

Life at Unity

December 04, 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,

We have reached the season of Advent. Advent is a time of expectation, and this is symbolized not only by the four-week period of preparation, but also by the lighting of an Advent candle on each Sunday of the season. The four candles provide us with a visual way to count off four Sundays of this season. The flame of each new candle reminds us that something is happening, but something more is still to come. The Advent season is not complete until all four candles are lit, with the central Christ candle also burning brightly on Christmas Eve and Christmas Day.

The tradition of the Advent wreath is traced back to an old Scandinavian custom that celebrated the coming of light after a season of darkness. In that day, candles were placed on the edge of a horizontal wheel. As the wheel was spun around, the lighted candles would blend into a continuous circle of light. Today we use a circle of evergreen to remind us of the continuous power of God, which knows no beginning nor ending.

Over time the candles have received different names to signify important themes for the Advent season. Here at Unity we use Hope, Peace, Joy, and Love. You might also hear the candles identified as Prophets, Bethlehem, Shepherds, and Angels. There is also symbolism in the colors of the candles in the Advent wreath. The three purple candles symbolize the coming of Christ from the royal line of David. The pink candle is lit on the third Sunday of the Advent season. This candle symbolizes joy; its use goes back to the Latin Church, which asked the worshippers to fast during this period of time.

At Unity we've adopted the tradition of inviting families who have joined our church over the last year to light the Candles on the Advent Wreath. This has become a special way of welcoming our newest members to our church family and helping the congregation continue to get to know them.

As we light the candles on the Advent Wreath in worship this year, may we be surprised by Hope and prepare ourselves to welcome Christ as the light of the world!

See you Sunday!
Matt

WE ARE READY FOR ADVENT!

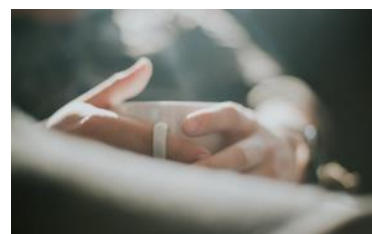
Families of all shapes and sizes joined together in the Fellowship Hall on Sunday for our All-Church Advent Workshop. Creativity abounded as families used greenery, ribbon, berries and pinecones to make and decorate an Advent wreath they can use at home while they wait for Christmas. If you couldn't attend but would like a copy of the weekly candle lighting liturgy you can use at home, stop by the Advent table in the Narthex and pick one up.



The deadline to submit items for the December 17th Newsletter is **Wednesday, December 11th.**

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.



MEN'S BREAKFAST

The Men's Ministry at Unity is open to all Unity men and guests and meets for breakfast on the 2nd Tuesday of the month at **8:00 a.m. in the Fellowship Hall. The next breakfast is on December 10th.** Come for food, fellowship, devotion, and service.

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

LATE DECEMBER BIRTHDAYS

- 16 -- Katherine Dorosh; Gynnn Savage; Tom Spratt
- 17 -- Kelly Dela Cruz; Mark McCormack; Hayden Sova; Shirley Williamson
- 18 -- Lindsey Briggs; John Gamble; Ellie Lubanski
- 19 -- Reba Anderson; Madison Cook; Stephanie Cost; Todd Friedman
- 20 -- Matt Bossert; Jim Thies
- 21 -- Whitney Norman
- 22 -- Blaine Blackwell; Jo Ann Cantrell; Jane Hudson; Gabriela Logan
- 23 -- Luca Wall
- 24 -- Bill Ross
- 25 -- Mike Hill; Helen Knyfd; John Ward
- 26 -- Caroline Honeycutt; Angela Pope
- 27 -- Kurt Beshers; Connie Flory; Grace Howell; Matthew Hubis
- 28 -- Heather Honeycutt; Audrey Hubis; Alex Luebbe; Pam McIntyre
- 29 -- Emily Hubis; Courtney Potts; Melanie Sharpless; Bill Weaver
- 30 -- Camille Bradford; Harvey Ellen Choate; Olivia McDonald; Sarah Rich
- 31 -- Jeff Hall; Bob Martin; Ian Stokes

WELCOME ZENO WALL - DIRECTOR OF OPERATIONS



With the upcoming retirement of Jim Tyndall as Director of Operations on December 31st, a search for Unity's next Director of Operations began this fall. We received over 100 applications and were blessed with many outstanding and highly qualified candidates. So it is with great excitement that we welcome Zeno Wall as the newest member of the Unity Presbyterian Church staff as Director of Operations! **Beginning on Monday, December 9th, 2024**, Zeno's responsibilities will include leading and overseeing the facilities, grounds, technology, and risk management of the church, working with the Buildings and Grounds and the Safety Ministry Teams.

