



# Between Friends

A publication for the Friends of the Society of

the Little Flower, Darien, Illinois, and Canada

[www.littleflower.org](http://www.littleflower.org)

Summer 2014



## Finding *hope*



# Finding hope

>> Father Bob Colaresi, O. Carm., Director


**I**n the last two years of St. Thérèse's life, she experienced what St. John of the Cross once called "the dark night." All spiritual consolation was taken from her. This dedicated Carmelite nun, who had a deep and personal love relationship with her Lord from her earliest years, suddenly felt abandoned. At one point, she said to her sisters in the Carmel in Lisieux, "If you only knew what darkness I am plunged into."

Her response to this emptiness was one of pure faith. Even though she couldn't feel God's presence, and, in fact,

even wondered about His existence, she remained faithful to Him. Her final words bore this faith out, as she said, "My

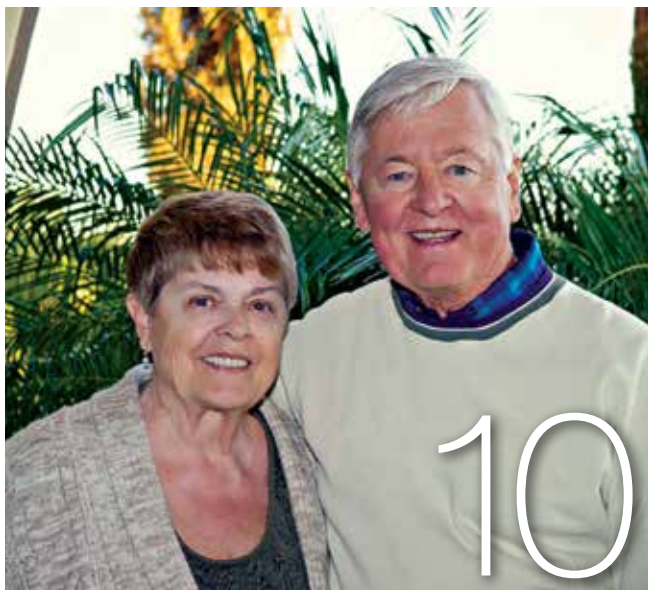
God, I love you."

This issue of *Between Friends* takes a close look at the burdens life can place

upon us. But, most importantly, it also takes a close look at the hope that can relieve us from those burdens. No one is spared the cross in this life. When those crosses present themselves, may we exclaim, as St. Thérèse did, "My God, I love you." 

**Father Bob Colaresi, O. Carm.**

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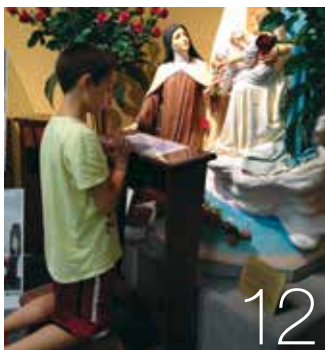
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**Summer 2014**

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# Why God, why?

>> **Mary Therese Lambert**, Editor of *Between Friends*



**A**t some point in time, most of us have asked that gut-wrenching question. Perhaps life seemed to be falling apart. Perhaps we felt that we were being treated unfairly. And sometimes the unthinkable happens and all we are left with is the question, “Why, God why?”

A couple of months ago, I was returning home from a trip when I received the call that every parent dreads. My husband, with his voice shaking, told me that my oldest son, Anthony, had passed away during the night. He was 29 years old.

The pain of losing my first husband, my children's father at the age of 39, was a major test, but this ... losing a child ... the anguish was deeper than I had ever known. I was torn apart, feeling completely helpless and wanting, as any mother would, to make things better ... to make it all go away. But there was nothing I could do. I just knew I had to make it home to my two other sons and

my dear husband, Darren.

I miss Anthony beyond what words can describe. A part of my heart has been taken from me, and I doubt that I will ever be the same. In fact, I know I won't.

But I have had to pull the pieces together. Over these last months, I have struggled with many feelings. I have blamed God and everyone else whom I could, while knowing deep down that no one was to blame – and certainly not God.

