

Life at Unity

November 7, 2024



Since 1788...

*United in Christ's love,
we glorify God through worship,
nurture, and service to all people.*

MESSAGE FROM THE PASTOR

Dear Friends,

Today's newsletter is shared with you a couple of days after Election Day. While casting votes and waiting for results on election day captures much attention, in many ways the day after an election is even more important. For today is the day we begin to draw back together those who are hopeful and those who despair, those who are angry and those who are satisfied, those who rejoice and those who are afraid. In a church like ours, all of those emotions and more are present. My office is always open for anyone who just wants to come and talk about whatever you might be experiencing in this moment.

In thinking about what to share with you on this day, I was continually drawn back to a Christian Voter Guide published 12 years ago by pastor and author Brian Zahnd. He reposted it again this year on his website and online. While it's a "Voter Guide," I pass it on to you as a day after voting guide as well.

BZ's Christian Voter Guide (<https://brianzahnd.com/2024/10/election-season-and-your-soul-2/>)

1. The political process, while necessary, has little to do with how God is saving the world.
2. The fate of the kingdom of God does not depend upon political contests.
3. Don't be naïve, political parties are more interested in Christian votes than they are in Christian values.
4. The bottom line for political parties is power. The bottom line for a Christian is love. And therein lies the rub.
5. While in pursuit of the Ring of Power, you are not permitted to abandon the Sermon on the Mount.
6. If your political passion makes it hard for you to love your neighbor as yourself, you need to turn it down a notch.
7. Your task is to bring the salt of Christian civility to an ugly and acrimonious political process.
8. To dismember the body of Christ over politics is a grievous sin.
9. Exercise your liberty to vote your conscience and conviction, while accepting that other Christians will do the same and vote differently than you.
10. It's more important that your soul be filled with love than it is for your political team to win the game.

Our call is still to be the church; to find the places where God is at work for justice, reconciliation, peace, and the common good; and to join our efforts with a love that transforms the world for the better. Let's continue to work together and trust "that in the Lord our labor is not in vain." (1 Corinthians 15:58)

See you Sunday!
Matt

The deadline to submit items for the November 19th Newsletter is **Wednesday, November 13th.**

WELCOME NEW MEMBERS

Janet Cappers

Mike & Sara Chrimes

Adam & Emily Newman
(daughter Delaney)

Ellen Rea

STAY IN TOUCH

Whether you are looking for a specific activity or the latest news and information on children, youth, and adults, visit us at . . .

Website: www.UnityFortMill.org

Instagram: @UnityFortMill

Facebook: @UnityFortMill

Be sure to "like" our page.

LATE NOVEMBER BIRTHDAYS

16 -- Abby-Parker Coleman;
Henry Cook

17 -- Sharon Cole; Kim
Hughes; Tom Norton; Davis
Padgett; Ryan Padgett

18 -- Shannon Blackwell;
Ann Hudspeth

19 -- Elizabeth Bennett;
Adelie Fike; Ernie Holler;
Sue Johnstone; Grady
Norman

20 -- Ray Carlton; Elizabeth
Clumpner; Paul Diedrich;
John Lee

21 -- Molly Chmielinski;
Emelia Howell; Carla
Litrenta; Jeffrey Poore;
Rostan Shaftner; Bethany
Thomas

22 -- Beau Reilly

23 -- Heather Pecarro; Matt
Rich; Virginia Sizemore; Bob
Squatriglia

24 -- Kevin Fulton; Kelly
Kern; Michaela Krug; Tracy
Little; Chris Wolfe

25 -- Amanda Cioni; Cara
Crain; Laurel Grossoehme;
Mary Hart; Cate Patterson;
J.T. Trueb; Pat Welker

26 -- Tom Ellison; Grant
Luebbe; Alicia Reams; Lea
Shannon; Chari Young

27 -- Jim Camann

28 -- Fred Chuck

30 -- Greyson Gload; Kevin
Kern; Michael McDonald;
Kim Mikulsky; Barry Tuttle;
Chuck Welfare

HURRICANE RESPONSE - GIVE. ACT. PRAY.

