



THE GOOD NEWS

Lake Gibson United Methodist Church

To be a joyful church family that is crucial to our community



How would the church look if we prayed this prayer and God answered it? This is a modified version of a prayer from Alcuin of York. **I encourage you to meditate and seriously consider this prayer.**

God, go with us. Help us to be an honor to your church.
Give us the grace to follow Christ's word,
To be clear in our task and careful in our speech.

Give us open hands and joyful hearts.
Let Christ be on our lips.
May our lives reflect a love of truth and compassion.
Let no one come to us and go away sad.

May we offer hope to the poor,
And solace to the disheartened.
Let us so walk before God's people,
That those who follow us might come into his kingdom.

Let us sow living seeds, words that are quick with life,
That faith may be the harvest in people's hearts.
In word and example let your light shine
In the dark like a morning star.

Do not allow the wealth of this world or its enchantment
Flatter us into the silence of your truth.
Do not permit the powerful, or judges,
Or our dearest friends
To keep us from professing what is right.

Amen

Pastor Steve

[Alcuin of York (pronounced AL-kwin, short a as in bat) was an English scholar, clergyman (a deacon), poet and teacher from York in Northumbria, England. He was born around 735 AD. At the invitation of Charlemagne, he became a leading scholar and teacher at court. Charlemagne intended Alcuin to help him achieve a renaissance in learning and reform of the church. He died in 804. [Wikipedia.org] Picture at top right is one of many depicting Alcuin.

Help Wanted

Help in A/V Booth

We need 4 people each for audio support and video projection (a total of 8 volunteers) so the people can rotate throughout the month and no one has to work each Sunday service. The video support people will also prepare slides (MS Power Point or other formats), as requested. Support is also needed during rehearsals, which are *Thursday nights for the Praise Team* and *Wednesday nights for the Choir*, and on some Saturdays in preparation for Christmas and Easter Cantatas.

If you are interested in helping, please call Bob Siegel at 863-858-9722. Training will be provided. **No experience is necessary, just a willingness to help out and a desire to serve the Lord.**

Pop-tops and Blankets for Hope House

Harvest Sunday, the second Sunday of each month, collects your donations for our weekly food pantry. In addition, we are taking donations to support Hope House. Specifically, we would like to collect **individual serving size, pop-top cans** of food so the people served by HH have something to eat for dinner when HH is closed. Vienna sausages, Chef Boyardee ravioli or other meals, Campbell's beanie weenies, etc. are loved. If you want to add these to your food pantry donations, the office will separate out the pop-top cans and get them to HH.

You can also bring items for HH to church and give them to Rick and Debbie McLellan, our members who serve at HH on Tuesdays. Or you can take them to HH yourself. They are open between 10:00 am and 2:00 pm on Tuesdays, Wednesdays and Thursdays, as long as volunteers are available. The house is at 6508 US 98 North.

At this time they are asking for donations of blankets (approximately twin-sized, but we can cut larger ones down and bind them to make smaller ones). The UMW quilters will be glad to take care of the sewing tasks. When the cold weather comes, washable throws can also be used to warm people who sleep in tents.

Rummage Sale Oct 18th and 19th

Start cleaning out your storage rooms and closets! Ask your friends and neighbors if they would like to donate their excess items, too. *Getting rid of your Christmas decorations?* This is the sale for you! Set-up for the sale starts Wednesday, October 16th. Large items (furniture or appliances) may be delivered to the FLC on the 16th, since storage space is limited. Please call the office, 863-858-5431, for pickup or delivery of large items.

We need lots of men and women all four days to put this sale on. Please come and help us starting Wednesday at 9:00 am (UMW ladies arrive at 8:00 am to set up signs on tables); we'll be unloading the sheds. On Thursday we'll be checking fabric items for cleanliness, folding, and hanging them up; moving things around, pricing our treasures and checking out electrical and electronic items.

Doors open to the public at 8:00 am on Friday and close at 3:00 pm; on Saturday, we open at 8:00 am and close at noon. Then we'll load a Salvation Army trailer or truck with items we aren't keeping for the spring sale, and replace those we are in the sheds along with all the rummage sale fixtures. Finally, we'll clean up the FLC and have it sparkling clean for our adult Sunday school classes. The spring and fall rummage sales bring in funds to apply to UMW missions in the local area, as well as to help the church with special needs.

