



St. Peter's February **KEY**

"God Is Still Speaking"

Rev. Mark Milligan, Pastor and Teacher



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February 2019



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In the Life of Our Congregation ... *from the Pastor*

Dear Sisters and Brothers in Christ,

I greet you in the name of the One who is constantly with us; the One who constantly surrounds us with mercy and grace; the One who is always there to nourish, nurture, and empower us – the Living and Eternal God.

The past few weeks we have been truly blessed with some beautiful winter scenes. I look out my office windows and I am in awe of the beauty that is outside. There is such a peaceful majesty that I pause what I am doing just to gaze at the goodness of God's creation. I know that there are many who would be extremely happy to skip the cold and snow of winter, but I, for one, see winter as not only necessary, but welcome.

In nature we know that there are four distinct seasons, each with a specific and essential place in the cycle of life. Spring is a time to plant and sow seeds that will grow into the elements of life. This is when we see shoots springing forth from the earth, leaves begin budding on the trees, and new life emerges from the wombs of God's living creatures.

In the summer all the life that came into being during springtime is nurtured by the rays of the sun and periodic offerings of life-giving rain. Plants and animals mature into a new stage where they can begin to survive on their own and become the creations God intended. All of nature basks in warm summer breezes, enjoying the goodness of God's creation.

The fall brings a time of harvest. Farmers reap the fruits of their labors canning, smoking, storing, freezing, and preserving the food stuffs they and their families will need to survive the time when the offerings of the earth are lean. They chop wood so that they can warm their houses and feed their stoves. In nature we see some animals forage and store the food and nourishment they will need to survive the months where food is difficult to find. Others begin long, arduous migrations that take them to places where they can feed and spawn. They travel thousands of miles in response to primal instincts that their kind has followed for millions of years.

This brings us to winter, the time when nature goes dormant, resting after a long year of birth, growth, and harvest. It is the season that makes all the other seasons possible. During winter the plants that have died and the leaves that have fallen from the trees decay and create the fertile soil from which new life will blossom in the spring. The dormancy of winter provides the time when the soil can restore and replenish itself so that it will have life giving nutrients to feed the grass, the plants, and the trees.

The author of Ecclesiastes tells us:

"For everything there is a season, and a time for every matter under heaven."

Ecc 3:1

When God brought forth creation from the formless void it was done with a sense that all that was created would exist in harmony. From the beginning there was an ebb and flow to nature that allowed for birth, growth, harvest, and regeneration. In our society today, we have completely divorced ourselves from these patterns of life. We have created individual, artificial worlds where we control the

(cont.)

From the Pastor, cont.

elements in which we live: too hot, no problem, just turn down the air conditioner; too cold, just turn up the furnace; if the air is too dry, crank up the humidifier; if it's too moist, turn it down. We can use hot houses to grow just about anything at any time of the year. We pay no attention to the natural order of creation; we are masters of the world and all therein.

Now, I for one am thankful for the many advances we have made to make the places where we live, work, and play more habitable. I can't imagine a Frankfort summer without the benefit of air conditioning; or a winter without a good furnace. I do not want to go without tomatoes in my salad in the winter or be without strawberries for my cereal. I am not inferring that we should revert to a time before the modern conveniences of life were available. What I am suggesting is that we be more intentional about recognizing and appreciating the seasons of nature and life that are an integral part of God's creation. Despite all the modern inventions that make it possible for us to be active and productive every minute of every day it is important we remember that God built a time of rest and renewal into nature – winter.

Let us strive to have times of rest and renewal in our lives; times to regroup and recharge; times to restore and replenish our selves. Let us embrace the idea and the season of winter. If it is a good idea for nature, then it is a good idea for us.

Blessings and Peace,

**IRAs & RMDs & QCDs. Oh My!**

How would you like to donate more to the church without "digging deeper into your pocket?"

It is possible if you are at least 70 years old, have an Individual Retirement Account (IRA), and use a Qualified Charitable Donation (QCD).

As you may know, IRA-holders must take a Required Minimum Distribution (RMD) in the year they turn 70 1/2. . . and every year after that. Unfortunately, the RMD is considered to be income and, therefore, is taxable. But if your IRA's custodian sends that money directly to St. Peter's (or any other qualified charitable organization) for you, it is not taxed. The QCD reduces your taxable income and fulfills your donation to the church.

