



# 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)

Fall 2013

## A lasting legacy

STORY BY FR. BOB COLARES, O. CARM.





# Legacy: Lasting Impact

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

**D**ear Friends of St. Thérèse,  
It is always good to be in your hands – among and between friends who are the legacy of God and the builders of God’s Kingdom here on earth.

God made us His legacy by making each of us in “His image and likeness.” Jesus makes us His legacy by making us His Body here on earth. We are entrusted to make a difference

by living and sharing. We are the living legacy of God, Jesus, and St. Thérèse. In this edition of *Between Friends*, we focus on *Legacy: Lasting Impact*. We all want to make a difference

and are graced and called by God to impact others in profound and lasting ways. We reflect on people and ways to make a difference.

Thank you for the generous legacy you are and share. Your faith, devotion, and generosity are gifts from and to God, St. Thérèse, the Carmelites, and the thousands of people we serve. 

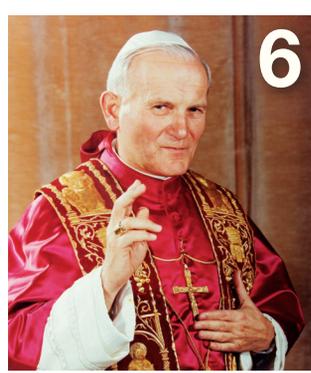
**Fr. Bob Colaresi, O. Carm.,**  
Director

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**Fall 2013**

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# Some things are timeless



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



*St. Thérèse acting as Joan of Arc in a play at the monastery.*

**T**he words of our dear St. Thérèse are timeless and continue to have a lasting impact on our lives even today.

She was merely 24 years old when she left this life. She had traveled once to Rome to see the Holy Father, Leo XIII, but beyond that, she had never been far from the place of her birth.

All of her adult life – since the age of 15 actually – was spent inside the walls of a cloister, what the Carmelites have

always called a “Carmel.” How could she possibly find words that would captivate and console women and men of faith across the ages and across the globe even today?

And yet, every day, here at the Society of the Little Flower, letters arrive telling how St. Thérèse’s remarkable life and her “little way” of spiritual childhood have a lasting impact on people’s lives.

What is it about Thérèse that truly makes her story, her words, and her life timeless and treasured?

From reading her autobiography – the only book she ever wrote – one thing has become timeless and clear to me. St. Thérèse understood, to the very

depth of her being, that she was loved.

Our heavenly friend, St. Thérèse, understood that God’s love was not waiting on her becoming anything else.

God’s love was a constant in her life, not a prize for her own good behavior or piety. She wasted no time fearing she was unworthy of God’s love or in any way unlovable in the eyes of her heavenly Father.

What a lesson you and I can learn from our sister in faith, St. Thérèse, the Little Flower!

And perhaps this simple lesson is at the core of her writing and the reason her words and example are timeless and ever compelling and how they make a lasting difference in people’s lives.

It is so hard for us to believe that, during her life, St. Thérèse was completely unknown outside the walls of the Carmel of Lisieux.

And yet, today she has become even more than she could have ever dreamed. St. Thérèse has been declared a Doctor of the Church, Patroness of the Missions, and Patron saint of France with the warrior St. Joan of Arc.

It is amazing what God alone can do with us if we simply trust in His love!

I hope you will find this issue filled with many ways that St. Thérèse’s lasting impact is making a difference in very lasting ways. She continues to transform lives and hearts by her teachings of her “little way.” I know since becoming more aware of her teachings, they have transformed my heart. 🌹

>> If you would like to share your story of how St. Thérèse has transformed your life, please send your story, along with your contact information, to:

**Mary T. Lambert | Society of the Little Flower | 1313 N. Frontage Road, Darien, IL 60561**

# Pilgrimages of Faith

Led by Father Bob Colaresi, O. Carm.

