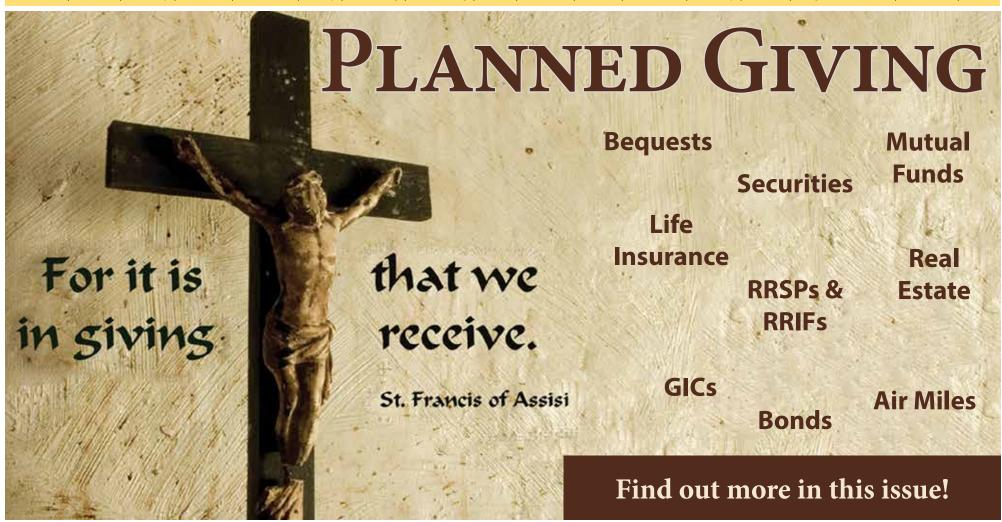
NEWSPAPER OF DIOCESE OF LONE



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This issue of our diocesan Newspaper focusses on planned giving. It invites us to reflect on being good stewards of the abundant gifts which God has given us and, in particular, to be generous in supporting our Church and its many good works.

Certainly, we need to be concerned about how we use our financial resources, but even more importantly we need to be aware of the underlying attitudes and values that guide us in our daily lives. Our Holy Father, Pope Francis, is constantly pointing us to the Gospel where we discover the values that Jesus gives us. The Parable of the Talents (Mt 25:14-30), for example, teaches us to be good stewards of the gifts that God gives us, not to waste them or to cling to them selfishly. We are to use them generously to serve others in justice and love.

The Gospel gives us a very different understanding of our lives from that of the world. It is false to think that we own the goods that we have and are free to use them in whatever way

we want. The Gospel helps us to recognize that everything we have is from God, even life itself. We are stewards of these goods and must give an account to God for the way we have used them during the course of our lives.

The Gospel view of life inspires us to have a spirit of gratitude. We recognize that we depend totally on the providence of God. If everything comes from God, then we should be generous with our time, talent and treasure in serving God and those who are in need.

One of the great blessings that I have enjoyed as bishop of this diocese is to be part of such a strong, generous and welcoming faith community. Everywhere I go, I hear of the admiration and appreciation for what our Church is accomplishing.

The remarkable generosity of our people supports our parishes, our Catholic schools, universities and hospitals, and our outreach ministries to migrant workers, refugees, and the poor and

vulnerable among us. We provide our priests with the retirement that they so richly deserve. Through our support of St. Peter's Seminary and the Institute for Catholic Formation, we are able to educate those who will serve our parishes as future priests, deacons, and lay leaders.

More and more, Canadians are looking at ways to make a lasting impact in the lives of others. I ask you to consider giving a gift to our Church that will have lasting benefits through future generations.

A planned gift allows you to arrange for a donation that will be received by an organization at some point in the future or after your death. Planned gifts are, in effect, legacy gifts and come in many forms: bequests, annuities, trusts, insurance policies or gifts of property.

A planned gift can be an expression of the importance of faith in your life, and at the same time, provide vital support in areas of need throughout the

diocese. Here are a few examples to consider:

Your Parish

The parish acts as our spiritual home, the place where we spend some of the most important moments of our lives. We gather in our parish to celebrate the Eucharist, to be reconciled with God, to be married, to have our children baptized, to anoint those who are sick and to bury our loved ones.

The Diocese of London

Within our diocese, which is one of the largest in Canada, you will find a family community that is living its faith, seeking to grow together in God's love and serving the poor and needy in our communities.