Zeno comes to Unity following 7 years as Property Manager at Covenant Presbyterian Church in Charlotte, after a number of years in the business world. In addition, Zeno is significantly involved in leadership of his home church and he and his wife are the proud parents of a young adult daughter, Lauren.

We hope that you will be able to join in providing a warm Unity welcome to Zeno!

HERE WE GO A-CAROLING!

Join us for an all-church evening of caroling, chili, bonfires, and s'mores on **Sunday, December 8th, from 4:00 - 6:30 p.m.** All ages and singing abilities are invited to meet on the front lawn of the church at 4:00PM. We will divide into groups to go caroling at congregation members' homes in the Fort Mill area. Then we will meet back on the front lawn for chili and s'mores around fire pits. (We will be driving to caroling locations so please plan to drive your own family.) Bring your own lawn chairs, to sit for dinner, and blankets if you get cold easily. Wear your most festive seasonal gear, sweaters, bells, hats, etc.



If you are able to bring a crock pot of chili, or any sides, please visit this link to sign up: <https://www.signupgenius.com/go/10C0E4CABAD28A0FECE8-46038806-chili>. We hope you will come caroling with us as we start the season of Advent together! If you have any questions please contact Rev. Molly Spangler at mspangler@unityfortmill.org.

CHURCH STAFF CHRISTMAS MORNING OF SERVICE AND LUNCHEON - WEDNESDAY, DECEMBER 11TH



Instead of a traditional Christmas party, the Unity Church staff has embraced a tradition of volunteering together at one of our local mission partners and then enjoying lunch. We find it a unique opportunity to fellowship together while serving and giving back to our community in a meaningful way. This year, on Wednesday, December 11th, the staff will be serving at Pathways Community Center (www.pathwaysyc.org/), a partner whose mission is to address homelessness by serving as a centralized hub for health and human service agencies. The facility provides safety, security, stability, and support to both clients and service providers, ensuring a comprehensive approach to overcoming homelessness. **Volunteers will be serving in the church office on December 11th** so that all of our staff members can participate, but if you have a pastoral emergency, please contact Dr. Matt or Pastor Molly via their cell phones.

CHRISTMAS MEMORIALS & HONORARIUMS

CHRISTMAS MEMORIALS & HONORARIUMS



As part of their Christmas gift giving each year, many members of our congregation have developed a tradition of giving a financial gift to Unity in memory or honor of loved ones. If you would like to make such an offering, please complete the online form at <https://unityfortmill.org/give/christmas-memorials-honorariums/>, or download it and return it to the church office with your payment. Please make checks payable to Unity and write “Christmas Memorial/Honorarium” on the memo line. If you need additional assistance, contact Anissa Lee (alee@unityfortmill.org) in the church office.

We are suggesting that your Memorial/Honorarium gifts be directed toward our “General Fund”, however you will also have the option to specify another fund if you so desire. **The deadline for receipt of these gifts is December 15th.** They will be listed in a booklet which will be available in the Narthex on December 22nd.

ANGEL TREE

This year the Unity Angel Tree is helping families who are clients of the Fort Mill Care Center, our RAIN (Regional Aids Interfaith Network) team partners, Isaiah 117 House foster children, and Family Promise families. **Please return your gifts/gift cards by NOON on Sunday, December 15th**, so they can be distributed to the families. If you have any questions, please contact Joyce White (murrayw@comporium.net or 548-4135). Merry Christmas and thank you for supporting families in our community during this joyous holiday season.

