

Between Friends

A publication for the Friends of the Society of

the Little Flower, Darien, Illinois, and Canada

Patience:

TRUSTING IN
GOD'S PROVIDENCE

*"To love you
here on earth,
Jesus, I only
have today"*

- ST. THÉRÈSE OF LISIEUX





Patience: Trusting in God's Providence

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

from the **director**

Friends of St. Thérèse,

It is good to be with you again!

You are the heartbeat of the Society and the backbone of the Carmelites' work here and throughout the world.

Patience is a hard lesson for some of us to learn. Parents learn patience watching their kids slowly

mature and develop. I've had a challenging year with cancer and spinal surgery. Healing and recovery are slow. Getting the permits to build our new National Shrine was an endless labyrinth of bureaucracy. Patience is what opens us to trust God's Providence. This is our theme in this edition of *Between Friends*.

Please know that the Carmelites, here and throughout the world,

remember you and your special intentions at Mass and community prayer each day. Your faith and generosity help us to trust God's Providence and share the good news.

St. Thérèse loves having friends like you! 🌹

**God bless you,
Father Bob Colaresi, O. Carm.,
Director**



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“
We are called to be kind and understanding, especially so when it’s difficult to be so. It’s good to remind ourselves that God is present in everyone – not just in those who are easy to get along with.”



A Family of Faith

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

WE ALL KNOW PEOPLE who try our patience. Try as we might, encounters with those special few can push us to our wit’s end.

It’s human to occasionally be impatient; sometimes, we have a right to be. But how we deal with that impatience is a testament to our character.

St. Thérèse dealt with a somewhat disagreeable sister who sat behind her in chapel. The poor woman seemed to find a daily reason to complain. This elderly nun was never satisfied and seemed to take her frustrations out on Thérèse whenever she could. In prayer (which is an important part of the recipe for patience), Thérèse was led to go out of her way to be kind and loving to this sister.

Trying to understand the heart of those who test

our patience is another healthy step. Few set out to irritate those around them. They carry habits that have been formed over a lifetime. It might be that their unnerving behavior has unhappiness at its core; it could also be that they are simply lonely and need attention. Whatever the case might be, we are called to be kind and understanding, especially so when it’s difficult to be so. It’s good to remind ourselves that God is present in everyone – not just in those who are easy to get along with.

The more we practice patience, the better we get at it. God always takes care of the rest. Enjoy this issue of *Between Friends*. Within these pages, I hope you will find plenty of reasons to trust in the Providence of our loving God; it is a Providence that can help us overcome any obstacle. 🌹

Carmelites gather at Provincial Chapter

■ The Carmelites of the Province of the Most Pure Heart of Mary gathered at our Provincial Chapter in June at Niagara Falls, Ontario, Canada, to reflect on our life and service, and elect our leadership. Each day, we prayed together for the members of the Society of the Little Flower.





2018 PILGRIMAGES of FAITH

Led by Fr. Bob Colaresi, O. Carm.

Pilgrimage to Ireland, the Emerald Isle
April 18-28, 2018



Dublin - Photo by Alessandro Valenzano on Unsplash

Visit this enchanting and wonderful country, which some people call “the other holy land”!

We will visit the Ring of Kerry, Killarney, the Dingle Peninsula, Kinsale, Blarney (you’ve gotta kiss the Blarney Stone) Cobl, Cashel, Dublin, Glendalough, Knock, Connemara, and Galway.

There is something mystic, earthy, and magical about Ireland and its people. Its tragic history has deepened their faith and ennobled them as a joyful, courageous, story-telling people.

We will celebrate Celtic spirituality, which embraced the beauty of all God’s creation.

\$3,975, double occupancy – full airfare and trip; \$4,975 single occupancy – full airfare and trip

For more information, please call the Carmelite Spiritual Center at 800-431-8720 for a pilgrimage brochure.



Dingle - Photo by Ian Schneider on Unsplash

For further information, brochure and registration form for each pilgrimage, please contact:
Carmelite Spiritual Center • 8419 Bailey Road • Darien, IL 60561
800-431-8720 • retreats@carmelitespiritualcenter.org

DON'T THINK YOU NEED AN ESTATE PLAN? THINK AGAIN!

