

THE STAR



IN THIS ISSUE

- *Vestry Views*
- *Vestry Highlights*
- *Financial Summary*
- *Service Ministry*
- *All Saints Forms*
- *October Calendar*
- *Small Groups*

Parish Office

585-247- 4190

Tue – Fri 8:30 – 12:30

Sunday Worship

8:00 AM and 10:00 AM

Bulletin Prayer List

*Prayer requests
remain for 6 weeks
unless notified*

VESTRY VIEWS **OCTOBER 2025**

The Stewardship team asked if I could share a testimonial or story that shares why I attend our church and the way I try to share my gifts with the world. This was not an easy task for me because I only feel comfortable sharing my words with close friends and family.

I have been an Episcopalian all my life but like many I stopped attending church upon graduation from high school. Life was busy with college years and then 12-hour night shifts as a RN.

Life was cruising along until autumn of 1992. I moved, got married, and lost my father to lung cancer in a span of 8 weeks. A week after I lost my father I accepted an RN position at a new hospital. As part of my orientation, I had to take a medication exam before I could start on the unit. During the exam my brain just froze, and tears started to flow.

A nun who was monitoring the room asked me to come outside in the hall and sit with her. I was so embarrassed, but I could not hold back the tears. She sat with me as I cried. I don't know how to explain it, but I could feel such warmth and healing in my soul. I will never forget the kindness in her eyes.

I believe this moment showed me how kindness and compassion can affect another person's life. Throughout my life I have tried to give back to others with what I call kindness moments. From holding a patient's hand when they are scared and alone to taking the time to help a frail man who has lost his car in the Wegmans parking lot. It is through these small acts of kindness that I try to share Jesus's message of loving one another to the world.

My husband and I started attending Epiphany 27 years ago and have found a warm and supportive community. Our children were raised here, and we have met so many kind people throughout our years at Epiphany. My husband and I feel it is important to give back to our church community so others can feel God's love and blessings in their lives.

Peace, Heidi McGrath

THE BISHOP

The Rt. Rt. Rev. Kara Wagner Sherer

Kathie Entress, Warden
Laurie Zaso, Warden
Deb Grasso, Treasurer
Pat Leshar, Clerk

THE VESTRY

Mike Grasso
Susan Gaskill
Donna Perry
Kristen Smith

THE MINISTERS

The Congregation

Tim Kaercher
Don Voorhies
Nick Parisi
Don Metzinger

THE STAFF

Rector: Fr Greg Kremer

Parish Secretary: Maureen Durie

Director of Music: Jack Fecik

Church School Coordinator: Don Metzinger



FROM THE PARISH REGISTER

O God, our times are in your hand: Look with favor, we pray, on your servants as they begin another year. Grant that they may grow in wisdom and grace; strengthen their trust in your goodness all the days of their lives; through Jesus Christ our Lord. Amen.

Oct. 1 Laurie Zaso Tammy Weber-D'Angelo	Oct. 17 Ken Gamet Jr. Joe D'Anunzio	Oct. 28 Aria Carter
Oct. 2 Jody Parisi	Oct. 20 Jimmy Alonci	Oct. 29 Don Metzinger
Oct. 4 Mark Durkin	Oct. 25 Paige Kellogg Patricia Ornt	
Oct. 7 Alice Marshall	Oct. 27 Jessica Hyde Kate Kellogg	
Oct. 8 Blaine Kaercher Ashley Ploettner		
Oct. 9 Barb Cieslinski Ariana Heslin		

O God, you have so consecrated the covenant of marriage that in it is represented the spiritual unity between Christ and his Church. Send your blessing upon these your servants that they may so love, honor and cherish each other in faithfulness and patience, in wisdom and godliness, that their homes may be havens of blessing and peace. Amen.

Oct. 16 Jack & Nancy Phillips

Oct. 17 Steve & Kathie Entress

Oct. 21 Glenn & Kim Hyde

Oct. 26 Peter & Linda Bonneau

And Marysaid, "My soul magnifies the Lord, and my spirit rejoices in God my Savior..."

Luke 1:46-47, NRSV

Dear Church of the Epiphany,

At the heart of our strategic pastoral plan is the commission by Christ to spread the good news of God's love to the world around us. The self-study that we did last year told us that the greatest gift our parish has to offer the world is YOU - the genuinely warm, welcoming, and inclusive community here at Epiphany. This is how the good news of God is being manifested here. The question is, how do we share this community with others?