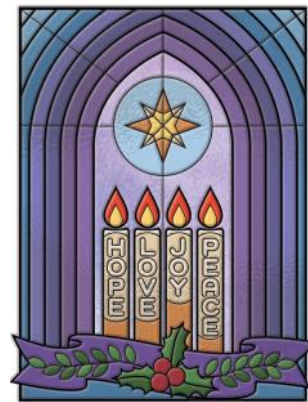


GOD WITH US: A BLUE CHRISTMAS SERVICE - WEDNESDAY, DECEMBER 18TH AT 6:30 PM



Christmas and the holidays are a time of joy and celebration for many. And yet they are also a time in which we are acutely aware of those who are not present with us. Whether due to death, estrangement, or distance, our loved ones no longer sit beside us in the pew or at the dinner table. Once again, this year, Unity Presbyterian Church will offer a “God with Us: A Blue Christmas”

Service on **Wednesday, December 18th at 6:30 p.m. in the Historic Sanctuary.** It will be a service of prayer, scripture, light, and hope designed to be of comfort for those who find this time of year so difficult. The service is also a time when our entire congregation can gather together to surround those in pain with our prayers and our care, as together, we bear witness to the light that still shines.



THE CHRISTMAS JOY OFFERING

will be received on **Sunday, December 15th.** This is one of four PC(USA) Special Offerings collected each year. This offering is divided equally between the Assistance Program of the Board of Pensions which provides critical financial support for Presbyterian church workers in their time of need and support for Presbyterian related schools and colleges which support education and leadership development while nurturing racial and ethnic heritage. Visit our website at <https://unityfortmill.org/give/special-offering/> for more information and details on how to give.

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](https://www.instagram.com/UnityFortMill)

Facebook: [@UnityFortMill](https://www.facebook.com/UnityFortMill)

Be sure to “like” our page.



The joy of Christmas can turn into a time of painful loneliness and emptiness for those who have suffered a loss or who are going through a difficult time.

But help is available. Our Stephen Ministers are ready to provide confidential, one-to-one Christian care. They will listen, care, encourage, pray with and for you, and support you through the holidays and as long as your need persists.

If you or someone you know is hurting, 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 a pastor at the church office - 803-547-5543.

Our Stephen Ministers are there to care!

LESSONS AND CAROLS

Our annual service of Lessons and Carols will take place at the **8:45 and 11:00 services on Sunday, December 15th.** Come hear the story of Christ's birth told anew through the reading of Scripture and music from our Chancel Choir and guest instrumentalists.

A UNITY YULETIDE!



Looking for an Advent/Christmas soundtrack? Look no further! Our staff here at Unity have chosen their top favorite tunes for the season and we have put them together in one place so we can all enjoy them together. The playlist is called, "A Unity Yuletide," and it can be found on Spotify at this link: https://open.spotify.com/playlist/1XYmatk6Sw5QHpcixI49Av?si=v_INdkV8TqOMdX0UVH0g8Q, or by searching the title. If you have never used Spotify, you can use it for free with ads. We hope you will join us as we listen to our favorite seasonal songs, and perhaps you can even figure out which songs each staff member chose. Happy Listening!

UNITY'S CHRISTMAS POST OFFICE

Cards are a wonderful way to express our love and care for each other. What better way to show someone you care than sending a Christmas greeting through Unity's own Christmas Post Office.

New Horizons Circle has provided Unity's Christmas Post Office for our Unity members. You will find the mailboxes in the hallway just outside the Narthex.

Guidelines

- Address your cards with first and last names of your Unity friends
- Place your Christmas cards to Unity members in the appropriate boxes.
- Place the money you would have used for postage in one of the boxes on each end of the mailboxes
- Check your box frequently to retrieve your mail, even if you didn't send your greetings through Unity Christmas Post

The postage money will go into our Emergency Assistance Fund to use to help those in need. If you write a check for your postage, please mark it "Unity Post." This will be tax deductible.

Unity's Christmas Post Office will be **open through January 5th.** Unclaimed cards will be available in the Narthex through January 12th, and then will be recycled. Christmas Blessings to All!



CHRISTMAS EVE SERVICE VOLUNTEERS

What takes 15 Deacons, 9 Parking Attendants, 44 Ushers, and 8 Greeters? Unity's 4 services on December 24th! Wouldn't you like to be a part of this awesome, meaningful service opportunity? This is a ONE TIME offer!!! In all seriousness, please consider volunteering for a Parking Attendant, Greeter, or Usher for the 11:00, 4:00, 6:00, or 11:00 service on December 24th. You can call Jean Nicholson at 803-431-3967 or email thenick43@gmail.com. There will also be a sign-up sheet at the Deacon's Desk. Just indicate your name, best way to communicate, and desired job role and service. Thank you for all you do to make Unity a welcoming place for all.

