



TODAY'S CATHOLIC

Ecumenical Advent service celebrates shared Christianity

BY DENISE FEDOROW

ELKHART — Clergy, choir members and lay people from 23 different churches came together as one to celebrate the event that unites us all as Christians — the Advent of the birth of our Lord and Savior.

The Advent Lessons and Carols service was held at St. Vincent de Paul Church, Elkhart, on Sunday, Nov. 30. This was the ninth year for the ecumenical event, which according to St. Vincent Music Director Lucy Minichillo, grew from a combined choir service held with St. Thomas and St. Vincent parishes in Elkhart years ago.

The 64-member ecumenical choir is under the direction of Walter Ginter, retired University of Notre Dame professor. Ginter said what he enjoys most about this event is “working with the people — they’re a good bunch.”

The choir rehearsed together for several weeks prior to the event. Minichillo said organizing the event is a pleasure. “People like to come back. I give Walter a lot of the credit for that — he makes it enjoyable for them. ‘Perfection with a smile,’” she said.

Father Phil De Volder, pastor of St. Vincent, welcomed everyone to the service. He acknowledged that sometimes there are differences in the way that we practice our faith or in our beliefs.

“But today we all gather to celebrate the coming of our common Savior, our precious Lord and we rejoice in our common faith in the Lord Jesus,” he said.

Father De Volder told the congregation as he lit the first Advent candle that we pray for the darkness to be dispelled. The service consisted of several readings, prayers and hymns — some in Spanish. There was a free will collection for Church Community Services in Elkhart, a non-denominational food pantry and other social services.

After the service, Father De Volder said, “I don’t think we could’ve gotten better music at Notre Dame or some other large cathedral than we heard here tonight — the music was heavenly.”

A chili supper was held in the Mother Teresa Center following the service.



DENISE FEDOROW

Father Phil DeVolder lights the first Advent candle at the ecumenical Advent service held Nov. 30. Twenty-three churches were represented in the event that is in its ninth year.

THROWING THE FOOTBALL



TIM JOHNSON

Bishop John M. D’Arcy tosses the football at the rally before the state title game between Bishop Dwenger High School and Indianapolis Cathedral. Bishop D’Arcy offered a prayer and congratulated the team for its successes. Game coverage on page 13.

Pope begins Advent by asking Christians to be signs of hope

BY CINDY WOODEN

VATICAN CITY (CNS) — In their prayers and through their actions in Advent, Christians are called to be signs of hope for a world marked by holiness and justice, Pope Benedict XVI said.

“Advent is the spiritual season of hope par excellence, when the whole church is called to become hope for itself and for the world,” the pope said Nov. 29 as he celebrated vespers on the eve of the first Sunday of Advent.

The pope’s homily at the evening prayer service in St. Peter’s Basilica, the morning Mass he celebrated Nov. 30 at Rome’s Basilica of St. Lawrence Outside the Walls

and his midday Angelus address at the Vatican afterward all focused on Advent as a time to remember that Christ became human, died for our sins, rose from the dead and will return at the end of time.

Advent hope, he said during the evening prayer service, is a recognition of the ongoing need for salvation.

“We do not await the Lord as some beautiful decoration for a world already saved,” he said, but as the only one who can bring to completion the work begun with his incarnation, death and resurrection.

In his Angelus address, the pope said Advent is a time when Christians prepare to

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Monday, Dec. 8 is Holy Day

The Immaculate Conception of the Blessed Virgin Mary

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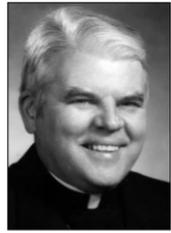
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Advent is a time for Catholic charity; gift of the heart



NEWS & NOTES

BISHOP JOHN M. D'ARCY

A heart which sees

It is a time for Christian charity, for Catholic charity, in the deepest sense. I received figures this year from St. Mary's Soup Kitchen. They are feeding 30 percent more than a year ago. The same is true of St. Vincent de Paul, Catholic Charities and the Christ Child Society. There is more need for clothing and food than ever.

It is my hope that every parish will be alert to these needs. It is not enough just to give food or clothing or a food basket for Christmas — it must be a gift of the heart. Pope Benedict XVI expressed it this way in his remarkable encyclical "Deus Caritas Est":

The Christian program — the program of the Good Samaritan, the program of Jesus — is "a heart which sees." This heart sees where love is needed and acts accordingly. Obviously when charitable activities carried out by the church as a communitarian initiative, the spontaneity of individuals must be combined with planning, foresight and cooperation with other similar institutions.

"Love is free; it is not practiced as a way of achieving other ends." — "Deus Caritas Est" (30).

Indeed, every family this Christmas should look at some concrete way that they can reach out to a neighbor in need. At the end of this column, I have placed some phone numbers for you to call if you wish to help.

Speaking of the Good Samaritan

Well, we buried Jerry Henry this week. The Mass was at his beloved Precious Blood Parish in the old neighborhood, and the church was packed.

This followed a day when huge crowds, rich and poor, young and old, stood in long lines down Calhoun Street to console the family and say a prayer for a special person.

His life, for many years, centered around three places: Precious Blood Church, his office at Catholic Social Services and his home.

He died at 2:15 in the morning on the feast of Christ the King, and that day and everywhere throughout the Catholic Church, and other Christian churches, the Gospel was of the Good Samaritan, "I was hungry and you gave me to eat, thirsty and you gave me to drink, Lord — when did we do it to the least of these? ... Whenever you did it to one of these, you did it to me."

Pope John Paul II used to say there are no coincidences in life, and this Gospel surely said what Jerry Henry was all about.

Also about family

Seventeen children. One of them is the mayor of Fort Wayne; others are leaders in business and active in parish churches.

This is an age when the child is less welcome. Pope John Paul II, not long before his death, in a historic speech before the Italian parliament, pleaded that people would be open to children. He told the people of that beloved country that they had no future, for there is no future without children. In Western Europe, population is on the decline.

Jerry and his extraordinary wife, Marganelle, knew this and our community is richer for their love and their openness to life.

One person present at the wake said to Jerry Jr., "Your father had nothing, and yet he had everything."

In many ways, it is the most beautiful time of the year. Not from the point of view of weather, surely. It seems the sun gets shut out of northern Indiana from Thanksgiving to February. But a beautiful season for prayer.

A season of Advent

In many ways, it is the most beautiful time of the year. Not from the point of view of weather, surely. It seems the sun gets shut out of northern Indiana from Thanksgiving to February. But a beautiful season for prayer.

I like the words of St. Charles Borromeo. He was a great pastor, a bishop of Milan, heavenly patron of one of our great parishes, and a key part of something we do not hear about a lot; namely, the Catholic reformation. He wrote a beautiful pastoral letter to his people one Advent, and I used the following words in my homily for the first Sunday of Advent.

"The church asks us to understand that Christ, who came once in the flesh, is prepared to come again. When we remove all obstacles to his presence, he will come, at any hour and moment, to dwell spiritually in our hearts, bringing with him the riches of his grace."

This Sunday, we meet the striking figure of John the Baptist, calling us to repentance and a good life and doing simple things well. He is the forerunner, an example for all those in ministry, as he declares, "I am not the one." He points to the Lamb of God. This is the spirituality of all those involved in God's work, pointing not to ourselves, but to Christ.

Thanksgiving weekend

Beautiful, but quiet, and only two pieces of mince pie. A Mass of thanksgiving at the cathedral, a visit to the dinner at St. Mary's Soup Kitchen. The crowd was larger than ever. A visit to the Knights of Columbus for their dinner on Reed Road. Mass on Saturday morning for Jerry Henry at Most Precious Blood Church. Mass in the evening at St. John the Baptist, Fort Wayne,

and a beautiful dinner with Father Rybicki and Mary Glowaski, and our longtime liturgy director, Beverly Rieger, an excellent musician, now liturgy director at St. John's. Mass on Sunday at the cathedral, and in the evening, our wonderful traditional Catholic and Lutheran prayer service, so beautifully carried out at St. Matthew's Lutheran Church on Goshen Road.

Some beautiful moments ahead

A catechetical day with our Hispanic catechists on Saturday at Our Lady of Guadalupe Church, Warsaw, presided over by Father Virgil Elizondo. An ecumenical prayer service scheduled for Sunday at St. Adalbert, Mass earlier at St. Matthew. I talk to the Fort Wayne St. Vincent de Paul Society the following week, and several visits to Hispanic parishes for the feast of Our Lady of Guadalupe.

A heart breaker

Bishop Dwenger had one of the best football teams in their storied history this year and they went to Indianapolis, to the new stadium undefeated. They played a stalwart game and lost 10-7. They have a marvelous coach, and I was honored to be with them before and after at their great school for pep rallies.

See you all next week.

Places you can call to help a poor family at Christmas time:

South Bend:

Catholic Charities
1817 Miami St.
South Bend, IN 46613
(574) 234-3111
1-800-686-3112

Little Flower Parish
54191 N. Ironwood Dr.
South Bend, IN 46635-1699
(574) 272-7070

St. Augustine Parish
P.O. Box 3198
South Bend, IN 46619-0198
(574) 234-7082

St. Vincent de Paul
of St. Joseph County, Inc.
3408 Ardmore Trail
South Bend, IN 46628-1302
(574) 234-6000

Fort Wayne:

Catholic Charities
315 E. Washington Blvd.
Fort Wayne, IN 46802
(260) 422-5625
1-800-686-7459

St. Mary's Soup Kitchen
1101 South Lafayette St.
Fort Wayne, IN 46802-3202
(260) 426-1217

St. Vincent de Paul of Allen County, Inc.
1600 S. Calhoun St.
Fort Wayne, IN 46802-5254
(260) 456-3561

Catholics, Lutherans gather for annual Advent vesper service

BY DEB WAGNER

FORT WAYNE — Over a dozen clergy and nearly 100 members of the Lutheran and Catholic faiths gathered at St. Matthew Lutheran Church in Fort Wayne for the seventh annual Catholic-Lutheran Advent Vespers. Bishop James R. Stuck, bishop of the Indiana-Kentucky Synod, co-presided at the service with Bishop John M. D'Arcy. The theme of the evening was the continuation of the dialogue between the Catholic and Lutherans.

An adult choir comprised of members from the local Roman Catholic and Evangelical Lutheran Church in America churches, a cantor and musicians blessed the congregation with prelude music and hymns of praise and thanksgiving throughout the service. Father Tom Shoemaker, pastor of St. Jude Parish and Rev. Dr. Frederick W. Meuter III of St. John Evangelical Lutheran Church both in Fort Wayne proclaimed the Psalm prayers.

After a series of prayers remarkably similar to the Catholic Prayers of the Faithful were

prayed, Bishop D'Arcy invited all to pray the Lord's Prayer. Bishop Stuck then asked those in attendance to offer each other peace.

Following salutations Bishop Stuck told the congregation that the meaning of Advent is interrelated with three events: the end of time, the babe at Bethlehem and something he learned from his parents growing up, namely to ask Jesus to come into his heart to stay.

He cited Matthew 25:31-46 and the parable of the sheep and goats saying that the flock is divided at the end of time with sheep are on the right hand of God, goats are on the left. He reassured the faithful that regardless of the merciful deeds performed, such as feeding the hungry or clothing the naked that none can do enough to be saved without Christ.

Bishop D'Arcy followed by commenting that Lutherans and Catholics share the same Lectionary. The bishop spoke of Jerry Henry, former Catholic Social Services director, who he laid to rest the day prior to the vespers service. Henry was the father of 17 children and lived Matthew's Gospel through giving to the poor

in the Fort Wayne community, noted the bishop.

Bishop D'Arcy also acknowledged that in these difficult economic times "we are entering a time of want. The Christ in the holy Eucharist is the same Christ of the poor." He stressed that this prayer service is for forgiveness as he pleaded for the congregation to follow the recommendations of St. Charles Borromeo and "root out the obstacles, such as consumerism, that forbid Jesus Christ to come in (to our hearts)."

He encouraged those in attendance to give humbly to the poor at such places as St. Mary's Soup Kitchen, that has seen a 30 percent increase in traffic this year, as well as other organizations that serve the poor and homeless.

Bishop D'Arcy reflected on the truth that Lutherans and Catholics praise God through singing, the readings and worship together. Yet, he said it pains both bishops that the two denominations cannot receive the Eucharist together since Lutherans and Catholics are not yet in full union. He asked that prayer be offered for an increase in charity towards others and the poor to make up for the painful



DEB WAGNER

Catholic and Lutherans gather at St. Matthew's Lutheran Church in Fort Wayne for the seventh annual ecumenical vespers service on Nov. 30.

history between the two faith denominations. "May we be on the side of the sheep and not the goats on the final day," Bishop D'Arcy proclaimed.

The vespers service ended with Bishop Stuck asking the congrega-

tion to recite the Apostle's Creed together to proclaim common faith. Following a closing prayer, both bishops proclaimed a blessing and the service closed with a hymn. A reception followed the service.



CNS PHOTO/GIAMPIERO SPOSITO, REUTERS

Pope Benedict XVI waves after celebrating the vespers service in St. Peter's Basilica at the Vatican Nov. 29, the eve of the first Sunday of Advent.

ADVENT

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celebrate the birth of Christ by making sure they welcome him fully into their hearts and lives.

But, he said, it also is a time for Christians to set their sights on the end of time and to reform their lives in a way that shows they are ready for the Last Judgment.

"This requires a correct detachment from earthly goods,

sincere repentance for one's errors, concrete acts of charity and, especially, humbly and trustingly placing oneself in the hands of God, our tender and merciful father," the pope said.

Visiting the parish community at the Basilica of St. Lawrence Outside the Walls, the pope said the Gospel of the first Sunday of Advent urges believers to be watchful and stay awake.