## 2013 - 2014

### Holy Land

Nov. 10-21, 2013

### Turkey

April 22-May 4, 2014

▪ Turkey in the footsteps of  
St. Paul (biblical Asia Minor)

### Ireland

July 1-11, 2014

### Holy Land

November 2-13, 2014

*Pilgrimages are led by  
Father Bob Colaresi, O. Carm.*



>> For further details and bulletin please contact Darlene at the CSC offices:  
Phone: **630.969.4141** | Email: [retreats@carmelitespiritualcenter.org](mailto:retreats@carmelitespiritualcenter.org)

things to do



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*"What matters in life,  
is not great deeds,  
but great love."*

*Saint Therese of Lisieux*

Carmelite Carefree Village is a Senior Living Community located next to the National Shrine of St. Therese in Darien, IL. In the spirit of St. Therese, we've been advancing quality lifestyles for older adults since 1979.

Our Community offers Independent Living, Assisted Living, & Memory Loss Care in private apartments. Maintenance, housekeeping, 3 daily meals, 24 hour staffing, all utilities including phone, personal care alarm, shopping, planned social programs, activities, banking & Health Care Services are provided for an affordable monthly fee. No Membership Fee required.



# Kindred spirits

*The following story is about a good friend of the Society of the Little Flower who requested to remain anonymous.*

**L**ike many of us, “Harry” first came to know of St. Therese, the Little Flower, when he was a child. Although they lost touch over the years, her imprint on his life was indelible. Therese’s humility, which was such an important part of her spirituality, became the cornerstone of his life.

Growing up, Harry’s ardent desire was to be a saint. Everything he did was focused on that goal, even if it meant suffering the ridicule of his peers. His determination would let nothing get in the way of this quest, although, at times, he paid quite an emotional price.

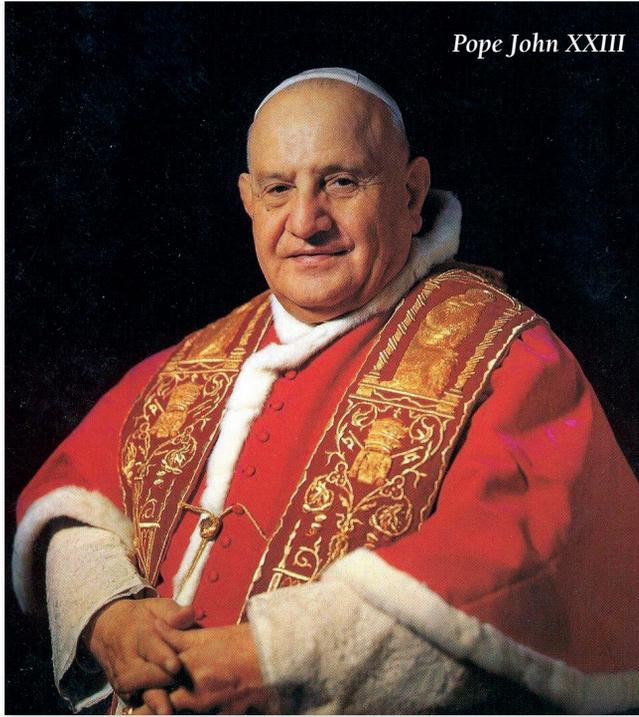
Today, many decades later, Harry remains committed to his goal. Now reconnected with St. Therese, he has begun to hold her hand on his spiritual journey. Her “little way” is very much the way he wants to live.

Earlier this year Harry and his wife joined the Society of the Little Flower’s family of gift annuitants. When asked why he made such a generous sacrifice to support our mission, he stated that he simply wanted to make a difference. He likes that the Society, through the ministry of the Carmelites, reaches out to the poorest of the poor. Support of vocations to the priesthood and religious life is also a priority of his, and he knows that eventually this gift will help in that regard as well. He is convinced that the focus of our work is “just right.”