FESTIVAL OF CAROLS

Join us **Tuesday, December 10th** for a special musical event. Unity's Chancel Choir will be joined by the choirs of Catawba Ridge, Fort Mill, and Nation Ford High Schools for a holiday concert. There will also be a time for the audience to sing favorite Christmas carols! **The concert will take place at 7:00 p.m. in our Sanctuary.** There are no tickets required, but there will be a free-will offering received to support the choral programs of the three high schools.



LUNCH BUNCH



Please join us for our annual Christmas covered dish luncheon on **Wednesday, December 18th at 12:00 p.m.** Bring your favorite dish, and as always, we will have drinks available. Margaret Monroe, our talented Music Director, will be entertaining us with Holiday music and a few singalongs! In addition, back by popular demand, we are having a cookie exchange. If you are interested in participating in the cookie exchange, we will have all the directions at our November meeting, or you can call Joyce White or Norma Lester for

more information. We hope to see you there!

BIRTHDAY PARTY FOR JESUS!

Birthday Party for Jesus

WHEN?

SATURDAY, DECEMBER 14 AT 10:00 AM

WHERE?

UNITY PRESBYTERIAN FELLOWSHIP HALL

Join us for crafts, games, and activities that remind us of the birth of the baby Jesus.

Birthday presents will be donated to the Fort Mill Care Center. Diapers and pull-ups of all sizes, baby food, and formula are most needed at this time.

All are welcome! No registration is needed.



UNITY YOUTH FRIENDSGIVING WAS A BLAST!

Thank you to Unity Youth & Families for sharing delicious food, inviting friends, and showing up with energy and enthusiasm. We loved getting to play games together, break bread around the table, and take time to practice gratitude for our faith family and all who support us along the journey of faith. Our youth are grateful for Unity because...

- "I have a village of people who want to help and see me succeed"
- "It is so welcoming! Everybody cares about you and will accept you immediately!"
- "The first time I stepped foot here, I was welcome"
- "It has provided me with the best community a person could ask for to grow in faith, love, and kindness."



We are so grateful for our faith family at Unity!



UNITY YOUTH CHRISTMAS PARTY

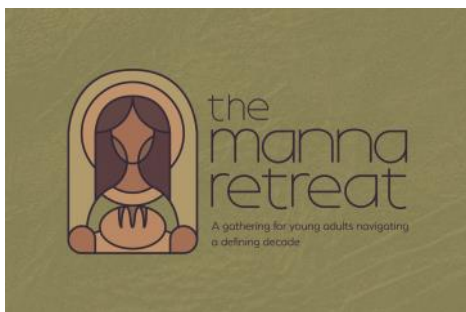
Save the date for the Unity Youth Christmas Party on **December 15th!** All youth are invited to wear their favorite Christmas pajamas and join us in the **Fellowship Hall from 4:00-5:30 p.m.** for hot chocolate, games, and an outreach project to support our partners at Defend the Fatherless!



YOUTH TRIP REGISTRATION IS OPEN!

Youth spring retreat and summer trip registration is now open! There are countless opportunities for middle and high school youth to engage in meaningful outreach and faith formation trips this Spring and Summer. Youth are headed to Asheville, St. Simons, Montreat, Massanetta Springs, and more! Save your spot by registering now on Realm.

THE MANNA RETREAT FOR YOUNG ADULTS AT MONTREAT



Young adults looking for a great spiritual retreat are invited to the **Manna Retreat in Montreat, January 24th - January 26th, 2025**. This event is designed for folks roughly between the ages of 22-35, but even if you are outside of those numbers, if you read their description on the website and it sounds like something you need, no one will be there checking your I.D. There will be worship and a host of great workshops. There will be small groups for deeper discussion, as well as free time to relax in Montreat. More details and registration information can be found at: <https://montreat.org/events/manna-retreat>.

ADVENT: SAVE-THE-DATES

December 8 at 4:00-6:30PM - All-Church 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 (infant nursery only)
- **4:00PM** – Candlelight Christmas Eve Service With Communion (nursery available)
- **6:00PM** - Candlelight Christmas Eve Service With Communion (nursery available)
- **11:00PM** - Candlelight Christmas Eve Service With Communion (no nursery)

December 29 at 10:00 AM - single Sunday worship service (infant nursery only)



UNITY PRESBYTERIAN CHURCH LEGACY AWARD WINNERS

Each year, the Session of Unity Presbyterian Church is invited to nominate either individuals or couples as our recipients of the Providence Presbytery Legacy of Faith Award. For 2024, we are honored to select John Ray and Mary Kimbrell and Bo and Susan Palmer. They will be recognized at a luncheon in December.



