



New Year New Members



Bob and Cheryl Thompson first came to St. Andrew's on the invitation of their friends and neighbors, Bill and Barbara Bailey. They were

particularly moved by Brother Billy's pastoral care. Bob, a retired insurance investigator, and Cheryl, a retired English teacher, have been married for forty-three years and have four sons. They moved to Oxford to be near their married thirty-nine year old "baby boy."



The Smith family, decided to "seal the deal" at St. Andrew's. They "bundled" their membership with lighting the Advent candle of "Love." Don works for the city in Buildings and Grounds and Penny teaches at Bramlett Elementary. They have two students in college at once. Ryan, a senior at Ole Miss, majors in education and Elizabeth Anne studies psychology at Northeast CC/Booneville.

Overflow Retreat

Overflow provides youth in grades 6-12 the opportunity to gather as the Body of Christ for a transformative and fun-filled retreat. St. Andrew's youth are planning to participate. The event takes place the week end of Jan. 19-21 at Camp Lake Stephens; for info, contact Penny Smith: 662 202 2400

eunomian95@yahoo.com



Beverly and Lee Fickbohm built their dream home on the shore of Cranberry Lake, deep in the heart of the Adirondack Mountains of New York. There they raised four children. Lee taught science and Beverly was the

school district Food Service Director. Before becoming St. Andrew's very own snowbirds, they travelled for months around the entire USA in their RV.

Operating Budget as of 12/19



QCDs To Support Church Projects Gain In Popularity Under The New Tax Legislation

The problem, as CNBC reports, under the recent changes in filing your individual income taxes, it is harder to claim the deduction for your charitable contributions. Although the deduction is unchanged, you'll still need to itemize to claim it, and that's a much higher bar with the nearly doubled standard deduction.

For retirees over the age of 70.5, the MS United Methodist Foundation (along with financial giants like Kiplinger's, Fidelity, and Schwab) suggests a solution called QCD, Qualified Charitable Deduction.

The first step, if you have a required minimum distribution from a 401K, 403B, traditional IRA, or rollover IRA, is to talk with a qualified tax professional or the legal custodian of your retirement account. When you make a QCD, you transfer some (or all) of your annual required minimum distribution directly to an eligible charity, such as St Andrew's. The distribution isn't included in your adjusted gross income, so it's tax free. The QCD can be a tax-efficient way of to do your RMD and you don't need to itemize your deductions to claim the benefit.



Our local SELF group (Self Advocacy for Everyone) will participate in "An Unforgettable Prom Night Experience" funded by the Tim Tebow Foundation. Night to Shine is centered on God's love, for people with special needs, ages 14 and older. It aims to change Valentine's Day weekend from simply a celebration of love to a celebration of God's love for people with special needs.

Friday, Feb. 8, from 6 p.m. to 9 p.m.
Oxford Conference Center
Contact Steve or Dawn Dziduch
662 202 4747, sddziduch@gmail.com
To register, volunteer or donate
go online to
www.nighttoshineoxford.com

Reagan Arnold serving As Children's Music Director



Reagan is our scholarship student. He majors in music education at Ole Miss, sings in our choir and, in case that isn't enough, he now directs our children's music program. The children's recent choral program, "The Gifts of Christmas," revealed the great height our children have achieved in their singing and performance ability. Review the photos on Facebook or this Newsletter cover.

Reagan hails from Collins, MS, and is the "middle child" of five. He hopes to become a choral director, voice teacher, and music minister all in one.