A Note from Pastor Erik ...

I’ve definitely always loved Christmas. From a young age I have great memories of decorating the house, and especially having a large beautiful Christmas tree. My mother always had a Christmas party for her friends one afternoon each December and I’d rush home from school knowing that some of them would still be around, and hopefully my mother’s famous chicken wings might even be as well. I loved the way that Christmas was special.

Christmas was and is special – and different, too. We change our homes and our church and sometimes even our cars with decorations. Chicago is decorated, there’s music on the streets, people are festive.

While the first Christmas probably looked nothing like our Christmas, it was certainly special and different. In fact, it was arguably the most special and different moment in the history of the world. Special and different. God became human – what we call the “incarnation” of God. No other religion believes this – it is special and different.

During this advent season, as we prepare for Christ’s birth, and as we see all of the things around us that remind us that the world is a little different at Christmastime, my hope is that we’ll also use this time as a reminder that God was up to something special and different when God chose to dwell among us – to live among us.

This is a difficult concept to understand and, yet, the most foundational to our faith and our identity as Christians. It is mysterious, for sure. And it raises so many questions – ask them! Struggle with the questions about what it means that God did this. Too many people leave the church not because they have questions (or even doubts) but because the church doesn’t make room for their questions.

Friends, may we be a community that lives into the mystery of the incarnation and acknowledges the great wonder of the incarnation as we seek to be ones who follow this God who is special and different.
**Guest Preacher on December 29**

On December 29, we will welcome Reverend Dr. Barbara Wilson from the staff of the Presbytery of Chicago as our preacher. Barbara is the Director, Collaboration and Community Partnerships for the Presbytery of Chicago. She is also an adjunct professor (Mission, Ministry, Leadership) for the Doctor of Ministry programs at McCormick Theological and Bexley Seabury Seminaries in Chicago. A native of Memphis, Tennessee, she has called Chicago home for 33 years. Barbara endeavors to live with integrity and joy. Help us welcome her to PCWS!

**Presbyterian Women**  
**December 5, 11:00 a.m.**

Presbyterian Women welcome the holidays with an exciting program Thursday, December 5, 11:00 a.m. at PCWS. “CHRISTMAS (AND MORE) WITH ANDY WILLIAMS” will be presented by John Boda through pictures and music providing snippets from the life and works of Andy Williams. Lunch will follow the program. Invite a friend. Please call the office (708-246-5220) to make your reservation. Cost for lunch is $12.

The Thank Offering is a Presbyterian Women’s offering, received in the fall each year. It gives women a tangible way to express their gratitude for the special blessings in their lives. Thank Offering grants range from $5,000 to $50,000. At least 40 percent of the offering funds health ministries. You can find additional information online.

Don’t forget to make your annual pledge to Presbyterian Women.

**December Circle . . .**

. . . will be held around the Christmas tree at Sue Eck’s home at 12:30 p.m. on Thursday, December 19. A light lunch will be served prior to the study of lesson four (“Honor your father and your mother.”)

**Session Scroll**

The Session met Wednesday, November 20. Highlights of the meeting:

- Approved a new logo for PCWS to be introduced in January.
- Reviewed 2019 financials and approved year-end spending on capital projects including deep cleaning first floor floors and some improvements in the kitchen.
- Discussed the 2020 budget and plans to approve it in December.

**Congregational Meeting - December 15**

There will be a congregational meeting following worship on December 15 for the purpose of hearing a report from the Congregational Nominating Committee, to vote on the nominations of church officers and on Pastor Erik’s proposed 2020 terms of call.

**OUR PASTOR**

The Rev. Erik Khoobyarian, Pastor  
Email: erik@presbyws.org

For a complete list of our staff, visit our website: www.presbyws.org.
**Pastor’s Bible Study**

Wednesdays, 2:00 – 3:00 p.m.  
All are welcome to join Pastor Erik in the Graham Charter Room for Bible Study to discuss the passage for the upcoming Sunday. No preparation is necessary. We will meet on December 4, 11, and 18 but not on December 25 (Merry Christmas!) or January 1 (Happy 2020!). We will resume on January 8 ... maybe coming to Bible Study could be a good New Year’s resolution!?  

**Christmas Poinsettias**

Christmas Poinsettias will again be used to decorate the Sanctuary on Christmas Eve through worship on Epiphany Sunday, January 5. You are invited to sponsor one or more plants in honor or memory of loved ones or in dedication.  

