

HOLY FAMILY MINISTRIES

THE BEACON

And the award winning project is....

Holy Family Lutheran School!

NEW FACULTY & STAFF

Sandra Danforth, CFRE
Development Director

Jamie Madsen
Assistant Principal

Sparkle Gibson
Parent Program Manager

Tonia Sanzone
Kindergarten Teacher

Carolyn Heffner
1st Grade Teacher

Carlyn McGreal
2nd Grade Teacher

Van Peavy
4th Grade Teacher

Michelle Burns
Pre-school Teacher

Sara Ellis
Pre-school Teacher Assistant

Joshua Pryor
Administrative Assistant



Holy Family Ministries Center
June 2008

We won! At this spring's Chicago Building Congress awards dinner, Holy Family Ministries Center won the top award for Chicago's best real estate project under \$10M completed in 2008. It was an amazing evening at the Urban League Club, in the company of 500 of Chicago's top contracting and design firms. In the higher price range, Trump International Towers won, so you can see that we were in good company!

Each year, the Chicago Building Congress presents four "Merit Awards" to honor the outstanding projects in greater Chicagoland. Our entry was a joint project of FGM Architects, W.B. Olson Inc., and Holy Family Ministries, as the award is for the overall project, not simply its design or construction. We were definitely the sentimental favorite, with many guests expressing their admiration for our mission, our long quest for a building, and finally a

beautiful and successful outcome.

Projects in all categories were judged on the same criteria. Those criteria were:

- Distinctive, functional, or innovative design
- Quality of construction
- Impact of the project upon the community;
- Safety record

Great thanks to FGM Architects, W.B.Olson, Inc., and all the donors who made the dream come true. Everyone played a part, and all of us reap the sweet reward!



The four 2009 Merit Award winners were:

Holy Family Lutheran School
Construction Under \$10 Million

Trump International Hotel
New Construction - Chicago

Jewish Reconstructionist Congregation Synagogue
New Construction - Suburbs

Palmer House Hilton Hotel
Rehab Construction

Holy Family Happenings

Mentoring Program

By Fanisha Stewart, HFLS Class of 1995

The goal of the Holy Family Lutheran School 8th grade mentoring project is to connect every rising 7th grade student with a dedicated and caring mentor who will help them through the high school selection and application process. Our work begins in the spring, when we meet next year's 8th graders near the end of their 7th grade school year. We want to encourage all students to maximize their full potential and apply to high schools that will not only educate, but assist in cultivating their talents and developing their character. Our point of reference is the school's mission statement, spoken daily by every student.

*With great dedication we,
the students of Holy Family Lutheran School,
faithfully commit ourselves:*

*To experience spiritual growth and develop
strong values;*

*To acquire knowledge and create a positive
vision of our future;*

To obtain a quality education for life;

To build our self esteem;

To identify personal purpose and meaning;

To do God's work and accomplish miracles;

To be the best we can be each and every day.

The Holy Family mentoring program was truly an awesome experience for me and my now graduated mentee, Deijah. As an alumna of Holy Family Lutheran School, I believe it is both an honor and a privilege to share my time and talents with current students. It is the best avenue to give back and truly make a difference, as so many people have made a difference in my life.

The mentoring program provided an opportunity for

me to not only be an example for Deijah, but to inspire her to be the best and understand the true meaning of "go-getter." Deijah and I spent a lot of hours together working on essays for her applications and scholarships and preparing for interviews. It was a lot of work for the both of us, but well worth it in the end, as Deijah was accepted to every school she applied to including Culver Girls Academy and Walter Payton College Prep!

I began working with Deijah in the fall and I saw her transition from an 8th grade student to a young lady who was ready to conquer the world. Deijah is attending Walter Payton College Prep this year, one of the top three selective enrollment high schools in Chicago, and as her mentor I am honored to have been a part of her experience and successful development.

The new school year has begun and I look forward to another rewarding year with my new mentee, Micah!



