

Issue

DECEMBER 2022

The Foreword



UU AMHERST

*Fostering Justice
and Compassion*

The Newsletter of the
Unitarian Universalist Church of Amherst
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Rev. Maureen Q. Thitchener

SUNDAY SERVICES DECEMBER AT 10:30 AM

Mask wearing indoors is recommended, but not required. Sunday services are continuing as dual platform—both in-person and livestreamed. A link to our YouTube channel is available on our website. You can view the recorded service anytime on the channel. Invite friends and family to church! Remember that coffee hour follows.

The Soul Matters theme for December is WONDER. May we open ourselves to the wonder of each moment and the blessing of giving and receiving the gift of love.

December Share-the-Plate for the Amherst Little Free Pantry. See page 4 for more details.

Dec 4 Ecology Matters Angela Warren and Eve Tulbert
Our good deeds can seem counter intuitive. Sometimes we have to destroy to create, and fire and power tools are part of our mission at UU Amherst as we reinvigorate the gifts of ecosystem on our campus. We'll take a conceptual walk through our place in order to continue a dialogue about how church begins and ends at the walled barriers between inside and outside. Let's not ignore the windows as we see the barriers. See page 8 for bio.

Dec 11 Beloved (Be-Loved) Lorna MacDonald Czarnota
I am....fill in the blank (he, she, they, them, white, black, smart, stupid, ugly, pretty, man, woman.) The list of labels we put on ourselves and others is boundless. Imagine living in a world where labels placed on people might include the same kind of instructions for care as our clothes do. "Care for this person by feeding, housing, loving, listening to..." See page 8 for bio.

Dec 18 The Gifts of the Season Rev. Michelle & Angela
Stop! Do not click "BUY" on a whim! Most of us will overspend and overextend in this season of relentless music and lights - even as the Earth is winding down and preparing for the dark of winter. Let's pause and breathe together and consider the priceless gifts of companionship and solitude, festivities and quiet.

Dec 25 Come Christmas Morning Rev. Michelle
Howard Thurman wrote: "When the song of the angels is stilled, when the star in the sky is gone, when the kings and princes are home, when the shepherds are back with their flock, the work of Christmas begins..." What is the work we are called to do?

Our Covenant

*Together we promise:
To gather in compassionate
community,
To celebrate diversity of thought and
unity of spirit;
And to seek wholeness for ourselves,
our children, and our world.*



MINISTER'S CORNER

Because We Are Finite (Rev. David Usher)

Because we are finite, we lift up our eyes to the infinite sky, and feel wonder and awe. Because we have stumbled, we take the tender hand which beckons us to rise, and feel strength and reassurance. Because we are lonely, we reach out to those around us, and feel warmth and acceptance. Because we are human, we do all of these things, and in our worship, feel the presence of the divine.

Dear Friends,

My wish for you this season is to feel wonder and awe, to feel strength and reassurance in the embrace of this beloved community, to reach out, and to experience the presence of the divine.

Hold yourselves and one another in tender care as we each experience this season differently. Whether this is a joyful time for you or a challenging and lonely one, know that you are held in love. Be patient with yourself and others. Look for the blessings that are all around us, and be a blessing to one another.

With care,
Rev. Michelle



Join us for a traditional Christmas Eve service as we welcome in the Christ-child and the hope for peace on earth.

(NOTE: Sunset that day is at 4:45 pm, so the service timing should allow our elders who don't drive at night to participate.)

MINISTER'S HOURS

Rev. Michelle keeps office hours
Tues - Thurs. Contact her directly to set up an appointment. Fridays are her study & sermon writing day and she is off on Mondays.

HAVE AN ANNOUNCEMENT?

Email: administrator@uuamherst.org
For Newsletter: by 10:00 am on the 16th
For Website: two weeks prior to event
For All Church list serve: daily during the week.
For Weekly Update: Fridays by 10:00 am

Administrator/Office Hours:
Tuesday through Friday—9:00 am to 2:00 pm

BOARD REPORT

Thank you to all of the members of our congregation who were able to attend the Special Congregational Meeting on October 30th. The language for our new sign was approved as well as moving our church back to a calendar year for financial purposes.

Speaking of financial purposes we will be starting the pledge drive soon and the pledge will be for the new church year beginning on January 1st of 2023. The Finance Committee and the BOT will both be working on the pledge drive and we are looking for more volunteers (several people have already signed on) to help with it. The more people involved, the more successful it will be as it will be easier to contact everyone in a shorter time frame.