Recognizing there are immediate needs to be met and that recovery from natural disaster is a long, long process, the Outreach Ministry Team of Unity Presbyterian Church encourages our members to respond in three ways:

GIVE direct monetary donations to organizations committed to meeting immediate needs and long-term recovery. Often donations can be shared with local organizations that allow money and resources to begin rebuilding local economies.

- UNITY Youth - Dessert, Baked Goods, and Sides sales raised more than \$2000 for recovery efforts in Montreat and Black Mountain, NC.
- Presbyterian Disaster Assistance - is on the ground responding to the many urgent needs following the destruction Hurricane Helene left in her path. <https://pma.pcusa.org/donate/make-a-gift/gift-info/DR000169/>
- Appalachia Service Project - meeting immediate needs and mobilizing volunteers to serve with long term recovery efforts in counties affected by Helene. <https://asphome.org/helpafterhelene/>
- Unity Presbyterian Church - For those most comfortable giving through Unity's REALM system, visit <https://onrealm.org/unityfortmill/-/form/give/default> and select Disaster Relief Fund.

ACT - In addition to monetary donations, hands on action makes a difference:

- Unity will be assembling 50 Cleanup Buckets for Presbyterian Disaster Assistance on Sunday, November 10 after the 11 AM worship service. If you would like to donate items for the buckets, you can use this Amazon Wish List (https://www.amazon.com/hz/wishlist/ls/1SISWY4BKOSX2?ref=wl_share) and have items sent to the church. If you would like to purchase items on your own, please check the list for correct items and sizes as these are the only things we are able to include in the buckets.
- We will be organizing work trips, both day long and overnight, to Augusta, GA; Spruce Pine, NC, and potentially additional locations as we learn of needs and projects. For those interested in participating, let us know using this Google Form: <https://forms.gle/WaavqzPLB1P5VDBR7>

PRAY - While “thoughts and prayers” are sometimes dismissed as an attempt to deflect actions, the thoughts and prayers of the faithful are an act which draws us closer to God and compels us to be at work in the world. May we pray without ceasing for God’s providence and care.

With questions, ideas, suggestions, or other thoughts, please reach out to Dr. Matt, Pastor Molly, or a member of the Outreach Ministry Team.

WELCOME TO UNITY COFFEE!



If you would like to know more about Unity Presbyterian Church, please join us for coffee on **Sunday, November 10th in Fellowship Hall from 9:45-10:45.** The coffee is for those interested in learning more about our church and membership. Members of the Hospitality and Evangelism committee will be there to greet you, along with others who are visiting Unity. You will have an opportunity to learn what is involved in becoming a member and answer any of your questions. We look forward to meeting you on November 10th at 9:45.

LUNCH BUNCH

Join us for Lunch Bunch on **Wednesday, November 20th at 12:00 Noon**. Lindsay Lendyak will be our speaker this month. She is the Location Leader for the Isaiah 117 House in York County. She will be speaking on the crisis for childcare when a child is removed from their home and waiting for foster care placement. Her message is important and a much-needed service in our area. Please bring your sandwich or salad for lunch. Drinks, chips, and desserts are provided. Hope to see you on the 20th!



THORNWELL SPECIAL OFFERING



November is the month each year that Unity Presbyterian highlights its partnership and mission support for Thornwell, which provides schooling and other assistance to struggling children and families. Thornwell's mission is to prevent child abuse and neglect, to build up and reunite families, and to support healthy communities in the name of Jesus Christ. Having successfully endured the challenges

presented to the covid pandemic two years ago, Thornwell is back operating on all cylinders for those in need of their assistance. This month, Unity will provide a special opportunity for members to become more acquainted with the great work provided by Thornwell. On November 17th Rachel Crescibene, the Advancement Officer for South Carolina (Upstate) at Thornwell will be here to provide a minute for mission detailing the work done at Thornwell, and available to answer members' questions about this great ministry partner.

