



TRINITY PRESBYTERIAN CHURCH

PATHWAYS Newsletter

NOVEMBER 2023

11/12 Luncheon to Celebrate Pastor April's Return to Trinity

On Communion Sunday, Nov. 5th, Pastor April will serve as liturgist, and Rev. Robert Hamilton will be preaching. Pastor April will officially return to Trinity's pulpit on Generosity Sunday, Nov. 12th.

On Generosity Sunday, 11/12, We will wel-

come Pastor April back to Trinity with a catered meal that she has planned as part of her Clergy Renewal Grant. During the meal (catered by the restaurant: **The Mason Jar**), she will share a slide show of sabbatical photos, which will include her family trip to Rome, Italy! Thank you for your RSVP's to this special event.

Please gather in Trinity's fellowship hall after the worship service. The meal will be served promptly at 11:30am.

Lilly Endowment Clergy Renewal Programs

Please contact the office to RSVP before the deadline on Thursday 11/2.



Send in Your Recipes for the Trinity Cookbook

We're off to a great start, but we are still looking for MORE recipes! Trinity needs your favorites, simply those that are special to you. Remember, recipes do not need to be your own.



Good food has always been a strength at Trinity!

Cookbook Details:

It is a known fact that good food has always been a strength at Trinity! As a community building event, Trinity's Community Outreach & Communications Committee is putting together a Trinity cookbook. We are looking for your favorite recipes with stories or remembrances of them. We ask that you please try to give some general instructions to follow for those that don't typically use recipes. Please email your recipes and stories or remembrances to Brad Wright. If you have questions, please contact Brad Wright. All congregational contact information is located in the congregational directory.

SUNDAY WORSHIP SERVICES

NOV. 5th
World Communion Sunday
Rev. Robert Hamilton
Pastor April, Liturgist
11AM - FSSF: Elijah

NOV 12th
Pastor April Preaching
Generosity Sunday
11:30AM - Luncheon to Welcome Back Pastor April
(Please RSVP by Nov. 2nd)

NOV 19th
ACLO - 11AM
Sunday School #11 - 11:15AM

NOV 26th
Christ the King/Reign of Christ



Don't forget! 11/5 is Daylight Saving Time. Turn clocks back 1 hour.



Guest Speaker - Rev. Joshua Heikkila, Ghana Mission Worker

Join Trinity at 7pm on Tuesday, Nov. 28th. Rev. Josh Heikkila will speak of his mission work in Ghana, Africa including photos and videos. You will experience the beauty, joy, and challenges of life in West Africa, as seen through the ministry and mission that the Presbyterian Church USA undertakes with presbyterian denominations in West Africa. There will be shared conversation, as well as desserts. The event runs from 7-8:30 pm. Note: Trinity would like a few volunteers to help with the event. If you can help, please take a moment to reach out to the church office via email or phone. Thank you!

More about Rev. Joshua Heikkila: He is PC(USA)'s regional liaison for West Africa. Appointed as a PC(USA) mission co-worker in October 2009, he facilitates and supports the programs, relationships and activities PC(USA) has with partners in the region. He also provides support to other PC(USA) mission personnel and helps connect partner churches with PC(USA) congregations that want to be involved in ministry and mission together. Joshua was raised in New Jersey and worked at churches in Chicago and St Paul, Minnesota before being sent to Ghana in 2009 by Presbyterian World Mission.

Upcoming Events for Nov. & Dec.

November 12th is Generosity Sunday !

Join the celebration of generosity at Trinity on Sunday, November 12th during the worship service. Every pledge is essential in fulfilling the mission God has given Trinity. Thank you to each of you, for your generosity.



Request for 2024 Pledge Cards

If you have not yet done so, please return your 2024 pledge cards to Trinity to allow for planning of the 2024 calendar year. If needed, visit page 3 of the newsletter for pledge card details. If you prefer, you may also email a message with your written pledge.



FALL MISSION: Winter Wear for Youth!

Fall is here and the schools in South Washington County district are in full swing.

Trinity's Mission Committee

invites you to join with us in the opportunity to donate highly needed winter supplies for children in our local school district.

The collection began on October 15th and runs through November 12th. We are collecting NEW warm socks, hats and waterproof gloves/ mittens for these children. We will not have a list of specific children with clothing needs as we have done in the past. Please purchase any of these items for children and youth, sizes: Pre-K to high school age.

The collection bins are currently located narthex of the church. Your much needed donations will be delivered to the school district on the Monday before Thanksgiving. Thank you everyone, and stay warm! -Trinity Mission Committee



Tuesday, 11/28 - Guest Speaker Joshua Heikkila, 7:30PM

Join Trinity on Tuesday evening, November 28th to

hear Josh Heikkila, mission co-worker share about his mission in Ghana. There will be shared conversation, as well as dessert! Time: 7-8:30 pm. Note: Trinity is looking for a couple of volunteers to set up desserts for the event. If you can help, please contact Pastor April or the office.