Special Events for October

2019

OCTOBER

SUNDAY

Single Service at 10:30 am Oct 20th (Simple Faith Quartet)

CALENDAR YEAR

CALENDAR MONTH

FIRST DAY OF WEEK **Pastor's Bible Study will not meet Oct 16, 23 and 30.**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	01	02 UMW Ruth Circle of Love, 11 am, FLC; WALK AND BIKE TO SCHOOL DAY	03	04	05
06 World Communion Sunday	07 UMW Heart to Heart, 10:30 am, FLC; Trustees mtg, 2 pm, office; Finance Com mtg, 7 pm, FLC	08 Olive Tree Gathering resumes, 10 am, off campus	09	10 ALBOH Board mtg, 4:30 pm, FLC; Scouts Committee mtg, 7 pm, FLC	11	12 UMM Breakfast mtg, 9 am, FLC
13 Harvest Sunday (food pantry and Hope House donations)	14 Columbus Day Holiday; Stf, Pastor, Parish Com mtg, 1 pm, FLC; UMW Evening Circle, 6:30 pm, off campus	15	16 Rummage Sale Prep: Empty Sheds; Ladies arrive at 8 am and gentlemen at 9 am	17 Rummage Sale Prep: Set Up and Price Everyone at 9 am	18 RUMMAGE SALE, 8 AM TO 3 PM, FLC; Workers arrive at 7:30 am	19 RUMMAGE SALE, 8 AM TO NOON, FLC; Workers arrive at 7:30 am
20 One Service, Simple Faith Quartet, 10:30 am	21	22	23 <i>November Newsletter Articles Due</i>	24	25	26
27	28 UMW Leadership Team mtg, 11 am, FLC; Worship Com mtg, 7 pm, Sanctuary	29 Cub Scouts' Halloween Party, 7 pm, FLC	30	31 	01	02
03	04	05	06	07	08	09

October Weekly Recurring Events

Sunday

Traditional Worship Service	8:00 am	Sanctuary
Adult Sunday School	9:15 - 10:15 am	FLC
Children's Sunday School	9:15 - 10:15 am	FLC
Contemporary Worship Service	10:30 am	Sanctuary
Kidtricity Children's Ministry (Nursery Available)	10:30 - 11:45 am	Sanctuary & FLC

Monday

Bible Study	2:00 pm	Lakeside Hills
Boy Scout Troop 711	7:00 pm	FLC

Tuesday

Olive Tree Gathering	10:00 am	Off-Campus (restarts 10/8)
Deadline for Sunday Bulletin	noon	Office
Cub Scout Pack 711	7:00 pm	FLC

Wednesday

ALBOH Chapel	9:20 am	Sanctuary
Bible Study with Pastor	10:00 am	FLC
Choir Rehearsal	6:30 pm	Sanctuary
Bible Study with Pastor	7:00 pm	FLC

Thursday

Food Pantry	9:30 - 11:30 am	Office
Praise Team Rehearsal	6:30 pm	Sanctuary

After-school care by ALBOH is offered Mon - Fri, 2 to 6 pm, in the FLC

Lakeside Hills Bible Study is at the Clubhouse, 520 Forest Lake Drive, Lakeland 33809

LGUMC Fall Festival, Saturday, 9 Nov 2019, 9:00 am – 2:00 pm



The Fall Festival will be a day of fun and food. There will be three bounce houses (large, small, and interactive), a goat petting area and possibly a tractor ride. Free popcorn, cotton candy, and ices will be available.

To fill a child's appetite, hotdogs, chips, and a drink will be sold for \$2.50. For more discerning family members, full dinners of either pulled pork or pulled chicken, two sides, drink and dessert will cost \$10.

In conjunction with the Florida Department of Transportation, new bicycle helmets will be given and fitted for elementary- and middle school-age children. All that is required is a parent's or guardian's signature.

Raffles costing \$1 per ticket will be held for a youth and an adult bicycle. Additional items being raffled are cakes and a gift basket.

Vendor tables are available to members for \$10, and for \$20 inside and \$15 outside for non-member vendors. If you know crafters, why not tell them to contact Latisha Cook of ALBOH for details (863-858-8400). The church will have tables for distributing flyers and the Scouts will be inviting participants to visit with either the Cub Scouts or Boy Scouts during their meetings.

Bring your kids and g'kids and all their friends. If you're "child-free", come and volunteer to help out! We'll need lots of adults to set up (starting at 7:30 am), help the participants and enjoy the crafts, raffles and food. **Please call ALBOH (863-858-8400) to volunteer to help.**

As well as introducing our church to others, this event is a fund-raiser for the church and ALBOH. Since this is the first time we've planned a Fall Festival of this scope, our modest goal is to raise enough money to cover the costs with something left over for ALBOH and our Children's Ministry.

