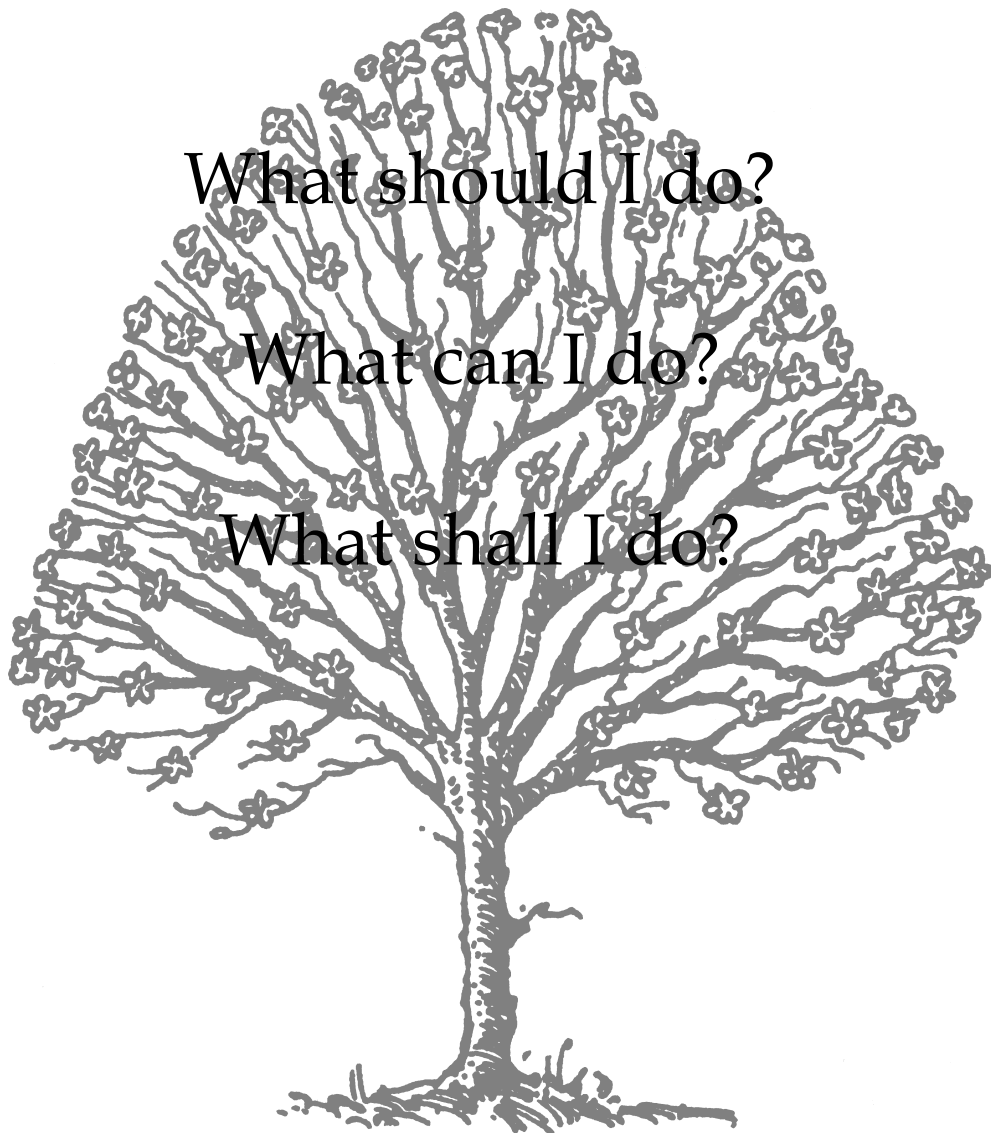


Life Planning Manual



*"They are like trees planted by streams of water,
bearing fruit in due season..." Psalm 1:3*

A publication of the St. Anthony on the Desert Legacy Fund Board

FROM THE BOOK OF COMMON PRAYER

The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses. (Page 445 of the Book of Common Prayer)

The compilers of this manual wish to acknowledge a debt of gratitude to the Office of Planned Giving/Stewardship of the Diocese of Olympia, who allowed St. Anthony on the Desert to use this Life Planning Manual for the education of our parishioners. The St. Anthony on the Desert Legacy Fund Board had this manual reviewed by an attorney practicing in Arizona, and changes suggested by the attorney have been incorporated into this edition.

