



# PATHWAYS

## A DECADE OF OUTREACH

SOCAL BAPTIST MINISTRIES CELEBRATES 10 YEARS



### NEWS

*BFCal Board Recognizes  
Mission:Dignity*

### ADVICE

*Why Young Families Should  
Have An Estate Plan*

### THE PASTOR'S STUDY

*Steve Garcia of  
Sunrise Church, Rialto*

# MINISTRY FINANCES EATING YOU ALIVE?

Save time and money by trusting BFCal and WatersEdge with your church's accounting needs.

---

## HOW WE HELP:

---



Basic  
Accounting



Payroll



Contribution  
Tracking

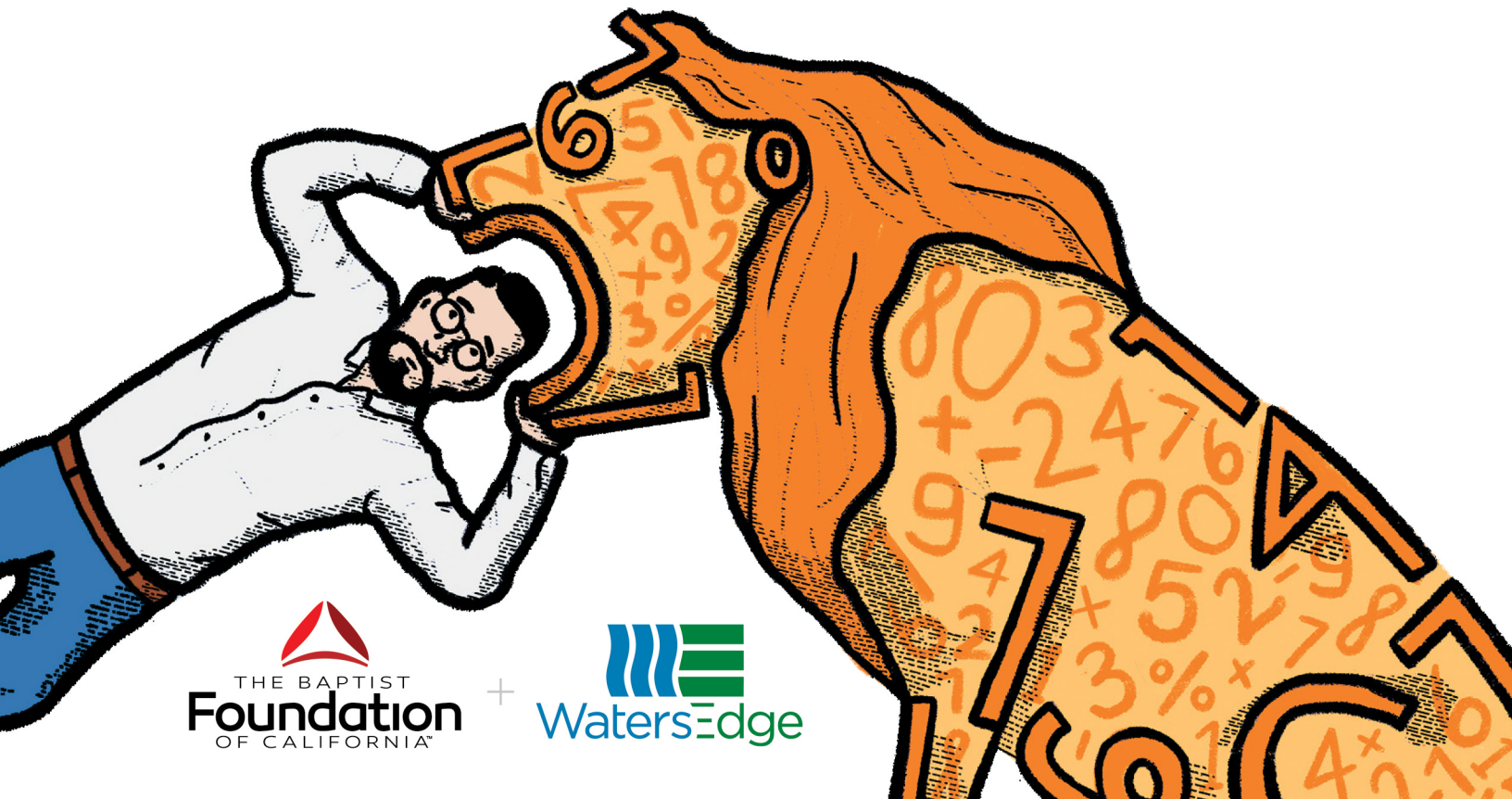


Online  
Giving

---

## GET AN ESTIMATE:

[bfcalf.org/accounting](http://bfcalf.org/accounting) or 909-738-4000



+



# President's Letter

**IF YOU HAVE EVER PAID** a visit to my office, you may have noticed that I keep a television tuned to a financial news station. You likely have an idea of the variety and scale of news stories that came across my screen in 2023. One story that is always of interest to me is how government bonds affect the economy.

Many organizations watch the 10-year U.S. Treasury Note as the financial standard for risk-free decision-making. The 10-Year Treasury Note also factors into our behind-the-scenes conversations at the Baptist Foundation regarding our investments, church loan program, and overall plans for the future. Unlike for-profit businesses, our team doesn't just look at financial returns over ten years. We look at the Kingdom returns that build for eternity.

In 2013, Robert Langley and the SoCal Baptist Ministries board came to our Foundation with an endowment that also had a 10-year horizon. The project was an \$18 million investment in evangelism and outreach in California. As part of the agreement made 10 years ago, the endowment will enter its final form in 2024, providing annual funding for CSBC entities and a grant program that will provide perpetual funds for church evangelism projects.

