

**THE CATHOLIC FOUNDATION
OF THE ARCHDIOCESE OF BOSTON**

**Parish Manual for
Promoting Planned Gifts**



CATHOLIC LEGACY SOCIETY

ARCHDIOCESE OF BOSTON

November 2009

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1. Executive Summary

Planned giving has important implications *in the present* and *in the future*.

In the present, you can help your parishioners

- Enhance their relationships with God
- More fully reflect the deep love and regard they have for the Church
- Be good stewards of what God has given them

In the future, you can help secure very important funding for your parish to help you and future parish leaders:

- Carry out your Gospel mission more effectively
- Secure more funds to augment Offertory collections
- Insulate your parish from swings in the economy

There are also some things a planned giving program will help us avoid:

- Missing out on opportunities to help our parishes and our parishioners
- Not asking for gifts your parishioners are (without a doubt) making to other charities
- Staying dependent on Offertory collections, grand annuals and capital campaigns for adequate funding

The purpose of this manual is this:

1. To demonstrate why planned giving is so important.
2. To lay out a simple, turnkey method for you to develop a planned giving program that is as high-powered or as easy-going as you feel appropriate for your parish.
3. To give you the materials you need to move forward on your own if you wish.
4. To describe how The Catholic Foundation (TCF) can help you promote planned giving in your parish

2. What Is Planned Giving?

Description of Planned Giving

Planned giving is a method of charitable giving that typically involves people's financial and estate planning; and it's for everyone and not just the wealthy. Planned giving allows people to give from their assets and not just from their income. Accordingly, planned giving allows people to make larger gifts than they ever dreamed possible and in ways they may never have thought of. The result is that they can express the deep and profound love they have for the Church, their parish or school (or any other charity).

Planned gifts are not just for the wealthy

Often a planned gift is the only way that a person can make a gift.

Often a planned gift is the only way that a person can make a gift. People are not willing or are even afraid to make a significant gift during their lifetimes because they feel they might need the money for their own or their family's financial security.

In some instances, planned gifts can help donors seize financial opportunities that can dramatically increase the size of their gift. Planned giving can help donors a) show their love for what the Church does, b) help them be better stewards and c) help them pass on their personal values. Most importantly, planned giving can help the Church partner with donors to help them secure all these advantages and this partnership is another important way for the Church to be a sacramental presence in their lives.

The important thing to remember is that donors can make planned gifts without jeopardizing their retirement income, their family's inheritance or their own financial security.

Donors will not jeopardize their retirement income, their families' inheritance or their own financial security.

Characteristics of Planned Gifts

Planned gifts have common characteristics:

- Usually, **they involve financial and estate planning** because they are larger and more complex.
- **They are made more from assets other than from income**; so much more of a person's total financial picture becomes available for giving.
- **Planned gifts can be for any purpose**, whether current use, capital purposes, endowment or even current operating funds.
- **Planned gifts are future-oriented** for both donor and the Church. That means that donors typically focus on longer-term needs and opportunities for service and that focus can be very helpful to the Church.
- **Personal values are very important in making a gift.** People will make planned gifts when their values align very powerfully with the Church's; they sense the importance of what the Church has done for them and their families and what it could do for others in the future.

Assets Used in Planned Giving

People can make planned gifts with a variety of assets. Being able to give assets besides cash opens up a great deal of opportunity. Here are some of the types of assets people can use to make gifts:

- Cash
- Stocks and bonds
- Real estate
- Closely-held stock
- Life insurance
- Retirement plans

- Tangible personal property

Types of Planned Gifts

Some ways that people can make planned gifts include:

- Outright gifts (the Church gets the property immediately)
- Bequests through their wills
- Charitable remainder trusts
- Charitable gift annuities
- Pooled income funds
- Charitable lead trusts
- Bargain sales

Financial Benefits of Planned Gifts

Financially, planned gifts can be very beneficial for donors. By making a planned gift, donors can

- Bypass capital gains taxes
- Increase current income
- Increase current income tax deductions
- Increase estate and gift tax deductions
- Conserve estate assets for heirs -- even pass on larger estates in some situations

3. Why Is Planned Giving Important? The Statistics

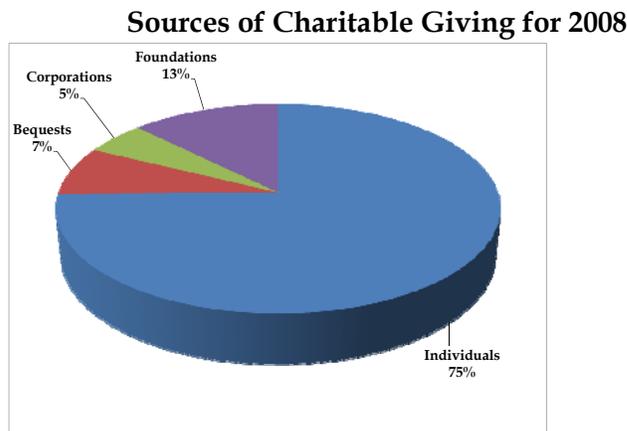
There are many reasons for the importance of planned giving for charities generally and reasons that make planned giving especially important for the Church.

- **Significant numbers of planned gifts** have already been made – with a look at the Church’s share and how significant it is that people are making such gifts.
- The United States is in the midst of an **unprecedented transfer of wealth** between generations.
- Planned gifts are relatively **inexpensive** to raise, in terms of both human and financial resources.
- There is a **tremendous number of people and charities involved** in planned giving.

Planned Giving in the United States

When looking at planned gifts already made, there are two important measures – one is the amount given to charities in the US from bequests (through people’s wills) and the other is the amount of money the IRS is tracking in charitable trusts.

First, bequests provided about 7% (or almost \$23 billion) of the more than \$306 billion given to charity in 2008 (the last year we have statistics for). Thus bequests amount to about 43% more than corporations provide and about than half of what foundations provide. Here’s a graph that shows the sources of current charitable giving.



Total contributions: \$306 billion

Source: Giving USA Foundation, *Giving USA 2009*

Second, the IRS reports that charitable trusts are valued at almost \$110 billion (for the 2006 filing year).¹ This figure does not include charitable gift annuities that, by anecdotal evidence, are more common than charitable trusts.

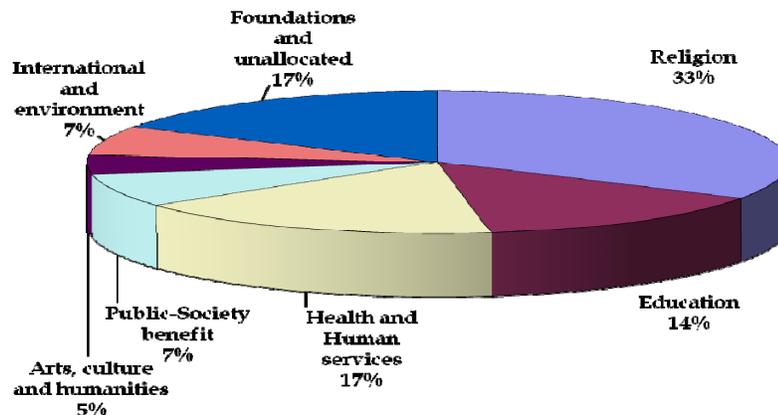
¹ Internal Revenue Service, Split-Interest Trusts, Statistics of Income Bulletin, Winter, 2008.

Planned Giving For Religion

We don't have similar data for gifts to the Catholic Church, but we can get an idea of how well we're doing by looking at giving to the "religion" sector of the non-profit world.

Current giving statistics show that religion as a whole gets the lion's share of charitable giving – almost twice as much as any other segment. Religion's 33% share is more than \$100 billion.

Uses of Current Contributions 2008

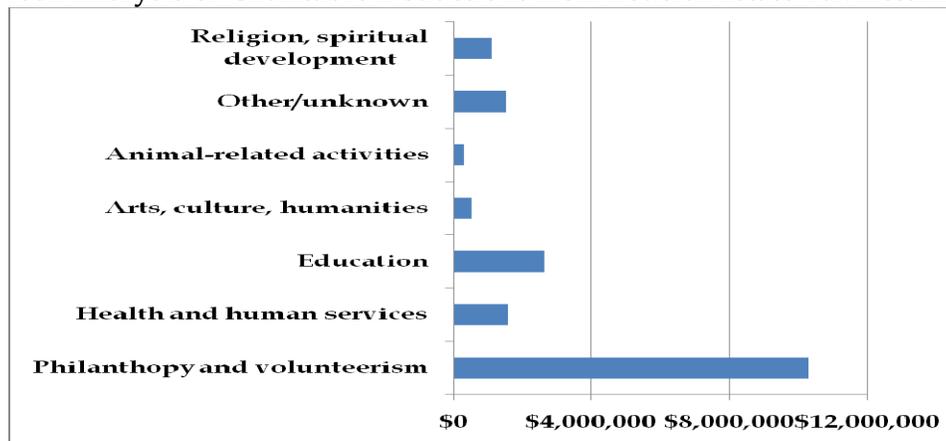


Total contributions: \$306 billion

Source: Giving USA Foundation, *Giving USA 2009*

As for estate giving, an IRS analysis ² shows that religion receives only about 6% of the total dollars given. This number does not include money given to organizations operated by religious groups – e.g., educational institutions and hospital. We'll look at bequests given to the Archdiocese, its parishes, schools and other ministries below.

