

# The Witness

Volume 28, Issue 12

Welcoming Worshipping Working

December 2024

## Special points of interest:

### Sunday

8:00 AM Service  
10:00 AM Service with coffee hour following the service

### Monday

8:30AM Prayers & Pastries at The Bridge Café—1074 Higuera Street, San Luis Obispo

### Wednesday

12:15 PM Service



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## It will always be Christmas!

By The Rev Ian M Delinger, Rector

There are many people around us who believe that Christmas should no longer be a Christian or religious holiday because more people celebrate it as a secular holiday. Let them have their Winter Festival. That's fine. For us, Christ was never taking out of Christmas, because by the very nature of the word, Christmas is about Christ. The time of year for the Birth of Christ and the decorative customs around it are immaterial to the word "Christmas" and its meaning. We could move the date and get rid of the decorated trees, but we would still call it Christmas...even call it XMAS! To that end, I will share my sermon from Christmas 2023.



Fr Ian's toppled Christmas Tree made from wine bottles. Despite being toppled, it remained in place for several months as a reminder that Christmas isn't about decorations – it's about Christ.

The War on Christmas starts earlier every year. It begins with one little word: XMAS! XMAS is short and easy to write. "Keep the Christ in Christmas!" they shout! A "blasphemous omission of the name of Christ" decries one far-right demagogue. (Gerald LK Smith) "A war against the name of Jesus Christ" says one dynastic evangelist. (Franklin Graham) But what of history? Have they seen the Greek Letters *Chi-Rho*? What look like X and P to you and me. But to ancient Greeks they are C & R. They begin the name of Christ! They become *Christus Rex*, Christ the King! C & R / X & P – seen by Emperor Constantine at the Milvian Bridge. The name of Christ painted on his soldiers' shields. A promise of victory, and the world's most consequential conversion. An Emperor discovered Christ in the letters X & P. History shows X for Christ in 1100. *X'temmas* for Christmas in 1551 England. Has the war on Christmas been raging all this time? But what of history and facts? Who has need of them? But

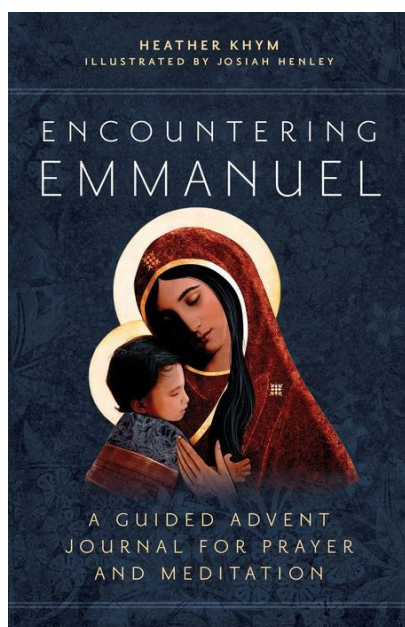
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then a glimmer of hope for facts and science. It's 1957 and conservative *News and Views* attacks XMAS as "X=The Unknown Quantity". Yes! Yes! In math and science, X is the unknown quantity. So you know some algebra! A little bit of science and facts! Use X to find the unknown quantity of God's Love through Jesus Christ. By the simplest algebra in school, X would be infinite! Infinity is indeed the ultimate unknown quantity! If X=TheUnknownQuantity, and X is InfiniteLoveOfGod, and the InfiniteLoveOfGod=Jesus, then ... then ... X=Jesus! That's how algebra works! Who says you'll never use math! X – the unknown quantity – the Infinite Love of God – appeared and saved us! We find X in more places than algebra. X marks the spot – the spot of the discovery of hidden treasure. A treasure hidden, wrapped in bands of cloth and lying in a manger. X marks the spot where the world and God collide, wrote my wizened summer camp director (Roger Sasse) X & P mean Christ the King. *Christus Rex* with a crown – the window of our Choir's view. X the St Andrew's Cross – hung upside down. A wooden X – a reminder of Andrew's devotion and unwillingness to be crucified in the manner of Christ. X-Rays let you see inside...Christ sees your needs before you ask. CTRL-X to cut, to wipe away, CTRL-Christ to wipe away your sin and sorrow. The new X – we all know what it was formally known as – a way to get the Good News of X to millions in 280 characters. X for multiplication ... multiplying Jesus' Love to infinity and beyond! Put an X in the box to show you agree: Yes! Affirm! I'm in! Amen! X a Simple letter. A simple word. The Word Made Flesh. XMAS cannot be the war on Christmas. The greatness of Christ is crammed into one small letter! The greatness of the Messiah is crammed into one small child! XMAS is not the war on Christmas. But the X in XMAS is the Peace to end all wars.