■ Is having an estate plan really all that important? Consider a brother and sister, Larry and Mary, each married with two children. Let's compare how Larry, who "hasn't gotten around" to planning his estate, fares compared to Mary, who has established a thoughtful estate plan.



Larry



Mary

How assets pass at death

Any assets he owns jointly with his wife pass automatically to her. Other assets pass under his home state's laws for those dying without wills. Those laws may give his wife only one-half or one-third of his estate, with the rest passing to his children and even his parents.

Her assets pass under the terms of her will or living trust, as she wishes. She can direct more to a child who needs special assistance and also take advantage of tax-saving strategies, such as a marital and family trust, to give her husband the maximum benefits, while sheltering the estate at his death.

Estate tax consequences

Assets passing to his wife are sheltered from estate tax by the marital deduction. If assets passing to other heirs exceed \$5.49 million in 2017, they could be subject to tax at a 40 percent rate. At his wife's death, she may be taxed on any amount not sheltered by the credit, unless she elects to "save" any portion of Larry's unused \$5.49 million sheltered amount.

Her estate has been planned with her husband's, allowing both to take full advantage of the estate tax credit. If the value of her estate grows, she can make adjustments to keep up with the credit, which is indexed annually for inflation.

If spouse dies first

Jointly owned assets will pass to him free of estate tax, but, at his subsequent death, he will not have the advantage of the marital deduction unless he has remarried.

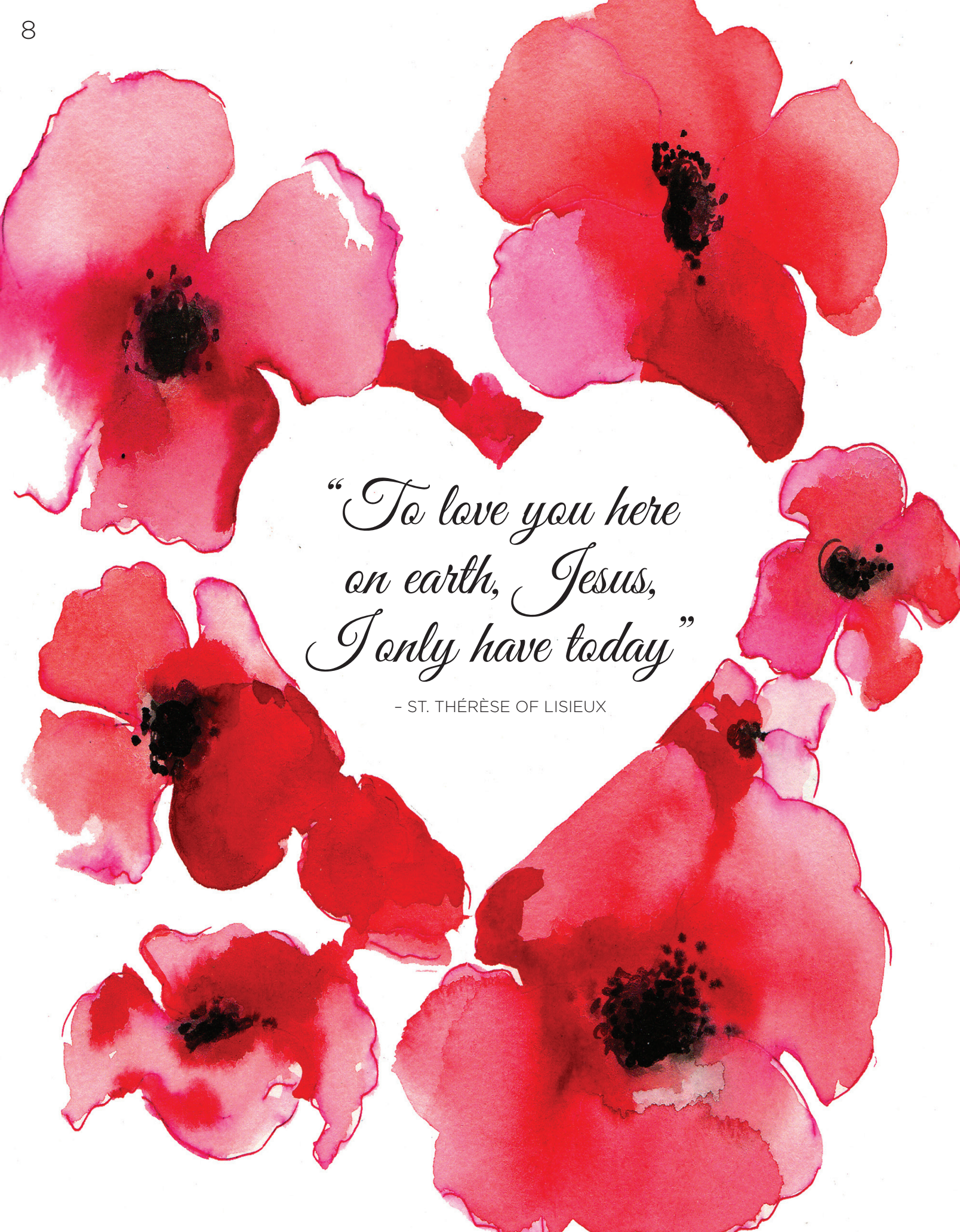
The couple's estate plan allows her husband to pass some assets estate-tax-free to their family. A trust can pay Mary all the income for life, with the assets eventually passing to their children outside her estate.

