

Goals for Implementing
Stewardship
&
Eight Characteristics
of a
Stewardship Parish

Diocese of Rockford

Prepared by the Office for Stewardship Development
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Goals for the Implementation of Stewardship
Diocese of Rockford
Recommended by Diocesan Stewardship Commission
Approved on May 1, 1998
by Bishop Thomas Doran

Since 1985, the Rockford Diocese has asserted that Stewardship is a diocesan priority, and has promoted its teachings and practices through various means and programs. Since that time, many parishes, on a voluntary basis, have incorporated Stewardship as a significant element of their identity. With that in mind, it is now time to set some formal expectations or goals that all diocesan and parish leadership agree to achieve in order to accomplish a deeper and fuller acceptance of these teachings and practices throughout the Diocese.

Definition of Stewardship:

According to the 1992 U.S. Bishops' Pastoral Letter, *Stewardship: A Disciple's Response*, a steward is defined as a disciple of Jesus who "receives God's gifts gratefully, cultivates them responsibly, shares them lovingly in justice with others and returns them with increase to the Lord." Stewardship is a way of life and is best understood within the context of conversion and evangelization. The disciple is motivated to share his/her time, talent and treasure with the Church and other worthy causes from a deep sense of gratitude and in a planned, proportionate and sacrificial manner.

Goal 1

The Rockford Diocese leadership - Bishop, Curia, Diocesan Department staff, Consultative and Advisory bodies will:

- affirm and promote Stewardship as a significant priority of this diocese;
- seek ways to integrate the teaching and practices within their areas of responsibilities;
- sponsor educational opportunities for diocesan and parish leaders and all membership;
- incorporate Stewardship teachings, principles and practices into fund-raising, volunteer recruitment, budgetary decisions and statements of accountability.

Goal 2

Each parish of the Rockford Diocese will:

- establish a Stewardship Commission (or a leadership structure) that is committed to Stewardship and is dedicated to educating and promoting the teachings and practices of Stewardship within the parish;
- foster year-around Stewardship education;
- conduct an annual parish appeal of time, talent and treasure with the goal of achieving full participation of its membership;
- educate about time and talent opportunities at the diocesan level;
- exceed its Diocesan Stewardship goal by striving to gain pledges for at least 110% of its goal from all of its membership;
- strive for contributions from all members to the Combined Collections for the Universal Church.

Goal 3

All entities of the Rockford Diocese will:

- educate about Stewardship of Assets;
- promote planned gifts as a meaningful expression of stewardship;
- establish an account in the *Catholic Foundation for the People of the Diocese of Rockford*.

Eight Characteristics Of A "Stewardship Parish" In The Diocese Of Rockford

- I. Parish should create a stewardship commission. *The commission should be formed by the teachings in the 1993 U.S. Bishops' Pastoral Letter, **Stewardship: A Disciple's Response** which makes the connection between the evangelization / conversion process and the people's use of their time, talent and treasure.*
- II. Parish should have ongoing educational activities that instruct the parish membership throughout the year in the Church's teachings of stewardship. *This should include themes from the 1992 Bishops' Pastoral Letter and the readings from the Liturgical cycle.*
- III. Within the context of the Church's teachings on stewardship, parish should conduct an annual stewardship of time and talent renewal to encourage parishioners to share their gifts as a faith response and as a way to meet the ministry needs of the parish and local community. *Pastoral leaders should empower the laity to discern and contribute their variety of gifts in the service of parish ministries and church vocations.*
- IV. Within the context of the Church's teachings on stewardship, parish should conduct an annual stewardship of treasure renewal to encourage parishioners to share their material gifts as a faith response and for the support of the parish ministries. *The learning objectives for parishioners would include encouraging parishioners to embrace the biblical tithe and to give in a planned and sacrificial way. A current Catholic interpretation of this type of giving is for people to give 5% of their income to the parish, 1% to the diocese and 4% to other charities.*
- V. Parish should strive to incrementally move toward the elimination of second collections, special envelopes and special fund-raisers for expenses related to **normal** parish operating activities and ministries. *Annual celebrations or festivals should mainly exist for the purposes of building community, not fund-raising.*
- VI. Parish should contribute a portion of their Sunday offertory collection to poor parishes in this diocese, our own diocesan social ministries and worthy community, regional, national and international programs that further the plan of God on earth. *This practice will provide an example to the parish community of the type of proportionate giving that the leadership is encouraging its members to assume.*
- VII. When parish leadership is conducting a campaign for **extraordinary** capital improvements / repairs, new building project or debt reduction, these types of projects should be presented to the people within the context of the Church's teachings and practices of stewardship. *There are excellent examples of how some parishes in our diocese are integrating the teachings and practices of stewardship into these types of projects.*
- VIII. Parish should promote the stewardship of assets and endowment awareness among parishioners for the long term financial benefit of the Parish, Diocese, and Universal Church. Parish shall establish an endowment account in the Catholic Foundation. *Endowment awareness would include education for the stewardship of assets and encouragement for bequests through wills and other planned giving instruments. The creation of an endowment committee is encouraged.*