Dwight Kitchens
Church Council Chair



More Pictures from The M&Ms' Pizza and Pop Party

Source: **LGUMC's Facebook page.**

If you haven't already looked at LGUMC's Facebook page, please do so. **Debbie McPherson** volunteered to take over its administration and has the chops to make it vibrant and interesting.

Facebook is a free and effective way to tell our neighbors what a great church we have. Please consider posting your pictures of church activities to our site.

L: Frankie Hooks and Carol Hanna; R: Top view (Photographer unknown)

October Events

Walk and Bike to School Day, October 2nd

International Walk to School Day, which includes the option to bike, is a global event that involves communities from more than 40 countries walking and biking to school on the same day. It began in 1997 as a one-day event. Over time, this event has become part of a movement for year-round safe routes to school and a celebration – with record breaking participation – each October. Future dates for this event are October 7, 2020 and October 6, 2021.



Fall Rummage Sale October 18th and 19th

Please see the article on page 2 about setting up and operating this essential fund-raising event. Tell your friends and neighbors about the sale and our incredibly low prices!

Simple Faith Quartet October 20th, 10:30 am



Simple Faith generates a lot of heart-felt excitement and encouragement as they present the gospel in song. Come and enjoy some good, close harmony singing from this multi-talented group. Bring your friends and neighbors for this concert.

[This photo and the information below have been extracted from the group's web site, www.Simplefaithmusicministries.com, and edited for style and to fit the space available.]

"Simple Faith is a Southern Gospel Music Ministry. It was organized in August 2007 as a trio, but in September 2012 they became a quartet. Each member has their own unique style, personality, heartfelt emotions and excitement. They are excited about Jesus and what He has done in each of their lives. They have a desire to share the love of God everywhere they travel."

"For the lost, they share the plan of salvation, for the Christian, they pray for their encouragement and strength. They recognize their talent as God given and pray that you will be blessed through their ministry and message in song. They are careful to give God the praise for everything that He accomplishes through their ministry."

"Jeff Shadowens - Jeff was born in DeBerry, Texas. He is a singer, songwriter, musician and recording artist. He has been ministering through gospel music for over 30 years. Jeff was Minister of Music at his home church at age 15. At age 20 he played piano for The Calvary Boys Quartet. At age 22 he played piano for The Northam Singers. After Jeff left The Northams he traveled as a music evangelist with The Henry Roe Evangelist Association for over 5 years. Jeff has shared the concert stage with many well-known groups such as The Kingsmen, The Inspirations, Karen Peck and New River, Gold City, The Dixie Melody Boys and many others. . . ." "Jeff and his wife June reside in Largo, Florida."

"Ron Scott - Ron was born in Oxford, Florida. He started singing at age 14 in the choir and in a group at his local church. In 1970 he helped organize and managed a southern gospel male group called The Singing Reps. He sang and ministered with this group for 20 years. After retiring from
Continued on the next page . . .

October Events, Continued

Simple Faith Quartet, October 20th, 10:30 am

The Singing Reps, Ron and his wife Mary sang about 5 years with Reverence Quartet based out of his hometown Oxford, Florida. Ron has shared the concert stage with many well-known gospel groups. Some of these groups are The Cathedrals, The Florida Boys, The Hinsons, The Inspirations, Gold City and many more. Ron is a songwriter and a recording artist. He has appeared on several Christian television stations. Ron has been singing and ministering the gospel for over 50 years. He has always had the desire to use his talents to uplift Jesus and share the message of the cross, wherever God opens a door. Ron and his wife Mary reside in Lake Wales, Florida."

"Mary Scott - Mary was born in NW Florida. At a very young age, her parents moved to Lake Wales, Florida. Her Mom was a dedicated church musician. This is where she and her two sisters began singing in the choir and singing special music. Her family was also involved in the Sacred Harp and Singing Convention Music. Almost every weekend there would be a Singing Convention somewhere with all-day singing with dinner on the grounds. She has always been surrounded by a piano and people singing convention or southern gospel music. "There is nothing more pleasant to the ear and heart, than music anointed by God." Mary is a big supporter of the "Red Back Church Hymnal" Singers. Mary's favorite scripture is found in Philippians 4:13, "I can do all things through Christ which strengtheneth me." (KJV). . ." "After much prayer, Ron and Mary felt God's call to join Simple Faith Music Ministries. Mary now serves as Simple Faith's pianist and fill-in vocalist. Mary's prayer is that each person she comes in contact with will know that her music, whether it be singing or playing the piano, is anointed by God and that Jesus can be seen in her. Ron and Mary reside in Lake Wales, Florida."

