



Chestnut Hill Church UCC Newsletter

Hello Summer! from Chestnut Hill Church.

Finally, some nice weather came our way, although we could use a little rain. It’s time for outdoor fun and relaxation. What better way to spend a lovely evening than strolling through a garden watching the sunset.

Make sure one of those gardens is the memorial garden at the church. Thanks to many dedicated volunteers, the garden is freshly de-weeded and mulched. A new tree was planted on Arbor Day by the Emmaus Garden Club and dedicated to two former members of both the club and the church: Helene Endy and Jean Iobst.

There are many opportunities for you to become more involved in church activities. Read on to find some that fit your talents and interests. Be sure to check the weekly bulletin and the bulletin board in the lower Narthex for updates to opportunities.

TABLE OF CONTENTS

A Letter from Pastor Linda	pg. 2-3
Volunteer Opportunities.....	pg. 3-4
Chestnut Hill Grief Support Group	pg.4-5
Church Updates	pg. 5
Article on Qualified Charitable Distributions.....	pg 5-8

A Letter from Pastor Linda

Dear Church Family,

I hear people talking about the lack of rain and the possibility of a drought. But according to the PA Department of Agriculture in an article dated May 24, Pennsylvania is not in a drought warning situation. And that got me to thinking...how are we doing spiritually after a long bout with Covid, after this past winter, after the daily barrage of news reports of violence, prejudice, and injustice? What causes a spiritual drought and how do we recognize one? How are we doing personally or as a congregation? How would we know? What are the indicators?

A natural drought is brought about by a lack of rain, natural causes, weather patterns, excess water demands, global warming, climate change and fluctuating temperatures. We can also point to many reasons why one might be in a spiritual drought or a wilderness experience' at points in our lives. Tragedy and adversity can wear us down, make us lose hope and test our faith. If our focus shifts from our relationship with God to our performance for him, we can easily forget who is number one. Busyness can overtake our lives and we don't spend as much time with God as we once did in worship, or praying, or studying His word. A spiritual drought affects not only our spirit but also our thoughts, emotions and possibly the way we act or behave. It's a feeling of being depleted or empty and far from the presence of God.

But we must remember that God's mercies are new every day. In Psalm 42, David found himself in a spiritually dry season. He was thirsty for the presence of God: "These things I remember as I pour out my soul: how I used to go to the house of God under the protection of the Mighty One with shouts of joy and praise among His people. Why, my soul, are you downcast? Why so disturbed within me? Put your hope in God, for I will yet praise him, my Savior and my God." David doesn't allow his feelings about his situation to overcome him. He decides to praise and hope in God.

Our hope is strengthened when we spend time in worship, read and study God's word, pray and participate in life with a community of believers, people who can come alongside you and lift you up. When we find ourselves in a spiritual drought, we need to reconnect with God and renew our minds. David called out to God and remembered the things of his past—the good old days. David writes,

“Hope in God! Because I will again give him thanks, my saving presence and my God.”

Have a safe and enjoyable summer,

Pastor Linda

Volunteer Opportunities

Betty Lou’s Pantry

There is a bin in the lower Narthex for donations for Betty Lou’s Pantry—Alice Debus, Laura Held, and Barb Leh work at BLP 2 to 3 times a month to restock, and we will take the donations along after service every Sunday. Although small, Chestnut Hill Church has the best reputation for donations to BLP. All donations are very appreciated. There has been a big increase in families that are utilizing the food pantry distribution. Thank you so much for your thoughtful donations for those less fortunate than ourselves.

Women Working Wonders!

This wonderful group works all year to help provide for the needs of church members and our friends and neighbors through community partnerships.

Our fundraising and donations helped the following groups this year: Children’s Home of Easton, Holiday Hope Boxes, Children’s Developmental Program, Turning Point, Victory House, and the Kindness Project.

Please check the bulletin boards in the Lower Narthex and Fellowship Hall, as well as the weekly bulletin for opportunities to help. Feel free to join our group at any time. We generally meet on the 3rd Monday of the month at 6 pm. You are always welcome.

Communion Assistants

We are looking for volunteers to help set up, serve, and break down the monthly communion elements on the first of the month. If you are interested, please let Marj Trinkle know. A sign-up sheet is available with detailed instructions, and we have other members to assist you if needed. Thank you.

Outside the Church

Vera Cruz Community Association is holding a Homecoming on August 20, 2023, from 12–8 pm. Our church has been invited to participate. If you would like to man a table, we could present literature and host a game, or sell crafts for the church. Contact Betsy Eltz at 610-965-8627 if interested.

