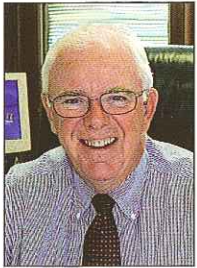


# THE MORRISSEY REPORT

www.johnmorrisey.com

Fall 2008



## From the Desk of John F. Morrissey

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As any of us pick up the newspaper or watch television or just talk to our friends, the topic seems to be the same. "What about the state of our economy?" If I had a "crystal ball" I could give you that

answer, but I don't. I do, however, feel that in these uncertain times we need to be more diligent and aware of our financial condition. The need for attention will vary by individual and, in many cases, I feel that there will be unneeded worry on the part of certain people.

As you read the other articles in this newsletter you will find many ideas of what you may want to consider for the balance of 2008 and very definitely as we move into 2009 and beyond.

Let's look at these times as opportunities. Whether it is our investments or our businesses, we sometimes become complacent and do not want to change the "status quo." Maybe, this is the time to look at where we are at and decide what we want them to look like, what would make us more comfortable, and have less stress in our lives.

For a further examination of where you are at and where you want to be there are many people in our organization who will be pleased to help you in making these decisions.

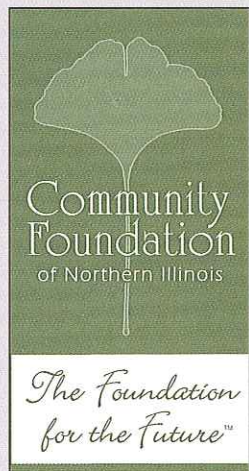
Please remember that your business is what we do and our business is you.

## Focus On The Community

**Now, More than Ever, Saving is Critical!**

**By Gloria Lundin, President**

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Benjamin Franklin once said, "If you would be wealthy, think of saving as well as getting." This is the philosophy behind the mission of the Community

community by granting income from 140 permanent funds to charitable programs and nonprofit organizations, matching donors' wishes to local needs.

### The Foundation supports:

- Health and human services
- Neighborhoods and community development
- Education
- Children, youth, and families
- Arts and culture, including historic preservation
- The environment

The Community Foundation believes in the importance of "savings"—not just saving for a rainy day, but strategic saving which preserves principle, ensures growth, and provides a lasting legacy for years to come. Today, more than ever, this philosophy of saving is critical to this community's future! ♣

Foundation of Northern Illinois – to attract, preserve, and grow an endowment for the current and future needs of the people of Northern Illinois. The Community Foundation's role is to serve as the steward of charitable resources for this community. Of the \$60 million it stewards, three quarters is permanent, and will be here forever to benefit this region.

The Community Foundation of Northern Illinois is a "give-through" rather than a "give-to" organization. The Foundation strengthens the

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