

TUMC WEEKLY NEWS – December 22, 2022

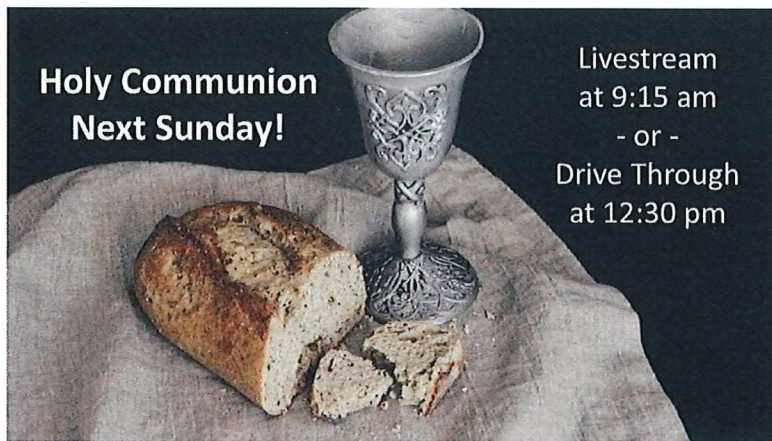
3503 Lincoln Highway, Thorndale, PA 19372
610-384-2433 www.thorndaleumc.org



Worship with us on Christmas Eve!
11AM – Sanctuary
4PM – Worship Center (also live-streamed)

7PM – Hibernia UMC
11PM – Hibernia UMC in the original church

Christmas Day we will have a pre-recorded message that will be sent out and posted on-line.



INTENTIONAL SPIRITUAL DEVELOPMENT.

Jesus commands us to make disciples, by teaching and encouraging all to grow in their faith.

Looking for your monthly devotionals? The Upper Room (Jan/Feb 2023) and Our Daily Bread (Dec/Jan/Feb) have arrived. They are at the front door for easy pick-up.

Our preschool is currently seeking to hire part-time teachers and aides. We are looking for someone with prior preschool experience and prefer the individual to have prior experience as a classroom assistant.



We are also hiring assistant teachers.

For a more detailed job description or to apply contact Laura Venezia at 484-356-6328 or at lcdirector@thorndaleumc.org.

Preschool tuition discount is available.

Spread the word. Share the posts from Facebook.



Registration for the 2023-2024 school year opens on January 3rd!

THE HEART THAT GREW THREE SIZES

FINDING FAITH IN THE STORY OF **THE GRINCH**

May the love of God grow
in all of our hearts
this Christmas..and always!



*"As children we believed...The grandest sight to see
Was something lovely wrapped beneath our tree
Well, Heaven surely knows...That packages and bows
Can never heal a hurting human soul*

*No more lives torn apart...Then wars would never start
And time would heal all hearts
And every one would have a friend
And right would always win...And love would never end
This is my grown-up Christmas list"*

Grown-Up Christmas List, Amy Grant, 1992

Greetings and Merry Christmas to All,

Throughout this Advent season we've been looking at the story of the Grinch and how he stole Christmas, or attempted to anyway. When he realized his plan didn't work and Christmas still came, he had a change of heart. In fact, his heart grew in knowing that Christmas isn't about the packages and bows. We know Christmas isn't about those things. We know it's about more than what comes from the store! It's about a love so strong and so powerful that God came to us, just as God had promised.

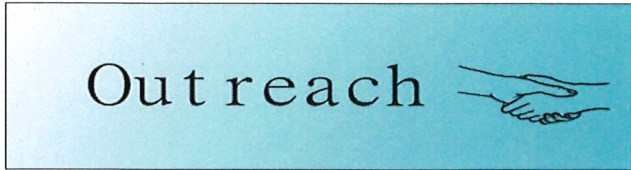
I love the song above by Amy Grant, one sung so beautifully in worship last weekend. One that reminds us all "that packages and bows can never heal a hurting human soul." They surely cannot, but God can. Surely God can and will fill the longing and hurting in every heart. This is the good news we celebrate in this season. I hope the love of God is growing your heart this year, and that you're sharing God's love with those around you who are hurting and lonely.