SoCal Baptist Ministries is an excellent example of the long-lasting impact of endowments. That is why our Foundation created four new endowments in 2022 to benefit four of our key partners. We seeded those endowments with \$70,000 each for a total of \$280,000. Through investment earnings and additional contributions, these endowments have already grown to more than \$400,000 in less than a year. We anticipate providing significant additional funding to each endowment by the end of 2023. We want to bless our partners, such as California Baptist University, the California Southern Baptist Convention, Gateway Seminary, and Mission:Dignity of Guidestone, as God blesses us. As our partners continue to invest resources with us and God's blessings remain on our work, we will faithfully provide additional funding for his work.



Looking back at the number of churches, ministries, and individual lives impacted by the 1,500 grants issued by SoCal Baptist Ministries, I am deeply amazed and grateful. That is why we are dedicating this issue to celebrating God's work in our state through this ministry. I hope the stories and articles in this issue will encourage and inspire you to invest in Kingdom ministry in our state and beyond. Trust me, the return is worth it and lasts far beyond 10 years!

Resourcing the Great Commission,

Jonathan W. Jarboe, MBA, D.Ed.Min.



5

BFCal board member Dennis Schmierer prays over CSBC Executive Director Pete Ramirez.



**PATHWAYS**

A Publication of  
The Baptist Foundation of California

[www.bfcal.org](http://www.bfcal.org)

**PRESIDENT**

Dr. Jonathan W. Jarboe

**EDITOR**

Caleb Stallings

**CONTRIBUTING WRITERS**

Courtney M. Coates, Esq.  
Bradley Frailey  
Ty Salter  
Caleb Stallings

**GRAPHIC DESIGN**

Caleb Stallings

**PHOTOGRAPHY**

Caleb Stallings

**PRINT AND MAIL SERVICES**

Dumont Printing of Fresno

*On the cover: Southridge Church of San Jose baptizes a new believer who came to faith at their October 2022 community outreach event sponsored by SoCal Baptist Ministries.*

# TABLE OF CONTENTS

What's New at BFCal	5	Churches & Buildings: Weathering Tough Times	12
Standing in the Gap: The Legacy of SoCal Baptist Ministries	7	Embracing The Benefits of Donor-Advised Funds	13
You're Not Too Young To Plan	10	Letter to the Foundation	14
		The Pastor's Study	15

FREE  
ESTATE  
PLANS

FOR SENIOR PASTORS

Schedule your  
appointment and estate  
planning seminar today!