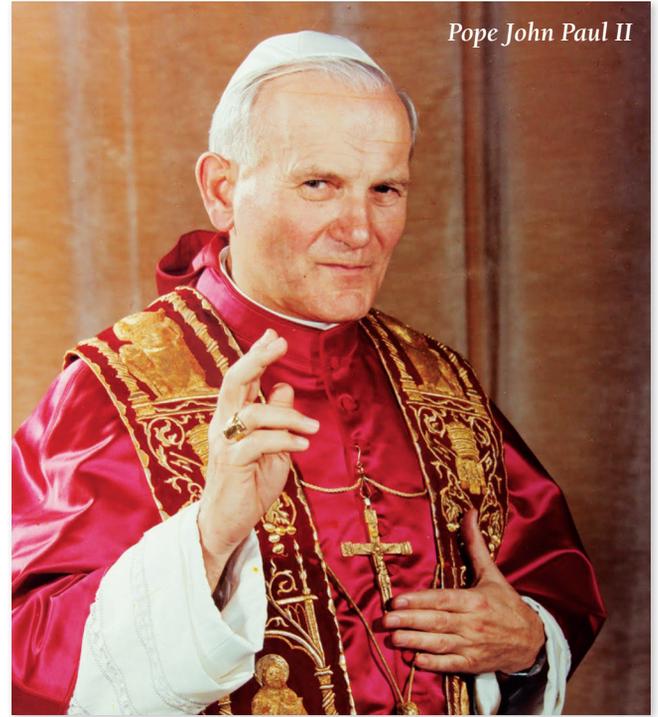
Harry hastened to add that he is very pleased with the care and compassion he is given as part of our annuity family, and would encourage anyone who has the ability to support the Society in this way to give us a call. 🌹



**NOTE:** The Society of the Little Flower’s gift annuity program has been in operation for over 80 years. Our gift annuity rates are quite attractive and the program is rock solid. To request a free illustration, call Dan or Janice in our Planned Giving office at **888.996.1212**.



Pope John XXIII



Pope John Paul II

## Legacy Saints of Our Times

**P**ope Francis will shortly canonize two recent popes with different legacies. The balance speaks of unity in the community of faith.

Both Pope John XXIII and Pope John Paul II shared their gifts in the Petrine ministry to the Church and the world.

Born Angelo Giuseppe Roncalli, Pope John XXIII served as pope from October, 1958 until June 1963. The fourth of 14 children, he had a very human touch. As a Vatican diplomat, he served as apostolic delegate to Bulgaria, Turkey, Greece and France. It gave him a wide exposure to different faith traditions. His famous encyclical, *Pacem in Terris*, stressed that all people are made in God's image and challenged every person of faith to live that way with respect, not judgment. His greatest gift was calling the Second Vatican Council, which opened and updated a reactionary Catholic Church to dialogue with the modern world. He opened windows so that the Holy Spirit could breathe through the Church. For 50 years, the Catholic Church community has struggled to update its structure and mission to be a Light to the Nations, based on the baptismal call to universal holiness of all. Pope John XXIII is commonly known as the "good pope:" because his human qualities sanctified the human journey. His *Journal of a Soul*, like St. Thérèse's *Story of a*

*Soul* tells the story of his simple approach to holiness as he responds and calls others to respond to God's unconditional love. Pope John XXIII's feast day is celebrated on October 11, the opening date of the Second Vatican Council he called.

Born Karol Josef Wojtyła, Pope John Paul II served as pope from October, 1978 until April 2005, becoming the first non-Italian Pope in over 400 years and the second longest serving pope in history. He was one of the most influential leaders of the late 20th century. As a strong advocate for human rights, he helped end Communist rule in Poland and Eastern Europe. He spoke to the culture of life for all people, and continued to improve ecumenical relations with Judaism, Islam, Anglicanism and the Eastern Orthodox Church. He had Carmelite devotion, having written his doctoral dissertation on St. John of the Cross; he wore the Carmelite Brown Scapular of Our Lady of Mount Carmel. His firm orthodox stands tried to reposition and transform the Catholic Church. A target of assassination in 1981, he recovered and taught us a Gospel lesson by forgiving his attacker. Pope John Paul II beatified 1,340 people and canonized 483 saints, trying to underline the universal call to holiness. He traveled the world as a messenger of life and God's love. Pope John Paul II's feast day is celebrated on October 22.