Plan to join us for worship on Christmas Eve. We're planning two services once again. One at 11:00 am in the Sanctuary and the other at 4:00 pm in the Worship Center. Both will end in candlelight and singing Silent Night, traditions we love and cherish each year. Bring your families and your friends, invite your neighbors, and anyone you know that is hurting or alone. Also know that we won't gather in person on Christmas Day, but we will post a message that morning. Plan to bring along your offerings for both of these days with a glad and grateful heart, or mail them in if you're away.

Waiting in anticipation with all of you—for Christ to come, and for us to remember again that God's love never ends. May hope, peace, love and joy be yours this day, and always!

Pastor Shauna

The **2023 Flower calendar** has been posted to the bulletin board outside the office. Thank you for your continued sponsorship of our altar flowers. Sign up early so you get your desired date. You can pay later as the date becomes closer.

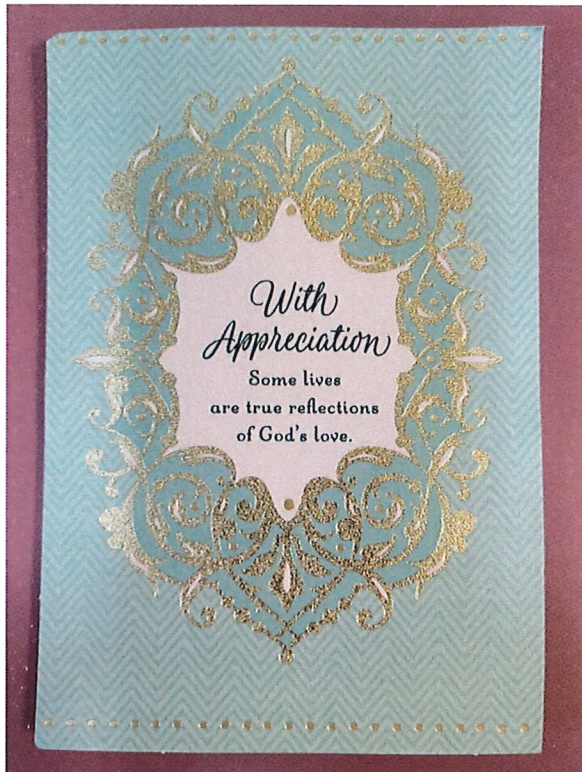


OUTREACH

We are ambassadors of Christ, called to share Him with our community and beyond.

Caln Elementary School

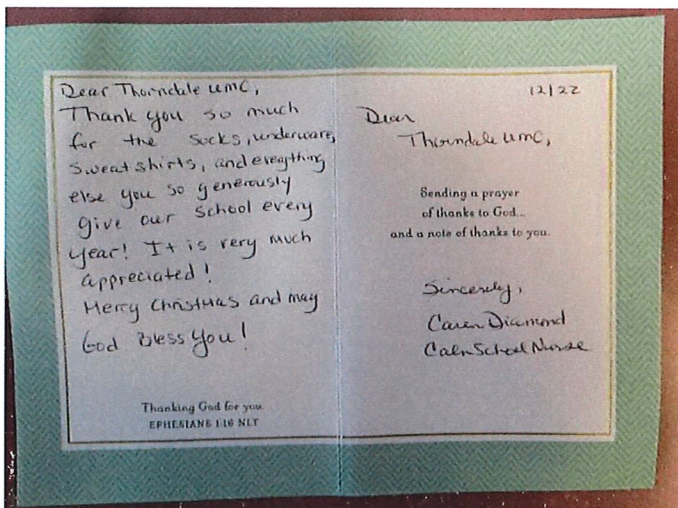
"Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." Matthew 25:40 NIV



Thank you to everyone for your patience in waiting for tags and your willingness to shop in a shortened time frame. Because of your kind hearts, which are already three sizes large, we were able to help make a happy Christmas for 19 children and their families.