CALL 909-738-4000

# WHAT'S NEW AT BFCAL

## **BFCAL'S BOARD CELEBRATES ASSET GROWTH AND MISSION:DIGNITY ENDOWMENT AT AUGUST MEETING.**

BFCal's board of directors gathered for a day of meetings and celebration on the Gateway Seminary campus. Board members received reports from the president of Gateway Seminary, Dr. Jeff Iorg; the president of California Baptist University, Dr. Ron Ellis; and the executive director of the California Southern Baptist Convention, Pete Ramirez. The board held a special time of prayer for each leader and the entity they represented, asking God to bless their ministry in California and beyond. BFCal President Dr. Jonathan Jarboe gave a special report summarizing the Foundation's success in 2023. Through July 31, 2023, the Foundation has distributed more than \$7.7 million to its partners. Total assets under management increased from \$216 million at the end of 2022 to \$230 million by the end of July 2023. Dr. Jarboe also spoke about the success of the legal division noting that the team, led by Courtney Coates, was on pace to complete over 35 estate planning seminars and adding more than \$6 million to the giving pipeline this year. Nearly one-third of these planned gifts will go directly



*Dr. Jonathan W. Jarboe (center) poses with the newly elected board chairman, Pastor Gregory Perkins (left), and vice chairwoman, Kathy Meredith (right).*



*Aaron Meraz, the director of Mission:Dignity of Guidestone, answers questions about how BFCal's new endowment has helped retired pastors in need.*



*BFCal board chairman Dr. Deryl Lackey and BFCal president Dr. Jonathan Jarboe honor departing board members, staff, and spouses. First Photo: Jeffrey Pih; Second Photo: Larry & Marjie Hodges; Third Photo: Nancy and Dave Willis; Fourth Photo: Robin & Robert Duncan*

to local CSBC churches. The meetings concluded with the bi-annual Board Vision Dinner held at The Vine Church of Rancho Cucamonga. The program included a time of worship led by Cory and Alison Singleton, and a Q&A with Aaron Meraz, the director of Mission:Dignity of GuideStone. Supporters can give directly to the Mission:Dignity 13th Check Endowment at [bfcalf.org/donate](http://bfcalf.org/donate).

**BRADLEY FRAILEY NAMED BFCAL'S NEW CHIEF INVESTMENT OFFICER**

On August 1, Bradley Frailey, CIMA, CPA, began his new role as the Foundation's Chief Investment Officer (CIO). A graduate of California State University in San Bernardino, Frailey



*Dr. Jonathan Jarboe congratulates Bradley Frailey on his appointment as CIO.*

worked as an accountant at CLA (CliftonLarsonAllen) before coming to the Foundation as a senior accountant in December 2017. Since 2020, he has served as the Foundation's controller. "Frailey has served the Foundation with great distinction over the past five years" said BFCal President Dr. Jonathan Jarboe, "Our investors have been thrilled to get to know him and see the expertise he brings to this role." Frailey plans to continue the efforts of Robert Duncan by providing BFCal's partners with new opportunities for Kingdom-oriented, missional investing. 



*Members from King's Cross Church of San Diego meet with others in the local community to discuss gospel-centered issues as part of their Life Explored ministry.*

# STANDING IN THE GAP: THE LEGACY OF SOCAL BAPTIST MINISTRIES

**BY CALEB STALLINGS**

**FOR ROBERT LANGLEY, THE CREATION** of SoCal Baptist Ministries was an “unexpected serendipity”. Langley, who was serving as pastor for First Baptist Church in Norwalk, was working with church members and others to manage an apartment complex for retired seniors. The building was constructed in the 1970s to house Christian seniors. Over time, the opportunities to do ministry in the complex waned and the managing board – composed of Langley and other church members – decided to sell the building, which would place \$18 million into a fund that could only be used for charitable purposes. For Langley, the first priority was to ensure the funds would be protected.

“I called Phil Kell, who was president of the Foundation at that time,” said Langley, “I told him about the opportunity we had and our need to put the money in a safe place where it could earn something.” Kell told Langley the Foundation could handle that task.

