

GOOD STEWARD



*'For where two or
three are gathered
together in my
name, there am I
in the midst
of them.'*

—Matthew 18:20



A CRS project in Ghana is helping reduce deaths during childbirth and ensures children get a healthy start in life. Inset: Ray Maldoon, standing, Jacqué Stoltz and Glen Crain became members of the French Legion of Honor on September 16, 2015.

Photo by Michael Stulman/CRS. Inset photo courtesy of Ray Maldoon

A LIFE OF FAITH AND SERVICE

RAY MALDOON LIVES HIS FAITH BY JOINING WITH OTHERS TO SERVE GOD AND THOSE IN NEED. From becoming an altar server in Kansas, to a soldier on the battlefields of France, to a parish leader in Indiana and Arizona, Ray has led a life of Christian faith and action.

His faith deepened at age 22, when he left home for the frontlines of World War II, and death was all around him. He attended Mass in bombed-out churches, where the sounds of artillery replaced harmonious choirs and men donned helmets for prayer. "When you face the threat of being killed every day, it changes your perspective," says Ray. "You pray differently. I was ready to die."

As a lieutenant with the 75th Infantry Division stationed in France, Ray fought in critical battles that pushed out the last remnants of the German army. In 2015, the Consul General of France in Houston inducted him into the French Legion of Honor, the highest decoration bestowed by France.

He and his wife, Dorothy, whom he met after settling in northwestern Indiana, became deeply involved with the Christian Family Movement and

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WHAT WILL YOUR LEGACY BE?

IT'S A PROFOUND QUESTION. How will you take care of a surviving spouse? How can you show love and appreciation to beloved family members and friends? What options do you have for expressing your deepest-held values in an enduring manner?

A bequest can transform lives and affect generations: It is a legacy like no other. A professionally prepared will can help ensure that your answers to these questions—your legacy intentions—will be honored.

If you do not have a will yet, we urge you to work with an estate attorney to prepare one. As you discuss your intentions, you will find that there are many ways to include gifts to your favorite charities and still meet the needs of your family. If you wish to create a charitable legacy, following are examples of language that can be used:

GENERAL BEQUEST: a specific monetary contribution

"I bequeath \$ _____ to Catholic Relief Services—USCCB, a nonprofit corporation as described in section 170(c) of the Internal Revenue Code, with national headquarters at 228 West Lexington Street, Baltimore, Maryland, 21202."

RESIDUARY BEQUEST: a gift of the remaining portion of your estate after all bequests and fees are distributed

"I bequeath _____ (all or x%) of the rest, residue and remainder of my estate to Catholic Relief Services—USCCB ..."

DEMONSTRATIVE BEQUEST: a certain amount coming from a particular source, i.e., the proceeds from the sale of an asset

"I bequeath \$ _____ to Catholic Relief Services—USCCB ... to be paid from the proceeds from the sale of _____ (stock or property)."

SPECIFIC BEQUEST: a named asset, i.e., number of stock shares or tangible property

"I bequeath _(x number of shares, tangible item)_ to Catholic Relief Services—USCCB ..."



CRS is a qualified charity exempt from federal income tax. The CRS federal tax identification number is **13-5563422**.

For a free CRS Wills Kit, return the enclosed slip or request an electronic copy from plannedgiving@crs.org.

Agnes Tai and her husband, Blasius Meak, grow enough crops to feed their family and sell for income, thanks to a CRS project in Indonesia that teaches new agricultural techniques. *Photo by Jennifer Hardy/CRS*

A LIFE OF FAITH AND SERVICE

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served as CFM national presidents for 9 years. At his local parish, Ray started a chapter of the Society of St. Vincent de Paul. Volunteers helped provide for immediate needs like food, rent and clothing, and visited the mentally ill.

After Dorothy died from breast cancer in 1980, Ray reconnected with and married a childhood friend, Drusilla. They spent many happy years together, continuing to serve God and their new community through another St. Vincent de Paul chapter Ray initiated. When Drusilla passed away in 2009, Ray moved to Beatitudes Campus, an interfaith retirement community in Phoenix. Today, Ray continues to bring people together, editing a popular newsletter written by the residents and promoting Catholic dialogue to improve the worship experience.

Ray also has put his faith into action by supporting Catholic Relief Services. “The thing that touched me most was that CRS is in foreign countries and cares for all people in need,” Ray says. Supporting CRS is an extension of his faith. It allows him to be with people facing disasters and living in poverty in far corners of the world, even if he can’t travel overseas. “When you can’t do it yourself, support those who can,” he says.