If you wish to sponsor a poinsettia plant for our Christmas celebration, you may sign up online or on the signup sheet in the lower level hallway. The cost per plant is $15, and the last day to order and provide dedication information is December 18. When you sign up, please indicate your dedication, and:  

1) take your plant home after the Christmas Eve 10:00 p.m. service,  
   or  
2) have your plant delivered to a member or friend of the congregation after Epiphany.  

Payment at the time you sign up is appreciated. You may pay online or send your check made payable to PCWS with a notation for “Christmas flowers.”

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**Reflections on Early Morning Bible Study**

Early-morning Bible Study? Be at church by 7 a.m.?  
Homework? Be able to think at that hour of the morning?  

Pastor Erik’s sermons have encouraged me to engage more with the PCWS community, with the Bible, with my faith. And most mornings, I need a reason to get moving earlier, though I hate to admit it. So, I gave the fall session of early-morning study a try. We would be reading a book by Rob Bell called “What is the Bible? How an Ancient Library of Poems, Letters, and Stories Can Transform the Way You Think and Feel About Everything”. In fact, we weren’t actually studying Bible passages, but instead learning what the Bible is. Maybe I’d be OK.  

I discovered:  
- Lots of others (as many as 20 some days) giving it a try, some for the first time, like me.  
- Loving acceptance of differences of opinion.  
- Interesting questions and a safe space to ask them.  
- Engaging discussions from a variety of faith perspectives.  
- New outlooks and new insights on an ancient text.  
- Manageable homework and no penalties for the occasional lapse.  
- Honest discourse, lingering musings, more to ponder and consider later.  
- Genuine laughter, warm embraces, ongoing concerns, hot coffee.  
- Friends to exercise with after class.  
- Infinitely more benefits than I expected.  

Ultimately, I discovered that The Bible is more complex and interesting than I ever knew. It includes a variety of types of literature, it has a story arc with recurring themes, and applying historical and original-language lenses allows you to see things you never expected.  

And I discovered that I need others to discuss The Bible with, dig into it, give me their perspectives and help me grow in my understanding of it. I cannot study alone in the same way, with the same interest and enthusiasm.  

And I’d love to do it again – even at 7 a.m.  
Kay Kelly
Advent

First Sunday of Advent—December 1

**Hanging of the Greens:** During worship on the first Sunday of advent, December 1, we will be joining in the traditional practice of bringing greens into the sanctuary along with bringing in some other symbols of the faith and lighting our advent wreath. Join us for this service of “Hanging of the Greens” and starting our journey toward the nativity!

Second Sunday of Advent—December 8

**Advent Fair, Alternative Giving Fair, Cookie Walk:** December 8 will be a busy morning at PCWS and you’ll want to make plans to be there! Following worship, we will have our annual Alternative Giving Fair in the Graham Charter Room with lots of opportunities to purchase gifts that benefit nonprofit organizations and missions supported by PCWS (see the article on page 8.) In the Jones Room, there will be fellowship and a wide variety of crafts. Upstairs in the Upper Room, our youth will be selling beautiful and delicious homemade cookies by the box (give generously!) to raise funds for next year’s mission trip. This annual advent celebration is a wonderful way for us to gather as a church family and celebrate joyfully with one another!

Third Sunday of Advent—December 15

**Christmas Pageant:** December 15 at 4:00 p.m. is our annual Christmas pageant! Everyone is invited to come and be led in a time of celebration, drama, and worship by the children of PCWS as they tell the story of the first Christmas. After the Pageant there will be time for fellowship with cupcakes and beverages.

We are seeking assistance on Sunday December 15 at 3:15 p.m. with make-up and costumes. Please contact Laurie Merrifield if you can help!

Fourth Sunday of Advent—December 22

**All Church Caroling:** Continuing a wonderful tradition at PCWS, we will gather at church on December 22 at 3:00 p.m. and board a school bus to visit PCWS members and friends throughout the area to bring them Christmas cheer by singing Christmas carols! We’ll return to PCWS at around 5:00 p.m. and those who wish to do so will go out for pizza together. [Signup Online!]

Longest Night Worship Service
December 19, 7:30 p.m.

For many people, holidays, and especially Christmastime, can be challenging because of the emotions it can stir up. Historically, advent has been a time where the church recognizes the complexity of emotions that come with the anticipation of Jesus. We can sit with our sadness and pain while also recognizing that we follow a God who brings joy and peace. On Thursday, December 19, at 7:30 p.m. we will have a service of worship in the Sanctuary that will seek to acknowledge this tension and complexity. All are invited to take a step away from the busy attractions (and distractions) of Christmas and step into an experience of personal examination and worship on this night close to the shortest day of the year and the longest night.