Langley went back to his members on the apartment management board to determine what to do with the money. As a group, they decided to create a grant program for churches to do evangelism projects. However, they quickly learned there was no blueprint to follow for this kind of endeavor. “We couldn’t find anyone else (who was) doing it,” said Langley, “No one else was giving away free money.”

Langley was able to utilize the financial and legal expertise of Kell and former Foundation Vice President George Jacques as he worked to sell the property, transfer the funds to the Foundation, and create the new grant program called SoCal Baptist Ministries (SoCal).

Since SoCal received its first grant request in 2014, it has funded over \$7 million to 446 churches and ministries across the state. The projects included Vacation Bible School summer programs, fall festivals, back-to-school kickoffs, and food pantry distributions.

Once churches realized the potential of SoCal grants to fund better outreach programming, they started to apply for major

projects throughout the year. For Joni Lum, the children's ministry director at Magnolia Church in Riverside, the SoCal grant program has been "invaluable" for funding major outreaches that coincide with the Easter and Christmas holidays. Their annual Living Nativity drew 4,600 people from the community in 2022. "We were able to bless and encourage people with a family experience that shared the gospel," says Lum, "We have had families join (our church) through this event."

SoCal grants were also successful in helping small church plants get a foothold in the local neighborhood. King's Cross Church of San Diego used SoCal grants to fund a new ministry called Life Explored. Life Explored is a weekly community forum designed to explore issues of meaning, purpose, and value through the lens of the gospel.

According to the church's Local Outreach Director, Sierra Corban, the idea for Life Explored came about through a churchwide study of the Book of Acts in 2021: "The Holy Spirit did a ton of work in the hearts of our church at that time to really prepare us and start rooting in us a desire to be missional."

SoCal grants allowed King's Cross to host Life Explored in rented spaces within local businesses where people would be more comfortable gathering instead of a church. It also allowed them to pay speaker fees, offer food, and provide the perfect environment for seekers to get their questions about God and faith answered.

For the church's Lead Pastor, Obed Brefo, the decision to rent an outside, neutral space for their outreach ministry was crucial: "God has been using us to reach the more intellectual-leaning

residents of San Diego. You can stand outside a grocery store. You can go door-to-door and evangelize that way. But in our community - Pacific Beach and La Jolla - that's just not going to fly. People will ignore you."

Life Explored is currently in its third year of ministry and has contributed to the growth of King's Cross Church through relational evangelism. "When someone invites you to something and says, 'Hey, I care about you, and I care about this, will you come?' that goes a long way," says Corban.

Reflecting on 10 years of ministry, Robert Langley sees the blessing SoCal has been to California churches and ministries, "We tried to stand in the gap and help churches accomplish their mission in the location God has placed them." The impact on Langley goes beyond money. Instead, it is about the human lives and ministries that have been changed. "When churches send their grant reports back, I first look at the number of professions of faith," he says. Since 2019, SoCal has recorded 12,889 professions of faith from projects that received funds.

In February 2024, the SoCal Baptist Ministries grant program will transition to a permanent endowment benefiting California Southern Baptist ministries, including a new granting program under the Foundation's management. To read an updated description of the eligibility requirements and view the list of application deadlines, go to [www.bfcal.org/grants](http://www.bfcal.org/grants). 



Local children play games at the 2023 Easter Eggstravaganza, a community event hosted by Magnolia Church in Riverside.





# APPLY FOR AN OUTREACH GRANT

## FUNDING AVAILABLE FOR

- Participating CSBC churches that regularly give to the CSBC Cooperative Program.
- Evangelism and outreach programs in California.

## 2024 DEADLINES

JANUARY 15

- Awarded February 17

JULY 15

- Awarded August 15

[APPLICATION AVAILABLE AT BFCAL.ORG/GRANTS](https://www.bfcal.org/grants)

Congratulations to the 2023 recipient of  
The Baptist Foundation of California's  
Award of Excellence

## Dr. Benny Wong

Associate Professor of Leadership Formation,  
Gateway Seminary

Former Senior Pastor,  
First Chinese Baptist Church of Los Angeles

Thank you for your service to  
California Southern Baptists!