"David Pless - David was born in Michigan and moved to West Central Florida at a very young age. David joined his first quartet at age 15 and has sung and traveled throughout the southeast with different regional groups. He has a long history in southern gospel and being active in the music programs at his local church. David has ministered on stage with many groups including The Gaither Vocal Band, Booth Brothers, Kingsmen, Nelons and many more. David has many years of ministry experience working in Christian Radio and Television as an announcer. David's favorite verse is Jeremiah 29:11 "For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future." (NIV) "I believe it is God's plan for me to share the Gospel through music". David and his wife Kendra live in St. Petersburg, Florida."

September News

The M&Ms Pizza and Pop Party

On September 14th Lake Gibson's new **senior activities group, The M&Ms**, held a get-to-know-you party with lots of pizzas and soft drinks. Carol Hanna, the leader, reported:

After our first team meeting, we decided that the group would be called The M&Ms, standing for Mix and Mingle. Our mission is to bring seniors (55 and up) together in social activities so that we might get to know each other better. According to all accounts, we were able to do that with our first event on September 14th. A team hosted a pizza and pop party for 37 attendees, and we heard the party was pop-u-lar!

Please look at the church Facebook page to see photos. We had prepared for more people, but appreciated every person who attended. We hope the next event will attract more people now

September News continued on the next page . . .

September News, Cont'd

The M&Ms Pizza and Pop Party

that our worship services will separate us on Sunday mornings.



Grace Foster, Lou Tindell and Cindy Webb were part of the P&PP crew. Photos by Mike Booker.

Ballots were distributed to attendees asking what sort of activities they would be interested in, and we will compile them for our next meeting scheduled for September 28th. Everyone interested is invited to attend.



Due to the rummage sale, we are not planning any activities for mid-October, but we will be planning something later in the month. We are open to all suggestions from Lake Gibson's seniors and will include them in our ballot suggestions.

Carol Hanna, Leader

UMW Sunday, September 15th

We learned how much work it is to present a *single* Sunday's service! The program focused on the 150th anniversary of the founding of the United Methodist Women and their predecessor organizations.

Linda Alvarez presented the overall history of UMW and Pat Moon talked about the history and activities of Lake Gibson UMC's UMW unit and its three circles.

We are very thankful for the help of Glenda Hess in selecting and playing the worship music, and to Bev Hines for her solo and for leading the congregation in the hymns.

Continued . . .

UMW Sunday, Cont'd



Pictured above: President, Carol Davis; Treasurer, Sarah Schiemann; Vice President, Phyllis Kitchens; Secretary, Linda Alvarez; Heart to Heart Circle Leader, Ruth Zona; Ruth's Circle of Love Leader, Pat Moon; and Song Leader, Bev Hines.



Glenda Hess and Brenda Hess-Warner played for the service.

Photos by Mike Booker

Due to the publication deadline, we will report on **United Methodist Men's Sunday, September 29th**, in the November newsletter.

Donations for Upper Room Devotionals

Thank you for your donations to pay for the Upper Room bimonthly devotional. We provide both the regular-sized edition and the larger-sized version for those with difficulty reading small print.

Please look for the **new donation box** on the bulletin board in the narthex when you pick up a copy of the Upper Room. Put any suggestions in the box, too.



Finance Committee

We are excited that you are a part of Lake Gibson United Methodist Church in this time of opportunity to reflect on God's presence in our communities! As we embark on a new church year together, a continued sense of appreciation for our past and a new enthusiasm for our future invites all of us to open the next chapters of Lake Gibson's story in our life in Christ.

This year we invite each person who enters our doors or drives by our campus to consider how your gifts of time, talent, witness and treasure open the way for each of us to deepen our relationships with God and build a community of faith.

We are working on a proposed budget for next year and in a couple weeks will start our annual Stewardship program with an awareness of not only opening our hearts, but unlocking our future – and your gifts are the key. Please be in prayer as we prepare and enter this important time in the life of God's Church.

Some areas we've have been working lately:

1. The need to improve the sound systems and the efficiency of the stage area that will enhance our worship services and special programs such the Christmas cantata and other special events.

2. It is customary and necessary to establish programs and plans for the upcoming year. I'm sure most have heard over the years that *"if you fail to plan, you plan to fail."* The most successful way to plan and establish programs is to have a vision and a strategy, and establish and/or define the values of our ministries.

3. Joint Fall Festival with the church, ALBOH and our Scouts. Planned for November 9, 2019. [Please see the article in this issue.]

