

January 2024

Rev. Jeff Bandy
937-372-7601 office@fcum.org www.fcum.org.
9:00am-Sunday School
10:00am-Hospitality Time-Narthex
10:30am-Worship-Sanctuary
We are a Stephen Ministry Congregation

Attendance

<u>Date</u>	<u>Worship</u>	<u>S.S.</u>
November 26	92	30
December 3	105	44
December 10	101	39
December 17	92	40

From the Pastor

Dear Faith Community,

The Christmas season ends the first week of January with Epiphany. Epiphany is the celebration of Christ being revealed to the non-Jewish world through the Magi (Matthew 2:1-12). I will wrap up the Christmas season with a message on this passage on January 7th. Since Advent begins the Christian New Year we are already over a month ahead of the rest of the world celebrating the beginning of a new calendar year. With every New Year we look back as we look ahead. Looking back I remember my first Sunday at Faith Community on March 5th. Seems like just a few weeks ago in some ways, yet in other ways it is a distant memory. I have experienced so many firsts in my ministry here. My first Lent and Easter celebration, receiving new members through confirmation, serving lunch at St. Paul's, enjoying a meal and games at an All Church Fun Night, fitting children's feet for Shoes 4 the Shoeless, joining the community for worship in Shawnee Park, witnessing the Men of Faith garage sale, creating mission kits, supplying Fish Food Pantry with Thanksgiving themed food items, buying gifts

to put under the St. Paul's Christmas tree, and celebrating Advent and Christmas with a Community Band Concert, as well as Blue Christmas and Candlelight Worship experiences. These memories will always be special, but now we look ahead. In addition to all these things we've already experienced together, what is the Holy Spirit revealing to us in the New Year? We know Emmanuel, Jesus is with us and revealing himself to those who do not know him yet. How can we partner with Jesus to help our neighbors experience his love? Pray for wisdom to see and know where we are being led and for courage to take on the task of God's good and God-sized work that is ahead of us. Let's make a resolution to be of service to the Lord that lasts all year long!

Happy New Year! – Pastor Jeff

If you are Over 72 and Have an IRA Please Read this

If you are over 72 and have either an Individual Retirement Account (IRA) or one of many similar plans funded with pre-tax dollars, the IRS requires you to make an annual withdrawal that is based on a combination of your age and the value of your IRA at the end of the preceding year. This withdrawal, called a Required Minimum Distribution or RMD, is generally treated as Taxable Income. However, there is a provision in the law that allows you to have some or all of the RMD made directly to a qualifying charity such as Faith Community. The IRS calls this a Qualified Charitable Distribution (QCD) and if you do this it is not taxable. Some at Faith are already using this provision, but if you are not, you should consider it. As an example of the implications, consider two alternatives. In each case you have to take an RMD of at least \$5,000, you make a pledge to Faith in at least that amount and you are in the 15% tax bracket. In the first alternative the \$5,000 RMD comes to you and you write a personal (check(s) to Faith totaling \$5,000. In the second alternative, you issue instructions to your brokerage

house so the \$5,000 RMS is sent directly to Faith and you write no personal checks. Under the first alternative you would have to include the \$5,000 as taxable income on line 4a and line 4b of your IRS 1040 and you would probably pay the IRS \$750 on that income. Under the second alternative you would include the \$5,000 on line 4a of the 1040 but put the letters “QCD” right after the words “taxable amount” and then “\$0” on line 4b. It would not be included as taxable income and you would save the \$750.

This is a highly simplified explanation but it explains the concept. If you’re over 72 with an IRA and are not already taking advantage of this provision, make sure you talk to your tax/financial advisor to see if you would qualify and, if you do, what steps you should be taking.

Even if you are under 72 and do not have an RMD, anytime you can get money out of your IRA without having to pay tax on it, you should seriously consider it. If you don’t, at some point it will be taxable income to you or your survivors.

One last important thought!! If you enjoy savings by using this provision,wouldn’t it be appropriate to use at least some if not all of the savings to increase your pledge?

–Submitted by Investment Committee

Stephen Ministry

When You Don’t Know What to Say or Do

Have you ever been in a situation when you’ve not known what to say or do and felt helpless? I know I have more times than I can count. As I was thinking about what to share in January, I came across an article with this title written by Melody. When she was 26 her husband was diagnosed with incurable cancer. Based on her experience she offers suggestions about how we might be helpful when persons we care about are going through difficult times—a serious illness, relationship dif-

difficulties, loss of a job, divorce, death of a loved one—it's not unusual to feel some awkwardness, discomfort, or even uncertainty about how to respond as one who cares.

Have you said or heard, "Let us know if we can do anything" or "Call me if I can help"? Even if the offers are sincere, how many of us would actually do so if we were facing a challenging time? Those of us who care know there's only so much we can do, but wonder what might be helpful and not harmful? Sometimes the easiest option is just to decide to stay away. But is that what a caring friend does?