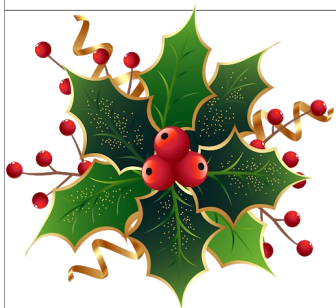
## Advent Retreat



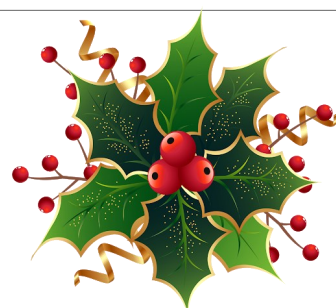
On Saturday, December 14, The Rev Canon Martha Korienek, Canon to the Ordinary, will lead a retreat using the book *Encountering Emmanuel* as our muse. This will be at St James' in Paso Robles from 10am to 3pm. There is a \$10/person donation to cover lunch.

Registration information is here: <https://forms.gle/44s3Nb9vc4RTabdy6>

Find *Encountering Emmanuel: A Guided Advent Journal for Prayer and Meditation* by Heather Khym, Josiah Henley (Illustrator) at your favorite bookseller. Financial assistance for the book and the retreat are available. Please see Fr Ian.



## Wearing Name Tags Enriches our St. Stephen's Church Community



Churches are a place where fellowship and connection are essential to grow a church community. At the pledge ingathering held after the 10 o'clock church service on October 27<sup>th</sup>, the one aspect of St. Stephen's that every table mentioned as a reason for attending was the community of our members.

Our Bishop, Lucinda, believes in name tags fostering a welcoming community and has asked that the members of her churches wear them.

Here are a few compelling points I found on why we should wear our St. Stephen's name tags when attending services:

- **Creates a Welcoming Atmosphere**

Church is a place where everyone should feel welcomed. Name tags are a small gesture that can make newcomers feel more at ease. By wearing a name tag, you are saying, "I'm open to meeting you, and I want you to know my name."

- **Foster Genuine Connections**

Knowing someone's name is the first step in building a meaningful relationship. When church members wear name tags, it becomes easier to strike up conversations and remember each other's names. This helps foster a stronger sense of community and belonging.

- **Making Newcomers Feel Included**

For someone new to St. Stephen's, it can be intimidating to step into an unfamiliar environment. Seeing name tags can help make introductions smoother. It shows that St. Stephen's is friendly and open, encouraging them to return and get more involved.

- **Strengthens Church Culture**

A church thrives on relationships and shared experiences. By wearing name tags, members can easily recognize and remember each other, which strengthens the church's culture. It also encourages more interactions, which hopefully will lead to deeper spiritual connections and collaborations.

Wearing a name tag at church is a simple yet powerful way to enhance our community. It helps create a welcoming atmosphere, fosters genuine connections, makes newcomers feel included, and strengthens the overall church culture.

Thank you to those who regularly wear their name tags. To those who have gotten out of the habit, please try to remember to wear your name tag the next time you come to church. If you are new to St. Stephen's or have misplaced your name tag, please email me and I will see that you receive a new one.

Look forward to hearing from you.