I. Parish should create a stewardship commission.

In order for Stewardship to be fully understood, practiced and nurtured in the lives of your parishioners and in the life of the parish itself, it is important to have an active Stewardship Commission operating in your parish. In fact, experience has shown that one of the primary factors contributing to the long term “success” of Stewardship in a parish is having a Stewardship Commission.

The Stewardship Commission should be affiliated with the Pastoral Council not the Finance Council to emphasize that stewardship is a spiritual commitment on the part of the individual not just a way to raise money.

Members of the Stewardship Commission should:

- be involved in the parish
- exemplify stewardship by their gifts of time, talent and treasure
- be spiritually motivated
- communicate well
- envision where stewardship can take the parish
- be accountable

The Commission’s responsibility includes the following:

- Taking a few minutes every meeting to study and reflect on a stewardship principle;
- Working with the parish staff to carry out the stewardship program of Time, Talent and Treasure on an annual basis;
- With the help of the diocese, recruiting individuals and/or couples to share their personal testimonies about stewardship during the annual Time and Talent, and Treasure Renewals;
- Preparing a Time and Talent catalog of parish activities and organizations, and keep the catalog current;
- Working with the appropriate parish commissions and groups to ensure that those who commit of their time and talent are contacted and invited to become involved as volunteers;
- Evaluating the stewardship programs of Time, Talent and Treasure on an annual basis. Specifically, review comments, criticisms and questions received with commitment cards and determine appropriate response (mail, phone or personal visit);
- Working with the staff to publicize stewardship reflections throughout the year in the parish bulletin on a weekly basis;

- Working with various parish commissions and committees to help them bring the stewardship message to their organization;
- Making appropriate stewardship literature available in parish booklet racks;
- Publicizing stewardship reflections in the parish newsletter on a quarterly basis;
- Working with appropriate parish commissions to develop programs for welcoming new parishioners -- included in the welcoming program is a discussion of stewardship;
- Identifying the best uses of the parish's charitable gifts to the community and making recommendations to the Pastor and Finance Council on how that money should be spent and who the recipients of the money should be;
- Working with the staff to prepare and send quarterly reminders to parishioners about their stewardship commitment along with a newsletter that focuses on programs they support through parish stewardship;
- Promoting planned giving through wills awareness and endowments;
- Supporting the Annual Diocesan Stewardship Appeal;
- Helping the faith community grow in their understanding of the following ideals as a way of expressing their commitment to stewardship:
 - Giving of our time, abilities and resources should be:*
 - **Planned**: our giving should be thought out ahead of time;
 - **Proportionate**: our giving is based on what we have been given (5% of our time and 5% of our income to the parish);
 - **A Gift**: our giving is unconditional with no strings attached;
 - **Sacrificial**: our giving should make an impact on our lifestyle, it should help us lead simpler lives. The word sacrifice means "to make holy," so when we sacrifice we make holy the gifts God has given us.

Note: Marilyn Judd's booklet, *Creating A Stewardship Council*, is an excellent resource to help you get started. Available through Liturgical Press.

II. Parish should have ongoing educational activities that instruct the parish membership throughout the year in the Church's teachings of stewardship.

As important as the annual time, talent and treasure renewals are for calling forth the gifts of the people, there should be other learning opportunities throughout the church year for the message of stewardship to take root in people's lives. For example, the Liturgical Cycle provides many readings that focus on stewardship and could be woven into the priest's homily. Or a parish might want to develop a stewardship program for children that would be part of the religious education or grade school curriculums.