Remembering special friends and Little Flower

There is no provision under state laws for making bequests to close friends or the Society of the Little Flower in the absence of a will.

She can make specific gifts of particular assets or sums of money to friends or Little Flower. She can even create gifts that reserve payments for life for loved ones and eventually benefit our programs.

■ Having a thoughtful estate plan is smart – not only from a tax perspective, but also as a means of assuring your loved ones and favorite charities, such as the Society of the Little Flower, are financially secure. If you don't already have an up-to-date estate plan, make an appointment with your attorney to have a will or living trust drafted. 🌹



*“To love you here
on earth, Jesus,
I only have today”*

— ST. THÉRÈSE OF LISIEUX

Patience:

TRUSTING IN GOD'S PROVIDENCE

PATIENCE IS SOMETHING I OFTEN ADMIRE IN OTHERS. It is a virtue that is not natural or easy for me. I believe St. Thérèse struggled with it also. Patience allows grace, while impatience short-circuits Providence!

Among the great faith struggles in life is to admit and trust that God is really in charge of the whole universe – all of it and every detail. Because we don't understand how omnipresent and all-powerful God is, we can easily suspect that some things and situations slip through His hands. Or that other forces are working in the shadow lands outside God's gaze and Providence.

Thérèse's greatest teaching is "everything is grace!" It is grounded in Jesus' teaching: "I am always with you." Patience is believing that God is present and working in everything and everyone. Patience expresses that gift of faith by embracing every moment without judgment and with a listening heart. Patience understands that our life experience is the hidden place of revelation. That is why Carmelites stress a more contemplative approach to prayer: listening to life as the place where God comes to us in disguise.

Many of us struggle with patience because we secretly think we are god – that we can do things better, faster, more efficiently, or in ways that fit in with our plans and vision. We simply don't believe that God knows what He is doing, or is even present. Or that He can work through what we judge to be human mistakes and bad choices. We can be so impatient with imperfection in ourselves and others, even though it is where God most dwells and Divine Mercy works in us.

Impatience is basically arrogance – the arrogance of believing that I know better!

Our faith tradition reveals a God Who embraces everything – Who is present in a loving way and brings everyone and everything together. We believe that God has a big picture and plan, revealed in the Garden of Eden, that everyone and everything belongs and harmony is possible and will be achieved.

We also believe that God is eternal – always was and always will be here. God is beyond time, and we live in time. That is the crux of the problem. We want or expect things to be done in our time, according to our schedule or expectations. God has

all eternity, and therefore the ability to see how things work out in the long run. We have only our present moment and limited vision.

St. Thérèse was a high-maintenance, sensitive child. She expected the best, and wanted it when she wanted it. While she doesn't talk so much about patience, she had to experience waiting, appreciating other's needs, the lack of instant gratification, and the presence to let things play themselves out. Basically, she had to learn to trust God, even when the plan wasn't obvious to her. She had to be present to people and things long enough to see Jesus working, emerging, and present, lest her petty judgment blind her.