*Kay Lewis*  
[cklewis2@sbcglobal.net](mailto:cklewis2@sbcglobal.net)

## Hands on Stewardship

**Thank you to** Adele Butterfield, Bill Crewe, Kay Lewis, Elizabeth Potter and Kathleen Pennington for counting the collection and preparing the deposits during November.

**Thank you to** Nancy Cook, Elizabeth Potter, Cheryl & Craig McCollum, Charleen VonGortler and the Coffee Committee for hosting coffee hour in November.

**Thank you to** The Choir and Lee Hollister for clearing out the hall and kitchen for cleaning, and then moving everything back!

**Thank you to** All who supported the Food Bank Turkey Trot and Hospice Light Up A Life.

**Thank you to** Everyone who took The Rev Dr John Seymour on day trips.

**Thank you to** Ethan Stan and Spud Schroeder for taking the trash cans to the street for pick up each week.

**Thank you to** Kathleen Pennington, Elizabeth Potter and Gail Taylor for teaching Sunday School in November.

**Thank you to** Gail Taylor, Nancy Deovlet, Elizabeth Potter and Cheryl McCollum who fold, tape and label The Witness every month.

**Thank you to** Elizabeth Potter for helping with the celebration cards.

**Thank you to** Clark Lewis, Cheryl & Craig McCollum for picking up the no cook bags to distribute to those in need.

**Thank you to** Craig McCollum, Clark Lewis, and Beau Parks for live streaming the November Sunday Services.

**Thank you** for reading The Witness and watching the services at home.

SO  
VERY  
Thankful



### Sunday Servers' Training January 18, 2024

10am – Ushers & Lectors  
11am – LEMs

All existing Ushers, Lectors and LEMs should attend this training. If anyone is interested in becoming an Ushers, Lector or LEM, please contact Fr Ian to discuss.

### Reminder:

**The church office will be closed  
on the following dates:**

**Wednesday, December 25  
Thursday, December 26  
And  
Wednesday, January 1**

### General Information

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 Episcopal Church

The Church's e-mail address is: [office@ststephensslo.org](mailto:office@ststephensslo.org)

Contribution of articles is encouraged. Please e-mail submissions to [witness@ststephensslo.org](mailto:witness@ststephensslo.org)  
The deadline for emailed submission of articles is the third Friday of the month. Email any questions to [witness@ststephensslo.org](mailto:witness@ststephensslo.org) © Copyright 2024 by St. Stephen's Episcopal Church. All rights reserved.

POSTMASTER: Please send address corrections to: St. Stephen's Episcopal Church, 1344 Nipomo Street, San Luis Obispo, CA 93401-3935

## Donations

If you would like to make a donation to  
St. Stephen's Episcopal Church

You may go to this  
website:  
<https://tinyurl.com/SSECDonate> or scan  
the QR Code and it  
will take you directly  
to the page.



## Spread Joy with Christmas Caroling!



For several years folks from St. Stephen's have gone to local care facilities to lead Christmas sing alongs and residents really enjoyed the opportunity to sing old familiar Carols together. Our first Caroling Adventure for 2024 will be at San Luis Post Acute (3033 Augusta), on Saturday, December 7, from 2-3 pm. We'll be going to three more locations through December.

Come, sing along with us at one or all four locations, as fits your schedule. 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. Look for bookmarks in the hymnals and notices on the bulletin board in the Parish Hall for more details or contact Kathleen, 805-546-0880, [kapennington@netscape.net](mailto:kapennington@netscape.net)



## For Kids From Kids Toy Drive

Once again this year the kids of St. Stephen's will be gathering gifts to give to children in our community who are in need. The idea started in 2010 when two young girls in our Sunday School noticed homeless children in SLO and wanted them to have a good Christmas. When you are purchasing gifts for the children in your life, please consider also getting a gift for a child in need.



Donations of new, unwrapped toys, games, clothes, gift cards and monetary donations (checks made payable to St. Stephen's Episcopal Church) will be collected at the back of the church at each service through mid-December.