You may obtain additional copies of the printed manual and more information about life planning and ways to make a charitable gift to your church or any Episcopal ministry or program by contacting the St. Anthony on the Desert church office at 480/451-0860.

First Edition, 2010

LIFE PLANNING

A manual to assist you in putting your personal affairs in order, including possible legacy stewardship in thanks to God for the gifts and blessings given to you.

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Registration for the Legacy Society of St. Anthony on the Desert Episcopal Church

The Legacy Society of St. Anthony on the Desert Episcopal Church is open to anyone who has named St. Anthony on the Desert Episcopal Church in their estate plans, regardless of the size of the gift. The Legacy Society is one of the major ways we spread the ministry of planned giving to other church members. Please join us by simply completing the form below and returning it to the Legacy Fund Board Chairperson.

Primary Contact Information:

Name _____

Address _____

City _____ State ____ Zip Code _____

Phone (home) _____ (work) _____ (cell) _____

E-Mail (home) _____ (work) _____

Alternative Contact Information:

Name _____

Address _____

City _____ State ____ Zip Code _____

Phone (home) _____ (work) _____ (cell) _____

E-Mail (home) _____ (work) _____

I believe that I qualify to become a member of the Legacy Society of St. Anthony on the Desert Episcopal Church. I have already remembered St. Anthony on the Desert Episcopal Church in my will.

Signature: _____ **Date:** _____

Please send me more information on:

- Wills
- Life Planning
- Helping St. Anthony on the Desert through Life Insurance
- Gifts to St. Anthony on the Desert that pay me income, i.e. Pooled Income Fund, Charitable Gift Annuities, Charitable Remainder Trusts
- Gifts of Real Estate
- I would like a representative of the Diocese's Office of Planned Giving & Stewardship familiar with estate planning to contact me about exploring the best ways for me to give.
- Other (please specify)

Please return this form to:

Legacy Fund Board Chairperson.
St. Anthony on the Desert
12990 East Shea Blvd.
Scottsdale, AZ 85259

INTRODUCTION

*“Watch therefore for you do not know on what day the Lord will come.”
(Matthew 24:42)*

Jesus’ words may seem dire warning to some, but for those who are prepared, they are words of assurance that He will come and be with us and reward our faithfulness. Preparation, true spiritual preparation, encompasses every aspect of our lives: our religious lives, our business lives, our community lives, our family lives and our personal lives.

Each of us is expected to keep his or her house in order and to plan for the future. These are the subjects of this booklet. None of us wants to leave a mess for our families to clean up. If you take care of all the things outlined in this book, it will be a blessing to you and your loved ones.

A PRAYER FOR DOING THIS WORK

Dear God, who has made us, then given to us this beautiful world.

- Help us recognize that all we have are gifts from You.
- Remind us that if we live as if we will never die, we will probably die as if we have never lived.
- Remind us that we cannot make anyone love us, but that we can let ourselves be loved.
- Remind us that what is most valuable is not WHAT we have but WHO we have in our lives.
- Remind us that a rich person is not the one who has the most, but the one who needs the least.

We ask these things, dear God, in the name of Your Son, Jesus Christ, who teaches us what real wealth is.

RECORDS OF PERSONAL INFORMATION

At the time of a person’s sudden illness or death, family members or friends are often faced with the need for certain information. It is extremely helpful for them to have access to a record of insurance papers, marriage and birth certificates, bank account numbers, investments, etc.

For married couples, each spouse should compile separate information and prepare separate documents, although many of the materials will be the same.

