

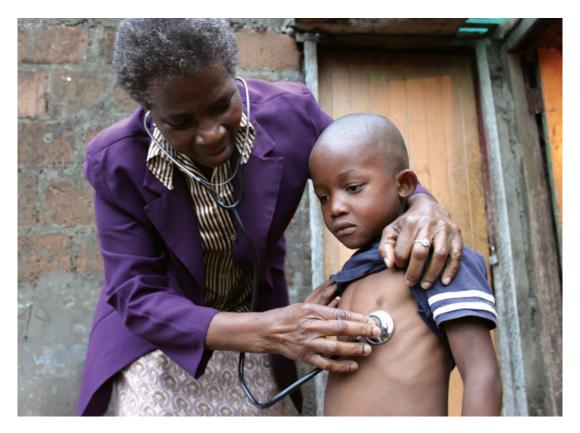
International Orphaned & Vulnerable Children Fund

The most vulnerable people in the world are children. Those with handicaps, AIDS, or the absence of parents, compounded by illiteracy and abject poverty, are most at risk of living a tragically short life, or surviving to adulthood bereft of hope.

Cross Catholic Outreach supports Catholic ministries worldwide that offer help and hope to orphans and other vulnerable children in their communities. Through Cross Catholic Outreach, these ministries are able to meet their tangible needs for food, clothing, education, medicine, housing, and education — while conveying the love and hope that come from faith in Jesus Christ.

Depending on the local circumstances, Catholic-run projects that serve the world's most vulnerable children can take many forms. A home for handicapped children in China, an outreach to street kids in Ethiopia, an orphanage in Bolivia, and a foster-care network for AIDS orphans in Mozambique are just a few of the projects currently supported by the International Orphaned & Vulnerable Children Fund. When your planned gift takes effect, it will be used to help precious children in need.





International Medical Fund

In developing countries where good medical care is out of reach, a simple scrape can turn deadly. Antibiotics, bandages — even clean water to wash a wound — just aren't available to the world's poor.

Clinics and hospitals are often too distant for poor rural villagers to access. Those that can get to a hospital usually cannot afford treatment. Even if they could pay for treatment, hospitals in developing countries often lack medical supplies, equipment, medicines — sometimes even doctors and nurses.

Depending on the local circumstances, Cross Catholic Outreach bridges the gap through a variety of Catholic ministry partners so poor men, women and children can live healthier, more productive lives. For example, through the International Medical Fund, a facility in Guatemala provides safe and sterile lodging for impoverished patients recovering from surgery, whom would otherwise be sleeping in the streets; a clinic in Kenya helps rural mothers give birth in safety; a ministry in Ecuador gives physical therapy to poor children with special needs; and AIDS patients in Uganda get compassionate care so they can live long enough and are strong enough to raise their children.

Cross Catholic Outreach also ships medicines and medical supplies, as well as equipment such as wheelchairs, crutches, and x-ray machines to medical facilities that serve the poor.

When your planned gift takes effect, it will bring health and hope in Christ's name to the sick and injured in developing countries.





International Self-Help Fund

The local marketplace often bustles with activity even in countries with dismal labor rates. Shopping centers are found only in the largest cities and cater to those with financial means. The poor majority, however, goes to the local market to buy and sell food, clothing, shoes, household supplies, and other goods. Even outside the local market, business is conducted on a household level. Home-based tailors, laundresses, basket-weavers, and other service providers fuel the local economy. Neither vendors nor customers may be wealthy; but a small business, or microenterprise, can generate enough income to pay for food, shelter, school fees, and other basic needs of a family.

Penniless entrepreneurs may have ambition and vision, but even the smallest business requires some amount of start-up capital. "It takes money to make money," and the poorest of the poor just don't have what it takes. Besides, banks don't lend the miniscule amount of money needed for a small-scale start-up because the meager interest earned is not worth the paperwork. The International Self-Help Fund, however, provides the boost they need to launch their livelihoods so they can lift their families out of poverty. And that boost is delivered in the context of Catholic teaching and mentoring.

Catholic projects supported through the International Self-Help Fund may range from animal husbandry or agriculture projects to craft cooperatives and microloan programs, but they all give penniless entrepreneurs a hand up. When your planned gift goes into effect, more poor families will be empowered to generate perpetual income and break the cycle of poverty.



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International Water Fund

One in three people on the planet lack access to clean water. Lack of water forces people to resort to unclean sources such as rivers and open cisterns for water to bathe, clean and drink. Such water is laden with bacteria, parasites and chemicals, and spreads diseases such as cholera. Unfortunately it's the very young who are most susceptible to serious illness or death from unclean water. Diarrhea caused by unclean water and poor sanitation is one of the developing world's top killers of children under five.

The constant quest to obtain water can hold a family under the poverty line. Women and children often walk long distances to fetch water in buckets, taking several hours and requiring several trips each day. Time spent fetching water can easily take up time that would otherwise be spent going to school or earning income. In areas where water is too distant or too dirty, families may spend a significant portion of their meager income to purchase potable water, leaving barely enough money to scrape by.