Also **on November 24th, we will collect our annual special offering for Thornwell** during both services to assist them in the performance of this wonderful ministry.

We encourage all members to participate in learning more about Thornwell during November of this year.

UNITY CAMPUS TOUR

You might be a new member, a visitor, or a member who needs a refresher, but you are all welcome to join a few members of the Hospitality and Evangelism committee on **November 17th at 10:00 a.m.** for a tour of our buildings. We will meet in Fellowship Hall and proceed from there throughout our campus. Cannot make this date? Please give Janet Bassford a call at 336-508-0440 to arrange another time that is convenient for you. Hope to see you on November 17th at 10:00 a.m.



MEN'S BREAKFAST

Unity's Men's Ministry meets for breakfast on the 2nd Tuesday of the month at **8:00a.m. in the Fellowship Hall**. The next breakfast is on **Tuesday, November 12th**. All men of Unity and guests are invited for food, fellowship, devotion, and service.

SEARCH FOR DIRECTOR OF OPERATIONS

With the announcement of Jim Tyndall's retirement at the end of 2024, we are beginning the search for Unity's next Director of Operations. The Director of Operations is responsible for leading and overseeing the facilities, grounds, and technology that support the overall ministry of Unity Presbyterian Church. This management position is an exempt position regularly scheduled to work 40-hours per week during Monday through Friday. This position reports to Dr. Matt as Senior Pastor / Head of Staff and supervises facility support personnel and related contractors / vendors. If you are interested in learning more about the position or would like to recommend potential candidates, please reach out to Dr. Matt or visit <https://unityfortmill.org/about-us/careers/>.

CHURCH OFFICE HOURS

Monday through Thursday
8:30 a.m. to 5:00 p.m.
(Closed on Fridays)
803.547.5543
www.UnityFortMill.org



**STEPHEN
MINISTRY**

SOMETIMES IT'S HARD TO ASK FOR HELP

We're brought up to be strong, self-sufficient, independent people. We tend to think that if we ask for help, it is a sign of weakness. We try to keep our struggles hidden, stuffed deep inside. However, that's not God's plan. Galatians 6:2 says, "Bear one another's burdens, and so fulfill the law of Christ."

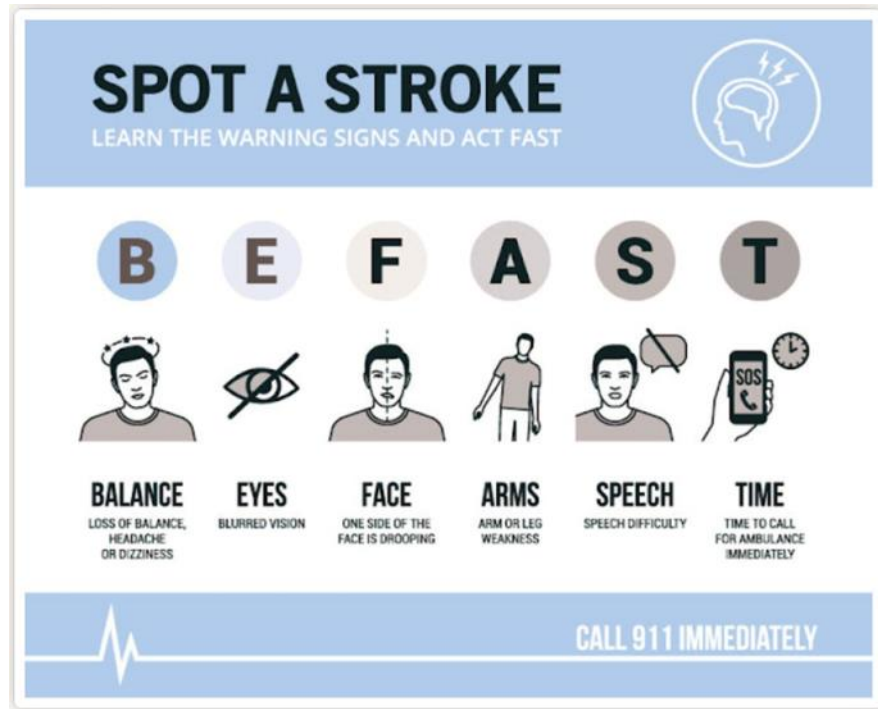
God wants us to care for others—and allow others to care for us in our time of need.