I have scratched and clawed and prayed my way back to a place that helps me to get on with life. Countless times, I have turned to St. Thérèse, begging her to help me to find the way. And she has.

She has put people in my life who have walked with me down this dark path. She has consoled me in the middle of the night when all I had were my tears. She has reminded me that she, too, knew emptiness, and that she would help me to never give up.

And I haven't given up. Of course, I will never forget. But I have found hope. I have found love renewed. I have found that God, just like a mother, never forgets His precious children.

This issue of *Between Friends* takes a look at the tragedies of life. But it also looks at the triumphs. At the end of the day, faith, hope, and love do prevail.

**“ I have turned to St. Thérèse, begging her to help me to find the way.**

And she has. ... She has reminded me that she, too, knew emptiness, and that she would help me to never give up.



# Jesus Heals

## BROKEN HEARTS

By Barbara Santillo

**J**ackie Kennedy sits alone in Parkland Hospital, Dallas, Texas, on November 22, 1963. She thinks of Emily Dickinson's poetic line: "Hope is a thing with feathers that perches on the soul." Even in the midst of unthinkable tragedy, hope emerges to calm the broken-hearted.

The cracks in the cycles of our lives are meant to occur so that the light of hope can shine through and teach us – but what, and why at a particular moment? Hope is present every time someone buys a lipstick or a lottery ticket. Indeed, the blessing of hope is as old as time. Is it hard to imagine that Adam and Eve, in the throes of their sorrow at losing Eden, told one another about a hopeful tomorrow in a place much less wondrous than Paradise?

Hope was made part of the human condition to sustain us, to give us a new vocabulary: "if ... perhaps ... maybe ... but." All of us who know hope have used these words, with more reverence as we get older. Each prayer we say contains in it an element of hope ... not just that God will hear us, and answer our prayer, but as a holy reminder that He not only created this gift, but blessed us with it at the moment of our birth.

Did Jesus hope? Of course He did. Can't you see Him in His unrelenting suffering, waiting through the Passion – not for Pilate to renege on the death sentence, nor

that the soldiers would lay down their instruments of crucifixion, but that the face of Judas might appear in the crowds along the way to Golgotha; that a lost butterfly might light on the crossbeam as a moment of beauty in the overwhelming pain; that He could sustain this endless journey, yet another step.

St. Thérèse was a master of hope. She teaches us in her every word and action about the necessity for, and the inclusion of hope in our daily lives. She is the gardener who thrives on hope, rejoicing in the coming of a long-awaited spring. Her face feels the rain, faces the resplendent sun, and both she and her flowers emerge newly born. She is the romantic adolescent mystic in love with her Jesus, as she waits for the letter of acceptance to Carmel. Daily she went to Mass in Lisieux, and then to the nearby post office. Countless days went by without the longed-for letter from the Bishop or Mother Superior, but Thérèse went anyway ... climbed the steps anyway ... asked the postal clerk anyway ... and, one fine day, the new life was hers!

*"Hope is a thing with feathers that  
perches on the soul."*




From the moment she entered the cloister, Thérèse hoped that her beloved sister, Celine, would come too, but there were obstacles in their lives, perhaps similar to the ones we also know. Celine was needed at home to nurse her ailing father, and she was interested in a handsome young man who loved to dance as much as she did. Undaunted, Thérèse hoped, prayed, and waited. After their father passed away, Celine did indeed enter Carmel, and became Sister Genevieve. Her dance had taken on a different rhythm.

Throughout Thérèse's *Story of a Soul*, our Little Flower shares with us how hope in Jesus transcended the 24 years of her life. We know these moments in our lives, too. Each time our feet touch the floor in the wake of a new day, every time we sip the first taste of morning coffee, and whenever we kiss our crucifix in anticipation of the life events to

come, we share with Thérèse the exercise of hope.

For all the places hope nests in our lives, perhaps the most valuable ones are those when darkness occurs and all seems lost. Thérèse's life was not all roses and eclairs. There was ridicule, criticism, gossip, sleeplessness, gangrenous illness, and the unrelenting cold of her room, as well as the cold of her Carmelite sisters. Her gaze, nonetheless, stayed focused on Jesus. She continued to be a humble, wounded warrior with hope as her floating favor.