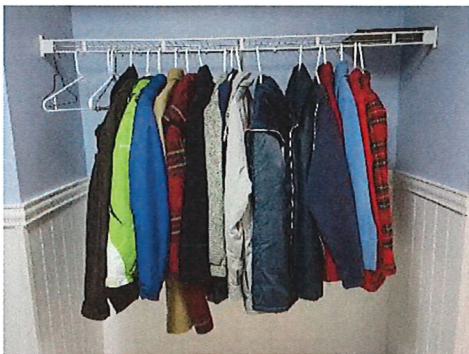
Jammies in January are back! Our January collection will be pajamas for the children at Clan. Any size pajamas from 4T-16 are needed. Perhaps you can pick up a pair of jammies at one of those January sales! The donation bin will be available during office hours, Monday-Friday from 9:00-2:00, as well as on Sunday. **Pajamas are due no later than Sunday, January 29.**

Thank you for your continued support and prayers for this ministry.
Holly Orr, Caln School Coordinator



THANK YOU FOR YOUR GENEROUS DONATIONS to our reverse advent mission project. Our food tree is growing!

Reverse Advent is a new concept for TUMC but one that is being implemented increasingly by other churches. It means that while waiting for the birth of Jesus, we use some of that time to reach out to others in a new way. In addition to our Calhoun school giving tree, we will be collecting canned goods for CWYA. Again, this week, the last page of the newsletter has a list of suggestions for giving. Of course, you need only bring your donations in weekly, not daily, and as we collect the non-perishable items, we will be building a canned goods Christmas tree in the Worship Center so that we are all able to have a visual of the impact that we are making in our community. You can find the list of suggested items at the Welcome Center.



Thank you for your donation of coats and blankets. They were delivered to the CWYA on Saturday, Dec 17. A winter coat drive was being offered that day along with a hot meal for folks.

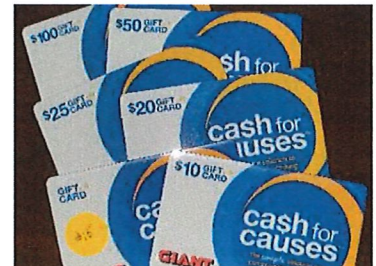


FAITHFUL STEWARDSHIP

God is the giver of every gift. Therefore, we will grow in our generosity to be active in our mission and ministries through our prayers, presence, gifts, service, and witness.

GIANT GROCERY Cards are available for purchase in the office on Sunday mornings or during the week. Current denominations available are: \$100, \$50, \$25, \$20, \$15, and \$10.

Our church earns 5% on the sale of each gift card. Thank you for your purchases. Purchases can be made on Sunday morning or during office hours during the week.



2023 Giving Envelopes

Contact has been made with the company who provides our giving envelopes. Our order is still being worked on. They have experienced difficulties with press breakdowns and hiring enough help. The goal is still to get our order out by the end of the week. *Cheryl*

2022 Year-End Giving

Past giving records indicate that so many of you have made contributions, as special gifts as the end of year approaches. IRS rules recognize a contribution on the day of delivery. For the contributions to be deductible for 2022, they must meet one of the following criteria:

- By mail: Make sure your check is dated 2022 and postmarked on or before December 31, 2022.
- Offering Plate: Include in the plate on Christmas Eve.
- Hand-Delivery: Received by 2PM on December 29th.

- Online Giving: Utilize our convenient and secure giving option from our website. On-line contributions and credit card contributions that are posted before the end of 2022 count for 2022, even if the credit card bill isn't paid until 2023.
- Stock Transfer, Mutual Funds, Bonds, Unneeded Life Insurance
- IRA distribution (see related articles at the end of the newsletter).



HEALTHY COMMUNITY LIFE

Providing opportunities to build and strengthen relationships within our faith community through communication, collaboration, and accountability.

Upcoming Birthdays:

12/22 – Ryan Jackson	12/23 – Cyndy Weiner	
12/25 – Mary Sweeney	12/30 – Cheryl Faust	12/30 – Julian Williams
01/03 – Susan Iavarone	01/04 – Lois Jones	

SHUT-INS:

Listed below are our shut-ins and their mailing addresses if you would like to send them a card or note.

