The secular celebration of Christmas, Jesus’ birthday, has already started, as the complaints about people decorating too early and it getting earlier and earlier each year. If any of you remember when decorations, music and other “stuff” was not until Black Friday, let me know what year that last was. Personally, I restrain myself from playing my 80+ Christmas albums until after Thanksgiving Dinner.

The movies have started, as well. And we all have our favorites. The Hallmark Channel began its Christmas movie “Countdown to Christmas” on October 26, including 40!!! Brand new Christmas movies for 2019! The feature film “Last Christmas” came down the chimney of movie theaters on November 8. It came in 4th and 5th on its first two weekends, and grossed over $35M in worldwide box office sales in those two weeks. We love our Christmas movies… and decorations, and music, and baked goods, and lattes.

What makes a good movie is some controversy or some sort of misfortune, which is eventually resolved or overcome by the end of the film. My favorites are the 1970s made for TV movies, Rudolph the Red-Nosed Reindeer, Santa Claus Is Coming to Town, The Year Without a Santa Claus, and Frosty the Snowman. There is almost nothing more nostalgic about my childhood than those films, and I have digital copies of them on my computer for easy access! They are rife with controversy and misfortune, all of which gets resolved right before Christmas or as a result of some sort of Christmas miracle.

We know that the controversy and misfortune in the real Christmas Story were that of the distancing of God’s People away from God. The resolution was the original Christmas miracle of the coming of God as Jesus Christ.

Through Advent, we reflect on the coming of the Messiah as we prepare ourselves, not just for the celebration of Jesus Christ, but of His eventual return, since we have our own present controversies and misfortunes which require God’s help. However, our desire and need to perfect our relationship with God will most likely require more than a carefully scripted 90 minutes.

As you prepare for the various celebrations this month, take some time to reflect on what it was and is that Jesus has done, does and will do for you. Reflect on the other terms used to describe what we commemorate and pray comes again: Nativity (God arriving by birth instead of some divine mode), Theophany (for God to show Godself), Manifestation (God revealed), Incarnation (God made Flesh), “Birthday” may not encompass all that Christmas is about. And may we celebrate Christ’s Mass as one of many hallmarks of our faith.
Reflections.....

Assignment from Fr Ian: Advent is the time in the Church’s year when we focus our minds and prayers on the Coming of “Emmanuel”, which means “God with us”, who was Jesus. Not only are we remembering when God as Jesus came to us 2,000 years ago, we anticipate His coming again. Are we ready? Read Matthew 1:18-25. In what ways might people in SLO be preparing for the Coming of Jesus? If Jesus were to appear right now, how would the people respond/react? How would you respond/react?

God With Us
By Isabelle Preston

Walking into any big box store, we are confronted with artificial Christmas trees on full display alongside orange and black Halloween decorations and Thanksgiving themed décor. Back to school supplies are barely off the shelves when toys and gift ideas begin to appear. Television programs transition from pumpkins to holiday baking overnight. Pumpkin spice lattes make room for red Starbucks’ holiday cups. It is easy to understand why retailers are eager to push sales well in advance of Christmas; it is anyone’s guess what shoppers would think if Jesus – “the reason for the season” – were suddenly to appear in our midst.

Advent means “coming,” and Mary and Joseph had to wait in expectant anticipation. Today, instant gratification is available at the tap of a button or the swipe of a card. If we do not focus on the “coming” of Jesus as a process, it is easy to jump straight to the big day itself and lose the significance of His arrival. If we look forward mainly to the joy of Christmas Day and Jesus’ birth, then we risk losing our own contemplation and preparation for His coming.

Matthew’s Gospel tells of the angel’s reassurance to Joseph who wanted to do right by Mary despite his doubts. He had to prepare himself to accept Mary much as Mary had to prepare herself for the birth of Jesus. Immanuel, Immanuel means “God with us,” which is a clear reminder of God’s continuing presence in the world. The preparation of Advent allows us to refresh and renew our faith in relation to Jesus and offers an opportunity to make ourselves new again in relation to Him. We celebrate Jesus’ coming again and again, not so much as an annual birthday party on Christmas Day, but in the joyful realization that He is forever born and present among us.

As for the shoppers and whether they are prepared to receive Jesus at Christmas, their preparation may take many forms. Giving gifts whether to family or during the toy drive, is one way of loving thy neighbor. Participating in the rituals of the season is a way of treading centuries of tradition to the present day. Enjoying the celebration of Christmas in all its material reminders is a daily reminder of the deeper joy of His presence that is refreshed and renewed in our hearts. Indeed, God is with us during Advent, at Christmas, and always.

