



DECEMBER  
2024

### ***The Ripple Effect of the Season of Giving***

As the holiday season unfolds, acts of kindness and generosity come alive. From food drives to secret Santa gifts exchanged between friends, the collective spirit of giving has a ripple effect that extends far beyond our immediate moment.

The motivation to give comes from a desire to make someone else's life a little brighter. It stems from recognizing the needs of others and responding with care.

In the hype of the season, it is easy to feel pressure to give big. But some of the most meaningful acts of generosity are the simplest.

Giving, at its core, is about transformation rather than transactions. Volunteering at a food shelter, participating in a gift drive, or writing Christmas cards for those who might be feeling lonely, are all simple acts that have a lasting impact on those who receive them.

This season, we encourage you to think of the small ways you can make a difference in your community. By partnering with The Catholic Foundation of Central Florida—whether through a year-end gift, joining our giving circle, or establishing a fund in memory of a loved one—you will leave a lasting impact on our Catholic community for years to come.

We extend our heartfelt gratitude to all our wonderful donors who have made this year so impactful. It is through your commitment that we are able to bring our church spread throughout the world to its fullness of charity.

As we celebrate this joyous season, we wish you and your loved ones a blessed and Merry Christmas. Thank you for being an integral part of our mission—we look forward to another year of transforming lives together.



Madelyn T. Weed, CFRE, CAP®

Interim CEO



**In This Month's Newsletter:**

- \*[The Ripple Effect of the Season of Giving](#)
- \*[Video: Merry Christmas, from us to you!](#)
- \*[Holiday Office Hours](#)
- \*[Our Team Sponsors Christmas for Refugee Youth Program](#)
- \*[Thank You for Your Generosity on Catholic Giving Tuesday!](#)
- \*[CFOCF: Did You Know?](#)
- \*[Giving Smarter: Tax-Friendly Tips for the Season](#)
- \*[Video: Philanthropy Moment: Donating Stock Can Provide a Double Tax Benefit](#)
- \*[Monthly Legacy Reflection](#)
- \*[Join Our Complimentary Events in the New Year!](#)

\*[PGAC Members Tour the New Cristo Rey High School](#)

\*[Market Highlights from Our Trusted Partner the Concord Advisory Group, Ltd: Falling Volatility](#)

**[Merry Christmas, from us to you!](#)**



Karen Monteleone, Chair of the Board of Directors, has a very special Christmas message highlighting all the good we did this year. [Click here](#) to watch.

**[Our Team Sponsors Christmas for Refugee Youth Program](#)**

**[Holiday Office Hours](#)**

Dear Friends in Christ,

We are grateful to Bishop Noonan for granting our team the opportunity to celebrate the Christmas season with extended time for rest and reflection. Our office will be closed from December 24th to January 1st.

Leadership will be available for urgent matters, [click here](#) for details.

Regular office hours will resume on January 2nd. We wish you a blessed Christmas and a Happy New Year!


**[Thank You for Your Generosity on Catholic Giving Tuesday!](#)**



Each of our staff members chose a child to sponsor from the Catholic Charities Refugee Youth Program and will ensure that child receives a gift from their Christmas list. [Read more...](#)



We are deeply grateful to everyone who supported our Diocese of Orlando ministries, including The Catholic Foundation of Central Florida, on Catholic Giving Tuesday. [Read more...](#)







# Did You Know?

If your giving is below the standard tax deduction, you can use a Donor Advised Fund (DAF) to claim a charitable tax deduction and distribute your donations over months or years.

Claim your charitable tax deduction now, and continue your charitable impact into the future!

 **The Catholic Foundation**  
of Central Florida



*Giving Smarter: Tax-Friendly Tips for the Season*

*Philanthropy Moment: Donating Stock Can Provide a Double Tax Benefit*



As the end of the calendar year approaches, here are some important facts and timelines to ensure your generosity makes the [Read more...](#)



Madelyn Weed, CAP® Interim CEO, discusses how your donation to The Catholic Foundation can provide you with tax benefits. [Click here](#) to watch.



**[Join Our Complimentary Events in the New Year!](#)**

**[Our PGAC Members Get A Tour of the New Cristo Rey High School](#)**



The Catholic Foundation of Central Florida hosts several planning events across the Diocese of Orlando ministries as a complimentary service to [Read More...](#)



Our Planned Giving Advisory Council Members gathered at the new Cristo Rey Orlando High School for their 2024 Advisor social. [Read More...](#)

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

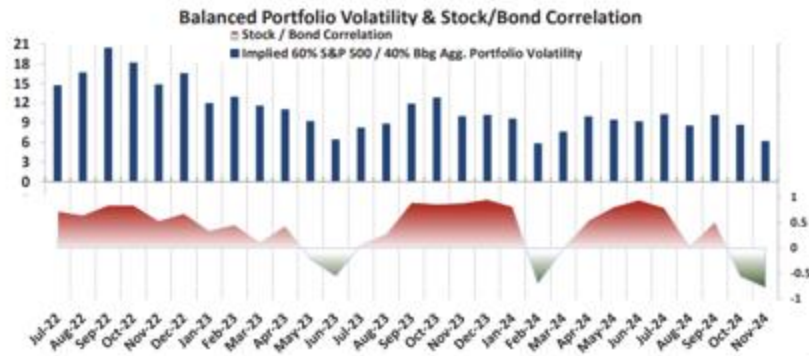
***"Falling Volatility"***

**THE CONCORD ADVISORY GROUP, LTD: NOVEMBER 2024 MARKET HIGHLIGHTS**  
**COMMENTARY: "FALLING VOLATILITY"**

With a year-to-date return of 28% for the S&P 500, 2024 has been, thus far, a spectacular year for investors. Beyond returns, investors are starting to enjoy an environment of lower overall portfolio risk. As the year closes, the market's biggest concerns around central bank policy and global elections have found clarity or resolution. This is particularly impactful in the bond market, where greater transparency on the direction of short-term interest rates has led to lower fixed income volatility.

Less obvious, but of considerable importance to investors, is the improving interplay between stocks, and how it affects overall portfolio risk. The chart shows the option market's implied forecasted 3-month-volatility (annualized) of a U.S. balanced portfolio based on current options prices and trailing stock/bond correlations.

Stock and bond prices tend to move together in periods of elevated inflation and in opposite directions during periods of stable or falling prices. Inflation moderated in 2024, down to a year-over-year rate of 2.6% last month. As a result, the complementary hedging nature of stocks and bonds has returned, which is lowering expected balanced portfolio volatility. If progress on inflation continues, the lower correlation between stocks and bonds should sustain a more constructive risk environment for balanced portfolio construction.



Source: Bloomberg, PIMCO

The Concord Advisory Group, Ltd.

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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.

**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***



### ***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.

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[The Catholic Foundation of Central Florida](#)

[www.cfof.org](http://www.cfof.org)