

Stewardship 2026

... God loves a cheerful giver. 2 Corinthians 9:6-7

Dear Stewards of Holy Cross,

And you are such . . . Thank you for your faithful stewardship to our parish this past year, ensuring the mission and practice of our Orthodox Faith and Holy Tradition here at Holy Cross.



Recognizing that each of our gifts and talents come from God is the first step to offering true stewardship. I am grateful that so many of us have put those gifts and talents to use as an expression of faith, fulfilling our nature to give.

We have learned this past year that we cannot rely solely on events alone to help meet our financial commitments. Our Festival and other fund-raising events are a very small portion of the donations necessary to meet the financial needs of our parish and church community. The fullest and generous stewardship from each of our families is the only way to meet our financial needs.

Even though I firmly believe in the validity of Tithing, this past year we asked each of our families to commit to at least \$150 per month. We ask that you increase this amount to a monthly minimum of \$175 for the coming year 2026, even though I believe it is to each family's individual benefit to commit to even more than the minimum. Your family commitment, along with all our families, will help bring financial stability to our parish.

I know, as your priest, that this is a sacrificial pledge of treasure along with time and talent. Sadly, a one-time yearly gift of \$100 will not help meet our financial needs. A consistent monthly offering of at least \$175 is necessary.

I trust that you will understand my request. Many important and necessary improvements have been made separate of your monthly stewardship contribution. Generous individual gifts made it possible to replace the dangerous deteriorating walkway and trellis around the Church, the replacement of our Church furnace of over 65 years and the renewal and replacement of the roofs on our buildings has been accomplished over this past year through our Beautification program. Our blessings are indeed innumerable, and we give thanks to our Lord as He continues to inspire our work and ministry here at Holy Cross.

Our Lord tells us that all of us, as we are given life, are recipients of His grace to develop our gifts. The Lord also encourages us to respond to God in thanksgiving.

Thank you for your continued commitment and support to our parish, the Church of the Holy Cross and all the activities and programs we offer. May our Lord continue to bless all of us with His love and every gift from above to His Glory.

In Christ,

A handwritten signature in black ink, appearing to read 'Peter G. Salmas'.

Father Peter G. Salmas, Pastor

Please consider Father Peter's request that every family makes a minimum pledge to the Church of the Holy Cross for at least **\$175 per month**.



Please fill-out and return this "card" so we know your monthly Stewardship Pledge or use this QR code to fulfill your Pledge directly.



I/We commit to Christ and His Church through this pledge.
I/We expect to give the following amount:

\$ _____ per month for the Stewardship year **2026**

printed name _____



*Each one must give as he has decided in his heart,
not reluctantly or under compulsion,
for God loves a cheerful giver. - 2 Corinthians 9:7*



If you're not receiving church emailings (news, events, announcements, etc.) but would like to, please enter your email address(es) here:

CHURCH OF THE HOLY CROSS / 900 Alameda de las Pulgas / BELMONT CA 94002-1604
650-591-4447 / office@goholycross.org

HOW TO MAXIMIZE CHARITABLE TAX BENEFITS UNDER THE NEW TAX LAW

We want you to be aware of how the new law will affect your donations to Holy Cross. Many of you may wish to make your 2026 stewardship and other gifts before the end of 2025. Here are the benefits:

1. Donations before December 31 may reduce your 2025 taxable income.
2. For those who itemize deductions, beginning in 2026, **ONLY** donations in excess of ½ of one percent of their income will be allowed as deductions. A family with \$100,000 in annual income that itemizes deductions would not count the first \$500 of donations as deductible.
3. For those fortunate to be in the highest income bracket (\$769,000 and above for married couples), in addition to the above exclusion based on income, an additional 2/37 of otherwise allowable itemized deductions will be disallowed.

Some good news!

Beginning in 2026, those who do not itemize will be able to exclude up to \$1000 (individuals) and \$2000 (married couples) of their taxable income due to their donations to the Church.

Please don't forget the following giving strategies already available under current law.

For those age 73 and above, make your donations to the church from your Individual Retirement Account (IRA) via a **Qualified Charitable Distribution**. Such distributions, when transferred directly from your IRA to the Church, reduce the amount of the taxable required distribution you must take out each year, which, in turn, reduces your taxable income, which may also reduce the tax on your social security benefits and your Medicare premiums and increase the amounts of other allowable deductions. The same benefit **DOES NOT** extend to most employer established pension plans. You may wish to transfer some funds from such pension plans to a rollover IRA to facilitate this giving option. Some brokerage firms offer you the convenience of check writing on your IRA account to make these donations. A check written on your personal bank checking account **DOES NOT** qualify for this special tax treatment.

Consider making a gift of appreciated property.

Those who hold stock or real estate valued much higher than the original purchase price can receive a **DOUBLE** tax benefit by donating that asset to the Church. You receive a charitable deduction for the full value of the asset, plus you do not have to pay tax on the gain you have earned in the asset. Stock values have risen significantly over the past three years. It may be time to lock in some of those gains and help out your Church at the same time!

*As always, you should check with your tax advisor
to see if any of these suggestions will work for you.*



Family Information Form

CHURCH OF THE HOLY CROSS

900 Alameda

BELMONT CA 94002-1604

650-591-4447 / office@goholycross.org

Please fill out
and return
to the church office.

Last Name _____

Residence Address _____

City _____ Zip _____

You

Your Spouse

First Name _____

Baptized or Chrismated

Orthodox Christian?

☐ yes ☐ no

☐ yes ☐ no

Name Day (or Baptismal Name) _____

Birthday (*month/day/year*) _____ / _____ / _____

Wedding Anniversary _____ / _____ / _____

Home Phone Number (_____) _____

Cell Phone Number (_____) _____ (_____) _____

e-mail address _____

Occupation _____

Employer _____

Work Phone Number (_____) _____ (_____) _____

do you wish to receive general

church mail at this e-mail address?

☐ yes ☐ no

☐ yes ☐ no

(*Cross Currents*, for example)

do you wish to receive Father's

"Daily Study" at this e-mail address?

☐ yes ☐ no

☐ yes ☐ no

New Members :

which church
did you attend
before coming
to Holy Cross?

(*Name of Church*)

(*Name of Church*)

(*City/State*)

(*City/State*)

Family Information Form (continued)

Dependent Children (please use additional sheets if so blessed) :

	<u>Eldest</u>	<u>Child #2</u>	<u>Child #3</u>
First Name	_____	_____	_____
Baptized or Chrismated Orthodox Christian?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Name Day (or Baptismal Name)	_____	_____	_____
Birthday	___ / ___ / ____	___ / ___ / ____	___ / ___ / ____
Cell Phone Number	(___) _____	(___) _____	(___) _____
e-mail address	_____	_____	_____
	@ _____	@ _____	@ _____
<u>PARENTS :</u>			
Okay to send church e-mail to this child? (Sunday School or Youth Group news, for example)	_____	_____	_____
	(please initial if okay)	(please initial if okay)	(please initial if okay)
Okay to send Father's "Daily Study" to this child?	_____	_____	_____
	(please initial if okay)	(please initial if okay)	(please initial if okay)
School	_____	_____	_____
Grade	_____	_____	_____
Sunday School Grade (if different)	_____	_____	_____