Dear Friends,

It is always good to be in your hands, with a connection and communion of love and faith! We are truly Between Friends.

Spring is about new life! Faith is about new life. Jesus is about new life. Easter is about new life. This edition of *Between Friends* is about new life.

You are life-giving to us. I want to share with you ways in which new life is happening with the Carmelites and with your help. Enclosed are pictures of the renewal and renovation on the Darien campus of the National Shrine of St. Thérèse. Also, there is the new life happening among the Carmelites, and ways in which we need to open ourselves to the fullness and newness of life God calls us to – not just on the other side of death, but here in our journey to Shalom and Glory, Communion and Unity.

There are also articles on how you can help new life happen for others.

Carmel, the mountain the Carmelites are named after, means “Garden of God” – and gardens are for life to grow and blossom. You are part of our garden, because we are part of each other – truly Between Friends!

Father Bob Colaresi, O. Carm.
New beginnings!

Mary Therese Lambert, Editor of Between Friends

"It’s a girl!” “It’s a boy!” Every parent knows the incredible joy that accompanies the birth of a child. Words just don’t seem adequate to describe the thrill that comes from being a partner with God in the miracle of life.

With great delight I can announce that new life is popping up everywhere here on our Carmelite campus in Darien, Ill. It is also a time of new life for the Carmelites, that wonderful group of religious who provide the spirit behind all that we do here at the Society of the Little Flower.

With new life blessing us wherever we turn these days, this issue of Between Friends is a celebration of that. Allow me to give you a sample of some of the blessings that are covered in this issue.

We recently completed a renovation of Carefree Village, the retirement home that was part of our Carmelite campus for years. It is now the new home of our Carmelite Spiritual Center, giving us a revitalized space to host larger groups of youths, teens, adults and religious men and women who come to us for spiritual direction, retreats, etc.

We are also moving along with the renovation of The National Museum of St. Thérèse, devoted to the legacy of our beloved saint. Next up: a new Shrine Chapel, which will allow us to accommodate the growing numbers of people who visit us for daily Mass and other spiritual celebrations throughout the year.

Allow me to share some exciting news about our new National Shrine of St. Thérèse. Most of the cost of building has been underwritten through the incredible generosity of the Margie and Robert E. Petersen Foundation. Margie, who sadly passed away in 2011, was a devoted friend to St. Thérèse, and our new National Shrine of St. Thérèse will stand as a lasting tribute to their friendship, inviting our visitors from across the world to invoke the intercession of the Little Flower.

Finally, I’m sure you will be glad to know that Carmelite vocations are once again on the rise, both in the U.S. and throughout the world. Be sure to check out the article about our seminarians in El Salvador.

I encourage you to sit back and take a look inside. New life abounds, and more is yet to come!
The renovation of the former Carmelite Carefree Village into the new Carmelite Spiritual Center has been an amazing experience of new life. Ryan Anderson shows the SLF staff an aspect of the meeting rooms in the new facility, which will more than double the space of the retreat house.

The Renovation of the St. Thérèse Museum at the National Shrine in Darien will be such a blessing to her many friends. Father Bob, Mary Zacharias and Mary Lambert look over plans as Mary Lambert holds the layout of the new Darien Carmelite campus. The generosity of so many of her friends are making new life happen.
Our Carmelite Province of the Most Pure Heart of Mary has been in El Salvador for more than 10 years – and God is blessing us with young vocations. With increasing regularity, young men are responding to the call to follow Jesus and serve the Church. Recently, there was a celebration of the new men entering novitiate and making first vows. What was also significant is that this Carmelite profession took place in the very chapel where Archbishop Oscar Romero was assassinated – a martyr for the faith.

In a country struggling with poverty and violence, these young men want to be the leaven of change and grace among a people desperate to experience works of mercy.

Carmelites in El Salvador

Within the new Carmelite Meditation Garden and near the gazebo on campus, sits a beautiful waterfall and sparkling stream. It speaks of fresh new life and will be a place where visitors and pilgrims will listen to the living water flowing from deep within.
PILGRIMAGES of FAITH

CARMELITE & COLONIAL SPAIN
Celebrating the 500th Anniversary of the Birth of St. Teresa of Avila

April 12–24, 2015
Cost: $3,900, double occupancy

Following the footsteps and spirituality of Carmelite Sts. Teresa of Avila and John of the Cross, we visit Madrid, Toledo, Granada, Cordoba, Seville, Segovia, Salamanca, Avila, Alba de Tormes, and Fontiveros. Spain is a wonderful country, rich in history and heritage. It hosted the golden age of enlightenment, when Christianity, Judaism and Islam co-existed, with a great sense of peace, wisdom and mutual respect. Parallel schools of mysticism and spirituality mutually enriched each other. Reactionary Catholicism, manifested in the Inquisition, eventually destroyed this time of enlightened peace when the Jews & Moslems were expelled from Spain in 1492.

