

Life at Unity

December 17, 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,

Throughout this Advent season we have been following daily devotions written by Unity members on their favorite Advent and Christmas hymns and songs. Music is such a vital part of this season and I am grateful for how our children, youth, and chancel choirs have led us this season. Even more, I am grateful for all of you as we join in congregational song! Our music is such an inspiration as we are Surprised by Hope this Advent and Christmas Season.

I have recently been introduced to the poet Paul Laurence Dunbar, one of the first African American poets to gain national recognition in the early 1900's. His poem "Christmas Carol" reminds us all to lift our voices in celebration of the wondrous gift we receive at Christmas.

Ring out, ye bells!
All Nature swells
With gladness at the wondrous story,—
The world was lorn,
But Christ is born
To change our sadness into glory.

Sing, earthlings, sing!
To-night a King
Hath come from heaven's high throne
to bless us.
The outstretched hand
O'er all the land
Is raised in pity to caress us.

Come at his call;
Be joyful all;
Away with mourning and with sadness!
The heavenly choir
With holy fire
Their voices raise in songs of gladness.

The darkness breaks
And Dawn awakes,
Her cheeks suffused with youthful blushes.
The rocks and stones
In holy tones
Are singing sweeter than the thrushes.

Then why should we
In silence be,
When Nature lends her voice to praises;
When heaven and earth
Proclaim the truth
Of Him for whom that lone star blazes?

No, be not still,
But with a will
Strike all your harps and set them ringing;
On hill and heath
Let every breath
Throw all its power into singing!

May we throw all our power into singing as we celebrate Christ's birth this year! For hope is born in Bethlehem and in our hearts once more!

See you Sunday!
Matt

DR. MATT AND SARAH - JANUARY TRIP TO GREECE & TURKEY

Dr. Matt and Sarah will be participating in a pastor and spouse trip to Greece and Turkey from January 6-16, 2025. This trip with Elias Tours provides an opportunity for pastors to visit these historic biblical and cultural sites and to explore the possibility of organizing a similar spiritual pilgrimage/travel seminar trip for their congregations. We are grateful for the time to participate in this experience and ask for your prayers for a safe and meaningful trip. And if you might be interested in participating in a trip to Greece and Turkey (or other location) in the future, please let us know.

The deadline to submit items
for the January 7th Newsletter
is **Wednesday, January 1st.**

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.

NEW MEMBERS RECEIVED BY SESSION 12/3/2024:

Lucy Allen

John & Kelsey Pettus, with their children Lily & John Thomas

Bill & Alice White

Eileen Winterer

CHURCH OFFICE HOURS

Monday through Thursday

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

(Closed on Fridays)

803.547.5543

www.UnityFortMill.org

EARLY JANUARY BIRTHDAYS

- 1 -- Michelle Batchelor; Jill Brooks; Noah Cioni
- 2 -- Maddy Cost; Paula Jackson; Sarah Jane Knight; Nicolas Schuhmacher; Ronda Williams
- 3 -- Mark Evans; Nick Grosseohme; Mary Sue McGrath
- 4 -- Chris Cost; Allie Hart; Michele Planitzer; Todd Scott; Hannah Swainey; Carole Tuthill; David Walker
- 5 -- Ned Chamberlain; Ralph Edwards; Mackenzie Fish; Christine Honeycutt
- 6 -- Don Christensen; Teri Couchenour; Brady Kuebler; Linda Weaver; Todd Wright
- 7 -- Teresa Campbell; Jen McCormack; Tyler Newberry; Chris Zerkus
- 8 -- Michele Mari; Elise Nordgren; Evelyn Poore
- 9 -- Anne Cardozo; Valerie Parise; Mckenna Sainz
- 10 -- Dee Dee Ary; Carol Heim; Kevin Hennessy; Sherry Mannell; Quinn Monroe
- 11 -- Rick Baxley; Susan Bullard; Terri Reid; Ed Sidwell; Cora Standley; Wes Stephens; Virgil White
- 12 -- Scott Brooks; Tradd Estes; JoAnna Pearson; Cindy Ware
- 13 -- Zachary Evans
- 14 -- Maddie Barhorst; Corey Cameron; Mason Fox; Mills Reigel
- 15 -- George Bujoreanu; Ramsey Key

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

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. This year, on Wednesday, December 11th, the staff served 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.



