

St. John's Weekly News

www.sjldover.com



Mission Statement:

Understanding that God's church does not have a mission, but rather that God's mission has a church. The people of St. John's Lutheran Church join God in God's mission by equipping for life, encouraging in discipleship, and engaging in service.

2025 IS AN EXCELLENT YEAR TO TAKE ADVANTAGE OF A QCD

November 3, 2024

If charitable giving is a regular habit, a qualified charitable distribution, or QCD, is a tax efficient way to meet your philanthropic goals. Done correctly, and on a timely basis, your charitable gift won't be taxed, as it would be if you were to take a distribution and then donate the cash to the charity. QCD donations aren't deductible*, but will lower your modified adjusted gross income, which could help you avoid the high-income surcharge for Medicare parts B and D, as well as lower the percentage of your Social Security benefits that is subject to taxes. (*Note that under the latest tax laws, the standard deduction has been doubled, which has resulted in many taxpayers now using the standard deduction, rather than itemizing deductions as in years' past.) With a QCD, the money needs to go directly from your IRA to the charity (or charities) that you select. Check with your IRA Administrator about the procedure; you may need to use a distribution form, or you may be able to write a check from your IRA to the organization. Should you wish to advance this subject by researching and familiarizing yourself with QCD's, the time to act is now. Contact your IRA Administrator, well before year end, and the crush of last-minute requests. Knowing what to do, when to do it, and having the required forms on hand, ready to go at the beginning of the new year will ensure timely processing of your QCD. A QCD can't be a last-minute decision in the calendar year. If you take your RMD before planning for the QCD, it's too late for it to satisfy the required withdrawal. When filing your tax return, report the total distribution on line 4a of your Form 1040. Then subtract any portion that was a QCD and report the remaining amount on line 4b, writing "QCD" to explain why part of the distribution isn't taxable. It's wise to discuss the benefits of QCD's with your financial planner. You may wish to review your options and crunch the numbers to make an informed decision about QCD's.

WEEKLY SERVICE AT DOVER PLACE

Starting this Tuesday, we will be holding a weekly worship service at Dover Place at 10am. If you would like to attend or help with the service, please see Pastor CJ. Dover Place is located at 1203 Walker Rd. Dover, DE 19904.

MEALS FOR THE HOMELESS

We will be collecting meals for the homeless on Nov. 7th between 4-4:30pm. The theme this month is "Thanksgiving Blessings".

BAKE SALE

Our next bake sale will be on November 10th and the theme will be a favorite of everyone: PIES. We hope you will come and taste these sweet treats.

STEPHEN MINISTRY MINUTE

November isn't an easy month for people who are in pain. For one thing, it is the start of the holiday season. Everyone seems to be focused on the joyous season-making plans for family and friend get-togethers. Suffering people feel left out and want to hide from that. To a suffering person, everyone else's life is in control. Everyone is joyfully buying gifts and sharing time with loved ones. Even trying to get through one day at a time is a struggle of conscience for those coping with heartache or personal problems. So, the idea of dealing with Thanksgiving (what does a suffering person have to be thankful for anyhow?) is an inward struggle. If this is you, I hope and pray that you will contact either Helen Morella, Peggy Angel, or Pastor CJ (302-734-7078). A Stephen Minister can help you to cope through these tough months.

ALTAR FLOWERS

We thank Richard and Linda Barlow for giving flowers for this Sunday's service. Dedication:

Flowers are given in loving memory of Linda's father, Howard Lorenz.

ANNUAL VOTERS' MEETING

On November 24th we will be holding our annual congregational meeting to vote on the budget for the upcoming year and elect new board members. More information to come.

THANKSGIVING EVE

Please "Save the Date" for our annual pie social on November 27th following the Thanksgiving Eve service. We are thankful for all the pie bakers and the many varieties of pies that they bring for us to enjoy. Looking forward to seeing you after the service for some delicious pie and fellowship. The service begins at 6:00pm.

VOLUNTEERS NEEDED

On Saturday, November 30th at 9:00am we will be doing a church clean up and decorating the Sanctuary for Advent! If you have gloves, rakes, and an extra trash bag for yard waste, please bring them. There will be snacks available for all our helpers. Thank you in advance!

ANNUAL NATIVI-TEA

Please "Save the Date" for our annual NativiTea on Saturday, December 7th, from 2:00-4:00 p.m. Our theme this year is "O Come, O Come "Emmanuel". It is a beautiful time of fellowship to prepare our hearts for the Advent Season. There is a sign-up sheet in the Narthex. Everyone is welcome!

QUILTS

We are so excited to announce that there will be another monthly drawing for quilts made and donated by the very generous and talented Linda Barlow! Stay tuned for more information and photos of the beautiful selection of quilts.

PRAYER REQUESTS- We lift the following people up in prayer...

Peggy Perovich, Linda Taylor, The family and friends of Jessica Turner, Nathaniel Stevens, Diane Coppola, Connie Mohnk, Vickie Hoover, Carmen Baccari, Evelyn Fox, Christopher Zuccarelli, Flo Burrows, Pam Strausbaugh, Monica Parrott Swaney, Juanita Tate

| Happening at St. John's | | Readings for Next Sunday | |
|--|---|---|---|
| Sunday 9:15am Worship Service with Holy Communion Children's Church 10:30am Bell Choir Rehearsal 10:45am Bible Study/New Member Class Monday 6:00pm Confirmation Class Tuesday 10:00am Devotions at Dover Place 1:00pm Ladies Bible Study 5:00pm SM Supervision Wednesday 6:00pm Wednesday Evening Bible Study 7:00pm Discipleship Workshop Thursday 10:00am W.I.N.G.S. Meeting 4-4:30pm Meals For Homeless Friday Saturday | | Readings for Next Sunday Old Testament– 1 Kings 17:8–16 Psalm– Psalm 146 Epistle– Hebrews 9:24–28 Gospel– Mark 12:38–44 | |
| If you have prayer requests or news to share with the congregation, please call or e-mail the church office by noon on Wednesday for your submission to be included in that Friday's newsletter. Thank you! 302-734-7078 or secretary@sjldover.com | Upcoming Birthda 11/1 Joseph Stephe 11/8 Tricia Masse 11/9 Alex Rivera 11/11 Pam Strausba 11/13 Dr. Don Abru 11/18 Linda Barlo 11/22 Locklyn Tern 11/22 Steve Siok Upcoming Anniversa 11/10 Jack and Laurel | ns y ugh tyn w ray aries | Options for Church Offerings: ⇒ Vanco Mobile App ⇒ Checks can be mailed to the church or dropped off ⇒ Online donations can be made at sildover.com ⇒ Offering plate at services Thank you for supporting the ministry of St. John's Lutheran Church |