4. Meetings with church leaders seeking to find ways for Lake Gibson to reach out

Finance Com, Cont'd

to our community to accomplish God's mission for us. Hopefully, we will solidify our vision, strategies, etc. for next year. We are seeking ways that we can come together in one accord in a manner that will enhance our success as a church.

5. Debbie McPherson is working with our Facebook Page to create a positive image of Lake Gibson UMC and increase communication with members and constituents and some advertising to targeted audiences we seek to reach.

Dick McPherson
Finance Committee Chair



Spring Rummage Sale Pictures
Below: Lynn Meske, Sharon Coddington,
Nancy Coggin and Marge Payne.

ALBOH is Hiring a Qualified Preschool Teacher



A Little Bit of Heaven (ALBOH) Child Enrichment Center is now hiring a preschool teacher. Qualifications consist of having compassion for children as well as child care experience.

Work requires 45 hours per week, but is not needed upon hiring. 45 hours is required within 90 days of employment.

If you are interested, please call ALBOH's office, 863-858-8400.

United Methodist Men

The UMM met on September 13th and identified one remaining project to be completed this year: Insulation of the air conditioner cooling lines on the outside units.

The next meeting will be held **October 12th, 9:00 am** (starting with a light breakfast), in the FLC. **All men who attend LGUMC are cordially invited to come.**

Elections for the next UMM President will be held at the meeting on November 16th, as I have completed my two years in that position.

Once again, thanks for all your support, hard work and cooperation. It makes the job so much easier when everyone helps to complete the project. Please call me if you would like to identify projects to improve the church, suggest future activities for UMM, or to discuss anything.

Michael Moake
863-816-3194 home or 386-965-0170 cell)

United Methodist Women

The UMW Leadership Team will meet on Monday, October 28th, at 11:00 am.

Mark your calendars for **Monday, November 11th (Veterans Day), 10:30 am** for our last 2019 **Unit** meeting. We have an exciting guest speak, Rev. Betty Batey. She is one of the earlier ordained Methodist women ministers and will tell us about her experiences in the evolution of women's ministry in our church.

There will be a short business meeting and lunch will be served.

You don't have to be a member of the UMW to attend, or even be a woman, for that matter. Unit meetings are the venue for all three circles to come together and we have three a year, February, May and November. You don't have to belong to a circle to attend.

Look for more information in the November newsletter.

Circle News

Ruth Circle of Love will meet on **Wednesday, October 2nd**, at 11:00 am in the FLC. We are studying the women in the Bible. Anyone interested is invited to join us for lunch at a local restaurant. Call Pat Moon at 863-858-6883 for information.

Heart to Heart will meet on Monday, **October 7th, at 10:30 am** in the FLC. Please bring a lunch to enjoy after the meeting. If you have questions, please call Ruth Zona at 863-859-5967.

Evening Circle will meet on Monday, October 14th, at 6:30 pm. Bring a dish to share with everyone before the meeting. We will be on chapter 10, Thinking with Both Hands, in *Walking in the Dust of Rabbi Jesus*. Debbie Moon leads this circle and it meets at her house, 400 Vineyard Dr., Lakeland. For information, call her at 863-614-7193.



Prayer Ministry

“The Lord gives his people strength. The Lord blesses them with peace”.
Psalm 29:11 (NLT 1996)

It doesn't seem possible that it has been over 4 years since Prayer Ministry transformed the prayer telephone chain into the current prayer by email notification. There are now 34 prayer warriors as compared to 8 when we were using the phone method. This allows the emergency prayers during the week to get special attention quickly.

Prayer Ministry thanks each one of you for your support in this meaningful ministry. If you would like to join our prayer by email team, please fill out a connection card and check “Becoming a Prayer Warrior” during Sunday Service. A list of the current prayer warrior team is in the Narthex on the bulletin board.

Please take the Prayer Journal home with you as a prayer guide through the week for those with extended health concerns.

In Christian love for one another through prayer,

Prayer Ministry

The Scouts

Cub Scouts are selling popcorn as a fund-raiser and plan to be at church on a Sunday to give us the opportunity to help them. They will have a Halloween party at their regular Tuesday meeting on October 29th.

In September the Boy Scouts put out paper bags in their neighborhoods to collect food for our food pantry. They will pick up the bags on November 2nd.

Tom Burns, Scouting Representative

Board of Trustees

One 10-ton and one 2 1/2-ton air conditioner have been installed in the FLC and **paid for!** We are still working on changing lights to LEDs.