Onzelle Barber	Hickory House, 3120 Horseshoe Pike, Honey Brook, PA 19344
Richard Bohot	St. Martha's Villa-Room 10, 490 Manor Ave., Downingtown, PA 19335
Gretna Crossan	Newport Meadows, Birch Unit, Rm. 206, 41 Newport Avenue Christiana, PA 17509
Dot Johnson	Harrison House, Room 111, 300 Strode Avenue, East Fallowfield, PA 19320
Ivan Purcell	66 Willow Place, Newark, DE 19702
Carl Purcell	193 Canterbury Road, Milford, DE 19963
Shirley Hammons	Newport Meadows, Room 108C, 41 Newport Avenue, Christiana, PA 17509

CHRISTMAS POINSETTIAS

Thank you to all who purchased poinsettias this year

Given in Honor of:

Lindsay (Orr) Foy's first Christmas as husband and wife
(Daryl and Holly Orr)
Dot Johnson, Mary Sweeney & Bobbie Polovina
(David and Sally Dwyer)
Pastor Shauna – Cheryl Faust

Given in Loving Memory of:

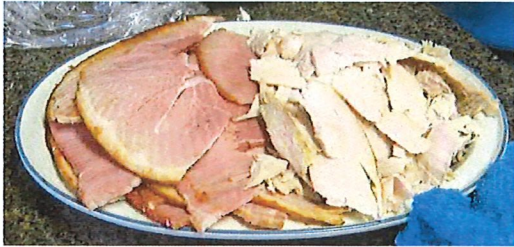
Loved ones - Wayne Barrows
Alma and Pearl Beavers-Larry & Patsy Beavers
Evelyn Gibson – Larry & Patsy Beavers
Ken and Nancy Bell, Margaret Dwyer and Helen
Pennell-David and Sally Dwyer
Kenny and Eloise Hopton – Dave and Nancy Hemberger
Bob Mercer – Dave and Nancy Hemberger
Loved ones - Holly and Daryl Orr
Dave & Toots Ruth, Jim & Lotie Reaves and Auggie Mofidi-Stan and Karen Reaves
Loved ones – John and Ruth Smith (*donation to the Pat Moore Scholarship Fund*)



Pastor Shauna is off on Mondays.
She may be reached via email at pastor.shauna@thorndaleumc.org
or by phone at 610-662-5679

HOLIDAY OFFICE HOURS:

Monday, Dec 26 – Closed
Tuesday, Dec 27/ Wednesday, Dec 28/Thursday, Dec 29 – 9am-2pm
Friday, Dec 30 – Closed
January 2 – Closed



Thank you for the donations of your extra ham and turkey from your grocery rewards. Both were provided to individual families in need within our community for their Christmas dinners. A turkey was also provided to a family at Thanksgiving.

Thanks to the partnership with Mike Young and Toys for Tots we were also able to provide toys to two families this Christmas.



*How beautiful on the mountains are the feet
of the herald, who proclaims peace, who
brings news of good things, who proclaims
salvation, who says to Zion, "Your God
reigns!"*
Isaiah 52:7



Where have you experienced God's presence in your life this week:

- At preschool program.
- Having lunch with my sister.

Traveling Mercies: Almond and Beale Families – 12/26

Hospitalizations, Treatments, Tests & Surgeries:

- Cousin Hermina in hospital in NYC after fall and surgery.

Pray for our TLC Students: For the new students God will be sending us.

Pray for our TLC Staff: For all staff that they can find rest during their break. Also, for the new staff for the new school year.

Pray for our Staff: Pastor Shauna

Other:

- Coatesville Area School District
 - People of Ukraine & Russia
 - For the homeless.
 - For those struggling with grief.
 - For all those experiencing financial difficulties.
 - For all those who have lost loved ones this year
 - Let the world be at peace.
 - Help all those who have been made homeless due to war and storms and fires.
- For caretakers of ailing spouses/parents.
Discernment for the mission and ministry of TUMC.
Those suffering with COVID.
Fred & Doris Kramer

Healing

Wayne Brennan-cancer diagnosis	Brian F-herniated disc.	Chuck Moore
Wayne Barrows	Shelia Fields-cancer	Diane H.
Tony D.	Phil Byers	Barb Byers
Chuck M. (Holly's cousin)	Sharon W	Diana
Andy	Josh Dwyer	Jesusin
Janice	Sam Wilson	Fran O'Neill
Jim VanHorn	Nancy VanHorn	Lyle & Leone Norrbom
Nancy & Ken McDowell	Carl & Ivan Purcell	Lee & Shirley Carroll
Janice F.	Matt S.	Samantha O
Kirk and Julie Smith	Dot S.	Pam V.
For all those who are sick	Jacob G.	