Double Puzzle
By Isabelle Preston

Fill in the missing letters in the following words of the Scripture, then find those words in the word search puzzle.

“An ____NGE of the L____ RD AP ____EA____ ED to him in a D____EA____, and said, "____OSE ____ son of David, do not be afraid to take M____ R____ home as your wife, because what is C____NC____ IV____ D____ in her is from the HO____ Y____ SP____ R____ T. She will give BI____ H to a S____ N, and you are to give him the name JE____ U____, because he will save his ____ EO____ LE from their sins.”

Double Puzzle

E L P O E P D X Q L A L I S D
H O L Y S P I R I T P F O K T
H O B U H D R E A M P N H R P
B T U T Y T O E Y P E W X S D
J I R E T A L Z P G A X I R Y
C I F K R L N J L Q R X C P I
B O A T I K O S E Y E R I D B
E J N S I S U B G W D X C P E
T Q E C E R Z X N M V X F I J
Z E B P E W I V A A T A X C E
O E H Z R I T P X R D P H Q F
U L C I E V I M S Y F P N L W A
O L X B G C U E B N Q L O X F
A L S P N Y J L D W S Z F Z F
C Z H L Y B N S P A L X O Z G

By Mali Baldwin-Granger

Joseph was pretty cool and deserves more credit.
Owen Moseley

By Isabelle Preston

CVS isn’t preparing for the coming of Jesus, they’re preparing for the coming of shoppers.
Eli Emney

Answers: angel, Lord, appeared, dream, Joseph, Mary’s, conceived, Holy Spirit, birth.
Who’s Packing Your Parachute?

Fr Ian’s notes regarding Thanksgiving and his reference to AJ Jacobs and his morning cup of coffee brought back some strong memories!

Charles Plumb was a US Navy jet pilot in Vietnam. After 75 combat missions, his plane was destroyed by a surface-to-air missile. Plumb ejected and parachuted into enemy hands. He was captured and spent 6 years in a communist Vietnamese prison. He survived the ordeal and now lectures on lessons learned from that experience!

One day, when Plumb and his wife were sitting in a restaurant, a man at another table came up and said, "You're Plumb! You flew jet fighters in Vietnam from the aircraft carrier Kitty Hawk. You were shot down!"

"How in the world did you know that?" asked Plumb.

"I packed your parachute," the man replied. Plumb gasped in surprise and gratitude. The man pumped his hand and said, "I guess it worked!" Plumb assured him, "If your chute hadn't worked, I wouldn't be here today."

Plumb couldn't sleep that night, thinking about that man. Plumb says, "I kept wondering what he had looked like in a Navy uniform: a white hat; a bib in the back; and bell-bottom trousers. I wonder how many times I might have seen him and not even said 'Good morning, how are you?' or anything because, you see, I was a fighter pilot and he was just a sailor."

Plumb thought of the many hours the sailor had spent at a long wooden table in the bowels of the ship, carefully weaving the shrouds and folding the silks of each chute, holding in his hands each time the fate of someone he didn't know.

Now, Plumb asks his audience, "Who's packing your parachute?" Everyone has someone who provides what they need to make it through the day. He also points out that he needed many kinds of parachutes when his plane was shot down over enemy territory - he needed his physical parachute, his mental parachute, his emotional parachute, and his spiritual parachute. He called on all these supports before reaching safety.

Sometimes in the daily challenges that life gives us, we miss what is important. We may fail to say hello, please, or thank you, congratulate someone on something wonderful that has happened to them, give a compliment, or just do something nice for no reason. As you go through this week, this month, this year, recognize people who pack your parachutes.

A personal note: Throughout my professional life I have spent more moments with the “little people”, those that impact our daily lives and we seldom consider what they do for us. I was responsible for the maintenance and operations for one of the largest public-school districts in California. In my department of 450 workers, we kept the buildings and grounds in very good condition. It was the mechanics that cared for the air conditioning and heating systems (summers and winters in the Sacramento Valley can test a person!) It was the plumbers who made sure the systems functioned as designed. Only very seldom did anyone ever express appreciation or gratitude for what these so-called behind the scenes men and women did for them. The painters on the other hand received many thanks as their work was obvious as they painted the facilities! My brother was also a Naval aviator. As 300 of my workers were custodians, he referred to me as “the head janitor.” He had no consideration of “who packed his parachute.” So, to reinforce what Lt Plumb said, be appreciative of the comforts you have, the safety you enjoy, and the pleasure of going to the market, and think of those who make your life more comfortable, safer and enjoyable!