FRANCE
A Pilgrimage Through France, following the Life & Spirituality of St. Thérèse

July 12–21, 2015
Cost: $3,900, double occupancy

We begin at Lourdes, the most powerful of Marian Shrines, with the issue of healing, living water and hope. Then we fly north to Normandy, the homeland of St. Thérèse, visiting Lisieux, her Carmelite convent, her childhood home, Les Buissonnets, the Basilica and the Cathedral. Then to the Normandy Beaches of Omaha and Utah, and the powerful American Cemetery - to Alençon, where St. Thérèse was born and her parents met and lived, until the death of her Mom – and finally to Paris, where we will experience this magical city with all its historical and beautiful sites, including Versailles.

HOLY LAND PILGRIMAGE
The Faith Experience of a Lifetime - A Journey of the Heart and Spirit

November 1–12, 2015
Cost: $4,275, double occupancy

A biblical journey to where God’s revelation happened. Start in Jerusalem, on the Mount of Olives, Gethsemane, Way of the Cross, Western Wall, to Bethlehem, where Jesus was born, Ein Karem, place of the birth of John the Baptist and the Visitation of Mary to Elisabeth; Zion Hill where the Last Supper, Pentecost and the imprisonment of Jesus took place, to the Judean Desert, the Dead Sea, Massada, and Qumran. Then driving north we visit Emmaus, Jaffa, Caesarea, Mount Carmel, the Galilee, Nazareth, Cana, Capernaum, Mt. of Beatitudes, Sea of Galilee, Tabgha, River Jordan, Mt. Tabor, Beit Shean, and so much more. Highlights include boat ride on the Sea of Galilee, St. Peter’s Fish Lunch, Baptismal renewal in the River Jordan, Biblical Passover meal, an Israeli/Jewish Biblical guide and teacher, and Biblical reflections and Mass daily at holy sites.

For further more information, full brochure or registration form, please contact:
Darlene Jindra • Carmelite Spiritual Center • 8419 Bailey Road, Darien, IL 60561
630-969-4141 • retreats@carmelitespiritualcenter.org
In some way, St. Joseph is such a mysterious and fascinating figure. There is surprisingly little we know about him through our Christian Scripture and tradition. We know that the Gospel of Matthew traces the genealogy of Jesus through Joseph to make sure that Jesus was of the House of David, since the Messiah was to come from the House and lineage of David. It is through Joseph that we understand that Jesus is the son of ancient promises. And yet our Scriptures insist that he is not His biological father.

Yet Joseph is so important. He wrestles with divine dreams when he feels betrayed that his betrothed Mary is pregnant by some "Gabriel." As hurt and confused as he was, he trusted heaven and trusted Mary and assumed responsibility to be the “abba” of Jesus. What is to be most admired is that it is through Joseph and his paternal presence that Jesus learned about “abba” – “dad,” so that his human heart could know his true God and Father.

Mary most likely taught Jesus to listen to the divine whispers and instincts of His heart, but Joseph, as the male mentor and father, taught Jesus about the tender compassion and strong justice of God. Working with this father as a builder, Jesus learned how to interact with people in the ways of justice. I’m sure they had long father-son talks about what life and their Jewish covenant faith were truly about. Joseph showed and informed Jesus how the sons of God responded to other people with tenderness and strength, with the balance of boundaries and compassion. I suspect they even talked about trusting God amid times of betrayal when painful challenges confront us. Jesus was going to experience a lot of betrayal and disappointment, and I suspect that Joseph taught Him how to deal with it and trust God’s providence.

Jesus had a keen sensitivity to when His Jewish religion was all show, externals and rituals, and not about respecting and improving the lot of others, especially those alienated and excluded. I believe Joseph taught Jesus to have a discerning heart about what religion was supposed to teach people – what was the heart of the covenant with God.

We admire Joseph because he showed Jesus how to be a man – a beloved son of God, with all its responsibilities. Joseph showed Him how to be genuinely human! Joseph inspired courage in Jesus to face the fear, suspicion and cynicism that can be born of disappointment and betrayal. Joseph modeled for Him how to be “a man for others” – not just self-serving. And, I suspect, in a world of greed and trying to get ahead, Joseph helped Jesus to understand God’s preferential sensitivity to the poor. Joseph taught Jesus to be a just man, to trust God as “Abba,” and to have a tender mercy and great compassion for people!