Be Part of the Intergenerational Orchestra During Worship, Sun. Dec. 10th

It been a few years since Trinity's Intergenerational



Orchestra made its debut, but we would like to reprise it on Sunday, December 10th!

This orchestra is entirely "Intergenerational," com-

prised of those who can play an instrument.....ages 5th grade to Senior Citizens. Back by popular demand is the conductor: John Griffiths.

Rehearsals will be held on Sunday, November 19 and Sunday, December 3 from 11:00-12:00.

Sunday, December 10 is the date this orchestra will play during the worship service at Trinity on the Prelude, the hymns, and the Postlude.

Please let either John Griffiths Jane Wasiluk know by Sunday, November 5th, if you would like

to play, and what instrument. John and Jane will get the respective music parts ready for you (contact information is located in Trinity's congregational directory).

If you have not yet done so, please turn in your 2024 Trinity pledge card.
Generosity Sunday at Trinity is Sunday, November 12th.

Trinity Presbyterian Church
 Where God's Love Welcomes All

My/Our Pledge of Giving for 2024

Name(s): _____

Yes, I/we intend to support the work and ministry of Trinity Presbyterian Church during 2024.

My/our pledge is \$ _____ per week \$ _____ per month \$ _____ annually

My/our email address is: _____

Please return your card on or before Generosity Sunday, November 12, 2023

Also, Per Capita Apportionment that we pay to the Presbytery in 2024 is \$29.50 per member.

At Church: _____ By Mail: 2125 Tower Drive Woodbury, MN 55125 By email: admin@trinitywoodbury.org

Drop in the Offering Plate or in the office

☐ Check this box if you would like information about payment via authorized payment from your bank account. Giving is also available via cash, check, or via text. If at least 70%, you may be able to give from an IRA.

Thank you! Your gift may be tax deductible depending on your tax situation.

(Front side of pledge card)

☐ I have made a plan to give in my will (planned giving).
☐ I would like more information about Planned Giving.
☐ I would be willing to share my generosity story and how this community has shaped me.
☐ I'm giving more this year knowing there are many in our faith community that have fewer financial resources this year.

Pledges for 2023
 Please consider taking a "step up" in 2024

Estimate for 2023	Number of Family Units
\$1 - \$1,000	11
\$1,001 - \$2,500	17
\$2,501 - \$5,000	15
\$5,001 - \$9,000	6
\$9,001 & above	5

(Based on pledges at this time last year.)

MORE THAN ENOUGH

(Back side of pledge card)

Qualified Charitable Distribution From Your IRA

Qualified charitable distributions, or QCDs, are direct gifts from an IRA to an eligible charity, such as Trinity Presbyterian Church. Investors age 70½ and older may donate up to \$100,000 per year, and it may count as their Required Minimum Distribution (or part of if the RMD is larger than the donation) once they turn 72 or 73 (depending on year of your birth).

While the maneuver doesn't provide a charitable deduction, donors may see other significant tax benefits, financial experts say. For most people, most of the time, you're going to be better off doing this as your first source of charitable giving.

The primary benefit of a QCD is that the transfer doesn't count as taxable income, he said.

Since fewer Americans itemize deductions, it can be difficult to claim a write-off for charitable gifts. However, retirees taking the standard deduction may still benefit from a QCD because it won't be part of their adjusted gross income.

Moreover, a QCD reduces their IRA balance, cutting the size of future required minimum distributions. That's a relatively small benefit for most people but still relevant.



Perks of Less Adjusted Gross Income

While most people don't make charitable donations solely because of the tax breaks, QCDs may offer a big one: reducing adjusted gross income. That's important because [higher] adjusted gross income often triggers a lot of other tax ramifications. For example, more adjusted gross income may cause a hike in monthly premiums for Medicare Part B and Part D. The surcharge, known as the Income Related Monthly Adjustment Amount, or IRMAA, adds an extra fee for a year once income exceeds a certain level.

Another example is the medical expense write-off. Those who itemize deductions may claim a tax break for qualified expenses that exceed 7.5% of adjusted gross income. A lower adjusted gross income creates a lower amount to claim the deduction.

(continued on next page)

QCD Missteps (continued from the previous page)

One of the biggest issues with QCDs is that the transfers aren't separate on Form 1099-R, which reports retirement plan distributions to the IRS. For example, if someone withdraws \$50,000 in a year and \$20,000 is for a QCD, the form will still report \$50,000 in total distributions, even though only \$30,000 is taxable income. It's up to you to keep track of how much of that money went directly to charity.

