

# WHAT'S HAPPENING AT REDEEMER



## December Worship

### Christmas Worship Schedule

**New Sermon Series - The Jesus We Need**

**December 21<sup>st</sup> @ 7pm - Blue Christmas**

Blue Christmas Service, a quiet and healing space for those facing grief, loss, or the emotional struggles that can arise during the holiday season.

Join us as we rejoice in the birth of Christ with special worship opportunities:

**Christmas Eve** – Wednesday, December 24

 **4:30 PM – Family Service**

 **8:00 PM – Traditional Candlelight Service**

**Christmas Day** – Thursday, December 25

 **10:00 AM – Traditional Service with Holy Communion**

Join us as we gather to celebrate the light of Christ entering the world.

### Combined Sunday Worship-December 28th (10 am)

Join us at Redeemer for a special Combined Worship Service the first Sunday after Christmas,



## Financial Corner: End of Year Contributions to RLC

*The end of the year is a great time to prayerfully consider giving to support RLC's ministry.*

Some context: This year's tithing projection is \$1,050,000, a 4.5% increase over last year's budget. Our average weekly worship attendance (AWWA) is around 350 worshippers at the early and late Sunday services, Wiggle Church, and Brandermill. Praise God! Our yearly tithing projection averages \$3,000 per worshipper (\$60/week). We are a congregation blessed with a great mix of singles, students, young families, empty nesters, and retirees. Everyone's financial circumstances are different; we do not all have the same capacity to give. And yet God asks us all to give sacrificially according to our means. Praise God we all join together in this ministry to advance His work.

### How can I give?

In addition to offering envelopes, there are several additional tools available to support Redeemer's ministry and, depending on circumstances, possibly reduce your tax liability. (Disclaimer: this does not constitute tax advice; consult your tax professional for your specific circumstances.)

### 1. Scheduled Contributions

Your bank website likely has a "Bill pay" or "Pay bills" option, which can be used to schedule one-time or recurring payments from your checking

account. You can schedule a check to be cut and mailed to the church in the amount of your monthly contribution. Simply add "Redeemer Lutheran Church" as a company/payee, then use your envelope number as your account number to make sure your contribution is accredited to you for tax purposes.

Redeemer Lutheran Church, 9400 Redbridge Road, North Chesterfield, VA 23236

You can also schedule recurring payments on PayPal.

### 2. Donate appreciated stocks/ETFs tax-free

You may own stocks or ETFs in an individual or jointly held taxable account. With the markets having a great run recently (over 100% gain in the last 10 years), you may have some highly appreciated assets. Typically, selling these assets will incur a capital gains tax on the increase in value. However, you can donate these assets directly to Redeemer without incurring a tax liability for yourself or the church. (For example: if you want to contribute \$10,000 and you have a stock which has increased by 100%. To get \$10,000 cash, you may have to sell \$12,000 of stock, with \$2,000 going to capital gains taxes. Donating \$10k of stock directly to the church gives \$10,000 to the ministry and avoids any tax liability for you or the church.)

Redeemer has an account at Vanguard. Your brokerage company will have forms to help you "gift shares" to this account, from Vanguard, Fidelity, or whatever firm you are using. Here is information needed to originate the gifting action: Name of receiving firm: Vanguard

Address of receiving firm:

P.O. Box 982901

El Paso, TX 79998

DTC number: 0062

Benefit of: Redeemer Lutheran Church

Redeemer's Vanguard account number: 17034649

**Once you have initiated this process, please notify the Director of Operations, Vonya Burgis, so we can update your offering records.**