Joseph teaches us the same lesson. He cared for the Holy Family – and cares for us as God’s Holy Family. He did not have to be the center of the show, but in humility cooperated with God in bringing His Son and salvation to our world. Joseph teaches us to gently accept who and what God gives us, instead of what we want or expect. Joseph is a true servant, and taught Jesus and teaches us to be the servant of others, as the most important way to serve God! 🌷

By Father Bob Colaresi, O. Carm.
Life insurance: More than meets the eye

When you hear the term “life insurance,” you may think of just a means to protect your family, but there are ways to use life insurance, including many that can make a difference for the Society of the Little Flower.

For example, consider:

• Making the Society the owner of a life insurance policy you no longer need for family security. You’ll be entitled to an income tax charitable deduction;

• Naming the Society the beneficiary or one of the beneficiaries of life insurance. Just like a bequest, your gift of life insurance proceeds can be earmarked for a special program that is of importance to you;

• Leaving your life insurance in trust, with payments made to family members for life and later benefit the Society of the Little Flower;

• Purchasing a new life insurance policy, naming the Society as the owner. Annual premiums you pay will also be deductible, and the life insurance may allow you to make a larger gift than you thought possible;

• Creating a life insurance policy benefiting family members to make up for assets that were given to the Society of the Little Flower during your lifetime.

Here’s why:

Gifts of life insurance are popular with donors because the proceeds are paid promptly and are not tied up in the estate administration process. It’s easy to name the Society of the Little Flower a beneficiary with a simple form from the insurance company. By naming us a beneficiary, you will be able to determine the exact amount you would like us to receive, assuring you that your goal of helping the Society will be met. Finally, your gift will be private, since the full proceeds pass outside probate.

We would love to answer any questions you have about how a gift of life insurance to the Society of the Little Flower can be used to support the Carmelites and promote devotion to St. Thérèse. Just call Dan or Janice in our Planned Giving Office at 1.888.996.1212.
Your will: Set it and forget it?

Since people are living longer these days, it becomes even more important to review your estate plan regularly. Even a will written just a year or two ago may need updating. It’s not uncommon for people in their mid-80s or beyond to revise their will or create a new one.

There are many events that can make a will obsolete:
- Marriage, divorce or death of a spouse;
- Birth of a child or grandchild;
- An increase in the value of your assets;
- Receipt of a significant inheritance;
- Changes in tax laws;
- A beneficiary or executor named in your will moves, becomes disabled, or dies;
- You decide to add a gift through your estate to a person or an organization previously not included.

Many of the questions you asked yourself before having your first will drafted are worth asking again as you consider changes to your plans. The first step is to make an appointment with your attorney. If the lawyer who drafted your first will is not available, ask friends, family members or even your parish priest for references. When you make an appointment, the attorney may send you a checklist of information to complete prior to your first meeting.

Knowing how you want your assets distributed is critical to a successful estate plan. Consider the family members and friends you want to remember. Give serious thought to how various family members will be remembered, particularly if you have children from a previous marriage or step-children you wish to include in your estate. Ask yourself whether any of your beneficiaries have special needs. You can also include meaningful gifts to organizations, such as the Society of the Little Flower, that have played an important role in your life. Think about who you want to serve as your executor. You might decide that naming the trust department of a bank as trustee or co-trustee makes sense.

Make sure your new will is coordinated with your entire estate, including beneficiary designations on retirement plans and life insurance. Naming the Society of the Little Flower the beneficiary of an IRA, rather than making a different type of gift through your will, avoids the income tax that family members would owe on distributions. It’s even possible to reserve income for life for loved ones from an IRA left to Little Flower.

Once your will is signed, put it in a safe place and let loved ones know where it can be located quickly when needed. Keep a copy that you can review annually to make sure your will remains current, but remember you can’t make changes simply by scratching out a section or by handwriting in new bequests. Your will is valid only if signed and witnessed in accordance with state law.

If you’d like to add a gift to the Society of the Little Flower to your current will, you may be able to do so with a simple “codicil.” A codicil is similar to a P.S. you might add to a letter, but it must be properly executed to be valid. Please contact our office if we can provide you with our correct legal name for your attorney or answer any questions you might have about the good your gift can do. And please, if you already have included (or intend to include) the Society of the Little Flower in your will, let us know the good news.