I feel like a hypocrite writing about patience, because it is not a virtue I have or work at. I was born impatient – always rushing into the next moment – living into the future and not being so present to the present moment. As my mom said: "I was born two days early and never stopped trying to be ahead of things." Impatience permeates my being. People who work with or know me experience that I expect things to happen even as the words are coming out of my mouth. It is the great curse of my life – and causes me to be very judgmental of others and the slow, inefficient pace of life. I rush to the end product, without respecting the process of letting things build and happen. Like I am playing god, instead of allowing God to be God and trust!

I recall Thérèse's young life – how angry and distressed she got when Pauline was gone to the Carmel to become a nun. Her "mother abandonment" issues fired her and she went into an emotional tailspin for about eight months. She said nasty things because she needed and wanted Pauline, right now. What an emotional suffering because she demanded her need be satisfied right then. Amid the woundedness and suffering, she had to trust that Mary actually was smiling on her. Divine Providence was going to take care of her and never abandon her. Her healing by Our Lady of the Smile took a long time to evolve. Everyone's patience was tested, including Thérèse's.





THEN WE SEE IT again when Thérèse felt the call to become a Carmelite nun. Because she was sure it was from God, she thought it would be easy to enter Carmel. It became a divine obstacle course. So our determined young friend hounded the Mother Superior, who firmly told her “when she grew up and was old enough, if God willed, it might happen.” The Chaplain told her that if God willed, it might happen. Her dad arranged for her to see the Bishop (with her hair swept upward to look older) and the Bishop gave her that same line: “When she was older and if God willed.” Of course, our spunky, willful friend wanted to know why the Bishop did not make it happen.

Then the famous pilgrimage to Rome and the visit with the Pope. Told to be quiet before Pope Leo XIII, impatient and determined Thérèse blurted out to the Pope her desire and asked him to make it happen. She was sure the Pope was closest to God and at the top of the ladder. Of course, she was devastated when the Pope echoed: “If God wills!” As she was dragged away. I believe her soul was screaming: “You can make it happen!”

So she had to wait until she was almost 16, because of other's doubts and worries about her and her maturity. She did get to enter a bit early – her faith persisted – and she never lost faith that God was calling her into Carmel, despite the pious obstacles and reservations of others. Impatience can kill and destroy our spirit. It did not shrink St. Thérèse. It humbled and emboldened her trust. Patience attains all that it strives for.

She saw it as a gift when she finally got to enter Carmel. And even if it wasn't exactly as she had romantically envisioned, Thérèse learned patience with the imperfections of Carmel and the nuns she was called to live with. She believed Jesus was there and in them. Patience taught her “the little way!”

Patience is the capacity of calm endurance – the tolerant understanding of people and situations that can cause suffering, distress, and disappointment. Patience is a surrender to the truth that God is in charge and that God's Providence is good. Patience is a surrender of willfulness to a willingness to go along with the flow of God's Providence. Patience is a surrender to the powerlessness of life. Patience is ultimately participating in the eternity of God – the Divine Presence and Plan that make us bigger, rather than tyrannically shrinking everything to our needs, hopes, dreams, and timing.

In the Carmelite tradition of St. Thérèse, our models are Mary of Nazareth and the Prophet Elijah. Jesus' mom had to wait and watch Him unfold and slowly understand what God wanted of Him. I'm sure there were times when she wanted to push the process, like she did at the Wedding Feast of Cana. At his Passion and death, she surely asked God to intervene, yet had to surrender her son to the seemingly unimaginable. Elijah the Prophet called people back to faith in God, then was persecuted and pursued by Jezebel. In his panic and self-pity, he was looking for God everywhere in dramatic ways, but was told to be still, patient, and quiet until he could be present to the “silent whisper” that was God. Patience is at the heart of Presence. We wait for the God already present, but hidden in places our impatience overlooks.