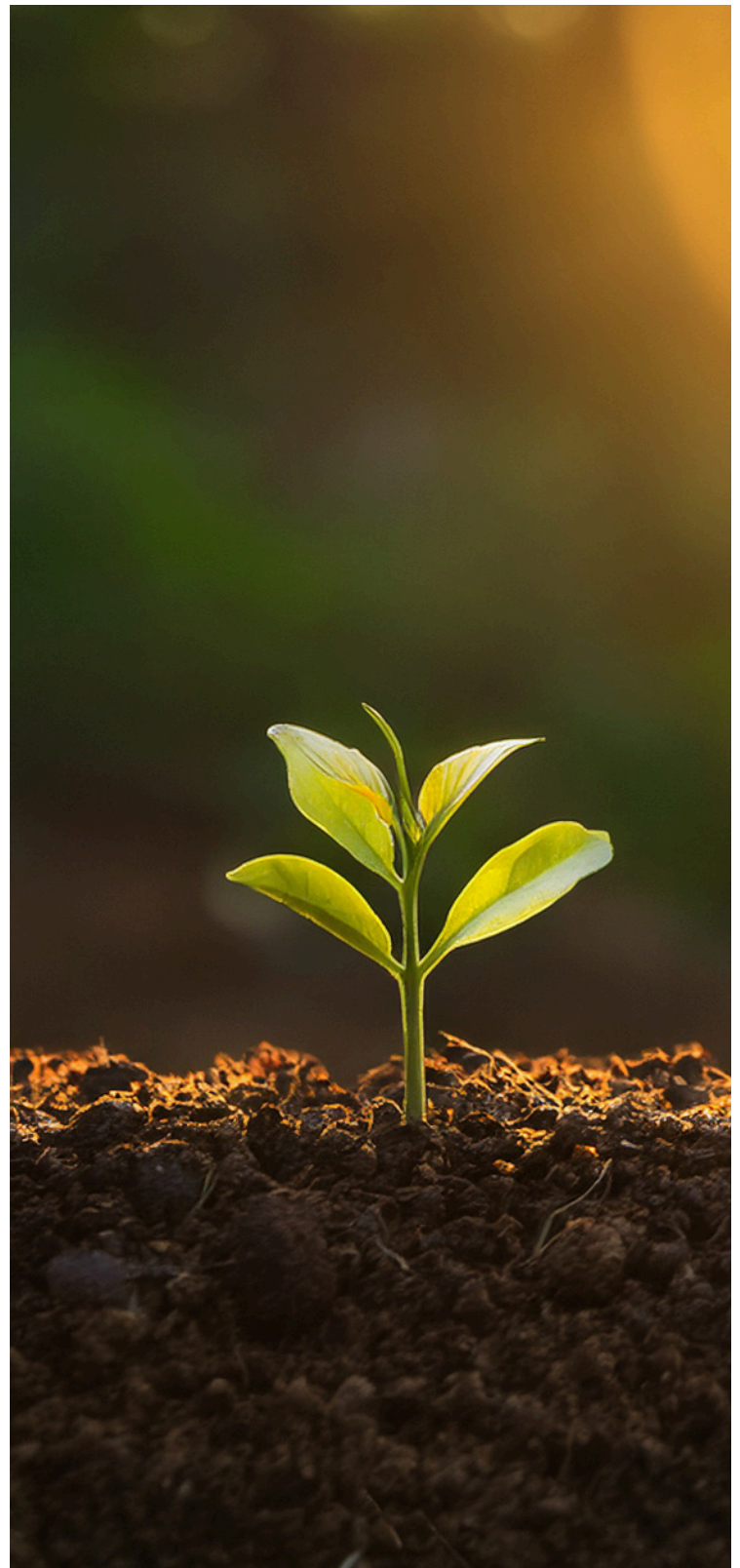
### 3. Required Minimum Distributions from retirement accounts (RMD)

For those of us who are 73 years of age or older and have a traditional retirement account (IRA, SEP IRA, Simple IRA, 401(k), or 403(b)), you are required to withdraw a percentage of your account every year, called a Required Minimum Distribution (RMD). (Your brokerage firm will calculate the amount for you.) This is a taxable event, but you can avoid taxes on some or all of the distribution by donating it directly to Redeemer through a Qualified Charitable Distribution (QCD). All RMD funds have to originate from a cash fund, so prior to any RMD action, you may need to convert some assets to cash. Once that cash is in place, you direct the brokerage firm (they have a process for this) to use some or all of the required distribution as a charitable distribution. You'll need to input Redeemer's name and address. The brokerage firm may send the check directly to the church, or it may be mailed to you in the name of the church, to be forwarded by you to the office. Redeemer Lutheran Church, 9400 Redbridge Road, North Chesterfield, VA 23236. It is not as complicated as it sounds, the brokerage firms do this regularly, and the process is in a seamless workflow.

### 4. Planned Giving Initiative (PGI)

When we get to see Jesus face to face, we aren't bringing our earthly possessions with us. Consider including RLC in your estate planning. We regularly have seminars on this process, and your trust manager can discuss various options and their tax implications with you.