If you're sad or struggling inside, don't suffer alone. Ask for help. Our Stephen Ministers are ready to listen, care, encourage, pray, and help you through a tough time. (It's confidential too!)

Find out more about Stephen Ministry by talking with one of our referral coordinators, Susan Mobley or Dave Johnson, via email at

Stephenministryreferrals@unityfortmill.org or call Rev. Molly Spangler at the church office - 803-547-5543.

HEALTH CORNER - KNOW THE SIGNS OF A STROKE



B - Balance: Check if the person has a sudden loss of balance or coordination. Watch for stumbling, difficulty walking, or a sudden onset of dizziness.

E - Eyes: Look for sudden vision changes, such as blurred or double vision, or vision loss in one or both eyes. Ask the person if they are experiencing any visual disturbances.

F - Face: Ask the person to smile and check for facial drooping or asymmetry. A lopsided smile or drooping on one side of the face is a potential sign of a stroke.

A - Arms: Have the person raise both arms and observe if one arm drifts downward or cannot be held up. Weakness or numbness in one arm or hand is indicative of a stroke.

S - Speech: Listen for slurred or garbled speech. Ask the person to repeat a simple phrase and watch for difficulty speaking or understanding. Incoherent or abnormal speech may suggest a stroke.

T - Time: CALL 911. Time is critical in stroke cases. If any of the above symptoms are present, please note when they started. The sooner the person receives medical attention, the better their chances of receiving appropriate treatment.

TREAT BAG MISSION PROJECT SERVED CHILDREN'S ATTENTION HOME AND DSS SOCIAL WORKERS

At the Fall Family Fun Night, families put together treat bags for the teens at the Children's Attention Home and for Defend the Fatherless, a York County organization that serves foster children and their families. Marybeth Robinson, Volunteer and Program Coordinator at Defend the Fatherless sent this picture of DSS social workers who stopped by their foster care closet to pick up items for children and shared, "I just had another worker stop by picking up 2 bunk beds and 1 additional bed ... I gave her the goodie bag and all the other extra candy to take up to the workers at DSS... She said God literally spoke to her through this saying... 'I got you; you can keep it up!'" Thank you, families, for serving others during this fall season.



GCS CLEANUP BUCKETS ARE HELPING IN MONTREAT

Last week we received this sweet note from a family in Montreat:

“To the Growing Christians:

We want to thank you very much for the cleaning supplies you put together for Hurricane Clean up. We were impacted by Hurricane Helene. We’ve had no electricity (so no utilities, refrigerator, microwave, phone or computer use). We also have no water to drink or wash our hands or bathe. Your bucket of supplies has been so helpful, kind, and encouraging.

Thank you, “Growing Christians”! You have cared for us as Jesus would do.

Love,
The Stumps
Montreat, NC”

Join us after the 11:00 worship service on Sunday, November 10th in the Fellowship Hall for an additional opportunity to put together cleanup buckets to be ready when the next disaster strikes.



HIGH SCHOOL YOUTH PRAYER BREAKFAST

All high schoolers are invited to join for breakfast and devotion at **7:30 AM on the 2nd and 4th Wednesday** of every month in the Youth Wing. Stop by for breakfast and a chance to explore God’s word to us before the busyness of the day begins.



FALL FESTIVAL WAS A FUN NIGHT!

Our first Fall Family Fun Night was a huge success, with fun had by people of all ages. Thanks to the Children’s Ministry Team for planning this event and for all the volunteers who donated items for our Treat bag mission project and who came and served at the event.



