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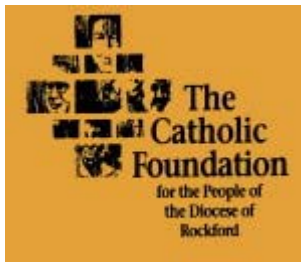
Planned Giving News

Catholic Diocese of Rockford

June 2009



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



Dear Greg :

In addition to this month's "bulletin blurbs" I have included two articles in this June eNewsletter. The first article discusses our responsibilities in regard to wealth creation. Should we strive to create wealth? I believe the key thought is contained in the last

The Responsibility to Create Wealth

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

A Steward of Providence has the responsibility to create wealth. That's something you don't hear very often, but it's true. Section 2404 of the Catechism says, "The ownership of any property makes its holder a steward of Providence, with the task of making it fruitful and communicating its benefits to others, first of all his family." The phrase, with the task of making it fruitful, includes the responsibility for creating wealth.

The responsibility for wealth creation is also described in the parable of the talents in Matthew 25:14-30. In this story, the two servants who grow the talents they have been given are commended and given more. The servant who buries his talent is chastised. The message is clear: the Lord wants us to grow the resources we have. Why? It's simple. So we can provide for our families and assist with the needs of others.

Pope Benedict recently touched on the responsibility we have to create wealth while speaking about the issue of poverty. He said that trying to solve the problem of poverty solely by redistribution of existing wealth is an "illusion." He continued by saying that, "wealth creation therefore becomes an inescapable duty, which must be kept in mind if the fight against material poverty is to be effective in the long run."

There are many paths to creating wealth, but the key is to have a multiplier effect. Entrepreneurs start and grow businesses. They develop a business model, prove the effectiveness of that model, and then expand it. Just think Starbucks.

Only a small percentage of the population is entrepreneurs. As a result, wealth creation for most people will result from steadily saving and investing a portion of their salary over a long period of time. In this case, the multiplier effect is "Compound earnings." Einstein called compound earnings the greatest mathematical discovery of all time.

Here's one example of how it works. Paul and Ann save \$2,000 every year for ten years, starting when they're twenty five. While they stop making additional contributions after the first ten years, they allow the investment balance to grow at ten percent until they retire when they reach the age of sixty five. At that point, Paul and Ann's investments have grown to \$677,000.

Let's look at another example. John and Carol don't start saving until they're thirty five. They contribute \$2,000 per year for thirty years, so they actually contribute \$60,000, or three times the amount that Paul and Ann did. Their investments also grow at 10 percent each year. But since they

sentence: "To use our talents to create wealth yet remain detached from that wealth - using it for good purposes." How do we live this out in our lives?

The recent stock market turmoil has left many of us reeling. It is a fact, however, that how we deal with serious issues plays a pivotal role in our outlook on life. The link to the video I've included in the article entitled "Peaks and Valleys" could almost be considered a counseling session on dealing with not only important financial issues, but also other peaks and valleys we encounter in our lives. I encourage you to take a few minutes and watch the presentation.

P.S. Have you scheduled an Estate Planning Seminar at your parish for this year yet? Do it today! And

Keep planting seeds!

Ministry Quicklinks

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

started ten years later, their invested savings couldn't catch up to Paul and Ann's. They only ended up with \$377,000.

That is the power of compound earnings. To obtain its benefits, you need to save and invest consistently from an early age, and obtain a reasonable rate of return for the level of risk appropriate for you.

It's an interesting paradox. Stewards of Providence are called to create wealth, yet the Lord's admonitions about attachments to money remain true as ever. So the challenge is this: to use our talents to create wealth, yet remain detached from that wealth - using it for good purposes. Keeping that balance is a challenge, but a mature Christian is up to the task.

Bulletin Blurbs

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

One Final Gift

"My weekly offertory isn't much," but my estate can make a one time gift at my death in a way that I couldn't while alive. Have your attorney insert these or similar words into your will: "In thanksgiving for the faith I received at (insert parish name), I bequeath (insert gift amount or percentage of estate here) to (insert parish name and city), an Illinois Religious Corporation.

Help Us Build a Solid Future

We appreciate the thoughtfulness of parishioners who have left bequests to the parish. These gifts help us to build a solid foundation for future generations.

Retirement Income

Create retirement income as you provide for perpetual support of our faith community. A Deferred Gift Annuity for our endowment lets you pass on your Catholic Heritage, reduce taxes, and plan for your retirement. Being a good steward of the gifts you have been given is important to your family and your extended faith family here at (insert parish). Call The Catholic Foundation for the People of the Diocese of Rockford at 815-399-4300 and learn how you can continue to live out stewardship.

Peaks and Valleys

Wells Fargo Advisors and The LaLoggia Investment Group (our consultants for the Catholic Foundation and United in Faith) are pleased to offer you the opportunity to listen to a short presentation by Dr. Gary Bradt.

If you've ever pondered the age-old question and wondered what good could possibly come out of a bad situation, you'll want to see this informative video presentation entitled [Seeking Success During Peaks and Valleys](#). (Click on this underlined link to watch the video).

Based on bestselling author Dr. Spencer Johnson's new book, Peaks & Valleys: Making Good and Bad Times Work For You - At Work and In Life, this timely and insightful presentation will focus on what you can learn from this important message. Delivered in the form of a modern-day parable, the story outlines the importance of having a plan designed to carry you through both the good times and the bad - in your work, and in

your life as well. Gary Bradt has been a leading speaker on Dr. Johnson's bestseller, *Who Moved My Cheese?* for many years, and he has once again been tapped by the author to bring this latest work to life.

In addition to the discussion of *Peaks & Valleys*, you'll have an opportunity to hear briefly about the *Envision (SM)* planning process offered by Wells Fargo Advisors. Simply put, *Envision* is designed to help you live the one life you have the best way you can, without undue financial sacrifice or unnecessary overexposure to risk.

About the Speakers

Gary Bradt is a clinical psychologist and president of Bradt Leadership, Inc., focusing on change, leadership and life balance. Dr. Bradt works with individuals, teams and organizations to help them discover opportunities and advantages when faced with organizational changes.

Warren Terry is the Director of *Envision (SM)* and Portfolio Tools for Wells Fargo Advisors. His team leads the marketing and service experience related to this planning process.

The underlined link above will take you to their web site where you can access the presentation.

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