This booklet can help you make decisions about what is to happen to your assets and your corporal self at the time of incapacitation or death. It also provides a

place to make and keep a record of the information others would need. It is important to keep it up to date and in a place known by at least one other family member or a close friend. Review the information periodically, preferably with the person(s) who must use the information.

We suggest that you make one or more copies of the information sheets after completing them. Keep one copy with important papers and put others in sealed envelopes and give them to trusted persons. You might consider keeping one copy in a plastic bag in the freezer. Instructions are not legally binding, but show the intent of the person signing the form as of the date signed.

DOCUMENTS NEEDED TO GET YOUR AFFAIRS IN ORDER

Wills

Almost everyone of legal age needs a will. More than half of Americans die without a will. In any case, the state has a will for you, if you've not made one, and the state is not into charitable giving.

Arizona is a "community property" state. If you are married, most of what you have you own jointly with your spouse; but not necessarily everything. At the death of a spouse who does not have a will, the survivor will normally receive the community property of the deceased and one-half of all of the separate property.

When the survivor—or any unmarried person—is called to his or her reward without a will, the Probate Court of the State of Arizona will decide what is to be done with the assets in accordance with the laws of the state. What difference does it make? Won't the court give your assets to your next of kin? Probably, but nothing will go to your special friend, your church, your school or other favorite charities. In the absence of a will that expresses your wishes clearly and legally, the court will decide according to a formula; it will not consider the special needs of any of your family members.

You can only be certain that your wishes will be carried out as you intend if you make a will and update it every few years or every time your situation changes significantly, such as when moving to another state, your children mature, your marital status changes, a family member is born or dies, you retire, etc. Attorneys recommend that you should review your will every five years.

Making a will is your opportunity to express in legal terms your priorities and concerns for the people and institutions in your life. The rubric from the Book of Common Prayer quoted on the inside front cover reminds readers “. . . to leave bequests for religious and charitable uses.” This offers you a threefold opportunity: to support your church, to be a part of the life of the church community after you have left this life, and to make a witness to your family and friends of what was important and valuable in your life.

After giving thought to what you wish to accomplish with your estate plans, contact your attorney to have your will drawn up. A simple will is usually inexpensive. Even when the will is more complicated, its cost is minimal for the peace of mind it buys—and often for the taxes it saves. Attorneys generally charge by the hour, so if you are clear and organized in what you want to do, it will take less time with the attorney and thus less money.

Christian Preamble

A Christian Preamble to one’s will allows people to share their faith with family and friends. Through this personal statement of faith, people can deliver an important message to those they love the most. This message of faith will be delivered at a time of grief and loss and will serve to remind friends and family to place their trust in Jesus Christ, just as the person who sent the message did.

The person preparing a will or estate plan should give prayerful consideration to asking the attorney to add a Christian Preamble, such as:

**I, _____, of the City of _____,
County of _____, and State of _____,
being of sound mind and memory and being under no restraint, do
make, declare and publish this my last Will and Testament, hereby
revoking all Wills and Codicils heretofore made by me.**

**In thanksgiving to God for the gifts of life, given in Baptism, and for
the many blessings which God has showered upon me; and in
thanksgiving to God for the gifts of faith and hope through Jesus
Christ; and in thanksgiving to God for the gifts of nurture and love**

through the Church where I have shared faith and fellowship; I now commend my loved ones to grow in this same faith, being true to their Baptism, knowing that God will continue to provide for them in their lifetime; I encourage them to place their faith and trust in our Lord and Savior.

I therefore ... (then the particulars of the Will would follow, leaving gifts as desired to family and friends, but also articulating the gifts left to various Church ministries and charitable causes.)

Some people also use language such as the following as they make gifts to support various ministries:

I faithfully respond with a decision to (use any of the suggested wordings below to specify how to make your gift.) This gift is an expression of my thanksgiving and stewardship, with the hope that it will help strengthen and extend the ministries of Jesus Christ in the life of the Church.

Others may wish to communicate much the same message in their own words. Some insert information about their own history with their church or other organization(s) they support through a bequest in their wills. Please use whatever seems appropriate to you while working with the advice of your attorney.