Both these about-to-be-canonized saints enhanced and brightened the legacy of the Catholic Church and challenged us all to be holy and just as we live and proclaim the good news of God's presence and kingdom in our world.

- Father. Bob Colaresi, O. Carm.

# Creating a lasting legacy



» Daniel Pritchard, director of planned and major gifts for the Society of the Little Flower.

**H**ow will people remember you? Consider that question carefully, because the memories you create today will be an important part of your legacy tomorrow.

Will you be remembered as carefree and confident ... or as a worrier? The life of the party ... or someone who stayed to him/herself? Thoughtful and reflective ... or someone who lived for the moment?

Some will say that we cannot change how people look at us. The popular saying is, "I am who I am." The fact is that we have an enormous amount of control over our own legacy – of how people will remember us.

There's no question that the way we view life has been formed by how we have experienced love over the years – and how we share that love today.

St. Thérèse encouraged us to love with the heart of a child. She once said, "My little way is the way of spiritual childhood, the way of trust and absolute surrender." There's no question that love requires risk. But she also reminded us that love, whose source is God, never fails.

Put into practice, Thérèse's way is anything but little or easy or insignificant. But her words do seem so simple. It's their simplicity that attracts us. And it's their simplicity that beckons us to embrace her "little way" as the only way.

In some respects, Thérèse's wisdom is almost incomprehensible to the youth of today. They are being told what to think, what to say and how to feel by

mass marketers who are concerned about only one thing. Their objective has nothing to do with loving as God would have us love, and even less to do with absolute surrender to Him. If only our young people knew another way.

It is precisely in this regard that you can make a real difference, and if you are willing to risk, you will affect your legacy in ways you may never be able to fully comprehend.

What is this risk? It is simply this: consider inviting those in your life who seem to have strayed to look at life in a different way – the "little way." Share your love for the Little Flower with them. Tell them why she has made a difference in your life. Tell them about why living with childlike confidence in God might be something worth thinking about.

You may feel that your words fell on deaf ears. But when people are searching, their heart listens in ways that their ears cannot.

As we look to the future of the Society of the Little Flower, an important part of our plan is reaching out to the young. But we cannot do it alone. We truly do need your help.

Over the last few years we have been working with the Sisters in Lisieux to restore St. Thérèse's Carmel. Today, we are working to ensure that the Society of the Little Flower – the first and largest organization in the United States devoted to promoting the spirituality of St. Thérèse – will remain a vibrant force for years to come. The Carmelites of the Most Pure Heart of Mary are determined to make their dream a reality.

Within these pages of "Between Friends" you will find that this dream has taken flesh. You will read of a vision. You

will learn of a strategic plan. But what we need most as we forge ahead is what you have already offered for so many years: your partnership in this mission.

As mentioned earlier, the most important thing you can do is to share your faith and how St. Thérèse helped form it. But we also need your financial support. Please pray about that.

There are several opportunities available to honor you in recognition of your kindness. Perhaps you may want to memorialize a loved one. And your options for lending support are many: a sacrificial gift today will help launch this project. Such gifts provide the critical resources needed right away. Another option is to include the Society of the Little Flower in your estate plans, either through your Will or Trust. Making the Society a beneficiary of a life insurance policy or retirement plan is yet another option.

Again, please pray about how you might help.

Our Lord promised that He will always be at our side. Remember the words of Isaiah? "Can a mother forget her infant, be without tenderness for the child of her womb? Even should she forget, I will never forget you."

Today we need you to continue to stand at our side. What a wonderful legacy that will be!

**To learn more about this exciting project, please call our Gift Planning office at 1.888.996.1212. We can provide you with more details and ensure that your gift will be tailored so that it is truly meaningful to you.**

You may be interested in our free planning guide, "Family Focused Estate Planning,"  
Just call our office at **888.996.1212**.