*Dr. Benny Wong receives the Foundation's 2023 Award of  
Excellence from Dr. Jonathan Jarboe at the CSBC Annual  
Meeting in Clovis.*





# YOU'RE NOT TOO YOUNG TO PLAN

BY COURTNEY M. COATES, ESQ.

**YOU'RE STILL IN YOUR 20S, 30S OR 40S.** You're healthy, have a young family, and just starting to put enough money away for retirement. You may be tempted to think, "I don't really need an estate plan right now. Leave that for the older folks who are nearing retirement and have a lot of savings." Perhaps these tips will encourage you to think again.

Young or old, it is important to lay a solid estate planning foundation for your family. Young families with children should have an estate plan for several important reasons. While it may seem like a topic more relevant to older individuals, estate planning is actually crucial for anyone who wants to ensure the well-being of their loved ones and leave a Christ-honoring legacy. Here are five good reasons why all families should start their estate plans right now:

- **Protecting and providing for your children:** As parents, one of our primary concerns is the welfare of our children. Psalm 127:3 says, "Children are a gift from the Lord; they are a reward from him." Through an estate plan, you can designate guardians for your children, ensuring they will be cared for by someone you trust in the event of your untimely passing. Without a nomination of guardianship, parents are essentially leaving the care of their children in the hands of the government. Additionally, an estate plan allows you to establish trusts or designate beneficiaries for your assets, ensuring that your children's financial needs are met even if you are no longer there to provide for them.

• **Expressing your values and beliefs:** As Christians, our faith and values shape every aspect of our lives, including how we want our children to be raised. Through an estate plan, you can explicitly express your desires regarding the religious upbringing and education of your children. This provides a framework for those who will step in to care for your children, ensuring that your faith and values continue to be passed down through the generations.

• **Minimizing conflict and stress:** The loss of a parent is already an emotionally challenging time for children. By having a well-thought-out estate plan in place, you can minimize potential conflicts and disputes among family members regarding the distribution of assets or guardianship. This ensures that your children can focus on healing and adjusting to their new circumstances without unnecessary added stress.

• **Leaving a legacy of love and stewardship:** As Christians, we are called to be good stewards of the resources and blessings entrusted to us by God. An estate plan allows you to thoughtfully distribute your assets to reflect your values and leave a lasting legacy of love. You can support charitable causes, churches, or organizations that align with your faith and values, allowing your resources to continue making a positive impact even after you are gone.

• **Planning for unexpected events:** While we may hope for long and healthy lives, unexpected events can occur at any age. Having an estate plan

in place ensures that your wishes are known and that your loved ones are provided for in case of incapacitation or sudden death. It provides a sense of security and peace of mind, knowing that you have taken steps to protect your family's future.

In the end, all families, regardless of their status, should have an estate plan to protect their loved ones, express their values, minimize conflicts, leave a legacy, and plan for unexpected events. By engaging in estate planning, you can ensure that your children are cared for, your faith is passed down, and your assets are used to resource the Great Commission.

If you need assistance with your estate plan and want to leave a gift to your church or other Kingdom causes, call and request a free consultation today. Call (909) 738-4000 or go to [www.bfcal.org/estateplanning](http://www.bfcal.org/estateplanning).



*Courtney M. Coates, Esq. is BFCal's Senior Vice President and Chief Legal Officer.*

*If you would like to contact him about legacy giving, you can reach him at [ccoates@bfcal.org](mailto:ccoates@bfcal.org).*



# CHURCHES & BUILDINGS: WEATHERING TOUGH TIMES

BY TY SALTER

**CHANGES IN OUR LIVES** and in churches are inevitable. The old saying is true, “the only thing constant in life is change”. As we move forward, hoping that recessions, inflation, and pandemics will be at a minimum, it is unlikely that they will disappear. When these events occur, it is important that we learn from them. Learning from the past is certainly beneficial as we plan for the future and seek to create thriving church spaces, no matter what the future holds.