"Wish lists" will be posted on the bulletin board in Ramsden Hall and printed on bulletin inserts, but any kid-appropriate gift is welcome. If you've been given gift cards that you're not likely to use, consider re-gifting them to our toy drive. If you'd like a wish list emailed (or snail mailed) to you, contact Kathleen ([kapennington@netscape.net](mailto:kapennington@netscape.net), 805-546-0880). Of course, checks dropped into the collection plate or mailed to the church are welcome, too. Write "Toy Drive" on the memo line. The church's mailing address is St. Stephen's Episcopal Church, 1344 Nipomo, San Luis Obispo, CA 93401.

## Sexton's Report

Thanksgiving to all who helped at our work day in September. We had a great paint crew that painted room 4-5 that was headed by Rosey Parks, Rick and Sophia. Craig McCollum spent more than just the workday pressure washing the walls of the planters and Cheryl McCollum and I cleaned out all the ground drains in the patio next to Grandmother's House.

Jamie Hess and Father Ian headed up reorganizing files in the Treasurer's Office, much of which has now been shredded or re-filed. I recently rebuilt and repainted the door covering access to a clean out at the corner of Ramsden Hall and the Patio. Much was accomplished and thanks to all of you who participated.

More recently the baseboards were replaced in Rooms 4-5 thanks to Gus Gibson. Gus got the job done in 2 hours, when it would have taken me 2 weeks! Kathleen Pennington has moved the children's chapel into Room 4, and I would welcome suggestions about what floor covering we should choose.

Many day-to-day items have been remedied and I would welcome your ideas on any projects you would like to see done.

*Lee Hollister  
Sexton*

## The Parish Annual Meeting: January 26, 2024 after the 10am Service

Mark your calendars for the Annual Meeting. This is when we do the official business of the parish, required by law. We will elect 3 Vestry members for 3-year terms and 1 Vestry member for a 2-year term since we did not fill the seats at the last Annual Meeting. We will give our thanks to Jim Gates, Shannon Larrabee and Elizabeth Potter for their 3-year term of service. And we will elect Delegates to Diocesan Convention. If you would like to enquire about nominations, please see one of the 3 mentioned above who form the Nominations Committee.

In order to allow more time for dialog about the work and ministries of the parish.

The morning will look like this:

- ◆ Opening Prayer
- ◆ Presentation of Candidates, Distribution and Collection of Ballots
- ◆ Motion to Accept the Reports as presented
- ◆ Presentation of the Budget and Voting
- ◆ Motion to Adjourn the BUSINESS portion of the Meeting
- ◆ Lunch with a Review of 2024 followed by Ministry Highlights and the opportunity to dialog with heads of ministries.
- ◆ Parish-wide conversation about a partnership with SmartShare Housing

The Annual Report will be available to members of the congregation no later than January 19. To request it in electronic form, please contact Fr Ian the week prior. Voter and candidate eligibility includes having pledged or been a giver of record in 2024 and 2025 and a communicant in good standing. The term for a Vestry member is 3 years (with one 2yr term); for Delegates is one year with the commitment to attend 4 meetings during the year and Diocesan Convention via Zoom on Saturday, November 1, 2025.

## From the Vestry

The Vestry meets on the 2nd Sunday of the Month to discuss the business affairs of the parish. We had a conversation meeting on November 10. Here are some highlights:

- \* The Treasurer relayed positive news about Annual Giving Campaign. The target for pledges was exceeded, which puts us in a good position to fund all of our ministries and possibly have a surplus that will refill the coffers.
- \* The Vestry reviewed the Ingathering Coffee Hour conversation and is processing the feedback for further reporting back and next steps.
- \* Fr Ian provided an update on our space use and relationships with Grass Roots II and CAPSLO. It has been a bumpy year with Grass Roots, but with new suggestions and connections, there are hopes that operations will smooth out over the course of 2025. The user agreement with CAPSLO is still being reviewed, and their presence may help with the operations of Grass Roots.