Christmas Fair, Alternative Giving Fair, Cookie Walk:
December 8 will be a busy morning at PCWS and you’ll want to make plans to be there! Following worship, we will have our annual Alternative Giving Fair in the Graham Charter Room with lots of opportunities to purchase gifts that benefit nonprofit organizations and missions supported by PCWS (see the article on page 8.) In the Jones Room, there will be fellowship and a wide variety of crafts. Upstairs in the Upper Room, our youth will be selling beautiful and delicious homemade cookies by the box (give generously!) to raise funds for next year’s mission trip. This annual advent celebration is a wonderful way for us to gather as a church family and celebrate joyfully with one another!

Christmas Eve Worship
December 24

5:00 p.m.—Join us for a family-friendly candlelight worship service for all ages.

10:00 p.m.—Join us to celebrate Christmas with communion and candlelight as we welcome the Light of the World! (Note the new earlier time this year!)
Hear Ye, Hear Ye, the Musical Sounds of the Season will be abounding during the month of December in Worship.
Come One, Come All each week to PCWS!
December 1st - Hanging of the Greens: Chancel Choir
December 8th - Bell Choir
December 15th - Brass Ensemble
December 22nd - Chancel Choir and Julie Spring, guest harpist

Chancel Choir: Do you enjoy singing but are afraid because you don’t read music, DON’T BE! You don’t have to read music to be in the choir, so why aren't YOU in the choir? We would love to have you join us for Advent - it is such a wonderful time to sing of the birth of our Savior, please consider joining us!

Chancel Choir Rehearsals:
Thursday, December 12th, from 6:30-7:30 p.m. and Thursday, December 19th from 6:00-7:15 p.m. (note the earlier start time due to the Longest Night Service at 7:30 p.m.)

The Chancel Choir sings in church on Sunday, December 1st (rehearse at 8:15 a.m.) - December 22nd (with harp), and the Christmas Eve service on the 24th at 10:00 p.m.

Handbell Choir: Will be playing on Sunday, December 8th.

Charitable Giving

The end of the year presents an opportunity to make a last-minute gift to PCWS while potentially reducing your federal tax liability. As many realized earlier this year when filing 2018 income tax returns, the tax benefit of making charitable contributions is limited. That’s because single taxpayers have a standard deduction of $12,200 and married filing joint taxpayers standard deduction of $24,400. The amounts are higher if you are over the age of 65.

There are still strategies, however, to reap the tax benefits of charitable contributions. Those over the age of 70 ½ and required to take minimum distributions from IRA’s (individual retirement accounts) can reduce taxable income by sending the distribution to PCWS, or any qualified charity for that matter. Asking the IRA custodian to send the money directly to the charity is called a “qualified charitable distribution.” This move provides a tax benefit because the amount of the distribution is not included in taxable income. Itemizers and non-itemizers benefit. A maximum of $100,000 annually can be sent as a qualified charitable distribution.

The mechanics can be a bit tricky, as the IRA custodian is still required to send the donor a Form 1099-R showing the contribution as taxable income. Your tax professional, however, should be familiar with how to report the distribution on a tax return so the distribution is neither taxed nor draws the attention of the Internal Revenue Service computers that send out notices asking why certain distributions weren’t reported on your tax return. Worst case, a letter might need to be sent to respond to an IRS notice explaining the distribution was given directly to the church. The distribution must be from a taxable IRA. The strategy is not allowed for pension or 401k distributions.

For those younger than 70 ½ and not taking required minimum distributions from IRAs, the strategy to reap a tax benefit of contributions requires a bit more planning. It typically entails accelerating charitable contributions that would have been made next year into the current year, so the total itemized deductions exceed the standard deduction. If your deductible taxes (maximum $10,000), plus mortgage interest and charitable contributions made to date for 2019 are just below the standard deduction amount, consider moving next year’s contributions into this year.

The additional amount contributed might allow you to itemize deductions this year, allowing you take a tax advantage of your

(cont’d on page 11)
Family Ministries

Christmas Pageant
Sunday, December 15, 4:00 p.m.

Our Annual Christmas Pageant will be held on Sunday, December 15 at 4:00 pm.

Rehearsals:
**Sunday, December 8:** During Sunday School.

**Friday, December 13:** 6:00—7:00 p.m. for the speaking parts (Mary, Joseph, Angel Gabriel, Angel of the Lord, narrators).