With this in mind, we have set goals in several different areas of parish life. One of those key areas I want to focus on is liturgy. Knowing that quality and singable music is an important aspect of our worship services, we made the decision to move from hiring an Organist for an hour on Sunday to a Director of Music 10 hours a week. We advertised the position, received six applicants, interviewed four of them, and decided in the end the best candidate was Jack Fecik, who had been our Organist for the last six months or so. We offered him the position, and he accepted.

Among Jack's goals are:

- to work with the choir to improve the quality of song,
- to work with our youth, and
- to organize concerts that can reach out to the wider Gates/Chili community.

Progress is being made toward these goals. Jack has already taken the initiative to schedule choir rehearsals on Wednesday nights. Another goal of our plan is to organize a youth mass four times a year. We met and created plans for our first youth mass on October 26 at 9:30 AM. Our youth and children will be involved in all aspects of the liturgy. The music, prayers, and sermon will all be geared towards them. Jack is working with our youth on the music for that service. Finally, we have a concert by Chris Wilson, a singer-songwriter, scheduled for Thursday, October 23 at 6:30 PM. Beautiful flyers have been created and sent out to every church in the Gates/Chili area, the Gates Chili Community Connections (GC3), the Episcopal Diocese, and all of our parishes.

As we continued to discern the replacement of our organ, it became clear, for several reasons, that we should upgrade our piano. After exploring a number of different options, we arrived at a baby grand piano that came to us through Jim & Linda Wackerow from a parishioner at Trinity Episcopal Church in Greece. Our research determined that this 1930 Chickering piano was a quality instrument. This was confirmed when our Director of Music, Jack Fecik, and parishioner, John Phillips, went with me to play it. It had a beautiful rich sound, and at \$1000, the price was incredibly generous. As many of you have seen and heard by now, it has been installed at church and is becoming acclimated to our space. The plan for now is to alternate playing the piano and the organ every other week.

Next, let me write a little bit about our upcoming stewardship campaign. One of the things that strikes me about the Episcopal Church (coming from the Roman Catholic world) is the degree to which parishioners feel a sense of belonging to and ownership of the parish. Perhaps it's the more democratic nature of the Episcopal Church, but the level of parishioner involvement in the life of the parish is delightfully impressive. I can't think of one person who doesn't serve in some role or other, or on a committee or in a ministry. You are all quite wonderful!

The one thing that surprises me though is that we consistently approve and operate with a deficit budget. We anticipate that our expenses will be greater than our income by something around \$40,000 each year. Some call it a faith budget, saying that it always seems to work out fine in the end, but if I were the CEO of a small company I would probably be fired.

Now there are a couple factors that help us reduce this deficit. One is the fact that we have a moderate endowment that we can draw from each year. This of course is at the mercy of the stock market and therefore has its ups and downs. In addition, the Diocese offers grant money to help subsidize parish operating budgets like ours. I have sat on the Diocesan Council now for several years and each year it seems the number and amount of grant requests increases,



while the amount of money available has stayed more or less the same. What this means is there is a decreasing amount of money available for any one parish.

With all this in mind, I want to make a strong plea that, barring any significant hardship, you consider increasing your pledge to the parish to help close the deficit gap. We aren't sitting idle. We are working hard to grow the parish and spread the good news far and wide. I personally plan to increase my pledge by 10%. All of this having been said, I know that some of you are on a limited or fixed income, and don't have resources to be able to make any kind of increase. If this is your situation, please don't make this your concern, nor feel bad if you can't increase your support. We do what we can.

However, if you can, please consider increasing your pledge.

God bless you!

Fr. Greg



VESTRY MINUTES AUGUST 19, 2025

Present: Fr. Greg, Laurie Zaso, Susan Gaskill, Tim Kaercher, Heidi McGrath, Don Metzinger, Nick Parisi, Kristen Smith (via ZOOM), Don Voorhies, Deb Grasso, Pat Leshner, Kim Hyde (Website update and Stewardship)

Absent: Kathie Entress, Donna Perry

Tim opened with prayer. The Vestry meeting was called to order at 7 p.m.

BUSINESS:

1. Approve June Vestry Minutes. A motion was made to approve June 17, 2025, Minutes. M-S-A
2. Website update/gift from Diocese. Kim reported that during a meeting of the Social Media group they discussed upgrading the Epiphany website along with being more active on it and posting more regularly (sermons, photos, events, etc.) Right now, Kim does most of the posting to the website and all team members update Facebook and Instagram.