We will set an overall goal that will allow us to provide everything we should be doing: Faith Development, Child Care, taking care of our employees etc. We will also break down the goal into what we need from each of us to make it all possible.

Speaking of pledges there will be reminder letters going out soon to those who made six month pledges in the previous campaign but our records do not show that payment was made yet.

As we look forward to the holiday season and remember all of the things we are thankful for—friends, family and more—lets also remember to be thankful for our church and congregation. We serve a greater purpose than ourselves when we serve and support our church and congregation.

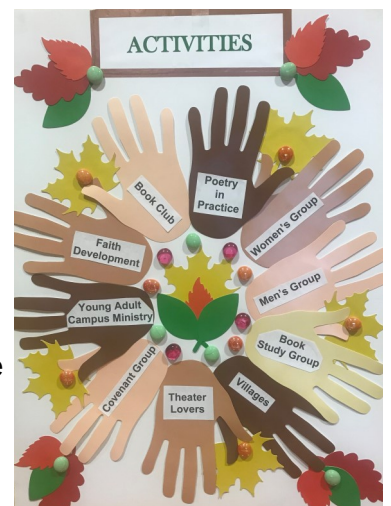
One more thing to think about: 2024 will mark the 70 Anniversary of the Founding of the UUCA, let's work together to ensure we have a thriving congregation to celebrate when that time comes.

Randy Kent, Board Chair linrkent@yahoo.com



LEADERSHIP & NOMINATING COMMITTEE

The Leadership and Nominating Committee hosted the Coffee Hour on Sunday, November 13th. Their goal was to highlight the many groups and activities that are offered here at UU Amherst. Colorful posters were on display illustrating the possibilities of engagement available to members and attendees of our congregation. Signs outlining the purpose and scope of each group were placed on tables in the Emerson Room providing additional information on the various activities available. Members of the committee, identified by their colorful red sashes sporting a bright gold medallion that said “Ask Me”, were on hand to answer questions and provide additional information when needed. The response of those present at the Coffee Hour was positive and comments were heard about how well the information was presented. The committee hopes they have spurred new interest in what UU Amherst has to offer and encouraged attendance and active participation in one or more of our current groups and activities.



—Virginia Snider Jackie Senders, chair jackiesenders@gmail.com

AMHERST LITTLE FREE PANTRY

December Share-the-Plate: Amherst Little Free Pantry

Throughout the month of December, including the special offering on Christmas Eve, we will share the offering with the Amherst Little Free Pantry. Yes, OUR little free pantry - the one that was envisioned and created by members and friends of UU Amherst and Congregation Havurah. You can read all about it below. The Amherst Little Free Pantry is one of our most necessary and visible outreach ministries, and it involves a growing team of folks that stock it DAILY, and have done so for five years.

You can support this vital ministry this month by writing checks to UU Amherst with "Pantry" in the memo line. Or you might put cash in an envelope with "Pantry" written on the outside. Remember, these contributions are in addition to your regular pledge payments. Food insecurity is at an all-time high for families throughout our region. You can make a difference. And if you have the resources, you might consider an ongoing monthly

Background on the Little Free Pantry

Sometime in mid-2016, Marie Evans shared a Facebook post about a movement to create Little Free Food Pantries, along the pattern of Little Free Libraries. Maria Ceraulo saw it and decided to create one on our church grounds. She gathered a group of dedicated volunteers; two years of research, planning, and preparation ensued. With assistance from Congregation Havurah and generously supported by a Riefler Grant from the Network of Religious Communities, Amherst Little Free Pantry opened on our church portico on Sunday, September 30, 2018.

Most little free pantries are relatively small, free-standing box on a post in a yard. Ours grew to fill a donated trio of entertainment-center cabinets. While it is Always OPEN and Self-serve, it is a daily labor of love to keep it stocked.

The motto of all little free pantries is: *"Take what you need. Leave what you can."* The little free pantry movement is a grass-roots, crowd-sourced solution to local food deficits. *"Whether a need for food or a need to give, a Little Free Pantry facilitates neighbors helping neighbors, building community."* Our team has formulated a specific mission: **We strive toward Food Justice by sharing nutritious food with those in our community who experience food insecurity, affirming the worth and dignity of all.**

Anyone can use Amherst Little Free Pantry.

