

## St. Thomas Recurring Gift Society Thank You and End of Spring Fund Drive

Thanks to all of you who have subscribed to the St Thomas Aquinas Recurring Gift Society! We have had a great increase in member supporters who are giving automatically every month from their credit or debit card, or directly from their bank account.

And we need your help now in our **End of Spring \$40,000.00 Fund Drive**. Please help us reach our goal. Log on to the mobile app KCRD, online KCRD-FM.org or mail us with the envelope here.

Please consider a monthly donation. Our bills are monthly too! God Bless.

## Does your FM Radio Have a Big Enough Antenna? Get Ours!

By: Mary Oglesby

While visiting with my friend Karen at the LIFE Dinner put on by Dubuque County Right To Life, she mentioned how much she loved listening to FM 98.3 KCRD in her car. She said that she wished she could get it in her house but she can't seem to get it tuned in without much static. One day she enjoyed a program so much she stayed in her car until it was finished. Tom told me to give Karen one of our C.Crane radios with the antenna so she can listen to it in her home. I delivered it to her the next day and she loved it. Karen said, "I can take it to any room in the house! I really love the rosary when it's on the station."

You can also get a C.Crane radio by becoming a Dollar a Day donor to FM 98.3 KCRD. Remember there are five ways to listen. On the air at FM 98.3 KCRD, Online [www.kcrd-fm.org](http://www.kcrd-fm.org), Mobile App (Search: KCRD), Tunein.com (Search: KCRD), or call (605) 468-4722 It's not just for in the car!



### Did you know...

A gift of \$20 supports one hour of programming on the radio?

### Five Dollar Friday

Sign up to donate \$5 each Friday and get your free t-shirt online at [kcrd-fm.org](http://kcrd-fm.org).



# Charitable Giving

By Dave Schmitz

In my years of working with non-profit organizations, I am always pleasantly surprised when I am told that an organization that I am working with has received an unexpected gift in the form of a will bequest which is coming just in the nick of time to help that organization out during a great financial need. I certainly feel certain that it was God's work many years previously which inspired that donor to use their will to prepare for an eventual need in the future. That need came and the money was there.

A gift to a charity in the form of a will is a great gift. It is not interrupting the donor's cash flow in the present and it can be worded in such a way so that other interests of the donor can be taken care of in the will, also.

A will is one method of using an estate to provide a charitable gift. In planning a gift, there are a number of methods that can be formulated so as to provide the best way for the donor to give a gift yet still help their own situation. Trusts or annuities, for example, can be set up so as to give current funds to the donor and still be able to help charity a later time. A product called a "lead trust" can allow interest to be given to a nonprofit at the current time and then the principle can be returned to the donor at a designated time. Annuities can be arranged so a regular income can provide an income for the donor with the balance to be given to a charity.

Gifts of insurance policies or property can be given to charities. Tax benefits usually accompany these gift options.

The main aspect of all these methods is to help charity and yet provide the donor with a financial arrangement to accomplish their needs. Professional advice is normally required to make these arrangements but they are common methods of assisting charity.

One way that some charities have to encourage these "planned gifts" is through a "heritage society", This is a sort of club whose members are people who have indicated that they have put a charity in their estate plans for a gift. Aquinas Communications is considering such a club. If you are interested in helping Aquinas Communications through an estate gift, contact them at (563) 231- 3545. Your gift might come in just at the right time.

Dave Schmitz

If you feel moved by the Holy Spirit to help spread the Word of Christ on your radio station, please visit <https://donate.kcrd-fm.org> for debit or credit card and bank account EFT.

If you prefer to send a check your donation can be sent to:  
Aquinas Communications, Inc. P.O. Box 3306, Dubuque, IA 52004-3306

Aquinas Communications, Inc. is a nonprofit 501 © (3) business, 46-4382718

# The Confraternity of the Most Holy Rosary

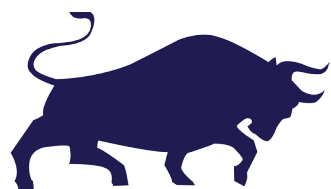
By: Brad Markham

The Confraternity of the Most Holy Rosary is an international association of the faithful that exists “to praise and honor the Blessed Virgin Mary and to secure her patronage by the recitation of the Rosary for the mutual spiritual benefit of all the members throughout the world.” Each week, countless thousands of members pray the Holy Rosary and include each other’s intentions in their prayers.

Today, members of the Rosary Confraternity promise the recitation of a weekly Rosary as their sole obligation. Although this obligation is very minimal—and does not bind under pain of sin—the spiritual benefits are extensive. Along with several plenary and partial indulgences that are granted to members of the Confraternity, members also benefit from the countless Rosaries that are offered for their intentions by the other members throughout the world.

The Theotokos Rosary Society was established on March 5, 2017 at St. Columbkille and St. Joseph the Worker parishes. One does not need to be a member of these parishes to join as the society is simply canonically established at these parishes. For more information or to sign up – the only obligation is to pray the original 15 mysteries of the rosary once per week – please contact Brad Markham at 563-203-2583, or email at [bmarkham@kcrd-fm.org](mailto:bmarkham@kcrd-fm.org).

## Five Ways to Listen



**KCRD**  
**98.3 FM**

1. On the air FM 98.3 KCRD
2. Online [www.kcrd-fm.org](http://www.kcrd-fm.org)
3. Mobile App (Search: KCRD)
4. TuneIn.com (Search: KCRD)
5. Call (605) 468-4722

Be sure to share with the people you meet and the people you know about FM 98.3 KCRD.

## Vehicles for Charity

If you or someone you know is thinking of donating a vehicle, FM 98.3 is now accepting Vehicles for Charity. Look for it on our webpage under the “Support” tab at [kcrd-fm.org](http://kcrd-fm.org).