This adherence to hope was one of the few luxuries Thérèse allowed herself. It would become her most comforting medicine. When her prayers seemed not to have been answered, and she was questioned about her spiritual tenacity, Thérèse would smile and say, "Jesus is just sleeping." The hope-filled child in each of us believes that, too. 

SAINT OF THE MONTH

# St. John of the Cross

FEAST DAY | DEC. 14

**S**t. John of the Cross was born Juan de Yepes Álvarez, (June 24, 1542-Dec. 14, 1591), in the humble farming village of Fontiveros, Spain. “Fontiveros” means “true spring.” He was a Carmelite friar and priest, a mystic, and a major figure of the Catholic Counter-Reformation. His writings and poetry, including *Ascent to Mount Carmel*, *Dark Night of the Soul*, and *A Spiritual Canticle*, are considered to be the summit of mystical Spanish literature. Because of his powerful influence on the Christian tradition of mysticism, our Church proclaimed him a Doctor of Mysticism, along with St. Teresa of Avila.

Along with St. Teresa of Avila, he helped renew the Order of Carmelites, challenging them to be true to the spring of life that is contemplative prayer. Many in the Order felt threatened by his challenge to truth. Aren’t we all sometimes threatened when people speak our truth and call us to a deeper life of authenticity?

This led to St. John’s kidnapping and imprisonment. He spent nine months in a tiny cell, during which time he was also beaten three times per week. It was during this dark time that he wrote much of his mystical poetry, including the *Living Flame of Love*. The darkness and rejection did not dampen or define spirit.

Upon his escape, he spent his life sharing and explaining his experience of God’s love. Instead of anger and resentment, his imprisonment and harsh treatment produced the mystic who would say, “Where there is no love, put love – and you will find love.”

Amid the conflicts of his day, this reform eventually split the Carmelites into two branches: his reform becoming the Discalced Carmelites. St. John of the Cross provides invaluable advice to those who would set out to travel the path to holiness in his classic works. In *Dark Night of the Soul*, he addresses certain “spiritual imperfections” that “beginners” often have with respect to the capital sin of pride. For example, he writes that beginners normally consider themselves to be fervent and diligent

in spiritual things and devotions. This sense can lead to a secret form of pride, whereby “they come to have some degree of satisfaction with their works and with themselves.”

What are the red flags that indicate we might be falling prey to spiritual deception and false pride? Avoiding spiritual directors or other spiritual authorities who do not grant unconditional approval of one’s spiritual experiences, attitudes, and behaviors is a sure sign. Other indicators, according to St. John, are an anxiousness to give outward evidence of one’s spirituality and devoutness, a tendency to minimize one’s faults, or a tendency to become overly distraught over one’s faults, as if one is already a saint.

The core of St. John of the Cross’ teaching is “nada, nada, nada!” Basically, it means that “no-thing, no-thing, no-thing” other than God will define us – as God alone is the true spring of life and source of all goodness and love. True holiness leads to humility, knowing that all is grace and gift, and life is not about me! St. John shows us how God strips our ego of trying to make ourselves the center of our lives. It flows from the recognition that everything comes from God for the benefit of all humanity. All true conversion comes down to acknowledging that “life is not about me!” It is only through emptying ourselves that we can see that what is impossible for us is possible only through God. 🌹





Ávila, Spain

## Pilgrimage to Spain

### 500th Anniversary

**C**elebrating the 500<sup>th</sup> anniversary of the birth of St. Teresa of Ávila, Father Bob is leading a Pilgrimage to Carmelite and Colonial Spain, April 12-24, 2015.