The next meeting is December 8, 2024. If you have an issue that you think should be addressed by the Vestry, please submit your request no less than 2 weeks before the next Vestry Meeting to the Rector or Wardens. All Vestry Meetings are open to members of the parish. Requests to speak can be made, approved on an individual basis. Executive Sessions are closed to Vestry members only, including the Clerk, Treasurer and Rector.



## Adult Ed: Christianity and the Book of Isaiah—Cancelled

A 2-session course will be held on Wednesdays December 4 and 11 at 1pm in Ramsden Hall. It will be taught by Lenny Erickson who taught Philosophy and Religion at Cuesta College for 33 years, and, upon retirement, short courses in philosophy and religion for Cuesta College and for the community for many years. She has an MA in Philosophy from the University of Chicago. Come to the 12:15 Service, bring your lunch and we'll learn about the foretelling of Jesus found in the Book of Isaiah.

## A New Way To Give

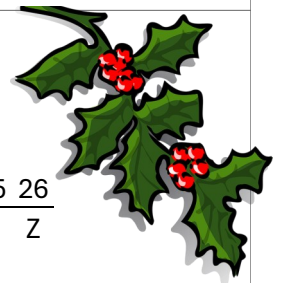


There is a new way to give electronically. Scan this QR code or go to <https://tithe.ly.com> and search for St Stephen's San Luis Obispo.

To designate your contribution, use the dropdown box to choose the purpose of your donation. Of course, you can still give by cash or check.

## Annual Reports Due: December 31, 2023

Reports of Ministries for the Parish Annual Report are due on December 31. For those of you who lead ministries of St Stephen's, please have your Reports to Fr Ian, in electronic form, by December 31, 2023.



### Don't Miss Christmas SECRET MESSAGE

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

20	8	5	7	9	6	20	15	6

3	8	18	9	19	20	13	1	19	9	19

6	15	18	5	22	5	18	25	2	15	4	25

And the angel said unto them, Fear not: for, behold I, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. Luke 2:10-11 (KJV)



Answer: The Gift of Christmas is for Everybody

Created for Sermons 4 Kids by La Juanna Kotix

## Christmas Flowers

Each year the Altar Guild decorates our church with beautiful greenery and vibrant flowers for Christmas Day. If you would like to donate toward the Christmas flowers, please fill out this form with a check made payable to:

St. Stephen's Episcopal Church on the memo line write: Christmas Flowers

Place it in the offering plate or mail it to:

St. Stephen's Episcopal Church, 1344 Nipomo Street, San Luis Obispo, CA 93401

Please Print Clearly:  
Name of Donor:

\_\_\_\_\_

Memorial or thanksgiving to be noted in Christmas Service Booklet:

\_\_\_\_\_

*Deadline for inclusion in the Service Booklet is  
December 18th*





# Celebrations for December

### Anniversaries

Dick & Kate Riggins 23-Dec

### Birthdays

Nancy Cook 2-Dec

Eli Enney 4-Dec

Stephanie Olsen 5-Dec

Kathanne Lynch 11-Dec

Isabella Preston 15-Dec

If you would like us to help you celebrate your special day, please reach out to the office to have you and your family members added to the list.

Email: [office@StStephensSLO.org](mailto:office@StStephensSLO.org), Phone: 805-543-7212, or 1344 Nipomo Street, San Luis Obispo, CA 93401



## Bible Selections for December

	1-Dec-24 Advent 1C	08-Dec-24 Advent 2C	15-Dec-24 Advent 3C
1st Reading	Jeremiah 33.14-16	Baruch 5.1-9	Zephaniah 3.14-20
Psalms	Psalms 25.1-9	Canticle 16	Canticle 9
2nd Reading	1 Thessalonians 3.9-13	Philippians 1.3-11	Philippians 4.4-7
Gospel	Luke 21.25-36	Luke 3.1-6	Luke 3.7-18
	22-Dec-24 Advent 4C	24-Dec-24 Christmas Eve	25-Dec-24 Christmas Day
	29-Dec-24 Christmas 1		
1st Reading	Micah 5.2-5a	Isaiah 9.2-7	Isaiah 9.2-7
Psalms	Psalms 80.1-7	Psalm 96	Psalm 96
2nd Reading	Hebrews 10.5-10	Titus 2.11-14	Titus 2.11-14
Gospel	Luke 1.39-55	Luke 2.1-20	Luke 2.1-20
			Isaiah 61.10-62.3
			Psalm 147.13-21
			Galatians 3.23-25; 4.4-7
			John 1.1-18