Planned Gifts to St. Anthony on the Desert

The following are ways you can make a legacy gift. Bequests through your will are perhaps the easiest and most common method. Below you will find suggested wording for language to use in bequests in your will. An attorney should review and approve the language you decide to use. *Use these as samples only and consult legal counsel.*

Bequests

General Use Bequest to St. Anthony

“I give, devise and bequeath to St. Anthony on the Desert Episcopal Church, Scottsdale, Arizona, (% of my estate, or a specific sum of money, or description of property, or “the rest residue and remainder of my estate”) to be used for its general tax-exempt purposes and without other restrictions as to use.”

General Use Bequest to St. Anthony for Endowment

“I give, devise and bequeath to St. Anthony on the Desert Episcopal Church, Scottsdale, Arizona, (% of my estate, or a specific sum of money, or description of property, or “the rest residue and remainder of my estate”) to add to a permanent endowment of which the CPI-adjusted principal is kept intact and only the income and/or appreciation expended, to be administered in accordance with the policies established by the vestry of St. Anthony.

Restricted Bequest*

If the purpose of the gift is restricted, we ask that donors consult with the Rector on how to word restrictions so that their wishes are carried out.

If the gift is restricted and is to be an endowment, the purposes should be as general as possible, as specific programs change over time. It is also recommended that the following sentence be added: *If in the future there is no longer a need for the funds so specified or it is unwise, in the opinion of the governing board of said organization, to use the gift for the purposes specified above, then the board may, in its discretion, use the gift for the fulfillment of such other tax exempt charitable objectives as it may designate, keeping in mind the objectives set forth above.*

* Immediately following any of the above wordings, in order to reduce possible income taxes due on the estate, the attorney may add, “*This gift shall be paid out of “income with respect of a decedent,” as that term is defined in the Internal Revenue Code, to the fullest extent possible. If such “income with respect of a decedent” as valued for U.S. tax purposes is insufficient to pay this bequest, then the bequest shall be paid to the extent necessary out of the general assets of my estate.*”

Gifts of Life Insurance

Life insurance is another way to make a gift to St. Anthony. You can purchase a new policy and make the church the owner and beneficiary; the premiums can be made as contributions to St. Anthony and become tax deductible.

You may also make St. Anthony beneficiary of a percentage or all of an existing policy by simply updating a beneficiary form. Contact your life insurance company to do so.

Life Income Gifts

Life Income Gifts provide you and your designated beneficiary an income for life in exchange for your gift. They can be established in several ways, the most common of which include a Charitable Gift Annuity, a Charitable Remainder Trust, or participation in the Pooled Income Fund. All of these options are available through the Episcopal Church Foundation and other foundations or donor advised funds.

Make the Church Beneficiary of Retirement Plans

You may name St. Anthony as beneficiary of your retirement plan or IRA. There is a tax advantage to doing this as the church does not pay tax on this distribution, while your family would pay tax on this income because it went into the retirement plan tax free. Contact your retirement plan for a new form.

Gifts of Appreciated Assets: Stock/Real Estate

In addition to considering a bequest to your church, you may discover—as you compile the information for this booklet and begin to revise your financial plan—that you have assets which could be given outright to the church now or given with the provision that you receive an income for life (charitable gift annuity, pooled income fund, charitable remainder trust, etc). You may have highly appreciated assets that do not provide much income but cost too much to sell because of capital gains tax. These may be given to the church without capital gains tax, provide income for one or two lives, and offer further tax advantages to you.

Resources to Assist You in Your Gift Planning

Life Planning Manual – available in both Word format and pdf.
format at www.st-anthony.net

Episcopal Church Foundation, www.episcopalfoundation.org

Informing the Diocese and/or Your Parish

Anyone who makes arrangements for a legacy gift to the church will be providing funding for future mission and ministry. Providing for such a gift qualifies you for membership in the St. Anthony on the Desert Legacy Society.

Please notify the Church Office so that we may express our appreciation for your generosity and recognize it appropriately through membership in the Legacy Society. Forms to register as a member of the Legacy Society are found in the front of this manual.

