

Between Friends

A publication for the Friends of the Society of

the Little Flower, Darien, Illinois, and Canada



*“How good God is
to have given wings
to my soul and
lifted it up.”*

– St. Thérèse of Lisieux

Wings of Faith



Wings of Faith!

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

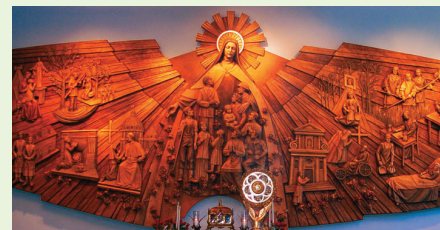
Friends of St. Thérèse,

One of the powerful images here at the National Shrine Museum of St. Thérèse in Darien, is the large wood carving of her life, with the larger than life image of Thérèse embracing all the people of the earth, as if embracing them with wings. Thérèse lived on the wings of faith that expanded her to embrace everyone and everything.

You and I, as her friends, share her vocation to live on the wings of faith. This Edition of *Between Friends* reflects on this theme: Wings of Faith! You have been the wings of the Carmelites carrying us around the world to share the

Gospel of love and justice. So many people have been lifted up by your faith, prayers and generosity. The wings of your faith are the wings of needed hope for others.

Let St. Thérèse continue to help us live on the wings of God's



Spirit. In this community of faith, we are truly Between Friends and befriended by God! 🌸

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



4



7



8

IN THIS ISSUE

- 2 From the director
Wings of Faith!
- 3 From the editor
A Family of Faith
- 4 From the office
of gift planning
On the Wings of
Faith and Friends

- 5 From the office
of planned and
major gifts
The Easy, But Potentially
Dangerous, Estate Plan
- 7 From the office
of planned and
major gifts
Test Your Estate
Planning IQ
- 8 Feature story
Wings of Faith

- 12 From the office of
gift planning
A 'Can't Miss
Opportunity
- 13 From the office of
gift planning
Devotion to St. Thérèse
Through the Ages
- 14 From the director
of planned and
major giving
The Wings of Faith

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the Little Flower

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Father Bob Colaresi, O. Carm.
DIRECTOR/PUBLISHER

Mary Lambert
EDITOR/DEVELOPMENT
DIRECTOR

Father Bob Colaresi, O. Carm.
Mary Lambert
Dan Pritchard
Joe Voss
Mary Zacharias

CONTRIBUTING WRITERS

Dan Pritchard
PLANNED AND MAJOR GIFTS

Society of the Little Flower
1313 N. Frontage Rd.
Darien, Illinois 60561-5340
800.621.2806
www.littleflower.org

The Monastery of Mt. Carmel
Society of the Little Flower
7020 Stanley Ave.
Niagara Falls, Ontario
L2G 7B7
800.922.7622
ca.littleflower.org

FAITH CATHOLIC
Patrick Dally
GRAPHIC DESIGNER



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

A Family of Faith



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Anyone who has raised a child is quite familiar with the oft-repeated question, “Why?” And they are equally familiar with the standard parental response, “Because I said so.”

In times of turmoil or doubt, it’s natural for us, no matter our age, to turn our eyes toward the heavens and ask, “Why.”

As I have shared in this column previously, in recent years my heart has been broken many times – through the loss of my husband, and then my son. I can’t tell you how many times I have looked to God and simply asked, “Why.”

And then I waited. And waited. And frankly, sometimes I feel that I’m still waiting for an answer that will make sense out of everything that has played out in my life and also bring me a measure of comfort.

As Christians, we know that through thick and thin, even when things that we are confronting don’t make any sense, the answer we must cling to are the words, “Trust me.”

Easier said than done. I’m starting to believe it takes a lifetime to truly master the art of trusting

God without question, particularly when the chips are down. It takes a lifetime to usher the question “why” out of our vocabulary – and out of our prayer.

St. Thérèse had the wisdom of an 85 year old when she was 24. She didn’t worry about “why.” Her faith’s foundation was her little way of spiritual childhood, the way of trust and absolute surrender. How I wish I had her strength of faith!

Thankfully, I am surrounded by family and friends who often act as God’s ambassador in the painful moments of my life. That includes people like you – people who love the Little Flower like I do. I think of Carrie M. from Canada, and countless others, who have written to me with words of love and support and prayer. Our Little Flower family means so much to me. I hope you know that this family is there for you, as well. We are a collection of people from the world over, but we share in the friendship of St. Thérèse. She binds us together in ways we may not understand, but the strength of our common prayer through her can change the world. Including yours.