Additionally, the payment from the IRA must be made directly to the charity. If someone writes a check from their IRA to a charity at the end of December, it must clear from their IRA by Dec. 31 to count for the year. Retirees, however, may bypass the issue by having their custodian cut the check.

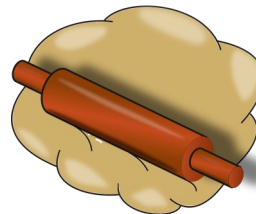
In order to make a QCD to Trinity, please contact your IRA custodian or trustee.

Disclaimer: this article may not be relied upon as tax advice. Please also contact a tax professional for such advice.

10/29 - Bread Baking Lesson at Trinity with Chef Jason Ross (Photos: Leslie & Greg V., Sandy S. & Anna B.)

Trinity chefs took bread home, and some was kept for the communion supply. (Provided by the Lilly Renewal Grant)

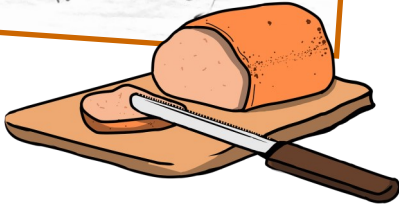
Lilly
Endowment
Clergy
Renewal
Programs





King Arthur Bread Recipe

MEASURE	INGREDIENTS
100	W.W. FLOUR 54g
	BREAD FLOUR 126g
	H ₂ O 126g NO
	OIL 25g Fuss
	SALT 4g Focaccia
	Yeast 5g




Lilly
Endowment
Clergy
Renewal
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November At A Glance

11/5 - FSSF, First Sun. Soul Feast

On Sunday, 11/5 we will discuss *Elijah* in our continuing discussions on Figures from the Old Testament. Lynn B. will lead this discussion. Join us in the fellowship hall!

11/6 - Pastor April is back in the office on Monday.



**Generosity Sunday
November 12th!**

**Reminder: Please turn in
your 2024
Trinity Pledge Cards.**

Thank you to everyone at Trinity!

11/12 - Generosity Sunday celebrated during the service.

RSVP by 11/2 - for Pastor April's 11/12, Welcome Back Luncheon. She will be sharing sabbatical pics!

11/12 - Last day to donate to the Mission: Youth Winter Gear.

11/19 - Sunday School Lesson #11

Blessed are you when.... (Matt.5:11-12). Class meets 11:15am-12:15pm on the 3rd Sunday each month through December. Instructors: Eyana M., Lindsay W. & Rick W.

11/19, - After Church Lunch Outing

ACLO meets SUN., 11/19 at 11am. This group meets on the 3rd SUN each month. All are invited to this get-to-know-each-other-better lunch outing! Look for Brad W. in the Narthex at 11:00am. The group will agree on a restaurant as a group and then spend time there together.

NOVEMBER MEETINGS:

CCMT (Deacons): Not meeting in Nov.

Committees: Thur., 11/9, 6PM & 7PM

Session: Thur., 11/16, 7PM (Early due to holiday)

November 23rd - Happy Thanksgiving!

November 28th - Guest speaker & dessert!

Join Trinity to hear Ghana mission speaker Rev. Joshua Heikkila, 7-8:30 PM.




CHRISTMAS JOY

SPECIAL OFFERINGS

CHURCH LEADERS—PAST, PRESENT AND FUTURE

For Trinity's Christmas Services: See the DEC Friday Blast.

**Happy November Birthday
to these special people...**



**Giftson A.
Ethan A.
Sara F.
Val S.**

**Glen H.
Pastor April
Rick W.
Solomon C.**

**Mary J.
Samuel M.
Kathie W.**

Trinity Presbyterian Program Financial Summary			Thru month of	Sep-23
	Month Actual	YTD Actual	YTD Budget	Annual Budget
Total Program Donations	\$16,131.76	\$184,982.02	\$189,096.20	\$252,128.37
Total Program Expenditures	\$22,639.04	\$205,950.70	\$209,309.68	\$279,942.42
Donations Less Expenses	(\$6,507.28)	(\$20,968.68)	(\$20,213.48)	(\$27,814.05)
Checking Roll Forward Add	\$1,000.00	\$9,000.00	\$9,000.00	\$12,000.00
Income Less Expenses	(\$5,507.28)	(\$11,968.68)	(\$11,213.48)	(\$15,814.05)
Program Mortgage Expense	\$4,344.90	\$39,104.10	This month's information for this section/box is not available. Please watch for it in the Friday Blast. It will be posted soon.	
Mortgage Principal Paid	\$3,951.18	\$34,941.33		
Mortgage Interest Paid	\$393.72	\$4,162.77		
Mortgage Balance	\$118,195.43			