

## Adopt - A - Family this Christmas

Adopt - A - Family Tree is in the entrance. Please stop and pick a Christmas tag for your Adopt - A - Family and **return the gifts by Wednesday, December 13th.**

Please wrap the gift and put the tag on it.

This is a great way to bring Christmas memories to families that need help this Christmas season.

### A FESTIVAL OF NINE LESSONS AND CAROLS

The Ecumenical Choir will perform the traditional Advent/Christmas service "A Festival of Nine Lessons and Carols" on Sunday, December 8, at 4:00 p.m. at Fristad Lutheran Church, Hwy. 35, in Centuria.

An offering will be taken to support "Operation Christmas". A social will follow the program in the church fellowship hall.

The women of Faith Lutheran Church, Balsam Lake, invite you to our annual Advent Brunch, on **Saturday, December 7th at 10:00am.** The speaker is our own puppeteer, Jean Pearson. Please call Kirsten Bloom at our Church office by November 27th at 715-485-3800.

OLL Stewardship Report		Month of November 2013
Actual Income	Last weekend	MTD
Adults/Youth	2,017	8,668
BLDG Fund Envelopes		3,033
Visitor/Loose	223	715
Total Income - Actual	2,240	12,416
Income Budgeted for this month		21,750

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#### TAX tip!

As we near the end of the calendar year we look forward to the holidays and with some trepidation the dreaded end of a tax year. Be prepared and then *fear not*, for congress has rounded off the sharp edges in the "American Taxpayer Relief Act of 2012". If you have an IRA, and are 70.5 years of age or older, you can reap a bit of relief by making a charitable contribution under the provisions of this act directly from the IRA to the charity without increasing your Taxable income; in addition this amount will count toward your MRD (Minimum Required Distribution) if you are subject to such.

This procedure, entitled a "Charitable IRA Rollover", allows you to make tax-free transfers (up to \$100,000 per year) directly from your IRA to charities without listing this as income on your tax form and still satisfying the need for a MRD of equal amount.

Certain limitations apply and you are strongly advised to review your situation with your financial advisor to assure that this procedure applies in your situation. Note well:

- You must be at minimum 70 and one half years of age when the transfer occurs.
- Total gifts cannot exceed \$100,000 per year per IRA owner.
- Gifts must be made directly from the IRA to the charity.

Gifts must be outright; not to a charitable gift annuity or to fund a charitable remainder trust.

Once again, you should review your situation with your tax advisor to assure you are eligible for this procedure, and if you are, everyone wins, you and our wonderful Parish.

# FIRST RECONCILIATION



Families prepared their children this past few months by making crosses and doing family lessons at home. As part of the Reconciliation service for the students each family observed a time of prayer and lit a candle to show the Jesus is the light of the world. The students enjoyed root beer floats at the church and celebrated with one another.



Pictures above are children from our parish receiving the Sacrament of Reconciliation for the first time. This sacrament allows Jesus to express his love for each of us today. Through it, he continues to influence our lives; he demonstrates his power to heal us, to free us from the bondage of sin, and raise us to new life. In turn, this sacrament allows us to come to know and love Jesus.

**Our Advent Reconciliation schedule this year will be as follows:**  
**Wednesday, December 4th (communal) at St. Joseph in Amery at 6:30pm**  
**After 9:00am Mass on Friday, December 20th; and throughout the year**  
**Sunday mornings from 8:00 - 8:15am prior to Mass**