"To watch means to follow the Lord, to choose that which he has chosen, to love that which he loves, to conform one's life to his," the pope said.

Brother who worked with sick is beatified in first Cuban ceremony

CAMAGUEY, Cuba (CNS) — Brother Jose Olallo Valdes, a member of the Hospitaller Brothers of St. John of God who worked among Cuba's poor and sick in the 19th century, was beatified at an outdoor Mass attended by thousands of joyous people and broadcast nationwide.

Cardinal Jose Saraiva Martins, former prefect of the Vatican Congregation for Saints' Causes, beatified the Cuban brother during a three-hour Mass Nov. 29 in the Plaza of Our Lady of Charity in Camaguey. It was the first beatification ceremony held in Cuba.

In his homily, Cardinal Saraiva Martins said the event was a milestone and told the people of the Cuban Catholic Church: "You live in a memorable time. Confronted by a prevailing materialistic culture that is imposing and abandons the side of the weak and helpless, we learn from Blessed Olallo the virtue of knowing how to trust in God, of knowing how to love our neighbor in universal form."

All the Cuban bishops, headed by Havana Cardinal Jaime Ortega Alamino, were joined by dignitaries — including Cuban President Raul Castro — in the ceremony at an improvised altar in the plaza.

Cardinal Saraiva Martins recalled the words of Pope John Paul II in Camaguey in January 1998 when he said, "The children of the fertile soil of the Caribbean, in their jovial and enterprising spirit, always arrange to embark on grand projects."

Pilgrims from all Cuban dioceses participated in the ceremony, which featured a release of white doves and the ringing of bells in the nearby Church of St. John of God. At the end of the beatification, a procession accompanied the



CNS PHOTO/ENRIQUE DE LA OSA, REUTERS

Catholics clergy walk in a procession during the beatification of Brother Jose Olallo Valdes in Camaguey, Cuba, Nov. 29. Brother Olallo became the second Cuban to be beatified, a major step toward sainthood. The 19th-century member of the Hospitaller Brothers of St. John of God was known for his work with the poor and the sick.

reliquary with Brother Olallo's remains to the church, where they are kept.

Brother Olallo was raised as an orphan after being abandoned by his mother a month after his birth Feb. 12, 1820, in Havana. After joining the Hospitallers as a teen, he moved to Camaguey, where he worked as a nurse at a charity hospital. He became known locally as the "champion of Christian charity" and "father of the poor." He also was held in high regard for his skill as a surgeon, his knowledge of homeopathic medicines and his talent for resolving disputes among townspeople.

During a period of religious repression by Spanish rulers, Brother Olallo remained among

the people of Camaguey when other religious fled the country. He died in 1889.

In March, Pope Benedict accepted a miracle attributed to the intercession of Brother Olallo and approved his beatification, a step toward sainthood.

Father Felix Lizaso Barruete, also a member of the Hospitallers of St. John of God, is postulator of Brother Olallo's sainthood cause.

"I am very satisfied, happy, because truly an important step has been taken," he told Catholic News Service. "Cuba now has a blessed at a time of great privilege for the Catholic Church."

The miracle attributed to Brother Olallo was the recovery of Daniela Cabrera Ramos from a form of lymphoma.

She was diagnosed at age 3 and was given little hope for survival due to kidney complications. Her relatives, neighbors and others in the Catholic community united in prayer to Padre Olallo, as he is known locally, for his intercession on Daniela's behalf.

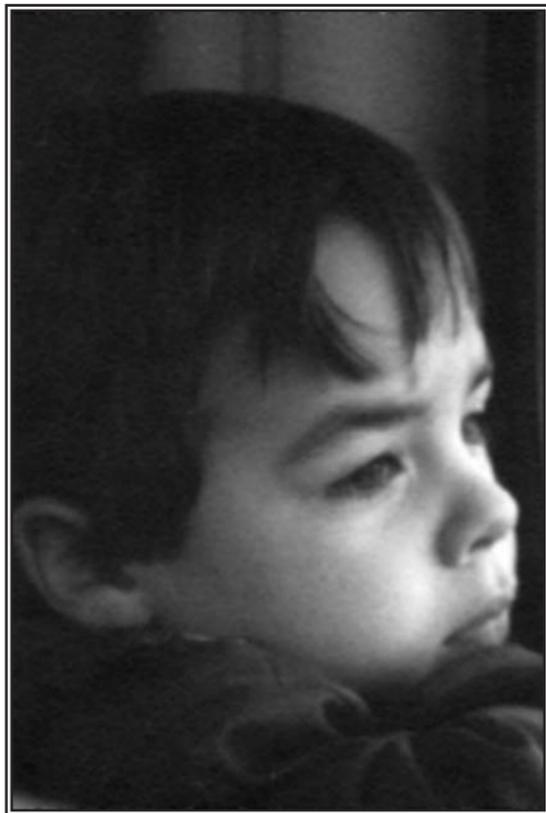
Yamila Ramos, the mother of Daniela, who now is 12, told CNS that her daughter was in renal failure for five days, but that after they prayed for intercession, an ultrasound showed no damage and no cancer.

Daniela herself is sure she was cured because of the intercession of Brother Olallo.

"I am happy and content, because Padre Olallo chose me to make a miracle, and because he is now beatified," she told CNS.

In an interview with Daniela posted on the Web site of the Cuban bishops' conference, she said all she remembers of the time

It's Christmas! ...is his gift in your heart?



He doesn't need toys. He makes do with those he has. What he needs is comfort; the kind that comes from having a warm home, food and clothing and the feeling that things are going to be all right. You can be the one to provide that feeling by giving generously to Catholic Charities.

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CONTINUED FROM PAGE 3

she was so sick was how often she had to have needles stuck in her veins.

She and her parents live on a street in Camaguey named for Brother Olallo, because it is an area where he often worked with the neighborhood's poor. She said that was an unusual coincidence, "but these are the ways of God."

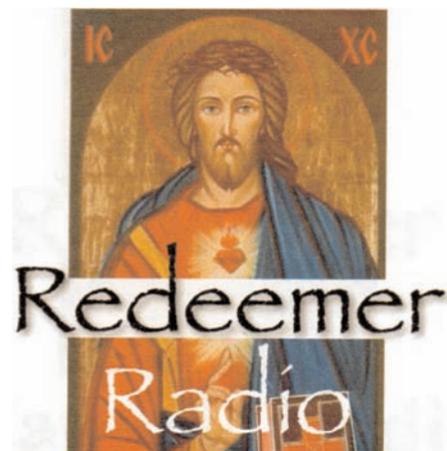
Daniela said she feels like now she has an obligation to give thanks to God for her miracle "because in the hospital waiting room there were many other chil-

dren, as sick as I was, and they died."

Speaking before the beatification, she said she planned to ask for a cure for her father, who needs a kidney transplant.

"I will ask that God put his hands on all the ill children and that they are healed, since he did it for me and he reigns in peace and love over all the earth," she said.

Jose Lopez Piteira was the first Cuban to be beatified, in a 2007 ceremony in St. Peter's Square at the Vatican. At age 23 he was among nearly 500 martyrs killed during the Spanish Civil War of the 1930s. Lopez was an Augustinian deacon, born in Cuba to Spanish parents; he returned to Spain as a child.



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Real faith shows itself as love for others, pope says at audience

BY CINDY WOODEN

VATICAN CITY (CNS) — If Christian faith is not translated into love and concrete help for the poor, it is not real faith, Pope Benedict XVI said.

“Real faith becomes love and expresses itself in charity. A faith without charity, without this fruit, would not be true faith. It would be a dead faith,” the pope said Nov. 26 at his weekly general audience.

The gathering was held in the Vatican audience hall on the first day solar panels installed on the roof began generating energy for the Vatican’s power grid.

The audience began with Pope Benedict entering the hall side by side with Armenian Orthodox Catholicos Aram of Cilicia.

The pope told an estimated 9,000 people at the audience that the visit of the Lebanon-based patriarch “is a significant occasion for strengthening the bonds of unity already existing between us as we journey toward that full communion which is both the goal set before all Christ’s followers and a gift to be implored daily from the Lord.”

Catholicos Aram told the pope that all Christian churches must work together to fight “the decay of moral values” and to minister to a world “in dire need of spiritual transformation.”

In his main talk, Pope Benedict continued a discussion he began the week before about St. Paul’s teaching on how people are made just in the eyes of God and on the relationship between faith and good works.

St. Paul taught clearly that people can do nothing to make themselves just in the eyes of God, but rather that justification is God’s gift to those who believe, the pope said.

“But this faith is not a thought, an opinion or an idea,” he said.

Faith implies communion with Christ and conformity to him, the pope said. Those who have faith in Christ strive to act as Christ did.

Pope Benedict focused on St. Paul’s First Letter to the Corinthians, especially the passage that begins, “If I speak in human and angelic tongues but do not have love, I am a resounding gong or a clashing cymbal.”

Like the people of Corinth to



CNS PHOTO/GIAMPIERO SPOSITO, REUTERS

Armenian Catholicos Aram of Cilicia, patriarch of the Armenian Apostolic Church in Lebanon, stands with Pope Benedict XVI during the pope’s weekly general audience in the Paul VI audience hall at the Vatican Nov. 26.

whom St. Paul wrote, he said, Christians today also can be tempted to think that because they are saved by faith alone, they do not have to worry about anything but their prayers.

“What would we be reducing the liturgy to if, at the same time as we turned to the Lord, we did not also serve our brothers and sisters? A faith that does not express itself in charity,” the pope said, answering his own question.

Christianity is not a rulebook, he said. “The Christian ethic is not born of a system of commandments, but is the consequence of our friendship with Christ.”

“The Christian life is nourished by the action of the Holy Spirit, which gives rise to love, joy,

peace, patience, kindness, generosity, faithfulness, gentleness and self-control. These are the fruits of the spirit that grow from faith,” he said.

“Believers know that love for God becomes concrete in love for one another,” Pope Benedict said.

“Justified through the gift of faith in Christ we are called to live in the love of Christ for our neighbors because it is on this criteria that we will be judged at the end of our existence,” he said.

Editor’s Note: The text of the pope’s audience remarks in English is posted online at: www.vatican.va/holy_father/benedict_xvi/audiences

New phase of Father Peyton’s sainthood cause opens in Baltimore

BALTIMORE (CNS) — Archbishop Edwin F. O’Brien of Baltimore Nov. 20 presided over the opening of a new phase in the sainthood cause for Father Patrick Peyton during Mass at the Basilica of the National Shrine of the Assumption of the Blessed Virgin Mary.

Father Peyton is best known as the “Rosary Priest,” who encouraged families through his radio and television programs in the 1940s and ‘50s to pray together daily, especially by praying the rosary.

According to the archdiocese, the investigation into the priest’s cause for sainthood, which opened in June 2001 in the Diocese of Fall River, Mass., was moved from that diocese to Baltimore by the Vatican.

Members of the Baltimore ecclesiastical tribunal, which will investigate the life and ministry of Father Peyton, were sworn in by the archbishop during the Mass and are to receive instruction from him as to how their inquiry is to take place.

Since 2001, Father Peyton’s writings, documents and unofficial testimony have been collected in the Fall River Diocese, where the priest is buried.

Father Peyton died in 1992 and is buried in Easton, Mass. North Easton is the home of Holy Cross Family Ministries, founded by the priest, which includes Family Rosary, Family Theater Productions, Father Peyton Family Institute, and Family Rosary International.

Known for coining the phrases “The family that prays together, stays together” and “A world at prayer is a world at peace,” Father Peyton founded Family Theater Productions in Hollywood in 1947. Through it he produced more than 600 radio and television programs that featured hundreds of movie stars and celebrities, and



CNS PHOTO/FAMILY THEATER PRODUCTIONS

Holy Cross Father Patrick Peyton, who is best known as the “Rosary Priest,” is pictured in an undated photo. Archbishop Edwin F. O’Brien of Baltimore Nov. 20 presided over the opening of a new phase in the sainthood cause for Father Peyton during Mass at the Basilica of the National Shrine of the Assumption of the Blessed Virgin Mary.

had more than 10,000 broadcasts.

He emigrated from Ireland to the United States in 1928 when he was 19. He was ordained to the priesthood in 1941 and founded Family Rosary in Albany, N.Y., the following year. He conducted rosary crusades in 40 countries, drawing 28 million people.

In the church’s process leading to canonization, the first step is the declaration of a person’s heroic virtues, after which the church gives him or her the title venerable. In general, the church must then confirm two miracles before sainthood is declared. The first miracle is needed for beatification and the second for canonization.



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Catholic Charities USA warns against fraudulent e-mails on Internet

WASHINGTON (CNS) — Catholic Charities USA officials have demanded that groups using the Catholic Charities name to solicit funds on the Internet discontinue using the trademark and urged potential donors to research the authenticity of an organization before making a contribution. “Fraudulent e-mails that are misappropriating the name of Catholic Charities USA and its affiliates are being sent to extract money and/or personal information from unsuspecting recipients and are circulating on the Internet,” said Brandon Pinney, spokesman for Catholic Charities USA. The e-mails are labeled with the subject titles “Grant Notification,” “The Catholic Charity,” “The Catholic Charity Foundation” and “From the Office of the Cash Grant Program,” Pinney told Catholic News Service Dec. 1. The name “Catholic Charities” was used within the body of some of the e-mails, said Candy S. Hill, senior vice president for social policy and government affairs at Catholic Charities USA. The messages — which come from several different e-mail addresses and provide a variety of contact names — ask recipients for detailed personal information, Pinney said. In an effort to stop the e-mails, Father Larry Snyder, Catholic Charities USA president, replied Nov. 26 to each of the addresses brought to the organization’s attention, insisting the sender stop disseminating such confusing messages or suffer consequences.