***Thank you for your faithful  
generosity to Redeemer!***





### Senior Fellowship (Cookies & Carols)

**Dec 6<sup>th</sup> from 2pm - 4pm**

Join Redeemer's Senior Fellowship Group for a nostalgic afternoon of Christmas music and memories! "Mr. Music" Stephen Pruitt will lead live carols on **Saturday, December 6 from 2:00–4:00 PM in the Fellowship Hall**. Bring a friend and celebrate the season together!



### Giving Tree Gifts due December 8th

**Gifts due back Dec 8<sup>th</sup>**

This Christmas, let's show Christ's love by giving to families who could use a little extra support. The Giving Tree will be up and ready **November 16-December 7**. Be sure to grab a tag and help make the season brighter for someone in our community. **For more information contact Hope Larson: [HAB14@msn.com](mailto:HAB14@msn.com)**





## Santa Brunch - December 13th

Dec 13<sup>th</sup> | 8-11AM

Get into the holiday spirit at our Santa Brunch! Bring your family and friends to enjoy a delicious breakfast featuring pancakes, sausages, and more, all while getting the chance to have a picture made with Santa himself! Your generous donations will go toward the Redeemer Food Pantry.



ORDER YOUR  
CHRISTMAS

*Poinsettias*

**\$15 EACH**

classic red, classic white,  
red glitter (red with white  
bracts)

**ORDERS DUE BY DEC 15TH**

## Poinsettias - December 15th

**Dec 15th**

Add a touch of beauty to your Christmas season and support Redeemer by ordering your holiday poinsettias! **Each plant is just \$15**, and you can choose from classic red, classic white, or red glitter—a stunning red bloom with white bracts. **Orders are due by December 15th**, and you can **place yours online at [redeemerric.org](https://redeemerric.org)**. Celebrate the season with color, warmth, and generosity!

A red banner with white text and decorative elements. At the top left is a small logo of three stylized figures. At the top right is a line drawing of an acoustic guitar. The main text reads "RLC PRESENTS A CONCERT SERIES". Below this is a paragraph: "JOIN US AT REDEEMER LUTHERAN CHURCH FOR A LIVELY AND UPLIFTING CONCERT SERIES CELEBRATING MUSIC, COMMUNITY, AND THE JOY OF EACH SEASON! FROM FESTIVE HOLIDAY CLASSICS TO TOE-TAPPING BLUEGRASS AND SMOOTH SUMMER JAZZ—THERE'S SOMETHING FOR EVERYONE." At the bottom, a white silhouette of a church building is shown. Inside the silhouette, the following text is written: "DECEMBER 15 AT 7 PM - HOLIDAY TUNES - THE CHESTERFIELD CONCERT BAND APRIL 26 AT 4 PM - SPRINGTIME BLUEGRASS - THE CARY STREET RAMBLERS JUNE 7 AT 4 PM - JAZZ IN THE SUMMER - THE ANTIQUE MELODY SHOW".

RLC PRESENTS A

# CONCERT SERIES

JOIN US AT REDEEMER LUTHERAN CHURCH FOR A LIVELY AND UPLIFTING CONCERT SERIES CELEBRATING MUSIC, COMMUNITY, AND THE JOY OF EACH SEASON! FROM FESTIVE HOLIDAY CLASSICS TO TOE-TAPPING BLUEGRASS AND SMOOTH SUMMER JAZZ—THERE'S SOMETHING FOR EVERYONE.

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## Concert Series

### Dec 15th

Join us at Redeemer Lutheran Church for a lively and uplifting concert series—celebrating music, community, and the joy of every season! **On December 15th at 7 PM**, kick off the holidays with festive favorites performed by the **Chesterfield Concert Band**. Then, welcome spring with the toe-tapping sounds of Springtime Bluegrass, featuring the **Cary Street Ramblers—April 26th at 4 PM**. And when summer rolls in, get swept away by smooth, vintage sounds at Jazz in the Summer with the **Antique Melody Show—June 7th at 4 PM**. These concerts are free and open to all—so bring your friends, bring your family, and celebrate the seasons with us through music!



### Office Closure Dates

**Redeemer will be closed December 24<sup>th</sup> - 26<sup>th</sup> and  
December 31<sup>st</sup> thru January 2<sup>nd</sup>**

# NEW ..... BIBLE STUDIES

A new round of Bible studies begins November 30! Whether you're new to Scripture or looking to go deeper, there's something for everyone.