Estate Planning Documents

The selection and specific content of an individual's estate planning documents, including those generally described below, depend upon that individual's specific, operative facts and circumstances. You should consult with an attorney of your choice before signing any such documents.

Inter Vivos (Living) Trusts

Living Trusts may be useful for people who wish both privacy concerning their financial matters and speed of administration when assets are passed from one person to another, usually at the time of death. They can be especially helpful for those with real estate in more than one state. Legal counsel is necessary to determine whether a trust would be advantageous to you and to help establish one.

Durable Power of Attorney

A Power of Attorney lets one person (the "Principal") grant to another the power or right to undertake certain acts on behalf of the Principal. A "durable" Power of Attorney is a particular kind of Power of Attorney which expressly provides, in the proper manner, that its effectiveness is not reduced or terminated by the Principal's incapacity or incompetence. Thus the Principal can choose in advance who can act on his or her behalf and negate the need for a court to appoint a legal guardian in case of disability or incompetence.

A Durable Power of Attorney can be as important as a will. The form needs to be witnessed and notarized and should provide for backups should the person named not be able to serve. In some cases, a Living Trust incorporates Durable Power of Attorney provisions. See your attorney about your needs for a Durable Power of Attorney. Powers of Attorney that are general in nature, and particularly those granting someone else authority over any financial matters, should be approached with great caution and signed only after consultation with your attorney.

Durable Power of Attorney for Health Care and “Living Will” (Health Care Directive)

It is important to give authority to someone else to make health care decisions in case of your incapacitation. You need to specify in advance how you want decisions to be made about life-sustaining treatment at the time of dying, or should you be incapacitated.

The Hospice of the Valley’s Health Care Decisions website includes information about Living Wills and Health Care (Medical) Power of Attorney:

http://www.hov.org/health_care_decisions.aspx

The Arizona Advance Directive Registry is a free database for the storage of advance directives (Living Will, Medical Power of Attorney, and Mental Health Power of Attorney) : https://www.azsos.gov/adv_dir/

Organ or Body Donation

Should you wish to donate organs, corneas, or tissue (bone, tendons and ligaments, skin, heart valves or vessels) you can make your advance wishes known by a document of gift, such as your will, or through the Department of Motor Vehicles when you renew your drivers’ license, or by visiting the website:

www.livinglegacyregistry.org

Your consent for organ, tissue and cornea donation through the DMV is more general, while the website allows you to specify exactly which organs and tissues you would like to donate. Though your family will be informed of your intentions at your death, it is still a good idea to discuss your wishes with them. Cornea and tissue donation can take place up to age 75, and organ donation up to age 85. Corneas can be donated even from patients with many major medical conditions like cancer.

Should you wish to donate your entire body for the purposes of medical education, you may contact the University of Arizona's Willied Body Program at (520) 626-6083 or go to their website at <http://www.bodydonation.med.arizona.edu/index.html>. Should you wish to donate your entire body for medical research, you may contact **biogift.org**. Discussing these choices with your family is also important.

Loving Letter

A will or living trust is a legal document that lets you direct the distribution of your material assets. Often it is also the last communication from you to those you love. In order for you to leave a warmer last communication, we suggest that you also prepare one or more "loving letters" (or audiotapes, videotapes, CD's, etc.) to say the loving things you would like your family and friends to know. These should be kept with the will in a sealed envelope and reviewed and updated whenever the will is reviewed and updated.

TO WHOMEVER TAKES THE RESPONSIBILITY FOR MY FINAL ARRANGEMENTS

In calm recognition of the inevitable, I have given thought to my personal wishes concerning my final arrangements. I feel that the effort I have made to pull information together and state my wishes will minimize the emotional strain on my survivors. I do not wish them to be burdened by the great pressures of having to make immediate decisions on unfamiliar matters that inescapably must be made then if I do not make them now.

Difficult though it may be for me to set this down, I feel that my loved ones would find it more difficult to make the decisions with no indication of my specific wishes.