Tentative plans confirmed for papal visit to Holy Land in 2009

VATICAN CITY (CNS) — The Vatican has confirmed tentative plans for Pope Benedict XVI to visit the Holy Land in 2009. Israeli sources said the most likely time for the visit would be in May, with stops in Israel and the Palestinian territories. The pope was invited to visit Israel by Israeli President Shimon Peres in 2007. At that time, the pope made it clear he hoped to make the trip, but Vatican diplomats said the timing would depend in large part on efforts to calm the simmering Israeli-Palestinian conflict. In recent months, Israeli and Vatican officials began making more concrete plans for a papal visit. The contacts were first reported Nov. 27 by the Israeli newspaper *Ha'aretz* and were confirmed by the Israeli Embassy to the Holy See. *Ha'aretz* said the most likely time frame for the trip was the second week in May.

Bishop Weigand retires; Bishop Soto succeeds him in Sacramento

WASHINGTON (CNS) — Pope Benedict XVI has accepted the resignation of Bishop William K. Weigand of Sacramento, Calif. He will be succeeded by Bishop Jaime Soto, who has been coadjutor of the diocese since Oct. 11,

NEWS BRIEFS

PEOPLE ATTEND PRAYER SERVICE IN TIJUANA, MEXICO



CNS PHOTO/DAVID MAUNG

Lidia Duarte and Patricia Gallegos pray during a Nov. 26 prayer service held in response to rising crime and violence in Tijuana, Mexico. About 2,500 people attended the service in a sports stadium.

2007, and is one of 26 active Hispanic Catholic bishops in the United States. A coadjutor automatically becomes the head of the diocese upon the retirement or death of its bishop. The announcement was made in Washington Nov. 29 by Archbishop Pietro Sambi, apostolic nuncio to the United States. At the end of a two-hour Mass of thanksgiving Nov. 30, which drew more than 1,200 people to the Cathedral of the Blessed Sacrament in Sacramento, Bishop Weigand handed his crosier to Bishop Soto, 52, whose episcopal motto is “Gozo y Esperanza (“Joy and Hope”). In his homily, Bishop Weigand told the congregation it had been “an honor and a privilege” to be their bishop. He told his successor: “You are inheriting a very special flock.” Bishop Soto was scheduled to celebrate two Masses at the cathedral Dec. 7, one in English and one in Spanish, to celebrate his succession.

Mumbai bishop urges Indians to forgive, unite after attacks

MUMBAI, India (CNS) — A Mumbai church leader urged Catholics and people of all religions to forgive and unite after the terrorist attacks in Mumbai. Auxiliary Bishop Bosco Penha of Mumbai told the Asian church news agency UCA News Nov. 27 that the church condemned “this dastardly act of terrorism.” All Catholics, he said, should “go on their knees to pray and get involved in building bridges”

among people of all religions and “spread peace, harmony and brotherhood in the city.” Bishop Penha is currently in charge of the archdiocese while Mumbai Cardinal Oswald Gracias recuperates from cancer surgery. “The unprecedented ferocity of the terror attack” shocked local church leaders, Bishop Penha admitted. He said he had talked to Cardinal Gracias about the Catholic Church taking more “responsibility” to do “something solid in Mumbai.”

Pope condemns terrorist attacks in India, prays for victims

VATICAN CITY (CNS) — Pope Benedict XVI condemned the wave of terrorist attacks in India as acts of “cruel and senseless violence,” and led prayers for the nearly 200 people who died and the hundreds injured in the bloodshed. A Vatican spokesman, meanwhile, warned that if extremists continue to exploit the ethnic and religious tensions of southern Asia the results could be even more tragic. Speaking at his noon blessing Nov. 30, the pope asked for prayers for the victims of the attacks in Mumbai, the Indian financial capital, where suspected Islamic militants assaulted at least 10 targets in a three-day siege that began Nov. 26. The pope also expressed concern for the clashes between rival ethnic and religious groups in Jos, Nigeria, where at least 200 people were killed Nov. 28-29. Churches and mosques were burned in the rioting.

Nuncio warns: Without ethics, financial crisis could be a catastrophe,

VATICAN CITY (CNS) — A leading Vatican diplomat warned that the current financial crisis could become a catastrophe unless solutions are found that respect ethics and involve all levels of society. “It is necessary to recover some basic aspects of finances, such as the primacy of labor over capital, of human relationships over purely financial transactions, and of ethics over the sole criterion of efficiency,” Archbishop Celestino Migliore, the Vatican’s apostolic nuncio to the United Nations, told Vatican Radio Nov. 28. “For some time we’ve found ourselves in the middle of a financial crisis that could become a catastrophe if its effects are allowed to impact other crises: in economics, food and energy,” he said. Archbishop Migliore made the remarks on the eve of the U.N.-sponsored International Conference on Financing for Development Nov. 29-Dec. 2 in Doha, Qatar. The archbishop led a Vatican delegation to the conference.

Pope gives thanks for improved Catholic-Orthodox relations

VATICAN CITY (CNS) — After meeting three times in one year with Ecumenical Orthodox Patriarch Bartholomew of Constantinople, Pope Benedict XVI said it was obvious that offi-

cial relations between Catholics and Orthodox are growing deeper. “I give thanks to God that he has enabled us to deepen the bonds of mutual love between us, supported by prayer and ever more regular fraternal contact,” the pope said in a message to the Istanbul-based spiritual leader of the world’s Orthodox believers. Cardinal Walter Kasper, president of the Pontifical Council for Promoting Christian Unity, delivered the message to the patriarch during ceremonies marking the Nov. 30 feast of St. Andrew, the patron saint of the Patriarchate of Constantinople. In his message, the pope said he had been “blessed three times” in 2008 with personal visits by Patriarch Bartholomew: in March, in June for the opening of the Pauline year, and in October, when the patriarch addressed the world Synod of Bishops on the word of God.

Iraqi archbishop: U.S. pact is step forward, but instability remains

VATICAN CITY (CNS) — The Iraqi parliament’s approval of a timetable for U.S. troop withdrawal represents “a step forward,” but the country still faces deep divisions and serious risks, an Iraqi archbishop said. “Iraq is still profoundly divided within itself,” Chaldean Archbishop Louis Sako of Kirkuk told the Rome-based agency AsiaNews Nov. 28. “One cannot speak of national unity, and even the government recognizes this. Everyone is trying to gain greater influence in his own territory, and even the capital, Baghdad, which should represent the symbol of unity, is in reality subdivided into sectors controlled by very specific factions,” Archbishop Sako said. He made the comments the day after Iraq’s parliament voted to approve a security pact that requires U.S. forces to withdraw from Iraq no later than the end of 2011. Under the pact, the United States would remove combat forces from Iraqi cities and villages by the end of June 2009.

Vatican official warns of increasing food insecurity

VATICAN CITY (CNS) — A Vatican representative warned of increasing food insecurity in the world and called for a greater global commitment to long-term agricultural improvement. Msgr. Renato Volante made the remarks in an address Nov. 27 to the 35th special session of the U.N. Food and Agriculture Organization in Rome. The FAO was discussing reform of its own structures to better respond to food crises around the globe. Msgr. Volante said the FAO should underline the essential importance of agriculture in development, and not merely promote short-term management of food resources. “Too often strategies are adopted which pursue particular goals rather than a holistic vision which ranks the human needs first. Such an attitude produces negative effects in the rural sector, especially where poverty, underdevelopment, malnutrition and environmental degradation are more evident,” he said.

Bishop Dwenger hosts Fair Trade Sale

FORT WAYNE — The Bishop Dwenger High School Social Justice Club will be sponsoring a Fair Trade Sale 7:30-8 a.m., 10:45 a.m. to 12:15 p.m. and 3-3:30 p.m. on Dec. 8-12, near the main office.

Gifts, housewares, jewelry and other products handmade by artisans living in developing regions around the world will be available for purchase. All proceeds will benefit Catholic Relief Services.

The club will also be sponsoring a 24-hour food fast in support of Catholic Relief Services beginning after breakfast on Dec. 8. For more information about the Fair Trade Sale, sponsor a food fast participant or participate in the fast, contact Melissa Wheeler at (260) 496-4700 or e-mail mwheeler@bishopdwenger.com.

Crèches on display at Archabbey Library

ST. MEINRAD — An exhibit of Christmas crèches from around the world will be on display in the St. Meinrad Archabbey Library, from Dec. 3 through Jan. 10.

The display contains crèches from the monastery collection, as well as from the Catherine A. Smith Nativity Collection, which was donated to St. Meinrad in 2002 in memory of Charles Patrick Smith.

Smith began collecting nativity sets in 1971, purchasing many during her extensive travels throughout the world. She donated the collection to St. Meinrad in memory of her brother, who studied for the priesthood at St. Meinrad and later served as a priest in the Archdiocese of Indianapolis.

The exhibit is free and open to the public. Exhibit hours are: Monday-Friday, 8 a.m. to 12 p.m. and 1-5 p.m.; Saturday, 9-11 a.m. and 1-5 p.m.; and Sunday, 1-5 p.m.

From Dec. 6-10, the library will have evening hours from 7-10 p.m. From Jan. 6-10, evening hours are 7-9 p.m. The library will be closed the morning of Dec. 8 and all day Dec. 24-28 and Dec. 31 through Jan. 4. All times are Central time.

Keefer-Henry family sponsors scholarship

FORT WAYNE — This year Bishop Luers High School will again offer the tuition assistance scholarship to 10 incoming freshman who score well on the scholarship placement exam. However, thanks to the generosity of a local family the amount awarded will be doubled.

Originally \$5,000 was divided and awarded each year to 10 students who achieved the top exam scores. But this year, due to the commitment to Catholic education of the Keefer-Henry family, the fund has doubled and will now divide \$10,000.

This merit-based scholarship is a way to honor the academic excellence of the school, says scholarship benefactor Becky Keefer-Henry. Henry and her husband, Jerry, are proud of their Catholic academic heritage, spanning from

AROUND THE DIOCESE

SEMINARIAN EICHMAN ORDAINED TO MINOR ORDERS



PROVIDED BY BRIAN EICHMAN

Priestly Fraternity of St. Peter seminarian Gregory Eichman, front, was ordained to the minor orders of exorcist and acolyte by Bishop Salvatore Joseph Cordileone, auxiliary bishop of San Diego, at the St. Francis of Assisi Chapel in Lincoln, Neb. on Nov. 15. A Solemn Pontifical Mass was offered in the extraordinary form according to the rite of the 1962 Roman Missal. Eichman is a seminarian at Our Lady of Guadalupe Seminary. He is a member of the St. Mother Theodore Guerin Latin Mass Community at Sacred Heart Church where the extraordinary form of the Mass is offered daily.

St. Hyacinth and Precious Blood to Central Catholic High School and credits their faith-filled parents for their education.

Subsequently, all five of their children are alumni of Bishop Luers High School and have attended Catholic universities as well.

Henry says, noting the excellent college preparation her children received at Luers, "Luers has many areas to be very proud of, but their academics has always been wonderful," she says.

During her tenure, Henry, who worked at Bishop Luers as director of development and fundraising from 1994 to 2006, was "touched by the family commitment to the school and Catholic education." As she worked with then-principal Norm Glisman, who recognized the need for tuition support for students, together they worked to offer the scholarship to incoming freshman for the past 14 years.

The Henry family, who has long been involved with Bishop Luers fundraisers such as Luers Knight, Adopt a Knight, Student Ambassadors and the Alumni Association, have committed to sponsoring the scholarship fund for the next five years.

"We all want what's best for the kids. Everyone deserves to have a Luers education," offers Henry, adding, "We're privileged and blessed. The Lord has been good to us and we want to share it with others."

Current Bishop Luers High School Principal Mary Keefer, who

is married to Henry's brother, says of the contribution, "The Henry's have been such supporters of Catholic education. They donated in honor of their own parents. I am thrilled and grateful to Becky and Jerry for helping Luers." — K.C.

ACE receives grant for Curriculum, Instruction and Assessment initiative

NOTRE DAME — The Alliance for Catholic Education (ACE) program at the University of Notre Dame has been awarded a \$436,500 grant from the Louis Calder Foundation to support its Curriculum, Instruction and Assessment (CI&A) initiative, a professional development model for teachers and principals in Catholic schools.

This partnership with the Calder Foundation and the pioneering Web-based curriculum program Curriki represents a milestone for ACE in its efforts to foster academic excellence in Catholic education.

ACE has structured its CI&A initiative so schools and teachers are meeting required accreditation standards through their participation. Workshops are spread over a period of three years, giving participants time to engage with ideas and concepts, while respecting demanding schedules and responsibilities. The first year focuses on curriculum development and the second year emphasizes class-

room instruction that implements the curriculum designed during the previous year. In the third year, the emphasis is on assessing students' learning and growth.

The Alliance for Catholic Education program was founded in 1994 to address the urgent need for effective Catholic school teachers and places nearly 200 young men and women annually as full-time teachers in underserved Catholic schools throughout the country. ACE participants earn master's degrees in education from Notre Dame during the course of their two-year teaching commitment.

ACE also established a principal preparation program, the ACE Leadership Program, in 2001 to form the next generation of lay Catholic school principals.

More information on these and other ACE programs are available on the Web at <http://ace.nd.edu>.

Twelve Days of Christmas Project helps needy

NOTRE DAME — The Office for Civic and Social Engagement (OCSE) at Saint Mary's College is coordinating its fifth annual Twelve Days of Christmas Project, Dec. 1-12. Students, faculty and staff will participate in special events, service projects and fundraisers, which will provide food, clothing and gifts to Michiana families in need this Christmas season.