This issue of *Between Friends* takes a look at the ways our Little Flower community supports each other, and how together we can fly beyond any obstacle – with the wings of faith. 🌹



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.

On the Wings of **FAITH AND FRIENDS**

TWO VERY SPECIAL and long time friends and benefactors of the Society of the Little Flower are Jim and Mary. Their relationship with St. Thérèse is a trusting and grateful one. Mary shared that St. Thérèse has come through and interceded so many times for them throughout their lives – and she continues to do so!

Jim's mother Emily introduced him to St. Thérèse when he was a young boy. She herself had the middle name of Thérèse and was 18 years old when Thérèse was canonized in 1925.

After Mary and Jim had their first child – the baby became ill and that is when Emily introduced Mary to St. Thérèse – giving her the St. Thérèse novena prayer. It has been a life of devotion ever since. Their daughter's confirmation name is Thérèse because of her parent's devotion to the Little Flower. Mary prays to St. Thérèse every single day. "She is my go to saint! And I trust her so much."


Mary and Jim's faith has gotten them through some incredible physical journeys. Ten years ago Jim had a heart procedure that took a bad turn and he came very close to death. Mary prayed to St. Thérèse every day. Again a few years ago – Jim barely survived deadly Legionnaire's Disease. Jim was near death when he was given the Sacrament of Anointing of the Sick. Jim said "when the priest put the holy water on my forehead, water burst from my face and I felt better immediately." His dangerously high fever that he had for days broke at that moment. It was a miracle he survived. "I prayed to St. Thérèse many times during that illness." Once again, St. Thérèse came through.

Mary herself has had a serious health scare and journey of her own. She is a recent cancer survivor and just finished chemotherapy and radiation after a surgery. She put her faith in God and prayed to St. Thérèse. Jim commented, "She showed great courage and incredible faith during the entire ordeal. God is good."

Jim spoke of the pilgrimage to France they went on with Fr. Bob. "It was a journey of a lifetime! I thought I had deep faith, but my faith grew so much after that trip." He and Mary still talk about the pilgrimage, that it was truly amazing and the part of the trip that took them to Lisieux was an incredible experience. Mary learned of St. Thérèse, "nothing is too big to ask of her."

"St. Thérèse takes such good care of us" explains Mary, "that we want to take care of her by helping the Society and Carmelites." Jim shared: "the more you give, the more you receive. We have received so many answered prayers – we want to give back."

Jim and Mary have been friends of Fr. Bob and the Society for 26 years! They have generously supported our efforts with the renovation and expansion of our Darien campus and said they will continue to give back for all they have received.

St. Thérèse has blessed us abundantly by sharing her friends with us! 



The Easy, But Potentially Dangerous, **ESTATE PLAN**

IT'S FAIRLY COMMON for individuals, especially married couples, to own many of their assets in “joint names” – homes, cars, bank accounts, brokerage accounts, etc. Joint ownership arrangements usually provide for “right of survivorship,” meaning the person 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 you and your joint owner died within a short time of each other – and neither had made a will? Each joint owner should have a will that avoids having these assets distributed according to inflexible state intestacy laws.

Older parents sometimes name a son or daughter

as joint owner of checking or savings accounts, with the thought that he or she will receive the account at death. But a bankruptcy proceeding against the son or daughter could freeze the account and deny access to the parent or child for a period of time. A safer plan might be to leave the account by will, living trust or pay-on-death (POD) designation, which would protect the funds while the parent is alive.

Joint ownership also may present tax disadvantages. When you leave highly appreciated stocks, real estate or other assets to someone through a will or living trust, any capital gains tax liability disappears at death and your beneficiary receives a new basis in the assets – “stepped up” to the date of death value. With jointly owned property, however, your co-owner typically receives a stepped-up basis in only your half of the property. Too much jointly owned property can also make it harder for attorneys to set up trusts in estate plans to reduce or avoid state and federal estate taxes.

