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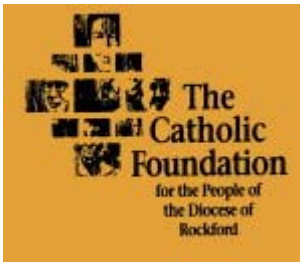
Planned Giving News

Catholic Diocese of Rockford

March 2009



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



Dear Greg :

Today, the stock market is up for the third day in a row! If nothing else, that should give us a little hope that stocks don't just go down. Last month I suggested that at Dow 7300, we might be nearing a bottom. I guess I was wrong. Today, we're

Weathering the Storm...

(from Stewardship Today - Used with permission)

Stroll through a university library's collection of current periodicals, and you'll no doubt find dozens of specialty publications you never knew existed. Professionals in every discipline produce a wide variety of magazines, journals and newsletters they direct to their peers, their particular clientele, and to interested members of the general public. Though readers of general interest publications and popular news magazines may be unfamiliar with them, in every field, certain magazines are essential reading. For those involved in nonprofit management, planning, fund-raising, and development, that periodical is known as "the newspaper of the nonprofit world"--The Chronicle of Philanthropy. Like so many publications, The Chronicle reserves much of its website for subscribers, but the transcript of a recent Chronicle-sponsored forum is likely of interest to an audience that extends beyond their subscriber base.

The transcript--an article entitled "Weathering a Financial Storm"--offers a great deal of positive direction for fund-raisers and development directors, but--because everyone faces budget uncertainties at times--the enlightened participants offer something of value for most everyone. Among the many valuable insights are those of special importance as we seek to support and encourage our far-reaching faith communities: Direct and sensitive communication is vital.

This is a time for open, consistent and inspiring conversation. As God's Church, of all people, we are called to inspire, to encourage, and to cast a long view. People and their needs are central to our vision. We "strengthen our communities and enrich their lives." We may all have to "do more with less," to be especially "disciplined and deliberate," but--whether as individuals, families, churches or dioceses--careful stewardship honors God as the author of all good things, mindful that what we do with our resources truly matters, especially now.

Bulletin Blurbs

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

New Way to Give to Our Parish Endowment!

The Catholic Foundation has just made it easier for you to consider making a gift to one of our parish endowment accounts. You can now do this via the Internet using your credit card. Go to www.FoundationRockford.org and click on the tab on the left side of the screen entitled "Endowment Gifts." Scroll down to our parish listing and

nearly back to Dow 7000. Why does it seem that every time the president or one of his staff speaks, the market falls? I'll let you ponder on what this might be telling us.

I have included in this month's e-newsletter an article about weathering the storm. We need to be especially understanding and compassionate with those who have lost their jobs and their income. That begs we show, by example, our efforts of being good stewards of our parish resources.

Also included this month is an article by Phil Lenahan who authored a program entitled "7 Steps to Becoming Financially Free." He asks us to flash-back twenty years. If we knew then what we know now, what would we do differently? Good question...

Lastly, I did not change the "Bulletin Blurbs" for insertion into your weekly bulletins from those included last month. If you didn't use them yet, I encourage you to do so. Each parish and diocesan organization should now have received mailed hard copies of their Foundation web page. I encourage you to include the article to let parishioners and others know how they can add to your account(s).

P.S. I am currently scheduling Estate Planning Seminars for this calendar year. Remember, it's best to conduct these seminars at your parish at least every other year. Give me a call today to schedule one at your parish!

Keep planting seeds!

Ministry Quicklinks

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

click on the parish name. There you will find descriptions of each of our Foundation accounts with an option to make a specific dollar gift. Clicking on "Add to Cart" will take you to a secure web site for gift processing. Your gifts to one or more of our endowments become a permanent part of the "corpus" which can never be spent. The earnings withdrawn from these accounts can only be used for the important purposes and ministries as are listed for each account. Visit the site today and consider making a generous gift!

Guaranteed Payments for Life!

In this time when money markets and CDs are paying little, consider a Charitable Gift Annuity (CGA) with the Diocese of Rockford. You receive guaranteed fixed quarterly payments for the rest of your life no matter how long you live. And, your gift gives twice: first in tax deductions and quarterly payments to you, then the residual gift to the parish at the end of your life. And if you choose to endow this final gift, it will keep on giving to your parish forever. Contact Greg Urban, Diocesan Director of Planned Giving at 815-399-4300 for a no obligation proposal.

What Would You Do Differently?

by Phil Lenahan, Veritas Financial Ministries (Used with permission)

A recent thread on the Faith and Finance Forum caught my eye. Its title is "If you could go back, what would you tell your twenty year old self about money?" What an intriguing question - especially during the Lenten season.

Lent is a time to reflect on Christ's redemptive sacrifice on the cross. What does it mean to us? How should it change us? It's a time to more deeply examine our conscience, so we can see more clearly how closely we are imitating Christ, and how we are falling short of imitating him. As a result of that reflection, we then recommit ourselves to becoming an even more faithful disciple. Taking a look back is a healthy part of that process.

It's interesting that one of the most frequent comments I hear from participants in the 7 Steps small group study is that they wish they had learned the concepts twenty years before. Does that mean that all of them would have applied the 7 Steps principles effectively back then? Of course not. We might like to think we'd have acted smarter in our youth if we just knew better, but youth is - well - youth. Typically, age and experience do play a role in the development of wisdom. The good news is you can apply the principles starting today.

What are some of the things people said they would have done differently if they could go back in time? Here are a few:

- "Wouldn't have applied for the first credit card in college."
- "Would have paid for own wedding. My poor folks."
- "Be more generous."
- "Don't worry so much."
- "Live below means."
- "Stay as much out of debt as possible."

One person wondered what their 60 year old self would say to their 40 year old self twenty years from now. Another great question!

Of course, the primary purpose of such an examination isn't about the past,

but about the future. Lent is a time of getting back to basics, and that can be comforting during this time of economic upheaval. While there will continue to be pain in the short run as we work through our excesses over the last several years, developing healthier attitudes toward debt (see Proverbs 22:7) and saving (see Genesis 41) will bring long term benefits to households and society at large.

I'm pleased that as people considered what they would have done differently, they didn't just think about getting out of debt and saving more, but also about being more generous. Remember, what we do with our resources is ultimately about demonstrating our love of God and neighbor. So be generous even during these difficult times. Almsgiving is described in the Catechism as one of the three forms of interior penance insisted on by Scripture and the Church Fathers, the other two being prayer and fasting (1434). Lent is an especially good time to live these practices out more faithfully.

So, what financial suggestions would you have made to your twenty year old self?

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