There is no residency requirement. No questions asked; no ID, paperwork, or qualifications necessary.

Anyone can help Amherst Little Free Pantry:

Donate - Take a Sack and Bring it Back (with grocery items, especially dry goods that won't freeze in our unheated storage), financial contributions, Refund the Pantry (returnable container collection)

Publicize - especially to those who might donate stock

Recruit - organizations to run food drives or businesses to donate directly or funders who would consider a grant

Volunteer - to stock, to bag bulk items for individual distribution, to help with grant-writing, to do administrative tasks

Why a Little Free Pantry?

Food insecurity knows no boundaries. People and families in need often make tradeoffs between food, basic necessities, bills, medical expenses, and transportation. Some people in need do not qualify for traditional, eligibility-tested, staffed food pantries.

While we keep no records about users, we have learned that they include people of all ages experiencing underemployment, domestic strife, disability or health challenges, and homelessness.

FAITH DEVELOPMENT

Dear Members and Friends,

This month's Soul Matters Theme is Wonder. This is the last Foreword submission that I am obligated to as your Director of Faith Development. And what I have been wondering is, if I could have just one wish for this church, what would it be?

I also wonder who - who? Who wrote the book of love? - and what I want to answer is that WE DID! And that we keep doing that. And HOW we do this brings me back to the wish: I wish we would learn How to See. Because we can't write a book if we don't see our audience.



Every day I watch people in places everywhere I go. For years now I have seen so many people with blinders on, busying themselves with so much busyness for the sake of being busy - the boss is coming! Look busy! - and never looking around at who else is in the room. Tripping over one another because they simply don't see what and who is right in front of them. This church is no different. Seeing scarcity when we actually have abundance.

Our 11/20 online only service attempted to emulate one of our "super volunteers." This is someone who has said yes to so many different facets of church life that they end up buried in sticky notes and meeting dates. This is someone who will burn out, like me. Our exercise was to sticky note the cardboard minion with all kinds of "ways to do church." The poor cardboard cutout almost disappeared under all of the different teams and committees and to-dos that were written down. Who looks out for this poor little minion disguised as a super volunteer?

In a beloved community, our answer should be "ALL OF US." Interesting that in perusing our website for something else, I tripped over a video of myself talking about what would be an inadequately conducted, year long, all church FD Project - Church in 3D. It made a plea that ALL OF US would be part of this project. We did a fair amount of Discovering and Discerning, and it really feels like this last month of the year, we might actually engage in forming a better design.

As we look at our resources, including human ones, let's figure out how to move from being busy for busy-ness's sake, and move towards action centered meetings that include all the voices who want to be at the table. Stop. Look. Listen. Unless you do, you really don't know what you're missing.

In service,
Angela Warren, DFD

GREEN JUSTICE TEAM

What is the Green Justice Team? Is it the group that plans the Living Green Festival? The team working on Green Sanctuary recertification? The group that's learning about how to take care of our environment and share that with others? All of the above? None of the above? Something else? Well, these are the questions we'll be asking ourselves when we meet with the Committee on Mission in January. The committee will help guide us through the process of creating a mission state that defines us and help us create goals for ourselves to advance our mission. If you'd like to be part of this process, please join our January meeting. We meet at 7:30 on the 2nd Thursday of each month on Zoom; you can always find the link in the *Weekly Update*.

—Jeanine Moyer jeanine.moyer@gmail.com

DECEMBER 2022 CALENDAR

PLEASE NOTE: Some meetings will continue to be virtual-only; others will be dual platform (Zoom and in-person); and some in-person only. See the notation after the meeting. Zoom links for general church groups are published in the *Weekly Update* unless they are hosted on a private account. Zoom events taking place in the Zadmin, Zfd, or Zrev rooms are identified with the abbreviation.