So here's an example that shows why you might be able to donate more to St. Peter's:

Let's say your RMD is \$500. Taxes will be assessed, depending on your tax bracket. Let's use 15% for our example. That's \$75. So, you really made only \$425.

Let's also say that by the end of the year, your total giving adds up to \$425.

In other words, you basically used your RMD as your church donation.

(cont.)

Now consider the QCD. If your financial institution sends the \$500 directly to St. Peter's, four things happen:

1. According to the law, your income is \$500 less.
2. You don't get taxed on the \$500.
3. The church gets \$500, not \$425.
4. You are credited with a \$500 donation.

Bottom line: The QCD benefits both the cheerful giver and St. Peter's. And if your donation and/or your tax bracket is larger, you benefit the church even more.

By the way, you will have to set up an Electronic Funds Transfer. The money cannot go from the financial institution to you and then from you to the church. It has to be a direct transaction. The church and/or your financial institution can help set that up.

See below for a excellent *Forbes* article that was recommended by Bruce Wille.

One last, very important item: I am not a financial expert. Please talk with your financial advisor before you act on this. Keith Schram

What the New Tax Law Means For Your Charitable Giving

January 2018 ushered in the most comprehensive tax law change in more than 30 years, and this law has important implications if you plan to make charitable contributions this year or in the future. Here is a brief rundown to help you give wisely (unless Congress acts before December 31, 2025, these rules will revert to those in effect in 2017):

Estate and Gift Tax

The lifetime estate and gift tax exemption was essentially doubled — from \$5.49 million per person to an estimated \$11.2 million, with an inflation adjustment for future years. Double those figures for married couples filing jointly; they now have a household lifetime estate and gift tax exemption of \$22.4 million. Because fewer taxpayers will be subject to estate and gift taxes, more opportunities exist to benefit charities.

Although you may not be subject to federal estate tax, some taxpayers live or own property in states with state estate or inheritance taxes, whose non-taxable exempt threshold is much lower than the federal one. For instance, Minnesota's current non-taxable exempt threshold is \$2.4 million. Therefore, taxpayers need to consider state laws when planning their estates and charitable contributions. Be sure your estate planner is aware of any property you own in other states.

Income Tax

Income tax planning, as a part of estate planning, is more important than ever because untaxed retirement accounts make up a growing percentage of estate value. Since they will be taxable to heirs, you should consider using these untaxed assets to fulfill charitable bequests and leave other appreciating assets, such as real estate, to individuals.

Although the new law eliminated the personal exemption, the standard deduction was nearly doubled. It is now \$12,000 for single people and \$24,000 for married couples filing jointly; for taxpayers who are 65 or older, blind or disabled, an additional \$1,300 is available.

(cont.)

While the charitable deduction was left unchanged, your ability to claim the charitable contribution deduction may depend on whether you have enough other itemized deductions to exceed the standard deduction.

If you are able to itemize, gifts of cash are now deductible up to 60% of adjusted gross income (up from 50%); gifts of stock remain deductible up to 30% of income. You still have up to six years to use your charitable deductions before they are lost.

Charitable Options

If you are unable to itemize your deductions, including charitable contributions, there are several attractive giving options and techniques to consider. Some may let you itemize periodically, keep income off your tax returns or return income to you.

Giving options and techniques to consider include:

- **Bunching or bundling itemized deductions** Donors having the flexibility to time the payment of qualifying deductible expenses may want to consider bunching or bundling these expenses, including charitable gifts, into alternate years. This may increase the likelihood of being able to itemize deductions in alternate years. If you make charitable gifts this way, you could notify the charity that your larger gift is for a two-year period.
- **Donor-advised funds** with this technique, you can make a large contribution in one tax year to establish or add to a donor-advised fund. If the gift is large enough, you may be able to itemize deductions that year. In subsequent years, when your deductible expenses are not large enough to itemize, you can ask the donor-advised fund administrator to make a distribution to a favorite charity, thereby continuing your support to it. Donor-advised funds are relatively inexpensive to establish and maintain; you can find out more about them by contacting a charity you want to assist or through financial services firms that administer the funds, such as Schwab or Fidelity.
- **Gifts that return income** sometimes, you might like to make a charitable gift but you also need income. In these cases, a charitable gift annuity or a charitable remainder trust may be the answer. Because these gifts require larger amounts, you may be able to itemize in the year they are funded. Only a portion of the contribution is deductible, however, because the donor receives income for life or for a period of years. These gifts are usually funded with cash, stock or real estate.
- **Choosing the right assets** choosing the right assets to contribute to a charity is very important. For outright gifts made during your lifetime, consider using highly appreciated assets such as stock. This way, you avoid owing capital gains tax on the appreciation and can claim the full value of the assets as a charitable contribution. If you make a donation this way to fund an income-returning gift (a charitable gift annuity or charitable remainder trust), you postpone the recognition of the capital gain and typically pay it in smaller amounts over a period of years.
- **Charitable rollovers or qualified charitable distributions** Taxpayers who are 70 ½ or older and required to take minimum distributions from their retirement accounts may request that the plan administrator make a distribution directly from their account to a qualified charity. If done correctly, the income will not be added to taxable income, but you will not receive a charitable contribution deduction either. Although it is a wash for the taxpayer, the charity receives a nice contribution.

Charitable bequests and beneficiary designations By including charitable gifts in your estate plan, you express your values to family and friends. Some ways to do this include: creating an extra share for charity; leaving a specific dollar amount or item of property to charity; designating that a percentage of the estate go to charity and naming a charity as the full or partial beneficiary of either a life insurance policy, investment account, bank account or any account that transfers by beneficiary designation. **DISCLAIMER:** This information is compiled from many sources and is not intended as tax, investment, financial planning or legal advice and should not be relied upon as such. For tax, investment, financial planning or legal advice you are encouraged to consult with your personal advisers.

From your Council President ... *Bruce Wille*



Psalm 51

7. Purify me from my sins, and I will be clean; wash me, and I will be whiter than snow. 8 Oh, give me back my joy again; you have broken me — now let me rejoice. 9 Don't keep looking at my sins. Remove the stain of my guilt. 10 Create in me a clean heart, O God. Renew a loyal spirit within me. Do not banish me from your presence, and don't take your Holy Spirit from me. 12 Restore to me the joy of your salvation, and make me willing to obey you. 13. Then I will teach your ways to rebels, and they will return to you.

We are in the middle of the winter season. It is dark when we get up to go to work and again when we come home from work. The cold and snow is upon us, it is a season that can get us down. But Psalm tells us different. It is a time between Christmas and Easter when we need to get closer to God. It's a time we need to cleanse ourselves so we have a clean heart. A time for our church family to be together, not just Christmas and Easter (a time of celebration). Christ asked were you there when your brother needed you. It is the time of year to restore us to the joys of God's salvation and obey God's will. A time to study God's word. For God is our spiritual light and when is that light more needed then during the winter. Finally Psalm says "Teach your ways to rebels, and they will return". Let those not attending know we are missing them and help them renew their spirit in God. Winter is a time to slow down and find God in ourselves. A time of joy and salvation, it is a winter wonderland. See you in church next Sunday.

Bruce

Musings by Eleanore Stewart ...

Triumph is just "umph" added to TRY

EASTER FLOWERS

St. Peter's Church is, once again, offering the congregation the opportunity to purchase Easter flowers through the church.

The plants will be available at a cost of \$8.00 per plant. The flowers will be delivered to the church in time for Easter Sunday. You will be able to pick your flowers up after the Easter worship service.

Please fill out the bottom of this sheet and return it to the church office, or place it in the offering plate on or before **April 8, 2019**.

NAME _____ # of Plants _____

PLANT TYPE: (please circle one)

Lily

Tulip

Hyacinth

Total Cost @ \$8.00 per plant \$ _____ Check # _____

Make checks payable to St. Peter's UCC

Message you would like printed in the bulletin Easter Sunday:



4th-8th Graders- Jennifer Stephen
3 year olds - 3rd Grade- Cathy Dutro

This month we are focusing on the unconditional love Jesus has for us. We will ponder what it means to follow Jesus in everyday situations & how they can share the good news of Christ with others. The kids will see that God's gift of forgiveness makes it possible for us to try and try again as we live out the values of God's kingdom. We discuss the Beatitudes and Jesus' instruction about loving your enemies and not judging others.

Please feel free to join us for any class or youth group meeting. We love to share our learning and love of God!

