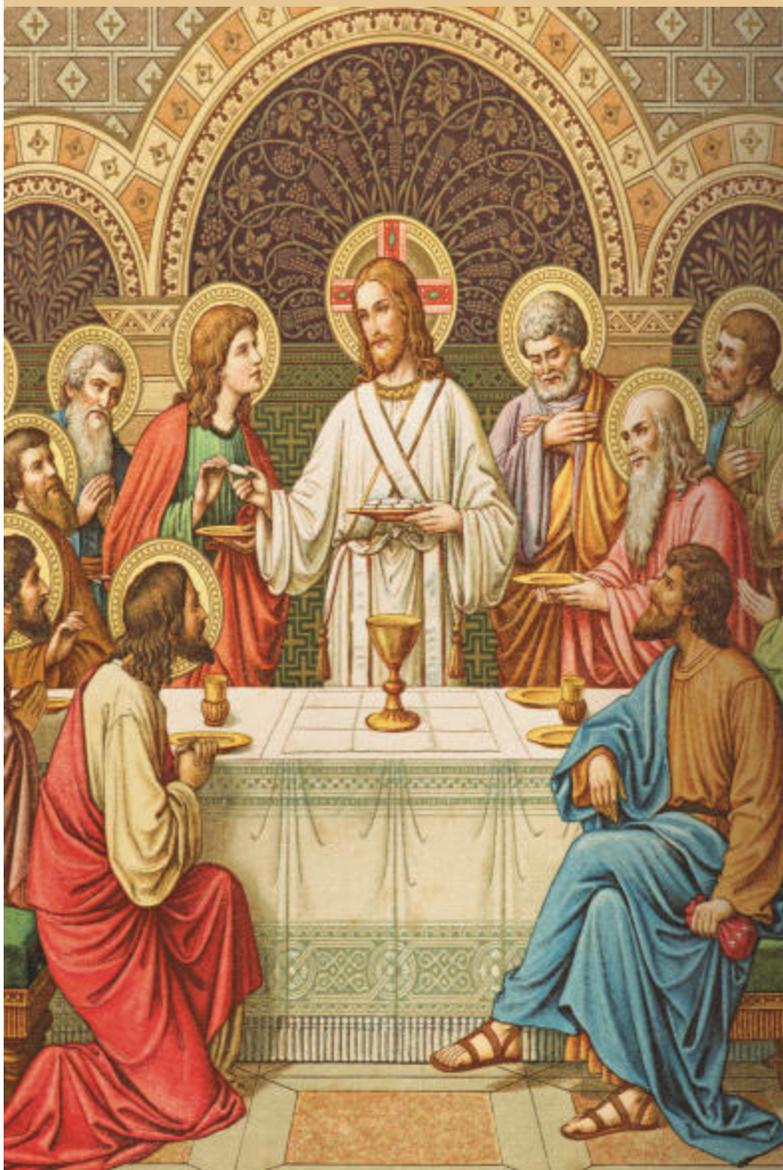




CHRIST  
THE KING

CHRIST THE KING *fosters* a transformative parish culture that **INSPIRES AND CHALLENGES Catholics of all ages** to lead a life of prayer, service, and stewardship in imitation of Christ. In so doing, this faith-filled parish family aims to become an example of how a 21st Century Christian community can inspire others to follow Jesus.



## THE MOST HOLY BODY AND BLOOD OF CHRIST

Then he took a cup, gave thanks, and gave it to them, and they all drank from it. He said to them, "This is my blood of the covenant, which will be shed for many. Amen, I say to you, I shall not drink again the fruit of the vine until the day when I drink it new in the kingdom of God."

- Mk 14:23-25

Excerpts from the Lectionary for Mass ©2001, 1998, 1970 CCD.

©LPI



## MASS SCHEDULE & INTENTIONS

Saturday, June 5  
5:00 p.m. All deceased parishioners

Sunday, June 6  
8:00 a.m. Peter Young, Marcella McCulloch  
9:15 a.m. Shawn Flanigan  
11:00 a.m. Gisele Charbonneau, Raymond Wright, John Melone

Tuesday, June 8  
9:00 a.m. James O'Brien

Wednesday, June 9  
9:00 a.m. Paul Lynch, Margo Bauer

Thursday, June 10  
9:00 a.m. Edward Conforti

Saturday, June 12  
5:00 p.m. James Taricani, James Ed Crowley

Sunday, June 13  
8:00 a.m. All deceased parishioners  
9:15 a.m. All deceased relatives and friends  
11:00 a.m. Jack and Ann Farrell

## RELIGIOUS FORMATION

The First Communions for 2021 begin next weekend. There are 42 children who will be receiving the Eucharist this year on Saturday, June 12 and Saturday, June 26. Please keep these children and their families in your prayers.