The group of volunteers working on the Sanctuary's stage and sound system have installed three new electrical plugs in the floor and removed an unneeded cable that can be cut and reused, saving a lot of money. The next step is to install boxes in the floor to plug in microphones.

Tom Burns, Chair

Children's Ministry

The children are working on a song for the first Sunday in October, and we have selected one for November, too. They are doing well in memorizing Bible verses. On September 22nd Michael Berry recited John 3:16 perfectly and received a very nice prize.

We've recently added some new members to Children's Church: Wesley is coming with the Oliva family and Gavin with the Moakes family.

We are working with the church and ALBOH on the Fall Festival, November 9th. **I would appreciate any ideas you might have for money-makers for the festival.**

Debbie Moore, Director
863-614-7193

A Matter of Balance Class Postponed

We're sorry to announce that this class cannot be presented as previously scheduled, Oct 21st thru Nov 14th, 2019. The provider has run out of funds for this year. Lynn Meske, our facilitator, is working to obtain the class as soon as possible in 2020. We had 10 people signed up and will contact each of them once we have a date.

Found Monies

Last year, for those who had Individual Retirement Accounts (IRA) made with tax-exempt dollars, or some other retirement savings vehicle, we suggested that you consider using your IRA to make your tithe to the church.

Why? Well, if you were ready to withdraw a portion of your IRA, you must take a Required Minimum Distribution (RMD) to avoid a tax penalty. All income received would be considered part of your gross income in the year withdrawn. If you had your "tithe" sent directly from the IRA administrator to LGUMC, your gross income is reduced. Therefore, you would automatically have less monies in your highest tax bracket. This effectively means that your gross income would be lower and the new standard deductions would have a larger impact on your taxes.

But, not everyone can redirect their savings directly to LGUMC. As an example, if you have an annuity contract, your administrator may not permit you to have a "tithe" sent to LGUMC, instead forcing you to receive it directly as additional taxable income. You may also be too young to make IRA withdrawals, or not have an IRA at all.

The latest income tax changes have given some an opportunity to save monies, not merely by different brackets, but in how you lump deductions each year. This is predicated upon the current tax rates which go through the year 2025. The limit on charitable deductions is set at 50% of adjusted gross income.

You are not required to have IRAs and their RMDs for the following to be effective. You could use both techniques if they fit your circumstances. So, please, read through the remainder of this article.

Shown below are examples for single taxpayers, heads of households, and married filing jointly. You might be surprised as to how you might save on taxes.

Single Taxpayer: An example would be for single taxpayers with adjusted gross income of \$38,701 to \$82,500. The marginal tax rate is 22%. The standard deduction is now \$12,000, with \$1,600 added if you are over 65 years of age. This would mean that you could deduct \$13,600 from your gross income and pay taxes on the balance. Now, your income would include such items as Social Security, retirement payments, and Required Minimum Distributions or actual IRA distributions.

If in 2019 you received \$18,000 from Social Security, \$20,000 from a retirement program, and \$12,000 from an IRA distribution, your gross would be \$50,000 per year. You have a choice of taking the \$13,600 in standard and over 65 years of age deductions, leaving \$36,400 in adjusted gross taxable income. You now pay 10% of the first \$9,525 (\$952.50) and 12% of the remaining \$26,875 (\$3,222.84), for a total of \$4,175.34 in total taxes.

Alternatively, in 2019 you could have attempted to see if you had more than \$13,600 in itemized deductions. If you had a \$1,000 property tax bill, \$3,000 in mortgage interest, FL sales taxes of \$1,050 (you are still permitted to deduct sales taxes as you have no FL income taxes - \$15,000 in taxable purchases times 7%), and \$6,000 (\$500 per month) in tithes to LGUMC, your total would still be \$11,050, less than the standard and over 65 years of age deduction. You would save no taxes by itemizing.

Continued on the next page . . .

Found Monies, Continued

But, if you had sufficient savings to make your 2020 tithe of \$6,000 in December of 2019, your total itemized deductions would be \$17,050, which would reduce your \$50,000 gross income to \$32,950 adjusted gross income. Your taxes would be \$952.50 + \$2,811 for a total of \$3,763.50.

Your total tax savings would be \$411.84 and you don't make tithes to LGUMC during 2020 as you made your contribution during 2019.

Now, in 2020 you don't itemize and merely claim the standard and over-65 deductions of \$13,600.