Just call Dan or Janice in our Planned Giving Office at 1.888.996.1212. It allows us to make plans for our future and to express our sincere thanks to you now.

You may also be interested in our free Will Planning Kit. This kit can serve as an excellent resource for those who are either writing their will for the first time or for those who are in need of an estate plan tune-up. Call 1.888.996.1212 to request your kit today.
Behold, I make all things new!

*(Revelation 21:5)*

Nature reflects God’s will and intention: new life! St. Thérèse was enthralled by nature and its cycle of life, death, and rebirth. She saw it as a reflection of the seasons of God’s love affair with us. We remember, during the sad time when she had lost her mom, that young Thérèse saw a “T” formed by the stars in the dark night and knew her name was written in heaven. It gave hope to her melancholy soul. She was fascinated by the clouds, flowers, and wind. Their changing patterns, moods, and phases spoke of possibility and confirmed that the only real stability was love in heaven, which was her home.

We all have sad and melancholy times when new life seems dormant, dead, or out of reach. We go through Lent and Passion time to experience Easter – and its promise of new life, full life! The paschal mystery of Jesus, His passion, death, and resurrection are the pattern of new life. Suffering has a way of awakening us and opening us up to the mystery of more life – new life! Even as she was facing a terrible death from tuberculosis, Thérèse proclaimed: “I’m not dying, I’m going to life!”

It is interesting that in the last book of our Christian Scriptures, we have Jesus, the Lamb of God, proclaim: “Behold I make all things new!” *(Rev 21:5)* Christian living is about transformation and new life. Faith is about trusting new life!

Spring is about new life! In fact, renewed life. There is something miraculous about seemingly dead and dormant trees, bushes and frozen earth sprouting leaves, branches, shoots, and buds. The long winter cold seems to have won the day, when one lives in the upper Midwest. But the sun returns, the days get longer and warmer, and life blossoms anew. It is delightful for the soul.

I am often struck by the risk they take to open – to expose themselves to cold weather and winds. How fragile they seem and yet how brave! They speak of our struggle to trust that new life will happen amid times of fear, cynicism, and painful hopelessness.

I had many losses, deaths, disappointments, and surprising challenges in 2014. Several close friends also were going through divorces, job losses, and betrayals. I found myself doubting. Doubting God. Doubting myself. Doubting others. It felt like an eternal winter – my soul was cold and hardened. I kept smiling, but inside I was frozen and hurting with fear and stress. Haven’t you ever had those times? The voices of darkness, death, and hopelessness seem to get louder.

Then as the real winter weather began, I was struggling for the second time in my life with back pains, and this time with numb legs. A fall had caused more damage than was initially evident. The numbness scared me because I could not feel my feet and legs. Walking became hesitant and wearisome. I feared being...
paralyzed. I prayed to God and Thérèse for help. But I remembered the long struggle and recovery of 13 years earlier when I had spinal surgery. I did not want to go through that again. I started to think I was an old man, doomed to fade away, limping.

I also remembered that during that dark, dormant time, all St. Thérèse ever whispered to me was “trust God!” I did not find that particularly helpful back then. I wanted a quick fix and healing so I could get back to making life happen. Those were hard lessons for me to learn to trust God and that I was not the messianic center of the universe. I was trying to write my own name in heaven!

Good medical treatment and an MRI discovered possible solutions. The major one was intense physical therapy. Wow – it turned into physical torture. The stretching and twisting exercises exhausted me. It even revived my fear of being paralyzed. Friends told me that “pain was my friend!” I laughed in cynical disbelief. It took weeks of exercises and being stretched before feeling returned to my legs and started to free the stenosis in my spinal cord. Those were dark days for me. And following my typical Sicilian pattern of punishing with silence, I stopped praying and communicating with God and Thérèse. I found myself alone in prayer and communicating with God and Thérèse with my complaints and expecting them to listen; instead I started to listen to the whisper in my soul.

It is amazing when we accept that God is with us and we are not alone. Feeling blessed and beloved, I started listening to the other ways God was speaking and working in my life experience. New life was happening all around me, and yet I was missing it. The daily deluge of Little Flower friends who want to make a difference – the new life emerging on this campus to honor St. Thérèse. There were so many other ways new life was blossoming and happening that I was not being attentive to because I was listening to echoes of death, disappointment, and darkness. Instead of looking at life through dark sunglasses that blocked the sunshine, our souls need the rose-tinted glasses of grace to see what truly is, as God sees.