The focus of this pilgrimage is on St. Teresa of Ávila and St. John of the Cross, the great Carmelite Doctors of mysticism and spirituality. We will visit Ávila, Alba de Tormes, Salamanca, Fontiveros, and Segovia. We also will include the history and heritage of Spain, including the Islamic and colonial elements. We've included Granada, Cordoba, and Seville, along with Madrid and Toledo. If you are interested, or seek further information, please contact Darlene at the Carmelite Spiritual Center, **630.969.4141** or [retreats@CarmeliteSpiritualCenter.org](mailto:retreats@CarmeliteSpiritualCenter.org). A brochure will be sent with all the details. 🌹

Contact: Darlene

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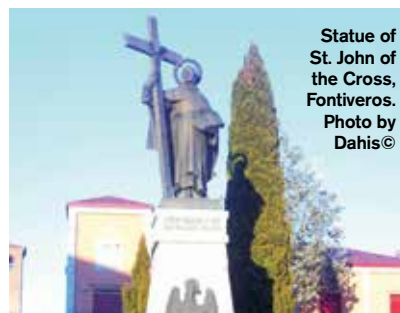
➤ Statues representing St. Teresa of Ávila and St. John of the Cross in Beas de Segura, Spain.



Alba de Tormes.  
Photo by  
Luidger©



Salamanca.  
Photo by  
Alejandro Flores©



Statue of  
St. John of  
the Cross,  
Fontiveros.  
Photo by  
Dahis©



Segovia.  
Photo by  
McPolu©



# Who is God calling to Carmel?

*By Father Paul Henson, O.Carm., vocations* | COURTESY OF THE CARMELITE REVIEW

**D**ull moments are few and far between in the Vocations Office. There are emails, phone calls, visitor drop-ins, parish vocation recruitment activities, discernment retreat planning, and vocation tours to schedule. We are happy to say that Carith House in Chicago, the pre-novitiate community, hosted 13 men for the October, 2013 and January/February 2014 discernment retreats. Six men, apart from the discernment retreats, have experienced extended stays at Carith House for additional prayer and further discernment. The Vocations Office is currently discerning with nearly 50 men, of which three, all native Chicagoans, are currently in the application process.

Inquiries continue to grow. The office typically invites a prospect to log onto the Carmelite website, [www.carmelites.net](http://www.carmelites.net), and learn about our charism. Of course, we invite them to pray intensely for the discerning Spirit of God.

You may be wondering what type of man considers becoming a Carmelite today? Recent findings by vocation conferences suggests that men today are excited about and attracted to orders that have a strong community identity and that have more than two or three men living in the community. The men are also asking about the community's prayer life and the spirituality of the order. Many prospects who visit Carith House are familiar with the Liturgy of the Hours, the Mass, devotional prayer styles, and Eucharistic Adoration. Additionally, these young men possess a passion and dedication to the social justice principles of the Church. Many of them work with the homeless, the hungry, schools, and environmental agencies. There is a freshness in their conversation about how to repair world problems, such as violence, poverty, and unemployment. It is exciting to hear them converse about politics, religion, and what matters most in their lives.

Should Pope Francis take credit for the resurgence and reform of consecrated life and priesthood? Is he the one inviting young people to consider a vocation to the priesthood and religious life? Certainly. Let us join in then with Pope Francis and wake up the world and our communities by keeping the dream alive. If you know someone who has expressed interest in the Carmelites and has some college, or has completed college, please invite them to contact us at **773.322.1222** or at [www.carmelites.net/vocations](http://www.carmelites.net/vocations). Let us continue to pray for good vocations. 🌹



Catholic News Agency©Lauren Cater

Should Pope Francis take credit for the resurgence and reform of consecrated life and priesthood?

Is he the one inviting young people to consider a vocation to the priesthood and religious life?

Certainly. **Let us join in then with Pope Francis and wake up the world and our communities by keeping the dream alive.** ”

>> **AT LEFT (l to r):** Neil and Kevin relax while on retreat at Carith House, the Carmelite pre-novice house in Chicago.



**Before joining the Society of the Little Flower in 2013, Joe Voss** spent



his life serving the Church in various capacities. In the coming years, he is determined to meet as many friends of St. Thérèse as he can, learning of their spiritual journeys and sharing stories of the impact of their support. Joe can be reached at **888.996.1212**.