2004 Analysis of Charitable Deductions from Federal Estate Tax Returns



Inter-generational Transfer of Wealth

Another factor in the importance of planned giving is the current and upcoming transfer of wealth. Sociologists at Boston College's School of Social work, estimated in 1999 (and found their estimates on track as of 2003) that as much as \$136 trillion of wealth will be transferred between generations during the period

Charities could receive as much as \$25 trillion in the current and future inter-generational transfer of wealth.

² *Federal Estate Tax Returns Filed for 2004 Decedents*. Available at <http://www.irs.gov/pub/irs-soi/04esreturnbul.pdf>

1998 to 2052. The study also estimates that as much as \$25 trillion will be distributed to charities over that time period.³

The purpose of this manual is to help your parish get its share of the extraordinary wealth that exists among our people.

Cost-to-raise Planned Gifts

From a fundraising perspective, planned gifts are among the least expensive to secure. Direct mail fundraising aimed at acquiring new donors is estimated to cost as much as \$1.75 to raise \$1.00. Subsequent mailings to these donors reduces the cost dramatically (and it's why acquisition fundraising is done at all) to about \$0.25 per \$1. Special events – like golf tournaments and galas – are fortunate if the cost to raise \$1 is only \$0.50. Planned giving costs only about \$0.10 to raise \$1 – even considering that it often takes a few years for the first planned gifts to come in.

Planned gifts cost less to raise than other forms of fundraising.

One reason for this low cost is that you can “piggyback” the planned giving message on existing communications methods, the bulletin being the principal one, with no real cost. Additionally, if you should choose to send letters to your parishioners, the cost is basically that of a first-class stamp. While you could spend more by creating special brochures and hosting elaborate events (and in the right situations these techniques make sense), you can run a very effective planned giving marketing program on a shoestring.

Pervasiveness of Planned Giving

Planned giving has only been a stand-alone fundraising function since the late 1980s. Planned gifts were being done before that (the precursor of charitable gift annuities were done in medieval England and in the US in the early 1900s), but the field started in earnest in the late 1980s. One benchmark is the membership of the Partnership of Philanthropic Planning (PPP, formerly National Committee on Planned Giving), founded in 1988 with 14 local and regional councils and about 1,100 members. In 2007, there are over 130 councils and almost 9,000 members. The Boston-based PPP affiliate has about 400 members alone and was operating before PPP was formed. In addition to PPP members, there are many other fundraising professionals involved in planned giving that are not part of PPP. Fundraising presentations at local, regional and national fundraising conferences always include planned giving as a key element.

If your parish is not doing planned giving, you're missing out!

What it comes down to is that there is a tremendous amount of wealth in the United States now and much of that wealth will be transferred between generations in the relatively short-term. Bequests and other planned gifts already account for a significant amount of fundraising results and there are many charities involved in securing planned gifts for themselves.

Important Opportunity for Planned Giving

Recent surveys indicate that less than half of all people have wills. Not having a will often means delay and confusion for surviving family members in settling an estate. Many times there will be additional costs and even hard feelings among family members. Having a will means that a person is a good steward of temporal and spiritual “assets” given them by God. A will reflects a person’s relationship with God – whether they realize it or intend it or not.

Less than half of all people have wills! Is that being a good steward?

³Millionaires and the Millennium: New Estimates of the Forthcoming Wealth Transfer and the Prospects for a Golden Age of Philanthropy. John J. Havens and Paul G. Schervish. October 19, 1999

4. Planned Giving In The Church

Planned Giving in Other Dioceses

Most dioceses in the US have planned giving programs of some description. The *Diocesan Profile 2007*⁴ reports that seven in ten responding dioceses (of 194 dioceses and eparchies in the United States – excluding the Archdiocese for Military Services in Washington, D.C.) indicate that they offer some sort of wills planning, trust, or annuity seminars. Furthermore, responding dioceses report an average of about \$1.5 million in planned gifts.

The *Profile* also reports that two-thirds of responding offices report that their dioceses have foundations, with an average dollar value about \$30.3 million. In dioceses of 200,000 or more households – a category into which the Archdiocese of Boston fits – 63% have foundations with a current dollar value of over \$70 million.

Planned Giving in the Archdiocese

Preliminary review of data from January through October of 2009 reveals that total giving through donors' estates to the Archdiocese, its parishes, schools and other ministries was over \$5 million. Of this, about \$3 million went to 62 parishes. Parishes received amounts that ranged from \$1,000 to as much as \$369,000. There were many in the \$5,000 to \$10,000, but six parishes received more than \$100,000.

The Archdiocese also tracks gifts that donors tell us they will make through their estates – including bequests, life insurance policies, charitable gift annuities, charitable remainder trusts and other planned gifts. These donors become members of our Catholic Legacy Society (see Section 5 below for more details).

Spiritual/Theological Aspects of Planned Giving

Secular institutions base their planned giving marketing on the financial and estate planning benefits of planned giving for their donors, as well as educating their donors about their charities' long-term needs. They count on their donors' belief in that mission and their desire to support it.

In the Church we will certainly do both of those things, but we can add another dimension – a spiritual/theological one.

- The Church proclaims that our lives are based on the gift of life. Everything that we have flows from this gift of life. As the Catechism says, "The Symbol of the faith confesses the greatness of God's gifts to man in his work of creation, and even more in redemption and sanctification (1692)." Everything we have is from God.
- The Church encourages everyone to come to an understanding of the gifts each of us has received from God comes from God's grace. The sum total of these gifts is who we are as persons – we are our gifts.
- As believers, we praise God for his gifts to us (Ps 103:2). We understand the uniqueness of those gifts to each of us (Rom 12:6, 1 Cor 12) and come to an understanding that everything we have is a gift from God (cf. 1 Cor 4:7b, c). "What do you possess that you have not received? But if you have received it, why are you boasting as if you did not receive it?" We

A good steward is one who

- **receives God's gifts gratefully;**
- **tends them in a responsible and accountable manner;**
- **shares them in justice and love with others; and**
- **returns them with increase to the Lord.**

⁴ Report prepared for the International Catholic Stewardship Council by the Center for Applied Research in the Apostolate, Georgetown University, Washington, D.C.

express our gratitude and appreciation for those gifts, as we pray, *“What shall I repay God for all the good done for me? (Ps 116:12).”*

- We cherish these gifts as we would God’s precepts (Ps 119:45), friends (Sirach 27:17) and children (Micah 1:16).
- We tend these gifts as good stewards, being always ready to respond when asked, *“What is this I hear about you? Prepare a full account of your stewardship?”* (Lk 16:2).
- When we realize what has been shared with us (“the fullness of Christ” (Col 2:10), “the glorious freedom of the sons of God (Rom 8:21), how can we not share with others? Perhaps the greatest sharing is the Eucharist; not only does Jesus share the Eucharist with us, but he also commands us, *“Take this and share it among yourselves.”* (Lk 22:17)
- Yet this is not just a theological sharing, but a practical one as well (“Those who have two coats, let them share with those who have none; and those who has food, let them do likewise.” (Luke 3:10). Similarly, *“Do not neglect to do good and to share what you have...”* (Heb 13:16).
- Finally we return these gifts to the Lord with increase.
- We “return” as in “pay back” or “give back.” (Ps 116:12: *“how can I repay God for all the good he has done for me?”*) We return as justice (Prov 6:31; Lev 25:27; Sir 29:2; Mt 18:28, 34). It is, after all, our actions and not our words that are all important (James 2:14 *“What good is it, my brothers and sisters, if someone says he has faith but does not have works?”*).
- This returning extends to recounting and reciting gifts of God, even telling them to our children (Ps 78:2-4, Dt 4:9)

Spiritual/Theological Aspects of Estate and Financial Planning

Planned giving fits in with the broader process of estate and financial planning. *Estate planning* is a process that aims at an orderly disposition of everything that a person owns at death in accord with that person’s goals and *financial planning* as the process of acquiring and building assets so that people can achieve their life goals.

Goal setting is an important part of both processes. Such important goal setting is most properly done as a response to God’s will for our lives.

So how does this pertain to planned giving?

Planned giving in the Church is a way to help people respond to God’s gifts to them in ways that fit their own individual situation.

- Planned giving encourages people to make plans for utilizing all their gifts, but particularly their financial assets. We can help people make plans for their financial assets that take into consideration their relationship with God and demonstrate how the plans they make for their financial assets reflect their relationship with God – whether they intend it (or even realize it!) or not.
- We are inviting people to consider how to meet both their own personal and family needs and the needs of the kingdom – and their response to God’s love for them -- and how those needs are not different, but in reality one and the same.

***Planned giving in the Church
is a way to help people
respond to God’s gifts to them
in ways that fit
their own individual situation.***

- The end result of planned giving for most people will be a set of legal documents – wills and trusts and durable powers of attorney, for both financial and medical purposes. Planned giving is about the process by which people determine what will be in those documents. The provisions in these documents reflect people’s values, hopes and dreams – all of which have been formed and deeply influenced by their Catholicism.

Planned giving invites your parishioners to consider prayerfully...

- Planned giving invites your parishioners to consider prayerfully the gifts they have received, and not just the financial gifts, but also the personal gifts and talents they have, as well as their families and the broader community.
- Then planned giving offers specific counsel as to how one tends these gifts *in a responsible and accountable manner*. That means a planning process for documenting one’s gifts as well as establishing the necessary legal documents that will demonstrate their understanding of their gifts and what they understand God to be calling them to do in tending those gifts and sharing them with others – certainly with their own families, but perhaps also with their parish and other charities.
- Planning includes also the stewardship of one’s own body and future, with consideration of the advance directives (durable powers of attorney for health care – also called a health care proxy -- and finances) and funeral and burial instructions left to guide a family.
- Finally, planning also can help your parishioners understand a Catholic vision of end-of-life issues, including the redemptive nature of suffering and the ethics of obligatory and optional medical care at end-of-life.
- Planned giving finally offers a way for your parishioners to realize the importance of the parish in their own and their families’ spiritual and historical lives and shows them the financial and estate planning benefits of giving to support the work of their parish. See Section 1 “What is planned giving?” to review these benefits.