I also learned, and am learning, as I’ve heard it said: “Without God, we can’t. Without us, God won’t!” What a powerful lesson. God is vulnerable to our choices. I had to allow myself to be reborn. God did the healing, but I had to believe enough to do the work. I was awakened and inspired by the new life of a Christmas baby boy. I was reminded of that image of the fragile rose bud, being trusting enough to risk being open. I think this is an important aspect of St. Thérèse’s “shower of roses” – trust and faith.

God is always calling us to a newer, richer, and more open life – to a new springtime. Winter and darkness are not to last forever, but can when we let them invade and define our souls. I experienced its disastrous and paralyzing effects on me.

Easter is when we celebrate new life. God raised His Son Jesus from the tomb after human confusion, sin, and religious righteousness killed Him. Death would not have the last word. Nothing – absolutely nothing – is more powerful than God. The God of Life is calling us to new life. God wants to call us forth and raise us from tombs we bury ourselves in and bury others in. Haven’t we all at times allowed darkness and hopelessness to possess and shrink us?

“It is amazing when we accept that God is with us and we are not alone. Feeling blessed and beloved, I started listening to the other ways God was speaking and working in my life experience. New life was happening all around me, and yet I was missing it.”
TRUST IN ST. THÉRÈSE

BY JOE VOSS

This past November, I visited Mary in Cleveland, Ohio. Mary has been married to Robert for more than 30 years. Mary was born with spina bifida and has been in a wheelchair since she was 12 years old.

At a very young age, her grandmother, a very devout Catholic, introduced Mary to Padre Pio and Pope Paul VI. Her grandmother took Mary to Italy to meet Padre Pio and the Pope as she prayed for a miracle for her. Mary explained that although her grandmother and other family members in their group all shook hands with Padre Pio and he blessed each one of them, Mary, being very young, was afraid to shake Padre Pio’s hand. Since Padre Pio could sense her fear, he did not touch Mary, but gave her a blessing. Over time, her love for Padre Pio grew. Since Padre Pio had a strong devotion to St. Thérèse, Mary became familiar with the Little Flower through him. St. Thérèse’s powerful intercession helped her through many trials and tribulations, especially with the numerous surgeries and other physical and emotional traumas she endured due to her physical condition.

As a child, one of the things Mary longed to do was to dance, but since she used a wheelchair for mobility, she thought she would not be able to realize this dream. However, Mary was undeterred, inspired by her devotion to St. Thérèse. After much experimentation with her non-disabled friends, she took to the dance floor in a competition before an audience of 2,000 people who gave Mary a standing ovation. Mary was so moved by this experience, she decided to start her own dance company and school, one that welcomed people with and without disabilities.

The company and school she founded will be celebrating its 35th anniversary this year and is still going strong. The school has transformed many lives. Many individuals who have been in serious auto accidents and are now in wheelchairs have found new hope and life by taking dance classes at The Dancing Wheels Company & School.

St. Thérèse encourages those in need to turn to God with childlike trust. Mary’s life, and the many miracles that have occurred in the lives of others because of her determination, is a testament to the power of that trust.

Before joining the Society of the Little Flower in 2013, Joe Voss spent his life serving the Church in various capacities. In the coming years, he is determined to meet as many friends of St. Thérèse as he can, learning of their spiritual journeys and sharing stories of the impact of their support. Joe can be reached at 888.996.1212.
In May of 2007, I became engaged to a man I had been dating for a year. I thought I was on my way to my happily-ever-after with him. We had a wonderful relationship, which, in our opinions, brought glory and honor to God’s name. However, after being engaged a week, my fiancé told me that he just could not continue on with the engagement and the relationship. He ended both. I was devastated and questioned how such a thing could happen to me after we were doing everything that we thought was pleasing to God.

“In order to continue doing what was pleasing to God, I decided I was not going to be angry. I would just go on living my life and pray for more guidance from God and the saints. I started praying the novena to St. Thérèse of the Little Flower.

My aunt had said it in the past and received roses. So, if it worked for her, I figured I would give it a try as well.

“My aunt said it in the past and received roses. So, if it worked for her, I figured I would give it a try as well.

On the last day of summer teaching and tutoring, one of my students brought me a rose to thank me for tutoring him. Since I was busy getting ready to start the school year, it did not dawn on me until later that I had received my rose. St. Thérèse was hearing my prayers. The very next day after I received the rose, I met the man, who, unknown to me at that time, would become my husband. I should note also that during the whole time we were dating and were engaged, I received several other roses.