## VBS – August 9—13 ROCKY RAILWAY

Jesus' Power Pulls us Through



Calling all Camp Counselors – grade 8 and above, and adults interested in helping with the camp should email Ms. Eva at [emmancuso60@gmail.com](mailto:emmancuso60@gmail.com).

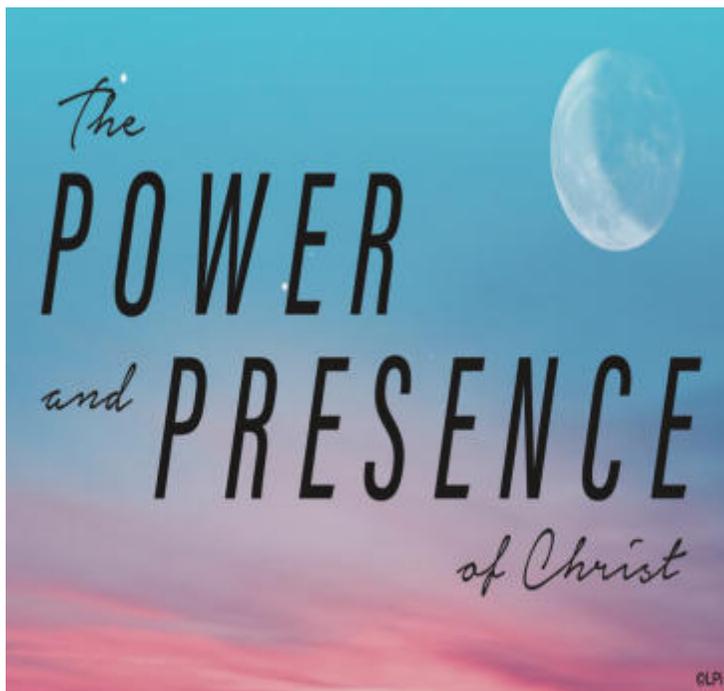
Not available that week but want to help? We have room on our setup crew! All welcomed.

## FRIENDLY VISITOR MESSAGE

As the weather warms, it becomes more likely that we can be outside enjoying the warm sun and cool breezes. But there is so much more enjoyment when there is someone to share conversation or just the quiet. That is what a Friendly Visitor can be; a friend to visit with you on a regular schedule. If you'd like to have a new friend, one who will share time with you, call Bonnie Feeney at 391-9460.

## CATHOLIC CHARITY FUND APPEAL

Thank you to all who have donated so far. We have raised \$131,469. If you have not contributed yet, there are envelopes available at the entrance to the church. They can be returned to the rectory or placed in one of the collection boxes by the door. You can also donate on the secure online website, [givecentral.org/2021cca](http://givecentral.org/2021cca). When using the website, please choose parish 37 (CTK Kingston) for your donation. Thank you for considering the needy in our diocese.



## Quotes of the Week

“The Vatican said Tuesday that Pope Francis has signed off on a rewrite of the universal Catholic Church's internal penal system, updating a version in place since the 1980s and laying out clearer penalties for the sexual abuse of minors.

“The new laws state that clerics who abuse minors or other vulnerable people will be punished with “deprivation from office,” and potentially with defrocking. Previously, the church had only said that such cases merit “just penalties,” not excluding defrocking. The rules also recognize that adults can be victims of abuse, making explicit Francis’s oft-stated idea that abuse is a function of clerics taking advantage of their power.”

- “In major rewrite of church law, Pope Francis aims for clearer penalties for sex abuse offenders.” *New York Times*. June 1, 2021.

“At this time, there is the great danger of making errors in the formation [of seminarians] and also erring in the power of ambition in seminarians.

We have seen, frequently, seminarians who look good, but who are rigid. And rigidity is not of a good spirit. And then we realize that behind that rigidity there are some big problems. Seminarians who are admitted without asking for all the information, previously expelled from a religious community or another diocese.”