I remember when I was recovering from spinal surgery. I was so impatient with the slow recovery – impatient suffering isolates and hardens hearts. Prayer seemed impossible because I felt abandoned. In desperation, I finally asked St. Thérèse how she got through her darkness and suffering. Hoping for some uplifting answer, I was disheartened when I heard her whisper: “Trust God!” That honestly angered me, as I screamed at her: “Look where you are and I’m here in bed unable to walk!” I froze her out with silent rage for weeks. Finally tired of being depressed, impatient, and helpless, I again asked her. Again the same gentle whisper: “Trust God!” “Don’t you have anything else to say?” I cried out in surrender. It was a long process for me to physically heal, but even longer to learn the primary healing lesson that I was not the messiah who thought he could run the whole world. I had to reconcile with the fact that the world was moving on without me. Do you know how heavy is the burden of thinking you have to keep

the world running!!?

It was humbling and freeing – a real healing of my identity and soul. But only patience allowed me to learn that lesson of love, freedom, and truth.

A great practice I am still learning and use in confession as a penance when

“Patience is a surrender to the truth that God is in charge and that God’s Providence is good.”

people are working on impatience and judgment is: Every time I feel impatience surging in me and judgments hurling, stop. Don’t act on the impatience or judgment. Breathe. Then pray: “Lord, help me understand what is going on in me that creates this angry impatience and rash judgment.” And then listen. It is amazing what we learn and is revealed about us, instead of projecting it on others. God reveals what separates us from our truest self as God’s beloved daughter or son.

Patience teaches us to be truly present to the reality of our life – the sacred place where God meets us and lives and works with us. Patience is about the sacrament of the present moment – living life without judgment with a listening openness and hope that believes that the God-Who-Is is with us right here. Each moment, experience, and person is pregnant with divine possibilities – mysteries we are to plumb, learn from, and be sanctified by.

Yes, St. Thérèse was right: “To love you here on earth, Jesus, I only have today!” So why are we racing into tomorrow or judging by our expectations, rather than being present to where God has planted us? Patience attains all that it strives for – and that is usually the God of Love! 🌹



JOINT OWNERSHIP: WATCH OUT FOR THE LANDMINES!

D **MANY MARRIED COUPLES** own the major assets – homes, cars, bank accounts, brokerage accounts, etc. – in their joint names. In general, the spouse who lives longer automatically becomes sole owner of the entire property, without going through probate.

Joint ownership can present disadvantages, however. What would happen to the assets if both joint owners died in an accident or within a short time of each other? Unless the spouses have wills that direct how such assets are to pass, they could be distributed according to state laws.

Joint ownership may seem like an easy way to plan for the future. But watch out! There are some pitfalls you need to be aware of.

Joint ownership also may present tax disadvantages. When highly appreciated stock, real estate or other assets are left in a will or living trust, any capital gains tax liability disappears and the beneficiary receives a new basis in the assets equal to the date-of-death value. However, with jointly owned property, the co-owner typically receives a stepped-up basis in only one half the property. Too much jointly owned property can also make it harder to set up estate plans to reduce or avoid state and federal estate taxes.

One must also remember that when making a child or friend as co-owner of an asset, that person becomes the sole owner when you pass away. They are free to do whatever they want with that asset, even if it’s not in keeping with your expressed (but undocumented) intentions. Further, should your co-owner become subject to a lien, your asset can become encumbered as well.

Joint ownership of assets certainly has a place in estate and financial planning, but should not be entered into without a good deal of thought and some guidance from professional advisers. 🌹



RETIREMENT PLANS 101

ALL YOU NEED TO KNOW ABOUT IRAS

VIRTUALLY ALL WAGE EARNERS may place funds into IRAs, currently up to \$5,500 per year. Deductions are available for workers not covered by other employer retirement plans or those below certain incomes. These plans provide a current shelter for the income earned on your retirement funds, but savings are fully taxed when withdrawn.

Did you know that there is a satisfying way to avoid part or all of the income tax that is owed on required minimum distributions from IRAs after age 70½? Simply direct the custodian of your account to send a check (up to \$100,000 annually) to the Society of the Little Flower.

Making direct gifts of IRA funds to Little Flower is a smart way to avoid paying income tax! We'll guide you through the process.

Many company-sponsored retirement plans permit employees to roll over their savings into an IRA - without owing taxes - when they change jobs or end their careers. The rollover IRA allows further tax deferral, and no withdrawals are required until the year after the person reaches age 70½.