BIRTHDAY PARTY FOR JESUS

On Saturday, December 14th, we celebrated Jesus' birthday a little early. Children and families enjoyed crafts, games, decorating cupcakes, and a photo booth focused on the "Good News of Great Joy" that the angels brought. Families brought gifts for babies to be delivered to the Fort Mill Care Center, we heard the story of Christmas, and sang Happy Birthday to Jesus. This special tradition at Unity helps us to be reminded of the gift of our Savior on Christmas morning.



FUN WAS HAD BY ALL AT THE UNITY YOUTH CHRISTMAS PARTY!

On Sunday, we finished out a great semester of youth ministry by gathering together for games, laughter, hot chocolate, and making cookies for our partners at Defend the Fatherless. We explored Luke 2:10-11, in which the angels proclaim the “good news of great joy for all people” that comes in the birth of Jesus Christ and invited each other to experience sacred joy this Advent season. Our team of middle and high school youth leaders did an amazing job planning and leading every detail of this event!



A FUN TIME CAROLING!

On Sunday, December 8th, we had a wonderful time caroling! Thank you to everyone who came out and shared an evening of joyful noise with us. And thank you to everyone who brought the delicious dinner of chili and sides, as well as those who helped to set up and clean up. It was a meaningful night of carols, chili, and s'mores!



ANGEL TREE UPDATE

Many thanks to everyone who participated in this year's Angel Tree outreach program. Many smiles and tears were shared as families came to receive their gifts. It is such a joy knowing that Unity helps others in our community enjoy a wonderful Christmas!

MARK YOUR CALENDARS FOR 2025 CHILDREN'S MINISTRY SUMMER CAMPS:

- VBS & Mission Camp – June 9-12, Ages 4 – Completed 3rd Grade (VBS), Completed 4th and 5th Grades (Mission Camp)
- Grands Camp – July 23-25, Ages 4 -5th grade with a Grandparent or Surrogate Grandparent

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.



We are now in the middle of Advent. It is a beautiful time but can also be a sad time. Maybe we are remembering when our children were little or when our parents or someone else dear to us was alive. Our hearts can hurt but also be joyful for the celebration of when God appeared on Earth!

Stephen Ministers are here to celebrate the joy of our faith and to help you during this difficult time. Please don't hesitate to ask for help.

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 here to care!

TONY DEHLER CHRISTMAS AUCTION

Thank you to everyone who participated in making the Tony Dehler Christmas Auction a huge success! Over 100 people enjoyed the evening which included a hot dog dinner sponsored by the Men's Ministry and festive music provided by two of Unity's accomplished youth pianists. Children of all ages had the opportunity to tell Santa what was on their wish lists. People were very generous with their bids at the silent auction and live auction as well as their purchases at the sales tables. A wide variety of goods and services were donated to make the auction possible: art, baked goods, woodwork, crafts, afternoon boat ride with a chef's table, and weekend getaways at the mountains and Lake Keowee, just to name a few. A total of \$10,002 was raised at the event, and 100% of these proceeds will be divided evenly between the Fort Mill Care Center and Presbyterian Disaster Assistance-Helene Relief.



SAVE THE DATE FOR MDSF!



Women of Unity will host our annual **Mother Daughter Sister Friend Luncheon on March 23, 2025**. Our theme this year is "Learning to Share Our Stories" with Rev. Julie Hester. We are people formed by stories - the stories we've heard and lived through, the stories we tell ourselves, and the stories we tell together. Join us as we explore how the spiritual practice of writing can help us understand and share our stories as part of God's beloved community. We'll listen, learn, write, and share around our small group tables. No writing experience is needed, and grammar and spelling don't count! If you can talk, you can write. We'll do some of both together. More details coming

soon! Event Co-Chairs are Karen Compton Fuqua (kfuqua@comporium.net) and Stephanie Faherty.