- Pope Francis, speaking to over 200 bishops during the General Assembly of the Italian Bishops’ Conference on May 24.

“A Church without compassion only hurts and alienates people and robs them of confidence and hope.”

- Auxiliary Bishop Michael Router of Armagh, Ireland.

“Up to 7,000 abuse survivors assisted by Catholic Church support service.” *The Irish Times*. May 31, 2021.

“In today’s world, with enough food for everyone but not everyone having access to it, it is not a question of demographics, but of distribution and access.

[We must] rethink our food system, not only in a resilient, sustainable and inclusive perspective, but also in solidarity, overcoming the logic of the savage exploitation of [God’s] creation.”

- Cardinal Peter Turkson, head of the Vatican’s Dicastery for Integral Human Development. Vatican officials say lack of food ‘criminal’ and call for greater access.” *Crux*. June 1, 2021.

“On behalf of the Canadian Conference of Catholic Bishops, I express our deepest sorrow for the heartrending loss of the children at the former Kamloops Indian Residential School on the Tk’emlúps te Secwépemc First Nation.

“The news of the recent discovery is shocking. It rekindles trauma in numerous communities across this land. Honoring the dignity of the lost little ones demands that the truth be brought to light.

“This tragedy profoundly impacts Indigenous communities, with whom many people across this land and throughout the world now stand in solidarity.

“As we see ever more clearly the pain and suffering of the past, the Bishops of Canada pledge to continue walking side by side with Indigenous Peoples in the present, seeking greater healing and reconciliation for the future.

“We lift up prayers to the Lord for the children who have lost their lives and pledge our close accompaniment of Indigenous families and communities.

“May our Creator God bless all of us with consolation and hope.”

- Richard Gagnon, archbishop of Winnipeg and president of the Canadian Conference of Catholic Bishops, addressing the recent discovery of the remains of more than 215 Indigenous children in a mass grave at a former British Columbia residential school, which operated mostly under Catholic administration, including the Missionary Oblates.

“Reports in the Italian media and on traditionalist Catholic sites in recent days suggest that when Pope Francis recently met with the Italian bishops, he said that a third draft has been crafted of a decree restricting celebration of the pre-Vatican II Latin Mass liberalized by Pope emeritus Benedict XVI in his 2007 edict *Summorum Pontificum*.

“According to those reports, Pope Francis complained that Benedict wanted to reach out to traditionalists still attached to the old Mass, but that today it’s mostly younger seminarians who don’t even know Latin who insist on it. He apparently told a story of a bishop who was approached by a young priest who said he intended to celebrate Mass in the older form, which prompted the bishop to ask if he understood Latin. When the young priest replied that he was learning, the bishop said he could more profitably spend his time learning Spanish or Vietnamese, the languages other than English commonly spoken in the diocese.”

- “Three hard choices illustrate why the papacy can be no fun at all.” *Crux*. May 30, 2021.

