

April 2023

Volume II

Chestnut Hill Church UCC Newsletter

Happy Spring from Chestnut Hill Church!

Even though it wasn't the snowiest winter, there were some very cold spells and I, for one, am glad spring has arrived!

Many new changes have taken place these past few months. Most importantly is that Linda Rapp became our minister starting on January 1, 2023. We are thrilled to have her here with us. Please join us on Sundays to hear her sermons and meet up with old and new friends.

Speaking of new friends, we have received several new members and are happy to have our congregation growing larger.

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.

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A Letter from Pastor Linda

Dear Church Family,

Happy Easter and Happy Spring!! I can hardly believe I am writing my second newsletter article already! As we enter this season of rebirth and new growth, early spring flowers are popping up all around us. Isn't it true that as the weather warms and the days get longer, our whole perspective seems to shift. Spring is a time of new beginnings; a time to take a fresh look at the future and the wonderful possibilities that can happen. During this season of Lent, let us be thankful for life itself, the life we have lived and are living, and all the experiences yet to come.

Soon we will hear the sound of lawn mowers and people will begin planting. Shouts of children riding bicycles or skateboards will echo through neighborhoods and outdoor sports will begin. Spring's arrival creates a variety of reasons to rejoice often based on where you live and the activities you personally enjoy. After the "winter that wasn't", we all need a breath of fresh air, to inhale those sweet fragrances, and to enjoy each moment as the bees, birds, and butterflies reappear.

New beginnings are always possible with God. Because of his never-ending grace for us we can let go of the past and embrace a fresh look at the future and the wonderful possibilities it brings to our lives, our homes and within our church. Life is in a constant state of change and as we go through the season of Easter 2023, I pray you will be able to embrace not just the new season of hope and renewal, but to express thanks to God for each and every new day. I'm thankful for spring's freshness, its vibrancy, brightness, and renewed blessings and I'm especially thankful for the reminder of Easter Sunday that Jesus Christ has risen from the dead to bring new life to all. Life's eternal cycle of renewal has returned once again. Let's rejoice and be glad in it!

Pastor Linda

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 and Opportunities

New Church Additions:

You will notice some new items hanging in the lower narthex. We would like to acknowledge and thank the families that were very gracious to donate these items to CHC.

Lorraine and Doug Kahler donated the hand painted oil painting of CHC from Dorothy Debus and Marjorie Trinkle donated the hand crocheted "The Lord's Prayer" from Millie and Ray Lapp. Thank you for these beautiful keepsakes. Please stop by and enjoy their beauty!



Iron Pigs:

Iron Pigs game night is Friday June 16 at 7:05 pm, gates open at 5:45pm. Come out and enjoy some fun fellowship at the park. Tickets are \$12.00 each and you get \$2.00 off food. Contact Debbie Koder 610-390-9026

Women Working Wonders!:

WWW still have some WAWA shorti hoagie coupons for sale for \$5.00 (in store \$5.89.) These coupons can also be used for wraps! Coupons have no expiration date and can be used at any WAWA (even out of PA.) See Debbie Koder, or call her at 610-390-9026. All proceeds earned are donated by WWW to local charities in December.

Meetings are held on the 3rd Monday of the month at 6:00 pm. Anyone and everyone is welcome to join us at any time.

Communion Assistants:

We are looking for volunteers to help set up and clean up our monthly communion paraments. There is a detailed instruction sheet hanging in the cabinet, but we also have other members who will gladly help you. We have October, November, and December open. See Debbie Koder to sign up. Thanks.

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.

Memorial Garden:

Spring has sprung! And soon our church garden will need to be cleaned. We are always looking for volunteers. We will be installing raised beds for the flower beds this year to help cut down on the weeding and maintenance. Dates to be announced. Contact Debbie Koder 610-390-9026 if interested.

Emmaus Garden Club:

Emmaus Garden Club is donating an "Honor Tree" to our church garden in memory of Jean Iobst and Helene Endy. Jean and Helene were instrumental in helping to start our church garden back in the early 2000's and they were also very involved with the Emmaus Garden Club. Emmaus Garden is selecting the tree and hiring a landscaper to plant the tree in the garden. The dedication will be on Arbor Day, which is Friday, April 28th, at 11:00 am. Thank you to Emmaus Garden Club!

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.

Doug Tallamy Attachment



Doug Tallamy
Printable Flyer.pdf