**Embrace Change:** The pandemic has taught us several things about change, including its unpredictability. Be careful not to mistake past successes as guarantees for future successes. Churches should celebrate and honor their past and traditions while remaining open to new ways of ministering and reaching their communities.

**Creative Planning:** A strong attribute in church leadership is being creative when considering church designs and modifications. Be open to options and embrace changing conditions to create spaces where the congregation can thrive. Be open to ideas like remodeling/repurposing existing buildings, using smaller locations or spaces, or implementing multi-site strategies.

**Remodel An Existing Building:** Commercial (non-church) space often becomes

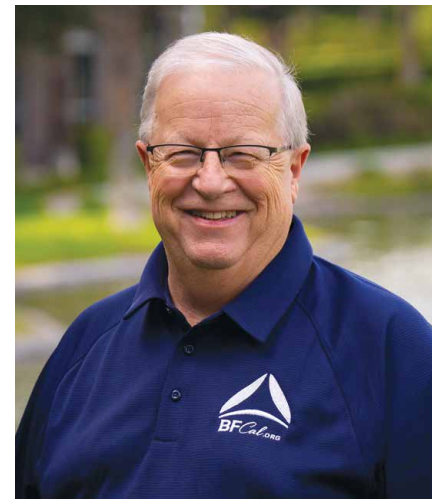
available for purchase or lease during difficult financial times. Instead of constructing a new church building, consider purchasing an existing building that can be repurposed into a church building. This approach usually offers advantages such as cost-effectiveness, faster implementation, and the potential for a creative church design. We have helped churches successfully transform big box stores, car dealerships, office warehouses, and shopping centers into effective church facilities.

**Construction Now or Delay:** During the last two years the effect of inflation (rising interest rates, rising prices for materials and shortage of labor) has had a significant effect on the cost of construction. In some areas of the country, we have seen construction costs double or triple. Delay is very subjective and based on the church leadership’s view of the future of the economy and inflation. Constant evaluation of construction costs in your church’s area are paramount when deciding whether to launch the project or delay. Be wise, pray, seek wise counsel, and pray again.

**Evaluate Current Ministries:** Just as the leadership evaluates space utilization, so should the church evaluate ministries. Not all ministries remain relevant

over time. When a ministry is no longer effective or is not aligned with the vision of the church, consider a realignment of ministries and space utilization to be more impactful. At times, this can be accomplished with little or no expense.

Ultimately, we exist to glorify the Lord. Churches need to train new leaders and continue to be a people of vision for those who have not yet come to know the Lord. Keep the Gospel message consistent and be creative with delivery. Remember, church facilities are only tools for ministry and the propagation of the Gospel. Are you stewarding the church’s facilities to leverage more ministry? ▲



*Ty Salter is BFCal's Vice President and Chief Lending Officer.*

*If you would like to contact him about a church loan, you can reach him at [tsalter@bfc.org](mailto:tsalter@bfc.org).*

