



**The Catholic Foundation
of Central Florida**

Inspire Giving. Fund God's Work.



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Newsletter



**SEPTEMBER
2026**

Life Insurance Awareness Month: Planning Today, Protecting Tomorrow

Before we talk about **Life Insurance Awareness Month**, we first want to take a moment to celebrate the incredible response to National Make-A-Will Month. We are grateful to welcome **21 new named members and 11 new anonymous members to the Vivos Christi Society** who shared with us that they have included a parish, school, or other Diocesan ministry in their estate plans. Their generosity is a beautiful reminder that thoughtful planning can become a lasting expression of faith and stewardship.

This month, we continue that conversation by exploring another important part of planning for the future: **life insurance**. While life insurance is often thought of simply as a way to provide financial protection for loved ones, it can also be a meaningful tool for creating a legacy, supporting the causes closest to your heart, and ensuring your resources continue to make an impact beyond your lifetime.

Throughout this edition, we'll address common misconceptions about life insurance, explore ways it can be incorporated into charitable planning, and share resources to help you make informed decisions for yourself and your family.

As always, The Catholic Foundation is here to help you navigate your planning journey with faith, purpose, and confidence.



Madelyn T. Weed, CFRE, CAP®

President & CEO

In This Month's Newsletter:

[*Life Insurance Awareness Month: Planning Today, Protecting Tomorrow](#)

[*Video: Thais Ayala Presents Legacy & Love: The True Power of Life Insurance](#)

[*Video: PM: Using Life Insurance to Make Charitable Donations](#)

[*Five Common Misconceptions About Life Insurance with PGAC Member Thais Ayala](#)

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***Thais Ayala Presents Legacy & Love:
The True Power of Life Insurance***



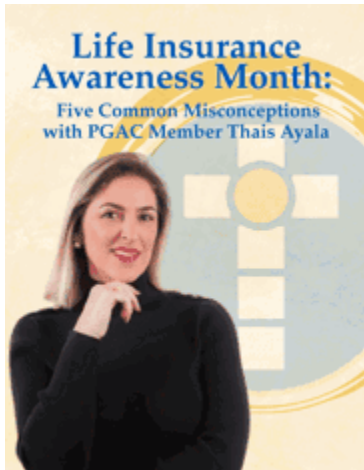
Join us for an important conversation with Thais Ayala, a member of our Planned Giving Advisory Council, as she discussed the powerful role life insurance can play in protecting your family and providing for your favorite charity. [Watch here.](#)

Philanthropy Moment: Using Life Insurance to Make Charitable Donations



Jeannette Eddy, Director of Philanthropy at CFOCF, discusses how life insurance can help protect your loved ones while also creating a lasting charitable legacy for the parish, school, or ministry closest to your heart. [Watch here.](#)

Life Insurance Awareness Month: Five Common Misconceptions with PGAC Member Thais Ayala



Life insurance is often thought of as a way to protect your loved ones, but it can also be a powerful tool for faithful stewardship and charitable giving.

In this latest segment, Thais Ayala, Independent Insurance Consultant and PGAC Member, addresses **five common misconceptions** about life insurance, from affordability and workplace coverage to naming a parish, school, or ministry as a beneficiary. Whether you're just beginning to explore your options or reviewing an existing policy, understanding the facts can help you make informed decisions for your family

and your legacy.

[Click here](#) to read the full article.



Did You Know?

You can name your favorite parish, school, ministry, or charity as a beneficiary of your life insurance policy. It's a simple way to create a lasting legacy while continuing to provide for your loved ones.



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Ways to Give: Gift of IRA Rollover

Also known as a Qualified Charitable Distribution (QCD), this tool allows individuals age 70 ½ or older to make direct transfers of up to \$111,000 per year (could equal \$222,000 annually for married couples) from your IRA to a qualified charity (like the Church) without counting the distribution as taxable income.