## Christmas Cards from the Rector

In December, a meme went around social media:

This has been my practice for about 20 years now. As you know, I don't send Christmas Cards. Thank you all for your cards. They truly brightened up my home as the primary form of Christmas décor. In lieu of Christmas cards for the parish, I made a donation to Episcopal Relief and Development in the name of St Stephen's. This year, I donated toward Vocational Training for Women.

The gifts provide women with opportunities to learn critical job skills that will help them gain confidence and financial independence..

At Episcopal Relief and Development:

works in collaboration with church partners and other local organizations to facilitate healthier, more fulfilling lives in communities that are struggling with hunger, poverty, disaster and disease. We also work around the world and here in the US responding to and rebuilding after disasters. Our programs impact the lives of over 3 million people annually. We respect the dignity of all people and view them as our neighbors, working alongside participants regardless of religious affiliation or background. Our unique expertise, experience and practical knowledge allow us to guide communities to lasting change with a focus on three key priorities: Women, Children, Climate.

Thank you again for your cards and gifts. May 2025 bring you joy and peace and every blessing that God has in store for you.

*The Rev Ian M Delinger*



## Treasurer's Corner

### Financial Outlook for 2025

As a professional skeptic, I nevertheless must admit our outlook for this year is outstanding and our outlook for 2025 is better than all anticipations.

This year we had major events which greatly impacted our financial status.

The ReFresh St. Stephens Campaign exceeded all expectations and funded several needed projects (like new carpeting in the sanctuary) as well as established funds for the next several years of capital improvements. The generosity of one parishioner in creating the Matching Donation Campaign of a \$20,000 challenge resulted in parishioners donating \$25,000 over their current pledges resulted in injecting \$45,000 into our Operating Account. Most importantly, this reversed the downward trend of deficit operating results of several years which drained our available funds.

Enough of the great results of 2024. How does 2025 look for St Stephens in its financial perspective? Are we going to have another year of financial struggle and be forced to rely on the results of 2024 to carry us over a budget shortfall? The answer is a resounding **NO!** The outlook for 2025 shows we are going to have a great year financially which will benefit all our ministries and programs to a degree more than anticipated.

We established an Aspirational Budget for 2025 based on Aspirational Pledging of \$191,450. Historically, when we finalized the budget for the next year we have had to cut ministries and programs as pledge campaign results fell short of the Aspirational Pledging.

To date, we have received a total pledges of 204,090.00 which exceeds our Aspirational Pledging goal of \$191,450 by \$12,640. This is outstanding. However, as of today we have not received pledges from seven parishioners who last year pledged and donated a total of \$23,930. Thus we are looking at potentially receiving that much more in pledging for 2025 – assuming those parishioners give the same amount as in 2024. This creates a likely result of receiving a total pledging of \$228,020 which is \$36,570 more than our Aspirational Pledging target. We must finalize the 2025 pledging before November 30 so we can create our budget for 2025.

Let us look a bit deeper into the pledge results thus far:

- We lost 3 parishioners who pledged a total of \$9,100 in 2024.
- Of the parishioners who have pledged thus far, their total pledges increased by \$22,272 over their 2024 pledges.
- New parishioners pledged \$39,650.
- However, \$30,000 of the \$39,650 came from one parishioner.
- With the pledging improvement, we will look at expanding the scope of selected ministries and programs.
- We recognize we must create a balanced budget but more than that, we also must budget to add a substantial amount to our Operating funds to provide a cushion for the future.
- The Finance Committee will meet the first week in December to recommend a final budget for Vestry approval.