Though these wishes may not be legally binding, I trust that they will help my survivors avoid confusion, extra expense, or the least self-reproach that might arise because of doubts, omissions, or commissions.

Signature

Date

Last Rites

Remembering all those wretched funerals I have attended and also the truly beautiful and inspiring ones, I make the following plans. I desire and hope my service to reflect my life, faith, and love.

“The liturgy for the dead is an Easter liturgy. It finds all its meaning in the resurrection. Because Jesus was raised from the dead, we too, shall be raised.

The Liturgy, therefore, is characterized by joy, in the certainty that ‘neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in creation, will be able to separate us from the love of God in Christ Jesus our Lord.’

*This joy, however, does not make human grief unchristian. The very love we have for each other in Christ brings deep sorrow when we are parted by death. Jesus himself wept at the grave of his friend. So, while we rejoice that one we love has entered into the nearer presence of our Lord, we sorrow in sympathy with those who mourn.” **The Book of Common Prayer, page 507***

(When possible, it is suggested that you fill out the following in consultation with your clergy, providing a copy of these instructions for the church.)

*“The death of a member of the church should be reported as soon as possible to, and arrangements for the funeral should be made in consultation with, the Minister of the Congregation.” **The Book of Common Prayer, page 490.***

Circumstances permitting, I wish my Burial Service to take place at:

_____ Church

Address _____ City/Zip _____

Celebrant _____

My second choice would be: _____

*“Baptized Christians are properly buried from the church. The service should be held at a time when the congregation has the opportunity to be present.” **The Book of Common Prayer, page 490.***

The service shall be “The Burial of the Dead” from *The Book of Common Prayer*.

Rite I ___ or Rite II ___

___ I request the Burial Office only to be read

___ I request the Burial Office and Eucharist be done

Suggested pallbearers: _____

If possible, I would like to have the following Psalms and Lessons (for suggestions, see *The Book of Common Prayer, pages 494 ff*).

I would especially like the following hymns:

*“The coffin is to be closed before the service, and it remains closed thereafter. It is appropriate that it be covered with a pall or other suitable covering.” **The Book of Common Prayer, page 490.***

(NOTE: Some parishes permit the use of a pall only, within the church building.)

(Policy regarding acceptance of flowers within the church buildings may vary. Instead of sending flowers, many prefer to make a more lasting memorial. Most parishes have both a general memorial fund and a building fund, as do many other charities. Memorial gifts may also be made to the Diocese of Arizona or to the specialized programs and ministries of the Diocese of Arizona.)

(If you so desire, please indicate where you would like to have such contributions made:)

I prefer to be:

Buried

Cremated

Before or after the funeral

Disposal of Ashes _____

I have made arrangements or prefer to work with the following funeral home or cremation society: _____

Location of cemetery lot deed, crypt deed, columbarium contract:

I have made arrangements to have certain parts or all of my body donated to:

Coffin specifications: Least expensive Mid-range Elaborate

I ___ do / ___ do not wish to have my coffin open at the funeral home.

Other information for my survivors:

Signature

Date

Information For My Friends and Family

Final Directions and instructions upon the death of:

Name	Date
------	------

(File this information where it will be found easily upon your death. It is suggested that you also file this with your local church or your attorney, and notify your heirs that the form has been completed for their information.)

Name (Complete) _____

Address: _____

Birth Date: _____ Place of Birth: _____

Baptism Date: _____

Spouse's Name: _____

Spouse's Address: _____

Spouse's Birth Date: _____ Spouse's Place of Birth: _____

Spouse's Baptism Date: _____

Church Affiliation: _____

Name and Address of Home Church: _____

Father's Full Name: _____

Birth Date/Place: _____ Living Yes No

Mother's Full Name: _____

Birth Date/Place: _____ Living Yes No

Names, addresses, and phone numbers of living brothers and sisters:

1. _____

2. _____

3. _____

(We also recommend keeping an up-to-date address and telephone book. This can be a big help in notifying others in times of emergency.)