When Ray and Drusilla began their estate planning, they first provided for their family. But they also felt strongly about including charities, like CRS, that put faith into action to bring about transformative results. “I wanted to include charities as part of my family,” Ray says, because they have been an important part of his life.

Through a bequest to CRS, Ray is ensuring that his legacy of living out the beatitudes will endure. This extension of his Christian service and generosity will continue to take the Church into the world, extending God’s hand of love and mercy to those in need.

**“When you can’t do it yourself,
support those who can.”**

—Ray Maldoon



**‘But I, like an olive tree flourishing in
the house of God, I trust in
God’s mercy forever and ever.’**

—Psalms 52:10

**THE OLIVE TREE STANDS AS A SYMBOL OF
A LONG LIFESPAN** and the goodness of charity. With its deep roots and ability to bear fruit, it is not surprising that this image is the seal for the CRS Legacy Circle. The Legacy Circle is a society for donors who choose to provide advance notification of their intention to support CRS through a bequest, trust or beneficiary designation. There is certainly no expectation that individuals will share their intentions with CRS, but for those who choose to do so, the Legacy Circle gives us an opportunity to offer you our sincerest thanks, while keeping your intentions confidential.

As a Legacy Circle member, you’ll be invited to CRS programs in your region and have the option to receive email updates about current programs serving our brothers and sisters around the world. As a reminder of our shared connection, your name will be inscribed in the CRS Legacy Circle Memorial Book and remembered each week at Mass in St. Stephen’s Chapel at CRS headquarters.

For more information, or to share your legacy plans with us, please contact:

Planned Giving



plannedgiving@crs.org



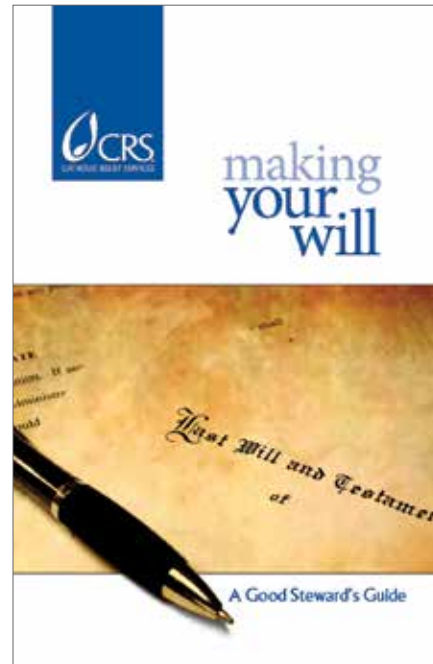
800-235-2772, ext. 7262

PATHWAY TO PLANNING

IT'S A COMMON MISCONCEPTION THAT A LAST WILL AND TESTAMENT is the definitive tool to control how your assets are distributed after your lifetime. However, it's important to understand that **beneficiary instructions** you have provided to your financial institutions will supersede any instructions in your will. Likewise, the surviving owner of joint financial accounts automatically becomes the sole owner, regardless of any instructions in your will.

Therefore, **it is important to periodically review the beneficiary instructions** you have provided to financial institutions—and to update them as needed. An easy first step is to prepare an inventory of all your personal and joint accounts, including retirement accounts, insurance policies and annuities. Your inventory should include a full history of each account's beneficiaries. As circumstances change, you can change beneficiary designations easily, at no cost, using each institution's beneficiary designation form.

The CRS Wills Kit includes an estate inventory tool to help you organize your beneficiary instructions—and much more. To receive a free copy of the kit, or if you have any questions regarding beneficiary designations, please contact Planned Giving.



Planned Giving



plannedgiving@crs.org

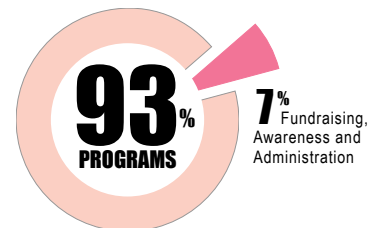


800-235-2772, ext. 7262

CATHOLIC RELIEF SERVICES MAKES YOUR CONCERN COUNT

- **CRS eases** suffering and provides assistance to people in need in more than 100 countries, without regard to race, religion or nationality.
- **CRS serves** Catholics in the United States by inviting them to live out their faith as part of one human family.
- **CRS is efficient and effective.** In 2015, 93 percent of our expenditures went to CRS programming that benefits poor people overseas. Our programs touch 100 million lives.

2015 OPERATING EXPENSES



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These seals certify that CRS meets the highest standards of transparency, accountability and effectiveness as set forth by these charity evaluation agencies.