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. 🌸



POLAND & PRAGUE

August 31 – September 10, 2017

A special emphasis on the Shrines of Poland, so beloved to Pope John Paul II—as well as the Infant of Prague in the Czech Republic. We will visit Warsaw. Niepokalanow (St. Maximilian Kolbe), Czestochowa (Black Madonna), Krakow, where John Paul II was Archbishop and studied, Wadowice, Lagiewniki (St. Faustina, Divine Mercy), Auschwitz-Birkenau Concentration Camp, and Prague.

Cost \$4,100 double occupancy



HOLY LAND

November 5 – 16, 2017

Visit Jerusalem, the Mount of Olives, Gethsemane. Way of the Cross, Western Wall, Bethlehem, Mount Carmel, the Sea of Galilee, Nazareth, Cana, Capernaum, Mt. of the Beatitudes Tabgha, River Jordan, Mt. Tabor, Biet Shean. Highlights include boat ride on the Sea of Galilee, Biblical Passover meal, St. Peter's Fish Lunch, Baptismal renewal in the River Jordan, with an Israeli/Jewish Biblical guide and teacher. Biblical reflections and Mass daily at holy sites.

Cost \$4470 double Occupancy



**For further information, brochure or registration form, please contact:
Carmelite Spiritual Center, 8419 Bailey Road, Darien, IL 60561,
or call:630-969-4141 - retreats@carmelitespiritualcenter.org**

Test Your ESTATE PLANNING IQ

Q: What is the difference between a will and a revocable living trust?

A: A will takes effect upon the death of the person who makes the will, and is a public document. In most states, the will must be filed in the probate court in the county in which the decedent resided. A revocable living trust, on the other hand, is a private document. It takes effect during the trustor's life and is used to hold and manage the trustor's assets during life, as well as during a possible time of disability and following the trustor's death.

Q: Is there a difference in cost between a will and a revocable living trust?

A: A revocable living trust may be more expensive to draft and set up than a simple will, and there may be ongoing trustee fees if a bank or trust company is appointed as a successor trustee. However, assets held in a revocable living trust will not be subject to probate. They will "pass outside of probate" similar to life insurance proceeds and assets remaining in other accounts where a death beneficiary has been named.

Q: If I have a living trust, do I still need a will?

A: Yes, you need a will to dispose of any assets not placed in trust during your lifetime and to name an executor or a guardian for someone in your care. If you do set up a living trust, it's vital that you follow through and actually transfer ownership of your assets into the trust, along with any new investments and other assets you later acquire.

Q: Are there tax advantages to living trusts?

A: No. During your lifetime, all trust income, including capital gains, will be taxed to you and any deductions will

■ To request a free copy of our booklet, "Family Focused Estate Planning" call our Planned Giving Office at 888.996.1212



GETTY IMAGES

be passed through to you. All the trust property will be included in your estate for federal estate tax purposes.

Q: Does everyone need a revocable living trust?

A: People who live in states where probate is short, simple and inexpensive may need only a will, or perhaps a will that contains a trust to protect beneficiaries. On the other hand, anyone with a complex estate or who owns property in several different states may need a living trust.

Q: Can a living trust benefit charities I support?

A: Yes, a revocable living trust can make gifts to the Society of the Little Flower, for example, and you will receive income tax charitable deductions on your personal tax return. You can also make the Society a beneficiary of a living trust, similar to a will, with potential tax savings for your estate. 🌸

“How good God is to have given wings to my soul and lifted it up.”

– St. Thérèse of Lisieux

WINGS OF FAITH

DON'T WE ALL WANT TO TOUCH THE LIGHT? – embrace the stars? We want to reach beyond in a connection and wholeness that make us like God? In Greek mythology, Icarus made wings of wax to fly to the sun, source of light and warmth. Inside every one of us, created in the image and likeness of God, is this longing to fly and connect.

St. Thérèse, our heavenly friend, was so in touch with this longing. She even talked about “living in exile” because she sought to soar to heaven – to that universal embrace of Love Who is God! One of her great prayers reflects on being a weak little bird.

She even prayed that Jesus would be her elevator to lift her to heaven – to life – to love! She always wanted to fly –and sometimes her earthly existence weighed her down and separated her. She longed to live on the wings of faith. Wasn't that part of her fascination with angels?



■ Interiors and architectural details of the Sainte-Therese basilica, built year 1929, in Lisieux, Normandy, France.