Melody shares the following ideas based on the actions of those who braved fear, awkwardness, and encouraged her on her worst days:

Share empathy. A hug and a simple, "I'm so sorry," or "praying for you" made a real difference for her. Don't compare to others' struggles or minimize their pain by saying trite things like, "It could be worse...time heals everything...it's all part of a bigger plan...you wouldn't believe what happened to...it's not that bad..." or anything else that suggests what they are feeling is wrong.

Offer specific help, and let them say yes or no. Whatever you offer, be okay with the answer. If the offer is declined, that's okay. Let the decision be made by the person you ask. Instead of a general let-me-know-offer, be specific. Ask them to make a list of what would be helpful. Not everyone wants food, but they may welcome an offer to come over and do laundry, walk the dog, or keep the kids for a few hours.

Support, don't try to fix. Be present and willing to listen. Just be available. Let them know you are around and you're still part of their life. Above all, listen. If they want to talk about it, listen and hear what they say. If they want to be silent, be willing to stay with them in the quiet. Regardless, don't try to fix anything. Be willing to say, "This stinks, and I'm so sorry you're going through it" and stop there. Over and over again, providing a listening ear is what our receivers tell their Stephen Ministers over

and over again means so much to them. We'll all go through hard times at some point in our lives, and we'll all witness suffering by those we care about. Christ himself told us. *"I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world."* John 16:33 NIV. He is our greatest comfort during times of struggle, and He equips us to help others in their sorrow as well.

Melody indicates that while she still remembers the tough times many years ago, the pain is diminished by the memories of those who encouraged her. In the coming year, may we step out of our comfort zones and reach out to others facing a rough time or be receptive to the offers of others if we are the ones trying to cope with life's challenges. –Becky Cultice

A Voice for Environmental Stewardship

January 2024

The Nature Conservancy

One of the most important not for profit organizations in the WORLD, that effectively advocates for environmental stewardship is the Nature Conservancy (TNC). It was founded in 1951 in the United States. It works in 79 countries and territories with more than 400 scientists on staff and over one million members around the world. Its work is to help create a world where both people and nature can thrive. It addresses habitat loss that has created the loss of biodiversity, the result climate change. It has chapters in all 50 of the United States. It has helped protect many natural areas from development as well as restoring many areas that have been degraded by pollution. It has protected 125 million acres. TNC works with 42 partners and has 37 direct impact projects in the U.S.

Greene County, Ohio has benefitted from the work of

the Nature Conservancy through its partnering with the Beaver Creek Wetlands Association (where Wayne Cook volunteers), the Wright State University Department of Biological Sciences and the Ohio Department of Natural Resources, Division of Wildlife. The Nature Conservancy has many volunteers who work with them on their projects.

I have been a member of the Nature Conservancy for more than ten years because of my love of nature since childhood. If you are a nature lover like me, you may be interested in becoming a member too. Members receive an excellent magazine called Nature which features the work of TNC around the world. The website is nature.org.

I believe that our Creator and Mother Earth would be very supportive of all people who love nature and who join organizations that work to protect our Earth and the creatures that inhabit our planet with us.

– Rev. Alan Barone B.A. in science education, M.Div,
Ohio Certified Vol. Naturalist

United Methodist Women

Women United Circle will not meet in January and February but will begin again in March.

Dorcas Circle will not meet in January, February and March.

United Methodist Men of Faith

The Men of Faith will meet on Monday, January 15th at 6:00PM in Room 16 A&B (Community Center). All men are invited to join us. Pizza will be served. We will have a social time during the meal. We will then join the community sponsored Martin Luther King event. All men are urged to attend.

Mary & Martha

Thank you to all the ladies who attended the December Mary & Martha gathering. The night was **FESTIVE** and **FUN!** Please join us for our next gathering, Monday, January 8 from 6 pm – 8 pm. We all know how we like to make New Year's resolutions so our dinner theme will be "New recipe for the New Year"! If you don't have time to make something, please don't let this stop you from coming. Questions, call Laurie Krakowiak @937-694-8114 or Barbara Mills @ 937-414-4108.

FCUM College Crew Update

Do you know that we have 10 college students as part of our congregation? We certainly do, and below is a list of them so that you are aware of their names, universities and majors. Thanks to so many of you who helped support our Fall Semester care package initiative in which each student listed below received a wonderful care package from their home church. Keep posted for our Spring Semester initiatives that will include a card campaign as well as the delivery of some always delicious Girl Scout Cookies. I also know that these students covet your prayers for support as they continue their education.