Fr. Greg told Kim the Diocese has a new initiative grant that could be used for upgrading our website or a new sign in front of the church. It seems like the money from the grant would be more in line with upgrading the website. He asked Kim if she would contact some Website designers for ballpark figures to upgrade our website for the grant application. She contacted 3 different website designers, giving details of what we wanted from them and the cost per year. They ranged from \$1,000.00 to \$5,000.00 onetime charge: with monthly ongoing costs from \$100.00 - \$250.00 for maintenance, backup and web hosting a year. One firm said they would do the upgrade for \$3,000 .00 and then turn it over to us with no monthly cost but we would be responsible for doing monthly work such as adding to the calendar and adding our videos and pictures etc. The grant has been written asking for the maximum of \$5,000. Kim passed out the information sheets so that the Vestry is aware while we

are waiting for this grant. Discussion followed, what happens if Kim leaves; better to have a service to update information passed on from church secretary; if we're getting results (hits on website), it's worth it; monthly maintenance fee is costly. Vestry will decide if we use the money to upgrade the sign or potentially upgrade the website. Kim will contact the firm Lil Red, who did the website for the Episcopal Diocese and St Peters to get a quote.

3. Stewardship. Deb reported that she and Kim had met to plan the Stewardship campaign. Stewardship will begin on October 5th and end on October 26th. There will be one service on Oct 26th at 9:30am, followed by brunch. We will be using The Episcopal Network theme called "Tell out my soul" which has to do with telling our stories and mentioning our gifts inside and outside the community. Deb gave more details about what will be included in the stewardship package.
4. Finance Report/PPP. Deb reported for June our income was 56% and our expenses were 48% and we were at a surplus of \$1760 thanks to the IRS. Pledges have been down but that is how Summer usually goes. In July our income was at 61.8% and expenses 57%; we were short at \$8,475. Don M said we are still waiting for \$3,000 from Redwings. Deb related that the Lucidity project is done. Although the proposal for the project was \$3,455 it came in at \$4,151. The money will come from Seabury because it's a capital expense. She also related there are other fees involved in monitoring the system. Fr. Greg said he would check into these fees. She's hoping to give a financial update to the parish in the near future. A motion was made to approve the June/July Finance Report. M-S-A
5. Information from Key Bank meeting. Deb related that she, Don, Nick, Dave, Laurie and Kathie met with a Key Bank manager and financial representative. The presentation was on fraud protection in detail and how much the monthly fee would be. Since we are a small church, it was decided it would be too much for us, besides being costly, it would complicate our process. The next thing they talked about was Epiphany's Rewards credit card and it appears Father Greg is the primary card holder. Since he's the primary card holder, the bank will only talk with him. Deb did some research and found out we have 126,182 points which amounts to \$256.34. There was discussion that this amount seems too low since it's a 1% reward, which should be more like \$1,200. There are options to take cash or gift cards for Walmart or Target. Deb will follow up on the discrepancy of the reward amount. Next discussion was the amount of money we have in Checking (\$51,000) and in Savings (\$164,000) as of the end of July. After discussing options to increase our savings, Key Bank suggested an 8-month CD at 3½%. Right now, we are only earning 2.28 on our savings. So, the recommendation from the Finance Committee is to bring our Checking account down to \$25,000 and put the remainder into Savings. Then take \$100,000 from Savings to invest in either 1 or 2 eight-month CDs at 3½%. Discussion followed if there would be enough money left in the 2 accounts to cover upcoming or ongoing expenses. There will still be \$90,000 (Savings) and \$25,000 (checking). A motion was made to move \$25,000 from checking to savings and put \$100,000 in two CDs for eight months at \$50,000 each. M-S-A.
6. Director of Music/Piano-Organ replacement. Fr. Greg reported that four candidates have applied for the position. They will be auditioning four of them this Sunday afternoon. Two are organists and 2 are pianists. He encouraged Jack, our current pianist, to apply. As hoped, creating a bigger position is attractive to potential organists and others. He also said John has lined up another Steinway that belonged to a former RPO musician. Hopefully, it will be placed in the Church soon. A discussion followed about purchasing an electronic organ, an option proposed by the Committee and what the timing would be and the possibility of a capital campaign. Fr. Greg will contact John Shearer, our consultant, for recommendations.
7. Signage/Seabury Woods/Grant. Discussed under item 2.