John Ray and Mary Kimbrell

John Ray was born as a member of Unity Presbyterian Church in 1935 to a family with a long history and legacy of leadership in our church. John Ray served as a deacon and an elder and brings a smile to every face, particularly as he asks the preacher about the weather each Sunday. Mary joined John Ray at Unity after they were married. They raised their three children, John, Mary Caroline, and George at Unity. Mary has served in a wide variety of roles in the church and was the first woman to be elected to serve as an elder. She is also a Presbyterian Women Honorary Life member.



Bo and Susan Palmer

Bo and Susan have been members of Unity since 1976. Both of them have served as elders and Bo served several terms as a deacon. Bo's ministry has largely been centered on buildings and grounds, serving on the committees for the construction of the Fellowship Hall and the Ministries Building. Bo then became co-chair of the new sanctuary building committee, completing that work in 2010. Susan has served as a Sunday School Teacher, is the coordinator and one of the teachers for the Wednesday Morning Bible Study, and has been active in circle and the Congregational Care Team. She served as a member of the Columbarium design team and continues to volunteer to maintain the columbarium and other church grounds as a member of the Green Thumbs.

The Kimbrells and the Palmers are an integral and beloved part of the Unity church family. We rejoice in this opportunity to recognize their life of service and are certain their work is not finished yet.

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



MISSION TRIP TO HONDURAS

In July of this year, nine eager Unity travelers departed for the annual mission trip to the Trinidad area of Honduras. For 14 years, with only time out for an inconvenient pandemic, Unity members from youth to seniors have been making this trek to assist in constructing concrete block homes for less privileged Hondurans. This year we were joined by three volunteers from Orangewood Presbyterian in Phoenix and First Presbyterian in Sioux Falls. These sister churches share in the cost of buying materials and frequently carry out their own mission trips.

Depending on the construction status when the team arrives, the church volunteers participate in preparing foundations, laying brick walls and spreading concrete floors, duly supervised by our stalwart site foreman, Wilfredo. In addition to the physical labor, the team interacts with the community to build lasting relationships. Unity has supported vision clinics, a music school, and an English language school, as well as the new homeowners in various ways.

Next year's trip is already scheduled for July 9 – 18, 2025. An informational meeting will be scheduled for mid-January. Consider joining in this love filled endeavor and watch the bulletin and the newsletter for more information.



VOLUNTEER WITH ONE OF OUR MISSION PARTNERS THIS SEASON

Looking for a way to volunteer this season? There are lots of opportunities right here in York County to help meet the needs of our neighbors this Advent season by serving with one of our mission partners. You can follow the links below to pages with more information about service opportunities with these wonderful organizations:

- Children's Attention Home: <https://attentionhome.org/holidays>
- Bethel Shelters: <https://bethelshelters.org/volunteer>
- Pathways Community Center: <https://www.pathwaysyc.org/get-involved>
- Fort Mill Care Center: <https://www.fortmillcarecenter.org/>
- Defend the Fatherless: (Follow the link and click on "Volunteer Opportunities")
<https://www.defendthefatherless.org/volunteer>

If you have any questions or want to know more about a particular mission partner, please don't hesitate to reach out to Pastor Molly: mspangler@unityfortmill.org.



**LIVING WATERS FOR THE WORLD COMMITTEE
SEEKING ADDITIONAL TEAM MEMBERS TO HELP
WITH OUR PLANNED WATER PURIFICATION
INSTALLATION IN GUATEMALA**

The Providence Presbytery Living Waters for the World (LWW) Committee is making plans for the installation of a water purification system in Guatemala in 2025. We are looking for others who may feel called to join our Installation Team.

The overall responsibility of the LWW Committee is to plan for Living Waters projects. Some of our committee members will work on publicity and fund-raising; some will visit local churches; and some will be part of the implementation team that will go to the project site. Members of the installation team should have taken the training at *Clean Water University* which is operated by LWW. Three different one week-long training classes are held two times a year at different locations. These include the "101- Leadership" class and the "102 – Education" class and the "103 – Technical / installation process" class. [Click here for descriptions of each class.](#) The one-week Clean Water U training will be in two locations in 2025 - June 17-21 in New Jersey and September 23-27 in Mississippi.