# *A lasting legacy*

**L**egacy, as defined in the dictionary, is “something transmitted or received from an ancestor or the past.” All of us have received a legacy that defines us, humbles us, and makes us grateful. Each and all of us want to leave an even better legacy.

All of us want to make difference, don't we? A lasting difference! We want our life to have impacted others in a positive way.

St. Thérèse so wanted to make a lasting difference and impact that she stated: “I'll spend my heaven doing good on earth!” And she has.

Parents and grandparents want their children and grandchildren to carry on



“As Christian Catholics, as well as friends of St. Thérèse, we have to make sure we are “legacy people” – filled with gratitude for what we have been given and what we have been able to do with it – and committed to handing on to the next generations a better world – or, as the Little Flower expressed: “spending our heaven doing good on earth.”

traditions, rituals, food, culture, morals and family heritages. My grandparents migrated to the United States from Italy, at great personal sacrifice, so that the next generations would have a better life. I’m always grateful for the Italian heritage they handed on and for the freedom I enjoy today in this country.

When I think of my mom and dad, I am filled with gratitude: parents who

gave unconditional love – a Mom who was always there; a great cook and compassionate; always a welcoming smile; always put us kids first; rarely had a new dress or coat because she wanted us to have “new”; a Dad who worked two jobs to provide a comfortable home and food on the table; who challenged us to appreciate everything given us and to responsibly use it for

others. It was a heritage and legacy of love, gratitude, hard work, duty, responsibility, sacrifice and love. As a child, I did not always appreciate them. As an adult, I strive to like them. I want to have the impact on others like they did on me.

We all have received a rich legacy, even if we don’t always appreciate it. And we want to hand on an even better legacy – be a blessing the generations following us. We want them to inherit a better world than we received.

Our Catholic biblical faith tells us that Jesus trusted us to be His legacy – to be His “Risen Body” – to proclaim and build the Kingdom of God – to be salt and light – to be a light to the nations – to make a difference in this world – to live and share the good news of God’s great mercy and love.

What a great legacy we have received: We are the beloved daughters and sons of God! It is our true heritage and identity. God’s presence and unconditional love are the heritage that transforms our lives and our world.

I understand that in biblical language the word for “my son” or “my child” also means “my builder.” We are God’s builders as His beloved daughters and sons. That is the faith experience that inspired Thérèse through tough and challenging times – and inspires and empowers us today.

The legacy we received from God and others is also the legacy we are challenged to hand on to others in a more positive and bountiful way. We ask ourselves: How am I salt? Who or what do I preserve and enhance? How am I light to others? Do I warm, uplift and brighten? Or do I cast shadows that diminish the dignity of others?

As Christian Catholics, as well as friends of St. Thérèse we have to make sure we are “legacy people” – filled with gratitude for what we have been given and what we have been able to do with it – and committed to handing on to the next generations a better world – or, as the Little Flower expressed: “spending



our heaven doing good on earth.”

St. Thérèse was and is a Carmelite. Our Carmelite tradition and spirituality are a legacy of presence. We are called to believe in, trust and unveil the Divine Presence in everyone and everything. Part of our Carmelite heritage and legacy is to help all people experience God’s presence. In order to do this, we have to help affirm and enhance the human dignity of each and every one of God’s children. This is the missionary outreach of Carmelites that was so near to St. Thérèse. If people do not have a sense of their own dignity they cannot believe in God’s love and presence. That is why justice work is so critical to the Kingdom of God. That is why you support so many Carmelites throughout the world to reach out to people whose dignity is hidden or veiled in poverty, ignorance, hunger, violence and oppression. We are trying to unveil the Divine Presence in people who need the light to see and ex-

perience in tangible ways the good news of God’s love – through education, health care, Gospel, job skills creation, etc. We show that God cares and is present by our caring. You show that God cares and is present by your generosity.

