

Chestnut Hill Church UCC Newsletter

Hello from Chestnut Hill Church.

Happy Easter to Everyone! We have several fundraisers planned for the church and we are accepting various donations to help those less fortunate than us. Please see where you are able to help or contribute to these worthy causes.

There are many opportunities for you to become more involved in church activities. Read on to find some that fit your talents and interests.

Palm Sunday Service, March 24 at 10:00 am, will be the installation of this year’s Council Members. Installation will occur during the church service.

Good Friday Service, March 29 at 7:00 pm

Easter Sunday Service, March 31 at 10:00 am (Holy Communion will be served)

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Letter from Pastor Linda

We (my husband, Bob, and I) recently took a week away from our daily responsibilities for some relaxation and restoration. Our favorite place for a quick getaway is a place in Columbia, PA. Especially at this time of year, it's normally very peaceful and quiet. One of the few items on my calendar for the week was to write a 'newsletter' article. I thought to myself: this is great; I remember being inspired by the beauty and quiet of our surroundings for a recent newsletter as well. Monday and Tuesday passed, and I still had not put pen to paper or fingers to keyboard. With the rising of the sun on Wednesday morning, I was awakened by an annoying 'banging' on the front windows of our tiny home away from home. Reluctantly, I crawled out of bed to determine who or what was making that racket. And what to my wondering eyes should appear? One very determined big, red-breasted robin who was trying to get into the house. He attempted to enter through every windowpane and there were many, including those on the door while his lady friend watched perched somewhere nearby. This lasted for about a half hour or so – flying away and coming back again and again and again. Oh, and did I mention that he returned on Thursday and Friday as well? He certainly was persistent!!

And so, I've been thinking about persistence. Even more so than some silly old bird, God is persistent. Simply put, God does not give up on us! To be persistent is to continue on the same path and refuse to give up in the face of obstacles and setbacks. We often fail to remember that God is persistent. God continuously draws us to Him so that we can embrace His love and grace, in spite of ourselves. Both Malachi 3:6 and Hebrews 13:8 declare that God is the same always and never ever changes. He is always good, always loving, always all-powerful. No matter how this world changes around us, we can trust God is consistent and persistent. (Someone near and dear to me would say "God is a nag!")

God is the same yesterday, today, and Forever! We may stray, we may forget, we may become lax, we may turn away for a while, but my friends, God's great faithfulness is demonstrated through His persistent actions in our lives and hearts. May you always know it, believe it, act on it, and wrap yourselves in His love.

Grace and Peace,
Pastor Linda

Volunteer Opportunities

Spring Cleaning Angels

We are looking to revive the Cleaning Angels group for Spring. The Cleaning Angels do the general cleaning, polishing of woodwork and other tasks that don't get completed on a weekly basis. We would like volunteers to be part of the Spring Cleaning Angels.

Date for the Angels is Saturday, April 27th at 9:00 am.

We had Cleaning Angels in the past and we would like to reinstitute this.

Sign up Sheet will be in Lower Narthex bulletin board. Or call the church office or email secretary if you would like to be added to the Cleaning Angels.

Memorial Garden

We are looking for volunteers to help maintain our beautiful garden during the summer. Anything as simple as just pulling weeds in the garden or around the fire pit would be greatly appreciated.

Let Debbie Koder know if you are interested. No specific dates, whatever fits your schedule. Thank you.

Finance Team

The Finance Team is looking for weekly Sunday Counters and people to join the finance team. The finance team reviews and sets the annual budget and then the budget is presented to council in November for approval. If interested, please contact Debbie Koder 610-390-9026

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.

Refreshments & Altar Flowers

Anyone who is interested in providing Refreshments or the Altar Flowers for any Sunday, there is a sign-up sheet on the bulletin board on the Lower Narthex.

Refreshments are served after the Worship Service in the Fellowship Hall downstairs. Coffee, tea and water are provided.

The Altar Flowers, you provide for the Sunday Worship Service and take them home with you. Please indicate if they are in dedication for someone.

Outside the Church

Women Working Wonders!

Meetings are now held on the 3rd Thursday of the month at 1 pm. Anyone and everyone is welcome to join us any time. Also, any ideas of who and how we can help those in the community are always welcomed.

Women Working Wonders! is working on some upcoming fundraisers. Please keep watching for dates/places/flyers.