8. Nominating Committee/Delegate/Vestry. Fr. Greg talked to Ryan about becoming a delegate to the Convention. He seemed interested and will let him know soon.
9. Small group updates/meeting updates; meetings on the second Sunday of every month.
 - a. Welcome. Laurie related that she approached Casey, a young woman who has been coming to Epiphany for 3 or 4 months just to see what her impression is of us. She said she feels so comfortable here, likes the people here, they are so welcoming. She is just so comfortable here that she would like to join the church. Laurie asked her to fill out a blue card that makes it official to become a member. Also welcomed three young women who said they were friends of Jack and were here to support him. They were very friendly and said they hoped to come again.
 - b. Liturgy Planning. Nick reported they met in July and went over their plans for Fall and youth participation on October 26.
 - c. Youth. Sue related they had a summer event-dinner, movies, s'mores and sparklers that were enjoyed by all. Marsha is submitting an article for the STAR that the youth are still collecting cans and bottles. Sunday School is starting September 7th with a family meeting at 9:30, a light breakfast, then at 9:45 classes begin. Lots of planning to do for the youth involvement in the October 26 service. Talked about the commissioning of teachers. This year there will be a Rite 13 class and J2A going at the same time, with a new curriculum. They have 1 teacher in place and are hoping Cassie has a co-teacher. They will be looking at a date for the youth participation in a Sunday service for Spring.
 - d. Adult Formation. Fr. Greg reported we are doing "chair yoga" with Seabury Woods every Monday at 1p.m. in the Fellowship Hall. There are about 20-30 people who show up; mostly from Seabury, from our parish and a few from the community. There's also a "lunch and learn" program with Seabury. It's a monthly luncheon plus a speaker on a topic of relevance to seniors for \$8.00. We have had Dave, a resident at Seabury who is in a wheelchair, come over to church a few times, assisted by George.
 - e. Social Media. Emily is looking into a Google link where we could send pictures in, and the team could put up on the website. Kim is doing a great job of putting pictures of events on Facebook

Next Meeting: September 16, 2025, at 7 p.m. in person.

Vestry views for STAR. September for Laurie. October for Heidi.

Tim closed the meeting with prayer. A motion was made to adjourn the Vestry Meeting at 8:30 p.m. M-S-A

Respectfully Submitted,

Pat Leshner, Clerk of the Vestry

Improved Streaming on Facebook Live

Performance improvements have been made to Facebook Live streaming of our 10am service. We have improved the audio sound and upgraded the Wi-Fi to allow for better video quality. Please give it another try and let us know how it looks. Looking forward to seeing you online! Any comments, contact Kim Hyde at khyde521@gmail.com or see Fr. Greg.

OCTOBER SERVICE MINISTRY UPDATE



The beginning of October finds Epiphany involved with two service ministry projects. Epiphany's Red Pantry Box collection will be completed on Sunday, October 5th. Although this collection of non-perishable foods and personal hygiene will end on October 5th, the need for restocking the Red Box is a yearlong mission for Epiphany. The Pantry Box is stocked daily with non-perishable food items and personal hygiene products and is available for anyone who stops by who is in need. There is a collection basket in the back of the sanctuary for donations for the Red Pantry Box for yearlong donations.

Epiphany will join with the Gates Chili Community Connections (GC3) on Saturday, October 4th from 9 am –11 am to help pick up trash along the side of the road in Gates. The meeting place for this service project is Dunkin Donuts at 1482 Buffalo Road (corner of Buffalo and Howard Roads). We will work together helping "Keep Gates Clean" which is a volunteer group that is helping keep the Gates roadway free of trash. Chili Community Connections (GC3) helps individuals in the Gates-Chili School district. Fr. Greg is a member of the board of directors for Gates Chili Community Connections. There is a sign-up sheet in the main hallway at church.

Thank you again for your help with our monthly service ministry projects. Please feel free to stop anyone on the Service Ministry team with any questions or ideas for future projects.

Marsha Pulhamus, Birdie Ames, Nancy Mancini and Donna Perry

OCTOBER YOUTH UPDATE

Epiphany's Sunday School program started the new school year on September 7th and has three classes. The two older classes are part of the Journey to Adulthood (J2A) program. J2A is a youth ministry program of spiritual formation from 6th-12th grade. The 8 and 9th grade students are currently in a J2A class with Sue Gaskill. The students from 5th-7th grade are in a Rite 13 class with Cassie Magiera.

