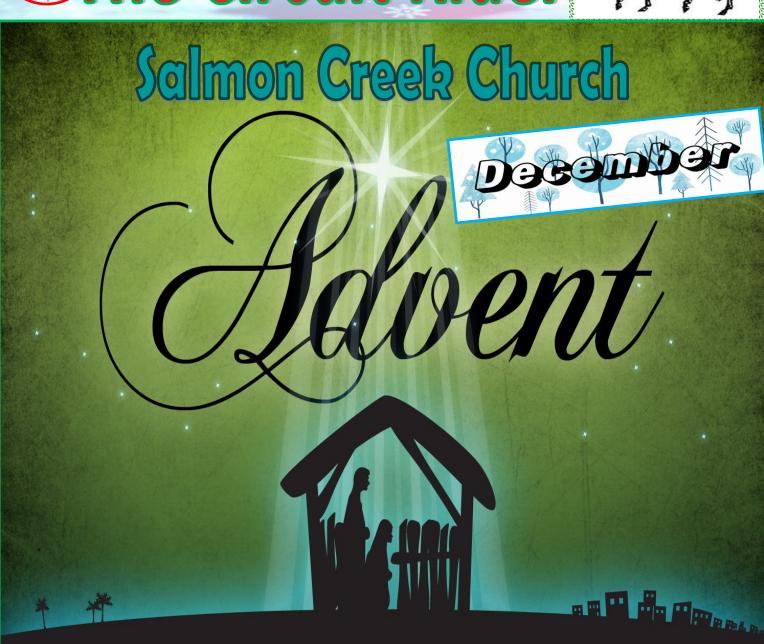
The Circuit Rider





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a note from Pastor John

What is reality?

It seems like an odd question to ask as we move into the Advent and Christmas seasons. These seasons are known for their imaginative and fantasy features, like a jolly bearded man riding around in the sky in a sleigh pulled by Caribou, dancing snowmen, green Grinches, and no-limit credit cards. Fun? Yes (except perhaps the credit cards). But real?

Sometimes, with all these cultural expressions of the giving season, we lump the advent of Jesus Christ into the same category as the other Yuletide myths. Some people believe that Jesus was made-up in the same way Santa Claus was made-up. A great idea, a wonderful fantasy, but that's all. After all, we have no real proof that Jesus existed – no signed birth certificate, no affidavits from itinerant shepherds. Why should we take Matthew or Luke's word for it? Who were they, anyway? No wonder fewer and fewer people believe in the incarnation of God. If only He had a Facebook page, then, maybe . . .

Of course, we all believe that Socrates existed, even though we only have Plato's word for it. Jesus has had far more influence worldwide than Socrates. That alone argues for His existence. But in the end, our faith that God poured Himself out as a man to walk, teach and die as a man, is buoyed by simply examining reality around us. A universe so complex it is nearly inconceivable that it came together by accident. Relationships and incidents so intimate and powerful that it is nearly impossible to deny God's presence. A story of an itinerant rabbi from an obscure part of the world that has brought hope to billions of people, most poignantly to those so desperately in need of hope, is hard not to believe. If God can be incarnated, surely God can be resurrected.

Some things that cannot be seen or touched are real. Like love. Sometimes our strongest motivators aren't money or power. Like hope. Sometimes our wildest dreams become reality. With faith. If life is nothing more than an extended fantasy video game, what's the point? Embracing the very real power of God as incarnated in Jesus Christ opens us up to living in a reality of faith, hope and love. And as was seen on that first Christmas morning so long ago and so far away, the greatest of these is love. Very real love.

Have a joyous Christmas season!

PREPARE THE WAY

Pastor John Hiestand



Sunday December 1 – 1st Sunday in Advent

8:30 "Traditional" and 10:30 "Modern" Services

Sermon Title: "The Reality of Hope"

Scripture:

Isaiah 40:27-31

Matthew 11:25-30

A Service of Lessons & Carols 7:00 pm

Sunday December 8 – 2nd Sunday in Advent

8:30 "Traditional" and 10:30 "Modern" Services

Sermon Title: "The Reality of Peace"

Scripture:

Isaiah 11:1-10

Matthew 3:1-12

Sunday December 15 – 3rd Sunday in Advent

8:30 "Traditional" and 10:30 "Modern" Services

Sermon Title: "The Reality of Joy"

Scripture:

Isaiah 35:1-10

Matthew 11:2-11

Sunday December 22 – 4th Sunday in Advent

8:30 "Traditional" and 10:30 "Modern" Services

Sermon Title: "The Reality of Love"

Scripture:

Isaiah 7:10-16

Matthew 1:18-25



Tuesday December 24 - Christmas Eve

6:00 "Children's Service"

8:30 "Service of Lights"

11:00 "Midnight Service"

Hope • Peace •

Joy • Love

Sunday December 29 – 1st Sunday After Christmas

8:30 "Traditional" and 10:30 "Modern" Services

Guest Preacher

Scripture:

Isaiah 63:7-9

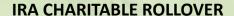
Matthew 2:13-23



A WORD ABOUT STRATEGIC GIVING By Jim Roberts

It used to be so simple. If you wanted to donate to the church, all you had to do was to write a check. And then, at the end of the year, you added up all your donations and other "tax deductible" spending, and used that amount to figure out how much you owed the Federal Government. No more! With the advent of the new federal tax law, many of us find our state and local tax deductions limited to \$10,000.00, making it more likely that we'll use the increased standard deductions - \$26,000.00 for married couples, which includes \$1300.00 extra per person for married filers age 65 and older (for singles 65 and older, the standard deduction totals \$13,000.00).

