

# Oktoberfest with the Fabulous Friars

By Susie Iventosch



St. Stephen's Oktoberfest tent

Photo provided

Five short years ago, Father Larry Hunter came to town, and it wasn't long before the Fabulous Friars of St. Stephen's Episcopal Church in Orinda first gathered to don their chef hats and take to the kitchen. And, so began the "Friars'" mission of bringing good food, along with good cheer and goodwill, to the community!

"Father Larry came along and said that food is an important part of fellowship and outreach," said Ned Trippe, a St. Stephen's congregant and one of the original Fabulous Friars. "He also knew that we had a number of aspiring recreational chefs in the congregation, so four of us—all with different cooking styles and interests, came together to form the Fabulous Friars."

Nowadays, the group consists of six men, all devoted cooking enthusiasts, who put on six or seven large events each year. These gatherings range from Oktoberfest and Mardi Gras to the Bishop's luncheon, the Preschool Family barbecue and the fall kick-

off for the choir, not to mention a feast in honor of St. Stephen, himself, and a donated five-course dinner for 50, awarded to the highest silent auction bidder. As an honorary "Friar" and sous chef, Father Larry gets his fair share of time and camaraderie in the kitchen, too.

Oktoberfest, which took place at the church on October 14, boasted an enticing menu of Sauerbraten and gravy, red cabbage, grilled bratwurst and sauerkraut casserole, potato latkes with sour cream and applesauce, German brown bread and green salad with balsamic dressing. This was after a spread of appetizers, but before an assortment of Robin Bailey's homemade cakes, strudels and tortes!

Naturally, being Oktoberfest, there were a variety of Oktoberfest beers, Trumer Pils on tap, and even red and white wine for those who prefer to sip their grog from the vine.

Now, I've never been to Oktoberfest in Munich, but from what

I understand, there are makeshift tents in the woods not far from town, hosted by any number of organizations, all pouring mug after mug of locally crafted beer and serving up typical fare, such as roast chicken, sausages and Sauerbraten with potato pancakes. St. Stephen's event is set up in a similar fashion in a great, big, giant tent with lots of good beer, good friends, and good cheer, all supporting many good causes. Between the dinner, drinks and silent auction, the event raised some \$50,000, all going to support a host of charities and organizations.

Despite my half German heritage, I'd never made Sauerbraten, so I asked Ned Trippe for the Friars' recipe, which he kindly sent ... for 175 people! With a little assist from my calculator, I cut the recipe down for a family of five or six. Ned's recipe was absolutely delectable and the aroma while it was cooking made the whole house smell edible! Many thanks to Ned for sharing this wonderful dish with all of us!



The Fabulous Friars at Oktoberfest: From left, Mike Yount, Scott Rhoades, Jim Breedlove, Ned Trippe, Peter Margen, Mike Kerr

Photo provided

## Lynn's Top Five

# What will YOU do if Your Favorite Tax Benefits Disappear?

By Lynn Ballou, CFP®

Everywhere you turn you hear about major tax reform coming our way. And by reform, may I clarify by saying "increases?" Let's talk about five likely candidates and what you should be doing now to be prepared.

**1) Deduction for Interest on Your Home Mortgage:** Already limited to \$1,100,000 (an oversimplified statement --- check with your tax advisor for clarification), we hear increasing rhetoric from Washington D.C. about severely limiting this write off now, and phasing it out completely in years to come. Not a big deal to US taxpayers living in less expense geography, but to those of us in the Bay Area, a potential financial disaster. What can you do now? First, refinance your home, if you can, to the lowest possible rate you can get with no fees, no points. Second, be sure you can afford your payments if there are no tax deductions. For some, this means paying down the mortgage, for others it might mean stretching out the mortgage pay back terms. Going forward: don't

buy a home and take out a mortgage if you can't afford the payments in full without any tax breaks!

**2) Repeat after me: My Gross Pay is NOT my TRUE Income!** Your take home pay is reduced from your gross pay by all sorts of things: federal and state taxes, FICA, SDI, benefit plan payments, deferred retirement plans, etc. Using a tax program such as Turbo Tax or meeting with your tax advisor and CFP®, figure out what your true annual take home pay is. Compare that to your annual after tax spending. Oh, and just to be safe, assume that you'll take home 5% less because Congress is talking about increasing income taxes across the board. Learn to live within this new amount ---in the meantime invest the difference!