St. Peter's Seminary

Our seminary, which recently celebrated its 100th anniversary, is one of only three in Englishspeaking Canada. It is committed Bishop of London to the formation of those studying to serve our Church as priests, deacons and lay ministers.

St. John the Evangelist Pension Fund

This fund provides a modest pension for our priests in retirement.

The Catholic Community Foundation of Southwestern Ontario

This foundation was recently established to support works in this region that are consistent with our Catholic faith. At this time, its primary focus is outreach to young people through a comprehensive initiative called Soul'd Out.

I ask that you seriously consider supporting our diocese through a planned gift. With your generous support, we will be able to respond to Jesus' call to be a Church of service.

Most Rev. Ronald Fabbro, C.S.B.

Regardless of age, pre-planning your cemetery arrangements together simply makes sense - financially and emotionally.

See back page for details

What is Planned Giving and How Does it Work?

By Mark Adkinson Director of Communications and Development

This article will explain the differences between regular and planned giving, what your gifts mean to your Catholic Church, some of the benefits – to you – from planned giving, as well as some of the ways you can make a planned gift.

Regular Giving and Planned Giving

There are many differences between regular giving and planned giving. Regular giving, in the Catholic Church, would be the weekly Sunday collection at

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Big community

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Small classes

your local parish.

The amounts are based on either a percentage of income or what someone can afford. This regular gift can take many forms: from a loose cash donation in the basket, to a cash or cheque donation in an envelope, or an automatic payment from your bank account.

Just remember to use those envelopes or direct deposit options so you can receive a tax receipt!

Planned gifts require more preparation and thought. A planned gift will not only involve

"Catholic higher education

at its finest"

some thoughtful planning and discussions with loved ones, but may involve negotiations with financial consultants and possibly legal counsel.

Planned gifts can result in an immediate donation, a donation that is distributed over a period of time, or occur when you or a family member passes away.

Planned gifts are varied. The most popular forms of planned gift is a bequest. Another popular form is a gift of securities such as stocks, bonds, mutual funds or GICs. Other forms include life insurance, RRSPs and RRIFs, real

estate and more. You can even donate your unused air miles!

Who are Planned Gifts For?

Everyone really. You may assume that planned giving is just for the very rich or wealthy. However, as a frequently seen commercial reminds us: you are richer than you think! This is especially the case when donating to a charity as there are various tax incentives that come into play that make a donation go a lot further (more on that later).

A planned gift does not need to be large enough to put an

addition on the parish hall or a new roof on the building. A planned gift is a way to make a statement about what is important to you. You may have an idea of something that would help your church and want to make it happen (a particular ministry, outreach or initiative). You may want to help solve a problem or fix something that in need of repair (stairs, heat, restrooms, elevator, etc.).

Why Consider the Church for a Planned Gift?

Did You Know?

Your generous contributions to your church over the years have helped the poor and needy, at home and around the world. You have given hope to many when there was none.

They have helped support your parish priest(s) and lay ministers and staff. They have supported the bishop and his offices. And they have supported the many ministries and outreach programs across southwestern Ontario, ranging from helping refugees and migrant workers, youth ministry, supporting education of seminarians, professional development and continuing formation for those serving the Church, and much, much more.

You may have done all these things, and more, without realizing it or dwelling upon it. On behalf of all those who have benefitted, I thank you.

As has been the case for 2,000 years, the work of the Church never stops. A planned gift is an opportunity for you to help continue this mission in a way that works best for you.

Tax Incentives

Apart from the reasons mentioned above, there are financial incentives when considering a planned gift donation. These include reduced income capital gains tax reductions and tax receipt opportunities. Canada has a wealth of incentives to make donating easy, which sets it apart from the rest of the western world.

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The Newspaper of the Diocese of London, established in 1980, is published quarterly in March, June, September and December, with approximately 40,000 copies distributed throughout nine counties in southwestern Ontario: Elgin, Essex, Huron, Kent, Lambton, Middlesex, Norfolk, Oxford and Perth.

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Publisher: Diocese of London Editors: Mark Adkinson and Emma Moynihan 1070 Waterloo Street London, ON N6A 3Y2 519-433-0658 x227 madkinson@dol.ca





Common Planned Gifts: Bequests, Securities, Life Insurance

Bequests

A charitable bequest is a distribution from your estate to a charitable organization through your last will and testament. There are different kinds of bequests. Examples include:

General Bequests: left to certain causes from the general value of the estate. These are made by a specific designation: a dollar amount, a certain asset or a percentage.