THÉRÈSE HAD GREAT FAITH, even though it was tested at times. “I have never heard Him speak, but I know He is inside me,” she explained. How profound to believe that the God of the Universe lives within me. Her spirituality was about her childlike smallness, but her faith connected her and God with the whole universe. She was made co-patroness of the Missions, despite never leaving France for missionary work. Her big heart embraced all - “in the heart of the Church, I will be love!” “My vocation is love” expresses her wings of faith.

Even though she was hyper-sensitive and even high-maintenance at times, her love of God transformed her so that she did not collapse in a self-pitying world of disappointment and darkness. For her, prayer is letting your heart sail across the universe into God’s heart – with reckless abandon and childlike authenticity. Thérèse teaches us the contemplative way beyond words, to a union of souls, in love.

“
**Prayer
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times.”**

Prayer is experiencing God’s presence within and around us – in a union and communion that words cannot capture. Prayer frees us from the self-centered and limiting ego that thinks everything is about me. Thérèse, teaches us that “everything is grace” – which means God is everywhere!

This is true Prayer as the wings of faith!

Haven’t we all had times of being grounded? Heavy burdens weigh down our spirit. Disappointments isolate and shrink us – physical challenges depress us – emotional pain oppresses us. Wounds debilitate us. We feel lonely, overburdened and hopeless – with no wings to help create a better future or be a launching pad for us to take risks to change and reach out.

Prayer and deep communion with God can give us wings – to trust God to carry us through dark times, in God’s outstretched arms – the eagle’s wings He sweeps us up in to fly over troubles waters. This deep faith and trust connects us with the whole Body of the Risen Lord – with all the other people who love us.

The community of faith is like the flocks of geese we see flying at times - in order, with a

common direction and different ones taking the lead as they fly on the draft of the wings in front of them. As I read and pray for your intentions, I'm always touched by how most times your petitions are for others – their needs, hopes and hurts. Wings of faith join us as a community, flying in the same direction.

Recently when I was recovering from my spinal surgery, I am embarrassed to admit I was depressed and wallowing in some self-pity. I had no urge to try to walk, crippled by pain. What was most embarrassing was that I felt abandoned by God and did not pray – I did not think God cared for me at that time. But I so wanted the wings of hope. So I asked God to listen to the prayers of those who loved me. And I was overwhelmed by the cards, prayers, good wishes and e-mails of people. They were angels fluttering around and within me. They lifted my depressed and grounded spirit. In my powerlessness, they became my strength – my wings of spirit! It was truly an uplifting experience of our inter-dependence as sisters and brothers in Christ. Words cannot express my gratitude for these wings of faith and love that carried me through dark times. Wings of love healed and are healing my broken spirit.

Wings of faith connect us. Sometimes, don't we get so focused in our own little world and aches and pains, that we become unaware and non-responsive to others around us – to the larger community of God's children? Our faith can enlarge us and give us the heart of Christ – and all-encompassing embrace of God. Faith can expand our attitude and outreach – give us wings to see our connection with others in need. Faith wings us to be more generous and live in solidarity with the poor, alienated, homeless, immigrants, and victims of violence.

In a world fractured and divided, our Christian Catholic faith expands our outreach to those less fortunate – to our fellow pilgrims on this shared planet – to wing beyond borders. Faith, grounded in the Divine Presence within us, gives us wings that connect us and allow us to help and uplift others, especially the least among us. We do not only share resources, we share the Divine Presence within and among us – this Divine Energy and Presence that uplifts and works miracles!

Isn't it interesting that our faith tradition envisions the indwelling Divine Presence as the Holy Spirit, imaged as a Dove – the winged Spirit uplifting and igniting!!

You, the Friends of St. Thérèse, fly on these wings of faith by the way you trust God with childlike confidence and reach out in generosity to help the Carmelites serve the poor in over 50 countries throughout the world. For so many people, you are the hands of God reaching out – you are the heart of Jesus beating with love – you are the uplifting Spirit Who gives them hope.

What an awesome responsibility we share –



PRAYER OF ST. THÉRÈSE

Lord Jesus, I see myself as a weak little bird, with only a light down covering. I am not an eagle, but I have an eagle's eyes and heart. In spite of my littleness, I dare to gaze upon the Divine Sun, the Sun of Love, and my heart soars like an eagle to fly toward You.

Flapping my small wings, I seek to fly toward the Sun, climbing upwards toward the Divine Furnace of the Holy Trinity. What shall I do, with such small wings?