**SCAN HERE**

**CDC SCHOLARSHIP FUND**

**TO DONATE**

AN OPPORTUNITY TO DEMONSTRATE HOW WE ARE A DEEPLY  
ROOTED & SPIRIT DRIVEN CONGREGATION

..... **SAVE THE DATE**

**Mom's Night Out Jewelry**  
(RSVP January 2)

**VBS**

(July 20-23)

**Friendship Sunday**  
(January 11)

# RLC CALENDAR - RECURRING EVENTS

## Worship

Traditional Service | Sundays, 8:30 am | Sanctuary  
Contemporary Service | Sundays, 11:00 am | Sanctuary  
Wiggle Church | Thursdays, 5:30 pm | Fellowship Hall

## Bible Study/Christian Education

Adult Bible Classes | Sundays, 9:45 am  
Confirmation | Tuesdays, 6:30 pm | Fellowship Hall  
JOY Group | Wednesdays, 10:30 am | Fellowship Hall  
Men's Bible Study | Tuesdays, 7:00 am | Board Room  
Women's Bible Study | Wednesdays, 10:00 am | Community Room  
The Chosen Bible Study | 1st & 3rd Mondays, 6:30pm | Online

## Music

Choir/Music Rehearsals | Thursdays, 7:30 pm | Choir Loft/Choir Room  
Simple Truth | Tuesdays, 6:30 pm | Sanctuary  
Joy Ringers | Thursdays, 6:30 pm | Choir Loft

## Growing up RLC

Nursery | Sundays, 8:30 am & 11:00 am | Lower Level  
Sunday School | Sundays, 9:45 am | Lower Level  
Youth Night | Tuesdays, 6:30 pm | Youth Ministry Room

## RLC Group Meetings

Board for Spiritual Care | 1st Thursday, 6:00 pm | Board Room  
Board of Directors | 3rd Wednesday | Board Room  
Koinonia Small Group | 1st & 3rd Tuesdays, 6:00-9:00 pm | Lounge  
Middle & High School Youth | 2nd Sunday Lunch & Bible Study, 12:30 pm | Fellowship Hall  
Quilters | 2nd & 4th Thursdays, 10:00 am | Solarium  
Quiram Small Group | 2nd Friday, 2:00 pm | Community Room  
Smith Small Group | Sundays, 2:00 pm | Community Room

## CDC

Administration Meetings | Tuesdays, 10:00 am & Thursdays, 10:30 am | Board Room  
Chapel | Wednesdays, 9:30 am | Sanctuary

## Community Events

Cozens NA | Thursdays, 7:15 pm | Fellowship Hall  
NA Meeting | Wednesdays, 7:00 pm  
RLC Food Distribution | Thursdays, 3:00-6:00 pm | Upper Parking Lot



## PRAYER LIST

### Those with Cancer:

Kathy Groves (Friend of Robin Balsamo), Jackie Murphy (Friend of Kate Kersten), Linda Lynch, Samantha Reed and Sharon Riddle (Friends of Margaret Clikeman), Debbie Parker, Chuck Sickels (Brother-in-law of the Balsamo's), Kathy Boucher.

### General Prayers:

Lord, in Your mercy, hear our prayers for:

- Our RLC Family, as we seek to grow as followers of Jesus
- Redeemer's Child Development Center & our CDC families
- Our efforts to build a Community-Based Church
- Our national & global leaders as they strive for peace throughout the world
- Our missionaries (the Cimas and the Wolfs)
- Our seminarian (Tucker Wright & family)
- Our friends and family: Chris Bickes, Michael Jones, Evelyn Barton (Friend of Andriea Ukrop), LaRay Mason, Bob Lenhart

## STAFF CONTACT

**Rev. Dr. Matthew D. Bean;** Senior Pastor  
-mbean@redeemerric.org

**Rev. Rich Finck;** Assistant to the Pastor  
-rfinck@redeemerric.org

**Becky Wade;** Director of Community Engagement -bwade@redeemerric.org

**Lindsey Douglas;** Children's Ministry Coordinator -Ldouglas@redeemerric.org

**Stephen Pruitt;** Traditional Music Leader  
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**Ramona Carper;** Contemporary Music Coordinator -rcarper@redeemerric.org

**Vonya Burgis;** Director of Operations  
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**Jennifer Riegel;** Thrivent Advocate  
-Jennifer.Riegel@verizon.net

**Board of Directors**  
-board@redeemerric.org