Spiritual/Theological Aspects of End-of-Life Planning

People embark on the estate planning path when they sense their own mortality. Helping people deal with these issues is a distinctly Catholic activity. As the Catechism states, “The Church encourages us to prepare ourselves for the hour of our death (1014).” Furthermore,

“Our lives are measured by time, in the course of which we change, grow old and, as with all living beings on earth, death seems like the normal end of life. That aspect of death lends urgency to our lives: remembering our mortality helps us realize that we have only a limited time in which to bring our lives to fulfillment. (1007)”

Because death is surrounded by significant legal processes... people need to be mindful of those processes and how those processes reflect their own beliefs and faith.

Because death is surrounded by significant legal processes – e.g., the passing on of property and guardianship of minor children – people need to be mindful of those processes and how those processes reflect their own beliefs and faith.

Some of the very important spiritual issues include:

- Preparing for death, both for our own death and the death of loved ones.

- Life sustaining practices – e.g., resuscitation orders, artificial nutrition and hydration – that avoid the dangers of euthanasia on the one hand and prolonging life beyond its natural end on the other.
- Living life as fully as we can until the moment of death.
- Christian preparation for death, including the Sacrament of the Sick and Viaticum, funeral liturgies and disposition of the body.

The Church has important messages for its people as they plan for the end-of-life.

The Church has important messages for its people as they plan for the end-of-life – whether for themselves or for others for whom they are caring. And yet people need to be aware of and plan for the legal aspects of these issues. For example, a person may have ideas and values about life sustaining care they may want or not want – especially if they are in a

physical and/or mental state in which they can no longer communicate these ideas and values themselves. To deal with this contingency, such a person needs a health care proxy (durable power of attorney for health care) that meets the requirements of both their faith and the Commonwealth of Massachusetts. A health care proxy names an agent or representative a person wants to make important decisions for them about such care when they cannot make such decisions themselves.

Why People May Want to Give to Their Parish

There are many reasons people may want to give – and give generously – to their parish:

- Family history – baptisms, confirmations, weddings, funerals
- Conversion experiences – in response to God’s activity in their lives
- Love – for the parish and what it has done for them and for the Church
- Investment – helping keep the parish open, alive and functioning well into the future

Many people will welcome the opportunity to make a generous planned gift for their parish.

Of course this is not an exhaustive list, but it should help start your own thinking about why people do give and may want to make more and bigger gifts.

Once people see how their finances are gifts from God and see a vision of how those financial assets are part of the Church’s mission, they will make much more generous gifts to support that mission and their own spirituality.

5. Catholic Legacy Society

What is the Catholic Legacy Society?

The Catholic Legacy Society is the new name for what was the 1808 Heritage Society. We changed the name and created a logo to make clear the specific Catholic identity of the Society and to acknowledge the ties of the Society to the Archdiocese of Boston.

We describe the Society in this way:

The Society was established to recognize and thank donors who make known to us that they have included the Archdiocese, a parish, school or ministry in their estate plans.

Gift plans such as a will bequest, charitable gift annuity, charitable trust, life insurance policy or retirement plan beneficiary designation are vitally important to the future mission of the Church. Grounded in personal values, these gifts leave a lasting legacy of support for future generations.

Membership involves no dues, obligations or solicitations. Most importantly, it allows us to thank you and recognize you and other members for your gift plan, and may inspire others to such generosity. Benefits of membership in the Society include invitations to Society-only events and seminars and our Catholic Legacy Society newsletter.

If you have already included the Archdiocese, a parish, school or ministry in your estate plan and wish to join the Society, call or email Richard Ely, director of gift planning, at 617-779-3702 and rely@rcab.org.

When someone tells us that they have named the Archdiocese or one of its entities in their estate plan, we will ask for – but not require – details about the gift. For example we will ask what the gift could be worth, what form is the gift in, the age of the donor and other information. We will not publish specific information, but will use the information to estimate future gifts.

We recently invited members of the Society to a reception and a tour of the Pastoral Center. We will be adding benefits for membership in the Society as time goes on.

Membership stats

As of October 2009, there are 171 members of the Society.

As of October 2009, there are 171 members of the Society.

The logo

The logo of the Society is a rich symbol of our Catholic identity and our identity as an Archdiocese. Following is a reflection on the logo written by the designer of the logo, Fernando Botelho.

Faithful Christian stewardship is the nurturing and sharing of God's gifts. It is the answer to the question asked in the Psalms, "How shall I make a return to the LORD for all the good he has done for me?" (Psalm 116:12).

The logo of the Catholic Legacy Society offers a representation of how our call to stewardship is realized in a life of faith, hope, and love.

Our faith is firmly rooted in Christ, whose cross is a sign of endurance and victory. The logo echoes an image from our archdiocesan seal of a cross planted on three hills, (Beacon Hill, Pemberton Hill and Mount Vernon), symbolizing the land upon which our faith took root. Stewardship strengthens this faith for tomorrow.

Our hope is alive with ever-growing potential as seen by the leaves sprouting from the life-giving cross. These twelve leaves indicate the many gifts of God's People – the Church, founded on the Apostles, whose lives were a witness to their hope in the promises of Christ. Stewardship brings this hope to tomorrow.

Our love is a journey to and from the cross. As followers of Christ we share "the joys and the hopes, the griefs and the anxieties" of every people. The paths to and from the logo's cross remind us of this journey that we, as faithful disciples, must undertake in solidarity with the world. We bring the needs of others to Christ, and he blesses us with the gifts we are to share with them in love. Stewardship gives this love to tomorrow.

What the Lord has planted, we nurture in faith. What the Lord makes grow, we await in hope. What the Lord gives us to harvest, we share in love. "Let us not grow tired of doing good, for in due time we shall reap our harvest, if we do not give up" (Galatians 6:9).

Custom options

One of the important features of the logo is the ability to customize it so that each parish, school or other ministry can have its own identity. We are pleased to provide whatever assistance is necessary to provide digital files customized to a particular local situation.

Following are a few examples of customized logos.





CATHOLIC LEGACY SOCIETY

ST. JOSEPH SCHOOL IN MEDFORD

Parish “chapters”

The ability to customize the logo for each location means that a parish or school can have its own “chapter” whereby members receive benefits from being a part of both the Archdiocesan Society and the local Society. A parish could have an annual Mass or special reception. There could be a “Book of Remembrance” for each parish in which anyone who names the parish in their estate plan and notifies the parish would have their name inscribed.

6. How Your Parish Can Secure More Planned Gifts

One of the great advantages that the Church has over other non-profits is the amount of contact it has with its parishioners – its donors and prospective donors. Weekly Mass attendance creates a tremendous opportunity to put forth the message of planned giving. The pastor can choose the level of intensity that he feels is appropriate to his parish.

The purpose of this manual is to give the pastor the tools to create the kind of planned giving program that he feels will fit his parish.

Some parishes will want to be very energetic in pursuing planned gifts. Other parishes will want to have a more understated approach. You'll find plenty of ideas to pursue either approach in the material that follows.

Getting Started With Either Approach

We suggest that you start planned giving by focusing on bequests (gifts from parishioners' estates through their wills).

We suggest that you start planned giving by focusing on bequests (gifts from parishioners' estates through their wills).

Creating a Bequest Marketing Program in Your Parish

There are levels of activities of bequest marketing. The choice of how many of these activities you do is up to you. Obviously, the odds of success go up as you do more activities.

Level 1: Weekly Bulletin

The most basic aspect of a bequest marketing program is to include a brief sentence or two in your weekly bulletin. See the Appendix for samples. Ideally, you run one of these announcements every week, making it a regular part of the bulletin. What is important to remember is that parishioners will make their wills for the first time or revise their wills on *their own schedule* and on *their own timing*. Keeping the brief reminder in front of them continuously will keep in their minds the idea of including the parish when they do decide to have a will drafted or revised. See the Appendix for sample announcements.

There are many situations that motivate people to do a will:

- Children leave home
- Death or disability of a spouse
- Change where they live
- Receive inheritance
- Retire
- Birth of children
- Significant travel

Notice that these situations are not related to anything you might do, for example a capital campaign or the Annual Appeal. The timetable is entirely in the hands of the parishioner.

Many parishioners will ask why bequests are made payable to "The Archbishop of Boston, a Corporation Sole, for the benefit of <PARISH NAME>". See the Appendix for a sample bulletin insert to explain the legal structure of the Archdiocese.

Level 2: Membership in the Catholic Legacy Society

Another step involves offering membership in the Catholic Legacy Society to those who do make your parish part of their estate plan. You can also create your own "local chapter" of the Society. See Section 5 above for more information.

TCF plans to hold periodic events to publicly thank people and give them insights into how important their gifts are. These events will be both liturgical and social. We will also provide some tangible memento to give people – a plaque or something similar – to signify their membership.

Alternatively or in addition, you could have something like this at your parish – perhaps a “book of remembrance” or a simple listing annually in the bulletin or other parish report or even your own society. Once there is a critical mass of members you could even hold your own event if you wish. If you want to do this (perhaps in the name of a particularly beloved pastor or a donor who left the parish in his or her will), TCF can help you with the details.