What wonderful lessons of God's love during the month in which we celebrate love for one another!

Watch upcoming newsletters for information on Easter activities!!

What we'll be
studying in
February, 2019

February 10
Luke 5:1-11

February 17
Luke 6:17-26

February 24
Luke 6:27-38



PAINTING PARTY WAS SUCH A BLAST!!!

On Saturday, January 26th, over 35 people enjoyed an afternoon at a painting party hosted by the Youth & Family Ministry. Ages of participants ranged from 4 years to mid-sixties. Snacks & drinks were provided for all. Although the outdoor temperatures made us all aware it was winter, we began to feel more spring-like as we each created our own picture of a bunny with grass, flowers and some Easter eggs. We didn't know how many budding Picasso's we had here at St. Peter's. Our thanks to Kathie of Kathie Eastman Designs for sharing her skills with us!

**SHEPHERD'S TABLE**

On the 5th Monday or Thursday of the month, St. Peter's cooks and serves lunch at Shepherd's Table, Joliet. We invite our congregation and friends to join us in this humbling service to our community.



2019 dates: Monday, 4/29
Thursday, 5/30
Monday, 7/29
Thursday, 8/29
Monday, 9/30
Thursday, 10/31
Monday, 12/30

Contact Sylvia Tewes or Marcia Steward.

**WOMEN'S FELLOWSHIP UPCOMING EVENTS****Thursday, February 21, 6:30 -8:30—Movie Night--*God's Not Dead*:**

Hadleigh University freshman student Josh Wheaton attends a philosophy class, where the uncompromising Professor Radisson requires all students to submit a signed statement that "God is dead" and never existed. When Josh

refuses due to his own Christian beliefs, the Professor challenges him to defend his position that God is real.

Monday, March 25, 6:30 – 8:30--Ryan's Cases for Smiles: Come join us as we make pillowcases for hospitalized children through this worthy charity. A hospital experience can be terrifying and traumatic for both a child and their family. While others strive to find a cure, Ryan's Case for Smiles helps with the stress and emotional impact of illness in the here and now. The whimsical pillowcases give children an emotional boost, while resources and tools help families better understand and cope with the experience.

Thursday, April 11. 6:30-8:30—Movie Night—*God's Not Dead 2*: Welcome back to Hope Springs - home not only of Hadleigh University, but also Martin Luther King Jr. High School, where beloved teacher Grace Wesley helps students understand and enjoy history. When a student asks an honest question about Jesus in the classroom, Grace's reasoned response lands her in big trouble---almost before she even finishes giving her answer. With the principal and superintendent joining forces with a zealous civil liberties group, Grace faces an epic court case that could cost her the career she loves and expel God from the classroom---and the public square---once and for all!

Thursday, May 16, 6:30-8:30—Movie Night—*God's Not Dead: A Light in the Darkness*: A church destroyed. A congregation silenced. A relationship shattered. Yet even in life's darkest valleys, a small flame can light the way toward healing and hope. After a deadly fire rips through St. James Church, Hadleigh University leaders use the tragedy to push the congregation off campus, forcing the church to defend its rights.

Coming in Fall 2019: A book discussion group on *Joshua* by Joseph Girzone. More information will be out soon!

If you have any questions or if you are interested in attending any of these activities, please feel free to contact Cathy Dutro (815-469-3788; cathleendutro@gmail.com) or Jennifer Stephen (815-469-4509 or 815-545-4369; jkstephen@sbcglobal.net) or the church office.

In our prayers...

Adam Carlson, Steve Comstock, Margaret DeLaughter, Alice Janssen, Lindsay Johnson & Family, Linda Klier, Mary Ann Morrison, Virginia Osmus, Gordon Nelson, Charlotte Pfuhl, Helen Rachford, Lois Schoen, John Schneider, Renee Smith, Eleanor Stewart, Brogan Stillmann, Bruce Stone, Ed Tewes, Richard Walsh., Robert Yehnert Also, all service personnel, including: Kevin Rutolo, Capt. Carson Cleveland, Lt. Jr. Grade Kelsey DePorto, Major Jodi Krippel, Major Steven Krippel, Private Minor, Mstr. Sgt. John Fowler. All anonymous needs and requests. Thank God for all answered prayers!