GCS NIGHT OUT

All 4th and 5th graders are invited to join us for an evening of fellowship and bowling on **Friday, November 15th, from 6:00 - 8:00 p.m. at Lake Wylie Bowl & Bounce.**

You have the choice of carpooling from church at 5:30 or meeting us at Lake Wylie Bowl & Bounce at 6:00. Be sure to wear socks. We will have pizza and drinks at the bowling alley. Cost is \$15. **Register by November 6th.** Safe Place trained drivers needed. Contact

Kathryn McGregor at KMcGregor@UnityFortMill.org to volunteer.

For more information on “What’s Happening” at Unity, please visit...
www.unityfortmill.org/whats-happening/



UNITY CHILDREN'S CHOIRS

The next session of Children's Choir **begins on November 10th**. Even if you couldn't participate in our first session, please join us this time around as we learn songs to sing for upcoming Advent worship services. Cherub Choir (children who turned 4 by September 1, 2024 through first grade) will meet from 2:00-2:45 and the Covenant Choir (grades 2-5) meets from 3:00-3:45. Parents, please register any children singing for the first time this year using the QR code (returning singers do not need to register again). Contact Margaret Monroe at mmonroe@UnityFortMill.org or 547-5543 with any questions. Come make a joyful noise!

PRAYER CHAIN

Did you know that Unity has an email prayer chain? If you would like to receive prayer concerns or have a concern, please contact Dannie Vaughn at vaughndl@comporium.net.

THANK YOU TO ALL WHO SUPPORTED OUR UNITY YOUTH BBQ FUNDRAISER!

Thanks to your support, our youth were able to raise funds to support the mission of Unity Youth, as well as \$2,008.90 to go directly to Hurricane Helene recovery in Montreat Conference Center! We are so grateful to our chefs, Tim and Gretchen Whitesell who cooked the delicious Boston Butts and Brunswick stew, as well as to all the youth, parents, and members of Unity who provided desserts and helped make this fundraiser a great success!



NOVEMBER TEEN CLOTHING DRIVE FOR ISAIAH 117 HOUSE!



During the month of November, help Unity Youth collect NEW teen clothing to support teens who are awaiting foster care placement. The greatest needs at this time are for teen joggers, teen socks, and teen athletic shoes. Bring items with you to youth group in November or drop-off in Liz's office. Youth will organize and sort items during youth group on Sunday, November 24th. Contact Liz with questions.

CONVERSATIONS & COCOA

Unity Youth invited for Conversations & Cocoa in November! Join us November 10th and 17th for this new youth group series. We will explore ways to navigate disagreement in the body of Christ, modeling grace and reconciliation during this time of increased polarization. Middle School youth meet from 4-5 p.m. and High School youth meet from 5:15-6:15 p.m. in the Youth Wing!



CHILDREN & YOUTH INSTRUMENTALISTS



Our young instrumentalists are invited to share their gifts in worship during the seasons of Advent and Christmas! Piano, band, and strings students are all invited to participate by playing a short sacred Christmas solo. Opportunities are available during Sunday morning worship at each service, or for one of our Christmas Eve services. Please contact Margaret Monroe at mmonroe@UnityFortMill.org if you are interested, have any questions, or need help finding a piece to learn.

YOUTH CHOIR

All Youth grades 6-12 are invited to sing in Youth Choir! We will rehearse in the choir room after 11:00 worship on the following Sundays: November 24, December 1, and December 8. We will be singing in worship on Sunday, December 15th at both services as part of Lessons and Carols. There's no need to sign up, just come! Contact Margaret Monroe at mmonroe@UnityFortMill.org with any questions or for more information.

“THE BIBLE AS IF FOR THE FIRST TIME”

This 6-week adult Sunday School class will meet Oct. 20 through November 24 at 10:00 a.m.