Specific Bequests: a particular item or property is left for a designated purpose. (i.e., a dollar amount to be used for a specific ministry or to help restore a church)

Residual Bequests: leave the residue portion of your estate to the charity after other items of the will have been taken care of.

Contingency Bequests: leave a portion of your estate to the charity if your other beneficiaries do not survive you.

Securities

(Stocks, Bonds, Mutual Funds, GICs)

This is a popular way to make a planned gift. It is easy to do and the financial incentives are substantial. In some ways, donating securities can be smarter than donating cash.

Here's a sample scenario: you wish to donate \$50,000 to the Church through the parish, the diocese or one of the foundations featured in this issue. Let's assume you bought \$25,000 in stocks a decade or two ago and they are now worth \$50,000.

Option A: Sell the stock and donate the cash. If you simply sell the shares, you have a capital gain of \$25,000. There is a capital gains tax that must be paid (up to 46%), that would result in a tax savings of around \$11,500. Net cost to donate \$50,000: \$38,500.

Option B: Donate the stock. You get to claim the entire \$50,000 as a tax deduction and you don't have to pay any capital gains tax. The tax savings would be around \$23,000. Net cost to donate \$50,000: \$27,000.

You can even donate your income taxes! You can give up to 100% of your income tax when you die. If you don't choose where it goes, the government will decide for you.

For the year a person dies and the year before that, this limit is 100 percent of the person's net income

A detailed explanation of the benefits of donating securities (provided by BMO Nesbitt Burns) is available at www.giving. dol.ca. Also available is a simple, one-page form you can complete if you wish to make a charitable donation of shares.

Life Insurance

Donating a life insurance policy is another, though less common option. Depending on how it is structures, you can receive tax savings while you are still alive and kicking and making payments. There are two main options when considering making a planned gift of life insurance:

Option A: Assign the policy to the charity as owner and beneficiary. The annual premiums qualify as a tax-deductible donation on your annual income tax return. You can also transfer ownership and beneficiary of an already existing policy.

Option B: You retain the policy and name the charity as the beneficiary While you can't receive tax deductions from premiums, the charity will issue a tax receipt from the amount it receives from the policy upon death. This could help with capital gains, RRSP and income taxes.

When Should I Consider a Planned Gift?

Anytime and at any age! Careful planning is crucial. This is the only way to ensure the wealth accumulated over a lifetime goes to the people and causes you care most about. Thinking about the end of life can be uncomfortable which is why many Canadians die without a will. Years of pinching pennies can result in a sizeable enough portfolio to push an estate into the highest income tax bracket after death. Planning ahead can protect you and your loved ones from taxation as well as help the charities you wish to help.

Questions?

First, you should consult with your financial planner, accountant or lawyer. Then we would be happy to assist you. If you have any questions or need assistance, please contact Dave Savel, Episcopal Director of Administrative Services & Financial Administrator (519-433-0658 or dsavel@dol.ca) or Mark Adkinson, Director of Communications and Development (519-433-0658 or madkinson@dol.ca.

One More Thing

At the same time you are considering planned giving, we encourage you to plan your funeral mass and Christian burial. This is something your local parish or Catholic cemetery can assist with.



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St. Peter's Seminary **Foundation**

Feeding our Future through Planned Giving

When someone says "Hershey", most people can't help but think "chocolate!" A few might also recall the Pennsylvania town of the same name. And a smaller number, those who know the industrial history of North America, might associate the name with the fabulously successful pioneer of mass produced chocolate confections, Milton S. Hershey. But how many know the Milton S. Hershey School? And what does this have to do with "planned giving"?

School built on chocolate

When the Hersheys came to realize that they could not have children of their own, wife Catherine came up with the idea of starting a free residential school for poor children for their training and personal development. In 1909 they put much of their wealth into a Deed

of Trust for such a school, and the first class of four boys was enrolled. Fast forward to 2013. Today's Hershey School welcomes over 1800 low income children each year, and owns the majority shares of the Hershey Chocolate Company and related Hershey enterprises. Now worth over \$7 billion, the Hershey School spends over \$100,000 per year per child to help educate and raise them in a physically and morally healthy environment. The Hershey's "planned gift" that launched the school will continue to fund it in perpetuity.