The way to offer this membership is to send a letter from you the pastor inviting people to join the Catholic Legacy Society and highlighting the benefit of membership to the parishioner, the parish and even the Archdiocese (See the Appendix for samples). You could send these annually at very little cost.

If your parish has the budget, TCF can offer bulletin inserts on the Catholic Legacy Society, bequest giving and other planned giving topics. See the Appendix for samples.

Some of the letters make reference to bequest language. Suggested language for people to include the parish is shown in the Appendix. Please be sure to customize the language for your particular parish. Call TCF if you’d like help with customizing the language. TCF can provide this language in two-sided card stock with dimensions of 8.5 inches high by 3.5 inches wide.

Level 3: Parishioner Workshops.

If you want to go even further, TCF can provide a variety of workshops so your parishioners can learn directly about planned giving and all the related issues. See the Appendix for outlines of the workshops that can be part of planned giving in your parish.

This series would stress how this planning process will help people maintain their dignity and independence in a Catholic, faith-filled perspective.

The overview workshop – Later Life Planning, A Catholic Approach – discusses the spirituality of planning for the end of life and shows how preparing the legal documents is an expression of their relationship with God.

The focus of the series is on the process of planning for “end of life” issues, like dealing with illness and disability, nursing homes, maintaining one’s perspective in what is often a time of great stress and loss. This series would be appropriate not only for seniors, but also for their caregivers. This series would stress how this planning process will help people maintain their dignity and independence in a Catholic, faith-filled perspective.

Workshops in the series cover specific legal documents that are important and provide as much detail as people are interested in. These workshops can be stand-alone or presented as part of a series.

The second workshop is on wills and trusts, the basic documents of an estate plan. We define wills and trusts and demonstrate the advantages of having these documents and the dangers that occur when a person does not have them. We’ll talk about the spirituality of inheritance and challenge people to prayerfully consider their own situations.

A third workshop will focus on the Church’s teachings on biomedical ethics and how people can make informed decisions about artificial nutrition and hydration and resuscitation from serious and debilitating medical emergencies.

The last workshop will show people the financial and spiritual advantages of giving to the Church – whether to their parish or some other entity within the Church. We'll show the ways that people can make gifts and the tax savings that are available. We'll also show them what their money could be used for and how they can share the Church's mission.

TCF can also make stand-alone presentations about wills and bequests or present any of the individual workshops in the series individually if you feel that would be more appropriate for your parish.

Level 4: Integrate Into Homilies on Stewardship & Finances.

You could also include a reference to bequest giving during your annual *homily* on stewardship and finances. You could offer *testimonials* from parishioners who have made such gifts. You could even *take the initiative* to ask people face-to-face that you think would be good prospects for such gifts. TCF can provide the specialized assistance you might need to do these additional tasks.

Creating a Message for Planned Giving

The goal of the message is to create a context for planned giving, focusing especially on what planned gifts can do to help the parish advance the mission of Jesus Christ.

One important message is that planned giving can help to build a legacy from the present generation to the next generation. In most parishes the present generation has received an extraordinary legacy from the previous generation – a strong community of worship and service, solid financial footing, wonderful memories of parish events and many, many people strengthened on their own path to salvation. People have been married, raised families and then been buried in the parish.

But the question then is what is the present generation going to leave for the next generation? Planned gifts will provide important financial flexibility to assure that the parish community continues to provide much needed Gospel ministry and to be a source of ongoing faith building.

Marketing Endowed Funds

Your parish may wish to build its own permanently restricted endowment fund – a fund where the principal stays intact and only the earnings are used. Such funds can be earmarked for specific ministries within the parish or for general support. Endowed funds can help a parish have stable funding as Offertory collections rise and fall with economic conditions since they provide permanent funding.

Endowed funds can help a parish have stable funding...

TCF currently has about \$25 million in 61 such funds. The funds are managed as part of a \$700 million fund by the Archdiocesan Investment Committee. For more information, call The Catholic Foundation.

Marketing Gifts of Appreciated Securities

Many of your parishioners have stocks and mutual funds that have increased in value – often dramatically – since they bought them. Gifts of such assets offer powerful tax advantages to donors and the opportunity for larger gifts to your parish. Parishes and the Archdiocese itself are frequently the recipients of these gifts.

You can do the same thing to market these gifts as bequests – just put something in the bulletin.

If you want to add this as an option to your parishioners in addition to bequests, you could alternate the brief notices in your parish bulletin. Sample announcements are shown in the Appendix. Also included in the Appendix are forms to make these gifts easy for your parishioners to make.

Charitable Gift Annuities

Charitable gift annuities (CGAs) are very popular ways for people to give. Not only do they make a generous gift, but they also can double or even triple their income and receive a current charitable income tax deduction. TCF offers a turnkey approach to CGAs for the benefit of your parish.

Charitable gift annuities (CGAs) are very popular ways for people to give.

Including CGAs in your bulletin announcements schedule, offering information about CGAs in letters to parishioners and including CGAs in workshops are all ways to market CGAs quite effectively.

As of June 2009, TCF currently has about 83 CGAs with a value of about \$3 million.

The Appendix shows sample materials for marketing CGAs.

Beneficiary Designations

Another popular planned giving method is for a person to change the beneficiary designation on a life insurance policy or a qualified retirement plan (e.g., pension, 401k or IRA) and make your parish a beneficiary.

A person can name your parish as a beneficiary of all or a portion of their policy or retirement plan. In fact, a beneficiary designation is like a bequest. Beneficiaries receive proceeds from a policy or retirement plan upon the death of the policy or plan owner.

For personally owned life insurance, people can ask their agent or call their insurance company for a “change of beneficiary” form. For life insurance provided through an employer (group life), a person simply asks for the proper form in their human resources department.

For retirement plans, the process is similar; a person asks whoever it is that handles their plan for the proper form.

Other Aspects of Planned Giving Marketing

There are, as you saw above when we discussed types of planned gifts, many ways for people to give. They can make the parish the beneficiary of their life insurance plans – whether personally owned or part of their employee benefit programs. They can also name the parish as a beneficiary of their retirement plans – like pensions and IRAs. They can make gifts of real estate, a very attractive option for who are downsizing after children leave home, at retirement or when moving to a warmer climate.

And it is important to note that people can give these assets during their lifetime – right now – or they can give them at their death.

Planned giving is a form of giving that is perhaps the most flexible for people. They decide what to give, how to give and when to give. We are simply asking them to remember their parish when they are doing their financial and estate planning.

As of June 2009, TCF currently has about 83 CGAs with a value of about \$3 million.

If you'd like to include these other options for planned giving, contact TCF for more information.

Planned Giving in Capital Campaigns

It is important to remember that there is a bigger picture than the particular project the capital campaign will fund. The parish needs to have resources to continue its saving presence into the future. The end point for parishes is the Second Coming. Parishes remain faithful to their ministry, their sacramental presence and their mediating role long after the current parish members have passed on. This is classic stewardship – especially “return with increase to the Lord.”

Just as the current parish membership is the beneficiary of previous parishoners, future memberships will be the beneficiary of the current parishoners.

It is also important to realize that by focusing only on current contributions, people who cannot or will not make such contributions are unable to participate in the campaign – often through no fault of their own. They may be living on a fixed income or have obligations that must be met.

Certainly they can be encouraged to pray and perhaps even volunteer (although their volunteer activity will often be viewed from a certain “do-as-I-say-not-as-I-do” perspective), but they can’t contribute. Why not encourage planned gifts and expand the number of people who can contribute?

So the question is how to implement planned giving in a parish capital campaign in a time- and human resources-efficient method.

*The end point for parishes
is the Second Coming.*

1. Write the case for support to include the future – e.g., to endow maintenance of the building the capital campaign will make possible or to provide funds for the ministries housed in the building. In a best-possible-case scenario, the parish could estimate how much “the future” would cost. The timeline for fundraising for “the future” could extend beyond the timeline for the current needs. For example, “we’d like to raise \$1 million for the parish hall and we’d like to do that in the next x months. Additionally, we’d like to raise \$1 million to support the building in the future as our gift to the next generation of this parish.”
2. Test this particular concept along with the estimated cost for the future in the feasibility study along with the current needs. The parish will not only identify prospects for current gifts, but also prospects for planned gifts. TCF has language to include in the feasibility study to address planned giving. The parish will also know if planned giving is not an option.
3. Publicize planned giving options in campaign marketing materials.
4. Publicize that “we certainly have current needs; we need the building. At the same time, the building will be there long after we’re gone and represent our commitment to the future. The parish will need funds to support the building and the receipt of those funds in the future will be quite acceptable. We want to make it possible for everyone to contribute to the building – even if they can’t make a current gift.”
5. Prepare to respond quickly to requests for information about planned gifts. TCF could do a workshop if appropriate and provide collateral materials to include with solicitation packets. We could also train campaign volunteers and work with the pastor and the campaign steering committee to frame “the future.”
6. Count planned gifts separately from current contributions. It is important not to create the impression that planned gifts have the same value and utility as current gifts. The parish must have current gifts to fund the immediate project. Planned gifts are for the future.

Examples of People Who Make Planned Gifts

Case Study 1 – A Bequest to the Parish

A widowed parishioner would like to make a gift to her parish. She and her late husband were married in the parish and both their children were baptized and confirmed there. Sunday Mass and parish activities have

been important to the whole family for many years. In addition, the pastor was very comforting to her when her husband died suddenly.

At the same time, she is concerned that she might need the money she has as she grows older. While she lives comfortably right now, she feels that it would be prudent to conserve her money. She wonders if her money would last if she had medical needs or wanted to help with the education of her grandchildren or needed a significant repair on her house.