- Do you want to know the Bible better, but you don't know where to begin?
- Have you tried reading the Bible but found it overwhelming and hard to understand?
- Do you hold back from attending Bible studies or classes because you think you'll be embarrassed by your lack of Bible knowledge?

If you feel at all like that, this is the perfect class for you!

No prior Bible knowledge required. No embarrassing questions (although you can ask all the questions you wish). Just a solid introduction to how we got the Bible, the message of the Bible, and how to study the Bible on your own. Here's what we'll cover:



The Book (Weeks 1 and 2):

- Oct. 20 **“Meeting the Bible As If for the First Time”** (a very basic overview of the Bible: its purpose, structure, and types of literature; biblical translations and choosing a Bible for yourself)
- Oct. 27 **“How We Got the Bible”** (how the Bible was written, compiled, and transmitted from its day to ours)

The Message (Weeks 3 and 4):

- Nov. 3 **“The Old Testament in 7 Sentences”** (a summary of key events and themes in the Old Testament, including a timeline)
- Nov. 10 **“The New Testament in 7 Sentences”** (similar to the previous week, but looking at the central events and themes in the New Testament)

The Practice (Weeks 5 and 6):

- Nov. 17 **“How To Study the Bible for Yourself”** (an introduction to studying the Bible; foundational principles for interpretation; resources for further study)
- Nov. 24 **“How To Hear God in the Bible”** (the Bible is the Word of God and God speaks to his people through the Bible, but often we struggle with hearing God; we'll look at how we can hear God better in the Bible, as well as how the Bible gets misused) Led by retired pastor Steve Simon, who once had to use his Bible's Table of Contents to find the Gospel of John— true story! Come and share in the joy of learning about God's Word with us!



Come grow in your faith

**SUNDAY
MORNING
FAITH
FORMATION**
10:00 AM



CHILDREN

- Birth-3 years - Rooms S103 & S104
- 4K/Kindergarten - Room M203
- 1st/2nd grade - Room M205
- 3rd - 5th grade - Room M208

YOUTH

- 6th & 7th grade - Room M106
- Confirmation - Room M107 & Fellowship Hall
- High School - Room M108

ADULTS

- As a Child - Room M312
- Faith Connections - Historic Sanctuary
- Fellowship - Room M201
- Gospel of Matthew - Room M210
- Unity - Room M102

Note the
location
changes!



TONY DEHLER CHRISTMAS AUCTION: DECEMBER 2

The Tony Dehler Circle will be holding their annual Christmas Auction on **Monday, December 2nd**. We are in need of items to auction. We love having home baked items, craft items and home canned items! We would also like to have a boat ride for a group, a beach or mountain house for a period of time or a home prepared meal for a group. If you have any of those items or have any questions, please contact Beverly Tysinger (cyclistmom@comporium.net) or Joan Thomasson (thomassonjg@gmail.com)

The auction begins at 5:30 with a hot dog supper, sale table and silent auction. The live auction, with Auctioneer Ken Bickett, begins at 6:00. All proceeds will be divided equally between the Fort Mill Care Center and Presbyterian Disaster Assistance for Hurricane Helene recovery. Cash, checks and QR options for payment are accepted.



ADVENT: SAVE-THE-DATES

December 1 at 10AM - All-Church Advent Workshop

December 2 at 5:30 – Tony Dehler Christmas Auction

December 8 at 4:30-6:30PM - Congregational Caroling and Chili

December 10 at 7:00PM – Festival of Carols

December 14 at 10:00AM - Birthday Party for Jesus

December 15 at both morning worship services – Lessons and Carols

December 18 at 6:30PM – God With Us: A Blue Christmas Worship Service

December 24 Christmas Eve services:

11:00AM – Family Friendly Christmas Eve Service

4:00PM – Candlelight Christmas Eve Service With Communion

6:00PM - Candlelight Christmas Eve Service With Communion

11:00PM - Candlelight Christmas Eve Service With Communion



THANK YOU FOR YOUR GENEROUS SUPPORT OF SHARING GOD'S BOUNTY!