Two unique opportunities are

included in this year's Twelve Days' efforts: A Christmas craft show and an adopt-a-family program. The craft show, which is open to the public, will feature the original works of over 35 local artisans. It will be held on Dec. 12 from 9 a.m. to 3 p.m. in Reignbeaux Lounge in LeMans Hall. The craft show is a way for the local community to support both local artisans and families in need. Money raised will go to the Twelve Days' program to purchase food and clothing for families and individuals.

This year, for the adopt-a-family part of the program, the college is supporting 15 families and 15 individuals. The families come through the Salvation Army, Grandparents as Parents (GAP) and the partner Title 1 Schools in South Bend where Saint Mary's students tutor children. The individuals receiving gifts come through REAL Services and Mental Health America.

Holy Cross School helps others

SOUTH BEND — For the past two weeks, students at Holy Cross School worked to break a school record to help those less fortunate. The school held the annual Thanksgiving food drive to assist the St. Vincent de Paul Food Pantry. The previous record was 3,000 items. The drive ended Nov. 25.

And for the past several weeks, the early childhood classes — pre-school, pre-K and kindergarten — have been collecting items for Operation Christmas Child. The children collected items such as soap, toothpaste, combs, brushes, school supplies and toys for children in need around the world. The classes collected enough items to fill 12 shoeboxes. Each child who receives a shoebox also receives the story of Jesus in their own language.

Ecumenical service planned at St. Adalbert

SOUTH BEND — An Advent Ecumenical Prayer Service is planned at St. Adalbert Church to bring together the South Bend area Christian community in a prayerful response to the recent increase in violence in the area. Titled "Preparing for the Prince of Peace in a Violent Community: 2008," this prayer service is modeled on an Advent prayer service held in 2006 to an overflow crowd.

This year's event will be on Dec. 7, the second Sunday of Advent, in St. Adalbert Church, at the corner of Olive and West Huron streets.

Beginning at 4 p.m., the prayer service will draw together many Christian groups from the South Bend area. Besides the Catholic church, other participants include the United Methodist, the United Church of Christ, the First Church of Christ Scientist, Harvest Ministries, the Mennonite Church, the Church of the Brethren, the Episcopal Church, the Disciples of Christ as well as Moma's Against Violence, New Generations Sign Choir, and the United Religious Communities. A free will offering will be collected to support the Gun Buy Back Program.

Bishop John M. D'Arcy will be present and offer the closing prayer. A reception will follow the program and parking is available.

What can I give ... give from the heart

BY ELISA M. SMITH, CPA/PFS

*"What can I give Him,
Poor as I am?
If I were a shepherd,
I would bring a lamb;
If I were a wise man,
I would do my part;
Yet what can I give him -
Give my heart."*

— Christina G. Rossetti

Gift-giving at the Christmas season is passed down to us from the Magi who presented gifts in Bethlehem to celebrate the birth of the newborn Savior, Jesus Christ. In today's society, giving at Christmas too often focuses on the material and can sometimes overlook the true Christian tradition of giving. However, among our gift giving at Christmas should be gifts to beloved charities, and Catholics should be encouraged to list their parish or school on their "Christmas gift list" much like family, friends, loved ones and business associates would be.

Time is ticking away on the current tax year, and any gifts

made to charity on or before Dec. 31 of the year in which the gift is made qualifies as a charitable tax deduction in that year. Here are some ideas for end-of-year charitable giving.

Gifts of cash. The easiest gift to make is a gift of cash. If you itemize, cash gifts are deductible for federal income tax purposes up to 50 percent of adjusted gross income. If your gifts exceed this limit, you may carry the excess forward for up to five additional years. Make sure the check is delivered or postmarked by Dec. 31 in order to take the deduction in the current year.

Gifts of stock. By making a gift of long-term appreciated stock to charity, you receive a win-win situation. First of all, you avoid paying capital gains tax on the appreciation of the stock. Moreover, you receive an income tax deduction for the fair market value of the stock on the date of the gift. If you itemize, your noncash gift is deductible for federal income tax purposes up to 30 percent of adjusted gross income with the additional five-year carry forward.

Gifts of real estate. You may own

real estate such as your home, a vacation property or farm that has appreciated in value over the years. If you decide to sell that vacation home or 40-acre farm, you may realize capital gains on the appreciation. Instead of selling the property and incurring a capital gains tax, you can avoid the tax and gift the property outright to charity and receive a charitable income tax deduction for the fair market value of the real estate.

Another option is to retain a life estate and gift the remainder interest to charity. This means that you retain the right to live in or use the property during your lifetime and at your death, the charity receives the real estate. You can take a current charitable income tax deduction for the gift of the present value of the remainder interest.

Gift of life insurance. Do you have a life insurance policy that is no longer needed? To receive a charitable deduction, name the charity as both the owner and beneficiary of the policy. Any premium payments that you make on the policy can be treated as a charitable income tax deduction by you each year. And if there is a cash

surrender value on the policy, you receive an income tax deduction equal to the cash value at the time of the gift.

Life income gifts. A life income gift allows you to make a gift now, receive a cash payout for life or for a term of years, and receive a charitable income tax deduction on the remainder interest of the gift.

One type of life income gift is a charitable gift annuity, whereby you exchange cash, stock or real estate for a fixed cash payout for life. The payout amount is based on your age. Therefore, you establish a charitable gift annuity with the Catholic Community Foundation of Northeast Indiana for the benefit of your parish, school or diocesan agency. The organization invests your gift and pays you a fixed payout for life. At your death, the balance of the charitable gift annuity transfers to the parish, school or diocesan agency that you indicated at the time of the gift.

Another type of life income gift is a charitable unitrust or charitable annuity trust. With a unitrust, the beneficiary(s) (you, your spouse or your children) can receive annual-

ly a fixed percentage of the fair market value of the assets in the trust. The payout will vary from year to year, depending on the value of the assets. With an annuity trust, the beneficiary(s) receive a fixed amount from the trust each year that is agreed upon when creating the trust. At the end of the term of the trust or at the death of the beneficiary, the balance of the trust transfers to the charity.

Bequests. While you are considering current year end gifts to charity, this may also be a time to create or update your last will and testament. As you plan your estate and contemplate passing along your assets to loved ones, ask yourself, "Does my will include my gift to God?" Please consider a charitable bequest in your will for your parish, school or other diocesan agency. What can you give him? ... Give from your heart.

The Diocese of Fort Wayne-South Bend does not provide advice on tax or legal matters. As you contemplate these important issues, we suggest that you consult with your professional advisor.

Going more green and less red during the Christmas season

BY ELISA M. SMITH, CPA/PFS

What comes to your mind when you think of the holiday season? Family gatherings, midnight Mass, Christmas carols, cookies and other goodies ... and the crazy shopping frenzy! It's the season of giving and the season of spending, whereby if you don't have a spending plan for the holidays, you could end up in increasing debt with too little green and deep in the red.

Here are some practical tips to keep you on the path of being debt-free this holiday season while still retaining that joyful Christmas spirit.

Create a spending plan. Financial planning is important during the holiday season, so make a budget for your Christmas shopping. Take into account how much you already owe and then determine how much you can reasonably afford to spend. Then decide how much to spend on each individual rather than the other way around.

Set a deadline for paying off your holiday debts. November and December are popular months for credit cards. Creditors often offer excessive lines of credit; with this comes very high interest rates. Also, if you charge \$1,000 this holiday season, and make only the minimum payment, it could take over 10 years to pay off the debt and perhaps cost twice as much as the original price.

Don't give so many gifts. It is okay to exercise some gift-giving restraint. Perhaps you could buy a gift for the entire family to enjoy

rather than every member of the family. This could be a religious DVD movie or a tin of popcorn. You are not only saving money on gifts but saving time shopping for them.

Send a Christmas e-card. You can save money on Christmas cards and postage by sending e-cards to your family, friends and business associates. Many e-cards include animation, music and even puzzles and games which make them fun. You can find religious e-cards as well. You can include a personalized message on them and the best part is that you won't have to worry that they didn't arrive at their destination on time. Free e-cards can be found at hallmark.com and 123greetings.com.

Be creative and make your gifts. The best gifts come from the heart and require thought and time. Gather up some photographs from your trips, family reunions, weekend get-a-aways during the year and make a calendar for the new year. Give coupons for free babysitting, an afternoon or evening at the \$1 movie theater, or a home-cooked meal. Bake a warm batch of Christmas cookies or record yourself reading a favorite bedtime story for a niece or nephew who lives across the miles. Your personal touch and thoughtfulness will be appreciated.

Shop online. What better way to save time and money on gas than to shop online. Plus you can avoid the craziness in the crowded malls and parking lots. Many retailers offer free shipping for purchases over a specific dollar amount. You can have the items shipped directly to the gift recipient to avoid an

extra trip to the post office.

Try giving a magazine subscription. A gift that keeps on giving, a magazine subscription will bring happiness to the recipient all year long with each issue received. There is a magazine available for every interest you could imagine, and they are inexpensive as most are under \$15 for a one-year subscription.

Contribute to a 529 college savings plan. Your child, grandchild, niece or nephew will appreciate in years to come a gift toward their future. By investing in a state-sponsored 529 plan, you can establish an account for a student with the purpose of paying their qualified college expenses. Your investment grows tax-free and distributions to pay for the student's college costs come out federally tax-free. In addition, you, as the donor, may receive some special state income tax deductions or credits.

Give to charity in the recipient's name. What do you give the person who has everything? A gift to their favorite charity made in their honor. You can give a donation to grandpa and grandma's parish in their name or set up a scholarship fund for their beloved Catholic school in their honor through the Catholic Community Foundation of Northeast Indiana. Design an inexpensive plaque or framed certificate that they can hang on a wall reminding them daily of the legacy gift made in their honor. It can help you and your children go green and find the real meaning of the holiday season.

Organizing our lives for the journey ahead

BY ELISA M. SMITH, CPA/PFS

As you think "Ah, another year older" and reflect on the changes in your life during the past 12 months whether it be a health situation, a family situation or a financial situation, it may be time to organize your life for the journey ahead.

Last Will and Testament. If you do not have a will, you should. A will is one of the most important documents you can ever have. It transfers property you own in your name to the person or charity that you wish to have it. A will also typically names someone you select to be your personal representative to pay all final expenses and carry out your instructions and names a guardian if you have minor children.

You may already have one. If so, you may wish to review the document with your attorney to see if it reflects your current life situation. Ask yourself: Are the personal representatives I named still alive and well? Are my beneficiaries still living? Have I remembered my beloved parish and school in my will?

Beneficiary designations. Have you recently lost a spouse through divorce? Although your divorced spouse may no longer be a beneficiary under your will, he/she could be a beneficiary under your life insurance or retirement plan. If your former spouse continues to be named as beneficiary on your individual retirement account, your 401(k) plan, 403(b) account or profit

sharing plan, or even a life insurance policy, that former spouse may still be eligible to receive these assets at your death since they will pass outside of your estate and are not covered by your will.

Business succession plan. Do you own a business? If so, then a business succession plan may be important to the continuation of the business. Leaving your business to your estate or your children may not be the best solution. Perhaps your children are not interested in having the business. Or if only one or two children are interested in carrying on the business, you will need to balance their interests with your other children.

Durable power of attorney for property. If you were to become physically or mentally incapacitated, who would look over your matters? A durable power of attorney for property appoints a person whom you designate to act for you and handle financial matters should you be unable or perhaps unavailable to do so.

Durable power of attorney for health care. In addition to your property, you must look after your person. A durable power of attorney for health care appoints a person whom you designate to make decisions regarding your health care treatment in the event that you are unable to provide informed consent. This can mean decisions involving simple issues such as where you live or more emotional issues such as whether to stay on life support.

Making a list and checking it twice

Year-end financial planning reminders

BY ELISA M. SMITH, CPA/PFS

'Tis the season to be jolly ... for last minute tax saving strategies. There's still time to take advantage of ways to save money on 2008 taxes and to get in the practice of good habits for the coming year and beyond. Here are some suggestions as you prepare your own year-end financial planning checklist.

Flexible spending accounts: If you participate in your company's flexible spending account programs for medical expenses or dependent care, check to see if you have a remaining balance in the account and make sure you spend this money. While flexible spending accounts have the excellent tax advantage of letting you pay for these expenses with pretax dollars, any money that is not used by the end of the year will be forfeited, which can easily negate these advantages. For example, if you still have money in your flexible medical account, it would be better to find items that you can purchase — such as over-the-counter drugs — rather than lose the money.

Max out your 401(k): If your employer offers a 401(k) plan in which you participate, check to see how much you have contributed for the year. The maximum 401(k) plan contribution limit for 2008 is \$15,500 if you are under age 50, with an additional catch-up contribution amount of \$5,000 if you are over age 50. If your employer matches up to a certain percentage, make sure that you have at least contributed enough to receive these matching funds. If you still

have plenty of room to contribute, contact the personnel department to see if it is possible to make a one-time contribution toward your account. At the same time, adjust your monthly contributions to make sure you take full advantage of this retirement vehicle next year.

Health care: If your health insurance plan has an annual deductible that you have already reached, consider whether it's possible to receive any medical treatment you may need before the beginning of the New Year. On the same note, if you have not reached your annual deductible, it may be wise to delay medical treatment you may have planned until after Dec. 31. If you itemize your taxes, you can also deduct medical expenses, but it has to be greater than 7.5 percent of adjusted gross income to qualify. Keep this in mind when deciding whether it is better to get treatment before or after New Year's Day.

Go green at home: There are a number of environmentally friendly upgrades that you can make to your home, including installing energy efficient windows, doors, roofing, insulation, water heaters and more, that need

to be made by Dec. 31 to qualify for a tax credit. If you need to do some home improvements, incorporating some of these energy efficient systems into your home before the end of the year will help reduce your taxes and, even better, lower your energy bills in the future.