“In August of 2009, we married. Of course, I had roses in both my bouquet and my bridesmaids’ bouquets. I know in my heart and soul that St. Thérèse gave me a new life. God had a plan for my life and St. Thérèse had a big role in helping that plan unfold. A beautiful statue of St. Thérèse is proudly displayed on our fireplace mantle and she is a part of our daily life. Our second daughter is named Theresa as a way of showing our appreciation for St. Thérèse and her intercession. My husband and I love St. Thérèse and know that she is watching out for us each day as we try to live our lives and raise our daughters in order to bring glory and honor to God’s name.”

One of my greatest joys is visiting with donors like Mary’s family and hearing how St. Thérèse inspired, interceded, and touched their lives. Give me a call anytime at 630.719.2230 to arrange a visit.

Mary Zacharias is a member of our Gift Planning Office and has been on staff at the Society of the Little Flower for more than 30 years.
There is always hope

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

Children beg for one more chance. Teenagers pray they got away with something. Adults try to keep things quiet. Seniors wonder what they could have done differently.

No one is perfect. We say things we wish we didn’t. We tell half-truths. We take the easy way out. We hold grudges. If a person wrote down the list of mistakes he or she made along the way, it would probably be quite lengthy. The good news is that, at the end of that list, God would write a P.S.: “I forgive you.”

There’s always hope. Just as it’s true that no one is perfect, neither is anyone beyond the reach of God’s mercy. His promise of second and third chances – His promise of renewed life – is a promise He will never break.

St. Thérèse once said, “To live out of love means to banish all fear and every memory of past faults.” She is telling us that to live the life God wants us to live, we must move past our fears, let go of our guilt, and look ahead with trust in God’s goodness. Like much of what Thérèse tells us, the words are simple, but putting them into practice is hard work.

Imagine letting go of all your fears ... all your doubts ... and emptying yourself of all your guilt. How would you live differently? I suspect it would be with an abandonment to love.

Abandonment to love – just as a child would do – is exactly what St. Thérèse, a Doctor of the Church, prescribed. She was confident that God will always provide. As she said, “To live in love is to sail forever ...”

At the Society of the Little Flower, dependence on God’s love and St. Thérèse’s intercession is at the heart of all that we do. Whether it is directing a high school retreat, offering a family day of recollection, providing daily Mass, offering spiritual support to hundreds of thousands across the country, or supporting Carmelite missionaries in their work with the poor, we are here to proclaim God’s merciful love to those in need.

Our future is bright. The renovation of the National Shrine of St. Thérèse continues at full speed. It is an important project. Those who love St. Thérèse know that she wanted everyone to understand that God’s love is there for the asking. But today, so many have given up on love, and sadly, have given up on God. Thérèse taught us that one of the secrets to accessing God’s love is to simply trust Him completely, as a child would a parent. God wants nothing more than to walk down life’s road with us, hand in hand.

To those who have lost their way, we must teach the “Little Way.”

This is what we stand for, and this is what we want to proclaim for many years to come. The renovation of our Shrine campus is a critical step in that process. (To find out more details about our renovation efforts, please see the articles elsewhere in this edition of “Between Friends.”)

To learn how you can partner with us in completing our vision for the future, call me at 1.888.996.1212. I hope you will do so. Ours is truly a work of the Lord’s. As our favorite saint once said, “When I am charitable, it is Jesus working in me.”
Society of the Little Flower
Charitable Gift Annuity
The Gift Of A Lifetime

Provide for your future and touch someone’s life.

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

**Why create a gift annuity?**
- Lifetime payments - at a rate that will never change
- Charitable tax deduction
- Service that is second to none

**Sample One-Life Rates***

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate of Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>72</td>
<td>7.7%</td>
</tr>
<tr>
<td>75</td>
<td>8.1%</td>
</tr>
<tr>
<td>80</td>
<td>9.3%</td>
</tr>
<tr>
<td>85</td>
<td>11.0%</td>
</tr>
<tr>
<td>90+</td>
<td>13.8%</td>
</tr>
</tbody>
</table>

*Rates are subject to change. Minimum age 60. For U.S. residents only.

Please call 1-888-996-1212 for the rate that applies to your age, or if you would like information about two-life or deferred gift annuities.

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

Name

Address

City ___________________________ State _____ ZIP ______________

Amount Being Considered $____________________________

Telephone ______________________ E-mail ______________________

Birth Date (For Single Life Annuity) ______________________

Birth Date (For Joint/Survivorship Annuity) __________________

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