Head of Household:

If in 2019 you received \$18,000 from Social Security, \$20,000 from a retirement program, and \$12,000 from an IRA distribution, your gross would be \$50,000 per year. You have a choice of taking the \$13,600 in standard and over 65 years of age deductions, leaving \$36,400 in adjusted gross taxable income. You now pay 10% of the first \$13,600 (\$1,360) and 12% of the remaining \$22,800 (\$2,736), for a total of \$4,096 in total taxes.

Like the example for a single taxpayer with the same itemizations, your \$11,050 in deductions would still be less than the \$13,600 in standard deductions. Therefore, you either take the standard deduction OR increase your charitable contributions for 2019 to go over \$13,600 (pre-pay your 2020 tithe), increasing your 2019 deductions, stop tithing in 2020 the amount you pre-paid, and take the standard deduction at the end of the year.

Joint Returns:

Now, look at a couple who both worked during their careers. They each have a retirement account, IRA's, and possibly Social Security. Since they have a higher retirement income, and marginal tax rates increase as gross income rises, the benefits of paying two tithes in one year and skipping one year may make even more sense from a tax savings perspective.

Consider a couple filing jointly using a standard deduction. They have retirement accounts of \$80,000 per year, Social Security of \$24,000 per year, and required minimum distributions of \$12,000. Their total income is \$116,000 per year. They may take a \$24,000 standard deduction plus an over 65-deduction of \$2,600. Therefore, their \$116,000 income is reduced by \$26,600, leaving them with an adjusted gross income of \$89,400. Their taxes are 10% of the first \$19,050, 12% of the next \$58,350, and 22% of the remaining \$12,000. Therefore, taxes are \$1,905 + \$7,002 + \$2,640, totaling \$11,547.

Now, if they itemized and paid two years of tithes during one tax year, the figures might look significantly different. If they had a \$2,000 property tax bill, \$3,000 in mortgage interest, FL sales taxes of \$2,100 (we are still permitted to deduct sales taxes as we have no FL income taxes - \$30,000 in taxable purchases times 7%), and \$12,000 (\$1,000 per month) in tithes to LGUMC, their total would still be \$19,100, less than the standard and over-65 years of age deduction of \$26,600.

Now, consider what would happen if they paid two tithes during 2019, none in 2020, and again paid two tithes during 2021. In itemizing in 2019, they would have the original \$19,100 of deductions plus an additional prepayment of their 2020 tithe in December of 2019, making their new total itemized deductions \$31,100 (\$19,100 + \$12,000). Their taxes are 10% of the first \$19,050, 12% of the next \$58,350, and 22% of the remaining \$7,499. Therefore, taxes are \$1,905 + \$7,002 + \$1,650, totaling \$10,557, or a savings of \$990. Continued on the next page . . .

Found Monies, Continued

Joint Return – High Earner:

Assume a combined income from all sources of \$180,000 (retirement + Social Security + an IRA's Required Minimum Distribution). Using the standard deduction of \$24,000 + their over-65 adjustment of \$2,600, their income would drop to \$153,400. Their income taxes would be \$1,905 (10% for the first \$19,050) + \$7,002 (12% of \$58,350) + \$16,764 (22% of the remaining \$76,200), for a total income tax of \$25,671.

If they itemized with a single year's tithes paid in one year, their taxes may look different. If they had a \$2,800 property tax bill, no mortgage interest, FL sales taxes of \$3,300, and \$18,000 (\$1,500 per month) in tithes to LGUMC, their total would be \$24,100, less than the standard and over-65 years of age deduction of \$26,600. They are better off taking the standard + over-65 deduction.

But, if they prepaid their 2020 tithes in 2019, they would add another \$18,000 to their deductions, making it \$42,100 in deductions. Their adjusted gross income would now be \$137,900. Their income taxes would be \$1,905 (10% for the first \$19,050) + \$7,002 (12% of \$58,350) + \$13,310 (22% of the remaining \$60,500), for a total income tax of \$22,271. At this point, their taxes would be \$3,454 less in 2019 if they pre-paid the 2020 tithe. While not paying the tithe each week during 2020, they should be putting an equivalent amount aside in savings.

Our first example would follow these rules for alternating pre-pay the first year and taking standard deductions the second year.

2019 (contribute weekly and pre-pay 2020 tithe). Take itemized deductions for 2019.

2020 (no weekly contributions but put aside in savings for doubling up in Dec 2021). Take standard deductions for 2020.

2021 (contribute weekly and pre-pay 2022 tithe from 2020 savings account). Take itemized deductions for 2021

2022 (no weekly contributions but put aside in savings for doubling up in Dec 2023). Take standard deductions for 2022

Each of these suggestions is predicated upon two items:

The ability to pre-pay a tithe (double-up) in one year.