# EMBRACING THE BENEFITS OF DONOR-ADVISED FUNDS

BY BRADLEY FRAILEY, CPA, CIMA®

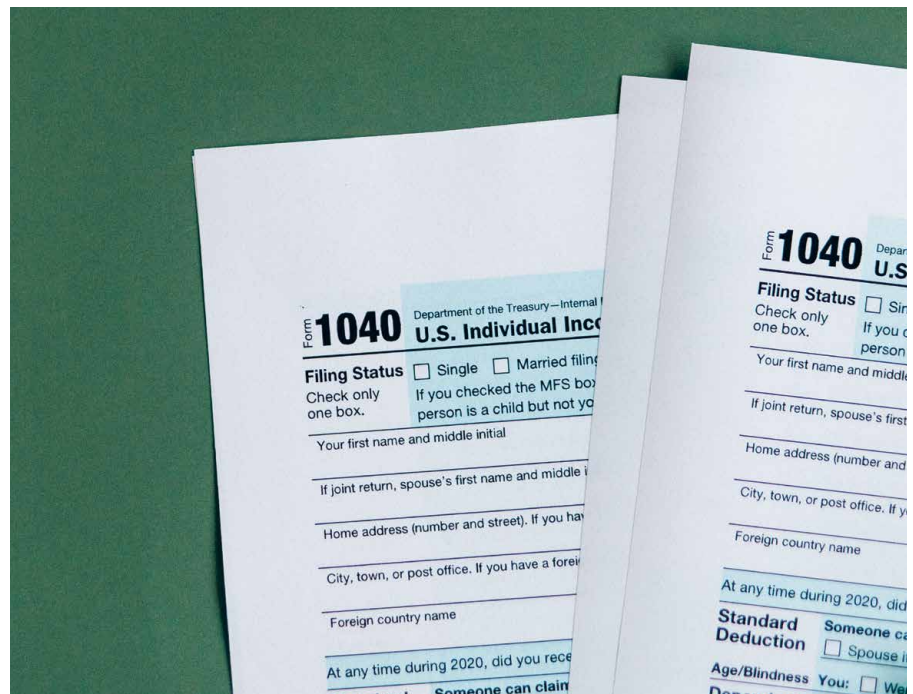
**AS THE JOYFUL FESTIVITIES OF CHRISTMAS** give way to the start of a new year, another far-less enjoyable season looms on the horizon - tax season. For many individuals and families, this time of year can bring a sense of urgency to optimize deductions to reduce next year's tax bill. Enter donor-advised funds (DAFs), a financial tool that can be particularly useful in maximizing the tax benefits of your household's giving. DAFs are a giving account that is established by a donor with a charitable organization. The donor receives a charitable deduction for the full amount of the gift and recommends grants from the fund to other charitable organizations of their choice.

To fully grasp the tax benefits of a donor advised fund, it is important to understand the standard deduction. The standard deduction is a fixed amount that taxpayers can subtract from their taxable income, reducing the amount of income subject to taxation. However, if taxpayers have itemized deductions (including charitable giving) exceeding the standard deduction, the IRS allows them to use that amount instead. Since the passage of the Tax Cuts and Jobs Act in 2017, standard deduction limits have increased significantly. For tax year 2023, the standard deduction is

\$13,850 for single individuals and \$27,700 for married couples filing jointly. This change simplified tax filing for many but also limited the ability to claim charitable giving deductions for many households. This is where Donor Advised Funds come in. Here's how they work:

1. **Bunching Contributions** - DAFs allow donors to frontload their contributions. This means you could contribute multiple years of tithing or charitable gifts to a DAF in one year to bring your itemized deductions in excess of the standard deduction threshold. Then, you could recommend grants from the DAF on an annual basis at a rate you see fit.

Example: Imagine you're a married couple with a standard deduction limit of \$27,700, with itemized deductions outside of charitable giving of \$15,000. In most years, you plan to tithe \$10,000 to your local church. This would bring your total itemized deductions to \$25,000, meaning you would not receive any additional tax benefits for your charitable gifts. However, by bunching two years of tithing and contributing to a donor-advised fund, you can take the full \$20,000 contribution in one year. This means that for that particular tax year, you would be able to effectively reduce your taxable income by an additional \$7,300




more than if you tithed over two years.

**2. Donating Appreciated Assets** - You can donate cash or stocks to a DAF, the latter of which presents another tax-planning opportunity. When donating appreciated stocks to a DAF, the donor receives the full Fair Market Value of the donated asset as a tax deduction, without having to recognize the capital gain. Reducing gains and maximizing deductions is the name of the game in tax planning.

**3. Tax-Free Growth Potential** - DAFs at BFCal are invested in our common investment funds, which means the assets within your fund can potentially grow tax-free over time. This growth

can lead to more funds available for charitable giving in future years.

Donor-advised funds offer a valuable tax planning opportunity for individuals and families, especially when they are near or just below the standard deduction limits. In addition to providing a flexible and tax-efficient way to manage giving, DAFs also present a unique opportunity to get children or grandchildren involved in the giving process. By involving the whole family in the charity selection process, you can get kids to think through the causes they are passionate about and demonstrate the importance of giving to others that Christ calls us to exemplify. 