Our High School Youth and our Men's Ministry Team sorted, boxed, and delivered over 1400 pounds of food and personal care products to the Fort Mill Care Center. Our Fort Mill neighbors will have a nice Thanksgiving dinner because of your donations.



ENDOWMENT IMPACT: LIGHTWEIGHT TABLES

Unity Presbyterian Church has partnered with Family Promise of York County for several years, an outreach ministry coordinated by the Women of Unity - Tony Dehler Circle. Once every 2 to 3 months Unity serves as a host site for a week from Sunday to Sunday. Families arrive at church in the evening. They are served dinner and spend the night in one of the Sunday school rooms in the Youth Wing. They leave early each morning and go to work, attend school, or work on job skills at the Family Promise Center. To successfully host our families, volunteers have to move tables and chairs from the youth wing classrooms to set up air mattress beds for the families. The Family Promise Coordinating Team recently used endowment funds to purchase four lightweight tables for the Youth Wing, replacing some old, heavy tables with sharp edges. Our new tables can also be easily moved and used in other areas of the church when needed. We are grateful for the endowment fund grant that will make our set-up process much easier during our hosting weeks.



Please consider an estate gift to Unity. FEI: 57-0360709

FAMILY PROMISE



What is Family Promise? Family Promise of York County provides a comprehensive and compassionate program of meals, shelter, and case management services to homeless families through a community network of congregations and staff that foster long-term self-sufficiency, independence, and success for families.

How is Unity involved in Family Promise? Once every 2 months Unity serves as a host site for a week from Sunday to Sunday. Families arrive at church in the evening. They are served dinner and spend the night in one of the Sunday School rooms in the Youth Wing. They leave early each morning and go to work, attend school, or work on job skills at the Family Promise Center. Family Promise is an outreach ministry coordinated by the Women of Unity - Tony Dehler Circle. We need many volunteers for the different service opportunities that it requires to host the families during our hosting weeks.

When is our next hosting? Unity has the pleasure of serving as a host church from **Sunday, November 17 - Sunday, November 24.**

How can I help? You can volunteer during our hosting week. We need over 45 people each hosting (families are welcome) to cook/serve dinner each night; help with set-up or takedown on the Sundays of our hosting week; spend the night with our families; wash laundry following our hosting week; or donate supplies to be used during hosting week. Here is the link to sign up: <https://www.signupgenius.com/go/508094EA5A82DA3F85-52791170-family>

Questions? Email Dannie Vaughn (vaughndl@comporium.net). Thank you in advance for your support of this Outreach Ministry.

GIVING APPRECIATED STOCK

Gifting stock is an easy process. Some benefits of your gift are:

- Completely avoid paying capital gains tax by giving stock directly to a qualified charity.
- Receive a tax deduction up to 30% of adjusted gross income, and there is a five-year carryover
- You may be able to give substantially more with a gift of stock, for the same after-tax cost of giving cash

Example:

Charlie Johnson recently made a pledge towards his church's capital campaign, and is considering utilizing stock he owns towards his commitment. Years ago, as a young engineer, he purchased shares of company stock for \$2,000. He since left the firm but held the shares as an investment and they now have a market value of \$10,000.

If he gives the stock to his church, he can claim a charitable deduction of the full market value of the gift (\$10,000). The church can then sell the stock and apply the full proceeds (\$10,000) towards their campaign. And, since a gift to the charity is not a sale, he will not owe any capital gains tax on the transaction.

If Charlie were to sell the stock himself, he will incur \$8,000 in capital gain (\$10,000 market value minus \$2,000 cost basis). After he pays taxes of \$1,200 (the 15 percent capital gains tax rate on the \$8,000 gain), his gift to charity and charitable deduction will be only \$8,800.

Your financial or tax advisor can help determine if this fits your financial situation.

WHAT IS A QUALIFIED CHARITABLE DISTRIBUTION (QCD)?