The younger students are following the Episcopal Church youth curriculum called Lesson Plans that Work. These lesson plans follow the revised common lectionary, we are currently in Year C. The youth in the class are taught by Marsha Pulhamus. Gladys VanBrederode continues to supplement the program by presenting Bible stories with figures and as a classroom helper. Don Metzinger is the Church School and J2A Coordinator.

October will be a busy month for the youth. There will be a Youth Service on October 26th for the whole parish at 9:30am. The church service theme will coordinate with Commitment Sunday that day. We hope that you will be able to join us for the Youth service and be **wowed** by how active the youth will be during the church service.

The big youth event for October will be our annual Trunk or Treat on Saturday, October 25th. It will start at 5pm for the youth and Trunk or Treating will start at 6:30pm. More details will be forthcoming. PLEASE join us for this fun event.

The Youth is continuing to collect can and bottle money to help fund their activities and service projects for the year. You can either put your empty cans and bottles in the trash receptacle in the hallway leading to the Fellowship Hall or hand in bottle receipts and monies earned when you turn your cans and bottles in. The container for the money redeemed from can and bottle return or bottle receipts is located on the large desk in the main hallway.

Please feel free to talk to anyone of the Sunday school staff with any questions about the Sunday school program or Youth activities.

Sue Gaskill, Cassie Magiera, Don Metzinger, Marsha Pulhamus and Gladys VanBrederode

ROCHESTER REDWINGS CONCESSIONS

The Rochester Redwings baseball season has come to an end. We have concluded another summer fundraiser for running the concessions stands at the ballpark. Thank you to all who signed up to help. We will have a total of our profits soon. Thanks again and see you next year in 2026!

Chairman: Don Metzinger

THANK YOU, SPRUCE UP DAY

Thank you to those who came out on our last SPRUCE UP Day on Saturday, August 30, 2025.

We cleaned the kitchen, mopped the fellowship hall, cleaned all 4 church school classrooms, auxiliary room rug was cleaned, as well as the church rugs & hallway rugs. We vacuumed the sacristy, choir room, back hallway, Meditation room, Nursery room rug and many other areas. Our crew consisted of: Terry & Liz Barker, Bonnie Ayers, Marsha Pulhamus, Laurie Zaso, Kim Hyde, Pam & Don Metzinger & Don Voorhies.

UPCOMING EVENTS:

Church School Calendar:

Church school begins: 9:45am

Sunday, Oct 5 -	Church School
Sunday, Oct 12 -	No Church School
Sunday, Oct 1 -	Church School
Sunday, Oct 26 -	Church School
Sunday, Nov. 2 -	Church School
Sunday, Nov. 9 -	Church School
Sunday, Nov. 16 -	Church School
Sunday, Nov. 23 -	Church School
Sunday, Nov. 30 -	No Church School

Lunch & Learn Fellowship Hall

WEDNESDAY, OCTOBER 1, 2025 @ 12:30 \$8.00 FOR LUNCH

October guest speaker will be Bill Bianchi – Health & Wealth Advisor. His mission is to help you make confident Medicare choices for 2026.

Register with Jenn Moncrief by 9/26 or jmoncrief@episcopalSeniorLife.org or 426-4950.

Mark your calendars for the first Wednesday of each month.

BLESSING OF ANIMALS Sunday, October 12 at noon. Bring your beloved animal companions to be blessed.

SMALL GROUP MEETINGS

The 5 small groups which support Epiphany's 5 Mindfulness Categories will resume meetings on the **second Sunday of each month, which falls on October 12**. The meetings will occur after the 10:00 Mass and last about 30 minutes. Fresh ideas and viewpoints are helpful, so please consider joining a group if you have not already done so!

Not all teams will need to meet each month, so check with the Vestry representative for your group for more information:

Welcome and Invitation: Laurie Zaso

Liturgy: Nick Parisi or Fr. Greg

Children and Youth: Sue Gaskill

Adult Formation and Fellowship: Kristin Smith or Kathie Entress

Community Engagement and Social Media: Don Voorhies or Kim Hyde

WOE [WOMEN OF EPIPHANY] POTLUCK DINNER

When: Thursday, October 16, 2025

Time: **5:30pm** - wine & cheese

6:00pm - dinner

Please note the NEW TIME for this event

Provide a dish to pass

Signup sheet in Main Hallway

All ladies are welcome.