I shall not be troubled. With bold surrender and cheerful confidence I shall continue gazing upon the Divine Sun. Nothing will frighten me, - not the wind nor the rain, nor even dark clouds. For I know that beyond any clouds is Your Light, and Your Brightness will not be eclipsed for even a single instant.

When tired or hungry or overcome by the burdens of life, I do not hide amid storms, but turn toward the beloved Sun, presenting my helpless wings to Your beneficent rays. I shall gaze at the Sun, until I die. I delight in feeling small and helpless in Your presence, for my heart is at peace.

-Adapted from *Story of A Soul*

empowered by God's Presence and unconditional love! We can say with St. Thérèse of Lisieux : How good God is to have given wings to my soul and lifted it up.

Or as her Carmelite namesake, St. Teresa of Avila, expressed it:

*Christ has no body now on earth but yours,
no hands but yours.*

No feet but yours.

*Yours are the eyes through which Christ's compassion
is to look out to the world.*

*Yours are the feet with which Christ
is to go about doing good.*

Yours are the hands with which Christ is to bless all people.

Yes, we have been graced by God and inspired by St. Thérèse, to live on the wings of faith – and be the wings of God! 🌹



**For so many people,
you are the hands of God reaching out – you are the heart of Jesus beating with love – you are the uplifting Spirit Who gives them hope**

A "CAN'T MISS" OPPORTUNITY

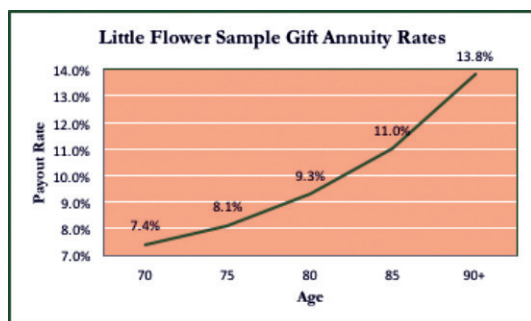
Many friends of the Society of the Little Flower are aware that our gift annuity program is one of the most popular - *and generous* - programs in the country. We manage thousands of active contracts - a real testament to the trust people place in us. Not only have we never missed a payment in the program's 80 year history, our gift annuity fund is rock-solid, providing a strong reserve to protect the contracts' future payments.

Why are people attracted to this program? A gift annuity serves two purposes: to provide participants (age 60 and older) with an income for life - at a rate that will never change - while also helping the Society plan for its future. It truly is a win-win opportunity.

UNDERSTANDING A GIFT ANNUITY IS AS EASY AS 1-2-3:

1. You make an irrevocable gift of \$1,000 or more to the Society of the Little Flower;
2. You (and/or someone you love) will receive fixed payments for as long as you live;
3. A portion of your payments will be tax-free, and you receive a tax deduction.

The chart below shows how generous our payout rates are (rates are based on age).



We would be happy to provide an illustration that is tailored to your personal situation - without obligation! Call our Planned Giving office at 888-996-1212. 🌸



Could a gift annuity be right for you? Following are some of the most common reasons people have mentioned for creating a gift annuity with the Society of the Little Flower.

1. To supplement one's present income at an attractive, fixed rate.
2. To enhance Social Security payments with partially tax-free income - and receive a charitable deduction as well.
3. To use cash from a soon-to-expire CD to receive a better return than what banks are offering.
4. To express love for St. Thérèse and the Carmelites by making a significant gift to support our seminarians, retired religious and missionaries serving throughout the world, while helping oneself, too.
5. To provide a regular stream of income for a loved one, perhaps even through your Will.
6. To transform "expired" savings bonds and generate an income that will last as long as one lives.
7. To redeem shares of stock or a mutual fund that are paying a low dividend, avoid some of the capital gain tax - and get payments you know you can count on.

A gift annuity provides safety, security and peace of mind. Call us today to learn more: 888-996-1212.



DEVOTION TO ST. THÉRÈSE

Through the Ages

A LITTLE OVER A YEAR AGO when visiting friends of the Society of the Little Flower, I visited Elizabeth, a retired librarian. She shared with me a story of her husband, who died 3 years ago. He had learned of St. Thérèse as a young boy from his father, Joe, who also had a strong relationship with St. Thérèse. Elizabeth shares her story with us in this issue of *Between Friends*.