Charitable contributions: If you will be itemizing your taxes for 2008, it's a good time to make charitable contributions to your parish or school for a tax write-off. When making these contributions, think beyond cash. If you have stock that has appreciated in value, the appreciated stock may be a wiser choice to donate since you

will receive a tax

deduction for the market value of the stock and avoid paying the capital gains tax associated with selling the stock. It can also be a good time to do a pre-new year's cleanup around the house and donate any items you no longer need to such charities as St. Vincent de Paul for the tax deduction.

IRA Charitable Rollover: If you are age 70-1/2 or older and own a traditional or Roth IRA, you can transfer up to \$100,000 in 2008 and in 2009 to a public charity without the distribution being subject to income tax.

Prepay any deductible expenses: You may be able to accelerate payments that you were planning to make next year by paying them before the end of this year. One such example is to prepay your mortgage payment for the month of January. By paying it in December, you will have made 13 payments this year, thereby increasing your mortgage deduction. This can be beneficial if you anticipate being in the same or lower tax bracket next year. In addition, you can prepay your property taxes as well to increase your deductions.

Year-end bonus: If you will receive a bonus this year, take the time to estimate whether it will be better to receive that money this year or next year for tax purposes. If you anticipate that your tax rate will stay the same, see if it is possible for your employer to delay payment until after Dec. 31. While you will still have to pay taxes on this income, by receiving it in January you delay these taxes for a year, which allows the money that

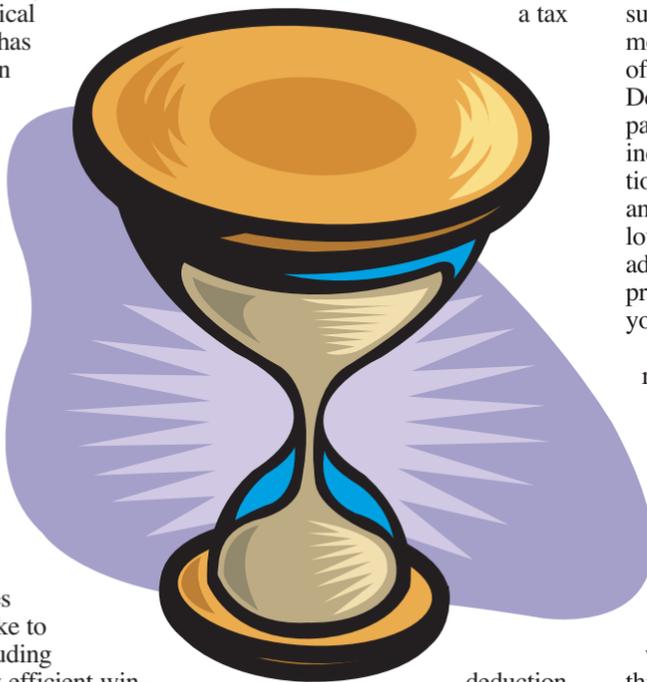
would have gone to the IRS in April 2009 to earn interest for a year. If, instead, you believe that your tax rate will increase next year, you may wish to accelerate the payment.

Underperforming stocks: Review your stock portfolio and determine if there are any losing stocks that need to be sold because you believe they are not going to rebound. If so, you can use these losses to offset taxable gains from other investments. In addition, you can also use up to \$3,000 of these losses to reduce your taxable ordinary income for 2008. If you have a loss in excess of that amount, you can carry it over to future tax years.

Make 529 plan contributions: If you have set up 529 college saving plans for your children or grandchildren, contributions need to be made by Dec. 31 to qualify toward this year. This can be important, since 529 contributions are subject to the annual gift tax exclusion of \$12,000 per individual for 2008.

Take a minimum distribution from your IRA account: If you are age 70-1/2 or older, you will need to take a minimum distribution from your IRA account by Dec. 31. Please consult with your financial advisor or tax accountant regarding the amount you must withdraw to fulfill the required minimum distribution.

The Diocese of Fort Wayne-South Bend does not provide advice on tax or legal matters. As you contemplate these important issues, we suggest that you consult with your professional advisor.



deduction for the market value of the stock and avoid pay-

Catholic Community Foundation of Northeast Indiana recognized in top 10

CHICAGO — The International Catholic Stewardship Council (ICSC) Planned Giving Committee conducted a survey in the summer of 2008 to discern which foundations and diocesan planned giving offices have the "best practices" in several areas of work. Data was collected from 59 participating dioceses and archdioceses around the country, including the Diocese of Fort Wayne-South Bend. Of these arch/dioceses, 48 have foundations. Results were announced Oct. 11-12, at the ICSC 2008 Seminar for Catholic Foundations held in Chicago, Ill.

• Total assets under Mass management in foundations — \$914 million. Top 10 foundations:

1. Columbus, Ohio
2. Cleveland, Ohio
3. Rockford, Ill.
4. Providence, R.I.
5. Sioux Falls, S.D.
6. Phoenix, Ariz.
7. Boston, Mass.
8. Fort Wayne-South Bend
9. Santa Fe, N.M.
10. Kansas City, Kans.

• Total gifts closed in the last five years within foundations — \$391 million. Top 10 foundations, new deposits:

1. Cleveland, Ohio
2. Providence, R.I.
3. Fort Wayne-South Bend

4. Rockford, Ill.
5. Columbus, Ohio
6. Sioux Falls, S.D.
7. Kansas City, Kans.
8. Baltimore, Md.
9. Grand Rapids, Mich.
10. Santa Fe, N.M.

• Thirty-three arch/dioceses reported that their foundations held endowment funds. Top five foundations, endowment funds by Mass market value:

1. Columbus, Ohio
2. Brooklyn, N.Y.
3. Metuchen, N.J.
4. Fort Wayne-South Bend
5. Santa Fe, N.M.

Note: The Catholic Community Foundation of Northeast Indiana was created in 1995 by Bishop D'Arcy for individuals to financially support the spiritual, educational and charitable needs of the Catholic community in northeast Indiana through endowment funds, charitable gift annuities and unrestricted funds. The foundation administers approximately 100 endowment funds for parishes, schools and other agencies and the endowments established through the Legacy of Faith campaign. As of June 30, 2008, assets in the Catholic Community Foundation were valued at approximately \$44 million. — ES

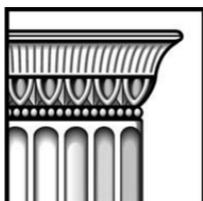
YEAR END TAX TIPS

Have you taken full advantage of your employee retirement plan?

2008 Federal Limits for Retirement Accounts

Account	Contribution Limit	Catch-up Contribution — Age 50+
401(k), 403(b) and 457	\$15,500	\$5,000
SIMPLE IRA	\$10,500	\$2,500
Qualified Retirement Plans/Keogh and SEP-IRA	20% of net self-employment income (or 25% of compensation), up to \$45,000	None
Individual 401(k)	20% of net self-employment income (or 25% of compensation) plus \$15,500, up to \$46,000	\$5,000
Traditional IRA and Roth IRA	\$5,000	\$1,000

For more information, contact Todd E. Haines, CPA, JD or Elisa M. Smith, CPA/PFS



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EDITORIAL

Parishes can help individuals equip their finances according to the Catholic faith

Times are tough economically, and they could get worse before they get better. But in some parishes across the Diocese of Fort Wayne-South Bend, one may only have to look to joining a small group study called "7 Steps to Becoming Financially Free" to help cope with the financial difficulties and gain a new perspective on being a good steward of our money.

Many readers may be familiar with Crown Ministries or Dave Ramsey's Financial Peace University — programs that help their church members become debt free. Some Catholic parishes have utilized these fine programs. What makes 7 Steps to Becoming Financially Free is that it is created by Phil Lenahan of Veritas Financial Ministries, a Catholic accountant who works with financial planning, and these parish kits are assembled and published by Our Sunday Visitor in Huntington. The goal is not just financial, it helps those participating become stewards of Providence.

Here are some startling facts that Lenahan writes in the book, "7 Steps to Becoming Financially Free":

- The average American household has about eight major bank credit cards (17 when you include department store and gas cards) that carry a combined balance of almost \$8,000. (*Business Week*, April 25, 2005 and the Gallup Organization: April 16, 2004.)
- More than 19 million households, or about 17 percent of American families, make only minimum payments on their cards. (*Business Week*, April 25, 2005.)
- There were nearly 1.6 million bankruptcy filings in 2004, compared to less than 400,000 in 1986. (www.uscourts.gov)
- More than 50 percent of Americans are worried about not having enough money for retirement. (The Gallup Organization: May 18, 2004)
- Charitable giving averages 1.7 percent of household income for all Americans and about 1 percent for American Catholics. (Independent Sector; The Barna Group: 2000)
- Fifty-one percent of Christians believe money is the main symbol of success in life. (The Barna Group: 1997)
- Fifty percent of all marriages end in divorce, and money issues are pointed to as a significant cause in many breakups. (www.family.org)

We live in a time of bailouts where banks and big businesses are asking for a handout from the taxpayer. Many decry the government bailout plans, but do we also look at our own personal spending habits? Do we emphasize want over real need?

Lenahan, in his book, writes, "The way you can achieve true financial freedom and peace is to recognize that God has a plan for your life — including your finances. Our faith provides the answers we're looking for, so we can develop a healthy, wholesome and holy attitude when it comes to how we manage our money. In fact, how you handle your money is one of the best indicators of the strength and vitality of your spiritual life. ..."

To see some of the benefits of the parish-based 7 Steps to Becoming Financially Free, visit the Web site, <http://7steps.osv.com/>.

Do tax breaks diminish our generous spirit

With the assistance of the diocesan Planned Giving Director Elisa Smith, *Today's Catholic* spends a good bit of time discussing tax break options and other financial planning goals this week.

One may question: Is our stewardship somehow diminished if we take advantage of tax breaks. We will answer, "no." In fact, as we quote from a stewardship brochure from Our Sunday Visitor, "sometimes (tax breaks) can extend and encourage good stewardship."

As we receive end of the year requests for donations, let us especially remember those hungry, homeless and those facing financial difficulties. The agencies that assist them have great demands from those at the receiving end and the giving end. Tough economic times call for wise prudent monetary decisions.

Today's Catholic editorial board consists of Ann Carey, Kay Cozad, Fred and Lisa Everett, Father Mark Gurtner, Father Michael Heintz, Tim Johnson, Vince LaBarbera and Mark Weber.

COMMENTARY

TODAY'S CATHOLIC welcomes letters from readers. All letters must be 250 words or less, signed and include a phone number and address for verification. Today's Catholic reserves the right to edit for clarity and length. Address letters to: Today's Catholic • P.O. Box 11169 • Fort Wayne, IN • 46856-1169 or e-mail to: editor@fw.diocesefwsb.org

Encourages committee to visit

Closing 132-year-old grade school — St. Aloysius and merging with St. Therese: this sounds simple, but think about it. Transportation would be a real problem. No bus service would be available and a private school bus would be prohibitive in cost.

Parents of school children transferred to St. Therese would lose interest in St. Aloysius and attendance would go down, income become lower and our parish changed to a mission and eventually closed.

St. Aloysius is and always has been an excellent school. Both my wife and I have been members of St. Aloysius for over 80 years. We raised five children who also attended school there and we have served on many committees and boards, including the building committee in 1955 when our new school was built.

St. Aloysius has graduated many successful students, including valedictorians and salutatorians, also several priests attended this school — Fathers Edward Freiburger, Earl Harber, Vincent Giese, Don Davison and Jason Freiburger and several nuns.

St. Aloysius has always managed to support our causes and I feel that closing this school would be a mistake in judgment and a great disservice to the cause of a "Catholic education."

I feel sure that this recommendation of the special committee would change if the group visits and finds the true value of St. Aloysius School, as a fine school and central part of St. Aloysius Parish for now and in the future.

Robert W. Freiburger
Yoder

School source of pride in parish

In regards to the recent announcements concerning consolidations, I feel compelled to write this letter. As we all know, consolidation will result in the loss of a quality Catholic education for those students who will lose their school. The retention rate of those affected to move will probably be less than 10 percent. A direct result will be the loss of those students not making the move on to Bishop Luers High School. But more importantly will be the students, for the large majority of them, there will be no more morning Mass, rosary or confession, let alone the loss of religious

instruction.

What about our great teachers who have chosen to sacrifice and teach in the private sector? Certainly some will be offered jobs in our system, but not all will be due to the limited positions available.

One of the goals of our schools is to educate and prepare our children for life in all facets. Those goals are being met academically with achievements in ISTEP, and also daily on a spiritual basis. From that point our schools are a resounding success, and a great source of pride in our parishes.

I question why you would want to change something that is working so well and reaching the goals set for them.

I extend the invitation to those decision makers to visit our schools and see the fine work that is being done. Come to a school Mass and see our reverent and attentive students.

As parents we have chosen to send our children to these parish schools. We sacrifice, offer our time, talents and treasures to insure that our faith, children and schools remain strong.

Mike and Judy Moring
Fort Wayne

Prayer in parishes bring others the Christ

Since the elections, there has been a great deal of analysis of what the bishops did or did not do, especially about pro-life issues; but the truth is: bishops do what the bishops do. Our job is to do what we are to do, which includes dramatically improving the spiritual opportunities and atmosphere of our parishes. It is not as hard as it sounds. It is simply a matter of encouraging your parish to be a "cardinal parish." A "cardinal parish" is one that sponsors eucharistic adoration, Divine Mercy devotions and the Parish Rosary Program. (Visit www.parishprojects.com)

There is no greater work than to bring souls to Jesus. "We are called to be faithful, not successful," said Mother Teresa. We are not to be like the servant who buried the single talent he was given because he feared he might not trade it successfully. How awful for anyone who fails to whole heartily attempt to lead others to Jesus; even worse, for those who deliberately, inadvertently, or by omission, like the Pharisees, become stumbling blocks to the sources of grace.