## *The secret to peace*

*By Joe Voss*


**R**ecently, I had the pleasure of visiting Ron and Rosemary Binkowski at their home in Sun City West, Arizona. Prior to living in Arizona, Ron and Rosemary lived in Crystal Lake, Illinois, where they raised their three children. After retirement, they moved to Arizona where they find the warmth of the sun and surrounding beauty to be very enjoyable. This year, they will celebrate their 60th wedding anniversary and shared with me that, like most people, they have had many trials, tribulations, and sufferings during their lives. They attribute their ability to cope with life's challenges to the faith-filled parents who taught them Christian values based on the Ten Commandments. Through their struggles, they developed a deep compassion for others who are also suffering. Their secret to peace? Turn everything over to God.

Just recently, Ron suffered a severe stroke that nearly took his life. He was airlifted to a hospital in Phoenix; with the help of good doctors and nurses,

they were able to stabilize his condition. Ron and Rosemary shared that Rosemary's persistent

prayer to St. Thérèse gave them hope. The good news is that Ron is now walking again. Rosemary stayed by his side night and day and prayed to St. Thérèse consistently, six to seven times a day; she considers St. Thérèse a sister. Slowly but surely, Ron continues his recovery. His most recent experience confirms his belief that, although we never know what is going to happen in our lives, when we unite our pain with Jesus' suffering on the cross, inevitably a resurrection experience will follow.

The Binkowskis' story is one of the many that I hear in my visits with the

friends of the Society of the Little Flower. I am privileged to listen to their life stories as they share them through eyes of faith. Without a doubt, St. Thérèse is a very powerful intercessor to those in need. She teaches us all to turn everything over to the Lord and trust as a child would. 



# The gift of hope

by Mary Zacharias

**H**ope is a wonderful gift, and hardly a day goes by that we don't count on this special gift. Isn't it true that much of our daily prayer centers on hope? Indeed, hope is part of the fiber of everyday life.

When reflecting on this virtue, the author Barbara Kingsolver wrote, "The very least you can do in your life is figure out what you hope for. And the most you can do is live inside that hope; not admire it from a distance but live right in it, under its roof."

The following story is about Joey, a 14-year-old boy who loved St. Thérèse and who trusted his life to hope. The event that is described below happened almost 40 years ago, but Joey will never forget:



On Wednesday, April 30, 1975, the North Vietnamese Communist Army besieged Saigon. Trying to escape and hoping for freedom, Joey and 30 members of his family ran on foot toward the center of town and the main harbor on the Saigon River, even as the enemy lobbed rockets and shells along the main evacuation routes. As he was running over dead bodies in the street and dodging artillery shells raining from the overcast sky one round landed next to him and exploded. Trusting and hoping in God's plan for him and his family, he continued running until he got to the South Vietnamese naval base. He and his family sat on the docks, because the airport had been bombed and all of the ships had left port for freedom. Desperate, hope against hope, he began to pray three Hail Marys with all his strength, heart, and mind. God granted him the grace to say them without a single

distraction. At the third Amen, a boat appeared out of nowhere and stopped along the dock long enough for him and 30 members of his family to get aboard. After a few hours of safety, he said he began to doubt – that perhaps it was not the three Hail Marys but just coincidence.

By that night, all the engines had broken down and the boat was taking on water and drifting back toward Vietnamese territorial waters. The next morning, he overheard the military crew members discussing blowing up the boat rather than be captured by the Vietnamese Communists. Once again, with God's grace, and inspired by hope, he said three Hail Marys with all his strength, heart, and mind. Just as before, at the third Amen, a big cheer of celebration rose up – a U.S. Navy ship had found them and was on its way to rescue them. Joey was free.

Don't we all go through times in our life when we lose hope? And yet – when we turn to God in prayer, He gives us the grace to 'hope' again. Just as Joey did.

Soon, I will have the pleasure of visiting Joey in person. I am honored and look forward to meeting him and hearing more of his deep hope in God and love of St. Thérèse. If you would like to plan a visit don't hesitate to call me at 630.719.2230 or 800.621.2806. I very much enjoy visiting with friends of St. Thérèse and the Carmelites. 🌹

## Mary Zacharias

is a member of our Gift Planning Office and has been on staff at the Society of the Little Flower for more than 30 years. She welcomes your calls at **888.996.1212**.