Plugging in your own itemized deductions to see how they would affect similar computations

For the super saver, there is another option. Since the 22% bracket still has \$60,500 being taxed, what would happen if prepayments were made for 2020 at \$18,000, and 2021, 2022, and 2023 each at \$20,000? Taxes would be \$1,905 (10% for the first \$19,050) + \$7,002 (12% of \$58,350) + \$110 (22% of the remaining \$500), for a total tax bill of \$7,307. Note that the previous taxes were \$25,671 versus \$7,307 which equates to a \$18,364 savings over the four years.

The above included a \$2,800 property tax bill, no mortgage interest, and FL sales taxes of \$3,300, for a total of \$5,100 in deductions. Taking this away from the \$180,000 total income, we have an adjusted gross income (AGI) of \$174,900. Using the 50% limit on charitable deductions against AGI, we could not exceed \$87,450 in charitable deductions. Since we are aggregating our \$78,000 in tithes for four years, we still have \$9,450 not affected by our 50% limitation. Therefore, we could donate another \$9,735 if we so desired, but, we would then be saving only 12% on this amount, not 22%.
Continued on the next page . . .

Found Monies, Continued

With two more years under this tax table (2024-2025), it would be possible to do this again in 2024 by doubling up on contributions and then taking the standard deduction during 2025.

While not possible for many, a few might have savings which permit them to benefit from this legal action. In our examples, the savings may not seem significant, but they would be real. **What you do with those savings is what is important. It is truly "Found Monies". The savings could always be added to the contribution to LGUMC, which would actually further lower your taxes each year you pre-pay your tithe.**

Dwight Kitchens, Church Council Chair

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Glenda Grant Hess, Music Director

Debbie Moore, Lainee Grimes, Kristie Summers and James Beck, Audio/Visual Team

Editorial Policy

The articles contained in *The Good News* express the opinions of their authors, and do not necessarily reflect policies of the United Methodist Church or of Lake Gibson United Methodist Church.

The purpose of this newsletter is to foster better communication of ideas and opportunities for worship and service among LGUMC members and friends as we seek to share God's love and make disciples of Jesus Christ.

All members and constituents of LGUMC are encouraged to write articles and share their thoughts with the congregation.

Phyllis Kitchens, Editor
(phyllis_kitchens@hotmail.com).



Get Ready for Crop Walk 2020!

We are looking for a Lake Gibson recruiter to build a team of fund-raising walkers (or just contributors) for Crop Walk 2020 around beautiful Lake Hollingsworth on Sunday, February 23, 2020.

The rally and pick-up of registration materials will be on Saturday, January 18th, from 10:00 to 11:00 am at First Presbyterian Church, 175 Lake Hollingsworth Drive, Lakeland.

If you have a heart for walks for a good cause, please call Phyllis Kitchens at 863-984-4564 or 410-790-2662.

Our CW 2019 walkers were Sue Shelton, Sylvia Barrett, Dwight and Phyllis Kitchens.



Birthdays in October

<u>Date</u>	<u>Name</u>
10/1	Sharon Coddington
10/1	Alan Grier
10/5	Garnet Retter
10/6	Timothy Welch
10/7	Franki Jean Bailey
10/8	Tre'Darious Davidson
10/8	Kenneth Hawthorne
10/9	Lee Mueller
10/10	Phyllis Michael
10/10	Stephen Osborn
10/10	Tammie Schertzer
10/11	Betty Fischer
10/12	Karen Acor
10/12	Penny Polk
10/14	Fran Mudge
10/15	Mary Beth Kuhlman
10/15	JoAnn Mickle
10/18	Karen Holmes
10/18	Marge Payne
10/19	Laura Lizotte
10/20	Sylvia Barrett
10/20	Gail Travis
10/23	Ward Parker
10/23	Evan Saunders
10/23	Clara Sawyer
10/25	Helen Swahn
10/26	Sue Hawthorne

October Birthdays, Continued

<u>Date</u>	<u>Name</u>
10/26	Amy Schertzer
10/26	Paul Schiemann
10/27	Ann Fox
10/29	Ryan Freeman
10/30	Shirley Hawksby
10/31	Cathy D'Amato
10/31	Mary Friend



Anniversaries October

<u>Date</u>	<u>Names</u>
10/2	Barbara and Larry Gitt
10/4	Linda and Charlie Alvarez
10/6	Glenda and Dave Hess
10/8	Naseem and Junaid Saqib
10/30	Rita and Creon Fredrikson