

Hope Is Worth The Risk
Reverend Jeff Rainwater
December 22, 2024

hope





SUNDAY, DECEMBER 22, 2024
10:00 A.M. WORSHIP
FOURTH SUNDAY OF ADVENT

PRELUDE

It Came Upon a Midnight Clear Richard Wills, arr. Joyce Jones
Partita on In Dulci Jubilo Raymond Haan
Cheryl Saborsky, CAGO, organist

INTROIT

Now the Green Blade Riseth arr. by Kevin McChesney

WELCOME AND INVITATION INTO GOD'S PRESENCE

***PASSING THE PEACE OF CHRIST**

***LIGHTING THE ADVENT WREATH**

Bob Oursler & Barb Herbel Hendricks

L: In this weary world,

P: we sing of joy.

L: In this fragile world,

P: we lift each other up.

L: In this beautiful world,

P: we look for God.

L: In this tender world,

P: we hold onto hope.

L: This is the invitation of faith.

So in this time of worship,
may we sing, lift up, look for, and hold onto our with-us God.

P: With hope in our hearts, amen!

Adapted from A Sanctified Art resource

***OPENING HYMN**

Star-Child

TFWS 2095

WELCOMING NEW MEMBERS

CHILDREN'S MESSAGE

SPECIAL MUSIC	<i>In the Bleak Midwinter</i>	arr. by Craig Laumann Hope Chancel Bells Rachel Ellis
SCRIPTURE READING	Matthew 1:18-25	
MESSAGE	Hope Is Worth The Risk	Rev. Jeff Rainwater
RESPONSIVE HYMN	<i>Lo, How A Rose E'er Blooming</i>	UMH 216
INTRODUCTION TO THE OFFERING		
OFFERTORY	<i>O Great Creator of the Stars</i>	Joseph M. Martin Chancel Choir Mary Edet, soloist
*DOXOLOGY	<i>Praise God, from Whom All Blessings Flow</i>	UMH 94
*PRAYER OF DEDICATION	From Discipleship Ministries	
PRAYER CONCERNS		
PASTORAL PRAYER & THE LORD'S PRAYER		
ANNOUNCEMENTS		
*CLOSING HYMN	<i>Love Came Down at Christma</i>	UMH 242
*BENEDICTION		
*MUSICAL BENEDICTION	<i>Emmanuel, Emmanuel</i>	UMH 204
POSTLUDE	<i>Postlude on a French Noel</i>	Marilyn Rinehart Cheryl Saborsky, CAGO, organist



WORDS FOR THE BEGINNING



December 24 - Christmas Eve
LOVE KNOWS YOUR NAME

Services with Carols & Candles

3 pm - Wiggle Friendly Service
with Red Sea

live streamed - childcare provided

5 pm - Choral Quartet
& String Quartet
childcare provided

7 pm - Chancel Choir,
Hope Chancel Bells,
& String Quartet

live streamed

childcare not available, children of all ages are
welcome in the Sanctuary

11 pm - Meditative Service
with Communion



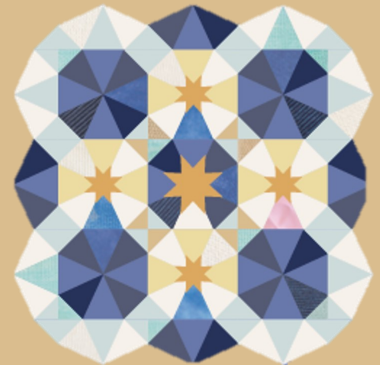
December 29 - Sunday After Christmas
DON'T FORGET TO LAUGH



January 5 - Epiphany
THE ROAD ISN'T STRAIGHT
Communion

Advent is a season of endings and beginnings. As the calendar year comes to a close, a new church year rushes in. Christ's birth ushers us into new ways of living and loving—and yet, we feel the weight of many things coming to an end. The world as we know it spins madly on.

In many ways, pregnant Mary was surrounded by endings—large and small, personal and political. And yet, Mary proclaimed hope in a God who was and is making all things new. As we also move through new personal and political chapters, may these words for the beginning renew us and remind us of the ways we are called to live out our faith. No matter what you are facing, no matter what this new day brings, let love be your beginning.



Please consider signing up to assist with our services. Ushers, Liturgist, Sound, Live Stream, Slides, and Communion Stewards are needed.

Ways to Give This Christmas

Ministry Design - Advent Collection

to support families facing homelessness at Tamarac Family Shelter

Requested items:

- ◆ larger sized diapers (5 or 6)
- ◆ Pull-Ups (any size)
- ◆ wipes
- ◆ \$10 - King Soopers, Shell or Visa gift cards for gas



Items are being collected in the Memorial Garden Narthex and ends Christmas Eve



Hope United Women in Faith - Mitten Tree

Items needed for migrant families in the area:

- ◆ winter hats
- ◆ scarves
- ◆ gloves
- ◆ baby items
- ◆ blankets
- ◆ mittens
- ◆ diapers

Items are being collected by the Hope Narthex entrance and ends December 30

ADVENT PHOTO-A-DAY CHALLENGE

This Advent, we invite you to share the good news of this season through a photo-a-day challenge. For each day of Advent, we invite you to take a photo inspired by the word of the day. Share your daily photos on social media – Facebook, Instagram, Pinterest -- along with the words that inspired them. Please be sure to include two hashtags: #hopechangeslives and #sanctifiedart. Finally, if you feel bold, invite your friends and followers to join you in this activity, either in general or by tagging particular people in your posts.