Generally, a QCD is an otherwise taxable distribution from an IRA, including an inherited IRA (other than an ongoing SEP or SIMPLE IRA) owned by an individual who is age 70½ or over that is paid directly from the IRA to a qualified charity. Note that recent changes have changed the Requirement Minimum Distribution age to 73, however QCDs are **allowed for persons aged 70-1/2 and up**. Taking advantage of a QCD during those 1-1/2 years prior to turning 72 would have the positive impact of lowering your Required Distributions when they are mandated (age 72 and beyond).

A QCD excludes the amount donated from your taxable income and may keep your taxable income lower, reducing the impact of certain tax credits and deductions.

QCDs don't require you to itemize. Therefore, you may choose to take advantage of the higher standard deduction and still use a QCD for charitable giving.

Can I make a QCD?

To make a QCD, certain requirements must be met:

- You must be 70½ or older
- QCDs are limited to the amount that would otherwise be taxed as ordinary income and, therefore, excludes non-deductible contributions.
- The maximum annual amount that can qualify for a QCD is \$100,000. Your spouse may also be able to make a QCD from his or her own IRA in the same tax year for up to \$100,000.
- Your QCD can be made to one or more charities.
- For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally December 31.

Why consider using a QCD?

- QCDs are tax exempt
- Distributions aren't added to your income, which may help you qualify for lower Medicare premiums and Social Security tax rates.
- You don't have to change your will or trust.
- The transactions are simple to record on your 1040 form.
- Your gifts immediately support the charity.

Tax Reporting

A QCD is reported as a normal distribution on IRS Form 1099-R for any non-inherited IRAs. Itemization is not required to make a QCD. While the QCD amount is not taxed, you may not then claim the distribution as a charitable tax deduction.

What are my next steps?

After consulting with your tax or legal advisor, let your IRA custodian know you wish to make a QCD. Be sure to provide them with the information they request. Do not ask the custodian to send the QCD to you. They **must send the QCD directly to the charity**.

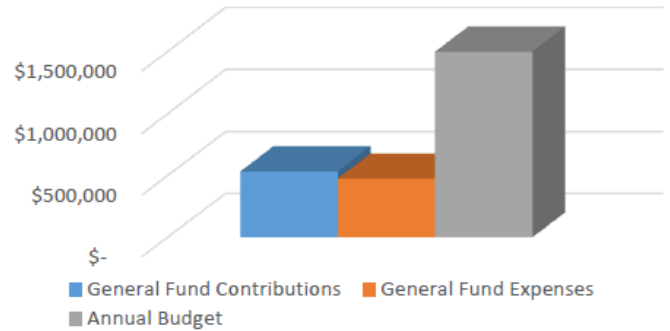
2024-2025 BUDGET UPDATE

	October 2024	Jul 1, 2024 through Oct 31, 2024	% of Annual Budget	5-Year Average
General Fund Contributions	\$ 127,642	\$ 535,783	32.7%	\$ 503,517
General Fund Expenses	120,216	476,244	29.1%	441,798
Annual Budget		1,636,321	100.0%	1,519,243

Current Status of the 2010 Sanctuary Building Debt

Balance, September 30, 2024	\$393,100
Projected Balloon Payment Due, 6/5/2027	\$206,000

Contributions & Expenses July - October
Compared with the Annual Budget



ALL-CHURCH ADVENT WREATH WORKSHOP

Sunday, December 1st
10:00 AM - Fellowship Hall

All are welcome to make an Advent wreath to use this Advent season.

No registration needed.

Prayers and liturgy will be provided to use at home when lighting your Advent wreath.

Unity Presbyterian Church
303 Tom Hall Street
PO Box 1267
Fort Mill, SC 29716-1267

www.UnityFortMill.org

JOIN US SUNDAY

8:45 a.m.
In-Person Worship/Livestream
Worship

11:00 a.m.
In-Person/Livestream
Worship

**Share Your
Tithes and Offerings
Online**



Return Service Requested

Thank you for supporting God's ministry through Unity Presbyterian Church.