A MESSAGE FROM JIM TYNDALL - DIRECTOR OF OPERATIONS



When I came to work at Unity in January of 2023, I had hopes that I would come into an organization that had a feeling of community. Coming from a “large steeple church” in Charlotte I was looking for a church and work environment that would feel like home. Maybe something that would remind me of the small church community of Chantilly Baptist Church that helped to shape my childhood.

I quickly found that and more. From the moment I was welcomed in by the members, staff, and Session here at Unity I felt like I was part of a family. A family that cared for one another and worked together for a common goal. To be

United in Christ’s love, we glorify God through worship, nurture, and service to all people. What a fantastic place to be! My two years here have flown by, and every day has been an adventure.

When my wife Christy and I made the decision to retire at the end of this year it was with a mixture of excitement and sadness. We are very excited for the time that lies ahead but also sad that we are leaving such a great church family. I will always think of this place as home and wish nothing but the best for the Unity family. God Bless you all.

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!



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 18 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.



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.

COME TEST YOUR CHRISTMAS BIBLE KNOWLEDGE AT THE LAST YOUTH SUNDAY SCHOOL OF 2024!

Middle schoolers and high schoolers will face off in this fun and challenging game of Christmas Bible trivia at **10:00a.m. in the Youth Wing on Sunday, December 22nd!**

For more information on “What’s Happening” at Unity, please visit...

www.unityfortmill.org/whats-happening/

ADVENT: SAVE-THE-DATES

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)



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.

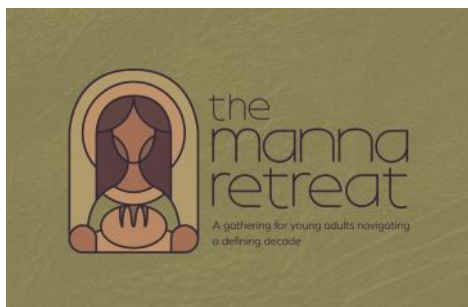


The postage money will go into our Emergency Assistance Fund to use to help those in need. If you write a check for your postage, please mark it “Unity Post.” This will be tax deductible.

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!

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>.

SUNDAY MORNING FAITH FORMATION

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



ALL-CHURCH READ COMING IN JANUARY

While we have been “Surprised by Hope” this Advent season, the Adult Discipleship Ministry Team is planning for us to continue exploring where we find hope in the world with our All-Church Read for 2025. We will read Rev. MaryAnn McKibben Dana’s book, *Hope: A User’s Manual*. Small groups will **begin the week of January 26th and meet once a week for 6 weeks through the week of March 2nd**. On March 2nd, we will have the privilege of hosting Rev. McKibben Dana at Unity to preach and lead a conversation about what she hopes we got from the book during the Faith Formation hour that day. **Watch for small group signups, which will open on REALM on January 1st**. A limited number of books will be available for purchase at the church beginning Sunday, January 5h. You can also order your own book through your favorite bookseller.

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.

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 you 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.

GIVING APPRECIATED STOCK

Gifted 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.

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/Livestream
 Worship

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

Share Your
 Tithes and Offerings
 Online

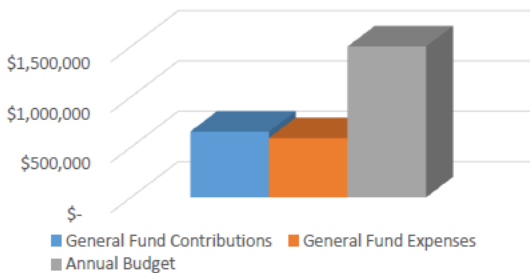


Return Service Requested

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

2024-2025 BUDGET UPDATE

Contributions & Expenses July - November
 Compared with the Annual Budget



	November 2024	Jul 1, 2024 through Nov 30, 2024	% of Annual Budget	5-Year Average
General Fund Contributions	\$ 117,596	\$ 653,379	39.9%	\$ 614,491
General Fund Expenses	113,608	589,851	36.0%	553,319
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	\$209,000