Dec.1 BEGIN	Dec.2 Bless	Dec.3 COURAGE	Dec.4 POSSIBILITY	Dec.5 REMEMBER
Dec.6 MARVEL	Dec.7 GO	Dec.8 TOGETHER	Dec.9 EMBRACE	Dec.10 JOURNEY
Dec.11 PEACEMAKER	Dec.12 CONNECTION	Dec.13 ENOUGH	Dec.14 GOODNESS	Dec.15 WORTHY
Dec.16 REPAIR	Dec.17 MAGNIFY	Dec.18 MERCY	Dec.19 DREAM	Dec.20 HOPE
Dec.21 RISK	Dec.22 GRACE	Dec.23 JOY	Dec.24 LOVE	Dec.25 AMAZEMENT

YEAR-END IS A

Time for Giving

Cash Gifts

A cash gift in any amount is a convenient and popular way to show your faithful support for the church or other ministries. If you itemize, the full amount of your gift qualifies for a 2024 charitable income tax deduction. Make certain your check is dated 2024 and received or postmarked no later than December 31, 2024, to receive a deduction this year.

Giving Appreciated Property

If you own investments that have increased in value (stocks, bonds, real estate, or mutual funds), you can donate them to a church or charity and take a charitable income tax deduction for the full fair market value and avoid declaring the capital gain of the assets as income. Many people consider this the equivalent of a “double deduction.”

SALE & GIFT		DIRECT GIFT	
Stock with Fair Market Value (Cost Basis \$200)	\$1000	Stock with Fair Market Value (Cost Basis \$200)	\$1000
Taxable Gain on Sale	\$800	Taxable Gain on Sale	\$0
Capital Gain Tax at 15%	\$120	Capital Gain Tax at 15%	\$0
Net Sales after Tax	\$880	Net Gift to Charity	\$1000
Charitable Tax Deduction	\$880	Charitable Tax Deduction	\$1000
Tax Savings at 22%	\$193	Tax Savings at 22%	\$220

Notice how the Direct Gift option can result in the church or charity receiving \$120 more while costing you \$27 less! To receive this special tax treatment, you must have owned the property for at least one year.

Giving & Retaining Income for Life

Did you know you can give to a charity while retaining income from the gift for the rest of your life? A charitable gift annuity or charitable remainder trust enables you to receive flexible or guaranteed income. Plus, there are significant tax advantages. Let's assume you are 70 years old, single, and wish to make a \$10,000 gift to the church when you are gone but need to receive income until then. You can make the gift now and receive several attractive benefits. First, you could receive income that exceeds what you are currently earning on the \$10,000. At age 70 with an annuity rate of 4.7%* of the \$10,000 each year through a gift annuity (\$470)—greater than most bonds or C.D.s. Next, a portion of the \$470 annual annuity may be tax-free over your life

expectancy. Finally, you could receive a 2024 charitable income tax deduction for the remainder portion of your gift. This deduction can save you a sizable amount in federal income taxes. Making a life-income gift now offers all these advantages and provides the satisfaction of knowing you have helped your church or charitable organization in a significant way. **The United Methodist Foundation that serves your conference can help you with these types of gifts.** Visit www.naumf.org/locations to find contact information for your UM Foundation.

Giving Unneeded Life Insurance

Do you own an old life insurance policy that is no longer needed? Perhaps the purpose for the policy no longer exists (your children are grown, or your mortgage is paid off) or your financial situation has changed and mitigates the need for the insurance. Consider giving the policy to the church or a charity and receive a charitable income tax deduction for the lesser of your cost basis or the replacement value. This is a great way to benefit a cause you support without reducing your checking account. If the value is more than you wish to donate, consider cashing in the policy and giving a lesser portion. Your gift may sufficiently reduce or eliminate any potential taxes due from the sale.

Memorial Gifts

As you think of those special persons (a teacher, pastor, relative or other loved one) who have touched your life, you may want to do something “just right” to demonstrate that they are remembered. A memorial tribute can be a satisfying way to salute those whose memories continue to enrich our lives.

Wise Tax Planning

Making extra gifts or accelerating future gifts into the 2024 tax year can enable an itemized income tax deduction. The standard deduction threshold for 2024 is \$29,200 for joint filers, \$21,900 for heads of households and \$14,600 for singles (\$1,950/person 65+, \$3,900 if joint return, \$1,950 if unmarried). If your total deductions are less than those amounts, you won't be able to deduct any charitable gifts. An extra year-end gift may add just enough to allow you to take advantage of your full itemized deduction. Many tax-wise donors accelerate contributions for the coming year to enable itemization at least every other year.