**Sunday, December 15:** after worship there will be a final practice for entire cast from 10:30-12:30 with lunch included. Parents are welcome to stay during practices or to leave their children with us.

**Sunday, December 15:** Children should arrive at 3:15 p.m. to get ready.

We are also seeking assistance on Sunday December 15 at 3:15 p.m. with make-up and costumes. If you would like to help or if your child would like to be part of this treasured tradition, please contact Laurie Merrifield, at lampony@me.com.

Advent Wreaths

By now all families with birth through elementary age children should have received a kit to build their own advent wreath for use at home as we all prepare to celebrate the birth of Jesus at Christmas. If you were not in worship on November 24, and did not receive a kit, please contact the church office and we’ll arrange to get one for you! One of the ways that parents can be actively engaged in the faith development of their children is to bring faith practices and discussions into the home. As you gather for meals, perhaps offer a prayer of thanksgiving or share how your day has been and where you might need some encouragement. The advent wreath is one way that new questions can be asked, discussions can be had, and faith can be something that is nourished within the family context. Feel free to talk with me about the wreaths and, as always, I welcome any questions your children may have about this or any topic!

Finally, thank you to Kim Fronk and the Faith Formation Committee for their work in assembling the advent wreath kits. – Pastor Erik

Confirmation

November was an eventful month for the seven confirmation students and their leaders! First, on November 4, we went to the Bridgeview Mosque and met with the Imam of the mosque who shared about Islam and answered questions from our students. We then observed the evening prayers (which started at 8:00 p.m.) and then met with the Imam again. The car ride home provided a good chance to talk about how the trip showed a different side of the Muslim faith compared to what many of the students had experienced through news media or television. Later in the month, we visited a synagogue for Friday evening prayers. Both of these visits have been a memorable part of the confirmation program in prior years and they help to better understand our differences and our similarities with other Abrahamic faiths. Be sure to ask the confirmation students about their experience! This month we will be continuing our class by looking more closely at Jesus! Keep the confirmation class in your prayers in the coming months as they continue the exploration of their faith!

Sat, 12/7 @ 6:30-8 p.m.
Cookie Baking for Cookie Walk

Sun., 12/8 at 9 a.m.
Cookie Walk & Brunch
Come before church to help set up and then help during the Cookie Walk fundraiser for the UPY Mission Trip. After, we’ll have brunch together!

Sun., 12/22 @ 3-5 p.m.
All Church Caroling
Help spread the Christmas cheer as we sing carols with other people from PCWS around town.

Sun., 12/22 @ 5-7 p.m.
UPY/JUPY Christmas Party
A Christmas Party with a gift exchange!
**Sunday School Curriculum**

Our Faith Formation committee is excited to announce the arrival of a new curriculum for our Preschool through 5th grade Sunday School classrooms. We will be using the Spark Classroom curriculum as children experience the Salvation story starting with the New Testament in December. They will be engaged in the Bible Story with lessons packed with activities, interactive games and creative crafts. These activities will allow the children to navigate the Bible story and begin to compare what they learn to their own life.

We are excited for this new curriculum to bring alive the stories of the Bible to all of our Sunday School classes. A huge thank you to our teachers and assistants for volunteering their time, adjusting to this new curriculum and sharing their faith!

**CALLING ALL YOUTH!!**

Your presence is requested... we will be baking cookies on December 7 from 6:30-8:00 p.m. at Candice’s home. Email her your favorite recipe and bring an apron with you when you come. Of course, the following morning we can’t wait to see (and indulge with) the congregation eating the sweet creations!

Following clean up, we will go out for a celebratory breakfast. Remember we do this to raise money for the YOUTH mission trip (or other youth centered events!)

**IT’S THE MOST WONDERFUL TIME OF THE YEAR!!**

How quickly I feel the holidays have come upon us and with it all the fun and craziness and record cold. Thank you to all my kiddos that continue to show up for the little meetings and the big events. I am so grateful for each one of you. The talent show in November was a blast, next year with a little momentum I know it will grow into a congregational favorite. Friendsgiving at the Gertsmeier’s home was a delicious success and football Sundays at the local favorites is proving to be a fun way to spend an afternoon.

This year, like last year I will parlay the joy of caroling into the Christmas party. We will be doing an all youth Christmas Party back at the Gertsmeier’s house!! Again, it will be immediately following caroling, with the bus dropping us off as the last stop. I can’t encourage everyone enough to come out and sing- which is always a good time. If you’re not going caroling, please meet us at 5:00 at the Gertsmeier’s home. Bring a gift of $25.00 value and be ready for a good time!