So a different approach may be in order, and some are finding one or both of the following donation strategies useful in their personal financial planning:





Tapping an IRA to transfer money to charities may be a useful approach. Called the "Qualified Charitable Distribution," or QCD strategy, doing this allows IRA owners 70 ½ years or older to transfer any amount up to \$100,000.00 from their IRA directly to a qualified charity; and, if this is done prior to taking required minimum distributions (RMDs), the transfer counts as all or part of the RMD.

The QCD move allows IRA owners to lower their taxable income without itemizing; they do not have to add the QCD to their adjusted gross income (AGI). Normally, when you take a distribution from a traditional IRA, you pay taxes on it, since you didn't pay taxes on the money when you put it into the IRA. But if you are age 70 ½ or older, and make a contribution directly from your traditional IRA to a qualified charity (such as the church!), you can donate up to \$100,000.00 without it being considered a taxable distribution. To avoid paying taxes on the donation, you must follow the IRS rules for QCDs, also called charitable IRA rollovers. As our church is a qualified charitable organization, it is qualified to accept the donation and it will not be subject to taxes.

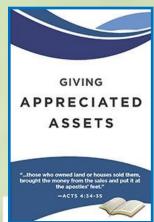
Now the caveats:

- a. Charitable contributions may only be made from IRAs, not 401(k) or similar accounts.
- b. IRA owners must be 70 ½ or older.
- c. An individual cannot take a QCD and then itemize the same contribution.
- d. QCDs must be made by 31 December of the year in which the deduction is to be taken.
- e. Funds must be transferred directly from the IRA to the charity by the IRA trustee; the IRA owner cannot take possession of the funds.
- f. Tax reporting can be a little confusing, so ensure tax forms are documented correctly.

DONATING APPRECIATED ASSETS

An individual or married couple can avoid long term capital gains taxes of up to 20% by donating appreciated stock or property to charity. You get the full market value of the appreciated securities as a tax deduction(assuming you itemize) and the charity can sell the securities and not be liable for any capital gains tax either.

As an example, consider the individual who bought a stock for \$10,000 a decade ago and it is now worth \$50,000. If that person were to donate the appreciated stock to a charity, they would owe no tax on the \$40,000 gain and the full \$50,000 would go to the charity. If, instead, the individual were to sell the stock first, they would be liable for long-term capital gains tax on the \$40,000 gain which would lower the amount that could be donated.



The caveats with this strategy:

- a. For tax purposes, it works best with appreciated assets in a taxable account (IRA accounts are "tax advantaged").
- b. The asset used will not be available to estate heirs who would normally not pay taxes on the as set's gains (called a "step-up basis").

The end of the year is always a busy time for the church; holiday celebration is in full swing and the year is winding down. In addition, the church's annual budgeting process for the upcoming year is coming to a close. This year, SCUMC members have an added challenge as we consider, in addition to our annual Stewardship Pledge, our 5-Year *Pay It Forward* Campaign commitment. It is hoped that the foregoing suggestions will be beneficial in your planning for both of these important opportunities.

DISCLAIMER: Individuals should consult with their tax advisor prior to implementing any strategy involving tax planning. The author of this article is not a tax professional; information for this article was taken from Kiplinger's Personal Finance magazine and UMC literature.

Thank You for Your Support!

Although we are about even for the year for our 2019 budget we are now behind in giving.

Typically many families catch up on giving near the end of the year while others give a

Christmas offering. Please continue to support Salmon Creek Church with your

contributions in this Christmas season.

Our Stewardship Campaign for 2020, *Igniting Our Future*, continues. If you have not returned your commitment card for 2020, please do so very soon. The Finance Committee meets Dec. 17 to make adjustments to the 2020 budget based on pledges received. If you have misplaced your commitment card, Church Secretary, Sue Wiltsey has more.

Blessings for a Christ-Centered Christmas Season,

Jim Selby, Chair of Finance Committee

Janitorial Service or Mission?



From the Trustees – Did you know that the Janitorial service we use is a Mission of our Church? SC has contracted with **Victory Outreach** Program to provide 4 women (mostly) to clean our buildings, 8 hours a week. This program serves as a halfway house for women and men in recovery. They have regular church meetings to put Christ into their recovery. As such, they are not trained janitors. The staff changes from time to time as some graduate, some leave and others are added to the program. Some are better than others, both in doing their jobs and in how they relate to others. We

have used this service for many years.

Over the last few years that I have been involved, I have received complaints about their work effort from time to time. I have had some concerns myself. I hope the congregation can respect what they are trying to become and, as a Mission of our church, treat them like we would treat others in need of support and help. A friendly smile and perhaps, "Can I hold the door for you?" would certainly be appreciated.

