seminarians take a reduced academic load allowing more time for their formation. Much of their time is now spent focusing on their relationship with God, taking an honest look at the men they are now, and the men they want to become.

The goal of these changes to formation is to have future priests who are deeply rooted in prayer, who know themselves and can be present to the people they serve. Fr. Etienne uses his own experiences as a monk and avid hiker to guide the men through the propaedeutic stage.

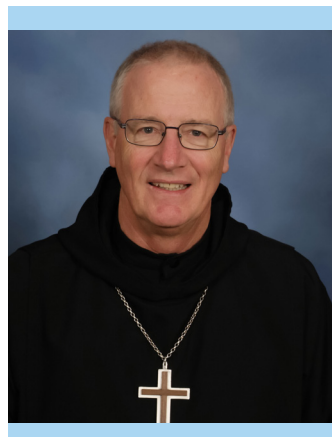
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## *A Message from Abbot Benedict*

Have you ever watched a juggler at the circus? How is he able to keep each item flying in the air? He has to focus on his goal, understand the weight and size of each item, and keep practicing until he gets it right.

Would you believe planning for your future is like juggling? When you start, you will find you may have a lot of concerns. How do you keep them all balanced? How do you keep one or more from crashing to the floor? You have to focus on your goals in life, understand your financial situation, and reflect on your values and the causes close to your heart.



Planning for the future may seem overwhelming but there are ways to make the process easier. In this issue of *Ora et Labora*, we focus on the pros and cons of creating a donor-advised fund (DAF) and making a qualified charitable distribution (QCD) from an IRA. We hope you find the articles helpful if you have been considering a DAF or a QCD.

As you reflect on the causes close to you, the monks and I would be grateful if you would consider supporting Conception Abbey. Through your generosity and sacrifices, you will keep our ministries of prayer, hospitality, and priestly formation continuing for years to come. Thank you.

In gratitude, we remember you in prayer each day. May God bless you for your friendship and the sacrifices you make for us.

Sincerely in Christ,  
Abbot Benedict Neenan, OSB

*Abbot Benedict*

# IS A DONOR-ADVISED FUND A GOOD FIT FOR YOU?

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Charitable giving is a way we express our values and share the causes we hold close to our hearts. It is a very tangible way in which we say, “I feel this work is very important, and I choose to support it financially.” A donor-advised fund (DAF) is a tool that might help you develop a plan for your charitable giving by giving you time to decide when, where, and how you want to give to your favorite charities.

A DAF allows you to set aside assets that you want to donate to your favorite charities, such as Conception Abbey. Donations to your DAF are tax-deductible. You can create the fund for gifts you want to make now, or you can let those funds grow tax-free in the DAF for gifts in the future, giving you some flexibility and the ability to plan out your charitable giving.

A DAF requires a sponsoring organization to manage and administer the fund. The organization can be a community foundation, a national or specific nonprofit, or financial institution that offers a commercial gift fund.

## SOME ADVANTAGES TO CONSIDER

- You can separate your charitable funds from your other assets, so you always know your giving potential.
- You can involve family members in your charitable decisions to share your values with the next generation.
- You can “bunch” donations into a single year to make itemizing on your tax return worthwhile.
- Your DAF assets are professionally managed, and the sponsoring organization will keep records and provide tax reporting documents.
- You can provide additional funding at any time or even through a gift in your will.

Let’s say Joan has \$10,000 that she wants to donate to the monks

over several years. She can donate the entire amount to her donor-advised fund and then have the DAF distribute funds each year. She can take a charitable deduction for the \$10,000 in the year she donated to the DAF, even if her gifts to Conception Abbey are spread out over several years.

## **WEIGHING THE DISADVANTAGES**

- Once you contribute funds to the DAF, the funds are no longer yours. You cannot withdraw funds for personal use.
- The sponsoring organization must approve each gift you want to make – you can only recommend.
- DAFs are less cost-effective than direct gifts, as you will pay annual administrative costs and some investment fees.

**To learn more about DAFs, request our DAF Factsheet. It's full of helpful information, including questions to ask sponsoring organizations before creating a DAF. To receive our DAF Factsheet, mail us the included reply form or contact Christopher in our Planned Giving office at [cbrite@conception.edu](mailto:cbrite@conception.edu) or by phone at 660.944.2825.**

A donor-advised fund can be a powerful way to streamline and simplify your charitable giving, maintain flexibility, and make an ongoing and long-term impact. Talk to your financial advisors to explore whether a DAF is a good fit for you.





## **SUPPORT CONCEPTION ABBEY WITH A QCD FROM YOUR IRA**

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If you are age 70 ½ or older, or know someone who is, please keep reading.

A “QCD,” or Qualified Charitable Distribution from an Individual Retirement Account\*, is a tax-wise way to support Conception Abbey. If you are age 70 ½ or older, you can instruct your account administrator to make a distribution to support our holy work.

The QCD must come directly from your account to the Abbey – don’t take the distribution yourself. In 2025, the maximum amount is \$108,000. Although a charitable tax deduction is not allowed, the distribution will not be considered as taxable income when you file your tax return. A QCD may lower your tax bracket—and free up cash for other needs.

If you are age 73+, you are required to take an “RMD,” or Required Minimum Distribution from your IRA. As noted above, a Qualified Charitable Distribution will lower the amount of taxes you must pay on your RMD. This could be particularly appealing to those who don’t need the income from their IRA.

Qualified Charitable Distributions can also be used to fund a gift annuity (the maximum amount is \$54,000). A gift annuity provides lifetime income to you (and/or a loved one) at a very attractive rate that will never change. There are special rules that apply for funding a gift annuity in this way, so it is best to call our office before proceeding.

*\*QCDs can be made from a traditional, rollover, or inherited IRA, and potentially from an inactive SEP (Simplified Employee Pension).*

# FR. ETIENNE LEADS NEW FORMATION PROGRAM

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“The most fulfilling thing about being a monk is being in a community. It can also be the most difficult. You are supported and challenged by the community in order to grow in holiness. You are also called to support and challenge your brothers that they may also grow in holiness.”

He also gathers inspiration from the time he spends hiking in the mountains. “It is a place of refuge from the day-to-day grind. Where you can learn who you are and improve yourself and your endurance.” Each year, he and the propaedeutic seminarians take a trip to the mountains for a hiking retreat to finish out the propaedeutic stage.

Fr. Etienne’s life in the monastery and time in the mountains has provided him with the grit and grace required to shepherd seminarians through the propaedeutic stage. He prays that the foundation he helps the men to build will serve them well into the future as our future Church leaders.

## WE ARE HERE TO HELP

Planning is a key part of shaping how you wish to be remembered, and we are happy to provide additional information about the ways a gift to Conception Abbey might fit with your planning.



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