Another great Carmelite, St. Teresa of Avila (Thérèse’s namesake), taught:

*Christ has no body but yours,  
No hands, no feet on earth but yours,  
Yours are the eyes with which he looks  
Compassion on this world,  
Yours are the feet with which he walks to  
do good,  
Yours are the hands, with which he blesses  
all the world.  
Yours are the hands, yours are the feet,  
Yours are the eyes, you are his body.  
Christ has no body now but yours,  
No hands, no feet on earth but yours,  
Yours are the eyes with which he looks  
compassion on this world.  
Christ has no body now on earth but yours.*

She articulates how Jesus empowers us to be His legacy in this world. What a grace-filled vocation we are and have!

One of the ways the Carmelites are trying to enhance the legacy here in Darien at the National Shrine of St. Thérèse is to have family events and gatherings like our Christmas Coming Home to Family, Thérèse Feast Day, our Stations of the Cross and our Lady of Mount Carmel celebrations. These family events deepen our connection to Thérèse, the Carmelites and each other. They heighten the heritage. At Mount Carmel Centre in Niagara Falls, Ontario, Canada, programs of spirituality and feast day celebrations heighten and deepen the heritage and legacy.

Our Carmelite Province of the Most Pure Heart of Mary, to which we belong, has a long and powerful legacy. We were founded by German Carmelites 150 years ago. They came to a frontier at great sacrifice – even as they were struggling in Europe. Rather than worry, they took risks. As Carmelites of our Province, we know we are standing on the shoulders of self-sacrificing and generous giants who went before us – and see this as our inspiration and the challenge we hand on.

As part of the 150th anniversary celebration, we want to deepen our imprint in Darien, Ill., by making the legacy and spirituality of St. Thérèse more available to more people. We want to hand on the legacy we have received to future and younger generations. So we are renovating, upgrading, modernizing and expanding facilities and programs around her National Shrine. We feel the responsibility to carry on her powerful spirituality and missionary outreach. We want to have a lasting impact. We need your help to hand on this legacy of service, sacrifice and spirituality.

So let us live in gratitude for the legacy we have been given. And, in generosity, let us hand on the legacy of the good news to others – to be God’s “builders” is to truly be His beloved daughters and sons.

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



## *“I never thought of that”:*

Creative gift ideas for helping before year’s end

**F**riends of the Society of the Little Flower have found creative ways over the years to magnify their support – some of which may not have occurred to you.

- People are often surprised to learn that there are different tax results from giving different types of assets. Gifts of highly appreciated securities, for example, may be particularly favorable. If stocks have been owned more than one year, then donors can deduct not just their original cost, but also any “paper profit” present in the gift. Best of all, there are no capital gains taxes due when you give securities.
- Many individuals own old U.S. savings bonds – so old they may have stopped earning interest. These bonds can’t be given directly to the Society (except through your will), but they can be cashed and the proceeds contributed to assist our mission. Charitable deductions either reduce or eliminate taxes on any untaxed interest.
- Some people have old life insurance policies that are no longer needed for their original purpose. It might be satisfying to contribute these surplus policies to “insuring” our future ... with excellent tax results. Completing a simple change of beneficiary form is generally all that is needed. In light of the expansion of our Carmelite campus, such gifts help us plan for the future with confidence.
- Direct IRA gifts offer a unique opportunity for IRA owners over 70 1/2 to assist the Society and reduce taxable income – even if a person cannot itemize his or her deductions. Donors can transfer up to \$100,000 through December 31, free of tax, and gifts will satisfy part or all of their required minimum distributions for 2013. It’s vital that you contact our office at **888.996.1212** if you are planning an IRA gift so that we may coordinate the details with your IRA administrator to ensure that your gift is completed before January 1 and provide you with the necessary receipt. 🌹

# Charitable gift annuities:

*The gift that keeps on giving*



**C**haritable gift annuities are remarkable creatures. The gift annuity program here at the Society of the Little Flower is one of the most successful in the nation. Our rates are some of the best you can find, and our mission is second to none. And that is to say nothing of the top-notch service our annuitants receive from Dan Pritchard and Janice Rutecki in our Planned Giving Office.