Out of land—A Seminary!

While the term "planned giving" was not in use until the early 1970's, gifts to charities that fall into this category have a history in Christianity that is hundreds of years old-universities, schools, hospitals and orphanages as well as religious institutions worldwide were started and sustained by endowments. It has been a similar story in the Diocese of



London where the faithful have not only supported the Church with regular contributions, but also have planned significant gifts during and after their lifetime. St. Peter's Seminary itself was started with a planned gift of land by Sir Philip Pocock in 1912. Though the funds to build the current Seminary building weren't raised until more than ten years after, Pocock's gift inspired Bishop

Fallon to plan ambitiously for the

continued on p6

For two terrific Bishop's Dinners in 2013,



On behalf of Most Rev. Ronald P. Fabbro, CSB, Bishop of London; Rev. Steve Wlusek, rector of St. Peter's Seminary; and the faculty and students of the seminary, THANK YOU for two tremendously successful Bishop's Dinners this year. Together, both Dinners raised an incredible total of \$360,000 net.

These fundraisers--one in London and one in Windsor--could not have happened without your generosity and dedication. The funds raised are vital for the sustenance of our diocesan seminary, St. Peter's. With your help, our current and future servant-leaders will receive the formation and education they need to meet the needs of the Church.

Save the Date: London & Surrounding Communities: June 10, 2014
Windsor-Essay: October 20, 2014



Catholic Community Foundation of **Southwestern Ontario**

Society's Changing Values

The erosion of Christian and Catholic values seems to continue each day. The drive to secularism can profoundly influence how we engage and value one another, share our resources for the common good, build communities of hope and respond to the call and word of Jesus Christ.

There is urgency for Catholics and others to act now in making a difference before the loss of Catholic values becomes overwhelming. Recent data from a 2011 Diocese of London study which is available on the Diocesan website www.dol.ca indicates the following:

- Approximately 15% of self-identified Catholics attend Mass on any one Sunday, with a lower percentage being regular attendees;
- Over two-thirds of Catholic children have confirmation as their last major sacramental experience;
- Seventy-five percent of self-identified Catholics who no longer attend church, indicated that they don't believe they're missing anything in their lives by not practicing their faith

A Community Response

Over the last few years, a concerned group of grassroots individuals have come together to look at ways to invest in ideas and actions as to how Catholic values can be made more prominent and influential in the daily lives of people, families and communities. In 2011, the group formed the Catholic Community Foundation of Southwestern Ontario (CCFSWO) with the stated purpose of raising funds from individuals and organizations who believe in the importance of sustaining and growing Catholic values. This is an independent, communitybased Foundation.

In building the case for support, the CCFSWO has focused on the following areas of concern:

Increasing secularism of our society and communities and the



- diminishment of family values
- Importance of educating and developing our next generation of
- The growing loss of self-worth
- The increasing visibility and impact of injustices that arise from family

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- dysfunction
- Intensifying life challenges that children and youth experience
- A world where many people choose not to practice faith within denominational churches

continued on p7



'I am bringing you good news of great joy for all people'

Luke 2:10

Photo: Junior Jacasum (standing) and Liam Stephen at Christmas Day parade in Attawapiskat, Ontario.

Photo courtesy of Diocese of Moosonee

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SSPF, continued

Leaving a legacy— experience of St.Peter's

Planned giving gives donors the opportunity to think long-term about the difference their gift will make and the legacy they want to leave. Hardly a month goes by without the Seminary receiving notice that a gift has been left in a will, or that a donor wants to contribute to a lasting endowment. Because of the forward-thinking of so many donors right back to the Seminary's earliest days, the Diocese of London and the St. Peter's Seminary Foundation manage endowments for the Seminary valued at almost \$18 million. In a very significant way the people of the Diocese rallied around the Seminary during the Pentecost 2000 appeal and built a good portion of the Seminary's current endowment base.

As a result we can underwrite about one-third of the Seminary's operating expenses and ensure that our future priests of the London Diocese receive good bursary support, not starting their ministry with heavy debt loads accumulated from their years in formation. The income from endowments, along with annual gifts to St. Peter's, are vital for the Seminary's continuation and growth.