Candelight
Services

December 24

11:00 AM-Sanctuary

4:00 PM-Worship Center

Christmas
Eve

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Time for Giving

CASH GIFTS

A cash gift in any amount is a convenient and popular way to show your faithful support for the church or other ministries. If you itemize, the full amount of your gift qualifies for a 2022 charitable income tax deduction. Make certain check is dated 2022 and received or postmarked no later than December 31, 2022, to receive a deduction this year.

GIVING APPRECIATED PROPERTY

If you own investments that have increased in value (stocks, bonds, real estate, or mutual funds), you can donate them to a church or charity and take a charitable income tax deduction for the full fair market value and avoid declaring the capital gain of the assets as income. Many people consider this the equivalent of a “double deduction.”

SALE & GIFT		DIRECT GIFT	
Stock with Fair Market Value (Cost Basis \$200)	\$1000	Stock with Fair Market Value (Cost Basis \$200)	\$1000
Taxable Gain on Sale	\$800	Taxable Gain on Sale	\$0
Capital Gain Tax at 15%	\$120	Capital Gain Tax at 15%	\$0
Net Sales after Tax	\$880	Net Gift to Charity	\$1000
Charitable Tax Deduction	\$880	Charitable Tax Deduction	\$1000
Tax Savings at 22%	\$193	Tax Savings at 22%	\$220

Notice how the Direct Gift option can result in the church or charity receiving \$120 more while costing you \$27 less! To receive this special tax treatment, you must have owned the property for at least one year.

GIVING & RETAINING INCOME FOR LIFE

Did you know you can give to a charity while retaining income from the gift for the rest of your life? A charitable gift annuity or charitable remainder trust enables you to receive flexible or guaranteed income. Plus, there are significant tax advantages. Let's assume you are 70 years old, single, and wish to make a \$10,000 gift to the church when you are gone but need to receive income until then. You can make the gift now and receive several attractive benefits. First, you could receive income that exceeds what you are currently earning on the \$10,000. At age 70 with an annuity rate of 4.7%* of the \$10,000 each year through a gift annuity (\$470)—greater than most bonds or C.D.s. Next, a portion of the \$470 annual annuity may be tax-free over your life expectancy.

Finally, you could receive a 2022 charitable income tax deduction for the remainder portion of your gift. This deduction can save you a sizable amount in federal income taxes. Making a life-income gift now offers all these advantages and provides the satisfaction of knowing you have helped your church or charitable organization in a significant way. The United Methodist Foundation that serves your conference can help you with these types of gifts. Visit www.naumf.org/locations to find contact information for your UM Foundation.

GIVING UNNEEDED LIFE INSURANCE

Do you own an old life insurance policy that is no longer needed? Perhaps the purpose for the policy no longer exists (your children are grown, or your mortgage is paid off) or your financial situation has changed and mitigates the need for the insurance. Consider giving the policy to the church or a charity and receive a charitable income tax deduction for the lesser of your cost basis or the replacement value.

This is a great way to benefit a cause you support without reducing your checking account. If the value is more than you wish to donate, consider cashing in the policy and giving a lesser portion. Your gift may sufficiently reduce or eliminate any potential taxes due from the sale.

MEMORIAL GIFTS

As you think of those special persons (a teacher, pastor, relative or other loved one) who have touched your life, you may want to do something “just right” to demonstrate that they are remembered. A memorial tribute can be a satisfying way to salute those whose memories continue to enrich our lives.

WISE TAX PLANNING

Making extra gifts or accelerating future gifts into the 2022 tax year can enable an itemized income tax deduction. The standard deduction threshold for 2022 is \$25,900 for joint filers, \$19,400 for heads of households and \$12,950 for singles (\$1750/person 65+, \$2800 if joint return, \$1,750 if unmarried). If your total deductions are less than those amounts, you won't be able to deduct any charitable gifts. An extra year-end gift may add just enough to allow you to take advantage of your full itemized deduction. Many tax-wise donors accelerate contributions for the coming year to enable itemization at least every other year.