As always come to me with questions, concerns or comments. Reminder: Save the Date- January 24th- ALL CHURCH BULLS GAME!

Warmest Wishes and Merry Christmas,
Candice

**Cookie Walk - Sunday December 8!**

Sunday, December 8, our wonderful Youth will be selling cookies after worship—just one of the many activities that morning. On Saturday, December 7 the youth will be baking delicious cookies for the annual Cookie Walk. Mark your calendar and plan to attend all the events that Sunday morning.

**Advent Fair - December 8**

**HOPE...PEACE....JOY....LOVE.....**

Join us in the Jones Room following worship for hot cocoa, music, crafts and games. This is a favorite and festive tradition for our entire church family celebrating HOPE, JOY, PEACE and LOVE. Join us!
Mission & Service

Alternative Giving Event – Sunday, December 8th

The Mission committee invites you to “come on by” the Alternative Giving Event Sunday December 8. A wide variety of gift items for purchase is available in the Graham Charter Room. Whether you’re shopping for friends, family, teachers, neighbors, coaches or even yourself, every item purchased will also “give” to someone else. For example:

Divine Fair Trade Chocolate “Owned by cocoa farmers; made for chocolate lovers,” Divine Fair Trade Chocolate is co-owned by the 85,000 farmer members of the Ghana cooperative that supplies the cocoa for these chocolates. They earn a share in the profits, have a voice in the company and have a presence in the global marketplace. After-dinner thin mints will be available.

Honor gifts will be available through Nueva Paz to provide support for our sister church in Cuba for various ministries such as the breakfast program, living water for the community, etc.

Perennial favorites including Heifer International, Church World Service and Walmart gift cards for Margaret’s Village . . . all in the convenience of a short walk to the Graham Charter Room!

Look for further details on the Mission Bulletin board outside the Jones Room.

Women’s Retreat

This year’s Retreat was enjoyed by 14 women at the Adult Retreat Center in Camp Manitoqua. Leaders from Intentional Energy 3 facilitated a series of inspirational conversations. All responded with creativity, laughter, and meaningful conversations all weekend. The meals were delicious and became cherished times for relaxing and conversing. Walking on a beautiful day was refreshing and games played at night brought laughter and friendly competition (and we are a competitive group!) We invite you to talk to any of the participants so you can determine if you will participate next fall.

Some feedback from this year:

• “One of my main takeaways from the retreat is being reminded that the most important thing you can do for another person is to “just show up!”
• “For me the retreat was spiritually uplifting, with nice weather and time to strengthen our friendships.”
• “Where do I begin to express the highlights of the retreat... accommodations, leaders-mantra of our strengths, Taize service, creative journaling, campfire. Connecting on a deeper level with friends. Re-connecting spiritually. Beautiful weather.”

Please Share the Gift of Warmth

Mission will be collecting gently used coats and jackets for men, women and children. These will be donated to Maria Shelter/Believe Family Shelters on the south side of Chicago. If you have lightly used (non-leaking) boots, those will also be happily accepted. Please place items at the coat rack on the 2nd floor near the elevator. Last Day to drop off coats is December 15th!

We will collect NEW hats, scarves and mittens/gloves for the children and adults who are served by both Margaret’s Village in Chicago and Sharing Connections in Downers Grove. These items can be placed at the specially marked Christmas tree on the 2nd floor. Last Day to drop off coats is December 15th!

Look in the Narthex for the Christmas Giving Tree.
We’ll gather non-perishable food items for Pine Avenue Pantry in the Austin neighborhood on the west side of Chicago. The tree will contain “ornaments” with suggestions of food items on the back. Select an ornament (we encourage children to select an ornament), bring the item(s) to church and place them under the Christmas Giving Tree. If you don’t have the opportunity to take an ornament, any non-perishable food items are welcome. All food gathered will help to restock The Pine Avenue Pantry shelves as they become quite empty due to all the food distributed for the Christmas season. Last Sunday to drop off Food Items is Sunday, December 29th.
Kathy, Mindy, Kevin, and Pastor Erik had a great time visiting our partners at the church in Nueva Paz, Cuba to celebrate the 10\textsuperscript{th} Anniversary of our relationship!
This Month’s Birthdays

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Gathering Around the Table

If you’re looking for a great way to meet new people, get connected, and enjoy great fellowship, fun, and food- we invite you to join us as we "Gather Around the Table." This is a great place where adult PCWS members and friends, married and single, gather for the opportunity to fellowship and get connected within our church family. Signups are done individually for each gathering event - participate as often as your calendar allows. Visit www.presbyws.org/signup often for new gatherings.