Lower Milford 21st Annual Fall Festival

The annual Fall Festival held at Lower Milford Township Building is on Saturday, Sept 23rd from 10 am – 5 pm. We are looking for volunteers to help set up and break down the tent. In the past, we have sold crafts and food, but if you have an idea for something new, let us know. We have our regular location reserved with electric. Due to a prior commitment, I will not be able to be at the festival (2nd time in 21 years.) For questions, call Debbie Koder at 610-390-9026.

Chestnut Hill Grief Support Group

“BLESSED ARE THOSE WHO MOURN, FOR THEY WILL BE COMFORTED”
The Beatitudes- Mark Chapter 5:4

Chestnut Hill Grief Support Group, led by Craig Adams, meets the last Saturday of the month, 1pm, in Fellowship Hall. We have discovered that Healing and Recovery happens when stories are shared in a safe place. Our fellowship is surrounded by TOTAL anonymity. Safe place!
Folks in their grief journey do not want to be told what to do or how they are supposed to grieve, we just want to be heard!

History: We have grown into a close-knit fellowship, which began in August of 2018. This August we will celebrate the fifth anniversary of our Group’s experience and journey together. We have maintained and survived in amongst a host of challenges, including the passing of members. But the main reason and CHESTNUT HILL CHURCH SUPPORT GROUP credit goes to our Lord and Savior, JESUS CHRIST!!!

Also, we could not survive or thrive without the support of our Pastor, Church Council and our Church family. Our Group and its Outreach efforts would not happen without the financial support of William Hoff and the Vivian Hoff Christian Education and Community Outreach Endowment. The Hoff Endowment provides the resources for our study materials and treasured Group's relaxing annual trips, including transportation, meals and most importantly, fellowship together. We enjoy, that once in our Group, you are never alone! But surrounded by folks that truly understand what we all go through.

We are always learning that there are many Grieving events:

Death of family member, spouse, partner, parents, child. Divorce, Marital separation, Personal injury, Illness, Dismissal from work, Marital reconciliation, Retirement, Care Giving, change in a family members health, Pregnancy, Change in financial state, Death of a close friend, Career changes, Children leaving home, Change in living conditions. In-law troubles, Trouble with boss, Sleeping habits, Loss of a pet, Addiction. Can you add to the list or relate to any of these?

I encourage you to reach out to see if the Group would be a good fit for you. Please call, text or email Craig Adams 610-554-4967, dcraig.adams8@gmail.com for a confidential, private conversation.

Church Updates

Chestnut Hill Church Directories:

CHC church directories are available in the upper narthex of the church. If your address or phone number is incorrect, please contact Debbie Koder to update. All information was downloaded from Breeze database, which we are no longer using, due to the high membership fee.

Qualified Charitable Distribution (QCD)

What It Is, How It Lowers Your Taxes Contributing to CHC and helping to give yourself a tax break at the same time! Attached is a document with more details. Below are the Key Points

- A qualified charitable distribution (QCD) is a tax-free donation from your individual retirement account (IRA) to a qualified charity.
- You must be age 70½ or older to make a qualified charitable

distribution.

- A qualified charitable distribution is not included in your taxable income.
- You can't deduct a QCD from your taxes, but the savings on your income may still make this kind of donation a tax-savvy move.
- A qualified charitable distribution counts toward your required minimum distributions (RMDs).

The following article explains more about Qualified Charitable Distributions.

Qualified Charitable Distribution (QCD): What It Is, How It Lowers Your Taxes

By **KARON WARREN**

Updated January 05, 2023

What Is a Qualified Charitable Distribution (QCD)?

A qualified charitable distribution (QCD) is a distribution from your [individual retirement account \(IRA\)](#) to a qualified charity. You must be age 70½ or older to make a qualified charitable distribution. A qualified charitable distribution is not taxed, nor is it included in your [taxable income](#).

If certain conditions are met, QCDs also can count toward the [required minimum distributions \(RMDs\)](#) that people who are age 73 or older must meet each year if they have [traditional IRAs](#) (or a number of other [tax-advantaged](#) retirement plans that you can't use for a QCD). Also important: You don't have to itemize on your tax return to take advantage of a QCD.

KEY TAKEAWAYS

- A qualified charitable distribution (QCD) is a tax-free donation from your individual retirement account (IRA) to a qualified charity.
- You must be age 70½ or older to make a qualified charitable distribution.
- A qualified charitable distribution is not included in your taxable income.
- You can't deduct a QCD from your taxes, but the savings on your income may still make this kind of donation a tax-savvy move.
- A qualified charitable distribution counts toward your required minimum distributions (RMDs).

