



## **The First United Methodist Church of Delran**

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# **WORSHIP CELEBRATION**

November 16, 2025

*23<sup>rd</sup> Sunday after Pentecost*

## **Greeting & Passing the Peace**

**\*Call to Worship**

**\*Opening Prayer**

**\*Songs of Praise**

*House of the Lord*

*Gratitude*

**Children's Message**

**Announcements**

**Joys & Concerns**

**Song of Praise**

*Come, Ye Thankful People Come*  
*UMH 694*

**Scripture Lesson**

*Colossians 2: 1-7*

**Sermon**

*Gratitude: Practicing Gratitude*

**\*Closing Song**

*How Great is Our God*

**\*Benediction**

*\*Please stand as you are able*

# ANNOUNCEMENTS

## Events

- **Christmas Poinsettias** Orders due **TODAY!** Payments accepted until December 7. 6.5" pots in red \$8 each.
- **2026 Tithe Envelope Orders:** Contact Linda Poniatowski if interested: [Lponiatowski@comcast.net](mailto:Lponiatowski@comcast.net)
- **Advent Craft Prep** Nov 23 & 30 after church. Volunteers needed! See Jake for more details.
- **Youth Winter Retreat Fundraiser** Selling chocolate covered pretzels on November 23. \$10 for half dozen.
- **Operation Christmas Child** Please return your packed boxes in the Narthex by Sunday, November 23.
- **Advent Bible Study** We will be travelling for bible study again this year as follows:
  - Wednesday, Dec 3: Delran UMC @ 11am
  - Wednesday, Dec 10: Dobbins UMC in Delanco @ 11am
  - Wednesday, Dec 17: Beverly UMC @ 11am
- **Parsonage Open House** Sunday, December 7 @ 5pm. Sign up in the Narthex to bring side dishes and desserts. We hope to see you there!
- **Basin & Towel Thanksgiving Drive** Please sign up to provide food for a Delran family in need for Thanksgiving. See Keith and Donita for more information.
- **Breakfast with Bob & Gus:** Upcoming dates: Nov 30, Dec 7, Dec 14 and Dec 21. Will resume January 11.
- **Memorial Service:** Harry W. Speaker, Jr. on Thursday, November 20 @ 9:30am.

## Notices

- **Basin & Towel** is collecting cleaning supplies for the month of November. Please see Keith & Donita to donate.
- **NEW Church Directory** Please fill out an information form in the Narthex if you have not done so already.

## **Worship God**

- **In-Person Services** are in the Sanctuary on Sundays @10am.
- **Youth Sunday School** is offered immediately following the Children's message during the service.
- **Nursery** is offered every Sunday during our services.
- **Online Services** our service is live streamed every Sunday @ 10am. Join us on [Facebook](#) or [YouTube](#).
- **Check-In** for our service attendance by visiting our [website](#) check-in form whether you're joining us online or in-person.
- **Giving** can be done by placing your offering in the offering box in-person, mail to the church, visit our offering page on our [website](#), or directly through [Tithe.ly](#) or [PayPal](#)

## **Gatherings**

- **Praise Team** Sunday's @ 9am in the Sanctuary.
- **Breakfast with Bob and Gus** Sundays @ 9:00am.
- **Handbells** Wednesdays @ 7pm.
- **Youth Group** Sundays @ 1:30pm in the Youth room.
- **Quilter's** 1st and 3rd Thursdays @7pm in Sonshine Hall.

## **Fellowship**

- **Sunday Morning Bible Study** with Pastor Michael @ 9:00am in the Parlor.
- **Coffee Talk** Join with folks for coffee on Sunday mornings at 9:30am in the parlor.
- **Ladies Bible Study** Mondays @ 7:30pm via Zoom.
- **Weekly Bible Study** Wednesdays @ 11:00am in the Parlor.
- **Thursday Evening Bible study** in person at the Blasewitz home, 2nd and 4th Thursdays @ 7pm. Contact Bob Blasewitz for directions.

## **Outreach**

- **Basin & Towel** are always looking for donations to support the local community. See the bulletin board in the Narthex for specific items being collected each month. See Keith or Donita for more details.
- **Altar Flowers** If you would like to purchase flowers for the Sunday Altar, sign up by filling out the information on the bulletin board in the Narthex. Regular flowers are \$13 per vase. Specialty arrangements can be ordered for a higher price. Questions? Email [office@delranumc.org](mailto:office@delranumc.org)
- **Prayer Quilts** Would you like to join the quilters? Or, if someone is in need of a prayer quilt, please contact Joyce Kelly @ [sajkelly@comcast.net](mailto:sajkelly@comcast.net)
- **Shop Rite Shirley** is alive and well. Our church makes a small income from your groceries when you purchase Shop Rite gift cards to shop with. You can purchase these gift cards at the church office Tuesdays & Thursdays 9-2pm or after church every Sunday.