Deija and Fanisha, HFLS Mentor Program

Images from Adventures in Learning Summer Camp 2009

Photos by Emma Flanagan and Cynthia Bakle

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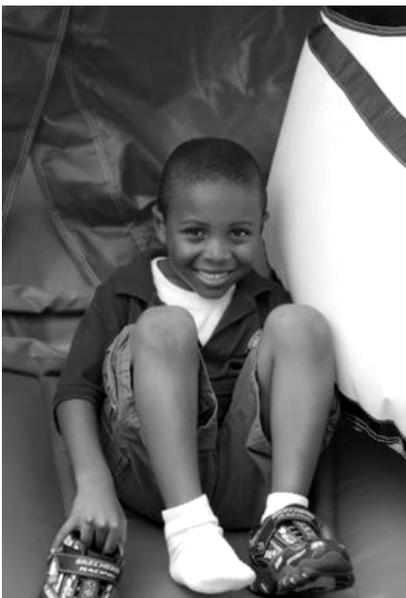
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Partners, June 1, 2009 to August 31, 2009

Hundreds of individuals, churches, organizations and foundations contribute annually to support the mission and ongoing work of HFM and its programs. Holy Family Ministries is grateful for each gift and each donor!

In this issue, HFM acknowledges with appreciation gifts totaling \$500 or more received between June 1 and August 31, 2009. A list of all donors is published in the Holy Family Ministries annual report, available online at www.holyfamilyministries.org or by calling 847-441-4115 and requesting a print copy.

Some donors' gifts have been matched at their request, by their employers or by Thrivent Financial for Lutherans through its *GivingPlus* program. Matched gifts enable Holy Family to enhance programs.

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We apologize for the omission of Harper College from the list of donors in the previous issue.



Annuities Made Easy

Key things you need to know about this useful retirement savings option.

By Karen J. Bannan

Reprinted with permission of Thrivent Financial for Lutherans from the Summer 2009 issue of Thrivent magazine.

Does the current economy have you wondering how to get the most out of your retirement dollars? Annuities may seem complicated at first, but they are meant to help you save money and taxes while helping to ensure you won't outlive your savings. Here are answers to frequently asked questions about annuities.

WHAT IS AN ANNUITY?

Simply, it's an insurance contract that, at the end of its term, begins to pay out income on a set date.

WHAT ARE THE BENEFITS OF AN ANNUITY?

There are two primary benefits: First, the money you put into an annuity grows tax-deferred until you take the money out, so it will typically grow faster than products that you have to pay taxes on each year. Second, you get to decide how often

(ANNUITIES MADE EASY, continued from page 4)

you want to get payments—such as monthly, quarterly or annually—and for how long. You can take payments for a specific period of time, say five years, or you can ask that it be paid out over the course of your lifetime. Basically, once you decide to start taking payments, it's a regular source of income.

HOW DOES IT DIFFER FROM OTHER RETIREMENT SAVINGS OPTIONS?

The biggest difference is the tax savings you can get with an annuity; you will pay taxes only when you make a withdrawal. The advantage of tax deferral is that money you would otherwise pay in taxes every year is allowed to remain in your account, earning additional interest and potentially creating further gains.

WHO NEEDS AN ANNUITY?

Although there is no minimum age for purchasing an annuity, some companies may have a maximum age limit. In general, annuities typically benefit someone who is saving for retirement, because of the tax deferral.

WHAT TYPES OF ANNUITIES ARE THERE?

Annuities are defined by three main factors: how you pay your premium (single or flexible), the type of return you receive on your premium (fixed or variable) and when you begin taking income (immediate or deferred).

- **Single vs. flexible premium:** If you purchase a single-premium annuity, you pay the entire premium right away. If you buy a flexible-premium annuity, you pay the premiums over time.
- **Fixed vs. variable:** When you buy a fixed annuity, the insurance company guarantees* that your premium will not lose value and that you'll earn a minimum interest rate for a certain time period. A variable annuity allows you to choose where your premium is invested, typically stock or bond investment options. Your annuity's value fluctuates over time, based on the performance of these investments, resulting in increased risk but potentially higher returns. Variable annuities may also offer optional income guarantees to help manage this risk.
- **Immediate vs. deferred:** With immediate annuities, you give a lump sum to the insurance company and start receiving payments right away, based on your age, life expectancy and interest rates. You'll receive this payment for as long as the payment schedule you select, either for a set period or over the course of your lifetime. With a deferred annuity, the premiums you pay have the potential to grow until you decide to take payments at a later date, usually during retirement.