When it comes to improving the general health and wealth of communities, sanitation and hygiene go hand in hand



with clean water. That is why the International Water Fund not only provides wells and water systems, it also also funds latrines, bathing and washing facilities; community training in sanitation and hygiene, and other resources for a healthy living environment. Because this help comes through Catholic ministry partners, poor families are drawn to Christ and the Church.

When families can safely drink, bathe, wash dishes, irrigate gardens and spend more time or money to better their lives — while deepening their faith in Christ — entire communities are transformed.

When your planned gift to the International Water Fund takes effect, the quality of life of entire villages will be dramatically improved for future generations. Now that's a lasting legacy!



International Feeding Fund



More than 6 million children under five die each year from malnutrition and 800 million people go to bed hungry every day. In much of the developing world, one meal a day is the norm; and that meal consists of the cheapest, most abundant starch available, such as rice, cornmeal, or squash, and lacks protein and other nutrients — a recipe for chronic malnourishment.

Groups such as the World Health Organization have acknowledged that hunger is the gravest single threat to the world's public health. They estimate that while one-third of the world is wellfed, the other two-thirds are underfed or starving.

The poorest and most vulnerable people in the developing world spend 60 percent or more of their meager income on food. As global food prices rise, they can no longer afford to eat. Yet study after study has found that lack of food is a root cause of poverty. The world's poor and hungry are caught in a vicious cycle.

The International Feeding Fund is established to stop the cycle of poverty by tackling one of its roots. Providing meals that satiate hunger addresses the underpinnings of several other problems. Reducing mortality, improving maternal and child health, and combating diseases all depend crucially on nutrition. The solution to poverty begins with a meal.

Projects that address hunger take many forms. A nutrition rescue center in Guatemala; a preschool feeding program in Mozambique; meals for poor Catholic boarding students in Peru; and food staples for impoverished elderly in Belize are just a few types of Catholic projects sponsored by the International Feeding Fund.

Millions struggle to meet their most basic need for sustenance. When your planned gift to the International Feeding Fund takes effect, it will have a life-changing impact on those who will finally have enough to eat.



International Education Fund

When we ask our ministry partners in developing countries what they consider the single most important factor to alleviate poverty, the answer we consistently hear is, "Education!"

Education provides literacy, knowledge, and self-confidence. It reveals a world beyond the slum or the village borders. It expands the realm of possibility. It increases opportunities for employment and the very real hope for a better future. Catholic programs sponsored by the International Education Fund also instill faith in Jesus Christ.

For many of the world's poor, education is far out of reach. In some countries, the majority of schools are privately run, requiring tuition that only families with means can afford to pay. In other countries, governments provide free schools, but require families to purchase uniforms, shoes and school supplies—an impossible

burden to the poorest of the poor. Many families who live in rural areas are denied education by virtue of distance. The closest schools are simply too far away.

The International Education Fund solves these and other obstacles to attaining education. Depending on the circumstances, funds may sponsor tuition, pay for school uniforms, or ship books and supplies. Funds may support a rural school, a boarding home for rural students to attend school in the city, or tutoring help for disadvantaged kids. It may also sponsor literacy and vocational training for adults so they can one day earn enough to send their own children to school.

Scholarships for disadvantaged young Mayan women in Belize; a Catholic school for poor children of the Maasai tribe in Kenya; tutoring for street kids and child laborers in Ecuador; and college scholarships for bright but destitute young Haitians are a few of the types of projects sponsored by the International Education Fund.

When your planned gift to this fund takes effect, it will benefit those who most desperately need a key to unlock their bonds of poverty: education.





International Housing Fund

There's nothing that brings dignity to a family more dramatically than the radical improvement to the quality of life brought about by a sturdy new home.

Poor families throughout the developing world survive in dwellings built from materials they scavenge themselves. Such shelters really don't shelter their occupants from the elements, and they are often too small to do much more in them than sleep. Large families are sometimes forced to sleep in shifts because there simply isn't enough room for everyone to lie down at once. Rains often mean forfeiting sleep while dirt floors turn to mud under leaky roofs.

Homes made of natural resources such as mud and thatching can be sturdy at first, but become weaker — and leakier with each successive rainy season. Homes made of scrap cardboard, wood, tin and tarps — the kind usually seen in urban slums — are a fire hazard and vulnerable to the elements as well as vermin. Such living conditions are not conducive to healthy sanitation and hygiene practices, so families are susceptible to illness and disease.



New homes provide needy families a safe, clean environment where they can all sleep at once, even when it rains. It completely changes their everyday environment... their outlook on life. And homes provided through Catholic ministries speak volumes about Christ's love for them.

Some home-building projects supported by the International Housing Fund may include farmland for families to earn income or community resources such as microcredit or medical care. Homes may also be built to replace those destroyed by natural disasters such as floods or earthquakes. Benefiting families usually participate in the project to some degree and the local economy often benefits by the employment of local construction workers.

When your planned gift to the International Housing Fund takes effect it will give poor families in the developing world the security of a home, and demonstrate the love of Christ.