My husband's family loves to tell the story of their father's devotion to Saint Thérèse, the Little Flower. At one point in his life, Joe, my father-in-law, was seriously ill. He went to Mayo Clinic seeking answers, but the doctors had none to give. This was about the time when Saint Thérèse was canonized, and she captured Joe's interest. He prayed to her and promised that if he would get well, he would put a statue of her in all the churches in the city in which he lived. He did recover and made good on his promise.

There were several grottos in

nearby cities, to which he also gifted statues. In the early days of our marriage, we traveled to visit various churches and grottos to see those statues.

Joe and his wife operated a small variety store and spent long hours away from the house. His wife's two sisters looked after the couple's two sons. One day a little girl dressed all in white came to the family's front door and asked for Joe. She was told that he was not at home. But she left a big bouquet of roses for him. There was no note or card with the flowers. A check of the local florists provided no clues

as to the identity of the sender. Joe always felt this shower of roses was Saint Thérèse's thank you.

The devotion of my husband and his father to Saint Thérèse has had a positive influence on my prayer life. As I get older, and my list of cares and concerns lengthens, I appreciate her intercession. I do believe she helps with my petitions. And I do remember to thank her for that every day. Although I have not received an actual bouquet as we believe my father-in-law did, I believe I have been showered with blessings through her many intercessions. 🌹



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 WINGS OF FAITH

James Matthew Barrie. Does the name ring a bell?
J.M. Barrie was a Scottish novelist and playwright, perhaps best known for his book, *Peter Pan*, or *The Boy Who Wouldn't Grow Up*.

In my opinion, some of Barrie's most memorable words are not found in *Peter Pan*, but rather in his novel, *The Little White Bird*. In it he writes:

"The reason birds can fly and we can't is simply because they have perfect faith, for to have faith is to have wings."

Barrie's words make me wonder if he ever read the writings of our patron, St. Thérèse. Thérèse was convinced that having perfect faith – like that of a child – would help us navigate through life in the surest of ways. "My little way is the way of spiritual childhood, the way of trust and absolute surrender."

If only we were all birds! Perfect faith wouldn't be such a challenge. But St. Thérèse understands that for human beings, possessing perfect faith is really a journey – a way rather than an endpoint.

And that way is rarely smooth. It can be steep and

treacherous as we encounter the crags of life as well as its valleys. That is why most of us need spiritual guides who can keep us pointed in the right direction as we ascend to the "high places."

St. Thérèse served as a guide to the novices at the Carmel in Lisieux. It is doubtful she thought of herself as a spiritual guide for the ages, but that is what she has become for so many who turn to her for guidance and spiritual direction. Most likely, she is such a guide for you.

Think for a moment: how did you come to know Thérèse? Perhaps it was from a parent or grandparent, a relative or even a nun who taught you in grammar school. Without that person, your faith life would most likely be very different.

Now consider a second question: who might need your influence to come to know St. Thérèse? How might that person's life change if you took the time to share how

"In a couple years, our campus will be markedly different. We are doing so for the very same reason you share your faith with those you love: to do everything we can to help people get to heaven."



she has made a difference in your life? And how might that person's life be different if you chose not to share?

At the Society of the Little Flower, we have embarked on a multi-year project to renovate the National Shrine of St. Thérèse. In a couple years, our campus will be markedly different. We are doing so for the very same reason you share your faith with those you love: to do everything we can to help people get to heaven. It's our responsibility, but as you know, we cannot do it on our own.

We need you.

We need you to help build grottos to honor St. Thérèse and the Infant of Prague. We need you to help create prayer stations to honor the Blessed Mother, St. Joseph and Jesus with the children. There are bridges and walkways and fountains that need to be constructed.

We hope you will consider making a sacrificial gift to make these things happen. It is for our children and grandchildren and their children that we have taken on this project.

Recognition and memorial opportunities are available at

certain gift levels. Your gift can be pledged over a period of years if that is more convenient.

We would be happy to send you a full description of this project with pictures. In the meantime, please pray about how you might help. I can be reached at 888-996-1212.

In conclusion, consider these words from J.M. Barrie; they also appeared in his book, *The Little White Bird*:

■ "Life and death, the child and the mother, are ever meeting as the one draws into harbour and the other sets sail. They exchange a bright 'All's well' and pass on."

We have a unique opportunity to ensure that as future generations "set sail," all will be well in their spiritual journey. Let's partner together to make that happen. 🌹



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

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