



## Keeping in Touch at SMUMCHH

Week of September 8, 2024



### IN OUR PRAYERS

**Prayers and condolences to the family of Cliff Duck. Cliff passed away August 19<sup>th</sup>.** Cliff and Peggy (passed away in May this year) were long time members of St. Matthew's UMC. Condolences cards in memory of Cliff can be sent to Cliff's daughter, Laura Cohelan, at 265 Kipling Ave., Ben Lomond, CA 95005.

**Prayers for Orlen Willoughby.** He will be released from the care facility on this coming Saturday. He still welcomes your prayers and would love to receive cards and notes. Please send cards and notes to: 15422 Del Prado Dr., Hacienda Heights, CA 91745

#### **Continued prayers for our Members, Family, and Friends:**

Margaret Gow and Family, Donna Lilly, Cliff Duck, Pat Griffin, Jean Logan, Ruth Feick, Sheryl Boerlin, Doris Sachs, Dorothy Tarvin, Pastor Don Roe, Chris Kozak (son of Rich and Denise Kozak), Diane Crawford (daughter of Shirley Butler), Jeff Graves (son of Joe and Patty Graves).

#### **Prayers out into our World:**

Many prayers of peace, guidance, tolerance, and protection to and for ALL the people in the United States as we continue the campaigning for the election of our next President and Vice President, and Leaders of our country.

Prayers for all those living in the Palos Verdes Community who continue to deal with all the landslides.

Prayers of resolutions and peace to end all the current Worldwide conflicts.

Prayers of protection and safety to everyone in our U.S. Armed Services who are currently Overseas.

Prayers for all those in the USA who are dealing with the very severe weather conditions - for those who have lost loved ones, their homes, their livelihoods, precious animals and precious belongings/memories. Continued prayers to all those affected as they begin to put their lives back together.

Prayers of thanks to each and every person who is helping all those affected by all the recent severe weather conditions and wildfires.

## BIRTHDAYS AND ANNIVERSARIES

Those whose names are printed *in red*, have a special celebration this coming week.

September Birthdays	3	Sharon Kline	22	Sheila Henness
	8	<b>Rosa Robles</b>	26	Judith Rader
	12	<b>Glenn Hayes</b>	28	Sam Robles
	13	<b>Jean Logan</b>	30	Anita Lopez
	18	Denise Kozak		

September Wedding Anniversaries      19<sup>th</sup> Gail & Dorothy Persinger

## ANNOUNCEMENTS

**ST. MATTHEW'S UMC**

*Presents*

*A concert of sharing our testimonies  
through our favorite hymns*

**ELAINE ONO**

*Piano Concert*

**This is a Fundraiser Concert. Proceeds  
will help with the cost of shipping  
and repairs of our handbells.  
Thank you for your support!**

**Sunday, Sept. 15, 2024 at 3:00 pm**



**Our Worship Committee is urgently asking for your help in serving St. Matthew's UMC as a Liturgist for our Worship Services. It is really easy to serve! Every Sunday's liturgy is all prepared for you.** We just need to see your smiling face and hear your beautiful voice assisting with Worship.

Those interested in serving and would like more information on how you can be part of our worship, please see Olga Baker after church or call her at 818-426-6783. You can also contact Louise in the church office at 626-333-6656 for further details.



### **ANOTHER NOTE FROM YOUR FINANCE COMMITTEE**

***Our church's current financial situation falls short of our budget. We deeply appreciate your continued offerings and financial support for the church.***

In today's world of higher standard deductions and fewer itemized deductions, the Qualified Charitable Distribution ("QCD") is a powerful tool that we all should be aware. For eligible taxpayers who donate to charity (i.e. St. Matthew's) this is a winning strategy with practically no negative consequences. Basically, a QCD allows the taxpayer to get a deduction "right off the top", by never reporting funds in their taxable income that are used to fund the charitable contribution.

#### **What is a QCD?**

Here, the taxpayer directs their IRA (individual retirement account) custodian to send IRA funds directly to charity. If the taxpayer qualifies, the IRA funds that went to charity are not deductible, but the IRA proceeds are not included in the taxpayer's income. The result is that the taxpayer gets a tax deduction "off the top" by never including the retirement distribution in income in the first place.

#### **Required Minimum Distributions ("RMD")**

Before the QCD rules are explained, first the taxpayer should understand the Required Minimum Distribution (RMD) rules. Under the Internal Revenue Code, a taxpayer is subject to taxable income plus penalties when funds are withdrawn from retirement accounts before age 59-1/2. However, once the taxpayer reaches a certain age, they cannot put off retirement withdrawals any further. Currently, the RMD rules start at age 73.

## What are the core requirements of a QCD?

1. The taxpayer directs their IRA custodian to send IRA funds directly to charity. The taxpayer must not touch the funds, even momentarily. Only traditional and Roth IRA accounts are eligible – not qualified retirement plans (like 401(k) plans), and not other personal retirement account plans such as SEPs or SIMPLEs.
2. The funds must go directly to a qualified public charity. QCD treatment is available only when the charitable contribution would have been entirely deductible.

## Advantages of QCDs

1. QCDs satisfy that portion of the taxpayer's RMD requirement for that year. For example, Mary Jones has a \$56,000 RMD requirement for the year. She directs her IRA custodian to send \$20,000 of her IRA to her church. She now has a RMD requirement for the balance of \$36,000 for the year.
  2. With higher standard deductions, more and more taxpayers find that there are no tax savings for their charitable spending. QCDs can bypass that limitation.
- Qualified charitable distributions are a powerful part of the tax plan for those taxpayers who qualify. Taxpayers should plan their use of this tool intentionally and carefully for maximum benefit.