-James Murphy
The Witness Editor would like to update Birthdays and Anniversaries in The Calendar.
If you would like to include yours, please drop by, call or email the office.
Phone: 805-543-7212
eMail: witness@ststephensslo.org

The Witness is a monthly newsletter published by St. Stephen's Episcopal Church, San Luis Obispo, CA to provide information about the parish to the congregation. Subscriptions are free to anyone. Send request along with your name and mailing address to the church office. Donations to help offset distribution costs are appreciated.
Make checks payable to St. Stephen's.
The Church's e-mail address is: office@ststephensslo.org

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The deadline for emailed submission of articles is the third Friday of the month. Email any questions to witness@ststephensslo.org © Copyright 2019 by St. Stephen's Episcopal Church. All rights reserved.

POSTMASTER: Please send address corrections to: St. Stephen's Episcopal Church, 1344 Nipomo St., San Luis Obispo, CA 93401-3955

What do you think of our new look?
Please submit your comments positive or negative, to witness@ststephensslo.org

31st Anniversary of World AIDS Day

4th Annual Service at St. Stephen’s Church

All are welcome, bring a friend

DECEMBER 1

Join us for:
Prayers Music Support Remembrance

Sunday December 1st, 2019
3:00pm - 4:00pm
1344 Nipomo St
San Luis Obispo, CA
It’s Beginning To Sound A Lot Like Advent!

During a season when people are pulling down boxes of decorations for their annual display, I am pulling out folders and piles of music marked “Advent” and “Christmas.” Like a squirrel storing food for the winter, I file away pieces of music I discover throughout the year into a burgeoning file drawer. While Halloween decorations haunt my lawn, I sit at the piano with music about wonderous stars, a promise on the horizon, and a journey of shepherds with some rather exciting news.

One of the guilty pleasures of being in a choir: it’s never too early for Christmas music.

Our First Sunday in Advent will explore the contrast of light and dark through Sara Teasdale’s poem *Stars I Shall Find* and the traditional Welsh hymn *Dark the Night*. The Second Sunday in Advent looks to two Baroque contemporaries for their insight into this season- Bach and Vivaldi. The Chancel Choir will lead the congregation with Bach’s *Break forth, O Beauteous Heavenly Light*, and Hannah Slobodnik will share Vivaldi’s “Magnificat” text *Sicut Locutus Est*. Advent Three will feature a new piece that is an English translation of a German arrangement of an Italian string piece, Antonio Corelli’s *Christmas Pastorale*. George Gorrindo will continue the tradition of blessing us with Handel’s *Every Valley* from “The Messiah.” Advent 4 will touch your hearts as guest flutist Julia Zielke joins the Chancel Choir in a Celtic Advent Carol. New Choral Scholar, Grady Ahern, will have his first solo with a favorite lullaby, *Gesú Bambino*.

Christmas Eve brings a host of angelic music from the Choir Loft.

At 4pm the Chancel Choir and Choral Scholars, joined by the Handbell Choir, will lead favorite hymns that every child can sing for the Family Service. The Offertory Anthem will be John Rutter’s *Shepherd’s Pipe Carol*. Roseann Parks and the Choral Scholars will sing a *Balulalow Lullaby* during Communion.

Sponsor a music student for just $25!

The annual Christmas Celebration Choir & Orchestra, comprised of music students and alumni from Cuesta College, will join the Choral Scholars to lead the Caroling Sing-a-Long at 10:30 pm. A chamber orchestra of flute, violin, brass, harp, guitar, and organ will fill our sanctuary with sacred sounds of joy as they enhance each carol. Solos between each set of carols by our Choral Scholars and guest artists include *O Holy Night, Silent Night, O Come O Come Emmanuel*.

At 11 pm the Mass that will usher us to Christmas Morning will begin. The Celebration Choir and Orchestra will lead the hymns, *Shepherd’s Pipe Carol* and *Balulalow* will be reprised, and a musically enhanced Gospel Reading will be featured. We will depart the sanctuary into the silent mists of Christmas Morning with our hearts and ears blessed with comfort and joy.

The ten fingers and toes of Christmas: Clare Olsen!

