



The Peoples Weekly Mini Mouse



Manse Cat Monthly: Musings from Pastor Leia / her cat

7/26/2020

Volume 1, Issue 16

While I am on vacation this week, I'd like to share this powerful reflection from my colleague in ministry, the Reverend Julie Gruber Delezenne of First Presbyterian Church in Warren, MI. She has also graciously offered to stream their Wednesday evening prayer service to our page this week (it is an immense blessing to be able to have a network of peers who have been so quick to offer help, resources, and coverage during this season of digital ministry). Pastor Julie had been selected to travel to Baltimore last month to represent the Presbytery of Detroit at General Assembly, the national gathering of the Presbyterian Church (USA) that meets every other year to make decisions for the

denomination.

Obviously, those plans changed, and so she had the unique experience of representing our Presbytery from her computer.

Our national Church believes that we are called to speak for justice in every generation and to actively engage in loving God's children by creating a more equal and peaceful society. As part of that call, the General Assembly spent eight minutes and forty-six seconds in silence reflecting on the eight minutes and forty-six that George Floyd spent suffocating with a knee on his neck.

Here is Pastor Julie's takeaway from the experience:

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8 minutes and 46 seconds.

It is a long time to sit in silence. 750 of us did so over Zoom [last month] and even more over the live stream, as the 224th General Assembly of the Presbyterian Church (USA) reflected, prayed, mourned, lamented, repented together as a body.

8 minutes and 46 seconds.

It is a long time to sit in silence.

It is an even longer time to be held to the ground knowing that you are going to die.

As Christians, who worship One who died-at the hands of the state-on a cross, we cannot look away.

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### SPECIAL POINTS OF INTEREST:

- Notes From the Deacon Moderator
- Protecting the Congregation
- Stewardship
- Family Fold

## Pastor Leia Continued

As a predominantly white church in a predominantly white denomination, if we cannot see the face of Jesus in George Floyd, Breonna Taylor, Ahmaud Arbery, and so many other Black siblings who have been killed, we are missing the call of Jesus, we are failing to live in the way, the truth, and the life.

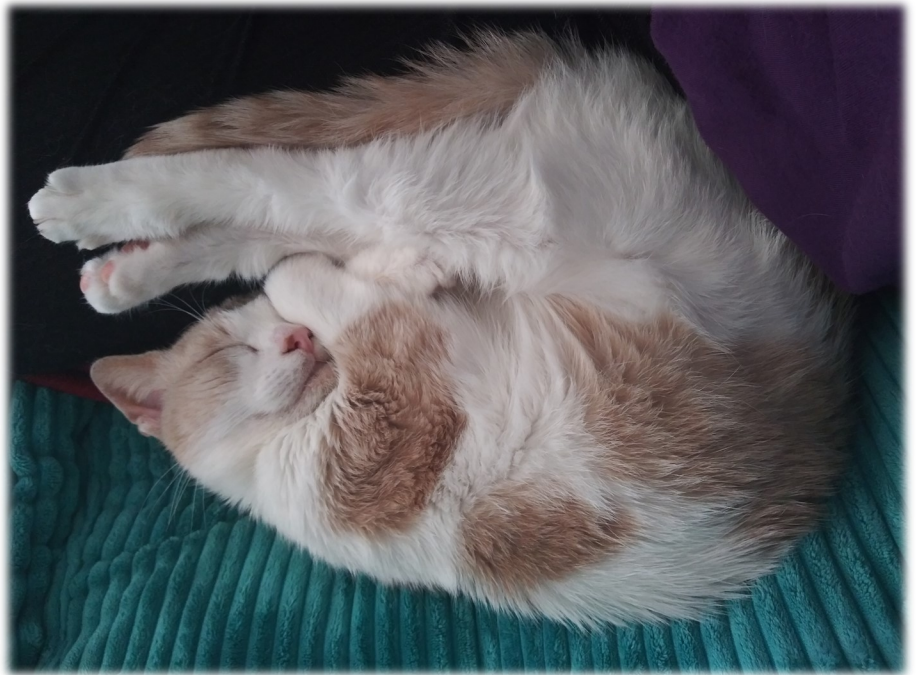
It is also, not just enough to see, but also consider and take some steps to walk in the Way. And this is hard. For me, as a white Presbyterian woman, I feel this keenly as I wade into discussions and actions around racism in our country. I worry about making mistakes as I talk with Black friends and colleagues. I try to be aware enough to lower my defences when I do make mistakes and am confronted with them, so I can learn to be and do better. I struggle with the racist thoughts that bubble up in me from decades of being shaped by the culture and society around me. I read history that I was never taught in school. I try my best to listen more than speak when in meetings with colleagues who are people of color.

The grace I experience walking this Way of Jesus is immense,

though. It is more than I deserve. It is not what I have earned. It is GRACE.