Planned Giving Advisory Council:
Faith, Expertise & Service



Our PGAC gathered for its quarterly meeting, where members heard from Johnny Svajko of Olivari & Associates for

Faces of Philanthropy: Meet PGAC
Member Josh Black



For Josh Black, planned giving is about making a lasting impact, regardless of the size of your estate. Inspired by

“A Totally Not Boring 2026-2027 Tax Update.” Discover how Catholic professionals are advancing the mission of the Church. [Read more...](#)

faithful stewardship and a desire to serve the Catholic community, Josh believes anyone can leave a meaningful legacy. [Read more...](#)

CFOCF Sponsors Catholic Educators Celebration as New School Year Begins



CFOCF was pleased to sponsor the Diocese of Orlando’s 2026 Educator Kick-Off on August 6, bringing together 1,200 educators from across the Diocese [Read more...](#)

Celebrating Our 2026-27 Fall/Winter Event Sponsorship Grant Recipients



Our Event Sponsorship Grants support diocesan organizations as they strengthen donor relationships and raise funds to continue their impactful work [Read more...](#)



Honoring Our First Responders —

Blue Mass

12:10 P.M. | September 29th
St. James Cathedral —

Feast of Saints Michael, Gabriel and Raphael, Archangels —

“Bless the Lord, all you his angels, mighty in power, fulfilling his word, and heeding his voice.” Cf. Ps 103 (102): 20a

Parking —

We are pleased to provide covered parking for our visitors at MAA Robinson Parking Garage: 310 N Orange Ave, Orlando, FL 32801

Livestream —

  orlandodiocese



[Raising a Glass to Planning with Purpose: Wine & Wills Recap](#)

[WPGC Members Visit 2026 Grant Finalists](#)



Thank you to everyone who joined us for **2026 Wine & Wills**, an evening of conversation, community, and meaningful steps toward protecting what matters most. [Read more...](#)



Members of the WPGC visited this year's grant finalists to see firsthand how grant funding could impact our community. Learn more about this year's finalists and [join the WPGC today!](#)

Planning Your Catholic Legacy

Life is Unpredictable. Are You Prepared?

Learn how to create (or update) a plan that aligns with your values and protects your family and your Catholic legacy.
Leave a legacy that will be remembered.

October 13, 2026

4:00-6:00PM

Blessed Trinity Catholic Church, Ocala

November 21, 2026

9:00-11:00AM

St. Stephen Catholic Church, Winter Springs

Jan. 31/Feb. 1, 2027

Time TBD

Holy Name of Jesus, Indialantic

Feb. 4, 2027

4:00-6:00PM

Immaculate Conception, Melbourne Beach

Upcoming Legacy Planning Events

FREE

- Catholic Estate Attorney Advice on Wills, Trusts, Guardianship and more
- Your Catholic Living Will
- Planning Resources
- Food and Refreshments will be provided

RSVP for any of these events by emailing
rcamous@cfocf.org

- **Fun Activities:** Explore how to leave behind a legacy rooted in faith and generosity for future generations.
- **Expert Catholic Advice:** Get free estate planning guidance and resources from a Catholic attorney.
- **Charitable Giving Insights:** Learn how no cost charitable gifts can support the Church and ministries close to your heart now and in the future.

"Who is a Christian steward? One who receives God's gifts gratefully, cherishes and tends to them in a responsible and accountable manner, shares them in justice and love with others, and returns them with increase to the Lord"

- Stewardship A Disciple's Response, A Pastoral Letter on Stewardship, USCCB

Scan to hear more from past attendees!



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CFOCF Trivia:

Which of the following grant opportunities does The Catholic Foundation offer?

- A) Growing Your Stewardship ICSC Professional Development Grant
- B) Event Sponsorship Grants
- C) Marian Essay Contest Grant
- D) All of the above



(D) All of the above

Market Highlights from Our Trusted Partner The Concord Advisory Group, Ltd.