The concept of transformational planned giving continues to inspire. In the past couple of months donors were approached to endow a professorship at St. Peter's in Catholic moral theology and social justice. They knew that these areas were at the centre of the Seminary's Mission, and see the gift as a transformational decision to help secure

the Seminary's future—as Bishop Fabbro has often stated there can be no seminary without an excellent teaching faculty. Other endowed teaching "chairs" are in the planning stages.

What you can do

You might now be thinking of a planned gift St. Peter's Seminary or some other Catholic charity, and have some questions.

How do I start?

For many people the simplest way to prepare a planned gift is to ensure that the beneficiary is named in one's will. But bequests are just one form of planned giving. The Seminary Foundation has a free *Legacy Giving and Estate Planning Workbook* that can help you think about how to establish a planned gift.

What if I had something particular in mind that I want to accomplish with my gift, whether before or after I pass on?

Here it's probably best to start a conversation with the beneficiary, so that current and future needs are well understood. In the case of St. Peter's, a call to the Rector's office or the Seminary Foundation's Executive Director will open

communication and dialogue.

How can I be assured that my gift will be used as I intend even if I am no longer living?

Every charity has the duty, once a gift has been accepted, to use it in ways that correspond to the donor's expressed intentions. The St. Peter's Seminary Foundation, through its directors and audited practices, are committed to honour donors' intentions. Of course, the more explicit the terms of the donation, the more information there is on which to base future decisions on its use.

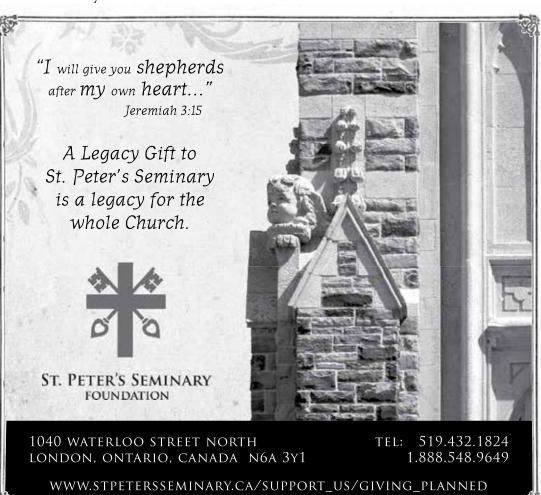
What if I want to leave it to the beneficiary to use my planned as best they see fit?

That is also acceptable. In the Seminary's case such funds are attached to "Highest Priority Needs", as the Seminary identifies them.

Is it expensive to prepare a planned gift?

The donor should, in the case of a gift of monetary significance, ensure that the right expertise has been brought into the discussion–legal, tax advice and accounting, and people within the donor's close circle who might need to be aware of the donor's plans. Costs can often relate to the complexity of the gift's structure. Independent, reliable advice is typically well worth it.

There are many ways to support Catholic causes through planned giving. If you are thinking about St. Peter's Seminary, a call to the Seminary Foundation 519.432.1824 ext. 240 could be a good first step. And don't hesitate to request your copy of the estate planning workbook.



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CCFSWO, continued **Call to Action**

The Foundation's Call to action is twofold:

First, to establish itself, either directly or through partnerships, as a vehicle that works with individuals and groups to raise funds, value-in-kind and other resources.

Secondly, to provide an innovative and exciting approach allowing Catholics to join together, to use their resources and gifts and to take leadership in fostering the changes and pursuing opportunities that are vital in sustaining and growing the practice of the Catholic Faith and values.

Youth Faith and Leadership Development

Initiatives that support children and youth in discovering their Catholic faith, and developing their community and faith leadership skills and interests

Family and Social Justice

Assisting families to discover and enrich their faith, to improve their capacities to nurture and to support clergy wellness and pastoral care

Spiritual Renewal

Pursuing opportunities that assist individuals to further discover the depth, benefit and importance of their Catholic faith in their lives and that of their family's.

Donor Designated Fund

Providing individual donors a vehicle to undertake contributions for specific initiatives that are important to them as an individual, family or organization, and for which CCFSWO can provide the necessary supports and advice.

The First Initiative

CCFSWO, working with donors and committed people, has identified its inaugural priority as investing in the spiritual and community leadership development of our Catholic youth. Our youth are our future and they hold the key in changing the path we are on in the loss of Catholic Values and practices.