None of the music I have written about would be possible without our wonderful Organist, Clare Olsen! Throughout the coming weeks, you will hear the sound of the organ floating through the walls of St. Stephen’s as she prepares thousands of notes for our worship experience. Give her some love as you pass her by, (and maybe a gift certificate to Starbucks…).

—Cassandra Tarantino, Director of Music
Schedule of Music for the Services

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Music Details</th>
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<tbody>
<tr>
<td>12/14/2019</td>
<td>10:00 a.m.</td>
<td>Mission View Health Center 1425 Woodside Drive</td>
<td>Carol Set 1: with brass/organ: 109: The first Noel, v. 1-3, 96: Angel we have heard 105: God rest ye merry</td>
</tr>
<tr>
<td>12/22/2019</td>
<td>3 p.m.</td>
<td>Sydney Creek, 1234 Laurel Ln</td>
<td>Carol Set 3: with violins/harp: 89: It came upon a midnight clear 87: Hark the herald angels sing</td>
</tr>
<tr>
<td>12/24/2019</td>
<td>10:30 a.m.</td>
<td>Mission View Health Center 1425 Woodside Drive</td>
<td>Before Hymn 1: O Come Emmanuel, Asbury, Rebecca, harp</td>
</tr>
<tr>
<td>12/24/2019</td>
<td>11 p.m.</td>
<td>Mission View Health Center 1425 Woodside Drive</td>
<td>Silent Night, Gillian Pipper, soprano, Luke Gibson, guitar</td>
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<tr>
<td>12/25</td>
<td></td>
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<td>12/29</td>
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Christmas Celebration Choir & Orchestra:

Soprano: Ashlyn Emerson, Rebecca McKinley

Alto: Nikki Hernandez, Gillian Pipper, Andrea Jacot

Tenor: Andrew Ball, Eli Maxwell, Erik Viovoke

Baritone: Blake Dziez, Phil Epstein, Tim Baldwin

Choral Scholars: Hannah Slobodnik, George Garrido, Crissy Ahern


Guitar: Luke Gibson, Trumpet: Andrew Ball, Trombone: Crissy Ahern

Come Christmas Caroling!

Bring your guitar, drum, finger cymbals, or other instrument! We’ll have some jingle bells, tambourines and music with chord symbols in easy keys for sing-and-play-along on familiar Carols.

Sat. 12/14, 10:00 a.m. at Mission View Health Center 1425 Woodside Drive
Sat. 12/21, 10 a.m. at Bella Vista Care Center, 3033 Augusta Street
Sun. 12/22, 3 p.m. at Sydney Creek, 1234 Laurel Ln

At each location we’ll lead a sing-along in a main room and at Mission View and Bella Vista we’ll also wander the halls bringing Christmas joy to those in their rooms.

There will be practice sessions 5-6 p.m. Mondays Dec 2, 9 & 16 in Ramsden Hall. Attending a practice session is not required. It’s fine to just show up and join in the fun. Questions? contact Kathleen, 805-546-0880, kapennington@netscape.net

St. Stephen's Christmas Celebration Choir & Orchestra

Sponsor-a-Student!

Music students from Cuesta College will fill the choir loft for Caroling and Midnight Mass on Christmas Eve.

For just $25 you can sponsor a vocal and instrumental student and support Christmas Music at St. Stephen’s!

Make checks to:
St. Stephen’s Christmas Celebration Music

Thank you!
Treasurer’s Report

As I write this, tomorrow is our ingathering for both the 8:00 service with breakfast and our 10:00 service with brunch. I know many of you will have brought your pledge card to church. Here is an accounting of pledges we have received as of November 14th.

43 Pledges for a total of $144,313

I am updating the figures in the bulletin each week. If you still need a pledge card, please stop by the office as there are some in my inbox. I’ve enjoyed hearing the testimonials at service. It reminds me that there is a lot of love and support behind the numbers.

We have signed up with Paychex to produce payroll, tax returns, 1099’s and W2’s starting in November. We took advantage of a promotion and saved money. On that note, I have announced to the Vestry that I am “donating” my budgeted salary of $10,500 back to the church and am now a Volunteer Treasurer. This will help offset the bill from Paychex and more money can be used where needed. I’ll still have the same duties (minus payroll) of the paid Treasurer.

I would like to take this opportunity to thank you and wish you the most joyous, full of love holiday season. You are all my church family!