Location of Book _____

Names, addresses, and phone numbers of other persons to notify upon my death:

1. _____
2. _____
3. _____
4. _____
5. _____

The following nearby person has agreed to care for my family (or pets) temporarily:

My Occupation: _____

Employer (Name & Address): _____

Social Security Number: _____

Last Will Executed on: _____ Will is located at _____

Personal Representative's ("Executor's") name and address: _____

Bank Accounts/Savings Institution Accounts/Other Income-Producing Accounts:

<i>Name of Institution</i>	<i>Type</i>	<i>Account Number</i>
----------------------------	-------------	-----------------------

1. _____		
----------	--	--

2. _____		
----------	--	--

3. _____		
----------	--	--

4. _____		
----------	--	--

5. _____		
----------	--	--

Safe Deposit Box Number & Location: _____

Location of Safe Deposit Box Key: _____

Armed Forces: Date of Service: _____ Branch: _____
Serial Number: _____
Discharge Certificate located at: _____

Attorney's name and address: _____

Investment counselor or banker's name and address: _____

Insurance agent's name and address: _____

<i>Life Insurance Co.</i>	<i>Amount</i>	<i>Certificate #</i>	<i>Beneficiary</i>
1. _____			
2. _____			
3. _____			
4. _____			

Insurance Policies are located at: _____

Credit and charge accounts:
Company _____ *Account Number* _____

Passwords: Where can we find passwords to accounts on your computer? _____
_____ Do you need a password to enter your computer? _____
If so, what is the password or where can we find it? _____

Organizations/Associations/Societies/Unions/Lodges/Professional Association, etc. (include office or position--past/present, and check if organization is to be notified).

Organization

Notify?

Regarding disposition of personal effects (clothes, jewelry, paintings, etc.) unless otherwise specified in will: *(Note: this list expresses your preferences but has no legal standing; in your will you may incorporate by reference such a list to make it legally binding.)*

Article

Beneficiary

<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

Since the survivor will be faced with many problems, the following additional documents may be necessary in establishing rights to insurance, pensions, Social Security, ownership, relationship, etc. Indicate location for each item listed.

(H) Home (D) Safe Deposit Box (O) Office (A) Attorney

<input type="checkbox"/> Marriage License	<input type="checkbox"/> Legal proof of age/birth certificate
<input type="checkbox"/> Citizenship papers	<input type="checkbox"/> Survivor's Pension Information
<input type="checkbox"/> Bill of Sale for car/title, reg.	<input type="checkbox"/> Stocks
<input type="checkbox"/> Bank books	<input type="checkbox"/> Other _____
<input type="checkbox"/> Deeds to property	<input type="checkbox"/> Other _____
<input type="checkbox"/> Income tax returns, receipts/canceled checks	

Page left intentionally blank

TOP TEN REASONS FOR LEGACY GIVING AND GETTING YOUR AFFAIRS IN ORDER

10. God does not want us to leave a mess for our family to clean up.
9. It's all been on loan from God anyway, so I want to give back to God with a final gift.
8. Jesus, Lord of my life, has given me so much, I will give back, to ensure continuing God's work long after I'm gone.
7. I have named a Durable Power of Attorney who will handle my business affairs should I become incapacitated, my family knows who this person is.
6. I don't really have much, but I want to offer a tithe of whatever is left to God's work so I can stay in communion with my beloved church. How about a tithe?
5. Where your treasure is, there will your heart be also.
4. I have a health care directive and my family knows my wishes should I become incapacitated.
3. In my will, I am leaving portions of my estate to all members of my family, including Jesus, as He is part of my family.
2. No one has ever seen a hearse with a U-Haul© behind it; I can't take any of it with me.
1. When I finally got all my affairs in order, including making a gift in my estate for God's work, I felt a burden lifted off my shoulders and a true sense of blessing and relief.

A BLESSING FOR YOU

Life is short and precious
and we do not have too much time
to gladden the hearts
of those who travel the way with us;
so be swift to love,
and make haste to be kind;
and may the blessing of the One
who made us,
who loves us,
and who travels with us,
be upon you, and those you love dearly,
this day and always. Amen

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