*If you have any questions or would like to discuss further, please contact Patty Graves or Terry Feulner.*



Thanks to all those who have financially supported the **East San Gabriel Valley Coalition for the Poor and Homeless** during the month of August.

Congratulations to YOU! We are making steps once more and doing our share with our commission. Wow! Twenty bank boxes have been delivered to the **ESGVC Outreach** of helping those unfortunate who are struggling to make ends meet. Over twenty bank boxes which supported persons in the San Bernardino Big Bear Area. A little administration and sorting of our Souper Bowl collection required date coding checking and sorting. But with the awesome help of my Trail Life USA boys and fathers the close dated soups were heated and fed to warm persons of the Big Bear Mountain Community come together in community serving persons in the Big Bear Mountain Area winter storms.

Keep collecting up your found coins. As Dorothy commented at our Sunday Worship on August 18<sup>th</sup>, every lost coin is money from heaven a gift from God. God's gift can help St. Matt's Outreach to the community in Jesus Commission.

Fall is almost here and many of us are anxious for its arrival to cool us off, I hope. Before you know it, we will be wanting and needing the warmth of our sweatshirts, hoodies, and jackets. Our unfortunate souls living on the streets always are thankful to receive a CLEAN, NEW pairs of socks and a jacket. If you are like me going through your closets and finding jackets, hats, whatever which can be a welcome site of someone needing one.

Thank you for your generous support in the ways you can. See you at Church.

- Morgan Matthews



**Naomi Circle will resume** their studies of the book "The Mothers and Daughters of the Bible Speak" on **Wednesday, September 11 at 1:00 PM** in the Sunday School Classroom of Fellowship Hall. Everyone is welcome to join us! Further questions - feel free to contact Dorothy Persinger.



**ST. MATTHEW'S NEW AND UPDATED CHURCH DIRECTORY WILL SOON BE AVAILABLE!** Just a few corrections need to be made and then . . . we will email a copy to your homes once again.

A printed copy of the 2024 Church Directory will be available shortly. We will let you know when the copies are all printed so you can pick up your copy in the Sanctuary on Sunday mornings. Or . . . pick up a copy in the office during the week.

If you are unable to pick up a printed copy or have someone from the church drop it by your home, just let the Church Office know and we will mail you a copy.

Any questions, comments, or concerns, please contact the Church Office at 626-333-6656 or email to [smumchh@gmail.com](mailto:smumchh@gmail.com).



**Pastor David continues to offer Free Music Lessons to our community.** Learn how to play the keyboard, guitar or drums. Call the church office at 626-333-6656 or email the office at [smumchh@gmail.com](mailto:smumchh@gmail.com) for more information.



**St. Matthew's United Methodist Church**  
**15653 Newton Street, Hacienda Heights, CA 91745**  
**626-333-6656   [smumchh@gmail.com](mailto:smumchh@gmail.com)   [www.stmattsumc.com](http://www.stmattsumc.com)**



## **ST. MATTHEW'S UMC'S GET TOGETHERS**

**THE ADULT SUNDAY SCHOOL CLASS** meets Sunday mornings at 8:30am via Zoom.

Go to <https://zoom.us/join>  
Meeting ID: 832 3700 6446  
Password: 778913

**THE SHALOM GROUP** meets in the Church Office, beginning at 10:00am each Monday morning. Call Sharon Kline for more information.

**PHASE 10 GAME DAY** meets on the third Tuesday of every month at 10:30am in the Fellowship Hall. Call Eileen Casterline or Shirley Butler for more information.

**CARD MINISTRY** gets together to create beautiful greeting cards on the first Wednesday of each month. They meet at 11:00am in the Church Office. Contact Janet Shoop for more information.

**WOMEN'S BREAKFAST** gets together by Zoom at 8:30am each Wednesday. Any questions, please contact Chris Gallagher.

*If you are coming by phone*

Dial: 1-669-900-6833  
Meeting ID: 638 574 0531#  
If asked for a second ID: #  
Password: 118405#

*If you are coming by computer, tablet*

Go to <https://zoom.us/join>  
Meeting ID: 638 574 0531  
Password: 118405

**WORSHIP SERVICE AT THE PALMS SENIOR LIVING CENTER IN LA MIRADA.** As an extension of St. Matthew's UMC's ministry into our community, our Pastor conducts a worship service for the Seniors who live at the center. This service is held at *The Palms* on Wednesday of each week starting at 3:00pm.

**THE MEN'S BREAKFAST GROUP** meets each Thursday morning at 8:00am in person at *IHOP*. Phone David Crain for further details

The first Thursday of each month **OUR LADIES GET TOGETHER IN-PERSON FOR LUNCH AT CASA BLANCA.** We meet for lunch starting at 11:30am.

**THE BOOK CLUB** meets the third Thursday of each month. We meet in the Church Office beginning at 12:30pm.

**NAOMI CIRCLE** meets on the second Wednesday of each month. We meet at 1:00pm in the Fellowship Hall. Call Dorothy Persinger for more information. New members will be welcomed!

*If you have any further questions or need a group leader's phone number,  
be sure to contact the Church Office at 626-333-6656  
or email to [smumchh@gmail.com](mailto:smumchh@gmail.com).*