Ian Ackenhausen	Ohio Northern	Accountng & Finance
Megan Ackenhausen	Ohio Northern	Exercise Physiology
Sarah Creona	Ohio State	Marketing
Jake Fox	Ohio University	Games & Animation
Ciara Horney	Mt. Union	Exercise Science
Kayla Horney	Bowling Green	Middle Child- hood Ed.
Grace Smith	Univ. Cincinnati	Nursing
Grant Smith	Ohio State	Engineering
Isabel Wickline	Wright State	Nursing
Wesley Wickline	Ohio State	Agribusiness with Applied Economics

Passings

Faith Community offers our sincere prayers and sympathy to family and friends of those who have recently passed away:

Eileen Beason (November 17)
Roger McMurrin (December 13)
Gene Foiles (December 20)

Thanks to all our wonderful volunteers who are so willing to share their time and talents in so many ways at Faith Community. We greatly appreciate you.

~~ Your church family

Manley Proverbs

“Friendship is one of the sweetest joys of life.”
(submitted by Charles Manley)

FCUM

November 2023 Financials

Monthly Income	\$ 22,142		YTD Income	\$ 291,831	
Monthly Expenses	\$ 31,264		YTD Expenses	\$ 321,849	
Difference	\$ (9,122)	-41.20%	Difference	\$ (30,018)	-10.29%

Deadline for February Faith Links: January 17.



January 2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 New Year's Day Office Closed	2 10-11:30 am-Bible Study-Parlor 3:30-5:30pm-XHS Winter Guard-FCC 6-8:30pm-Girl Scouts-FH15-ABC & 16A-B 6-7:45pm-Girls Volleyball Practice-FCC 6:30-8:30pm-Trustees-Parlor 7-8:30pm-SPRC-Lib.	3 6:15-7:15pm-Bells Practice-Music Rm. 7:30-9pm-Choir Practice Sanctuary	4 9am-5pm-Indoor Percussion Camp-FCC	5 9am-3:15pm-Perussion Camp-FCC 3:30-5:30-XHS-Winter Guard Practice-FCC	6 
7 9:00-10:00am-Sunday School 10-10:30am-Hospitality Time 10:30-11:30am-Worship	8 6:30-7:30pm-Cub Scouts-15 A-B 7-8:30pm-Boy Scouts-15C	9 10-11:30 am-Bible Study-Parlor 3:3-5:30-XHS-Winter Guard Practice-FCC 6-8:45pm-Girl Scouts-Leader Mtg.-15A 6-7:45pm-Girl's Volleyball-FCC	10 6:15-7:15pm-Bells Practice-Music Rm. 7:30-9pm-Choir Practice Sanctuary	11 11-12pm-Prayer Shawl-Parlor 12-1:30PM-Membership Care-Parlor 2-4pm-Grief Support-Parlor 6-7:45pm-Girls Volleyball Practice-FCC	12 3:30-5:30-XHS-Winter Guard Practice-FCC	13
14 9:00-10:00am-Sunday School 10-10:30am-Hospitality Time- Narthex 10:30-11:30am-Worship	15 MLK Day 6-8:30pm-Men of Faith-16 A-B 6:30-7:30pm- Cub Scouts-15 A-B 7-8:30pm-Boy Scouts-15C	16 10-11:30am-Bible Study-Parlor 3-3-5:30-XHS-Winter Guard Practice-FCC 6-8:30pm-Girl Scouts-FH15-ABC & 16A-B 6-7:45pm-Girl's Volleyball-FCC	17 6:15-7:15-Bells Practice-Music Room 7:30-9pm-Choir Practice-Sanctuary Faith Links Deadline	18 11am-12-Prayer Shawl-Parlor 6-7:45pm-Magic Volleyball Practice-FCC 6:30-8:30-Ad Board Council-6:30-8:30pm	19 3:30-5:30-XHS-Winter Guard Practice-FCC	20
21 9:00-10:00am-Sunday School 10-10:30am-Hospitality Time- Narthex 10:30-11:30am-Worship	22 6:30-7:30pm- Cub Scouts-15A-B 7-8:30pm-Boy Scouts-15C	23 10-11:30am-Bible Study-Parlor 3:30-5:30-XHS-Winter Guard Practice-FCC 6-7:45pm- Girl's Volleyball-FCC	24 6:15-7:15-Bells Practice-Music Room 7:30-9pm-Choir Practice-Sanctuary	25 11am-12pm-Prayer Shawl-Parlor 6-7:45pm-Girl's Volleyball practice-FCC	26 3:30-5:30-XHS-Winter Guard Practice-FCC	27 6-8pm-Double I-15A
28 9:00-10:00am-Sunday School 10-10:30am-Hospitality Time-Narthex 10:30-11:30am-Worship	29 6:30-7:30pm- Cub Scouts-15A-B 7-8:30pm-Boy Scouts-15C	30 10am-11:30am-Bible Study-Parlor 3-3-5:30-XHS-Winter Guard Practice-FCC 6-7:45pm-Girls Volleyball Practice-FCC	31 6:15-7:15-Bells Practice-Music Room 7:30-9pm-Choir Practice-Sanctuary			