## REFLECTION

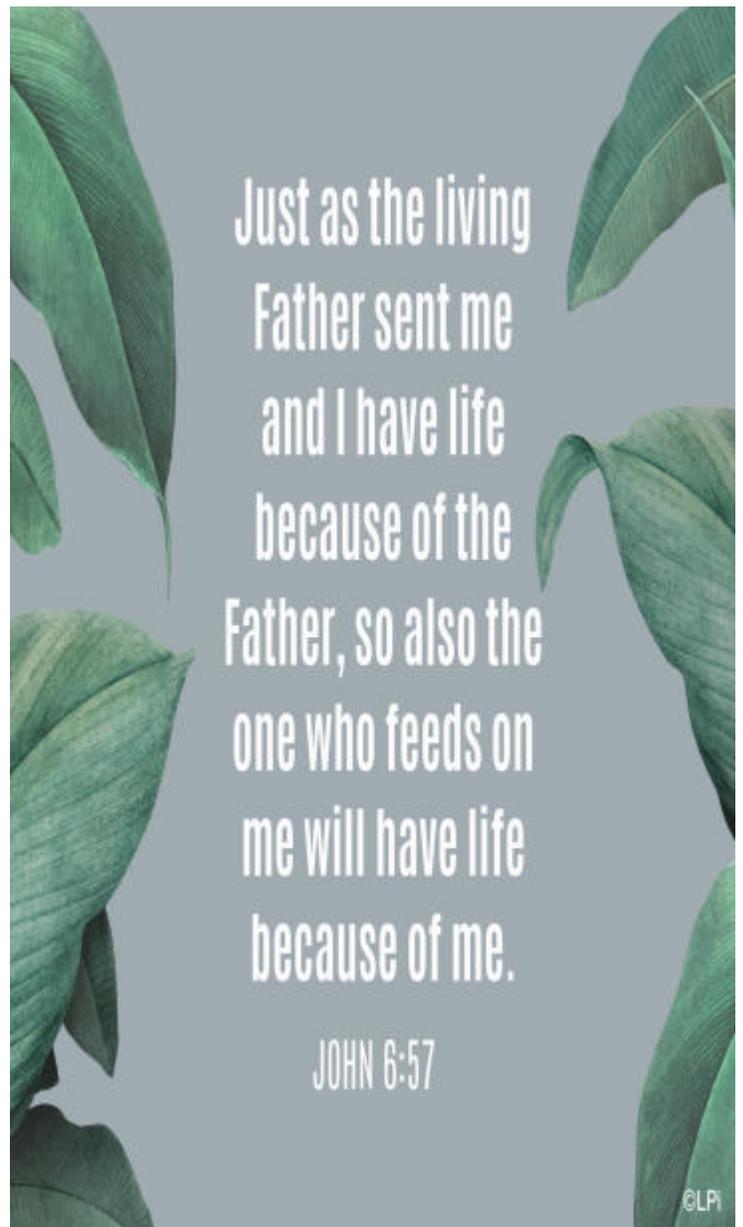
As our world faces so much turmoil and change, it is now more important than ever to remember who God is, who we are and where we are going. It is easy to get distracted and lose focus, especially when we are being pulled in so many directions. We can not only lose sight of God but one another. Maintaining our well developed and mature relationships with God and one another is essential to continuing to live, healthy, happy, and focused lives. In a message to young people, Pope Benedict XVI said, “the happiness you are seeking, the happiness you have a right to enjoy has a name and a face: it is Jesus of Nazareth, hidden in the Eucharist.” Regardless of how the particulars of life change over time, human beings are still hard-wired to seek the fullness of life and happiness. How we embark on this journey and what we choose along the way will indicate whether we meet success.

There is so much brokenness and pain in our world. Many people are lost, feeling lonely, anxious, marginalized, victimized, isolated, oppressed, and abused. Every time we receive the Body of Christ, we have an opportunity to become what we eat. The power and presence of Christ in the Eucharist becomes present in us and effects change in ourselves and in the lives of those we meet. We are given the grace to become temples of justice and peace, carrying God’s sacred Presence within us wherever we go. Our faith community is ignited with the fire of God’s love and stands out as a beacon of hope in a world that is lost. This is the only way we can discover peace-filled resolutions to violence and create innovative solutions to what is fueling its need in the first place. True happiness, for the young and old alike, becomes an obtainable goal.

St. John Maria Vianney says it so well. “There is nothing so great as the Eucharist. If God had something more precious, he would have given it to us.” Only the Eucharist has the ability to connect, sustain, strengthen, and properly orient us, not only on the road of this life but the road to life eternal. Knowing this, when life gets challenging, unsettling, and difficult, we can rely on and cling to this gift we have in the Real Presence of Christ. This actual encounter with God celebrates God’s unconditional love for us and grounds us to the truth of who we are in a way nothing else is able to do. Because through the Eucharist we really do become the Body of Christ, we are also bonded together in a most perfect way to one another as that Body. Nourished, united, and strengthened by the Eucharist, let us individually and collectively, bring this wonderful gift to all we meet, especially the poor with whom we have a special connection. ©LPi

## INSPIRATION FOR THE WEEK

As we gather today to reaffirm our faith in the Real Presence of Christ in the Eucharist, we are reminded that **we** are also the Body of Christ. The mission of the Gospel calls us to be Christ for others. There is so much brokenness and pain in our world. Many people are lost and feeling lonely, marginalized and oppressed, victimized and abused. Every time we receive the Body (and Blood) of Christ, we are asked to become what we eat. Are we willing to step aside from our preoccupations and concerns so that we can be Christ for others? The power and presence of Christ in the Eucharist becomes present in us. In receiving this transforming presence of Christ, we can truly effect change in the lives of those we meet. We can show them God’s unconditional, ever-present love and the beauty that can come from loving others. We are given the grace to become temples of justice and peace, carrying God’s sacred Presence within us wherever we go. ©LPi