How a Qualified Charitable Distribution (QCD) Works

Anyone age 70½ or older can opt to take money from their IRA and donate it to a qualified charity. Qualified charitable distributions can be made from a traditional IRA or a [Roth IRA](#), but there's no tax benefit to making a QCD from a Roth IRA because distributions are already tax free. You can also take QCDs from Active [Simplified Employee Pension Plan \(SEP\) IRAs](#) and [Savings Incentive](#)

[Match Plan for Employees \(SIMPLE\) IRAs](#), if they are not ongoing SEP or SIMPLE plans (meaning that no contribution has been added to the plan in the year when the QCD is taken).¹ [You cannot take QCDs from 401\(k\)s](#), however.

Not every charity qualifies for a qualified charitable distribution.² Check with a tax professional beforehand to make sure that the organization you plan to gift qualifies for QCDs.

Qualified charitable distributions can help reduce your federal tax bill in two ways.
Lower Taxable Income

While a QCD is a withdrawal from your IRA, it is not counted as taxable income on your tax return like regular withdrawals are. Instead, a QCD can be deducted from your [gross income](#) on your tax return—without having to [itemize your deductions](#).³ This both lowers your income and means that you can take the [standard deduction](#) instead of itemizing if you prefer.

*The standard deduction is a specific amount you can use to reduce your taxable income. For 2022, single filers get a \$12,950 standard deduction; it's \$25,900 for married couples filing jointly. (In 2023, those numbers rise to \$13,850 for single taxpayers and \$27,700 for married filing jointly.)*⁴

Reduction in Required Minimum Distributions (RMDs)

Another benefit of taking qualified charitable distributions is that they count toward your annual [required minimum distribution \(RMD\)](#)—the minimum amount that you must withdraw from many IRAs (except Roth IRAs) each year. RMDs start when you reach age 73, starting in tax year 2023, as determined by the [SECURE 2.0 Act of 2022](#).⁵ Previously, the RMD age was 72.

The problem with taking RMDs from traditional IRAs (and [401\(k\)s](#) as well) is that they increase your taxable income. Depending on your situation, they can push you into a higher [tax bracket](#). Using qualified charitable distributions could fulfill all or part of your RMD requirement without increasing your taxable income. The maximum annual amount that you can take as QCDs is \$100,000.⁶ (Note that 401(k)s and other qualified plans also have RMD requirements, but you cannot take a QCD from those savings vehicles.)

Don't forget to check your state: While a QCD is not subject to withholding on your federal income tax return, state tax rules may differ. Ask a tax professional or your state income tax office for specifics on QCDs in your state.

It's important to verify that the charitable organization to which you want to donate is an [Internal Revenue Service \(IRS\)](#)-approved charity. The IRS has an [Online Search Tool](#) that can help.

Pros and Cons of a Qualified Charitable Distribution (QCD)

A qualified charitable distribution can be a great tool in managing your retirement assets, but there are some drawbacks as well.

Pros

- It could reduce your adjusted gross income and, thus, lower your tax bracket and how much you pay in taxes.
- You can avoid the 25% penalty that is imposed if you don't take your required minimum distribution (RMD).
- You don't have to itemize deductions on your tax return to deduct a QCD from your taxable income.

Cons

- The donation must go to a qualified charity.
- The donation must come directly from the individual retirement account (IRA) through your trustee to the charity; you cannot withdraw the funds and make the donation directly.
- The maximum annual QCD limit is \$100,000.
- A QCD cannot be claimed as an itemized charitable deduction on your taxes.

What is the Benefit of a Qualified Charitable Distribution (QCD)?

A QCD could reduce your adjusted gross income, meaning that you could pay less in income taxes.

Is a QCD an Itemized Deduction?

No, you don't have to itemize deductions to deduct a QCD.

How Much Can I Donate Through a QCD?

The maximum annual limit for QCDs is \$100,000.⁶

Do All Charitable Organizations Qualify To Receive a QCD?

No. The charity must be a [501\(c\)\(3\) organization](#) that is eligible to receive tax-deductible contributions. Private foundations, for instance, are not eligible for QCDs.² Before making any QCD, check with a tax professional or the Internal Revenue Service (IRS) to see if the charity is IRS-approved.

The Bottom Line

The qualified charitable distribution (QCD) is an important tool that lets donors age 70½ or older help charities of their choice and reduce their tax burden in two ways: lower their taxable income and reduce the required minimum distributions (RMDs) that can increase their income. It's worth learning how QCDs work to take maximum advantage of their benefits to individuals and to the wider world.