



**The Catholic Foundation
of Central Florida**
Inspire Giving. Fund God's Work.



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Newsletter



**OCTOBER
2025**

Honoring God Through Legacy: National Estate Planning Awareness Week

“As each one has received a gift, use it to serve one another as good stewards of God’s varied grace.”

— 1 Peter 4:10

As a Catholic community, National Estate Planning Awareness Week (October 20–26) offers us a timely reminder to care for one another by preparing wisely and faithfully for the future. ***Planning ahead is one of the most loving and responsible things we can do, and when grounded in faith, it becomes a powerful act of stewardship.*** Rooted in Catholic values, thoughtful estate planning reflects our commitment to stewarding God’s gifts with care and intention. It offers us a sacred opportunity to protect our loved ones and extend the impact of our blessings well beyond our lifetime.

At The Catholic Foundation, we are honored to support you on this journey of faith-filled planning. Whether you're just beginning or revisiting your plan, our educational seminars, Wine & Wills events, and trusted professionals of our Planned Giving

Advisory Council are here to guide you. Together, we can help you build a legacy that not only reflects your love for family, but also your enduring dedication to the Church and God's Kingdom.



Madelyn T. Weed, CFRE, CAP®

President & CEO

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Philanthropy Moment: Fastest Growing Giving Vehicle



Madelyn Weed, CFRE, CAP®, CFOCF's President & CEO, explains how DAFs offer donors flexibility, tax advantages, and the ability to support multiple causes over time while aligning with Catholic values. [Click here](#) to watch.

Sow Generously. Reap Abundantly. Power of Donor Advised Funds.



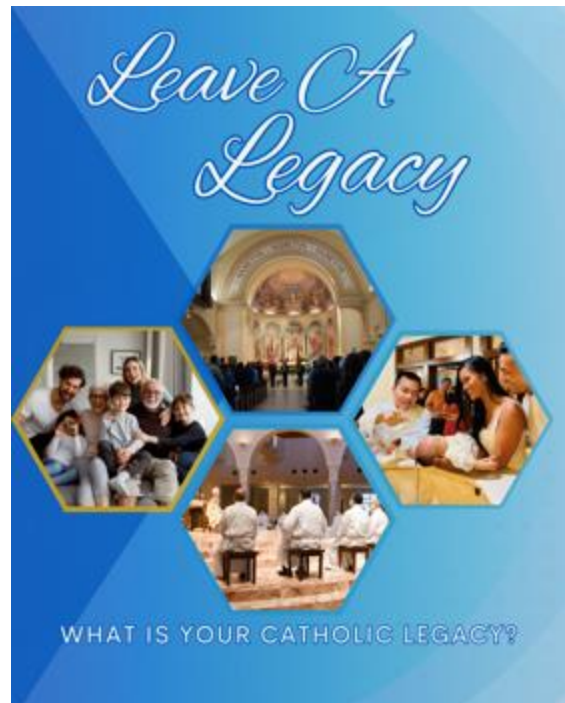
Sow your charitable dollars into a Donor Advised Fund (DAF), let it grow tax-free, and reap blessings for the causes you love. By planting your charitable dollars in a DAF you're creating your personal stewardship fund where your [Read more...](#)

Faces of Philanthropy: Meet PGAC Member Thais Ayala

What is National Estate Planning Week?



Thais Ayala specializes in wealth and insurance planning and frequently provides Financial Education events. Since 2017, Thais has passionately dedicated herself to real estate and [Read more...](#)



Nearly 2 out of 3 American adults still don't have an up-to-date will. That's why this October, National Estate Planning Awareness Week, is so important. It's a reminder to take [Read more...](#)



CFOCF Trivia:

Who can set up a fund with CFOCF?

- A)** Only businesses
- B)** Only churches
- C)** Only the extremely wealthy
- D)** Individuals, parishes, schools, ministries, and more



Answer: D 'Individuals', parishes, schools, ministries, and more

Celebrating Our 2025 Fall & Winter Event Sponsorship Grant Recipients



The Catholic Foundation of Central Florida (CFOCF) is blessed to provide event sponsorship grants to support diocesan organizations as they spread [Read more...](#)

Monthly Legacy Reflection

If you could solve one problem in the world, what would it be?

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Women's Giving Circle 2025 Grant Pitch Party

WPGC Grant Impact In Action: Liz's Legacy



Our Women's Giving Circle recently hosted their 2025 grant pitch party, where the organizations that applied for our grant shared their inspiring projects [Read more...](#)



Liz's Legacy, a 2024 Grantee, discusses how the WPGC grant funds helped children and teens receive mental health counseling in Central Florida. [Click here](#) to watch.



Did You Know?

Now is the time to make an appointment with your advisors to discuss a calendar-year-end gift with potential tax benefits and the beginning of your legacy. Don't miss out, schedule today.



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

"The Inelastic Stock Rally"

The Inelastic Stock Rally

The traditional view of finance is that the stock market is price elastic, meaning that the amount of demand for an individual stock or the entire market is inversely responsive to market prices. In an elastic market, if the price of a stock increases, the demand decreases proportionally. However, the recent massive gains in stocks, particularly the Mag-7, seem inconsistent with an elastic market. More recent academic research suggests that stock prices are inelastic, meaning that higher stock prices do not meaningfully reduce demand. Stated another way, investors (particularly passive ones) are not wary of buying or owning expensively valued stocks.

The "Inelastic Markets Hypothesis" posits that cash flows in and out of the stock market have a significant impact on stock prices. According to the hypothesis, positive flows into the equity market, such as from 401(k)s, may be creating more upward pressure on stock prices than classic market theories would forecast.¹

Other research indicates that stock market price sensitivity has decreased in tandem with the rise of passive investing. Intuitively this makes sense. Active managers often display elastic behavior, selling expensive stocks and purchasing cheaper ones. However, index managers display inelastic behavior, as they buy stocks based on their index weight without consideration of price. The large growth in passive assets helps explain both the increasing inelasticity of markets and the concentration of gains into a narrow group of mega-cap stocks.²

Beyond helping to explain the current state of stock prices, the Inelastic Market Hypothesis is well suited to help explain the strong price appreciation in Bitcoin and Gold and the outperformance of stocks buying back their shares.

While some research highlights the undesirable structural impacts caused by the growth of indexing, overall, the positives of passive investing, including low fees, transparency, diversification, and strong past performance, outweigh the negatives. Thus far, the inelastic equity price movements have been beneficial to investors, but large price movements due to inelasticity can be both positive and negative.



1. Xavier Gabaix and Ralph Koijen, "In Search of the Origins of Financial Fluctuations: The Inelastic Markets Hypothesis"

2. Valentin Haddad, Paul Huebner & Erik Loualiche, "How Complete is the Stock Market?"

Chart Source: Bloomberg

The traditional view of finance is that the stock market is price elastic, meaning that the amount of demand for an individual stock or entire [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



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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.



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50 E. Robinson St., Orlando, Florida 32801