EXPRESSING YOUR FAITH

Year-end is also the Christmas season. For many Christians this is an occasion to give in gratitude for God's greatest gift to us, Jesus Christ. In all our giving, let us never forget these familiar words, “*For God so loved the world that he gave his only son...*” Why not make a special effort to honor Him in your giving this Christmas season—perhaps the most important gift you give? May God bless you as you make this expression of your faith.



GIVING FROM *Your IRA*

MAY SAVE YOU MONEY!

If you have an **Individual Retirement Account (IRA)** and are age seventy (or getting close), you should know about a way you can give to your local church that will strengthen the church's ministry and produce tax savings for you! Here are some important facts you should know.

1. INDIVIDUAL RETIREMENT ACCOUNTS HAVE COME OF AGE (MIDDLE-AGE).

IRAs have been around since 1974, though in the beginning, they were only for folks who didn't have any other pension coverage. A bill in 1981 made all workers and their spouses eligible for these accounts. That's a solid forty-plus years that people have been putting money away without having to pay federal taxes on it. (That part is important.)

2. YOU CAN'T TAKE IT WITH YOU OR LEAVE YOUR MONEY THERE FOREVER.

The understanding was that those folks could access that money without a penalty as early as when they turned fifty-nine and a half, but when they reached seventy and a half, they were required to start taking at least a minimum amount out each year—"required minimum distributions" or RMDs. At the outset of the coronavirus pandemic, the age for these RMDs was raised to seventy-two. Since participants didn't pay tax on the money when they put it in their IRAs, they are required to pay tax on it when money comes out. RMDs can push some people into a higher tax bracket. That can be avoided...

3. GIVE IT TO THE CHURCH; AVOID PAYING THE TAXES.

In 2006, pension protection legislation allowed for tax-free use of RMDs for charitable contributions, saving the tax that people would have had to pay when they took this money out of their IRA accounts. These are called "qualified charitable distributions" or QCDs. Here's an important distinction: these are NOT tax deductions. They do not provide a charitable deduction regardless of whether you itemize deductions. The tax benefit is

the ability to exclude the donated distribution from taxable income! Here's an example: If you were planning to give \$1000 per month to your church, you don't qualify for more than the standard deduction amount, and you are at the 12% tax bracket—giving that amount from your IRA (as a QCD) will save you \$1440 in taxes! If you are in the 22% tax bracket, the savings will be \$2640!

4. FROM IRA TO “MY UMC”—NEVER IN MY POCKET!

With a qualified charitable distribution (QCD), a check goes directly from your IRA to your church or the charity you select. Many people who are facing RMDs that will have tax implications could pay all their annual tithe or offering at one time, hopefully early in the year, through their QCD and never have to show it as income.

5. YOU DON'T HAVE TO WAIT FOR 72 TO DO THE QCD!

While Congress recently raised the age for RMDs to seventy-two, QCDs can happen for anyone who has reached the age of seventy and a half. Retirees who are over that age and want to continue to be generous to their local church should consider a qualified charitable distribution.

6. MOST TAXPAYERS NO LONGER GET A TAX BREAK FOR CHARITABLE GIVING.

The Tax Cuts and Jobs Act that went into effect in 2019 and 2020 included an increase in the standard deduction—it nearly doubled. That standard deduction is the threshold that your itemized deductions have to exceed to make itemizing worthwhile. It left many people better off, but with 90% of taxpayers taking the standard deduction (which does not require any evidence of charitable giving), it eliminated a tax-incentive regarding charitable donations for most of us (not to say that this is the main reason people give to the church). Inviting retirees in the seventy-plus group (who use the standard deduction) to consider using the qualifying charitable distribution may reduce or eliminate the tax that they might have to pay on RMDs. Yet many will not know of this option unless your church makes the invitation!

We encourage everyone to discuss this with a financial planner, tax consultant, or attorney—and be sure to let your family know! It could be a savings for you and a blessing to your local church!