Mechanics Bank balances as of November 16, 2019:

Operating: $51,501.18
Money Market: $46,082.88
Endowment Checking: $9,730.31

Faithfully Submitted,
Katie Arndt, Treasurer

For Kids From Kids Toy Drive

The kids of St. Stephen’s have been holding a toy drive for children in need in our community since 2010! Shown here are photos from last year’s Toy Drive. Once again, the kids of St. Stephen’s want all of us to think of children in need around us at Christmastime, and contribute to their Toy Drive.

When you’re purchasing gifts for the children in your life, please consider also getting a gift for a child in need served by CAPSLO/40 Prado or a family in need identified by the Salvation Army. Toys, clothes, and gift cards will be collected at the back of the church at each service and by the Sunday School children during coffee hour through December 15.

Any monetary donations to be applied toward the purchase of gifts or clothing are also greatly appreciated, please make your check payable to St. Stephen’s
Values on Stewardship Sunday

On Sunday, November 17, members of the St. Stephen’s community met after each of the two services to celebrate Stewardship Sunday with a shared meal. This was the culmination of a month of sermons and personal testimonies on the subject of giving and on the importance of being members of this community. In addition to the usual practice of pledging our support for St. Stephen’s in the coming year, this particular Sunday was also the occasion to explore the values we share as a community. The exercise was facilitated by Father Ian Delinger and Bruno Giberti, using a handout that encouraged participants, first, to consider the effectiveness of our parish mission statement:

Our mission as a parish is to open our hearts to God and to share Christ’s unconditional love with the world. We do this by following three pathways:

- Working: we share our abundance, we strive for justice, and we accept our calling to protect God’s creation.
- Welcoming: We invite all to join us at every stage in their spiritual journeys.
- Worshipping: We cultivate a living tradition of liturgy and a life made holy by the sacraments.

The handout also drew from the work of Melissa Rau of the Episcopal Church Foundation. In a coming book, she explains the importance of shared values in this way:

Values are attitudes, the spirit, about which you go about ministry together. With these values, your church communicates to everyone how you’re committed to being with one another. Smart churches define their values, so everyone has the same code of conduct while moving forward in the mission. The definition of joy to one group of people may be different than how joy looks to another group. Serving can look different in one community than in another. It’s helpful to spell out together what the values mean, then to display them as a reminder about the spirit through which they’ll live into the church’s ministry. Having four to seven defined core values is ideal.

As a prompt, the handout included an extensive list of possible values, which was intended to inspire participants in creating short lists of their own individual values and those they might share with the entire St. Stephen’s community. These lists were collected along with the pledge cards; the results will be collated and shared with the vestry before a proposed set of shared values is presented to the entire community at the annual meeting in January 2020. (Congregants will still have an opportunity to contribute by leaving their lists in the collection baskets or by giving them, along with their pledge cards, to the chairs of the annual giving campaign, Bruno and Liz Frost.) This exploration of values will be the beginning of a year-long effort to develop a more complete and continuous focus on stewardship along with a stronger sense of direction for the parish.

- Bruno Giberti

THANK YOU TO Rosey Parks for 3 boxes full of great stuff to sell as a fundraiser
THANK YOU TO all of the wonderful office volunteers. You all are fantastic!
THANK YOU TO Kathleen Pennington, Jennifer Sayre, and their volunteers who helped the Children’s Workshops go so well on November 8.
THANK YOU TO Liz Frost, Bruno Giberti, and of course our Treasurer Katie Arndt for their diligent work on the Annual Giving Campaign and the Luncheon.
THANK YOU TO Gail Taylor, Kathleen and The Kids, Lee Hollister, and Edward Garner for their Stewardship testimonials.
Please join us at St. Stephen's, SLO, on Sunday, December 8th, at 3pm for a festival Advent Lessons & Carols service. The service will be a fundraiser for the SLO deanery’s Canterbury Shire Campus Ministry, and will feature (we are hoping!) jazz musicians from the Cal Poly Music Department, under the direction of Arthur White. We are still finalizing those plans, but wanted to get a notice about the event out to you.

We know that some deanery parishes are having their own Lessons & Carols service this year, but please consider joining us for this one as well if you are able, especially if you wish to support or make a donation to Canterbury. We have modified the length of the service to keep it to about an hour, and in addition to student participation, there will be a festive reception following the service!

So come one, come all, and enjoy some musical, liturgical, and culinary treats and delights this Advent, and support campus ministry in the process!