## Pizza Party Fundraiser

Join us on Wednesday, June 27th for a fundraiser at Magoo’s Pizza! Mention FM 98.3 KCRD and 15% of your check will be donated to the radio station. Hours are from 11am to 2pm and 4:30 to 8pm.



**FM 98.3 KCRD Pizza Party at Magoo's Pizza!**  
1875 University Ave in Dubuque  
at Magoo's Pizza Wednesday June 27th  
11:00am to 2:00pm & 4:30pm to 8:00pm.  
Mention **FM 98.3 KCRD**  
15% of your check will be donated to  
**FM 98.3 KCRD**



Listen on-air at 98.3 FM in Dubuque,  
on our web site at <http://stream.kcrd-fm.org>,  
on the mobile app, or by calling 605-468-4722

CT	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
12:00 AM	Best of The Journey Home™					Catholic Playlist™ Archive	Catholic Playlist™ Archive
12:30 AM							
1:00 AM	Mornings with Mother™					The Journey Home™	Catholic Playlist™ Archive
1:30 AM							
2:00 AM	More 2 Life™ (encore)					Mornings with Mother™	Mornings with Mother™
2:30 AM							
3:00 AM	Fathers Know Best™					Divine Mercy Chaplet / Stories from the Heart™	
3:30 AM	Fr. Larry Richards	Fr. John Riccardo	Fr. Benedict Groeschel	Fr. John Riccardo	Fr. Larry Richards	Holy Rosary with Mother Angelica and the Nuns of Our Lady of the Angels	
4:00 AM	Daybreak™					Daybreak™	Daybreak™
4:30 AM							
5:00 AM	The Son Rise Morning Show™					Go Ask your Father™	Vatican Radio Weekend™
5:30 AM							Divine Intimacy Radio™
6:00 AM	Morning Air® (Live)					Life is Worth Living™ with Abp. Fulton Sheen	Celtic Connections™
6:30 AM	Toll Free Call-in 1-888-914-9149						
7:00 AM						Threshold of Hope™	The Catholic Cafe™
7:30 AM							Christopher Closeup™
8:00 AM	The Patrick Madrid Show™ (Live)					The Fathers of Mercy Hour™	Forming Faithful Families™
8:30 AM	Toll Free Call-in 1-888-914-9149						Word on Fire™
9:00 AM	Daily Mass from the EWTN Chapel						Mass from Resurrection Church, Dubuque
9:30 AM							
10:00 AM	The Patrick Madrid Show™ (Live)					The Best of Women of Grace™	The Great Adventure™
10:30 AM	Toll Free Call-in 1-888-914-9149						
11:00 AM	Holy Rosary for Vocations					Lighthouse Media Hour	Father Spitzer's Universe™
11:30 AM	Chaplet of Divine Mercy / Food for the Journey™						
12:00 PM	The Doctor is In™ (Live) with Dr. Ray Guarendi					Call me Catholic™ (Live)	Scripture & Tradition™
12:30 PM	Toll Free Call-in 1-877-573-7825						
1:00 PM	Called to Communion™ with Dr. David Anders (Live)					The Good Fight™ with Barbara McGuigan (Live)	Encounter™
1:30 PM	Toll Free Call-in 1-800-585-9396						St. Paul Center Presents™
2:00 PM	Open Line Monday with John Martignoni 1-800-585-9396	Open Line Tuesday with Fr. Wade Menezes 1-800-585-9396	Open Line Wednesday with Fr. Mitch Pacwa 1-800-585-9396	Open Line Thursday with Fr. Larry Richards 1-800-585-9396	Open Line Friday with Colin Donovan 1-800-585-9396		Christ is the Answer™
2:30 PM							
3:00 PM	The Chaplet of Divine Mercy with Drew Mariani (Live)					Divine Mercy Chaplet / Stories from the Heart™	
3:30 PM						Children's Rosary	
4:00 PM	The Drew Mariani Show™					Vocation Boom Radio™ (Live)	Miracle Hunter™
4:30 PM	Toll Free Call-in 1-888-914-9149						
5:00 PM						Catholic Playlist™	The Rediscover Hour™ (encore)
5:30 PM	Kresta in the Afternoon™ (encore of 3pm program)					Catholic Playlist™ Archive	Catholic Playlist Worship™
6:00 PM	Toll Free Call-in 1-877-573-7825 (3-5pm)						
6:30 PM							
7:00 PM	The Journey Home™	Mother Angelica Live™ Classics	EWTN Live™ (Live) 1-800-221-9460	The World Over™ (Live)	Catholic Playlist Archive™	Catholic Playlist™ Archive	Catholic Playlist Worship™ Archive
7:30 PM							
8:00 PM	EWTN News Nightly™				Catholic Playlist™	Catholic Playlist™ Archive	Catholic Playlist Worship™ Archive
8:30 PM	Life is Worth Living™ with Archbishop Fulton Sheen						
9:00 PM	Father Simon Says™ (encore) with Fr. Richard Simon				Catholic Playlist™ Archive	Catholic Playlist™ Archive	Catholic Playlist Worship™ Archive
9:30 PM	Toll Free Call-in 1-877-766-3777 (1-2pm)						
10:00 PM	Catholic Connection with Teresa Tomeo™ (encore of previous program)				Catholic Playlist™	Catholic Playlist™	Catholic Playlist Worship™
10:30 PM							
11:00 PM	Christ is the Answer™ with Fr. John Riccardo				Catholic Playlist™ Archive	Catholic Playlist™ Archive	Catholic Playlist Worship™ Archive
11:30 PM							

Key to Colors: ■ Relevant Radio ■ EWTN ■ Live ■ Local ■ Other Syndicated ■ Worship / Devotional

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Schedule may vary during holidays and special events.