A bequest would be a perfect way for her to make a gift to her parish. She left a specific amount of money to her parish in her will. If she did need the money for anything, she would have it and the bequest would only be paid if there were money left in her estate.

She is happy that she has made a gift and feels certain that there will be money there for the parish.

Case Study 2 - A Charitable Gift Annuity

A retired couple (he is 75 and she is 73) is concerned that their investments don't pay enough income to sustain their lifestyle. As a result they cannot be as generous to the parish Offertory as they would like. The parish has been a source of life for them over the years and they would like to provide something for the parish when they die.

With a gift of \$25,000 in exchange for a charitable gift annuity, they could receive a \$1,375 fixed annual annuity (5.5%) for the rest of their lives (fall of 2009). They would also be entitled to an immediate charitable income tax deduction of \$8,810. Because part of the income from the annuity is tax-free, their annuity would be worth as much as 8.6% annually for them.

The couple is tickled because their income has increased dramatically, they received a large charitable income tax deduction and they feel good that they are making a generous gift for the benefit of their parish.

Case Study 3 - A Couple at the Point of Retirement

A couple nearing retirement (he's 65 and she's 62) has decided to review their wills and make sure they have all the necessary documents for their estate plan. In reviewing their plans with their attorney, they find out that they are actually in a minority in having a will when their attorney tells them that only 40% of people have wills.

During the planning they realize that if anything should happen to them their Offertory support and Grand Annual support for their parish would stop. This is not something that appeals to them; they'd like to assure that their support for the parish continues.

Their attorney suggests that they leave a bequest for the parish. This pleases the couple when they realize that leaving a bequest is like making the parish a member of their family.

Caution: What to do if parishioners want to leave money for Masses

From time to time, parishioners will want to leave money in their wills to have Masses celebrated for themselves and loved ones. The law of the Church is very concerned with ensuring that intentions for Masses are taken very seriously and that the Masses are celebrated. The actual language in bequests for Masses has implications not only for civil law, but also for canon law.

It is important to note that while the Masses connected with a bequest will always be celebrated, there are occasions when

The actual language in bequests for Masses has implications not only for civil law, but also for canon law.

the parish to which the money for the Masses was donated cannot celebrate the requested Masses so the money will go elsewhere.

See Appendix 17 “Sample Bequest Language” for specific language that meets the requirements of canon law. Please contact either TCF or the Canonical Affairs Office for more detailed information.

7. What TCF Can Do To Help

One of the main purposes of The Catholic Foundation (TCF) is to encourage and facilitate the planned giving process for parishes.

We have the technical knowledge to answer any questions that your parishioners may have and the policies and procedures to assure that their gifts are handled with courtesy and professionalism. Most importantly, we help assure that their gifts will be used for the purposes they intend. And we can administer the gifts over the long-term. Working with the Finance Office of the Archdiocese we can coordinate everything for you and your parish to assure that your parishioners find the experience beneficial to them.

Here are some of the services TCF can offer you and your parish:

- Technical knowledge of estate planning and planned giving
- Prospect research and management
- Wills and estate planning seminars
- Stewardship and end-of-life planning seminars
- Marketing assistance to make your job easier and the process more effective
- Coordination with Finance Office
- Donor cultivation and communication
- Endowment building campaigns
- Bequest marketing programs
- Integrating planned giving into capital campaigns

*We help assure
that donors' gifts
will be used
for the purposes they intend.*

Specifically we can assist you the pastor with planning the process so you can stay on track with as little or as much involvement for yourself as you feel appropriate. We can also fine-tune the messages of the bulletin announcements for your particular parish situation.

Finally, we can provide many of the documents in this Manual in digital format so you can have maximum control over reproduction.

For more information about TCF, see the "Frequently Asked Questions" in the Appendix.

TCF Planned Giving Contact:

Richard Ely
Director of Gift Planning and Stewardship
The Catholic Foundation of the
Archdiocese of Boston
66 Brooks Drive
Braintree, MA 02184
617-779-3702 office
rely@rcab.org

8. What Do You Do If Someone Expresses An Interest?

If someone in your parish expresses an interest in some sort of planned gift, all you need to do is call TCF.

TCF Planned Giving Contact:

Richard Ely
Director of Gift Planning and Stewardship
The Catholic Foundation of the
Archdiocese of Boston
66 Brooks Drive
Braintree, MA 02184
617-779-3702 office
rely@rcab.org

We will answer any questions your parishioner has and assist in that person's planning process. We can work with your parishioners' professional advisors (like attorneys, accountants and financial planners). We will also coordinate all aspects of the gift internally (e.g., processing stock gifts and creating the legal agreement for a charitable gift annuity and arranging for transfer of funds to our custodian and payment to the donor).

9. Questions/Objections About Planned Giving

It's too complicated for me.

We wrote this manual to take away the complexity. Actually drafting legal documents can of course be very complicated, but you don't have to be involved in that part. Marketing planned giving is quite easy and involves doing what you are doing right now.

My parish is not wealthy enough to consider this.

The most important predictor of planned giving success is how much people love the parish and the Church. It's hard to say exactly how wealthy someone is by observing their lifestyle, since many people live quite simply.

I have too many things I'm supposed to do now. How can I do more?

We realize how demanding the role of pastor is and how many demands on your time. We designed this manual to allow you to do planned giving with as little or as much of your personal involvement as is appropriate for you.

Won't this hurt my Offertory collection?

It ought not to hurt your weekly collection. Planned giving is about a larger time frame than week-to-week and involves very different decisions. People may be "cash poor" while living on a fixed income and unable to be very generous to the Offertory. At the same time, they could make relatively generous gifts from assets they need during lifetime.

Why put this much effort into bequest when people can change their minds?

It's true that people can change their minds, but statistics show they usually don't. And if we know they have left us a bequest by getting them to join the Catholic Legacy Society, we can keep them involved and increase the chance of their keeping your parish in their will.

What happens if my parish gets closed? What will happen if someone has left us a bequest and we don't exist?

The Archdiocese has provisions for what happens to such gifts. Usually the gift goes to the successor parish. TCF can suggest specific legal language for people to include in their bequests or other planned gifts for how the parishioner wants the money handled if the parish closes or no longer exists. The parishioner could leave funds in his/her will for the benefit of a particular parish, but specify that the funds could go to, for example, a successor parish or a specific ministry if the parish does not exist at the time the will is probated. Call TCF for more information. This is a legitimate question and there are good answers that can satisfy people's concerns.

Our parishioners are very sophisticated. I'm sure most of them already know about these techniques.

It's amazing how sophisticated people often don't know about these techniques. Remember that less than half of people have wills in the first place. In lots of cases, they are grateful to find out that there are ways they can give that help them with their taxes and their relationship with God.

I don't want to confuse or anger people by asking for something additional to what they are already doing.

You can choose how understated or how aggressive you want to be in marketing planned giving to avoid any possible "push back." It's important to keep in mind that planned giving is very different from Offertory collections or even capital campaigns. We're asking people to make us part of their family and include us in their wills. We're also offering them some significant tax incentives too, so planned giving doesn't usually confuse or anger people – particularly those who really love their parish and the Church.

10. In Closing...

An important thing to remember is that many people (including our parishioners) already are making planned gifts to other charities.

As you experience all the time, parishioners have tremendous love of the Church and particularly their parish. They may wish to make a substantial gift, but don't feel they can. A planned gift might be the way for them to do it.

Parishioners may also be appreciative to know that they could make a gift, but just never thought of it before. They may be willing to make a gift if they can receive a benefit for making that gift.

The purpose of planned giving is to help people make gifts in ways that increase their joy and satisfaction for making that gift - both personally and financially. When you add the spiritual and theological aspects of planning, you are in a position to help your parishioners live out their vocation as Christians more fully.

11. APPENDIX: Sample Bulletin Announcements

- Please remember <PARISH NAME> when drafting your estate plan. For more information call <PASTOR>.
- Please remember <PARISH NAME> when doing your will. For more information call <PASTOR>.
- One sentence in your will can help <PARISH NAME> be there for your children and your children's children. For more information call <PASTOR>.
- When making a new will or revising an old one, please consider leaving a gift to <PARISH NAME>. For more information call <PASTOR>.
- If you have included <PARISH NAME> in your estate plan, please let <PASTOR> know and he'll make sure you become a member of the Archdiocese's Catholic Legacy Society. For more information call <PASTOR>.
- Please consider making <PARISH NAME> a beneficiary of your estate plan. For more information call <PASTOR>.
- Have you written your will? It is a way of saying, "I love you" to your family and friends and prevent disagreements and hurt feelings that may occur if you leave no instructions about how you want your possessions distributed. You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- Did you know that if you die without a will the Commonwealth of Massachusetts has one for you? What the Commonwealth's will provides may not do things the way you would prefer. Why not write your own? You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- Did you know that less than half of all Catholics have a will? Be one of those who have chosen to be good stewards, and take the time to prepare a will or other estate plan. You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- Have you written a will or estate plan so your children or other heirs won't have to argue about what you "meant" to leave to them? You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- You can make provisions for the care of a dependent family member or friend – but only if you have a will or a trust in place at your death. Give it some thought today. You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- Everyone knows of someone who died without a will and unintentionally caused family rifts that have not mended. Don't let that happen. Take the time to write a will or other estate plan. You can also leave a gift to support <PARISH>. For more information call <PASTOR>.
- If you have a will, don't forget to update it. Our lives change, our financial circumstances alter, we welcome new children and sometimes say goodbye to brothers and sisters we thought would outlive us. You don't have to rewrite a will. Sometimes all you need to do is add an inexpensive codicil. You can also leave a gift to support <PARISH>. For more information call <PASTOR>.