Contributions to a Roth IRA or Roth 401(k) plan are not deductible, but withdrawals will not be taxed if the funds remain in the account for more than five years and are made after age 59½, or for the purchase of a first home. Unlike regular IRAs, withdrawals are not required to begin after age 70½.

Except for Roth IRAs, retirement accounts are generally subject to income taxes at death, but if Little Flower is named a full or partial beneficiary of an IRA, the income taxes on what we receive is avoided.

Please call our office at 888.996.1212 to learn the ins-and-outs about using funds in your IRA to help support the Society of the Little Flower and the Carmelites. We can steer you in the right direction to make a gift that is satisfying to you. 🌹

FINANCIAL PLANNING ... NOT JUST FOR THE WEALTHY

■ All of us, no matter how expansive or meager our assets might be, can benefit from a bit of financial planning. You deserve it! After all, you scrimped, saved, and worked hard your whole life for what you own.

We are offering a free informational guide to help you get a better understanding of the financial planning process. To receive your copy of "Rewards of Financial Planning," call our office at 888.996.1212. We'll ship it out to you right away.

A Shower of Roses

IN AUGUST OF 2013, I visited Martha during a trip to New York. In our conversation, she shared with me that she was born and raised in Germany. She was a victim in a concentration camp, but was able to escape. She ran and hid in the woods for a few weeks, until reaching the eastern border of Germany. She was almost captured again by a Russian soldier, but escaped to western Germany and found her way to a convent, where the sisters put her up for a few days. Martha then fled to Canada with her sister and opened a restaurant there. They eventually sold the restaurant and moved to New York. She worked as a waitress for 20 years before she retired. Through her life, Martha developed a deep devotion to St. Thérèse.

Martha has been a supporter of the Society of the Little Flower since 1994 and recently shared the following story relating to her devotion to St. Thérèse, which is titled "A Shower of Roses." The story is in her words.

God sends you where He needs you. Several years ago, my friend told me that our family friend was in the hospital. I went to see him and I learned that his right leg had to be amputated. He said, "I want to die since I have no one to take care of me."

I encouraged him not to worry and told him I would take care of him. Before I left, I requested a priest to see Mr. Bernard.

After his stay in the hospital, Mr. Bernard went back to work close to Central Park in Manhattan. On Sunday afternoon, I would take Mr. Bernard in the wheelchair to Central Park. He liked the zoo and the elephant with the name of Tina; she was his favorite. Two years later, his second leg had to be amputated. He continued to work until he became very ill and had to be hospitalized again. Before his release, the social worker called me and told me that Mr. Bernard had only six months to live, and asked me if I could take care of him. I told her I was not able to



do that. The doctor and social worker explained the situation and told me I would be able to care for him because I had helped him in the past. I prayed for guidance and said yes and took Mr. Bernard home. After five months, he became very ill. I called a priest to the house and took Mr. Bernard to the hospital. Shortly thereafter, Mr. Bernard passed away.

I prayed to St. Therese to give me a sign that Mr. Bernard was at peace. Sometime later, I received a most beautiful bouquet of roses with a card for Tina. I told the delivery man that no one with the name of Tina lived here, but it was the right address. I thought of Tina the elephant in Central Park and asked my friends if they sent me the roses. They had not and were surprised. That same evening, I had a dream Mr. Bernard came to my house and said, "I never thought I would come here." I awoke with a wonderful feeling that he was at peace and I remembered the beautiful roses. I believe St. Thérèse gave me a sign that my prayers were answered and sent the beautiful roses. She can touch our lives in extraordinary ways." 🌹



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**.



PAT IS A LIFELONG FRIEND of St. Thérèse, the Society of the Little Flower, and the Carmelites. I have had the pleasure of visiting with her in her home, and talk often on the phone as well. Her devotion and love of the Little Flower are true inspirations. When we first visited, she showed me a relic of St. Thérèse given to her by her mother when she was a little girl, and also a very old statue of St. Thérèse that was also her mother's. She treasures both!