As a new year approaches, I

can't imagine a better way to show Jesus that you love your neighbor than to do everything you can to make your parish a "cardinal parish" this new year.

Patrick S. Hirzel
Battle Creek, Mich.

Field guide maintains ecology balance

I totally support Pope Benedict XVI's stance on "Ecology of Peace." He believes we should respect the natural environment. The articles that I sometimes read in the Catholic newspaper make it seem that it is our duty to have manicured lawns and dispose of unwanted plants and leaves. It seems to me that in order to fulfill the pope's stance on ecology, it would be better if charitable helpers of the elderly and disabled came not to clean up yards but to help identify plants, insects, wildlife and processes that make an ecosystem function. I have done this with field guides in my own yard and found many uses for plants that some people call weeds. Anybody can do this, all you need is the proper field guide that you can get from your local library.

Gregory J. Konger
Fort Wayne

St. Aloysius School heart of parish

It is with a very heavy heart that I understand that you are considering closing St. Aloysius School. My family is fairly new to the community but my children and grandchildren have attended St. Aloysius School. There are many families that are on their fourth or fifth generation of attendance. The school has been the heart of the church for over 132 years.

These are only a few of the reasons why this school should stay open:

- We are running in the black.
- The school is the center of the church and church community.
- We are in the 95th percentile for ISTEP scores.
- We have had valedictorians and salutatorians from St. Aloysius at Bishop Luers, Norwell and Wayne high schools.
- We have graduated doctors, lawyers, nurses and yes, even priests.
- We have five more students at St. Aloysius with our wonderful preschool program than we had in 1995.
- We have a beautiful facility that will be paid off within a year.
- Most of all, we have a family community in the school.

Ron and Mary Ann Ripperger
Ossian

Paul and traditional liturgy

There are four places in the New Testament where Jesus' Last Supper is described. An account is found in Matthew, Mark, Luke and Paul. Of these four, Paul is the earliest. Scholars say Paul's letters were written roughly around the years A.D. 45-50. Mark was written 15 years later, Matthew and Luke, 10 years after that.

This means that Paul's account in 1 Cor. 11 is the oldest Scripture we have concerning the institution of the Mass. If Jesus' birth starts the clock ticking at zero and he dies in A.D. 33, then Paul is writing this to the church in Corinth only 15 years later.

Thus, there is already an element of tradition in Paul. Look how he begins: "For I received from the Lord what I also handed on to you. ..." We are as close to the beginning as we can get, and yet tradition is being affirmed. Paul handed on what he received — that is what the word tradition means.

We sometimes think of tradition as nothing more than "the way it's been done before." It's traditional to have turkey on Thanksgiving, it's not traditional



NOTRE DAME CENTER FOR LITURGY

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The Year of St. Paul

to have pizza. And because sometimes we like new things, tradition gets the reputation of being boring. But this is not the case at all.

Think of it in a different way. Tradition means literally "to hand on." If what is being handed on is truly important, vital, if our happiness depended on it, then we would wait impatiently for the traditioning. For instance, suppose a messenger were handing on a letter by a beloved from whom we had not heard for many years.

What did Paul hand on? That's another way of asking, "What is the Christian tradition?" What did Paul receive that he, in turn, gave to the church at Corinth?

You know the conclusion of what he wrote. "For I received from the Lord what I also handed

on to you, that the Lord Jesus, on the night he was handed over, took bread ..."

Jesus took the bread, blessed it, broke it and gave it to his friends to eat. After supper, he took the cup, blessed it and gave it also to his friends to drink.

Paul will not change that practice. He wants to hand it on in the form in which he received it. We could therefore say, Paul understood the liturgy he gave to the church at Corinth to be traditional.

There is much ink spilled over what "traditional liturgy" means. Our minds go to certain kinds of music, certain kinds of architecture. But it seems to have a deeper meaning, after all. A liturgy is tra-

PAUL, PAGE 12

Advent time of repentance and mercy



THE SUNDAY GOSPEL

MSGR. OWEN F. CAMPION

2nd Sunday of Advent Mk 1:1-8

The reading for this Second Sunday of Advent is from the second section of Isaiah.

When this book was written, very bad times seemed about to end for God's people. Their long, dreary exile of four generations in Babylon was about to end. They were looking forward to returning to their homeland.

The people's joy and relief is evident in this reading. Readers can sense their longing to return to their homeland. Also, and importantly, readers can realize that the people saw their rescue as a gift from God, given in God's faithfulness to the Covenant.

Divine mercy formed to provide this rescue. The people had neither created their escape, nor had they earned it. Actually, their sins had caused their troubles. God mercifully forgave them and eradicated the effect of their sins, namely the exile.

Thus, the prophet urges the people to be thankful, insisting that upon returning to their homeland, the people must go to Jerusalem, to the holy mountain where stood the temple, and there proclaim aloud the goodness of God.

To any who doubt, this release from exile is proof of God's existence and of God's love, the prophet declares.

For its second reading this

weekend, the church presents a passage from the Second Epistle of Peter. Its theme differs from that of the first reading. The first reading was wonderfully optimistic. This reading is grim in its predictions of dark days and of gloom.

However, it does not forecast everlasting death. Bad things will happen. Difficult times will come. But, God will protect the faithful. In this last reassurance, the reading parallels the message of the first reading.

The last reading is from the beginning of Mark's Gospel's story of the Lord's public ministry. This reading quotes Isaiah's prophecy that God, as pledged, will send a representative to guide the people from death to life, from the deadly effects of their sins to the bright realms of God's forgiveness.

The Gospel then tells of John the Baptist, who went throughout Judea calling people to repentance.

John reinforced his role as a prophet by being thoroughly detached from the things of this world. His very appearance, and behavior, emphasized the fact that only the spiritual matters. Only God matters.

Mark's Gospel, however, is careful to say that John himself was not the messenger promised by God in the writings of Isaiah, but rather that John came before this messenger. The messenger, the Savior, of course was the Lord Jesus.

Reflection

In Advent, through the liturgies and readings, the church clearly, frankly and directly calls people to remember who they are as humans, and to recognize the devastating results of sin. This message comes from Second Peter.

It also echoes Second Isaiah and Mark. Sin, or total estrangement from God through personal

sin, is indeed the root of all evil, producing death itself, not simply earthly death but eternal death. And, inevitably, it leads to misery in life on earth.

These lessons, while unequivocal and admittedly dour, are not in the end terrifying or filled with doom, however. Instead, all three readings remind us that God's mercy is overwhelming and unending. In God's mercy is hope, because through God's mercy sins are forgiven and everlasting life is acquired.

The key to obtaining this mercy personally is to recognize personal sin and repent. The church's wondrous reassurance in these readings is God never turns away a sincerely sorrowful sinner. Always, we can rely on God's love. But, God does not drag us kicking and screaming into heaven. We must turn to God voluntarily and wholeheartedly.

Advent calls us to realize that we need God, especially in our sinfulness. We need God's mercy, but we personally must seek it by repenting.

READINGS

Sunday: Is 40:1-5, 9-11 Ps 85:9-14 2 Pt 3:8-14 Mk 1:1-8

Monday: Gn 3:9-15, 20 Ps 98:1-4 Eph 1:3-6, 11-12 Lk 1:26-38

Tuesday: Is 40:1-11 Ps 96:1-3, 10-13 Mt 18:12-14

Wednesday: Is 40:25-31 Ps 103:1-4, 8, 10 Mt 11:28-30

Thursday: Is 41:13-20 Ps 145:1, 9-13b Mt 11:11-15

Friday: Zec 2:14-17 (Ps) Jdt 13:18bc, 19 Lk 1:26-38

Saturday: Sir 48:1-4, 9-11 Ps 80:2-3, 15-16, 18-19 Mt 17:9a, 10-13

CATEQUIZ'EM

By Dominic Camplisson

In December the church remembers St. John Damascene, priest and doctor. His name refers to his birthplace and this quiz looks at his homeland Syria and the city of Damascus.

- In the Old Testament this name is often used for the area known later as Syria:**
a. Aram b. Edom c. Galilee
- In the book of Amos the Lord promises to "break the bar of Damascus." What does that mean?**
a. destroy all male inhabitants
b. break the bar that is used to lock the gates
c. remove the exclusive male priesthood of Dagon
- In Hosea 12 it is related that Jacob fled to the country of Syria. He then worked to get a wife. What occupation did he have?**
a. He became a shepherd.
b. He preached the truth of Yahweh.
c. He made tents.
- The book of Isaiah starts with a dramatic prophesy about Damascus saying it would be**
a. the capital of Syria
b. integral to the future of the church
c. utterly destroyed
- The Old Testament notes with disgust that King Ahaz was inspired to copy this, after seeing it in Damascus:**
a. An altar for the temple
b. A statue of Baal
c. The world's first pirated video
- 1 Maccabees relates that Jonathan, on his way to Damascus, was welcomed everywhere except this city, still in the news today:**
a. Azeppo b. Gaza c. Nicea
- Matthew's Gospel is thought to have probably been written in this city, which, rather than Damascus, was the capital of Syria:**
a. Tarsus b. Aleppo c. Antioch
- 1 Maccabees also mentions the Syrian king Antiochus III. He, however, had to pay tribute to this rising imperial power, which would come to dominate the region before the time of Christ:**
a. Carthage b. Rome c. Egypt
- This Roman soldier was associated with the military cohort headquartered in Syria. His baptism by Peter is recorded in Acts.**
a. Cornelius
b. Nero
c. Simon Magus
- Some authorities believe that the Gospel of John was written in Syria, but the most common home for this work is thought to be**
a. Cyprus b. Ephesus c. Crimea
- Luke's Gospel describes the census ordered by Caesar Augustus as taking place when Quirinius was governor of Syria. How does this help date Jesus' birth?**
a. It doesn't, historians don't find it helpful.
b. It ties it down to either 45 B.C. or A.D. 11
c. It means that Dec. 25 in the year zero is the true date.
- Who was converted on the road to Damascus?**
a. Peter
b. John the Baptist
c. Paul
- What is not mentioned in that account?**
a. hearing voices
b. a horse
c. his destination
- Syrian Catholics may be Roman, Melkite or Maronite Catholic, but there is also a Syrian Catholic Church. This is one of these:**
a. Eastern Catholic churches
b. Muslims for Jesus churches
c. Russian Evangelical churches
- The population of Catholics in Syria has been increased by this unfortunate event:**
a. The expulsion of Catholic Palestinians from Gaza by the Israelis
b. The increased rate of Christian converts from Islam
c. The flight of Chaldeans from Iraq

ANSWERS:

1.a, 2.b, 3.a, 4.c, 5.a, 6.b, 7.c, 8.b, 9.a, 10.b, 11.a, 12.c, 13.b, 14.a, 15.c

The Nazareth experience

The priest and poet Gerard Manley Hopkins wrote a poem entitled, "The Blessed Virgin Compared to the Air We Breathe." In reality, his words are about Christ-bearing. His words may also be taken as a prayer, especially during Advent.

*Of her flesh he took flesh,
He does take flesh and flesh,
Though much the mystery how,
Not flesh but spirit now
And makes, O marvelous!
New Nazareths in us
Where she shall yet conceive
him, morning, noon and eve;
New Bethlehems, and be born
There; evening, noon and
morn...*

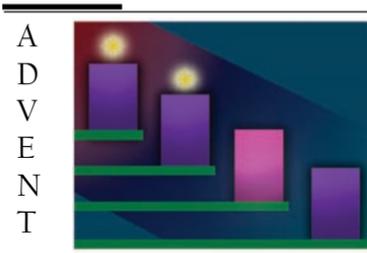
Our focus, in this reflection will be Nazareth where the beginnings of our redemption are to be found. But there is more, much more — as will be seen. For the sake of clarity, we will highlight a few phrases which might help us focus our attention.

"And the virgin's name was Mary." How often have we heard this verse or read it without pausing to prayerfully consider its implications for our own lives.

For many writers in the early church the fact of Mary's physical virginity was given a powerful symbolic interpretation. They emphasized that on the symbolic level the fact of virginity highlighted the virtue of integrity — the right relationship, which one should have with God. There are so many characteristics of this virtue that we can only highlight a few.

Certainly, true integrity recognizes that God is our creator and redeemer. We are his handiwork. And the corollary to this truth is emphasized in the Catholic spiritual tradition when it highlights the truth that everything is gift. Thus our prayer life must center about thanksgiving and gratitude. In this context we understand Meister Eckhardt's observation: "If the only prayer we say is "Thank you, that is enough."

Mary's prayer and attitude was one of hope — looking forward to that which may yet be. For the disciple, hope must be an integral part of our being. Truly the one who radiates hope is a gift to the Christian community and to the world.



BY MSGR. THOMAS McDONNELL

Mary did not need anyone to tell her to reach out to her cousin Elizabeth. The Love within her compelled her to reach out in love to another. And this, too, is a part of integrity.

Sometimes it may happen that circumstances prevent us from performing concrete acts of love for others. On this point, St. Augustine (En. on Psalm) has some helpful words:

"Love is a powerful thing, my brothers and sisters. Do you wish to see how powerful love is? Whenever, through some necessity, you cannot accomplish what God commands, let him love the one who accomplishes it and thus he accomplishes it in that other."

The great places: St. John Lateran — the church standing erect

Rome. Because the media drama of the papacy often has St. Peter's for its stage, many Catholics may not know that the Patriarchal Vatican Archbasilica isn't the pope's cathedral. St. Peter's belongs, in a sense, to the whole church, and the pope presides there as universal pastor of the Church. The Lateran Basilica — or, to give it its full name, the "Patriarchal Archbasilica of the Most Holy Savior and of Sts. John the Baptist and Evangelist" — is the pope's cathedral, the site of the cathedra of the Bishop of Rome.