- Have you remembered to leave a bequest to our parish, our parish school or our parish endowment in your will? If you haven't, please consider doing so. Your gift of faith will help preserve our Catholic heritage. If you choose to leave a bequest to our endowment, you can become the donor who "never dies" because your gift will continue to produce funds into perpetuity. For more information call <PASTOR>.
- Help <PARISH> pass on the love you experienced. Consider making a gift to <PARISH> in your will or estate plan. For more information call <PASTOR>.
- Please remember the good works of our parish in your will. Contact (PASTOR) for information on how you can accomplish this.
- Name us LAST in your will after all your family and friends have been taken care of. Name our parish as the recipient of the residuary (the amount left). Call (PASTOR) for information.
- Consider your Christian responsibility to yourself, your family and to God to be a wise steward of the gifts God has given you. How will your gifts/assets be passed on to those you love and care for when you die? Planning now will help those we love live peacefully in the future. <PASTOR> to learn how you can pass on your love to your immediate family and parish family.
- Where there is a will there is a way to be an angel for our parish. Please remember (PARISH NAME) in your will. Your attorney can add a simple, inexpensive amendment or codicil to your existing will. Learn more by calling <PASTOR>.
- Making a will isn't expensive but not having a will may cost your family a great deal! Please be a good steward of your resources. Use the Lord's gifts to you wisely. For information on how to include (PARISH NAME) in your will, contact <PASTOR>.
- Think about the people, things and organizations most meaningful to you. Write your will soon so your intentions are carried out. Call <PASTOR> to discuss the many Catholic charitable causes, in addition to <PARISH> that you can support.
- Don't put off your planning for we know neither the day nor the hour. Good stewardship dictates that we look ahead and make provisions for our family and our church. Call <PASTOR> for assistance with your planning.
- We appreciate the thoughtfulness of parishioners who have made bequests to the parish. These gifts help us to build a solid foundation for future generations. If you have already made provisions in your will for our parish, please advise (PASTOR'S NAME) so we can insure that your wishes are carried out as you intend.
- Please remember our Church in your will. Contact (PASTOR) for information on how you can include (NAME OF PARISH).
- Are you living on a fixed income and would like to make a gift to (PARISH NAME)? Consider making a gift through your will. Contact (PASTOR) for more information on how you can accomplish this.
- Please remember the good works of our parish in your will. Contact your attorney today so you can include (Parish Name) among your heirs.
- Please consider naming <PARISH> to receive memorial gifts in lieu of flowers from your estate. For more information, speak with <PASTOR>.

12. APPENDIX: Sample Letters to Parishioners (to join the Catholic Legacy Society)

Sample Letter One

Dear Parishioners:

Have you noticed the reminders in our parish bulletins about the importance of writing a will or estate plan?

Many problems can trouble a family when a parent or grandparent dies without leaving a will or other estate plan to indicate how children or other dependents are to be cared for and exactly how the person's estate is to be distributed. Please take the time to do such planning. It's the sign of a good steward and may save your family from heartache.

After you have made provisions for your loved ones, I humbly ask that you also consider leaving a remembrance in your will for our parish, (our parish school), or our endowment. Your gift of faith can mean a lot to the life of this parish.

Because bequests are important to (NAME OF PARISH,) our parish is establishing The Catholic Legacy Society of (PARISH NAME) to gratefully honor those who have left bequests and to recognize all who have promised such a gift in their will or estate plan. Your actions, in the spirit of stewardship, will be the example we ask others to follow.

Each year on _____, we will celebrate a parish Mass for the intentions of the members of our Catholic Legacy Society of (PARISH NAME.) All names will be inscribed in a Parish Legacy Book. No gift amounts will be noted and while we hope that you will allow us to share your intentions with our parish family, we will respect and honor any request to be listed anonymously.

I hope you will want to become a member of The Catholic Legacy Society of (PARISH NAME.) To enroll simply complete the enclosed card. Please note that you may record the names of relatives who have died and left a gift to our parish. I hope you will also list yourself as a person who has already remembered the parish in your will or is about to do so.

God bless you for your generosity. God is never out done.

Sincerely,

PASTOR

Enclosure (response form)

Response Form

Dear Fr. _____:

I am pleased to tell you that I have provided for a gift to (PARISH NAME) in my will/estate plan. Thank you for placing my name in The Catholic Legacy Society of (PARISH NAME.) Please record my/our name in the Parish Legacy Book as follows:

Please list my intentions anonymously

Please record the following name(s) of deceased members of my family who have left a gift to the parish.

Donor's Name: _____

Address: _____

City/State/Zip: _____

Sample Letter Two

Dear :

How would you like to help yourself, your family and <PARISH NAME> at the same time?

You undoubtedly know the importance of the parish in your life and the lives of your fellow parishioners. You also know how important your family has been in your life.

The way to help yourself, your family and the parish is to create an estate plan that takes care of all three. Sadly, less than half of all Americans do not have a valid, up-to-date will. As a result, they forfeit the right to distribute their property as they see fit, expose their families to great extra expense and delay and lose the opportunity to help the parish.

I have taken the liberty of enclosing suggested language to accomplish this.

Please consider having a will drafted if you don't have one or updating your existing will. While you are doing that, please consider naming <PARISH NAME> in your will. As we begin each year anew, your generosity and commitment to the parish will help ensure our success far into the future. If you have any questions or comments about this request, please call <PASTOR>.

Sincerely,

<PASTOR>

P.S. A gift through your will continues your lifetime support.

Sample Letter Three

Dear _____ :

Several years ago, my wife and I discussed the future of <PARISH NAME> and what would happen “after we’re gone.” As you may know, we’ve been involved in the parish for many years. <DETAILS OF INVOLVEMENT>. I’ve come to see the importance of the parish in the lives of all our parishioners. At that time, we made plans to include the <PARISH NAME> in our will. Arranging such a gift seems an appropriate way to continue our lifelong commitment to the parish.

Our attorney surprised us when he congratulated us on having our wills done. He told us that many Americans neglect to do this planning. He said that less than half of all Americans do not have a valid, up-to-date will. That is a shame.

It is a shame for the families involved because of the needless expenses and delays during a time of sorrow and grief.

Your family and heirs should not have to experience such tragedy. So if your wills and estate plans could use some work, I urge you to get started immediately. You will be doing a real service for your families.

At the same time, I hope you will join my wife and me in remembering <PARISH NAME> in your will planning. If you have any questions about this important topic or need the appropriate legal language to include the parish, please call <PASTOR>.

Sincerely,

Long-time Parishioner.

13. APPENDIX: Sample Bulletin Inserts

The Benefits of Planning Your Gift



CATHOLIC LEGACY SOCIETY

ARCHDIOCESE OF BOSTON

The Benefits of Planning Your Gift

You can make a gift to support the work of your parish, the Archdiocese, its schools or ministries – and obtain one or more of the following benefits.

- Increase income
- Bypass (or even eliminate entirely) capital gains taxes
- Increase charitable income, estate and gift tax deductions
- Conserve your estate assets and even pass on a larger estate to heirs.

You can obtain these benefits

- Without compromising your financial security
- Without disinherit your heirs.

The Catholic Legacy Society was established to recognize and thank donors who make known to us that they have included their parish, the Archdiocese, its schools or ministries in their estate plans.

Gift plans such as a will bequest, charitable gift annuity, charitable trust, life insurance policy or retirement plan assets are vitally important to the future mission of the church.

Grounded in personal values, these gifts leave a lasting legacy of support for future generations. Your gift can make a difference in the future of the Church.

For more information, call or email

Richard Ely
Director of Gift Planning and Stewardship
66 Brooks Drive
Braintree, MA 02184
617-779-3702
rely@rcab.org

THE CATHOLIC FOUNDATION OF THE ARCHDIOCESE OF BOSTON
www.CatholicLegacySociety

Charitable Gift Annuity – Sample Rates



CATHOLIC LEGACY SOCIETY

ARCHDIOCESE OF BOSTON

Charitable Gift Annuity – Sample Gift Rates

In return for your gift to support the work of your parish, the Archdiocese, its schools and ministries, you can receive a generous lifetime income and an immediate charitable income tax deduction (if you itemize).

Single Life			
Age	Rate	Deduction*	FTE**
65	5.3%	29.8%	8.0
75	6.3%	42.5%	10.3%
85	8.1%	55.3%	14.4%

Two Lives			
Age	Rate	Deduction*	FTE**
65/75	4.9%	18.8%	7/1%
75/75	5.6%	33.0%	8.8%
85/85	7.0%	46.9%	14.4%

* Deduction is the immediate charitable income tax deduction, if you itemize deductions.

** FTE is the “fully taxable equivalent” yield. A portion of each gift annuity payment you receive is tax-free. FTE estimates the rate you would have to receive if the entire payment were taxable as ordinary income.

For more information or a personalized illustration, call or email

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Definition of Stewardship



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Definition of Stewardship

Christian stewards live out their discipleship through tangible practices of sharing their resources of time, talent and treasure. This includes, but is not limited to, the following:

Time

All of our time should be God-centered, which means using our time to honor God. We should set aside a portion of our week to focus on strengthening our relationship with God through prayer, Mass, Scripture reading, and serving others.

Talent

We should assess our strengths and determine how they might be used to help build the kingdom of God. These strengths could be an overt talent like sewing or painting or an internal skill such as organizing or listening. Each of us is gifted and can perform some action to help others.