Some other ways that parishes try to keep the stewardship message fresh throughout the year include:

- **In the Bulletin:** Some parishes have a "Stewardship Corner" in their bulletin that contains not only the previous Sunday's collection, but a stewardship reflection based on the Sunday readings.
- **Through the ministry of the Pastoral Council:** Stewardship is a faith response rooted in spirituality and should be part of ministry of the Pastoral Council. For creative ways for the Pastoral Council to integrate the message of stewardship into its ministry contact Bob Pfundstein at (815) 399-4300.

III. Within the context of the Church's teachings on stewardship, parish should conduct an annual stewardship of time and talent renewal to encourage parishioners to share their gifts as a faith response and as a way to meet the ministry needs of the parish and local community.

Within each parish are the gifts and talents necessary to build the Kingdom of God. In 1 Corinthians 12, St. Paul writes: “There are different gifts but the same Spirit; there are different ministries but the same Lord; there are different works but the same God who accomplishes all of them in everyone.” One of the ways to encourage people to share their gifts and to foster a sense of belonging and ownership to the parish is to hold annual time and talent renewals. A consistent, on-going, annual time and talent renewal weekend held at the same time each year promotes a holistic stewardship message and fosters greater commitment to the Lord and to the parish.

Most parishes in our diocese that conduct an annual time and talent renewal, do so either in the Spring (around Pentecost) or in the Fall (September / October). Pentecost provides an excellent liturgical linkage to giftedness, ministry, sharing and empowerment. The feast of Pentecost, however, normally falls at a very busy time on the parish calendar (Mother’s Day, graduations, First Communion, Memorial Day), so planning is of the utmost importance. September / October is a good time because school has just begun, vacations are over and people anticipate heavier involvement at Church. The challenge with holding renewals during this time is that by September most of the ministry heads should already know who will be serving on their ministry team. It may be too late by then to volunteer for a particular ministry (Catechists, for example). It is up to the parish leadership to decide the most appropriate time to hold the annual renewal. The important thing to remember is to hold the renewal at that same time each year so it becomes part of the yearly rhythm of the parish calendar.

In order to make time and talent renewal Sunday a festive occasion, some parishes incorporate a ministry fair into the “sign up” process. During the fair, various booths are set up in the parish hall and parishioners are invited to browse the booths to receive information on all the possible ministries on which they can serve. Time and talent sheets are located at each booth so that people can sign up on the spot if they wish.

For information on how to conduct a ministry fair or to implement a time and talent renewal, contact Bob Pfundstein at (815) 399-4300.

IV. Within the context of the Church's teachings on stewardship, parish should conduct an annual stewardship of treasure renewal to encourage parishioners to share their material gifts as a faith response and for the support of the parish ministries.

Like the annual time and talent renewals, it is important for parish leaders to give people an opportunity each year to prayerfully reflect on their financial support of the parish. By doing so, parish leaders can accomplish several things: 1) they can present the stewardship of treasure message within the larger context of spirituality—that it is one of the responses of a committed disciple; 2) they can encourage giving that is planned, proportionate and sacrificial; 3) they can emphasize that the need of the giver to give is more important than the parish's need of the gift; 4) they can ask people to “take a step” each year in their giving (i.e. “if you are giving 2% of their income to the parish, try 2.5% or even 3% this year.”); and 5) they can offer as a worthy and rewarding discipleship goal the giving of 5% of their income to the parish, 1% for Diocesan Stewardship and 4% for other personal charities.

According to Monsignor Joseph Champlin, author of the nationally recognized Sacrificial Giving Program, two components must be part of the parish's annual renewal: the support of the pastor from the pulpit and in the letters, and good lay witnessing. The pastor's support is important because, as with any other parish effort, people will ultimately look to him to determine how much of a priority this is for the parish. If he is enthusiastic, the people will tend to be enthusiastic. If he is ambivalent, they will be, too. The lay witness component is also important because it represents a real life, faith example of how someone or some couple is living the message. It is less of a teaching on stewardship and more of a personal reflection on how the stewardship of treasure has made a difference in the person's (or couple's) faith experience. With both components present, the support of the pastor and lay witnesses, the chances are very good that each year the parish will gradually add more people who will embrace the stewardship of treasure message.