# Lighting the way



>> **Daniel Pritchard** is the Director of Planned and Major Gifts for the Society of the Little Flower

**O**ne doesn't have to live for too many years before realizing that life has its share of challenging moments. Whether one is 6 or 60, we all go through some sad times.

The worries of a 6-year-old might seem insignificant compared to those of an adult who is battling cancer, or going through a divorce, or struggling to find a job. But the fact is, dealing with hardships at any age can tear at the heart.

Thankfully, God doesn't compare one person's pain to another's. He doesn't put suffering on a scale to determine who will get His attention. For God, if one of His children is in need, nothing can stand in His way. He is there – and stays there. After all, that's what parents do.

Parents also come to learn that the best medicine, whether it is for a broken bone or a broken heart, doesn't require a doctor's prescription. Unconditional, unfailing love can heal a world of hurts. Such is God's love for us.


At the National Shrine of St. Thérèse, people from all over the world come to visit. They come to pray, to offer thanksgiving, and to pour out their hearts to the Little Flower. The depth of their love for St. Thérèse can be seen on their faces.

With eyes fixed on St. Thérèse, they kneel in her spiritual presence, knowing their quiet prayers will not go unheard. With heads bowed, their tears offer silent supplication. The intensity of their gaze speaks of true gratitude. Thousands upon thousands visit the American "home" of St. Thérèse here in Darien, Illinois. What a sign of unfailing devotion to our great saint their presence is!

As you have probably read, the Society of the Little Flower is undertaking a major renovation of the National Shrine. Built decades ago, it is in need of significant updating to better serve those who come here seeking spiritual guidance, or to spend time in quiet reflection or attend daily Mass.

The Shrine is also adapting its outreach to connect with younger generations of Catholics, offering them a new and interactive experience of St. Thérèse's "Little Way" of spirituality. Our intention is not to create a state-of-the-art museum, but to create a vibrant faith experience that will resonate with people of all ages.

Our hope is that St. Thérèse's friends will be able to help us reach our goals. We cannot achieve them alone. For almost 90 years, the people who have looked to St. Thérèse as their spiritual guide have kept the Society of the Little Flower strong. We pray that such support will make this next chapter of the Society's future become a reality.

We need the help of all of the friends of St. Thérèse. If you are able to make a gift – of any size – please use the envelope provided in this magazine. At certain giving levels, recognition and memorial opportunities are available. To explore the many ways you can help, please call me in our Office of Gift Planning at **888.996.1212**. 

Unconditional, unfailing love can heal a world of hurts.  
**Such is God's love for us.**




## Why gifts of IRA assets still make sense

**S**ince 2006, the best charitable giving strategy for IRA owners aged 70½ or older has been to make direct gifts from their accounts. These gifts have been free of tax, up to a maximum of \$100,000, and also counted toward satisfying minimum IRA distributions required after age 70½. IRA donors thus could reduce their taxable incomes without needing a charitable deduction.

Unfortunately, the IRA “charitable rollover” gift provision expired after 2013, and it’s unclear whether Congress will vote to renew it for 2014. On the other hand, IRA gifts still can make sense for friends of the Society of the Little Flower.

If you itemize your deductions, a good strategy would be to instruct your IRA custodian to make a direct 2014 gift to Little Flower from your account, up to your required minimum distribution. If Congress should fail to renew the IRA provision, you would be taxed on a minimum distribution, but could still take a charitable contribution deduction that avoids taxes. Our staff is closely monitoring IRA tax legislation, and we encourage you to contact our office before making any IRA gift.

Another possibility is to take your regular required IRA distribution and contribute part or all of it to Little Flower – which would qualify for a charitable deduction. Some donors have used required IRA distributions to fund charitable gift annuities, resulting in (1) partial charitable deductions and (2) payments that are largely tax free during the donor’s life expectancy. (NOTE: a *direct* transfer of IRA assets to fund a gift annuity is presently not allowed.)