*Bradley Frailey, CPA, CIMA® is BFCal's Chief Investment Officer and Controller.*

*If you would like to contact him about a church investment fund, you can reach him at [bfrailey@bfcalf.org](mailto:bfrailey@bfcalf.org).*

## LETTER FROM A SUPPORTER

*Dear BFCal,*

*I want to thank you for the generous gift to our family. This financial grant not only meets a need, it is also an encouragement signifying the support of brothers and sisters. What a blessing to be part of this family. As you pray for my family and church, know we are praying for you all as well.*

*Grace and Peace,*

*Pastor's Assistance Grant Recipient*

# THE PASTOR'S STUDY

STEVE GARCIA, SUNRISE CHURCH OF RIALTO



## **How did God call you into pastoral ministry?**

*I got my degree in television broadcasting and even worked for a local television station with dreams of being a sportscaster. Over time, God began to change my heart's desires. While on a mission trip to Utah, I sensed God calling me to fully abandon my plans and surrender to his call for my life.*

## **What is a Bible story or passage that you think best describes the role of a pastor?**

*Matthew 9:36 - "When he saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd."*

*I used to think that pastoral ministry was solely preaching sermons. But I have come to learn how to compassionately love the flock Jesus has entrusted me with. The Good Shepherd cares for us. To be good shepherds, we must do the same for others, not just from a stage, but in the trenches.*

## **What are your favorite books?**

*I tend to drift towards books on opposite ends of the spectrum. Soul-inspiring works like "In the Name of Jesus" by Henri Nouwen all the way over to apologetics books like "I Don't Have Enough Faith to be an Atheist" by Geisler and Turek.*

## **What brings financial health to churches?**

*Three things:*

*1) Leading by example: I have to practice what I preach and*

*unapologetically invest my money in Kingdom causes. I've worked with many pastors over the years who work for the church but never give to it. When the Pastor is first in line to give, that has a direct impact on the financial health of the church.*

*2) Talking about money openly and graciously: I've heard the three most difficult topics to preach on are money, sex, and money. :) Churches tend to drift toward extremes, not talking about money at all or talking about it too much. Striking that balance of spending the right amount of time teaching biblical stewardship without shaming people is incredibly difficult but completely necessary.*

*3) Transparency and accountability: Churches must have checks and balances in place to ensure that financial management is above board. I also recommend employing the services of an independent auditor who will make sure all the church's financial practices are done lawfully and with integrity. Sharing these accountability measures with the church inspires their confidence to give.*

## **What is your advice to families who are considering whether to leave a portion of their estate to Kingdom causes?**

*The main thing I encourage people toward is to consider the impact their church had on their spiritual lives. For many people the church is the place where they*

*met Christ, it's where they grew, it's where they got baptized, it's where their kids got baptized, it's where their parents had their funerals, and the place where their small group supported them through their darkest days. If the church had this kind of impact on you, don't you want to fan that flame for someone else after you're gone? We obviously can't take our money with us into eternity, so why not invest a portion in Christ-centered ministries that can help someone else experience what you did?*

## **How has God used ministry to bring you closer to Him?**

*On a weekly basis, I get a front-row seat to how the power of Christ transforms people. That invigorates me and draws me closer to God. Since I preach most Sundays, I am deeply in God's Word, receiving from the Lord lessons that will never make it into a sermon. Yes, ministry is hard and is filled with difficult people, but being a Pastor also gives me access to others who regularly encourage me about how I've had an impact in their life. It is incredibly humbling to think that God does not need me, but he still chooses to use me. ▲*



3210 E. Guasti Road Ste 640  
Ontario, California 91761  
(909) 738-4000

RETURN SERVICE REQUESTED

Non-Profit  
Organization  
U.S. Postage  
PAID  
Permit No. 1893  
Fresno, CA

# *Pray for Peace*

## EXPERIENCE THE HOLY LAND WITH **BF**Cal

January 14-21, 2025

**Cost: \$3,365**  
(Includes airfare from LAX)

View The Itinerary  
& Book Your Spot