Questions.... See Pam Metzinger

WIDOWS GROUP

Widows group will be meeting and having lunch on **October 22nd @ 11:00 AM**

MOE [MEN OF EPIPHANY] BREAKFAST

Men Of Epiphany - Please mark your calendars for breakfast for **October 29th @ 8:30 am** at Jonny D's.

Newcomers are always encouraged to join.



Adult Formation is hosting a FREE live musical performance by singer/songwriter Chris Wilson on Thursday, October 23rd at 6:30 PM, right here in our church! Chris is an international recording artist who resides in Churchville, NY. He will be performing inspirational music with his trademark intimate songs and soaring vocals. Our hope is that this performance will be enjoyed by Epiphany's congregation as well as members from our larger community. Everyone is welcome!

Thank you!

Donna

TRUNK OR TREAT:

Trunk or Treat is back this year!

When: **Saturday, October 25, 2025**

Time: 5:45 – 8:00 pm

Where: Fellowship Hall / Church Parking lot

Provided: coffee, tea, water, cider (if you would like something else, please bring your own)

This is a Parish-wide fellowship event. Come and have fun. Socialize. Bring a hot or cold hors d'oeuvres or a dessert to share. Games for the kids, a movie, and of course, the Trunk or Treating in the church parking lot. Hoping to have the fire pit going for smore making. For those handing candy out, it's optional to decorate your car trunk, but it's not necessary.

Look for a sign up for this event. We would like a count for prep work. Signups will be posted for handing out candy and attending. You can do all activities or just one

It's time for some Ghoulish FUN!

Questions.... See Pam & Don Metzinger

FRIENDSGIVING TO WELCOME NEW PARISHIONERS

The Welcome Committee would like you to join us as we celebrate our newest members of the congregation. This gives all of us a chance to make new friends and reconnect with the old while extending the warm hospitality of Epiphany.

Join us as we gather on **Saturday, November 1st in Fellowship Hall. 5:30 – Drinks & Appetizer's, 6:00 – dinner.** Spaghetti & Meatballs, gluten free pasta will be available, salad, **bring your own beverage.**

Please bring a dessert to share.

Please sign up in the Hallway as we need a count of all who will be attending. Hope to see everyone there.

Any questions: Contact Laurie Zaso – 749-7805.

FINANCIAL STEWARDSHIP 2026

Our 2026 Stewardship campaign is a chance to reflect on the many ways that we are connected to each other. Our theme this year focuses on the stories we tell and the ways we are called to share our love, and joy through our words and actions with the world.

The campaign will begin on October 5th, concluding with the ingathering on Commitment Sunday October 26.

On each of the 1st 3 Sundays one of our parishioners will share their personal stories.

The campaign will conclude on October 26th with the congregation coming together offering their commitment to one service at 9:30 followed by brunch. Our youth will play a major part in that service.

Please use this time to reflect on your own gifts, stories, and our connection as a parish and discern your financial commitment for 2026.

SENIORS MAY HAVE THE OPTION TO MAKE THEIR EPIPHANY PLEDGE A TAX-FREE DONATION

A **Qualified Charitable Distribution (QCD)** is a tax-advantaged way for individuals to support charitable causes, like Epiphany, directly from their retirement accounts. It allows certain taxpayers to donate to qualified charities while also reducing their taxable income.

How It Works

A QCD is a direct transfer of funds from an Individual Retirement Account (IRA) to an eligible charity. Instead of withdrawing money, paying income taxes on it, and then making a donation, the funds move straight from the IRA to the nonprofit. This transfer does **not** count as taxable income.

Key Rules

- **Age Requirement:** You must be at least 70½ years old at the time of the distribution.
- **Eligible Accounts:** QCDs can only be made from IRAs (not from 401(k)s or other plans, unless rolled into an IRA first).
- **Annual Limit:** Up to \$100,000 per individual (\$200,000 for married couples filing jointly if both qualify) can be distributed tax-free each year.
- **Qualified Charities:** Donations must go to IRS-recognized 501(c)(3) organizations. Donor-advised funds and private foundations generally do not qualify.
- **Required Minimum Distributions (RMDs):** For individuals age 73 or older (as of 2023 law), QCDs can count toward satisfying annual RMDs.
- **Transfer of Funds:** For the distribution to be tax-free, it must be paid directly from the IRA to an eligible charitable organization. *You cannot withdraw the money and then write a check to the organization!*

Why Consider a QCD?

