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# Planned Giving News

Catholic Diocese of Rockford

January 2009

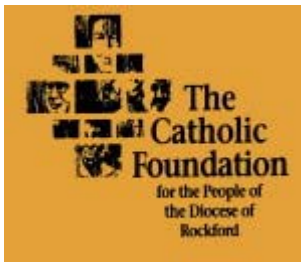


**In This Issue**  
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## Economic and Market Commentary by Professor Jeremy Siegel

2009 doesn't have to be a very good year to be better than 2008. The past year saw equities fall the most since the Great Depression as the global economy slid into recession. But I think that 2009 will surprise on the upside, with both the economy and the markets doing much better than expected. [Go to link to read full article.](#)

[http://www.stewardshiprockford.org/Siegel\\_Commentary1-09.pdf](http://www.stewardshiprockford.org/Siegel_Commentary1-09.pdf)



**From Greg Urban,  
Diocesan Director of  
Planned Giving**



Dear Greg :

I would first like to take this opportunity to wish you all a very Happy New Year.

The financial markets were not kind to us in 2008 and as we begin 2009 it doesn't look any more promising. That being said, there is a growing reason for hope. The markets

## Bulletin Blurbs

The following messages can be appropriately inserted into your weekly bulletin:

### Do you have a will?

Making a will isn't expensive, but not having one may cost your family a great deal. Be a good steward of your resources by using wisely the Lord's gifts given to you. Make a will or revise the one you have if you haven't done so in the last five years.

### Do you know how easy it is to word a bequest from your estate to your parish, school or other Diocesan organization?

A **specific bequest** is the most common type of bequest. Typically it is a dollar amount like \$5,000 or some other specific asset like appreciated stock. Here is sample wording for a specific bequest:

*"With gratitude for all that God has given me, I give, devise, and bequeath to \_\_\_\_\_ Parish (School or Diocesan Organization), {city}, Illinois an Illinois religious corporation, the sum of \$\_\_\_\_\_ (or description of specific property)."*

A **residuary bequest** gives all or a specific percentage of assets remaining in the estate after debts, taxes, expenses and other bequests have been paid. Here is sample wording for a residuary bequest:

*"With gratitude for all that God has given me, I give, devise and bequeath to \_\_\_\_\_ Parish (School or Diocesan Organization), {city}, Illinois, an Illinois religious corporation, 10% of the remainder of my estate after all debts, taxes, expenses and family bequests have been paid."*

**Please remember your parish in your will.**

appear to have discounted most stocks to "fire sale" levels. These valuations in many cases do not reflect or even come close to the actual "book value" of the underlying companies. This should bode well for those who remain patient and continue to hold stocks as the economies of the U.S. and the world improve. In this first issue of my eNewsletter for 2009, I would like to focus on reasons for hope.

P.S. Remember to place the enclosed "blurbs" in your bulletins or newsletters!

P.S.S. Now is the best time to schedule Will Seminars for the upcoming year. Give me a call today to schedule one for your parish!

### Keep planting seeds!

#### Ministry Quicklinks

[Rockford Stewardship web](#)  
[Catholic Foundation web](#)

## Payments guaranteed for life!

That is what you get by making a gift in exchange for a Charitable Gift Annuity (CGA). You are guaranteed quarterly payments for the rest of your life no matter how long you live or what interest rates are. Your gift gives twice. First to you in fixed payments and possible tax deductions and then to the parish at the end of your life. By endowing your gift it will keep on giving forever. Contact Greg Urban, Diocesan Director of Planned Giving at 815-399-4300 for a no obligation proposal.

## Please Lay Off Euphemisms

A short Fortune magazine article entitled "Bosses Ban the Word Layoff" recently bemoaned our tendency to soften the blow of bad news through the use of euphemism. As a positive spin on negative information, one major company announced a layoff by stating staff cuts were designed to help the firm "to become more fit." Another company called sizeable job losses a "reengineering program." Yet another referred to job cuts as "simplification." Euphemistic terms for mass layoffs are commonplace: "reductions in employment," "downsizing," "readjustments," and "elimination of non-essential personnel." What might it feel like to learn your company thinks it is more fit without you? What if you were declared non-essential? One expert was quoted to say "executives do this as a way to emotionally distance themselves. When you're doing something bad to someone else, vague language makes it sound less bad than it really is."

Plain talk is preferable, and the writers of the Scriptures-no matter how often they employed poetic imagery and metaphor-specialized in straightforward communication. Writing to the church in Thessalonica, St. Paul used the direct approach. "Rejoice always. Pray without ceasing. In all circumstances give thanks, for this is the will of God for you in Christ Jesus. Do not quench the Spirit. Do not despise prophetic utterances. Test everything; retain what is good. Refrain from every kind of evil." Rejoice and pray. All the time. Give thanks. All the time. Be wise and diligent; test everything. And readily recognize the difference between good and evil. Keep the good. Avoid the evil. That's plain talk, something we could always use more of and altogether typical of much of Scripture. No matter how poetic the Law, the Gospels and the writings of St. Paul, God loves us too much to hide behind euphemism, and an adequate understanding of our present uncertainties may be hidden in part by our reluctance to address difficult situations head on.

*"There are two times in a man's life when he should not speculate:  
when he can't afford it, and when he can."  
~ Mark Twain ~*

## Contact Info

Deacon Gregory S. Urban  
Director of Planned Giving  
Executive Director, Catholic Foundation  
Ph: 815-399-4300 x358

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