Thanks for all you do for St Stephens!

*Yours in Worship,  
Bill Crewe, Treasurer*

## When We Come – Part 2

By The Rev Ian M Delinger, Rector

From my January 2024 article: Epiphany is the time we honor the manifestation to the world of the Christ Child as the long-awaited savior. That is accomplished through the story of the wise men from the East visiting the Holy Family, and they brought gold (for Jesus as king), frankincense (for Jesus as Divine) and myrrh (for Jesus' eventual suffering and death).

Fast-forward to the inter-war period, and another visitor offered a gift: Me and my drum. The Little Drummer Boy was written in 1941 and popularized in a 1958 recording by the Harry Simeone Chorale. The drummer boy's gift was not nearly as grand, but it was all he had ... his Gift of the Spirit ... to offer Jesus.

Thinking about gift-giving at Epiphany made me wonder what I would give to the Christ Child if I were to be in that situation. If you were to be invited to meet the Messiah, the Son of God, Emmanuel: God with us, what would you bring as a gift?

You have had all year to think about it, and now Christmas and Epiphany are fast-approaching. What would you bring as your gift? I've set up an online form that you can fill out with your gift. You can complete it anonymously or include your name. I'll find some way to share the gifts that we would bring to the Christ Child if we were invited ... or that we should already be bringing through our daily living in the life of Jesus. Find the form here through January 6: <https://tinyurl.com/StSt-Gift-I-Bring>



Damaged drum found during a clear out at St Stephen's which became a gift to a local drummer who will restore it and give it new life.



### Victorian Christmas Historic Walk

**Sunday, Dec. 17th, 5–6:30 p.m.**

Step back in time with a guided stroll through 15 beautifully lit Victorian houses in the SLO Historic District. Discover the Christmas customs, events, and landmarks of the 1890s. Bring a flashlight to enhance your experience.

**Meeting Point:** In front of St. Stephen's Church, at the corner of Nipomo and Pismo Streets.

**Leader:** Joe Morris | 805-549-0355

We look forward to seeing you there!

## Leaving A Lasting Legacy For Our Church Family

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. For those interested, it would be important to consult a financial advisor.

**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 70½, you can give any amount up to \$100,000 from your IRA directly to St. Stephen's. The gift is made directly from an IRA account without counting toward income. You will not pay income taxes on the transfer. Your IRA administrator must remove the funds from your account by December 31 for your donation to qualify for that tax year. Discuss the options further with The Rector.

### Appreciated Securities

By donating appreciated securities that you have owned for longer than one year, you receive the same income tax savings as you would by making a gift of cash. You also eliminate paying any tax on the appreciation.



# St. Stephen's

Episcopal Church

Welcoming Worshipping Working

1344 Nipomo Street  
San Luis Obispo, CA 93401-3935

805-543-7212  
office@ststephensslo.org  
www.ststephensslo.org  
Office Hours: Mon-Thurs. 9am-1pm

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Non-Profit Organization  
U.S. Postage Paid  
San Luis Obispo, CA 93401  
Permit No. 57

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**Electronic Service Requested**



**A VERY MERRY  
CHRISTMAS**  
and Happy New Year!

## **Blue Christmas Service: Sunday, December 15 @ 3pm**



Christmas is sometimes difficult for people, and instead of the “happiness” that is forced upon us by the hyper-commercialization of Christmas, many people are “blue” during December. This service is an opportunity for those who find Advent and Christmas difficult to acknowledge that and to be held by God through our difficult times. It will be held Sunday afternoon at 3pm. It will be a Healing Service with Eucharist.

### **Christmas Services**

December 24 @ 4pm – Christmas Eve Service

December 24 @ 11pm – Midnight Mass (with a Carol Sing-a-Long at 10.30pm)

December 25 @ 9:30am – Christmas Morning