PASTOR MARK'S E-Mail:
Email: mmmrev@att.net



"LIKE" us on Facebook!!

**Membership and Evangelism**

At St. Peter's, we "mug" our visitors and guests! The coffee mugs, new and improved, are back!

On Sundays, please help the ushers identify guests and visitors who will, in turn, receive a mug courtesy of St. Peter's.



CARDS AND NOTES OF ENCOURAGEMENT CAN BE SENT TO LINDSAY JOHNSON AT THE FOLLOWING ADDRESS:

LINDSAY JOHNSON
 Y20859
 P.O. BOX 1000
 LINCOLN, IL 62656

Vision statement of St. Peter's United Church of Christ: To become an open, loving, and welcoming community striving to reflect God's love for all creation.

Vision Statement Ministry Team:

Cheryl Howard	Joey Sparenberg
Paul Muenchow	Lyle Tewes
T-Kay Nagy	Rev. Tom Norwalk
Helen Simpkins	Rev. Mark Milligan

Greetings from your prayer chain:



Happy Valentine Month from the Prayer Chain.

Please call the office, 815-469-2220 or Delores, 815-469-5106.

FOR FEBRUARY MISSIONS & MEMORIALS IS COLLECTING:



COOKIE/CAKE MIXES
 FROSTING

February Responsibilities

USHERS:

Rick Johnson, Darrell Stephen

COFFEE AND...

Dianne Schultz

LITURGIST:

2/3 Kate Dougherty

Men's Fellowship Breakfast
 Every 3rd Saturday of the month!!
 Kup-a-Joe's
 8:00 am

Come for good food, lively conversation and friendly fellowship!!!



"How do I begin to say thank you that even comes close to expressing my gratitude? Your kindness and very, very generous donation of \$500 this past summer for HUG Camp 2018 scholarships helped three campers have an awesome experience, for without your help, the campers would not have been able to attend!

Rev. Carol Currier-Frighetto
 St. Paul's United Church of Christ

Birthday Greetings:

2/1 George Dalen
Joshua Dalen
Dale Krohn
Raquel Schimanski

2/2 William Guinta

2/3 Isabella Lattz

2/6 Thomas Hossbach

2/7 James Ber
Craig Brown

2/8 Laura Batson

2/10 Mary Muenchow
Elizabeth Rieder

2/11 Daniel Tewes
Sophia Wilda

2/12 Camille Cleveland

2/13 Susan Lynch
Steve Purucker

2/14 Corrie Lee

2/16 Thomas Bettenhausen

2/17 Denise Bettenhausen
Muriel Long

2/18 Stacy Holland

2/20 Margaret Norman

2/21 Betty Hossbach
T-Kay Nagy

2/23 John Schneider

2/25 Lena Olson
Ray Whittinghill

2/26 Jamie Kealey

2/27 Kimberly Breakey
Jane Stone

Birthday Greetings cont...:

2/28 Barbara Haack
Wayne Hossbach

**Wedding Anniversaries:**

2/1/1964 Paul & Carol Heilstedt

2/18/1950 Edward & Marcella Tewes

2/24/1993 Lyle & Sylvia Tewes

Don't forget to "give" and "get" at the same time!!!
Remember to Support St. Peter's with your Amazon
Smile Order!!!

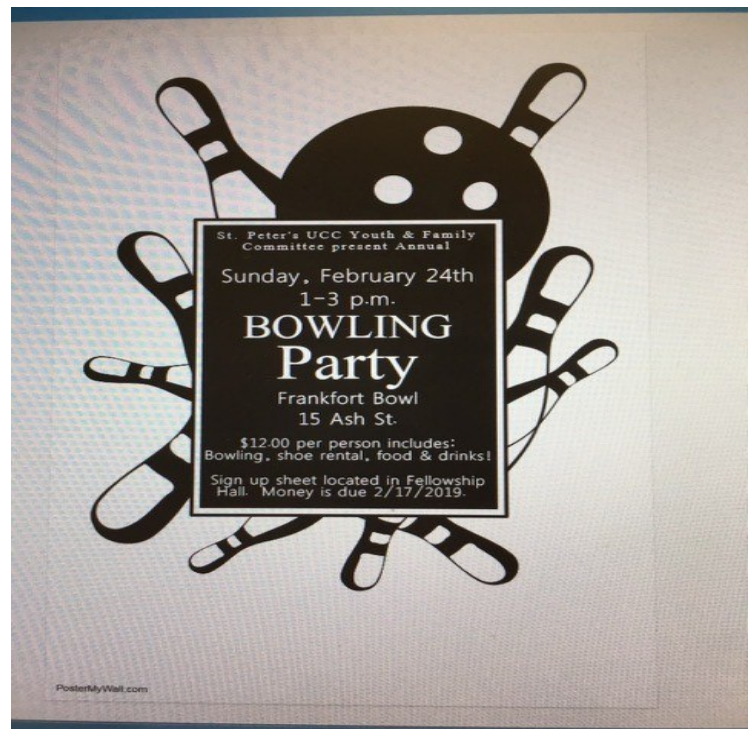
<https://smile.amazon.com/ch/36-2924265>