Are you being called to join the LWW Committee and Installation Team? We are especially looking for those Installation Team members who can attend the 101 Leadership training or the 102 Education training classes in order to join our team for the planned 2025 installation. However, if you are not able to travel and be a part of the Installation Team, we still would welcome any individuals to be a part of the LWW Committee.

In addition to Committee and Installation Team members, we continue to raise funds needed to install the water purification system. All contributions should be made to Providence Presbytery and identified as going to the LWW fund. These contributions are tax deductible.

To get more information about the LWW Committee and how you can help, contact Eric Robinson at the Presbytery office at 803-328-6269 or Eric@providencepres.org or Dan Rogers at 864-245-3122 or Rogersd@comporium.net or Kathryn McGregor at 803-547-5543 or KMcGregor@UnityFortMill.org

To read more about Living Waters for the World, a ministry of the Synod of Living Waters, go to their website: www.livingwatersfortheworld.org

ENDOWMENT PROGRAM IMPACT – FORT MILL CARE CENTER

The Fort Mill Care Center was awarded funds to assist with utility bills for its clients who live in the Paradise neighborhood. The amount awarded will assist a minimum of five clients keep the heat on this winter, or the water flowing, or the gas on for hot water or the stove. When such services are disconnected, not only does it create an immediate hardship for the family, but there is often a snowball effect of problems that result. For several years, the Care Center has been able to assist with utilities for our neighbors, due to the generosity of community support, and Unity is a prime donor. Thank you!



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

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.

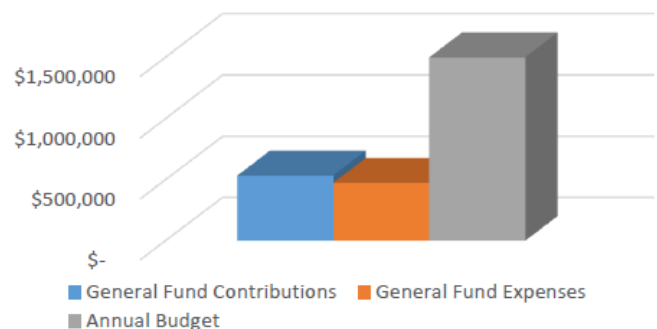
2024-2025 BUDGET UPDATE

	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, November 30, 2024	\$384,600
Projected Balloon Payment Due, 6/5/2027	\$206,000

Contributions & Expenses July - October
Compared with the Annual Budget



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**.

DONOR ADVISED FUNDS

What is a Donor Advised Fund?

A donor-advised fund (DAF), offers a unique giving opportunity. It is especially appealing to individuals who are interested in staying involved in the giving process.

It is like a charitable investment account, for the sole purpose of supporting charitable organizations you care about. When you contribute cash, securities or other assets to a donor-advised fund, you are generally eligible to take an immediate tax deduction. Then those funds can be invested for tax-free growth and you can recommend grants to virtually any IRS-qualified public charity, including churches.

How does a Donor-Advised Fund work?

Make a tax-deductible donation

Donate cash, stocks or non-publicly traded assets such as private business interests, cryptocurrency and private company stock to be eligible for an immediate tax deduction. Appreciated assets may be deductible at the current fair market value and will bypass capital gains tax liability.

A contribution to a donor-advised fund is an irrevocable commitment to charity; the funds cannot be returned to the donor or any other individual or used for any purpose other than grant-making to charities.

Grow your donation, tax-free

Your donation can potentially grow over time with no tax consequences for you, making available even more money for charities. Most investment organizations have a variety of investment options from which you can recommend an investment strategy for your charitable dollars.

Support charities you love, now or over time

You can support virtually any IRS-qualified public charity with grant recommendations from the donor-advised fund—including Unity Presbyterian Church.

Easy, no cost way to change charitable beneficiaries

Although the assets in the DAF cannot be removed, you control their distribution during your lifetime and can name and change any residual balance without the help of an attorney, as you would with a will or a trust.

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

CHURCH OFFICE HOURS

Monday through Thursday

8:30 a.m. to 5:00 p.m.

(Closed on Fridays)

803.547.5543

www.UnityFortMill.org

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.