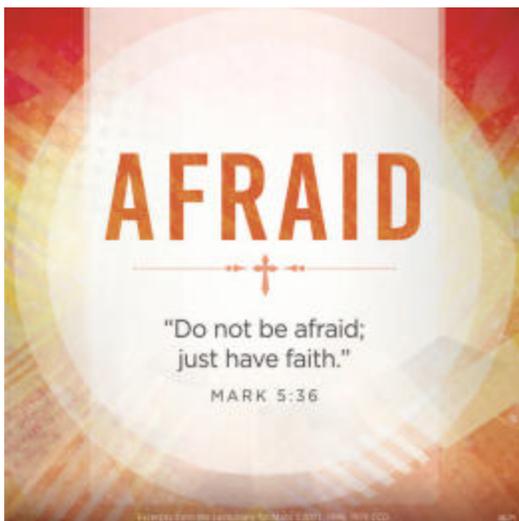
## ANNUAL PARISH OUTREACH

As God's people, we believe that you can't count your blessings without sharing them. This is why the parish dedicates a portion of our income each year to helping charities and agencies in our community that help those who are in need. Our financial support helps worthy not-for-profit organizations whose mission is rooted in the Gospel and consistent with the Catholic tradition.

We are now preparing to set aside next year's funds, and we are asking for your help. Parishioners are invited to nominate non-profit agencies that provide food, shelter, clothing, or medicine to the poor. Charities that are nominated are fully vetted by the Stewardship Committee and Diocesan Social Ministry Office, then referred to the Finance Council. If you would like to nominate a charity, see the guidelines below.

1. The agency must be not-for-profit, and its goals and methods must be consistent with the mission of the Gospel and consistent with Catholic tradition.
2. The agency should be responding directly to the clearly identified primary needs of the individuals: food, shelter, clothing, and medicine.
3. There must be a demonstrated management structure in place to administer and oversee the use of funds.
4. The majority of funds will support local and state agencies, but national and international agencies will also be considered.
5. Nomination forms are available at the church entrances. Only completed nomination forms will be accepted and reviewed for consideration.

For more information, contact the parish office or Paul McConnell, our Stewardship Committee Chairperson, at [pmcconnell@fiimarketing.com](mailto:pmcconnell@fiimarketing.com)



## WORLDWIDE MARRIAGE ENCOUNTER

To support married couples during this time of social distancing, Worldwide Marriage Encounter is sponsoring virtual marriage experiences. Some are on weekends, and there are seven sessions on weekdays from 7:00 to 9:30 p.m. Couples will explore their individual personality styles, improve listening and communication skills, understand God's plan for their marriage, and learn how to keep their relationship a priority. Registration is limited and a \$100 application fee is required. For more information or to apply, call at or visit them at <https://www.mema.org/>

The body and blood of our Lord Jesus Christ is the most precious gift that God has given to each one of us. Allow God to give you grace in abundance and transform your marriage relationship. Sign up today for the next Worldwide Marriage Encounter experience on Thursdays/Mondays July 8-29.

## OCEAN TIDES JOB OPENING

Ocean Tides has immediate openings for Residential Counselors. Residential Counselors are responsible for the day to day supervision of court adjudicated young men 13-19 years of age in the Ocean Tides Residential Program in Narragansett. Residential Counselors provide structure, activities, lead and participate in athletic and recreational programs for our young men, and create and maintain discipline and order while being role models and mentors for the troubled youth in our care.

We are open to candidates for full time and part time opportunities. Positions are generally 3 - 11p.m. Monday-Friday, with weekend rotations and some holiday work. There are also separate overnight positions available. The successful candidate will be a college graduate in a related field and have experience working with youth in similar settings. Those near completion of college with an Associate's degree or high school with significant related experience will also be considered.

Benefits package include 100% employer covered individual employee health insurance, paid time off, tuition reimbursement opportunities, 403b in addition to employer contribution plan, and other traditional benefits.

