



# Frédéric's 5

5 Things You Need to Know

Simplicity · Humility · Gentleness · Selflessness · Zeal

DECEMBER 11, 2025



## O Holy Night...

For me it is so special to be with family at Midnight Mass to start the Christmas Season. It is so wonderful singing and hearing the entire congregation singing, ["O Holy Night."](#)

As Vincentians, this great Christmas song touches all our hearts. It puts into words the special time when the Word became flesh and the bright light of Christ entered the world.

I love the first verse, but the third verse is where our Vincentian charism truly comes to life: "Truly He taught us to love one another; His law is love and His gospel is peace. Chains shall He break, for the slave is our brother; And in His name all oppression shall cease. Sweet hymns of joy in grateful chorus raise we; Let all within us praise His holy name. Christ is the Lord! Then ever, ever praise we! His power and glory evermore proclaim!" [Read more...](#)

THIS WEEK'S FEATURE: Thrift

## 'Thriftmas' is Here: Giving with Purpose this Holiday Season

By Chad Caliguiri, Deputy Director, SVdP Des Moines

Holiday shopping is evolving – and secondhand gifts are taking center stage. According to new consumer research, more than [8 in 10 Americans](#) plan to purchase at least one secondhand gift this holiday season, with many allocating up to half of their gift budget to [thrifted or pre-loved items](#). What was once seen as a last resort is now viewed as a thoughtful, budget-conscious, and environmentally friendly way to give. [Read more...](#)



## CONSIDER A CHARITABLE GIFT ANNUITY

It's not too late to take advantage of a win/win opportunity as the 2025 tax year winds down.

A Charitable Gift Annuity provides a steady income for life, a 2025 tax year charitable tax deduction, and a legacy ultimately benefiting the Society of St. Vincent de Paul's national office and/or a local Council.

Annual income is based on one's age (or on two lives if both are 55+.) These can be funded with cash, stocks, and even a one-time IRA qualified charitable donation ("QCD") of up to \$54,000 if you are over 70 ½ years young (note: special provisions apply to a QCD-funded charitable gift annuity).

Explore more at: <https://ssvpusa.org/charitable-gift-annuities> or contact Dennis Kempf at (314) 576-3993 ext 222/[dkempf@svdpusa.org](mailto:dkempf@svdpusa.org).

## Rates vary depending on your age

| Single Person |      | Two People |      |
|---------------|------|------------|------|
| AGE           | RATE | AGE        | RATE |
| 60            | 5.2% | 60/60      | 4.7% |
| 65            | 5.7% | 65/65      | 5.0% |
| 70            | 6.3% | 70/70      | 5.5% |
| 75            | 7.0% | 75/75      | 6.2% |
| 80            | 8.1% | 80/80      | 6.9% |
| 85            | 9.1% | 85/85      | 8.1% |

\*American Council on Gift Annuities (ACGA) rates effective January 1, 2025

## NATIONAL COUNCIL NEWS



### National CEO Michael Acaldo Featured on The BeatiDudes Podcast

Michael Acaldo, CEO of SVdP USA, was recently featured on The BeatiDudes, a Texas-based Christian podcast hosted by Jeff Schiefelbein, Paul Kokler, and Nick Bezner. Michael talked with the hosts about growing up Catholic in Louisiana, the journey that led him to the Society of St. Vincent de Paul, and how the Society evolved

from the early days of St Vincent de Paul and Blessed Frédéric Ozanam to today's "spiritual movement" led by 81,000 Vincentians across 4,000 conferences. [Listen to episode...](#)

## UPCOMING EVENTS

**Tuesday, December 16 at 1:30pm CDT**  
[Getting Ahead 101](#)

**Tuesday, December 16 at 6:30pm CDT**  
[Getting Ahead 101 \(Second Session\)](#)

**Tuesday, December 16 at 7:00pm CDT**  
[Multicultural Diversity Committee Meetings](#)

**Thursday, December 18 at 2:00pm CDT**  
[Voice for the Poor Committee Third Thursday Webinar](#)



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