We've added housekeeping chores to their efforts to better use them, in addition to the cleaning chores that have been defined. We developed a housekeeping list that they have gladly taken to task. So, let us know if you have cleaning chores that we can add. I have added a Housekeeping form in the work room that can be used to request additional services.

Thanks, Steve Enyeart

FROM Salmon Creek UMW

In the midst of this busy Holiday Season, may each of us pause daily and recall that this is the season when we celebrate God's great gift to His creation, the birth of His Son Jesus Christ, who then sacrificed His own life so we might

live with Him forever. And may those thoughts inspire us to focus our eyes on the world around us, near and far, on the millions of other people for whom Christ also died. As we near the door to a brand-new decade, may we find ways to join others who are helping ease the suffering of people locked into disease, hunger, violence, homelessness, weather events, and other tragedies. Join the members of Salmon Creek United Methodist Women as we seek to learn more about our ongoing mission and ministry to bring the love of Christ to all people. Although our group will not meet in December, we'll gather again on January 21, 2020, to participate in a program, led by Martha Hager, called "Women In



Strength." It will be an opportunity to learn more about the power of Mission Giving and shine a light on how the issues affecting women, children, and youth are addressed through our annual Pledge to Mission.

We wish you all a Happy Christmas Season and a New Year filled with love, creativity, and service. United Methodist Women, Salmon Creek Church



SALMON CREEK CHURCH RECEIVED A THANK YOU FROM W.H.O.

11/6/19

To the Salmon Creek United Methodist Community:

I send thanks from the entire WHO team at St. Andrew and St. Paul for your participation in our Applebee's Fundraiser. This year's event raised more than \$10,000.00 to help provide safe and warm shelter for 80 of our neighbors every night, for 5 months. Thank you for helping to make this important community ministry possible.

Blessings, Jane Seidel St. Andrew WHO Task Force







For those of you who may not know him yet, meet Braeden Brink! Braeden is Jennifer Gordon Brink's little boy, who often entertains us on Sundays during Children's time, as well as other times during service. Braeden recently helped his Mom bake cookies for Fellowship time.

His Mom, Jennifer, says that she enjoys watching him grow at church and be a part of this family. Recently, in church, Braeden wandered up the side aisle. Larry Kennedy invited him to sit next to him and even shared the hymnal and pointed out the lyrics/notes to him. Mom says it warmed her heart so much, and that all of the welcoming people at Salmon Creek Church really keep them coming back and enjoying every time.

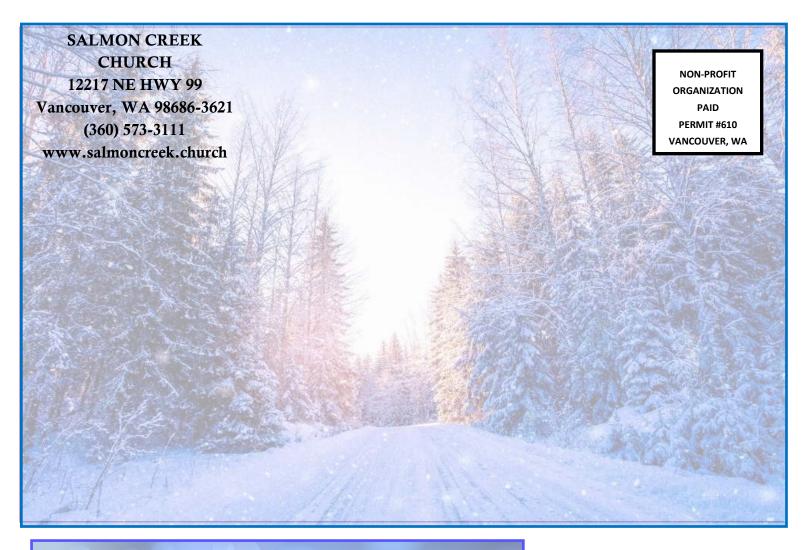
What a wonderful church family we have! Salmon Creek Church is truly a special place, filled with love and a deep concern and support for the family. We are blessed with our little ones, as well as those of all ages!

Wishing you all the ever-abiding love of Jesus Christ, and all the joys of the holiday season! Nancy Volgamore









HAPPY BIRTHDAY TO OUR FAMILY MEMBERS:

1—Donna Johnson

1—Kat McAllister

2-Martha Van Male

3—Mary Ann Crogan

4—Clare Kennedy

12-Bill Howell

13-Michelle Murie

16—Doris Howell

20—Rick Scott

22—Dorrie Estribou

24—Sharon Koeltzow

25—Jim Gahagan

25-Robert Withee

27—Steve Enyeart

27 Steve Linycuit

27-Ronald Lien

27—Allie Mikalatos

29—Madison Hawn

30—Susan Lenski

31—Jackie Miller

31—Tarisa Tognetti



Thank you for reading the Circuit Rider! If you have questions or concerns please feel free to contact us.

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Submissions for the Circuit Rider can be sent to communications@salmoncreek.church. Articles and announcements are due by midnight on the second Monday of each month.

Editor: Nancy Volgamore