April 20—Hoagie Sale—order forms are currently on the tables in the Upper Narthex and in the Fellowship Hall. Order deadline is April 7th. For more info, ask any WWW team member. (Proceeds will go back to the church towards utilities bills).

June 6—Inside Scoop, Coopersburg. 6 pm to close. Flyers are on the tables in the Upper Narthex and in the Fellowship Hall. (Proceeds back to CHC).

October 5—Basket Raffle at the Lower Milford Fire Hall. Watch for donation request letters that anyone can use to request donations to make this raffle as successful (if not more) than last year. (All proceeds will go back into the community to help those less fortunate than ourselves).

June 22 we will be making and serving bagged lunches for the Bethlehem Emergency Sheltering program.

The team is currently working on lining up some local restaurants who are willing to give us 10%-20% of their total sales for the evening. In most cases you will need to either hand them a flyer or at least mention CHC. Currently we are looking at: Texas Roadhouse, Copperhead Grille, Red Robin, Applebees, etc.

We welcome any suggestions to help our mission—please share with any WWW team member.

Betty Lou's Pantry

Betty Lou's Pantry is currently in need of toilet paper, canned ravioli w/ meat, jars of spaghetti sauce, jelly (not grape), etc. February was CHC's distribution month and we saw nearly 100 families come through the pantry. The need is growing as prices keep going up and income continues to decrease. Chestnut Hill Church members are some of the most generous in the community with their donations, and it is greatly appreciated.

There is a bin in the Lower Narthex to place your donations, they will be delivered to BLP weekly.

Bethlehem Emergency Sheltering Laundry

During this Lenten season, you are invited to participate in helping the Street Neighbors who stay at Bethlehem Emergency Sheltering during the coldest months of the year by providing funds for them to do their laundry. The cost of one load of laundry is \$5.00 at the nearest laundromat. There are currently 65 – 70 guests in the shelter every evening. Each guest is given a hot, nourishing evening meal and a warm bed to sleep in. The opportunity to take a shower is also provided. However, having clean clothes to put on after that hot shower proves to be a hardship for most of the guests. When the shelter closes at the end of April, this need will continue as most of our Street Neighbors return to their camps. Laundry funds are then distributed at the weekend bagged lunch program.

From now until Easter, please consider contributing to this fund by using one of the blank envelopes on the back table or adding an additional amount to your regular giving, noting the amount on your envelope. Note on envelope Bethlehem Emergency Sheltering Laundry.

Lastly, WWW will match the total congregational contributions.

Special Events

Take me out to the ball park!

Friday June 7 is Faith Night at the Iron Pigs Stadium. Tickets are \$12.00 and you get a \$2.00 credit to spend on food or souvenirs.

Let Debbie Koder know if you are interested in attending – 610-390-9026

CHC Cookbook

Laura Held and Debbie Koder will be working on a church cookbook. We need your recipes, please forward them to:

Laura at heldy2@ptd.net or can give recipes to her in church.

Debbie at debkoder@yahoo.com or can give recipes to her in church.

We will not be sending to a company to publish these books, we are doing these on our own. I hope everyone will help us make a great book.

These will be for church members.

Wreaths Across America

Please save the date or Saturday, December 14, 2024 and spread the word to other members and friends...ALL ARE WELCOME to participate in either coordination and/or wreath placement.

If you would like to volunteer, go to www.wreathsasscrossamerica.org and follow the prompts, or contact Karen Billger (treasurer@chcucc.org) or Jeff Bogert (610-349-4042) or in person.

Church Updates

Cemetery Board

The Cemetery Board is moving forward with the demolition of the wall sometime this Spring. We plan on installing a barrier using boulders and river stone for ground cover. Sam Leh will perform the excavation and installation. The existing gate that is part of the wall now will be included in the barrier. We are still seeking funds to cover the project.

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!

March meeting was held Saturday, March 16th, due to Easter Holiday.

History: We have grown into a close-knit fellowship, which began in August of 2018. 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.

Prayer Warrior Chain

The Chestnut Hill Church prayer chain is still in action. If you would like to be a prayer warrior, please contact Becca Bogert at 610-730-0147 or becca.10@netzero.net for more information. No meetings, just prayers in the privacy of your own home. You will get an email for prayers requested.

Qualified Charitable Donations (QCD)

Something to consider if you have reached age 73 and are required to take a required minimum distribution from your IRA.

You can have that amount sent directly to CHC and not have to pay any taxes on the amount. Check out Qualified Charitable Donations

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.



Church Contact Information:

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