## **Spiritual Growth & Prayer**

- **Email Prayer Chain** Chris Verduin coordinates an email Prayer Chain for our church family. If you would like to be a part of this email chain, email [prayersdumc@gmail.com](mailto:prayersdumc@gmail.com)
- **Prayer Requests** Visit our website for our new Prayer Request form. This new easy form allows you to send in your requests at your convenience. They can then be added to our prayer list.

## **Volunteers**

- **Readers/Greeters/Ushers** Interested in reading the prayers and scripture during services on Sundays? Want to help greet or be an usher? Sign-up sheet is posted on the bulletin board in the Narthex.
- **Dedicate A Day** Can you help out with our Children and Youth Ministries? If you're able, can you spend one morning in Sunday School with our younger children? Could you spend a Sunday afternoon with the Youth Group? No prep, no pomp, just your presence. Talk to Libby about picking a day.



**Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus.**

**~ Thessalonians 5:16-18**

## **Prayer Guide**

**Follow the acronym P.R.A.Y.**

### **P = Praise God / Thank God**

*Glorify the Lord with me; let us exalt his name together. Psalm 34:3*

### **R = Repent / Confess**

*If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness. 1 John 1:9*

### **A = Ask / Ask Big, Ask Boldly, Ask Persistently**

*Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened. Luke 11:9-10*

### **Y = Yield / Surrender to God's good will**

*Your kingdom come, your will be done, on earth as it is in heaven. Matthew 6:10*

# Prayer Concerns

*Those with ongoing health concerns: Meghan Winner, Bill Fink, Nancy Fink*

- Prayers for Beverly Vichko for healthy test results.
- Prayers for Cookie, who is battling lung cancer.
- Prayers for safe travels for John and Janet Davis.
- Prayers for Dave, who has fluid around his heart and lungs.
- Prayers for Donita's sister, Connie, who has completed chemo and is beginning radiation treatments.
- Prayers for Bill Porter, who has pneumonia.
- Prayers for Jeff Heitzelman's co-worker, who has been diagnosed with cancer.
- Prayers for all caregivers, especially those caring for those with mental illness.
- Prayers for Beverly Vichko for healthy test results.
- Prayers for William Walker and family after the passing of his mother.
- Prayers for Maryann's family after the passing of her dad, Sonny.
- Prayers for Bill Fink whose cancer is spreading and there's nothing else the doctors can do at this time.
- Prayers for Patty, who is now in rehab.
- Prayers for Beau, a 2-year-old with a mass in his chest.
- Prayers for Anita's uncle, Bill and Debbie, who is going through bladder cancer treatment.
- Prayers for Cyndi's family after the passing of her cousin, Jeff Jackson.
- Prayers for Terri's friend, Jeff, who is dealing with swelling in his leg from cancer.
- Prayers for Katie Winner and family, who are dealing with multiple challenges currently.
- Prayers for Philip Woodington and family as he begins treatment for metastatic melanoma that is quickly spreading.
- Prayers for Shane, who injured his knee playing football.
- Prayers for prayer quilt recipients: Joyce Ball who is recovering from a broken pelvis and wrist, Harry Briggs who has rapidly progressing dementia, and Betty Ann Estelow who was just diagnosed with dementia.

**\*Prayer concerns are listed for 3 weeks.**

# 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 2025 charitable income tax deduction. Make certain your check is dated 2025 and received or postmarked no later than December 31, 2025, 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](http://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 2025 tax year can enable an itemized income tax deduction. The standard deduction threshold for 2025 is \$30,000 for joint filers, \$22,500 for heads of households and \$15,000 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.



# Giving from ***Your IRA*** May SAVE You Money!

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 was renewed in 2025) 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!**

# **The First United Methodist Church of Delran**

Loving God, serving others,  
touching lives with the love of Jesus by:

**Glorifying God** through public and private worship.

**Making new disciples** for Jesus Christ by witnessing to others  
about God's amazing grace through word and action.

**Growing in spiritual maturity** through training and  
equipping opportunities.

**Reaching out** to others in need; beginning with our community  
and moving out across the entire world.

**Making a difference** in the lives of all for whom Jesus died.



## **Staff:**

Rev. Michael Smith, Pastor

Javera Chaudhry, Pianist

Destiny Schultz, Nursery Coordinator

Jake Harrell, Education Coordinator

Mandy Cavanaugh, Administrative Assistant