Treasure

Planning to return the first portion of our earnings to God is a way of showing our gratitude and commitment to stewardship. Tithing, giving the first 10% of what we receive, is a traditional (Biblical) guideline of how to give to God. Stewardship calls us to give in proportion to our blessings by sharing a percentage of our gifts. However, it also means being responsible stewardship of the other 90%, or what is left, and using it in a way befitting a God-centered person if we are truly committed to embracing stewardship as a way of life.

International Catholic Stewardship Conference

THE CATHOLIC FOUNDATION OF THE ARCHDIOCESE OF BOSTON
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Who is a Good Christian Steward?



CATHOLIC LEGACY SOCIETY

ARCHDIOCESE OF BOSTON

Who is a Good Christian Steward?

One who

- Receives God's gifts gratefully;
- Cherishes and tends them in a responsible and accountable manner;
- Shares them in justice and love with others; and
- Returns them with increase to the Lord.

Pg. 48. Stewardship, A Disciple's Response; a Pastoral Letter on Stewardship. United States Conference of Catholic Bishops

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14. APPENDIX: Workshop Presentation Outlines

Basic Workshop On Wills And Estate Planning

1. Life planning issues and stewardship
2. Scriptural reflections on inheritance and planning
3. Planning for Incapacity
 - a) Power of Attorney for Finances
 - b) Power of Attorney for Health Care
 - c) Living Will
 - d) Guardianship
 - e) Church teachings on end of life issues
4. Estate Planning
 - a) Probate
 - b) Wills
 - c) Trusts
 - d) Property Ownership and estate planning
 - e) Beneficiary designations and estate planning
5. Charitable giving and estate planning
 - a) Bequests
 - b) Charitable gift annuities
 - c) Other forms of giving
6. What's the next step

Workshop Series: Planning For Later Life: A Catholic Perspective

Workshop 1: Planning for Later Life: A Catholic Perspective

1. Jesus' remarks about "rendering unto Caesar and God" and how these remarks apply to planning for later life
2. How stewardship is a good way to think about planning for later life
3. Who is a good steward?
4. How to be a good steward in planning for later life
5. The legal documents that apply - wills, trusts, durable powers of attorney for health care and for finances
6. How preparing these legal documents reflect your stewardship
7. Planning to continue to live
8. Planning to die
9. Planning for the "in between time" - neither dead nor alive
10. Ideas for sharing our gifts through charitable giving
11. Better to think of this planning is an opportunity rather than an obligation - doing it out of love and not of fear
12. Next steps to consider
13. Contact information and how TCF can help

Workshop 2: Wills and Trusts: A Catholic Perspective

1. Review of stewardship and overall later life planning
2. Spirituality of inheritance
3. Wills: definition and uses
4. Wills: dangers of not having one or having an out of date one
5. Trusts: definition and uses
6. Trusts: tax saving opportunities
7. Trusts: lifetime opportunities
8. What are the steps in drawing a will?
9. How do you choose a lawyer (or is one even necessary)?
10. How to get more information

Workshop 3: Church Teaching about Advance Directives

1. Review of stewardship and overall later life planning
2. The importance of advance directives
3. Definitions of durable powers of attorney (health care and finances) and living wills
4. Descriptions and uses
5. Advantages and disadvantages
6. Spirituality and Church teaching about end of life issues
7. Ordinary and extraordinary care
8. Artificial nutrition and hydration
9. Catholic funerals and burial requirements
10. Preparing the legal documents
11. How to get more information

Workshop 4: Planned Giving: A Catholic Perspective

1. Review of stewardship and overall later life planning
2. How stewardship applies to planned giving
3. The benefits of planned giving
4. Bequests: uses and benefits
5. Charitable gift annuities uses: uses and benefits
6. Charitable trusts: uses and benefits
7. Benefits of planned gifts for your parish
8. Endowment opportunities
9. Next steps
10. How to get more information

15. APPENDIX: Sample Bulletin Notices for Gifts of Appreciated Securities

- Want to make your gift to the parish and obtain bigger tax benefits? Consider giving appreciated stocks or mutual funds. For more information call <PASTOR>.
- Ever thought of making your gift to the parish with stock? There are big advantages to be gained. For more information call <PASTOR>.
- Making your gift to the parish with stock could be more advantageous for you than making the gift with cash or a check. For more information call <PASTOR>.
- Do you have stock that is worth more now than when you bought it? It might make more sense for you to make your gift to the parish with that stock than with cash. For more information call <PASTOR>.

16. APPENDIX: Procedures for Making Gifts of Securities

For any stock and/or mutual fund donation for the Archdiocese of Boston (Catholic Appeal, Parish, School, or Agency), the following instructions will walk you through the steps necessary to complete your generous donation. Should you require a donation package, as discussed below, or need any further assistance, please contact the Stock Donation coordinator at 617-746-5714, or email to Cferullo@rcab.org

For all Securities donations, whether electronically transmitted or delivered as physical certificates, a Donor Letter of Intention must be completed and submitted. If you are donating physical securities (stock or bond certificates), you will also need to provide an Irrevocable Stock or Bond Power (from Deutsche Alex. Brown). Both of these documents will be provided in a donation package. They will soon be available for download from our website at www.rcab.org/Finance.

Physical Security Donations - If donating with physical securities (stock or bond certificates), a donation package will be provided to you from your Parish, School, Agency, or by requesting via the Coordinator telephone line or email stated above. This package will contain a pre-addressed and prepaid U.S. Priority Mail envelope in which to submit your donated securities. We ask that you **DO NOT SIGN** the stock certificate(s). Also in the donation package you will find enclosed a Donor Letter of Intention and Irrevocable Stock or Bond Power. These should be completed, signed and sent separately via registered mail to our Broker as well. That address is:

Deutsche Bank Securities
Attn: Jack Joyce (for RCAB)
225 Franklin Street
25th Floor
Boston, MA 02110-2878

When dealing with physical securities, this is our preferred method of transacting as it is the most secure for you.

Hand Delivery of Security Donations - If you feel you must deliver the securities in person, we ask that you deliver them to:

Glen P. Mattera, Director of Finance
Archdiocese of Boston
66 Brooks Drive
Braintree, MA 02184

Please call (617-746-5714) or email Cferullo@rcab.org in advance of delivery so that a time can be arranged to receive your stock or bond donation, the Donor Letter of Intention, and the Irrevocable Stock or Bond Power. Be certain to receive a signed confirmation / receipt for your donation.

Electronic Security Donations – If your securities are held within a brokerage account, you can donate electronically. We would request that you call or email the Stock Donation coordinator to inform them of the transaction (name of the security and number of shares) so we can notify our Broker to be expecting it. Given new securities laws, we are not able to accept securities without knowing in advance who the donor of the securities is. You can then execute your donation by instructing your Broker to transfer the securities as follows:

Deutsche Bank Alex Brown
DTC Number 443 (cleared by Pershing)
Account Number: 5XM247345
For the Benefit of: _____

The Donor Letter of Intention can then be submitted via U.S. Mail or email to Cferullo@rcab.org

You can also send this via facsimile to Cferullo@rcab.org on 617-779-4568. Should you have any questions of our Broker, please feel free to contact Eileen Murphy at 617-217-6155

Mutual Fund Donations – As there are various methods of transactions required to obtain funds from Mutual Fund accounts, we request that you contact the Stock Donation Coordinator at either 617-746-5714 or Cferullo@rcab.org before making a mutual fund donation. They will be able to assist with any such transaction. Often a mutual fund company will require that an account be established in the name of the donation recipient, in this instance the Archdiocese of Boston / specific Parish / School or Agency. We request that you do not attempt to establish such an account without our involvement as it may complicate the actual receipt of the funds in donation.

Please note that mutual fund donations experience a longer processing time, so keep this in mind when donating at the end of a calendar year or fund raising cycle.

Thank you for your kind generosity

Irrevocable Stock or Bond Power

For the proper form, see

http://www.bostoncatholic.org/uploadedFiles/BostonCatholicorg/Offices_And_Services/Offices/Sub_Pages/Finance_and_Technology/StockPower.pdf

HAS YOUR INTEREST INCOME BEEN DRAGGING ITS FEET?

Perhaps it's time you considered
A *Charitable Gift Annuity* with the
The Catholic Foundation (for the benefit of <PARISH NAME>

Among the benefits you can expect:

- *Guaranteed payments for life,
partially tax-free**
- *Income tax charitable deduction**

Here are some sample rates:

<u>Single Person</u>		<u>Married Couple</u>	
<u>Age</u>	<u>Rate</u>	<u>Ages</u>	<u>Rate</u>
65	5.3 %	65/65	4.9 %
70	5.7 %	70/70	5.2 %
75	6.3 %	75/75	5.6 %
80	7.1 %	80/80	6.1 %
85	8.1 %	85/85	7.0 %

A GIFT ANNUITY IS A GREAT WAY
TO HELP YOURSELF AND SUPPORT
THE WORK OF YOUR PARISH!

FOR MORE INFORMATION, PLEASE MAIL THIS
COUPON OR CALL OUR OFFICE:

The Catholic Foundation
66 Brooks Street
Braintree, MA 02184
TELEPHONE: 617-779-3702
www.CatholicLegacySociety.org

Name _____

Address _____

City/State/Zip _____

Dates of birth of beneficiaries _____

Phone _____

We will mail you without obligation a brochure and
personalized illustration showing just what a Gift
Annuity can do for you.

Sample Ad 2

DO DECLINING INTEREST

RATES HAVE YOU IN A JAM?

A charitable gift annuity may be able to
help you out of a sticky situation!