In terms of when a parish should hold the renewal there are several options: 1) Some parishes conduct their renewals in the Fall, to separate parish stewardship from diocesan stewardship. The thinking here is that it is less confusing for the people (one pledge card instead of two) and it gives each appeal the undivided attention it deserves. Also, studies have shown that November is the month when people give the most to charity. It is near the end of the year and people are thinking about their taxes and it contains Thanksgiving, the holiday to which many organizations link their fund raising efforts; 2) Some parishes conduct their annual renewal in January. By doing so, they acknowledge that most household budgets run from January 1 to December 31 and therefore they give families the opportunity to incorporate their parish contributions into their yearly budget; 3) Some parishes combine their parish appeal with diocesan stewardship in May. This allows them to link parish and diocesan ministries with one appeal and to show that what happens on the local parish level is part of a bigger picture that takes place in parishes and other ministries in northwestern Illinois.

For help with organizing a stewardship of treasure renewal at your parish, contact Bob Pfundstein at (815) 399-4300.

V. Parish should strive to gradually move toward the elimination of second collections, special envelopes and special fund-raisers for expenses related to normal parish operating activities and ministries.

One of the fruits of the stewardship of treasure (sacrificial giving) on the parish level is that, as more parishioners embrace proportionate giving, the parish should be able to pay its normal operating expenses entirely through the Sunday collection. Parishes will then be able to gradually eliminate special collections and fund raisers that have provided specific revenues for normal operating expenses. Some of the special collections might include: fuel, candle and flower envelopes, Holy Day envelopes, bingo, bake sales, bazaars and building repair envelopes/collections.

As parish leadership begins to eliminate these special collections and fund raisers, they send an important message to parishioners: Parish leadership is serious about proportionate giving and is willing to rely on the one weekly, sacrificial gift of its members.

It is important to note that special annual celebrations and festivals are necessary to encourage a sense of belonging to the parish as well as promote a spirit of community. If, however, they are a source of revenue without which a parish cannot pay its normal operating expenses, they can send a message contrary to stewardship.

VI. Parish should contribute a portion of their Sunday offertory collection to the poor. This could include poor parishes in this diocese, our diocesan social ministries and worthy community, regional, national and international programs that further the plan of God on earth.

In addition to providing financial assistance to their designated charities, the main purpose of this characteristic is that it provides the parish an opportunity to model the type of giving that it expects from its parishioners. Some parishes have begun by choosing a percentage to give away weekly (say 3%) and then increasing that percentage (“taking a step”) by 1/2% or 1% each year until they reach their designated goal.

A great way to integrate this characteristic into the parish is by twinning with another parish in the diocese. There are several that, because of their socio-economic circumstances, are struggling financially and could use some help. For some suggestions on which parishes would fall into this category, refer to the Diocesan Stewardship policy on the Parish Tithe adopted May 1, 1998 or contact the Office of Stewardship Development at (815) 399-4300.

It is diocesan policy that if a parish contributes a portion of their Sunday collection to worthy causes, the amount they contribute is deducted from ordinary income before assessments are calculated.

Possibilities for Giving

It is up to the leadership of the parish to decide which worthy causes will receive their tithe. It should be a mix of local, national or international causes. Some suggestions to begin the collaborative process are the following:

- **Look to your own diocesan family:** Aurora Central Catholic High School; inner city parishes which are struggling with current needs such as building repairs, maintaining affordable education for the poor, paying off past due diocesan assessments, insurance, etc. For further information refer to the Diocesan Stewardship policy on the Parish Tithe adopted May 1, 1998 or, contact the Diocesan Office of Stewardship Development (815) 399-4300;
- **Consider local community needs and projects** that are cooperatively sponsored by ecumenical groups—i.e., Hesed House in Aurora, local PADS programs;
- **Diocesan Social Ministries:** Local Catholic Social Service Offices, St. Elizabeth Center, Martin House, St. Vincent Home for Children, St. Francis School for Exceptional Children;
- **Sister Dioceses:** For example, Mission Diocese of Chilucanas, Peru where six of our priests previously served, or the Vicariate of Mandeville, Jamaica our “sister” diocese;
- **National and International Charities,** such as: Bread for the World, Glenmary Missions, Habitat for Humanity, Campaign for Human Development, etc.

VII. When parish leadership is conducting a campaign for extraordinary capital improvements / repairs, new building project or debt reduction, these types of projects should be presented to the people within the context of the Church's teachings and practices of stewardship.

(Extraordinary expenditures are defined as those projects or debt reduction amounts that exceed \$10,000 and may fall within the policies and procedures as stated in the August 1, 1997 *Rockford Diocese Revised Procedures for the Purchase of or Contract for Land, Building, Remodeling or Improvements.*) Refer to the Diocesan Stewardship Policies on Major Projects and Capital Projects adopted May 1, 1998 for further clarification.