Blessings and Peace,

Chaplain Berkeley and the SLO Canterbury Foundation Board
Support St. Stephen’s Kids While Shopping for Christmas Baking

St. Stephen’s Children’s Programs is a charity registered with Ralphs Grocery Stores, so when you’re shopping for ingredients for your Christmas baking you can contribute to our children’s programs while you shop. If you haven’t already registered your club card for Ralph’s with St. Stephen’s, please do so before shopping for all those ingredients for Christmas baking, parties and family gatherings. When you register your club card with the code number for St. Stephen’s (CV931), the store will donate from 1 to 4% of your purchase to our children’s programs.

To register your Ralph’s Rewards card to provide a donation to Children’s Programs at St. Stephen’s, go to www.ralphs.com.

A Special Thank You To Stephanie Sherman….

Altar Guild would like to say a BIG THANK YOU to Stephanie Sherman who with much ingenuity and hard work cleaned, refurbished, and improved the flower window boxes which grace the Sanctuary on special occasions. Her work will be appreciated for generations to come!

Many thanks from Jennifer and the Altar Guild

Thank you for the opportunity to teach kids cooking at your church.

Here is an event recap and video I posted:


Please keep me in mind for future workshops. It would be fun to teach adults as well.

Chef Veronica Dailey
DaileyFoods.com
a plant-based culinary agency
805.440.1963
Veronica@daileyfoods.com
Victorian Christmas Historic Walk
of San Luis Obispo

Sunday, December 15, at 5:00-6:30 PM

Take a Guided stroll past 15 holiday-lit Victorian houses in the Old Town historic district to recall the Christmas customs, events, and locales of the 1890s. Children over 7 yrs. with parents welcome. Flashlights recommended. Meet in front of St. Stephen’s Church, corner of Nipomo and Pismo Streets. Leader: Joe Morris, 805-549-0355.

The Consecration of the 4th Bishop of El Camino Real

Saturday, January 11, 2020

St. Andrew’s Saratoga

RSVP information for tickets to the consecration is not yet available. However, you can be one of the first to RSVP if you sign up for our diocesan e-news, as that is where we’ll first release the link: www.realepiscopal.org/newsletter-signup-along-the-kings-highway/

The Consecration website provides a lot of the information you may have questions about, including how to join the volunteering or being a part of the Consecration Choir: www.realepiscopal.org/bishop-consecration/

If you are unable to go to Saratoga, but would like to view it with a group at St Stephen’s, please register your interest with Gail Taylor by email at gail@applynx.com
Leaving A Lasting Legacy For Our Church Family

New tax changes have increased a standard deduction for Federal Income Tax. This may warrant a change in gifting. For those interested, it would be important to consult a financial advisor. Here are some ways that gifting can contribute to the work of St. Stephen’s. Including St. Stephen’s in your will or living trust will help perpetuate the Love of God that St. Stephen’s shares with all of San Luis Obispo. Each of the options below can be designated to St. Stephen’s in general, or to a specific fund or ministry of St. Stephen’s.

Naming St. Stephen’s in your Will or Estate Plan – The “Simple” Plan: Leaving St. Stephen’s in your will or estate plan is the simplest way to leave your legacy. After caring for your family, you can name a percentage of your estate or a set amount of your assets.

Charitable Gift Annuity – Ensuring your own financial stability for life: A Charitable Gift Annuity pays you a guaranteed, fixed dollar amount each year for the rest of your life at a rate based on your age. Cash or appreciated securities serve as the capital. Upon your death, the remainder of the gift annuity transfers to the fund(s) at St. Stephen’s which you have designated. You will receive an immediate, partial income tax deduction. The minimum of $10,000 establishes a Charitable Gift Annuity.

Charitable Remainder Trust – The “Meal” is Yours; The “Leftovers” go to St. Stephen’s: With a Charitable Remainder Trust, you also receive lifetime income from your gift. Upon your death, the remainder goes to St. Stephen’s. Though more complex than the CGA, it can help minimize many potential appreciated asset issues. The minimum of $100,000 establishes a Charitable Remainder Trust.

Retained Life Estate – The Big Gift: One or more of the assets which you own at the time of your death (home, farm or land) can be bequeathed to St. Stephen’s, while retaining control of the asset(s) while you are living. Upon your death, the property transfers to St. Stephen’s. At the time of the gift, you receive an immediate, partial income tax deduction for this future gift.

Required Minimum Distribution – For those seniors age 70 1/2, contributions can be made directly from and IRA account to a charity without counting toward income. This mechanism disburses the contribution to St. Stephen’s in the tax year.

Discuss the options further with The Rector.