Long styled as "mother and head of all churches in the city and the world," the Lateran basilica was built by Constantine as a "votum" or thanksgiving offering for his victory over Augustus Maxentius, and consecrated by Pope St. Sylvester I in either 318 or 324. (The foundations of Constantine's basilica were once the barracks of an elite Roman cavalry unit that had backed the wrong horse, so to speak, in Constantine's struggle with Maxentius.) For some 900 years, the popes lived in the Lateran palace adjacent to the basilica. There, the special vocations of St. Dominic, St. Francis of Assisi, and their followers were confirmed by Pope Innocent III; the palace now houses the vicariate of Rome, the local diocesan administration. In the 15th century, the Lateran basilica was home to the first Jubilee "Holy Door," symbolizing pilgrims passing from sin to grace — a tradition that has continued down to the Great Jubilee of 2000.

The most notable papal tombs in the Lateran basilica are those of Lotario de'Conti di Segni and Gioacchino Pecci, better known

to history as Innocent III and Leo XIII. Thirty-seven years old when elected to the papacy in 1198, Lotario was already a noted canonist, theologian and liturgist; during his papacy, Innocent III was Europe's most powerful political figure and a forceful exponent of the view that papal authority trumped that of kings and emperors. He died in Perugia a relatively young man, in 1216, on a mission that combined diplomacy with the spiritual renewal of northern Italy. Innocent's tomb remained in Perugia until 1891 when Leo XIII (who had served as bishop of Perugia) brought it to the Lateran, where the greatest of medieval popes now rests in the arm of the basilica's transept. Leo XIII is buried opposite, in the transept's other arm — a papal memorial parallelism that prompts some thought.

When Pecci was elected pope in 1878, the papacy controlled no sovereign territory (the Papal States had been absorbed into the Kingdom of Italy); the pope was the "prisoner of the Vatican," and many among the worldly wise imagined the Office of Peter a spent force in human affairs. (England's Cardinal Henry Edward Manning, fearful of Italian interference in the conclave of 1878, proposed holding the papal election in Malta under the protective guns of the Royal Navy.) Yet Leo XIII's 25-year pontificate saw the papacy begin to assert the kind of influence that would culminate in the pivotal role played by Pope John Paul II in the collapse of European communism and the liberation of central and eastern Europe. This was the power of moral argument and persuasion,



GEORGE WEIGEL

THE CATHOLIC DIFFERENCE

and Leo XIII was its first successful modern papal exponent.

Sovereignty is important for the exercise of the papal office: in order to fulfill his mission as universal pastor of the church, the pope cannot be subject to any other sovereignty. So the Lateran Treaties of 1929, which created the Vatican City micro-state, were not unimportant. But just as important, and arguably more important, was Leo XIII's assertion of the moral authority of the keys — the papal mandate to teach and persuade the nations, using the tools of both faith and reason.

In the Lateran, the statue of Innocent III lies recumbent upon his marble catafalque. The effigy of Leo XIII stands erect, boldly proclaiming the moral truths that make society possible. Leo, architect of the modern papacy, embodied the church persuasive in life; fittingly, that is how he is sculpted in death.

George Weigel is a senior fellow of the Ethics and Public Policy Center in Washington, D.C.

"Behold the handmaid." Obedience is a "virtue," which in our day seems to have fallen on hard times. And maybe it is because our training concentrated too much on individual acts. At any rate, I believe Mary's words convey an attitude — an attitude which must be ours. Someone once said it best: Obedience means being ready for all — whatever God wishes.

"Going to school at Nazareth." When Pope Paul VI visited Nazareth, he pointed out the many lessons to be learned: the value of simplicity; etc. As I reflect upon Nazareth, I am led to concentrate of what we might call the values of the ordinary. And we might so idealize their home life that we forget that Mary and Joseph's lives were circumscribed by the ordinary. Mary would have been busy about the womanly tasks of her time: fetching water, cleaning, washing, cooking, etc. And Joseph was busy

making a living. His would have been a marginal existence as a carpenter — sawing, nailing, etc.

In other words, theirs would have been perceived as an ordinary existence. Yet they are venerated in our spiritual tradition. And through their ordinary existence, they remind us that it is not so much what we accomplish which contributes to redemptive greatness. Rather, it is who we are and who we may become — lovers of God who give their hearts to him.

Msgr. Thomas McDonnell is a retired priest from the Archdiocese of Boston. He has dedicated his life to the urban poor and disabled. A cancer survivor, he is the author of "Walking in the Dark Valley: When Cancer is a Constant Companion." This is the second of a series offered by *Today's Catholic* through Advent.

SCRIPTURE SEARCH

By Patricia Kasten

Gospel for December 7, 2008

Mark 1:1-8

Following is a word search based on the Gospel reading for the Second Sunday of Advent, Cycle B, the beginning of Mark's Gospel. The words can be found in all directions in the puzzle.

BEGINNING	SON OF GOD	ISAIAH
PROPHET	SENDING	MESSENGER
AHEAD OF YOU	VOICE	FORGIVENESS
SINS	PEOPLE	CAMEL'S
LEATHER	BELT	WAIST
LOCUSTS	HONEY	WORTHY
STOOP	SANDALS	SPIRIT

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P O O W E D I D E O R
O H P R K W L N G I P I
O E V T G A S N I S H P
T L O H J I E I A A E S
S P I Y J S V G N I T L
L O C U S T S E A A N A
E E E E T L E B N H J D
M P M F R E H T A E L N
A H E A D O F Y O U S A
C E L L A G N I D N E S

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LETTER

CONTINUED FROM PAGE 11

ditional if it hands on Jesus' sacrificial action to repeat again, and his body and blood to eat and drink. It is traditional if it hands on Christ's life to us.

There is one more part to the tradition, and Paul hands it on, too. "Do this in remembrance of me."

There was a command that night, and we are not to forget it.

To be traditional means not to forget this, either. Keep gathering the people of God to hear the Word and share the meal of life.

That is what the Lord commanded, and Paul handed on (traditionally), and we obey. It is part of the reason why the church is so careful with her liturgical heritage.

For more information about the Notre Dame Center for Liturgy, which is providing this series on St. Paul, visit www.liturgy.nd.edu.

Sports

NO. 2 SIOUX FALLS (S.D.) NEXT TEST FOR NO. 3 USF IN NAIA FCS Road trip! Destination: Sioux Falls, S.D. That's the next task for the University of Saint Francis football team who will bus to the University of Sioux Falls to play the Cougars in one of two NAIA Football Championship Series semifinal games on Saturday, Dec. 6. No. 3 Saint Francis (12-0) and No. 2 Sioux Falls (12-0) will kick-off at 1 p.m. Fort Wayne time (noon CST) with the winner advancing to the 2008 NAIA FCS Championship Game in Rome, Ga., on Saturday, Dec. 20.

Eagles soar in preseason tourney

BY MICHELLE CASTLEMAN

FORT WAYNE — While most people were out shopping for after-Thanksgiving bargains, the boys and girls' teams from St. Jude were busy kicking off their 2008-2009 basketball season. Both eighth-grade groups were crowned champions of the Queen of Angels Thanksgiving Invitational in a Catholic Youth Organization (CYO) preseason sneak preview.

Denny Jamison, former Queen of Angels athletic director first started coordinating the tournament for CYO teams which originated as a Youth for Christ function. In 1993 the games were moved to the University of Saint Francis site. Jamison said he loves running the tournament and also hosts one over the Christmas break.

He added, "I couldn't do it without the support of people like Wendy Flotow, the Saint Francis staff and all of the officials who come back year after year from as far away as Florida." The teams added to the record books for the Friday, Saturday, Sunday marathon of games were as follows:

Boys	Girls
1. St. Jude 8	1. St. Jude 8
2. St. John, NH 82	2. St. Aloysius
3. St. Joseph-HC 3	3. St. Vincent 7

In a challenging feat, the St. Jude Eagles eighth-grade team came out of the loser's bracket and downed the unbeaten Raiders from St. John the Baptist, New Haven, twice to take the top spot in the boys' eight-team tourney.

After opening wins over Most Precious Blood and St. Joseph-Hessen Cassel, the Raiders knocked the Eagles into the loser's bracket by handing them a 31-29 loss. From there, the Eagles went on to beat Hessen

Cassel again to earn another chance to play the Raiders.

On Sunday afternoon, the two met again, this time the Eagles beat the Raiders handily, 33-16, thus creating a loss for each team and a final championship showdown. St. Jude came out on top two out of the three times by a two-point margin sealing the victory, 33-31. Pacing Tim Pedro's 5-1 group was Andrew Spencer with 12 points, while Weston Painter led the Raiders with 11 points and 14 rebounds in the championship game. Jake Britton added 10 points in the loss. Pedro felt the final game was a real battle and both teams play hard fighting to the very end.

Raider coach Steve Pepe added, "I was very proud of our boys' effort."

His team, whose stellar football season ended just a few short weeks ago, was down by two points with 1.3 seconds left and could not get the shot off.

"St. Jude is a solid team and I give a lot of credit to their defense," concluded Pepe. The two teams encountered each other several times during the summer months competing in Parks and Recreation basketball splitting their meetings 2-2 and will face each other yet one more time in the opener of the CYO regular season this weekend.

On the girls' side, the Lady Eagles went undefeated to come out the victors in their 10-team tournament. But the Gators from St. Aloysius did not make it easy. After beating a young St. Joseph-Hessen Cassel, 38-16, and a tough St. Vincent seventh-grade squad, 38-25, St. Jude got by St. Aloysius on a thrilling last second shot, 41-40, which gave the

Gators one loss in the double-elimination process. Then in the loser's bracket, Bud Sorg's ladies beat St. Vincent 7 to net another chance at the Eagles, but again came up short, 30-33. In the championship game, Kelsey Richard and Allyson Christman combined for 23 points for St. Jude. Maria Zaremba paced St. Aloysius.

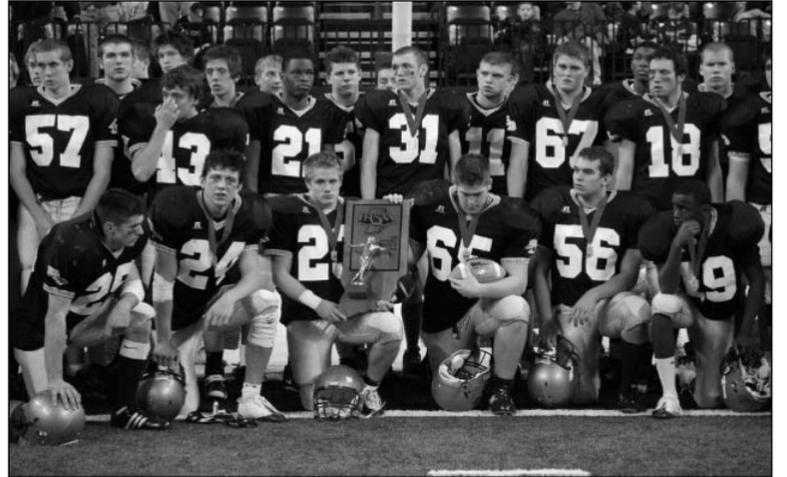
In his 15th season at St. Jude, Coach Dave Westendorf switched from coaching boys' teams three years ago when his daughter, Meg, started fifth grade.

"It has been a lot of fun watching this group of girls grow up together. They are a very talented bunch from top to bottom,"

Westendorf said of his 12-player roster. Westendorf, who is assisted by Jack Bazar, Barbara Campbell and Paul Spaulding, feels blessed his team has a lot of depth this season. He used four different starting lineups during the tournament and plans to settle into a final group by midseason.

He added, "The team has a good mix of guards and big players and doesn't lose much with our second group."

These girls have had much success over the years with CYO championships and just three losses at the fifth- and sixth-grade level. As seventh graders a year ago, the Eagles went undefeated winning both the league and tournament titles. Westendorf expects the CYO Gold League to have many tough teams this year. "We are looking forward to working hard and having a fun season," concluded Westendorf. And opening 4-0, the Eagles are off to a good start.



PROVIDED BY SEAN MCBRIDE

The runner-up state Class 4-A football team, the Bishop Dwenger Saints, gather around their trophy after a 10-7 loss to Indianapolis Cathedral on Saturday at Lucas Oil Stadium.

Saints' perfect season ends at 'The Luc'

BY SEAN MCBRIDE

INDIANAPOLIS — The Bishop Dwenger Saints came up one victory short Nov. 29 for the state Class 4-A football championship played at Lucas Oil Stadium. The statistics and the score didn't match as the Saints lost a heart-breaker, 10-7, to the Indianapolis Cathedral Fighting Irish.

Prior to the game the Saints out scored, out-gained and out-defended the Irish. But some key miscues led to the loss.

Four key mistakes including a missed field goal, a dropped interception, a dropped touchdown pass and a blocked field goal lead to the Saints loss.

"We didn't have the offensive play to keep up with this team," said Bishop Dwenger Coach Chris Svarczkopf. "We stopped them many, many times, but we just had to be more productive on offense."

Bishop Dwenger held Cathedral (12-2) to 131 yards, but both of the Irish's scores were set up by Saints' mistakes. The Saints, who averaged 327.2 total yards of offense per game, were held to only 179 yards of total offense.

"They are just a great football team," said Cathedral Coach Rick Streiff of Bishop Dwenger. "They were not going to go away."

"Both teams made plays," Dwenger senior receiver and Notre Dame recruit Tyler Eifert said. "It was a hard-fought game. It could have gone either way."

The Saints' Joe Colone was aptly named the 4-A Mental Award winner.