Expressing Your Faith

Year-end is also the Christmas season. For many Christians this is an occasion to give in gratitude for God's greatest gift to us, Jesus Christ. In all our giving, let us never forget these familiar words, “For God so loved the world that he gave his only son...” Why not make a special effort to honor Him in your giving this Christmas season—perhaps the most important gift you give? May God bless you as you make this expression of your faith.



If you have an **Individual Retirement Account (IRA)** and are age seventy (or getting close), you should know about a way you can give to your local church that will strengthen the church's ministry and produce tax savings for you! Here are some important facts you should know.

1. Individual Retirement Accounts Have Come of Age (Middle-Age).

IRAs have been around since 1974, though in the beginning, they were only for folks who didn't have any other pension coverage. A bill in 1981 made all workers and their spouses eligible for these accounts. That's a solid forty-plus years that people have been putting money away without having to pay federal taxes on it. (That part is important.)

2. You Can't Take It With You or Leave Your Money There Forever.

The understanding was that those folks could access that money without a penalty as early as when they turned fifty-nine and a half, but when they reached seventy and a half, they were required to start taking at least a minimum amount out each year—"required minimum distributions" or RMDs. In response to the coronavirus pandemic, the age for these RMDs was gradually raised: now it is seventy-three. Since participants didn't pay tax on the money when they put it in their IRAs, they are required to pay tax on it when money comes out. RMDs can push some people into a higher tax bracket. That can be avoided...

3. Give It to the Church; Avoid Paying the Taxes.

In 2006, pension protection legislation allowed for tax-free use of RMDs for charitable contributions, saving the tax that people would have had to pay when they took this money out of their IRA accounts. These are called "qualified charitable distributions" or QCDs. Here's an important distinction: these are NOT tax deductions. They do not provide a charitable deduction regardless of whether you itemize deductions. The tax benefit is the ability to exclude the donated distribution from taxable income! Here's an example: If you were planning to give \$1000 per month to your church, you don't qualify for more than the standard deduction amount, and you are at the 12% tax bracket—giving that amount from your IRA (as a QCD) will save you \$1,440 in taxes! If you are in the 22% tax bracket, the savings will be \$2,640!

4. From Ira to "My UMC"—Never In My Pocket!

With a qualified charitable distribution (QCD), a check goes directly from your IRA to your church or the charity you select. Many people who are facing RMDs that will have tax implications could pay all their annual tithe or offering at one time, hopefully early in the year, through their QCD and never have to show it as income.

5. You Don't Have to Wait For 73 to Do the QCD!

While Congress recently raised the age for RMDs to seventy-three, QCDs can happen for anyone who has reached the age of seventy and a half. Retirees who are over that age and want to continue to be generous to their local church should consider a qualified charitable distribution.

6. Most Taxpayers No Longer Get a Tax Break for Charitable Giving.

The Tax Cuts and Jobs Act that went into effect in 2019 and 2020 included an increase in the standard deduction—it nearly doubled. That standard deduction is the threshold that your itemized deductions have to exceed to make itemizing worthwhile. It left many people better off, but with 90% of taxpayers taking the standard deduction (which does not require any evidence of charitable giving), it eliminated a tax-incentive regarding charitable donations for most of us (not to say that this is the main reason people give to the church). Inviting retirees in the seventy-plus group (who use the standard deduction) to consider using the qualifying charitable distribution may reduce or eliminate the tax that they might have to pay on RMDs. Yet many will not know of this option unless your church makes the invitation!

We encourage everyone to discuss this with a financial planner, tax consultant, or attorney—and be sure to let your family know! It could be a savings for you and a blessing to your local church!

Hope United Methodist Church
5101 S. Dayton Street
Greenwood Village, CO 80111
303-779-1040 | mainoffice@hope-umc.org
WiFi: Hope Guest Password: Genesis01:03!

Rev. Jeff Rainwater, Lead Pastor
Pastor.Jeff@hope-umc.org

Rev. Haeil Park, Associate Pastor
Pastor.Haeil@hope-umc.org

Larry Meerdink, Music Director
Cheryl Saborsky CAGO, Organist
Anne Rowland Red Sea Youth Band
Craig Laumann Chancel Bells
Pam Jewett Hope Treasurer
Julie Holt Assistant to the Treasurer
Anne Dingle Director of Technology
Jane Uylaki Membership Secretary
Kate Stapleton Dir. of Children's Ministries
Brittany Buse Childcare Coordinator
Wendy Wall Director of Communications
Allison Eckert Director of Operations
Ashley Hastedt PDO & Preschool Director
Sara Lowe PDO & Preschool Assistant Dir.
Melissa Trujillo PDO Assistant to the Dir.
Charlie Neuscheler Maintenance & Custodial

We would like to express our extreme gratitude to those who help, before, after and during worship. We could not do this without you!

Coffee

Jerry Brewster

Greeters

Ruth & Terry Shroyer

Liturgist

Rachel Ellis

Ushers

Lead - Tom Vinsh Chris Brooks Linda Brooks
Marvin Becker Stan Hodgson Phyllis Wicklund

Worship Technology

Mary Jane Harmony
Anne Dingle Chris Wiant