CCFSWO is undertaking a significant fundraising initiative in support of an innovative and comprehensive initiative called Soul'd Out, a five year youth development program being undertaken in concert with the Diocesan Youth Ministry Outreach in partnership with Catholic School Boards across southwestern Ontario. This program will reach out to over 25,000 youth from Grades 8 to 12 and beyond. Soul'd Out will provide them with unique annual life learning and spiritual experiences at their grade level.

This will increase their awareness of their Catholic faith and the importance of Catholic values, engage them in discovering their gifts and talents, develop a basis for them to sustain their faith over the long term, and form them as our future community and faith leaders via unique events and experiences involving personal prayer and development that inspires hope, insight and practice. This program is a major and immediate investment in growing the presence and future hope for Catholic values and practices.

This program involves investing in significant technology, program development, event management and other capacities, and has a budget over its five years in excess of \$2 million.

CCFSW has agreed to raise \$1.8 million to support this five year initiative to enrich the lives, faith and future of our Catholic youth. To-date, we have raised over \$400,000 leaving \$1.4 million remaining.

Additional information on Soul'd Out and how you can contribute is available on our website: www. ccfswo.ca. You can also receive a Soul'd Out brochure that provides additional information on this exciting program by emailing ccfswo1@gmail.com. As part of its overall youth

initiative, CCFSWO has provided

three iPads as prizes for the Youth Lenten Forgiveness Essay

How You Can Contribute

There are several ways your financial contributions to CCFSWO can be received and make a difference in the lives of Catholic youth to-day and rebuilding the presence of Catholic values. One time donations, annualized contributions, in-memoriam via funeral homes, project / program specific investments, online and other means are available. One of the most beneficial approaches is a planned-gift. Such gifts can be undertaken via estate planning, insurance policies, the donating of stocks and bonds and by other similar means. These gifts can be undertaken as endowments that allow the annual interest to be utilized for programs and services each year, or can be flowed through on an annual basis or over a specific timeframe such as five, six or more years as the donor wishes.

In support of Planned-Giving, CCFSWO hosted two educational seminars in May 2013 for parish and community organization leaders with Paul Nazereth, a national expert on this topic. Some two hundred people attended to learn about this important giving approach.

A planned-gift has lasting value, is often significant in scope and provides for longer term opportunities to support the sustaining and growing of Catholic values and investing in our youth in building a hopeful future for our people in the practice of their faith.

We encourage all members of our communities across southwestern Ontario to consider the importance of Catholic values in their daily lives, the importance of investing in our faith and in contributing specifically to the long term development of our youth as our next generation of community and faith leaders, by acting to-day on this important opportunity and challenge.

To donate today, please send a cheque to the Catholic Community Foundation of Southwestern Ontario, 740 Hyde Park Rd., P.O., Box 28115 Oakridge RO, London, ON N6H 5E1 or visit the Canada Helps Website www.canadahelps.org to donate online.

For more information on CCFSWO or undertaking a donation or considering a planned-gift, please contact us at: 226-377-7685 or ccfswo1@gmail.com. You can also visit www.ccfswo.ca.

The Catholic School Boards serving the Diocese of London wish to thank all the parents, volunteers, parishes and community leaders for supporting Catholic education!





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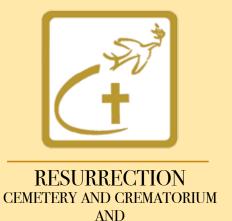
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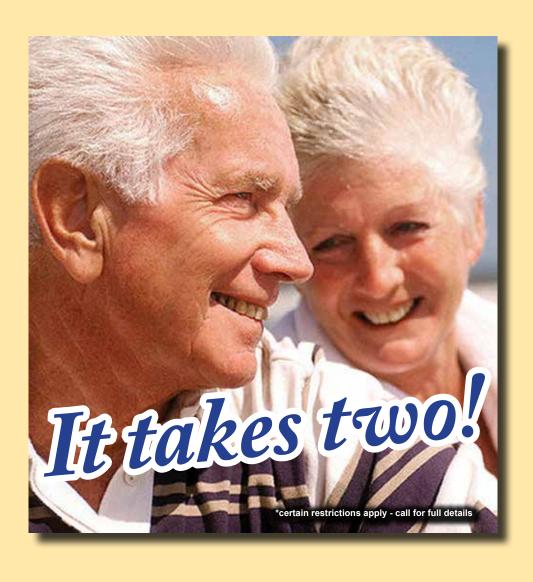
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