WHEN DO I PAY TAXES?

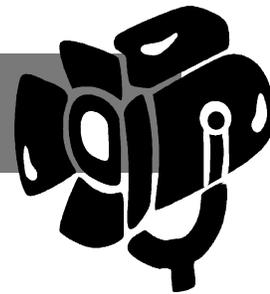
Once you begin to take payments, the money coming will be taxed—but only on the earnings, not on the original premium. However, if you withdraw money prior to age 59½, you may pay a 10% tax penalty.

WHAT IF I NEED THE MONEY FOR AN EMERGENCY?

Most variable and fixed annuities limit how much you can withdraw prematurely without having to pay penalties. When you purchase an annuity, your financial representative can show you what your specific contract allows. And before you make a withdrawal from your contract, you should consult your tax advisor.

WHERE SHOULD I BUY AN ANNUITY?

Annuities are available from many financial institutions, so choosing the company that handles your annuity purchase is an important decision. Your best bet is asking about a prospective company's financial strength. Firms such as Fitch Ratings and A.M. Best provide ratings for this. Generally, ratings of AAA or A++ indicate superior performance, and those of C,D or lower indicate poor performance.



Linda Rosholt and her Mighty Band of Book Angels

By Jane Oppermann



Linda Rosholt describes it modestly, as “just one of those moments.” But the moment the retired school librarian decided to “help out,” Holy Family students were assured of a well-stocked, quality school library in their new location. Sorting through years of outdated books in the old library, Rosholt helped boost the library collection from essentially 0 to 6,600 books. Retired librarians, it appears, do not fade away, they just re-shelve their enthusiasm somewhere else.

Rosholt and her husband Richard, also a retired educator, had made a pact with each other that they would not take on any additional responsibilities when they retired a few years ago. The Palatine resident had finished a successful 34-year career in education, 24 of them as a library media teacher in Schaumburg’s District 54. After all those years, who could blame her for needing a break from books and kids.

Rosholt’s respite didn’t last long, however.

“We slept for 6 months, because we were exhausted and didn’t know it, but eventually we got bored,” she admitted.

A Vision Gains Focus A supporter of Holy Family School for many years, the Our Saviour Lutheran Church member learned, at a fall benefit event, of the school’s dream to have a fully-functioning library. Rosholt casually offered her help with the library project to Susan Work, president of Holy Family Ministries.

“Susan, of course, did not forget,” recalled Rosholt. “Next thing I knew Susan and I began emailing back and forth. She asked whether I wanted to work with someone on the library project. Next thing I knew, I realized that if they were going to have a library, I would have to do it.”

And, like the Little Red Hen, she did. The project took two years, dust-filled hours in the library’s previous location and 65 faithful, book-loving volunteers, most lured by Rosholt’s enthusiasm.

The Mighty Band They called themselves the Book Angels. And with Rosholt as leader, (or should we call her their archangel), this fearless and faithful band of angels performed a book-sorting-hauling-and-cataloguing miracle. “Angels” ranged from other retired librarians and teachers, to an attorney, a grandmother of two Holy Family students, even a retired assistant school superintendent.

They sorted through the library in the school’s previous building first. Sharing space in the third floor choir loft, bookshelves, plastic crates and boxes overflowed with outdated material, as an old piano and a bicycle kept guard. Once a month from August 2007 to April 2008, they sifted through the leftover and tattered collections of books.

“We found a book that said someday Alaska might be a state, a whole set of 1959 Britannica encyclopedias, books with no back or front covers,” recounted Rosholt.

As they worked, the Book Angels got filthy, became energized, recruited more volunteers and resolved that “there was no reason on God’s green earth that these children shouldn’t have as good a library as kids in the suburbs.”