The Rockford Diocese recognizes two "schools of thought" regarding the interpretation of Stewardship, its implementation in the parish, and its relationship to capital projects for extraordinary needs. Parish leaders, who are serious about their commitment to the importance of Stewardship in the parish, are encouraged to study the implications of both interpretations before making a final decision. The key value question for the final decision should be: Which approach furthers the progressive acceptance of "stewardship as a way of life" by the people of this parish?

Approach I: Long-term Stewardship Approach

There are some parish leaders who choose not to have a short-term (three to five year) capital campaign. The primary reason is that parish leaders want to devote their total energy to teaching the people about stewardship. Their emphasis is to help the people understand that their gift-giving is based on a spiritual commitment, and on the individual's need to give, versus the parish's need to receive. The parish leadership educates and solicits a formal response about sacrificial giving, tithing, as well as, volunteering one's time and talents to parish ministries. They emphasize that the person's one sacrificial gift of 5% of their income should cover all normal and extra-ordinary needs of the parish.

Just as a family would budget for long-term mortgage payments or establish a savings schedule for future improvement/repair needs, the parish financial leadership budgets extra-ordinary needs along with ordinary expenditures for current operations and programs. In this way capital projects are balanced with all the other parish activities and programs. Parish leaders are patient with accomplishing extra-ordinary needs. Parish leaders use only the Sunday envelope, and do not introduce a special envelope or second collections for specific needs.

The parishes that are granted permission for this approach, receive deductions to their ordinary income for actual expenses or actual deposits in savings for the approved purpose before diocesan assessments are calculated. Some parishes that use this approach are St. John Neumann, St. Charles; Ss Peter and Paul, Cary; Holy Family, Rockford.

Approach II. Integrating Stewardship into Capital Campaigns

Parish leaders, using this second approach, perceive that when large sums of money are needed in a short period of time (especially the diocesan requirement for the 50-70% of up-front cash) for large capital projects, permission is requested for a special needs envelope and a capital campaign. While parish leaders maintain their regular schedule for conducting their annual renewals of the peoples' commitment of time, talent, and treasure (5% for the parish), they know that the members will only progressively accept this message in the long-term. Most people will not automatically begin tithing, but will gradually move in a step by step fashion in that direction. For this reason and because of the perceived timing of the project, parish leaders seek permission for a capital campaign.

When organizing promotional materials and oral presentations, Stewardship themes are integrated into the rationale for the capital campaign. Some themes are: appreciation for what the past members of the parish gave so that the parish can be what it is today; recognition of current members' responsibility to give in a sacrificial way of their time, talent, treasure for today's mission; planning and providing for the children and the next generation of parishioners; determining one's financial gift, the parish leaders encourage the parishioners to strive towards the 5% gift of income to the parish, but for this campaign they encourage their people to evaluate their other 5% for "worthy causes", and make a short-term pledge from that source.

Depending on how the campaign is organized there are various phases: organizational, major gifts, general gifts and follow-up. Campaigns can be conducted face to face, door to door, in-pew, mailings, telephoning.

Parish leaders must also decide if they wish to conduct the capital campaign using hired professional counsel or volunteer parishioner leadership. Parishes who have used professional counsel are: St. Thomas the Apostle, Crystal Lake; St. Joseph, St. Rita, Aurora; St. Thomas Aquinas, Freeport; St. John the Baptist, Savanna. St. Mary, DeKalb chose to conduct its current campaign using the talents of their parishioners.

Since permission was granted for these capital campaigns and income derived from them is recorded as non-ordinary income, no special deductions to ordinary income are made.

EXAMPLES:

LONG TERM STEWARDSHIP APPROACH: SS. Peter and Paul, Cary

Father Don Ahles and the pastoral leadership at SS. Peter and Paul have been teaching the principles of stewardship for the past five years to their faith community. They firmly believe that if people practice sacrificial and proportionate giving that the parish should be able to live within the means of the one Sunday collection.

In an effort to "practice what they preach," and to infuse the stewardship message even deeper into the parish, they decided against using a traditional capital campaign to raise the money for

their new parish center. Instead they designated a certain amount of their Sunday collection to be set aside each week for the center and placed it in a special DIAL building account until they saved enough to begin building.