Finally, retirement accounts of all kinds are the very best asset you can leave to Little Flower through your estate plan. A retirement account legacy for our benefit can avoid state and federal income taxes, and estate taxes that can occur when family members or others are named as beneficiaries. Just ask your account manager for a new beneficiary form. Note that donors don’t have to be older than 70½ to arrange estate gifts from retirement plans. 

Our Office of Gift Planning would be happy to send you our free planning guide – “Directions.” This comprehensive booklet shares many insights for those who are either embarking on creating an estate plan, or for those who are reviewing one. Please call our office at 888.996.1212 to request your copy today.

# The nuts and bolts of charitable gift annuities

The charitable gift annuity stands out as a way to assist the Society of the Little Flower while preserving – even improving – your financial security during times of low interest rates. We will promise to pay a fixed income for life, to one or two people you select, from gifts of securities or cash. Payout rates depend on the age of the income recipient(s) and range from 4.4 percent to 9 percent for one-life arrangements.

It's important to know that your annuity payments are backed by the full resources of the Society of the Little Flower – and that we have never missed a payment in the history of our gift annuity program. Supporters who are looking for antidotes to stock market volatility or low CD rates may find

gift annuities ideal for helping Little Flower – and themselves.

Charitable gift annuities offer an “income you cannot outlive.” If someone age 82 establishes a gift annuity with \$10,000, we will pay that person \$990 a year (9.9 percent) for the rest of his or her life, even to age 92, 102, or older. Gift annuities offer a safe way to “dip into principal” and improve one's living standards.

Note, too, that gift annuities also provide a tax deduction for a portion of the gift you transfer, and that part of your payments will be tax-free or taxed at low capital gains rates. Investors can minimize capital gains taxes significantly if they fund their gift annuities with stocks or mutual funds that have gone up in value.

Some of the friends of the Little Flower have even created gift annuities for their parents to help supplement their income. The children who fund the contract receive the charitable deduction and the parents receive the income – for the rest of their lives. On the other hand, some parents arrange to have gift annuities benefitting their children funded through their will. (Keep in mind that minimum ages apply; please call our office for more information.)

Finally, we would be delighted to provide a customized illustration of how a charitable gift annuity might work in your own situation. Dan and Janice in our Planned Giving Office are available to answer all your questions, and they can be reached at **888.996.1212**. 🌹



To request a free copy of our pamphlet, “Making a Difference Now,” please contact our Office of Gift Planning at 888.996.1212. This short pamphlet describes the creative ways our friends can support the Society of the Little Flower. Surprisingly, many of those ways can be achieved with little cost.



Dan Pritchard



Janice Rutecki

We encourage you to contact Dan or Janice at **1.888.996.1212** for a personal illustration of how a charitable gift annuity can help you and the society.

# Secure your future with a Gift Annuity through the *Society of the Little Flower*



For over 80 years, annuities through the Society of the Little Flower have been safe and secure. With our excellent rate of return, you can be assured knowing that you will receive income for the rest of your life.

Your annuity enables the formation and education of Carmelite seminarians and their worldwide ministries of faith, prayer, charity, and education. Your financial support continues St. Thérèse's mission of "making God known and loved to the ends of the earth."

## Sample One-Life Gift Annuity Rates\*

<u>Age</u>	<u>Rate of Return</u>
72	7.7%
75	8.1%
80	9.3%
85	11.0%
90+	13.8%



**Society of the Little Flower**  
Office of Planned Giving  
1313 N. Frontage Road  
Darien, Illinois 60561

Toll Free: 888-996-1212  
[www.littleflower.org/plannedgiving](http://www.littleflower.org/plannedgiving)

☐ YES! Please send me my personalized annuity package.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

Birth Date (For Single Life Annuity) \_\_\_\_\_

Birth Date (For Joint/Survivorship Annuity) \_\_\_\_\_

Please call 888-996-1212 regarding the rate that applies to your situation. Don't hesitate to request a free illustration for a one-life, two-life or deferred gift annuity. \*Rates are subject to change. For U.S. residents only.