In exchange for your contribution to St. Dominic Parish, you'll receive:

- fixed, **guaranteed payments** for life (and another's life too, if you wish) at attractive rates;
- payments that are **partially tax-free**;
- an income tax charitable deduction for **current tax savings**;

Plus. . . the satisfaction of providing a significant gift to the

The Catholic Foundation (for the benefit of your parish)

TO LEARN MORE:

The Catholic Foundation
66 Brooks Street
Braintree, MA 02184
TELEPHONE: 617-779-3702
www.CatholicLegacySociety.org

Sample Ad 3

A charitable gift annuity may be able to
help you out of a sticky situation!

In exchange for your contribution to St. Dominic Parish, you'll receive:

- Fixed, **guaranteed payments** for life (and another's life too, if you wish) at attractive rates
- Payments that are **partially tax-free**
- An income tax charitable deduction for **current tax savings**

Plus. . . the satisfaction of providing a significant gift to the

The Catholic Foundation (for the benefit of your parish)

TO LEARN MORE:

The Catholic Foundation

66 Brooks Street

Braintree, MA 02184

TELEPHONE: 617-779-3702

www.CatholicLegacySociety.org

18. APPENDIX: Sample Bequest Language

1. Outright bequest in will

(a) Specific dollar amount:

"I give the sum of \$ _____ to the Roman Catholic Archbishop of Boston, a Corporation Sole" *[if the bequest is for other than the general use of the Roman Catholic Archbishop of Boston, a Corporation Sole, then add the following: "to be used for the benefit of <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>]."*

(b) Specific property:

"I give all my right, title and interest in and to <DESCRIPTION OF PROPERTY> to the Roman Catholic Archbishop of Boston, a Corporation Sole," *[if the bequest is for other than the general use of the Roman Catholic Archbishop of Boston, a Corporation Sole, then add the following: "to be used for the benefit of <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>]."*

(c) Share of, or entire residue, of estate:

"I give (all/or ____ %) of the residue of my estate to the Roman Catholic Archbishop of Boston, a Corporation Sole," *[if the bequest is for other than the general use of the Roman Catholic Archbishop of Boston, a Corporation Sole, then add the following: "to be used for the benefit of <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>]."*

2. Conditional bequest in will

Insert the conditional language in the above provisions. For example:

"If my husband/wife does not survive me, I give the sum of \$ _____ to the Roman Catholic Archbishop of Boston, a Corporation Sole, *[if the bequest is for other than the general use of the Roman Catholic Archbishop of Boston, a Corporation Sole, then add the following: "to be used for the benefit of <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>]."*

3. Restrictions

If the gift is for a purpose other than unrestricted use, insert the restriction in place of the words "to be used for the benefit of <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>." For example:

"I give the sum of \$ _____ to the Roman Catholic Archbishop of Boston, a Corporation Sole, for the following use and purpose" *[if the bequest is for other than the benefit of the Roman Catholic Archbishop of Boston, a Corporation Sole, then add the following: "at <NAME AND ADDRESS OF THE PARISH, SCHOOL OR MINISTRY>]."*

4. Flexibility Clause

Please add the following language to all bequests

"If, in the judgment of the Roman Catholic Archbishop of Boston, a Corporation Sole (the "Archdiocese"), it becomes impossible to accomplish the purposes of this gift, the income and/or principal may be used for such related purposes and in such manner as determined in the sole discretion of the Archdiocese."

5. Language for having Masses Celebrated

a) Specific number of Masses at a particular parish

"I give the sum of \$ _____ to the Roman Catholic Archbishop of Boston, a Corporation Sole, for the benefit of <NAME AND ADDRESS OF THE PARISH >for <SPECIFIC NUMBER OF> Masses to be celebrated over <NUMBER OF> years after my death, for the repose of my soul <OR OTHER PERSON OR PURPOSE>."

b) Annual Masses over a period of years

"I give the sum of \$ _____ to the Roman Catholic Archbishop of Boston, a Corporation Sole, for the benefit of <NAME AND ADDRESS OF THE PARISH >for annual Masses over a period of <NUMBER OF YEARS NOT TO EXCEED 25> years to be celebrated for <PURPOSE>."

N.B. If you want the parish to have access to all of the funds right away, also state: "It is not my intention to create a non-autonomous pious foundation or trust of any sort in canon law or civil law." Otherwise, the parish will not receive the principal amount until all of the requested Masses have been celebrated.

We advise you to review this language with your own legal counsel. This language is not provided as legal advice. Please discuss these issues with your own legal counsel. We strongly urge you to review language for Masses to be celebrated with the Canonical Affairs Office of the Archdiocese of Boston

NOTE: TCF can provide this language in two-sided card stock with dimensions of 8.5 inches high by 3.5 inches wide.

Sample bulletin insert -- legal structure of the Archdiocese



CATHOLIC LEGACY SOCIETY

ARCHDIOCESE OF BOSTON

Legal Structure of the Archdiocese

Parishes and many Catholic schools and ministries, although having formal legal status under Church Law (Canon Law), do not have independent status under the Civil Law of the Commonwealth of Massachusetts.

The appropriate civil legal entity to receive such bequests is Roman Catholic Archbishop of Boston, a Corporation Sole, organized and existing in accordance with Chapter 506 of the Massachusetts Acts of 1897. Cardinal Seán O'Malley, O.F.M., Cap., Archbishop of Boston, is charged by Church Law with seeing that bequests to all entities related to the Archdiocese of Boston are handled in such a manner as to assure that the bequests of the deceased are fulfilled in all respects.

Taxpayer Identification Number

04-2106175

Bequests for Masses to be celebrated

Catholic often wish to include provisions in their estate plans to have Masses said for themselves or for others. It is important that the lawyer who drafts your will understand that Canon Law does not allow provisions that Masses be said in perpetuity.

You can specify a specific number of Masses to be said over a period of years or annual Masses to be said over a period of years. In either case, twenty-five years is the maximum allowed. Under Church law, such provisions require that the distribution be released to the parish only after all the Masses have been said.

Bequests with restrictions

Typically bequests are for the general use and purpose of a parish, school, or other ministry. Occasionally people want to leave a bequest for a specific purpose – e.g., care of the needy. We will use any distributions received solely and entirely for the expressed wishes of the deceased. We ask that you allow variance language in the event that the restriction is impractical or unable to be carried out.

We strongly suggest that you contact the Foundation to discuss your desired restrictions to make sure that the restrictions are realistic and capable of being carried out and administered.

THE CATHOLIC FOUNDATION OF THE ARCHDIOCESE OF BOSTON

www.CatholicLegacySociety

19. APPENDIX: Sample Homily Topics

The key is to talk about opportunity as opposed to obligation. Some themes:

- Do we “own” what we possess? Should we take sole credit for what we have become as persons and for how much we have accumulated?
- There are several listings of gifts in Scripture (1Cor, Rom, Gal). What gifts have your parishioners received from God? What gifts has your parish as a whole received?
- How grateful are we for these gifts? Do we see them as gifts? Do we see them as blessings?
- Sharing in justice and love may mean sharing only with one’s family. But it also may mean sharing outside one’s family. How can a person determine with whom he/she should share?
- How responsible are we for what we have received? Is it possible to squander a gift from God? Do we need to take care of what we have received?
- What does money mean to us? Is it the root of all evil? Or is it rather the love of money that is the root of all evil? What does that mean when we build up equity in our house or our retirement plan or for whatever?
- How do we indeed return with increase? What is expected of us?

For additional ideas, see Section 4 above.

20. The Catholic Foundation: Frequently Asked Questions

What is The Catholic Foundation?

The Catholic Foundation of The Archdiocese of Boston (TCF) was organized as the Third Century Foundation under Massachusetts's law on November 15, 1989 and renamed The Catholic Foundation in preparation for the Promise for Tomorrow Campaign in 2000.

What is the purpose of TCF?

TCF exists to receive, manage and distribute gifts and bequests on behalf of various Catholic organizations within the Archdiocese of Boston.

How does TCF carry out that purpose?

Catholic Appeal and Cardinal's Christmas Campaign

These fundraising efforts generate the most activity and funding for the Archdiocese. This work consists of working with parishes directly and through direct mail. There is a significant major gifts component of the work to produce larger gifts for these campaigns.

Planned Giving

TCF conducts a planned giving effort that is designed to increase giving through people's estate plans (primarily bequests and planned gifts). This work happens through direct work with pastors, parish finance councils that results in activity at the parish level and through TCF direct mail and other marketing activities.

Assistance for Parish Fundraising

TCF assists parishes in raising money through increased offertory campaigns and capital campaigns. This work involves reviewing and recommending fundraising counsel to assist parishes; answering questions from pastors, business managers and parish finance council members; and producing annual Fall Fundraising Forums that cover these and other topics for the benefit of parishes.

Assistance for other Fundraising Entities

TCF provides assistance for two other fundraising efforts conducted in the Archdiocese, but not formally part of TCF: 2010 Initiative and the Clergy Fund (retirement and disability benefits for retired clergy).

Stewardship

Finally, TCF manages the Archdiocesan stewardship program. This program is designed to increase parishioners' gifts of time (prayer, devotion and spiritual study), talent (service to the parish and wider communities) and treasure (financial support).

What are the results of TCF activities?

TCF produced over \$15 million in new revenues for the Archdiocese through the Catholic Appeal in 2008-09 and managed 61 endowment funds with a value of about \$25 million. In addition, TCF has solicited and currently manages charitable gift annuities, charitable remainder trusts and a pooled income fund with a combined value of almost \$3 million.

How can I get more information?

For more information, visit our website by going to www.BostonCatholic.org/CatholicFoundation.aspx. You can also call us at 617-779-3700.