December 6th – Gather Around the Table: Holly Jolly Social Gathering at the Pendleton’s @ 7:00 p.m.

Do you have an idea for a Gathering? A place you think would be good? Want to host a Gathering in your home? Maybe this is a way for you to get involved in a new and different way! Reach out to Theresa Dixon or Loretta Gratias-Bremer and we’ll make it happen!!

50th Annual Crop Walk Update

PCWS walkers and supporters raised at least $2,400 for the CROP walk. The LaGrange-Western Springs CROP walk raised $26,707 so far and funds are still being received for this walk. Twenty-five percent of the funds remain here to support five local food pantries.

We had an enthusiastic band of walkers of all ages representing PCWS. Thanks to Pastor Erik, Dorothy Andersen, Jane and David Boxell for staffing the PCWS refreshment stop. We were the halfway point on the 3-mile CROP Walk. It was a gorgeous sunny day for a walk to support efforts locally and nationally to fight hunger.

Christmas Joy Offering

The Christmas Joy Offering can be donated to throughout the Advent season. Seventy-five percent of this annual PC(USA) denominational offering is used to assist retired and current church workers in need. The remaining 25% will be allocated to our PCWS Benevolence Fund and helps support those in our congregation who may find themselves in need of emergency assistance. Bulletin inserts throughout the month of December will share more information.

Christmas Caroling - December 22, 3:00 – 5:00 p.m.

All are invited to join the fun as we board a bus and go Christmas Caroling.

Afterwards, everyone is invited to a local pizza restaurant and continue the fun. Cost for pizza: $5 per person; $20 per family — Sign-up Online!
Remember in Prayer

❖ Our siblings at Nueva Paz Presbyterian Church in Cuba
❖ Men & women serving in the Armed Services
❖ Betty Anderson
❖ Betty Toft
❖ Billye Dvorak
❖ Brent Young, son-in-law of Larry & Becky Glasscock
❖ Brian, friend of the Smyers family
❖ Carol Stoub
❖ Cheryl Donchez, friend of Theresa & Condy Dixon
❖ Elaine Wood
❖ Gary Mirlenbrink, uncle of Lori Carsten
❖ Holly Oliver, daughter of Mary Kae Headland
❖ Jacob DeBoer, father of Tricia Koning
❖ Jan Keeler, friend of Amy Malone
❖ John Kregg
❖ Joshua Haberkorn, grandson of Shirley Pine
❖ Kathleen Kircher
❖ Kim Rae, friend of Amy Malone
❖ Linda Bell, daughter of Margot Walsh
❖ Lisa & Mike Porters, friends of the Leslie family
❖ Marc Goldstein, friend of Carol Ulreich
❖ Marge Sandrik
❖ Mary Jo & Tully Davia, Isabella Davia’s grandparents
❖ Mary Kate Miller, step-mother of Julie Garino
❖ Mary, dear friend of Bruce Geary
❖ Michael De Vries
❖ Michael, friend of Jane Norman
❖ Mike Slesicki, cousin of Barb Farr & Joe Benson
❖ Norb Mirlenbrink, uncle of Lori Carsten
❖ Peggy Mirlenbrink, aunt of Lori Carsten
❖ Phil Kasik
❖ Ruth Kaduke, niece of Herb & Joyce Smyers
❖ Teri Tuffner, aunt of Candice Mares
❖ The Swaar and Williams families
❖ The people of Syria, and especially the relatives of PCWS’ Interfaith Women’s Book Group
❖ Theresa Ybanez, great niece of Laura Fruit
❖ Parents of Tiffany Sellman
❖ Toni Potenza Moya, daughter of Harriett Potenza & Craig Harris
❖ The family of Zach Fangmeier: his mother Taylor, brother Nick, and aunt Mary Moos

Charitable Giving (cont’d from page 5)

Charitable giving. Moving forward, consider getting on a two-year cycle of making charitable contributions. If, for example, you move some of 2020’s contributions into this year, it might make sense to give nothing to charity next year, but then to double the amount given in 2021.

Although few allow provisions in the tax code to drive the decision of whether to contribute to the church or other charities, the reality is the code can help determine when those contributions are made to maximize tax benefits.

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