"Fighting to Be a Price Setter Again"

AUGUST 2026 MARKET HIGHLIGHTS

Fighting to Be a Price Setter Again

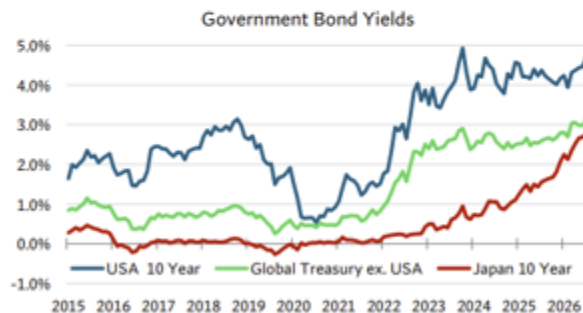
Global bond yields are rising as competition for debt financing intensifies, making it harder for the U.S. Treasury to control the terms at which it borrows. Increasing corporate borrowing demand to fund AI infrastructure and Japan's pivot away from interest rate suppression are the two biggest developments in global bond markets in quite some time.

Specifically, investment-grade companies sold nearly \$1.7 trillion in bonds this year, a 27% increase from last year.¹ There are also fewer price-insensitive buyers on the government side, as two of the largest foreign holders of U.S. debt pull back. After years of interest rate repression, Japan is now trying to reduce inflation and fight yen devaluation with higher interest rates. China's holdings of U.S. Treasuries are at their lowest level in almost two decades as it pivots reserves into other assets.²

Meanwhile, the U.S. Treasury is asking the bond market to finance a near \$2 trillion annual deficit and a \$40 trillion national debt (6% & 123% of GDP respectively). These enormous deficits and higher borrowing demand globally are turning the U.S. Treasury into a price-taker instead of a price-setter in the bond market.

Last month's market interventions to support the yen and long-term bonds were efforts to lower interest rates and a demonstration that the Treasury Department still aims to be a price setter in the market. The Treasury's fight for control matters because the financing math becomes more difficult if rates stay high.³

The increase in global bond yields is a manifestation of the surging demand for capital. Bond investors are now price-setters and as a result are earning higher yields and expected returns.



1. SIFMA.org

2. CNBC 5/19/2026

3. "Under CBO's latest projections, the interest rate will exceed the growth rate (R>G) starting in 2031, when both are projected to total about 3.8% on a nominal basis and 1.8% on a real basis. Over time that gap will widen; by 2056, CBO projects a 4.2% (2.2% real) interest rate compared to a 3.5% (1.5% real) GDP growth rate." (CRFB.org)

CONCORD ADVISORY GROUP, LTD.

Global bond yields are rising as competition for debt financing intensifies, making it harder for the U.S. Treasury to [Read more...](#)

Share Your Thoughts On This Month's Newsletter



[Learn more about
joining the St.
Katharine Drexel
Society](#)



St. Katharine Drexel is the patron Saint of Philanthropy. The Catholic Foundation of Central Florida strives to emulate her work by enhancing philanthropic impact which serves those who are most in need in nine counties of Central Florida. [here](#).

Our Mission:

To inspire and increase giving, to prudently invest the resources entrusted to us, and to capably steward those charitable gifts to support the spiritual and corporal needs of the community of the Diocese of Orlando.

Returning God's Gifts



**The Catholic Foundation
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Stay Connected With Us Everyday!



The Catholic Foundation is an independent 501(c)(3) nonprofit foundation committed to fostering and stewarding philanthropy to address community issues and meet the spiritual and corporal needs of our community year-round. As a proven trustworthy philanthropic organization to give to and give through, we have received the Guidestar Platinum Seal of Transparency. Fully endorsed by the Diocese of Orlando and its Bishop, we work extensively with Catholic parishes, schools and nonprofit organizations aligned with Catholic social values to help inspire giving and secure resources needed to further their long-term goals.



The Catholic Foundation of Central Florida, Inc.

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