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Church of Christ.**

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[Go to smile.amazon.com](https://smile.amazon.com)

amazonsmile



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Frankfort, Illinois 60423
815-469-2220 815-469-2875 Fax
stpetersfrankfort@ameritech.net
www.stpetersfrankfort.org

XOXO FEBRUARY

Ushers this month are:
Rick Johnson
Darrell Stephen

Sewing/Quilting Classes are all held in room #213.
Enter off the east parking lot entrance.

2019

S U N	M O N	T U E	W E D	T H U	F R I	S A T
					1	2 "Sew What" 9am
3 Worship 9:30 am Communion Coffee And... 10:30am Confirmation 10:30am	4 Youth & Family, 6pm M&M Meeting, 7pm	5 Open Sew 6:30-9pm	6 Choir 7pm	7 Revelation Study - 10am	8 "Sew What" 9am	9
10 Worship 9:30am Coffee And ... 10:30am Women's Fellowship Bake Sale K.F.C. 10:30am	11 CCC, FFI, 7am-noon Grandparents Day	12 Open Sew 6:30-9pm	13 Worship & Music Meeting 6pm Choir 7pm	14 Revelation Study - 10am 	15 Council Reports Due A.M	16 Men's Fellowship Breakfast, 8am Kup-a-Joe's "Sew What" 9am
17 Worship 9:30am Coffee And... 10:30am Confirmation 10:30am	18 Council Meeting, 7pm 	19 Open Sew 6:30-9pm	20 Choir 7pm	21 Revelation Study - 10am KEY ARTICLES DUE Women's Fellowship Movie, Friendship Room, 6:30pm	22 Sew What" 9am	23
24 Worship 9:30am Grant Reed Baptism Bowling @ Frankfort Bowl	25	26 Open Sew 6:30-9pm	27 Choir 7pm	28 Revelation Study - 10am		

St. Peter's United Church of Christ
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 815-469-2220
 815-469-2875 fax
 www.stpetersfrankfort.org
 Email: stpetersfrankfort@gmail.com

FEBRUARY 2019

Address Service Requested.



SUNDAYS— (Communion is celebrated the first Sunday of the month.)

9:30-10:30 am

Sunday School

9:30 am

Worship - Nursery care provided

10:30 am

“Coffee and...” First Sunday only during the Summer

WEEKLY

Tuesdays:

*Open Sew, 6:30 pm

Wednesdays:

Choir, 7 pm

Thursdays:

Bible Study, Revelation, 10:00 am

* All sewing/quilting classes are held in room #213 off of the east parking lot

2/2	9:00 am	“Sew What
2/3	9:30 am 10:30 am	Worship, Communion Confirmation
2/4	6:00 pm 7:00 pm	Youth & Family Meeting M&M Meeting
2/8	9:00 am	“Sew What”
2/10	10:30 am 10:30 am	Women’s Fellowship Bake Sale K.F.C.
2/13	6:00 pm	Worship & Music Meeting
2/15	9:00 am	Council Reports DUE
2/16	8:00 am 9:00 am	Men’s Fellowship Breakfast “Sew What”
2/17	10:30 am	Confirmation
2/18	All Day 7:00 pm	President’s Day, Office Closed Council Meeting
2/21	9:00 am 6:30 pm	KEY Articles DUE Women’s Fellowship Movie, Friendship Room
2/22	9:00 am	“Sew What”
2/24	1:00 pm	Bowling at Frankfort Bowl