A Real Library Appears That May the Book Angels supervised the moving of books that had survived the discerning eyes of these educators. Once books were moved to the gleaming, bookshelf-lined, spacious library, the real work of these intrepid Book Angels would begin. All markings from previous book owners were removed, pockets pasted with cards inside, spines labeled, plastic jackets affixed, books catalogued and assigned their Dewey Decimal code. Volunteers then shelved them all in proper library order. Last September, Angels dusted themselves off, and welcomed students to a new, real and functional library. Hallelujah, you exclaim? Not so fast.

Those Book Angels weren't finished. Many continued on, volunteering in the library, teaching new recruits the ropes. In December they organized the school's first book fair, using Naperville's Anderson Book Fair Company. Angels and Rosholt also organized a family reading night and an author's visit: Kevin Luthardt, children's author and illustrator, former District 54 student and former Holy Family School art teacher.

Rosholt visited Our Saviour's women's Circles, asking for donations. For Christmas she asked family members for money for the Holy Family Library Fund she had started. Within 10 months there was \$2000 in the fund, enough for supplies like bookends, shelf markers, label makers, stamps, and more.

With Rosholt's urging, Holy Family Ministries applied for and received a Laura Bush Library Foundation Grant, resulting in \$6,000 for 435 new books.

Reflecting on the Book Angels' two-year odyssey, Rosholt can't help but feel a sense of accomplishment, saying, "I thought I would be happy if we ended up with 1000 books, and we got 6600. It's a good feeling." During the year, there were 7287 checkouts from 240 "library patrons" in the school and preschool!

This year Rosholt has resolved to become a volunteer emeritus, giving over library duties to the school's new library media teacher, Linnea McGowan. Book Angels will continue to help in the library; Rosholt will help recruit volunteers and seek out more grant opportunities for the library. And that library fund? Well, since it's down to just \$200, she's looking for donors. Looks like this retired librarian has no intention of fading away.

She's a blazing light in the universe," says Susan Work, president of Holy Family Ministries, "and the Book Angels are all stars!"



Library Wish List

Flannel Board for storytelling in Preschool

Bookmarks \$8.50 for a package of 200

A donation toward funding

- needed books in hardcover
- Visit from local author
- shelving
- carpet

Magazine subscriptions

Specifically selected titles vary \$20 - \$35 /year

Label maker by Brother \$45

Vinyl Sofa in blue \$200 - \$300 (call for info)

Library Supplies

Book tape
Date due cards
Label maker refills

Please Note: The library can no longer accept donations of actual books, but would very gladly accept monetary donations toward the purchase of the titles we need most. This will assist in less duplication of titles and in replacing paperbacks with hardcover books. When we purchase these books, they come completely cataloged and shelf ready, saving many volunteer hours of stamping and computer work.

Our Holy Family Book Angels

Bonnie Altenburg	Lisa Labovitch
Candy & Bill Anderson	Mary MacDonald
Pete Beata	Liz McKay
Judi Breen	Pam Miller
Linda Brown	Kathleen Morkert
Sharon Brunelle	Jan & Dale Mueller
Margaret Carver	Patti Needham
Carol Casey	Ruth Newman
Debbie Cline	Sharon Ogorzalek
Sandy Cook	Nancy Pettinger
Barbara Drake	Pam Prest
Jodie Draut	Katie Rosholt
Edna Furreboe	Richard Rosholt
Rita Ginocchio	Marilyn Stucki
Debbie Goodman	Bonnie Trenkle
Carolyn Hamm	Russ and Ann Westby
Cheryl Keifer	Pat Wilkinson
Kathie Klein	Marianne Zito



The Beacon

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Evening of Hope 2009



Holy Family Ministries
cordially invites you to its Fall Benefit
Friday, November 13, 6:00 p.m.

*Open bar 6:00-7:30
Silent auction begins at 6:00
Dinner and program at 7:30
Live auction and dessert follow*

The Meadows Club
2950 West Golf Road
Rolling Meadows

Please join us in our continuing effort to provide tuition assistance to families who need partners to provide their children with this opportunity.

For reservations call 847-441-4115 or reserve online at www.holyfamilyministries.org