In an effort to strongly support parishes who implement this stewardship approach to capital fundraising, it is now diocesan policy to deduct the amount placed in the special DIAL account from their ordinary income before their assessments are calculated (See the *1992 Policies for Stewardship Implementation*).

INTEGRATING STEWARDSHIP INTO CAPITAL CAMPAIGNS: St. Mary, DeKalb

St. Mary's, a stewardship parish for the last several years, recently organized an "in house" capital campaign to purchase a school building and do some much needed renovation. Most of the stewardship committee's discussion prior to the campaign revolved around the importance of sending to the parish a stewardship message that was consistent with the principles of sacrificial giving. One of the principles of sacrificial giving is to encourage the biblical tithe and a modern Catholic interpretation of tithe includes the following: 5% is designated for the parish, 1% is for the Diocesan Appeal, and 4% is for "other worthy causes" (which might include foreign missions, United Way, Catholic School tuition, and a local food pantry).

In their "in house" capital campaign, they asked their parishioners to consider temporarily allocating the "other 4%" to the parish capital campaign. By doing so they are able to stay true to the ideal of the 10% tithe and not effect ordinary income.

VIII. Parish should promote the stewardship of assets and endowment awareness among parishioners for the long term financial benefit of the Parish, Diocese, and Universal Church. Parish shall establish an endowment account in the Catholic Foundation.

The stewardship of one's assets brings the life of a disciple face-to-face with the giver of life—God. We all come into the world with nothing and will take nothing with us as we pass from this life to eternal life. However, between birth and death God blesses each of us with varying degrees of talents and resources expecting us to use them to take care of our needs, serve others, and to glorify Him.

From these blessings we often accumulate many assets during our lifetime. As disciples, how we pass on our assets at death can be both a sign of our faith and a sign of our commitment to living out the teachings of stewardship presented in the Gospel. In a sense, it is our final act of good stewardship

Some ways you can help raise your parishioners awareness of this final act of stewardship are the following:

- **Wills Awareness Seminars:** Every one or two years sponsor a Wills Awareness Seminar. It serves two purposes. First, as a caring community of faith we have a responsibility to make parishioners aware that some of their greatest gifts are their families. Being a good steward means making sure our family is taken care of when we die. One fundamental way is by having a will (and keeping it updated). Second, parishioners are made aware of how passing on their assets should be an act of stewardship. As they remember their families they are asked to also remember their extended faith family.
- **Bulletin Announcements:** On a regular basis (weekly or monthly) place information and suggestions on planned giving in the bulletin.
- **Heritage Societies:** Form a Heritage Society in the parish to thank and remember those that have made planned gifts to the parish/school through their will or through other planned giving vehicles. This can be for gifts made or for those that have indicated they have made arrangements to make such a gift. An annual Mass and reception for members and their families should be offered. There are many parish Heritage Societies as well as our diocesan Perpetual Light Society (which gives Bishop Doran an opportunity to thank those that make gifts to the church—most of which are at the local parish and school level).
- **Endowment Committees:** Either form a separate endowment committee or have the stewardship committee be responsible for promoting endowments. Endowment is an important component of future stability and is a concrete way for parishioners to pass on their faith, love, and support of the parish. By endowing their gift it will continue to give in perpetuity. This is a very important consideration for many parishioners as they make arrangements, as good stewards, to pass on their assets.

- **Foundations:** Every parish and Catholic school should have an endowed account in the *Catholic Foundation for the People of the Diocese of Rockford*. Those parishes that have accounts and actively promote and make parishioners aware of its existence and purpose offer greater opportunity for parishioners to give. Increased numbers of bequests and other planned gifts have also been seen by these parishes. Greater returns and added promotability of professionally managed investments have been two major reasons those parishes and schools that had their own foundations prior to the creation of the Catholic Foundation have merged their foundations with the Catholic Foundation. Parishes decide how their funds are invested (Income, Growth, Balanced) and decide what to do with the annual earnings.
- **In-depth Estate Planning Seminars:** During the years you don't sponsor a wills seminar, sponsor a seminar that focuses on those parishioners that are interested in estate planning beyond wills. This would include information on various types of trusts including charitable remainder unitrusts and lead trusts, use of insurance, real estate transfers, creative use of retirement accounts, etc.

For further information and available materials contact John Sentovich, Director of Planned Giving and Executive Director of the Catholic Foundation at, (815)399-4300.