Grace and Peace,

Pastor Julie (Commissioner to the 224th General Assembly)



# Happening This Week

Sunday, July 27, 10am: worship on Facebook Live followed by virtual fellowship on zoom <https://peoplespresbyterian.org/events/virtual-coffee-hour-2020-07-26/>

Tuesday, July 28: *no Bible study this week*

Wednesday, July 29, 8pm: evening prayer on Facebook Live

Thursday, July 30, 5pm: virtual fellowship on zoom <https://peoplespresbyterian.org/events/virtual-cocktail-hour-2020-07-30/>

## PROTECTING THE PPC CONGREGATION



At the Stated Session meeting on Wednesday, July 15, 2020, the Elders voted unanimously to extend online worship through the month of August, and to discuss the subject again at the August 19, 2020 Session meeting.

The Session is responsible for the dates, times, and location of church worship services, and the pastor is responsible for the content of those services.



Nancy K

## COVID-19 SURVEY

Among many other recent additions to our website is a survey for the congregation. We'd like to hear about the ways you've been connecting with people (and with Peoples) and what has been most meaningful to you during this season. You can find the eleven-question survey here: <https://peoplespresbyterian.org/covid-19-survey/>

## **A Stewardship Tip – A Different Way to Fund Your Annual Pledge?**

If you are required to take required minimum distributions (RMDs) from your tax-deferred retirement accounts, you could consider using those RMDs to fund your annual pledge to our Church. The way to do this is to set up a Qualified Charitable Deduction (QCD).

A QCD is a direct transfer of funds from your qualified plan, payable directly to a qualified charity such as Peoples Presbyterian Church. Amounts distributed as a QCD can be counted toward satisfying your RMD for the year, up to \$100,000. Why would you want to do this? The answer is that you may be able to reduce your taxable income and resulting tax bill. This gets a bit complex, as most things tax related do.

It is important to note that a QCD is not included in your taxable income and the contribution to the Church is not deductible. Why is the exclusion from income a good thing? A regular RMD is considered ordinary taxable income. This additional taxable income may push you into a higher tax bracket and may also reduce your eligibility for certain tax credits and deductions. For example, your federal adjusted gross income helps determine the amount of your Social Security benefits that are subject to taxes.

The inability to deduct the QCD may seem like a bad thing. However, the reality is that few of us probably get any tax benefit from our charitable contributions. This is due to the tax changes back in 2018 which substantially increased the federal standard deductions. Most taxpayers take advantage of the higher standard deductions now available. Taxpayers claiming the standard deduction are unable itemize charitable donations, however they may deduct up to \$300 under the Cares Act as noted below. If our contributions to PPC exceed the \$300 CARES limit, we get no tax benefit from contributions to PPC that exceed \$300. If we use a QCD to satisfy our pledge, we may get a tax benefit from our contributions as described above.

There may also be some savings on your Michigan return. Use of a QCD will reduce your federal adjusted gross income. Since the Michigan income tax calculation starts with federal adjusted gross income, your Michigan taxable income will also be reduced accordingly.

Also remember that the recently enacted CARES Act provides for a new \$300 charitable deduction for individuals starting with the 2020 individual tax return (to be filed in 2021). Taxpayers who itemize their deductions may not claim this deduction. This provision was discussed in detail in a previous article.

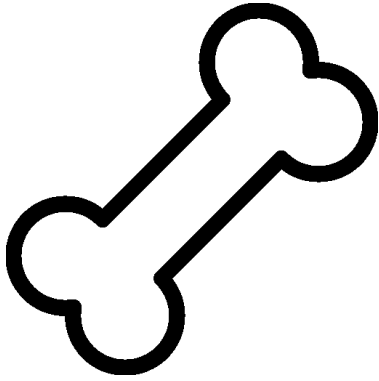
You should note that the CARES act temporarily waives required minimum distributions (RMDs) for all types of retirement plans (including IRAs, 401(k)s, 403(b)s, 457(b)s, and inherited IRA plans) for calendar year 2020. Hopefully, your financial advisor or plan administrator has already contacted you about this.

This article is not intended to provide tax advice and you should not rely on it as such as each person's tax situation is unique. You should consult with your financial advisor/plan administrator and tax professional before using a QCD to be sure it is appropriate for your financial and tax situation.

-Chris Wetzler, Treasurer



## The Family Fold



Heidi (London), Doug and Evelyn Host have welcomed a new member into their family . . . GusGus!

Evelyn named him after the mouse in Cinderella (which she insisted he watch with her the first night he arrived.) GusGus is a Havanese puppy who is 8 weeks old and will probably only get to about 12 pounds.

Evelyn is learning what a dog can . . . and cannot do. She tried having him play Hide and Seek and stay in one spot while she hid. He kept following her, and she didn't understand why he wouldn't wait and then find her. She wrote a book about GusGus but was frustrated when he would not sit to listen and look at her pictures . . .

-Carole London



# Peoples Presbyterian Church

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Website: [www.peoplespresbyterian.org](http://www.peoplespresbyterian.org)

## **Worship:**

Streamed Weekly on Facebook Live

at 10:00 am every Sunday

## **Prayer Service:**

Streamed Live each Wednesday on Facebook

Live at 8:00 pm