Sunday, Dec 4th (monthly 1st Sun)

11:45 am: Little Free Pantry Meeting LR & Zoom

Thursday, Dec 8th (monthly 2nd Thu)

7:00 pm: Green Justice Team Zoom

Saturday, Dec. 10th

1:00 pm: Saturday with Santa Fundraiser

Sunday, Dec 11th (monthly 2nd Sun)

12:00 pm: Poetry as Practice LR & Zoom

Wednesday, Dec 14th (monthly 2nd Weds)

11:00 am: Staff Meeting

1:30 pm: Caring Team Zoom

5:30 pm: Finance Committee EM

7:00 pm: Marlana's Covenant Group LR

Thursday, Dec 15th (monthly 3rd Thu)

7:00 pm: Ministry Council

Sunday, Dec 18th (monthly 3rd Sun)

11:30 am: FD Team Meeting

Wednesday, Dec 21st (monthly 3r Wed)

1:00 pm: 3rd Wednesday Covenant Group Zoom

7:00 pm: Board Meeting EM

7:00 pm: Bofinger Covenant Group Zoom



Saturday, Dec 24

4:00 pm: Christmas Eve Candlelight Service

Continued

RECURRING:

UU Universe-ity Sunrise Sessions continues

M-F 8:30 am.

See page 7 for new book study on Thursdays.

Saturdays, Dec 3rd-31st

9:30 am: Shared Caring Circle Zoom Zrev

7:00 pm: Birch Bunch Zoom Zadmin

Sundays, Dec 4th-25th

10:30: Church service—in-person and livestream

Coffee Hour following

Mondays, Dec 5th-26th

7:00 pm: Tulip Crabapple Zadmin (weekly)

L. Marcus

7:00 pm: Lighthearted Larches (12/5 & 12/19)

D. Tucker

7:30 pm: Marvelous Maples (12/5 & 12/19)

D. Bofinger

Tuesdays, Dec 6th-27th

12:30 pm: Women's Study Group Zoom

Wednesdays, Dec 7th-28th

10:30 am: Willow Village Zadmin (2nd &

4th Weds: 12/14 & 12/28 J. Senders

7:00 pm: Northtowns Village (12/21)

7:00 pm: Marlana's Covenant Group (2nd Weds 12/14) LR

Ministry Council

The Ministry Council meets via Zoom on the 3rd Thursday of each month. If you'd like to attend the meeting, contact Rev. Michelle (minister@uuamherst.org) for the Zoom link. All new ministry proposals and events go through Ministry Council for approval and support.



UU AMHERST BOOK GROUP

Book Club will not be meeting in December. At our next gathering, we'll discuss the book NIGHT WATCHMAN by Louise Erdrich (on Sunday, January 29).

We alternate monthly between picking a general TOPIC for the month (for which participants can choose any relevant book they'd like to read), and choosing one "common read" BOOK. We generally meet on the last Sunday of the month from September through May at noon in the church Living Room. We've been doing dual platform meetings - some assemble in person and some join via Zoom. All are welcome to attend our gatherings, even if you haven't "done the reading." Contact Marie Evans (evans.marie@gmail.com) or Grace Little (glittle3@roadrunner.com) if you need the Zoom link information.

Lending Library

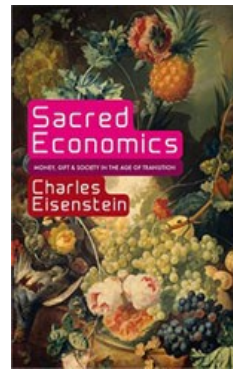
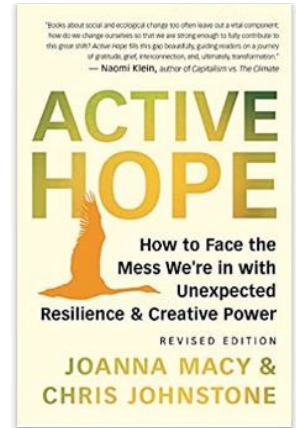
Check out the Lending Library in the glass curio cabinet at the north end of the Emerson Room (when building is open). Books in this collection include world religions and spiritual topics, both fiction and non-fiction. Sign out whatever you'd like in the spiral notebook, with an approximate return date.

Secular novels and books about social justice issues can be found in the church Living Room on the bookshelves. These are for sale—cost is a free will donation that benefits the Amherst Little Free Pantry.

A New Book Study Opportunity - Advance Notice

Join Rev. Michelle in reading *Active Hope: How to Face the Mess We're In Without Going Crazy* (Joanna Macy & Chris Johnstone). This is SUPER advance notice.