**3) Investment Income will be Taxed at Higher Rates in 2013:** Right now most taxpayers pay a very preferential rate on capital gains and investment income such as qualifying dividends. These are part of what's called the "Bush Tax Cuts." At the end of 2012, these

benefits are due to expire. Additionally, there's likely to be another surtax on most investment generated income to pay for what's being termed as "Obama Care" --- a national health care initiative. It's time to be sure you can afford these extra tax hits and that your portfolio is properly positioned for these major changes. On the one hand, don't throw away great investments just because they'll be taxed at higher rates --- so will everything else. But do be prepared and use this as an opportunity to rethink your holdings before the stampede that's sure to happen next year when everyone else realizes that investment tax changes are coming up soon, too.

**4) Rethink your Long-Range Financial Planning Calculations:** Whether you do this yourself, or work with a CFP®, it's time to dust off your plan and build in higher tax rates into your future planning. This is the time to see if there are potential problems on your financial planning horizon, and make mid-course adjustments. What's

the most important ratio to think about in your planning? It's how much left after your assumptions for investment rate of return, inflation and taxation. If that net number is higher than 1 - 3%, I strongly recommend you go back to the drawing board! Like a good scout, be prepared!

**5) National Sales Tax --- a U.S. VAT:** Another possibility from Washington. Your Congressmen and women are leaving no stone unturned in finding ways to raise revenue. As you do your long-range planning, factor into your budget the possibility of a national sales tax of 3 - 5%, the range. It could happen, if not across the board, on certain products.

What to do? Be calm, don't panic, but do not delay refocusing your financial viewpoint. Where appropriate embark upon defensive planning tactics to protect your life journey and that of your family from overly optimistic planning. You may find that this type of long-range vision results in you living not only with your means now and

in the future, but also finding a way to pay down debt faster than you thought while bolstering savings and building more fun into your future. I applaud you on this journey!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor. Securities offered through LPL Financial, member FINRA/SIPC.

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## Fabulous Friars' Oktoberfest Sauerbraten



Fabulous Friars' Sauerbraten

Photo Susie Iventosch

(Serves 5-6)

### INGREDIENTS

- 1 teaspoon salt
- 1 teaspoon ground ginger
- 2 pounds beef tri tip
- 1/3 cup water
- 1/3 cup cider vinegar
- 1 cup red wine
- 1 medium brown onion, peeled and sliced thick
- 2 tablespoons sugar
- 1 tablespoon mixed pickling spice
- 1/2 teaspoon whole peppercorns
- 1-2 whole cloves
- 1 bay leaf
- 1-2 tablespoons vegetable oil
- 1 gingersnap, crushed (for the gravy)

### DIRECTIONS

Combine salt and ginger; rub into tri tip. Place meat in deep bowl or non-conductive roasting pan.

In large pot, combine water, red wine, cider vinegar, onion, sugar, pickling spice, peppercorns, cloves and bay leaf. Bring to a boil. Pour over roast; turn to coat, layer onions between pieces. Cover and refrigerate for 2 - 3 days, turning twice a day.

Remove roast, reserving marinade; pat roast dry. On a hot grill, brown roast on all sides in oil. (For smaller quantities you can use a Dutch oven.)

Strain marinade, reserving half of the onions and seasonings. Pour 1/3 to 1/2 of marinade and reserved onions and seasonings over roast (cover and refrigerate remaining marinade). Bring to a boil. Reduce heat; cover and simmer for 3 hours or until meat is tender.

Strain cooking liquid, discarding the onions and seasonings. Pour liquid into a large pot; bring to a rolling boil. Crush gingersnaps in processor and gradually add to marinade; simmer until gravy is thickened, adding gingersnaps as needed to thicken. If necessary, add reserved marinade. (Be careful not to add too much gingersnaps as gravy becomes too thick.)

Slice roast and serve with gravy.

\*Serve Sauerbraten with red cabbage and bratwurst casserole, homemade sauerkraut, and potato latkes with sour cream and applesauce garnish.

Susie Iventosch is the author of Tax Bites and Tasty Morsels, which can be found at Across the Way in Moraga, www.amazon.com, and www.taxbites.net. Susie can be reached at [suziven@gmail.com](mailto:suziven@gmail.com).

**These recipe is available on our web site** [www.lamorindaweekly.com](http://www.lamorindaweekly.com)

If you would like to share your favorite recipe with Susie please contact her by email or call our office at 925-377-0977.