Supporters of the Society who choose to give in this fashion receive charitable deductions for the current year as well as the satisfaction of knowing that their gifts will assist the many Carmelite ministries and missions well into the future. But what makes gift annuities unique is their ability also to give back to donors (or other recipients that they select) – in the form of payments for the lifetimes of one or two persons.

This stream of income will continue for as long as a beneficiary is alive, at attractive payout rates. For example, a gift annuity set up in 2013 would pay 8.0 percent to a person age 74, or 9.3 percent if the beneficiary is 80. Furthermore, a majority of the

beneficiaries' payments will be tax free during their life expectancies. (Please call us for complete one-life and two-life payout rates.)

Summing up, a gift annuity starts by providing the donor with a charitable deduction (and capital gains tax savings if stocks are contributed), followed by generous payments for life. Ultimately, and most importantly, your gift annuity benefits our mission in a way that might not otherwise have been possible. It's truly "the gift that keeps on giving." 🌹



Janice Rutecki



Dan Pritchard

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.



## Special planning tips for those who live alone

**D**id you know that, according to one estimate, 25 percent of the population of North America lives alone? Women form the majority of this group, since they have longer life expectancies than men. Nonetheless, many men also live by themselves.

People who live alone have special planning needs, relating primarily to the challenges of aging, end-of-life care, and estate planning. Special attention may have to be paid to providing for assisted living, nursing home care and medical expenses.

Here are some strategies that singles and survivors should implement to ensure their future security:

- Improve your financial "IQ." Ask a librarian about books on personal finance and investing. Take a class or attend seminars that will educate you on annuities, retirement

accounts, life insurance and long-term care insurance. The price of a lack of knowledge can be quite high.

- Seek out a trusted adviser. If you do not have a will, start by contacting an estate planning attorney. You also may need the help of a financial planner or tax adviser.
- Plan for someone to handle financial matters if you become disabled. A general durable power of attorney enables a person you trust to take over the job of paying your bills, monitoring your savings and investments and making financial decisions. Another option is a revocable living trust in which a trustee would provide these services if you become incapacitated. Your trustee also may need a power of attorney to deal with assets that are not in the trust.
- Plan ahead for the time when you may no longer be able to live independently. Plan some "field trips" to local assisted living facilities and continuing care retirement communities. Ask home health care providers about services that may enable you stay in your home, even if you require help with daily activities.
- Get your will and other estate plans in order now, while you are still mentally sharp. Older people sometimes come under pressure from family members to make unwarranted estate distributions. Having your estate plans already in place may protect against any "undue influence." 

To help you start the process, don't hesitate to request our free guide,  
"Family Focused Estate Planning," by calling **888.996.1212**.





## Beautiful blooming rose

**C**harmaine was introduced to St. Thérèse at a very early age. She vividly recalls her mother making a novena to our beloved saint. It was the middle of winter when her mother received an extraordinary confirmation that her prayer was answered. There was a sign that just had to be shared, and so, taken by the arm, little Charmaine was directed to look out a window to behold, in the midst of a blanket of snow, a beautiful blooming rose. It's a memory that has stayed with her for a lifetime.

Charmaine taught music for years, and is presently a special education teacher in Colorado. She is devoted to guiding children who find it difficult to learn in traditional ways. She makes a particular effort to discover the gifts each child has been given by God and

to encourage her young students to celebrate those gifts.

Now teaching in a Catholic school, Charmaine looks for opportunities to share the message of St. Thérèse with the students in her care, letting them know they have a friend in

heaven who is eager to watch over them. Charmaine regularly rewards her children for a job well done by giving them prayer cards, rosaries and other religious articles. She has even created a small altar dedicated to the Little Flower.

In thanksgiving for the friendship St. Thérèse has shared with her, Charmaine has named the Society of the Little Flower as the beneficiary of an annuity she created with an insurance company. She wants to ensure that future generations will continue to know of the great love and intercessory powers of St. Thérèse of the Child Jesus and the Holy Face.

Truly, Charmaine's and Thérèse's friendship is one for the ages. 🌹

# 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)

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

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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.