She once told me, "I share St. Thérèse with everyone!" Family and friends very often entrust their petitions to her to pray to St. Thérèse. When her brother-in-law, John, was undergoing cancer treatment, she lent him her St. Thérèse relic. He remarked that he could truly feel the comfort of our beloved saint wherever he went. Her trust in St. Thérèse has been a vital part of her faith life. She prays daily with patience and confidence that the Little Flower brings her petitions to the Heart of God.

Pat said, "I have been praying the novena to St.

Thérèse for many years and always get an answer; it might not be the one I want, but I always get an answer – she never fails me!" Practicing the virtues of patience and childlike trust help us to embrace the knowledge that, although our petitions may not be answered in the way we want or in our time, the answer we get will be the one that God knows is best for us.

Pat has generously supported our National Shrine Campus renovation and has also included the Society of the Little Flower in her will. She assured us that she will continue to help us carry on the legacy of St. Thérèse to ensure future generations can be inspired by the Little Flower's simple spirituality. We are truly grateful for her friendship and love! 🌹



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 would be honored to visit with you and hear the ways St.

Thérèse is a part of your life. Call her anytime at **630.719.2230** to talk or arrange a time to get together.



THE WAIT WILL BE WORTH IT

WHAT WILL YOU BE DOING ON OCTOBER 1, 2018?

You are probably thinking, "I don't know what I'll be doing on October 1st of this year, let alone a year from now."



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



Some say that the devotion to saints has seen its day. I beg to differ. If you want proof, just stop by our Shrine some day."

October 1, 2018, will be a big day. That's when we will dedicate our new Shrine Chapel in honor of St. Thérèse. We would love to have you join us!

Having just broke ground for the chapel in early summer, it will take almost a year and a half to complete. It took over a year to navigate the hurdles that were placed in front of us before we could begin, but Thérèse wasn't going to let those hurdles stop us. And truly, it will be worth the wait!

Patience is a virtue, but during that wait to begin construction, not too many of us here at the Society of the Little Flower were feeling very virtuous.

You may be wondering why we are building a new chapel. The answer is really a good news story.

We could see it coming years ago.

We were bursting at the seams at our daily Mass. When certain feast days rolled around, people were standing shoulder-to-

shoulder, filling whatever space they could find until eventually the lines went out the door. Hundreds of people? No ... thousands.

It's that kind of devotion to our patron saint (young and old alike) that convinced us we would need to take this step to accommodate future generations of those who come here seeking comfort, consolation, and, yes, miracles.

Some say that the devotion to saints has seen its day. I beg to differ. If you want proof, just stop by our Shrine some day.

When life hands us situations that seem insurmountable, and when science and reason and everything else we have under our control fail to help, which of us doesn't cast our eyes upward? When times get tough, who doesn't cry out for a miracle?

And so we move ahead in building a new Shrine in honor of the saint of miracles, Thérèse of Lisieux.

We hope you can join us for the dedication in 2018. Mark your calendar. And in the meantime, if you have ever turned to the Little Flower when things felt hopeless, I ask you to consider supporting our building effort in whatever way you can. Every gift counts. 🌹

■ Special gifts in honor of or in memory of someone can easily be arranged. Call our office at 888.996.1212 to discuss the options we have available.

Consider a Charitable Gift Annuity

Provide for your future and touch someone's life.

When you create a **charitable gift annuity** with the **Society of the Little Flower**, you will receive a fixed income for the rest of your life and give life-changing help to those in need by supporting Carmelite mission work and education programs.



Sample One-Life Rates*

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

*Rates are subject to change. Minimum age 60. For U.S. residents only. Please call 1-888-996-1212 for the rate that applies to your age, or if you would like information about two-life or deferred gift annuities.

☐ **YES! Please send me my personalized gift annuity package.**

Name _____

Address _____

City _____ State _____ ZIP _____

Amount Being Considered \$ _____

Telephone _____ E-mail _____

Birth Date (For Single Life Annuity) _____

Birth Date (For Joint/Survivorship Annuity) _____



Society of the Little Flower
Office of Planned Giving
1313 N. Frontage Rd.
Darien, IL 60561

Toll Free: 888-996-1212

Don't hesitate to request a free illustration for a one-life, two-life or deferred gift annuity. BF2017B