Cover letter expressing interest and resume should be forwarded as soon as possible to Mr. Ryan Carreau, Director of Residential Services at Ocean Tides (635 Ocean Road, Narragansett, RI 02882, [administrator@oceantides.org](mailto:administrator@oceantides.org), or by fax to 401.788.0924.

Ocean Tides is an Equal Opportunity Employer



## *Parish Directory*

### **Parish Office Hours**

Monday - Thursday: 9 a.m.—2 p.m.

Phone: (401) 783-7459

Fax: (401) 789-3671

Religious Formation Office: (401) 789-0417

**Rev. Jared Costanza** (jaredjcostanza@gmail.com)  
Pastor

**Rev. Joseph Creedon** (jcreedon@verizon.net)  
Parish Priest Emeritus

**Jennifer Marran** (jmarran@ctkri.org)  
Pastoral Associate

**Tom Kendzia** (tjkendzia@gmail.com)  
Director of Music Ministry

**Heather Skidds** (hskidds@gmail.com)  
Associate Director of Music Ministry

**Georgann Lardaro** (glardaro@ctkri.org)  
Director of Religious Formation

**Eva Mancuso** (emmancuso60@gmail.com)  
Director of Confirmation & Youth Ministry

**Beth Hogan** (bhogan@ctkri.org)  
Parish Office Manager

**Ron Bernier** (rbernier@ctkri.org)  
Fiscal Manager

**Doug Paquin** (dpaquinjr@gmail.com)  
Custodian

**Mike Mitchell**  
Website Administrator (ctkri.org)

Trustees: **Mark Noble & Phil Tracy**  
Auditors: **Richard Gervais & Carol Hartley**

**Prayer Chain** (prayerchain@ctkri.org)

---

**URI Catholic Center**  
90 Chapel Way, Kingston, RI 02881  
Office: (401) 874-2324  
office@rhodycatholic.com

**Rev. Carl Fisette** (frcarlfisette@gmail.com)  
Chaplain

## **MASS SCHEDULE**

**Saturday: 5 p.m.**

**Sunday: 8, 9:15 & 11 a.m.**

### **BAPTISM**

Parents should speak to Jennifer Marran to make arrangements.

### **ADULT INITIATION**

Adults wishing to receive the sacraments of Baptism, Eucharist, and/or Confirmation should speak to Jennifer Marran.

### **CONFIRMATION**

Eighth graders receive Confirmation in the spring. Please speak to Eva Mancuso for more information.

### **MARRIAGE**

Engaged couples should speak to Fr. Jared at least nine months prior to the wedding.

### **RECONCILIATION**

At this time, Reconciliation is available any time by appointment.

### **ANOINTING OF THE SICK**

Please call the parish office to make arrangements.

### **MINISTRY TO THE SICK & HOMEBOUND**

If you or someone you know is unable to attend Mass and would like to receive Holy Communion regularly, please speak to Jennifer Marran to make arrangements. On the third Tuesday of each month, Mass is celebrated at South Kingstown Nursing & Rehabilitation Center at 10:30 a.m., and at Brookdale South Bay Assisted Living at 1:30 p.m.

### **BIBLE STUDY w/Fr. Jared**

New course and schedule to be announced.

### **BIBLE STUDY (Shared/Group) 7:00 p.m.**

To be announced.

### **GODPARENTS & SPONSORS**

Please see one of the priests for a sponsor form, or visit [ctkri.org/sponsor](http://ctkri.org/sponsor).

### **BELONG TO CHRIST THE KING!**

Welcome to our growing family of faith! Call the parish office or visit [ctkri.org](http://ctkri.org) for more information.

## Northup's Service Center

est. 1968

Fast Lube - Foreign & Domestic Repairs - Towing & Road Service - Propane

1892 Kingstown Rd. • Peace Dale • 401-783-5979

Bring in this coupon & save \$2.00 off our low priced regular fast lube oil change service!



Please Visit

## D'AMBRA CONSTRUCTION COMPANY, INC

D'Ambra Construction Company is a Rhode Island based company specializing in four major divisions: Highway Construction, Site Development, Utility Construction and Paving.