Prior to the game, Bishop Dwenger High School held a Tuesday afternoon rally. Bishop John M. D'Arcy prayed with the team and school, rallied the team and participated in a football toss competition.

He also mentioned the honor of playing for the first time at that

"extraordinary stadium," Lucas Oil Stadium in Indianapolis — the first Catholic high school team in the diocese to play at the venue.

The mood was more subdued Monday, Dec. 1 at Bishop Dwenger, as the senior football players filed in to take their place in the front row with their fellow teammates. The somber-faced Saints gathered one-last time as a unit to honor and recognize the senior players and Indiana Class 4-A state runner-ups.

Instead of talking about the "what ifs?" of the game, Coach Svarczkopf chose to focus on an article written by junior Mary Cebalt in last week's school newspaper, *The Golden Trumpet*, which asked "What makes a team a team?"

Cebalt wrote that God inspires Bishop Dwenger students in their daily lives, on and off the field, and our faith in him gives us something not every school has — one thing that we all share in common, despite our diversity otherwise.

Bishop D'Arcy offered his words of encouragement and thanked the team and Coach Svarczkopf for representing Bishop Dwenger with grace and dignity in the face of a painful loss.

In his closing remarks, Bishop Dwenger's principal recalled the teary-eyed fans who lamented, "It just isn't fair" as they left Indianapolis. Tone sympathized and could agree, but concluded the pep session with a challenge to the student body to see the positive in every situation and vowed to wear a t-shirt sporting the words, "Don't Mess With Mr. Positive" on Fridays for the remainder of the school year.

Greg Jones, Michelle Castleman and Tim Johnson contributed to this article.



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Today's Catholic

BOOK OF THE MONTH CLUB

This month's featured selection:
"The Blessing of Christmas" by Pope Benedict XVI

This little crimson book may be small in size but it is mighty in meaningful text and brilliantly juxtaposed ancient artwork. The preface tells the reader it "brings together in one volume two earlier books by Joseph Ratzinger that perfectly compliment each other: 'The Light That Shines upon Us,' 1978 and 'Praise of Christmas,' 1982."

The text curiously begins with the "burden of sickness," which then-Cardinal Ratzinger relates to the purification and waiting of Advent. In that anticipation there is hope, he says, while using examples of the beauty of nature and the frailty of man to illuminate his message of eternal joy in Christ.

Three of the seven chapters begin with a numbered Scripture verse that brings to life the message on the pages. Scripture and surprising personal anecdotes are interspersed throughout the tome and the text is packed with new meaning to an age old Biblical inheritance.

Ratzinger describes how some of the most cherished Christmas customs come from the Advent liturgy, such as the Christmas tree and decorations. Even the custom of Christmas baking comes from liturgy: "In that day, the mountains will drip sweetness and the rivers will flow with milk and honey."

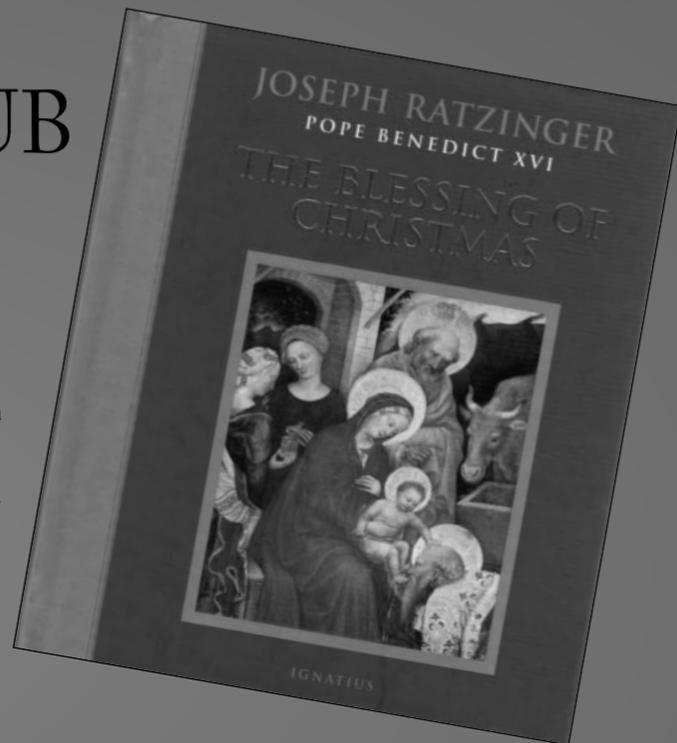
In the genealogy of Jesus, Pope Benedict XVI writes of the Scripture reference lineup focusing on the five women of "faith and grace." He speaks at length of the freedom of love and how the child Jesus brings us new awareness of God's love each Christmastide.

Historical church figures, the likes of St. Francis of

Assisi, who was the first to create a crèche, and St. Elizabeth of Hungary, who spent her last hours of life telling of the life of Jesus, add to the rich texture of church history the pope presents. And the stunning artwork sprinkled throughout draws the reader into the beauty and depth of mankind's ancient journey of Christmas.

The author challenges the reader to consider the silence of the yuletide as God works to change hearts from within. He addresses the truth that God came to mankind as the child of Jesus, the light that shines in the darkness. His message: "It is of course true that the freshness, the purity, and the openness of a child give us hope."

"The Blessing of Christmas" is an easily understandable yet powerful reminder that the child Jesus in the Christmas story is beautiful and good. And when men encounter it, they become good. For they have seen the glory of God in this world.



Questions for discussion

- When have you experienced the "burden of sickness," whether physically or spiritually? How did the waiting purify you?
- Discuss the ramifications of the four women from Jewish history and Mary in Matthew's genealogy account in chapter two.
- How are you like the ox and ass in chapter four, who

bow before the Christ child born in a stable?

- What does "Silence is the space of this child. Silence is the sphere where God is born" mean to you? How can silence bring you closer to God? (Page 90)
- How can a renewed focus on the truth and beauty of the Christmas message bring you hope for your personal future?

Visit www.diocesefwsb.org/blog for discussion on this book.

Editor's note: Please let us know if you enjoy or use the Book of the Month Club feature. Send comments to editor@fw.diocesefwsb.org.

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WHAT'S HAPPENING?

WHAT'S HAPPENING carries announcements about upcoming events in the diocese. Send in your announcement at least two weeks prior to the event. Mail to: Today's Catholic, P.O. Box 11169, Fort Wayne 46856; or e-mail: fhogan@fw.diocesefwsb.org. Events that require an admission charge or payment to participate will receive one free listing. For additional listings of that event, please call our advertising sales staff at (260) 456-2824 to purchase space.

MISC. HAPPENINGS

Fish fry hosted by Knights

Warsaw — The Knights of Columbus Council #4511 will have a fish fry on Friday, Dec. 5, from 4:30-7 p.m. at the Knights Hall on Bell Drive. Tickets are \$8 for adults and \$4 for children ages 6-12. Fish, baked beans, green beans, coleslaw, apple-sauce and beverage are included.

Knights plan fish fry

Fort Wayne — The Knights of Columbus Council 451, 601 Reed Rd., will have a fish fry on Friday, Dec. 5, from 5-7:30 p.m. The cost is \$7 for adults, \$3 for children 12 and under. Fish, two sides and beverage are included.

Rosary Society candy and bake sale

Fort Wayne — Precious Blood Church, 1515 Barthold St., will have a candy and bake sale Saturday, Dec. 20, from 4:30-6:30 p.m. and Sunday, Dec. 21, from 8 a.m. until noon in the school gym.

Holiday Christmas concert

Fort Wayne — Most Precious Blood Parish will host a Christmas concert Sunday, Dec. 28, at 7 p.m. in the church. This concert is free.

Community sing along

Fort Wayne — The Fort Wayne Bach Collegium is sponsoring a community-wide Messiah sing-along Sunday, Dec. 7, at 2 p.m. at Queen of Angels Church,

1500 W. State St. Opportunities for soloists are available. Bring your own score, or one will be provided. Admission is \$5 and includes holiday cookies and coffee during intermission. Call (260) 482-9411 or visit www.bachcollegium.org for more information.

Pancake breakfast helps support Women's Care Center

Fort Wayne — The St. Joseph Hessen Cassel Knights on U.S. 27 S. are having a pancake breakfast and bake sale Sunday, Dec. 14, from 8 a.m. to 12 p.m. A free-will offering will be taken to support the Women's Care Center. Bake sale proceeds will benefit the food pantry.

REST IN PEACE

Columbia City

Phyllis B. Turner, 88, St. Paul of the Cross

Elkhart

Thomas G. Fackelman, 91, St. Thomas the Apostle

James V. Marchese, 94, St. Vincent de Paul

Fort Wayne

Dan C. Flanagan, St. Jude

Jerome F. Henry, 82, Most Precious Blood

Elizabeth Johns Brandehoff, 104, Sacred Heart

John E. Curran, 84, St. Ann Home

Estaban Antonio Gomez, 29, Most Precious Blood

Mary Ellen Schurr-Hyndman-Lesinski, 72, Our Lady of Good Hope

Granger

Walter Koczvara, 87, St. Pius X

Huntington

Sister Mildred Weber, OLVN, 88, Victory Noll

Mishawaka

Virginia L. Weis, 81, St. Joseph

New Carlisle

Gloria P. Lizzi, 81, St. Stanislaus

Ann Witowski, 89, St. Stanislaus

Robert W. Burch, 75, St. Stanislaus

Richard Urban, 83, St. Stanislaus

New Haven

Deborah S. Crouch, 82, St. John the Baptist

Waldemar E. Lampe, 76, St. John the Baptist

Notre Dame

Suzanne W. Busch, 79, St. Joseph Chapel, Holy Cross College

Sister Catherine Kelly, 86, Our Lady of Loretto

Rev. James B. Gillis, CSC, 83, Sacred Heart

South Bend

Jack B. Bennett, Sr., 91, St. Matthew Cathedral

August DeBlase, 82, St. Paul Retirement Community

LaRayne K. Horvath, 88, Holy Family

Alice M. Rogers, 94, Our Lady of Hungary

Diane Sullivan, 68, Little Flower

Lucille M. Pauwels, 90, Holy Cross

Kathryn Z. McComb, 93, St. Matthew Cathedral



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TV Mass schedule for December

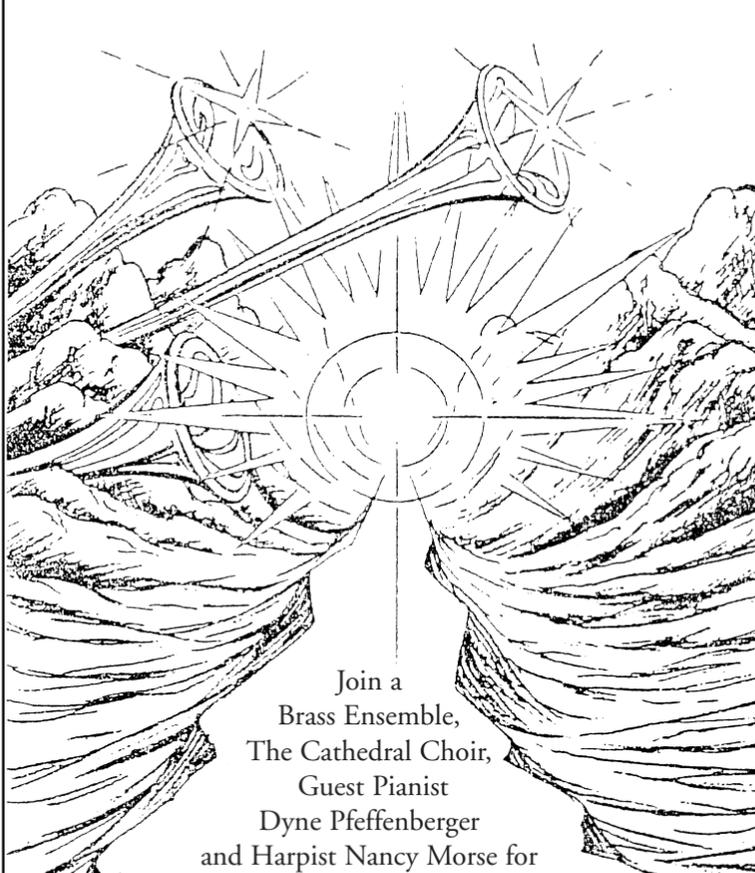
2008	Feast Day	Fort Wayne 10:30 a.m. WISE-TV, Ch. 33	South Bend 10:30 a.m. WNDU-TV, Ch. 16
Dec. 7	Second Sunday of Advent	Father James Stoyle Cathedral of Immaculate Conception, Fort Wayne	Father Cornelius Ryan, CSC Little Flower South Bend
Dec. 14	Third Sunday of Advent	Father Joe Gaughan Most Precious Blood Fort Wayne	Father Leonard Chrobot St. Hedwig/St. Patrick South Bend
Dec. 21	Fourth Sunday of Advent	Father William Peil St. Anne Home Fort Wayne	Father Mike Heppen, CSC Our Lady of Fatima House Notre Dame
Dec. 24	Vigil of Christmas	Bishop John M. D'Arcy Midnight Mass LIVE at the Cathedral	Midnight Mass LIVE from the Vatican
Dec. 25	Nativity of the Lord	Bishop John M. D'Arcy LIVE at the University of Saint Francis	Mass taped from the Sisters of Perpetual Adoration Chapel Time TBA
Dec. 28	Feast of the Holy Family	Father Gary Sigler Queen of Angels Fort Wayne	Father Charles Herman St. John the Baptist South Bend

Catholic Comment every Sunday in Fort Wayne at 7:05 a.m. on WOWO 1190 AM and in South Bend at 7:30 a.m. on WSBT 960 AM

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