- A QCD lowers adjusted gross income, which may reduce exposure to higher tax brackets, Medicare surcharges, and the taxation of Social Security benefits.
- Provides a tax-efficient way to give, especially for those who do not itemize deductions.
- Supports charitable causes with potentially larger gifts due to tax savings.

Bottom Line

A Qualified Charitable Distribution can be a powerful tool for retirees who want to combine philanthropy with smart tax planning. Before making a QCD, it's wise to consult with a financial advisor or tax professional to ensure the donation meets all IRS requirements and aligns with your retirement strategy.

CHANGES & ADDITIONS

If you have changes to your contact information, please notify Maureen Durie in the Parish Office: 247-4190 or office@coepiphany.org Office hours: Tuesday–Friday, 8:00 am–12:00 pm

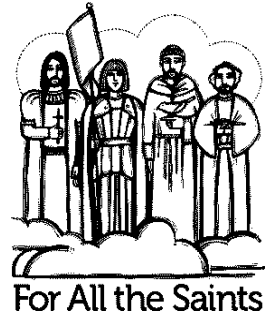
All Saints Sunday is November 2

We will be honoring our loved ones who have died this year & in past years. There will be a cross in the back of the church for you to put flowers on for your loved ones. If you can provide some extra flowers for the cross, that would be helpful.

We gather together in community to remember, give thanks, and pray for all those people we love but no longer see. We will read the list of those saints known to us who have died since All Saints Day, November 2024.

Every year, we create a special bulletin insert, listing the names of our other loved ones who have died. A special prayer will be offered to those on that list. It is right and good to take time out to give thanks for all the saints who have touched our lives.

If you would like us to include the name(s) of your loved ones, please fill out the form below and return it to **the Parish Office – Maureen’s basket**. (or email coeoffice@frontier.com) **no later than Sunday, October 28th**. Thank you.



Please print clearly

Loved Ones Who Have Died This Year

Others Who Have Died in Years Past

Your Name and Phone Number

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AUGUST FINANCIAL SUMMARY

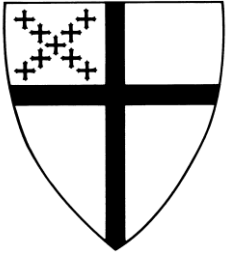
Income	Budget YTD 2025	% Of Budget YTD
Pledge & Plate	\$83,951	\$86,733
Investment Income	11,750	15,667
Diocesan Grant	13,333	13,333
PPP Loan		
ERTC	14,234	-
Flowers	1,085	1,167
Special Offerings	1,463	2,167
Building Use	345	887
Other	2,047	3,667
Total Income	\$128,209	\$123,620

Expenses		
Worship	5,709	3,250
Formation	548	567
Diocesan Apportionment	12,145	12,144
Stewardship	5,455	6,967
Other Action	-	333
Youth	-	67
Evangelism	773	983
Supplies & Utilities	11,514	10,600
Insurance	7,345	8,000
Copier Expense	2,287	2,333
Other Office	3,347	2,133
Oversight	24,493	23,067
Salaries & Benefits	89,570	94,746
Total Expenses	138,693	142,124
Surplus/(Deficit)	(10,485)	(18,504)

Submitted by Deb Grasso, Treasurer



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Lunch & Learn 12:30 Choir Practice 7:00 PM	2	3	4 Open House Fire Co. 2355 Chili Ave
5 8:00am HE 10:00am HE Church School	6 Chair Yoga 1:30-3:00	7	8 Choir Practice 7:00 PM	9	10	11
12 8:00am HE 10:00am HE Small Group Meets after 10:00 Service Blessing of Animals 12:00 Noon NO Church School	13 Chair Yoga 1:30-3:00	14	15 Moe Sauage Dinner 6:00 Choir Practice 7:00 PM	16 Pot Luck Dinner WOE 5:30 Wine 6:00 Dinner	17	18
19 8:00am HE 10:00am HE Church School	20 Chair Yoga 1:30-3:00	21 7:00pm Vestry	22 Choir Practice 7:00 PM	23 Musician Chris Wilson Performance Church 6:30	24	25 Trunk or Treat 5:45 – 8:00
26 9:30 One Service Collection of Stewardship Church School	27 Chair Yoga 1:30–3:00	28	29 8 AM MOE breakfast Choir Practice 7:00 PM Widows Lunch 11:00	30	31	



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