**HIGHWAY & BRIDGE • SITE DEVELOPMENT • UTILITY • PAVING**

80 Centre of New England Blvd, Coventry, RI 02816

Phone: 401-737-1300 | www.d-ambra.com



- Structural and Mechanical Home Inspection
  - Radon In Air Testing
  - Well Water Quality Testing
  - Home Environmental Hazard Testing
- Hope Valley | 401-232-5445**



### PROPERTY MANAGEMENT

Lawn Maintenance - Pest Control  
Lawn & Tree Fertilization - Landscape Construction  
Land Clearing - Driveway Installation  
Walkways - Walls - Patios - Snowplowing & More!

### LORETTA WALKER

OFFICE & MARKETING MANAGER  
401-284-0022 • loretta@walkerpm.net  
www.walkerpm.net

568B MOORESFIELD RD., SOUTH KINGSTOWN - RI



### Franklin D. Johnson Jr.

RIMP #1570 RIMPF #6335  
Office 401-885-7312 | Cell 401-641-6656  
750 Boston Neck Rd, Ste 2,  
Narragansett, RI 02882  
www.JJ-PHRI.com  
Email: Frank@JJ-PHRI.com



12 Southwest Avenue, Jamestown RI  
401-423-0050  
www.TheSecretGardenJamestown.com



Clinical Director,  
Karen Agostinucci PT, DPT, MS, OSC  
Certified Clinicians Offering:  
• Dry Needling • Spinal Manipulation  
• Orthopedic Specialist • Pain Management  
163 Main Street • Wakefield  
401.782.4049 • mechanixforlife.com

*Please support our advertisers and mention you saw their ad here.*

This Space  
is Available

AVAILABLE FOR A LIMITED TIME!

ADVERTISE HERE NOW!

Contact **Lisa Elliott** to place an ad today!  
lelliott@4LPi.com or (800) 477-4574 x6284

**FREE  
AD DESIGN**

WITH PURCHASE  
OF THIS SPACE

SUPPORT YOUR  
LOCAL PARISH.

Buy a bulletin ad space today!

## STEVE STEWART'S LAWN EQUIPMENT REPAIR

LAWN TRACTORS • SNOW BLOWERS  
WEED WACKERS • CHAIN SAWS

401-789-1657

sstewart81@cox.net

CALL  
800.477.4574



Sabri Rama - Owner

508-685-5256 / Wakefield, RI  
401-500-5886

RamaElectric:   
ramaelectric@outlook.com



Check our website/social media for up-to-date information regarding our status during covid-19.

141 Fairgrounds Rd, West Kingston  
shaidzonbeerco.com  
 @shaidzonbeerco



*A Better Place To Shop*

Perfect Produce, Fabulous Fruit,  
Beautiful Bakery, Magnificent  
Meals, Finest Prepared Foods,  
Delightful Deli, Freshest Fish,  
Fantastic Flowers, Super Sushi,  
Great Groceries!

401-783-4656

600 Kingstown Rd.,  
Wakefield, RI  
~ Since 1949 ~



204 Main St., Wakefield, RI  
WOOD • CORK • TILE  
CARPET • LAMINATE • VINYL  
AREA RUGS  
(401) 783-8020  
www.rawlingsfloor.com



Established 1879  
**TALLY'S**  
Religious Gifts & Books

1150 Pontiac Ave.  
Cranston, RI 02920

401-331-4400

www.tallys.com

GROW YOUR  
BUSINESS AND  
SUPPORT YOUR  
COMMUNITY

*Advertise Here!*

CONTACT US AT 800.477.4574



**BAYSIDETREE**

ESTABLISHED IN 1987

294-9316

Family Owned & Operated

Lot Clearing • Tree Removal  
Stump Grinding • Brush Chipping  
Hedge Trimming • Plantings  
Excavation • Bobcat Services  
Drainage • Hardscapes  
Cleanups • Commercial Snow  
Full Service Landscape & Design  
info@baysidetreeservice.com

Free Estimates • Licensed & Insured • Professional Work



Traditional Funerals to  
Simple Cremation Services

Pre-Arrangements &  
Pre-Financing Available.

*Directors*  
Michael F. Quinn, Patrick J. Quinn,  
Jerome D. Quinn, Christopher P. Quinn,  
& Stanley G. Larson

*Interns*  
Michael J. Quinn, Ryan E. Quinn  
& Brendan J. Quinn

401-295-5603

825 Boston Neck Rd., N. Kingstown, RI  
www.FaganQuinnFuneralHome.com



**FULL SERVICE MECHANIC SHOP**  
ALL FOREIGN & DOMESTIC CARS



Oil Changes - Tires - Brakes - Tune Up's  
Shocks & Struts - Computer Diagnostics  
Maintenance - State Inspections  
30 Dean Knauss Drive - Narragansett, RI  
**(401) 789-3596**



**401-226-1183**

**Frontline FITNESS EQUIPMENT**

**25% -50% off**  
New + Pre-Owned  
Fitness Equipment

**Bob Rae**  
bob@frontlinefit.com

Cell: 401.952.1196  
Office: 401.921.3200  
Fax: 401.921.3228

380 Jefferson Boulevard  
Warwick, RI 02886

Consulting | Design Available  
[www.frontlinefit.com](http://www.frontlinefit.com)

**GAETAN D. CHARBONNEAU, D.M.D., LTD.**



— (401) 783-4223 —

South Kingstown Office Park  
24 Salt Pond Road, Suite A-2  
Wakefield, RI 02879

**PINECREST Golf Club**

25 Pinehurst Dr. • Richmond  
**OPEN TO THE PUBLIC**

- PRO SHOP • GRILL & BAR
- CLUBHOUSE

**401-364-8600**  
[www.PinecrestRI.com](http://www.PinecrestRI.com)




**RHODE ISLAND ORTHODONTIC GROUP**  
Specialists in Child & Adult Orthodontics

**John M. Underhill, DDS**

24 Salt Pond Road, Suite A-3, Wakefield, RI 02879  
**(401) 782-1221**

**Uncle Mike's HOME IMPROVEMENT & HANDYMAN SERVICES**

Need Help? Call "Uncle Mike"

Mike Larkin, St. Mary Parishioner  
Licensed & Insured  
**401-932-8637**



Lunch, Dinner & Sunday Brunch  
Overlooking Narragansett Bay  
Baptisms, Rehearsal Dinners,  
Funeral Repast

Open Year Round, 7 Days a Week  
40 Ocean Road, Narragansett, RI  
401-789-0700

**MICHAEL K. MARRAN, ESQUIRE**  
General Practice of Law

(401) 524-6868 • [marranlaw@cox.net](mailto:marranlaw@cox.net)  
55 Cedar Street, Suite-100, Providence, RI 02903



Wills • Trusts • Estates • Probate • Elder • South County Appointments Available



**Visiting Angels**  
America's Choice in Home Care

Specializing in Live-In and 24 Hour Care!  
Flexible Hourly Care Available

**401-384-7900**  
[www.visitingangels.com/warwick](http://www.visitingangels.com/warwick)

**WE'RE HIRING**  
AD SALES EXECUTIVES

**BE YOURSELF. BRING YOUR PASSION.**  
WORK WITH PURPOSE.

- Paid Training
- Some Travel
- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community

Contact us at [careers@4lpi.com](mailto:careers@4lpi.com)  
[www.4lpi.com/careers](http://www.4lpi.com/careers)



*Please support our advertisers and mention you saw their ad here.*



Serving South County Families Since 1863

783-7271 • 88 Columbia St., Wakefield  
Peter J. Storti - Joshua P. Storti

- Traditional
- Cremation Services
- Monuments

[www.averystortifuneralhome.com](http://www.averystortifuneralhome.com)




**DeQuattro Orthodontics**

**Frank A. DeQuattro, DMD**  
24 Salt Pond Rd., Ste. C-1 • Wakefield, RI 02879  
401-783-9890  
[dequattrobraces.com](http://dequattrobraces.com)




Michael Interlini Jr.  
401.231.2247  
[info@unitedfenceri.com](mailto:info@unitedfenceri.com)  
233R George Waterman Rd., Johnston



**Joanne M. Daly, CDFA®**  
First Vice President / Financial Advisor / Family Wealth Advisor  
Morgan Stanley  
One Financial Plaza, 19th Floor, Providence, RI  
401-863-8467

[joanne.daly@morganstanley.com](mailto:joanne.daly@morganstanley.com) • [www.morganstanleyfa.com/joanne.daly](http://www.morganstanleyfa.com/joanne.daly)

The use of the CDFA® designation does not permit the rendering of legal advice by Morgan Stanley or its Financial Advisors which may only be done by a licensed attorney. © 2021 Morgan Stanley Smith Barney LLC. Member SIPC. NMLS ID: 1510426 CRC3511435 04/21