Sessions will be via Zoom and will be held on alternate Friday evenings, 1/27, 2/10, and 2/24, 2023. Participants are expected to have read Part One (80 pages) in advance. **Contact Rev. Michelle by January 8 if you need help acquiring the book.**



UU Univers-ity Sunrise Sessions: an "Advent" book study... At the November 13th service, Rev. Michelle mentioned Charles Eisenstein's *Sacred Economics*. Starting Thursday, December 1, 8:30 a.m. on Zoom, we will discuss the book through the month (Thursdays only).

It traces the history of money from ancient gift economies to modern capitalism, revealing how the money system has contributed to alienation, competition, and scarcity, destroyed community, and necessitated endless growth.

Today, these trends have reached their extreme - in the wake of their collapse, we may find great opportunity to transition to a more connected, ecological, and sustainable way of being.

It just so happens that a pdf version of the book is available for free! Watch the *Weekly Update* for details.

—Lauraine Marcus cornell_marcus@yahoo.com

THEATER LOVERS

Watch for information in the January newsletter and an All Church email about our group outing to a matinee followed by dinner during the run of Jewish Repertory Theatre's next show, TUESDAYS WITH MORRIE, February 2-26, 2023.

—Marie Evans evans.marie@gmail.com



If you're looking for local, professional theater in December, consider:

Lancaster Opera House presenting "The Night Before Christmas" musical 6 times over 3 days, December 9 - 11.

"Beehive," at **MusicalFare Theatre**, through December 11, on the Daemen University campus in Amherst. "Six women sing the rock-n-roll music of the 1960s in a night of non-stop song and dance!"

Irish Classical Theatre Company - the classic, "Great Expectations" through December 11, downtown.

"Guards at the Taj," through December 11, a drama about friendship tested at **Road Less Traveled Productions**, downtown.

O'Connell & Company for "A Charlie Brown Christmas" (Family Musical Comedy Holiday), running November 25 through December 18 in Kenmore. "A 30-minute stage adaptation of the classic animated TV special featuring Charlie Brown, Snoopy, Linus and the gang discovering the true meaning of Christmas. Followed by a meet and greet with Santa Claus and special holiday crafts."

Alleyway Theatre, staging "A Christmas Carol" adapted by Neal Radice from November 25 through December 24, downtown. It's their 40th celebratory year. Pay-What-You-Can preview performances are available November 25 at 7:30 pm, November 26 at 2:00 pm, and December 1 at 7:00 pm.

Sunday Services Speakers



Lorna MacDonald Czanota bio (from page 1)

Come join us on December 11 when professional storyteller Lorna MacDonald Czanota helps us strip away our labels to discover the only label that really matters.

Lorna is an award-winning storyteller and author who has delighted audiences in schools, libraries, festivals and conferences nationally and internationally with traditional and original stories since 1985. Accolades include the National Storytelling Network Oracle Award for excellence in service and leadership, and Big Brothers, Big Sisters "Woman Who Moves the City." **Children and youth will remain in the service.**

Eve Tulbert Bio:

Eve Tulbert is an Education Researcher and Learning Experience Designer for Get Real! Science at the University of Rochester/Mumkin Studio. She is a life long UU who grew up in our beloved Amherst Congregation.

COMMITTEE ON MISSION (CoM)

The Committee on Mission is in the process of setting up meetings with Ministry Teams and Board of Trustees (BOT) Committees to help them establish their mission and goals or to review their progress towards accomplishing goals that they set in the last church year. We are looking to follow up again with the Faith Development Team to build on work completed last month. Over this church year, we also hope to meet with the Green Justice Team, Connections Team, and Leadership, Development, & Nominating Committee to help them establish their mission and goals. We also hope to meet again with the Caring for One Another Team and Amherst Little Free Pantry Team to see how they are doing with the mission and goals that they established during the last church year.

The purpose of our work is to align the mission and goals of all of the ministry teams and BOT Committees with the mission of the church. This written information will also help to inform the rest of our church community about the work of each team and committee, invite other members of our congregation to join these teams and committees, and to be able to continue their work as leadership changes over the years. If any other teams or committees would like to meet with us during this church year, please contact Diane Bofinger (dbofinge@buffalo.edu).

—Diane Bofinger, CoM Chair, and Committee Members, Marge Marcille (Scribe), Jeanine Moyer (Board Liaison), and Barbara Brooks (Our Newest Member)

UU YOUNG ADULT AND CAMPUS MINISTRY

After a lag in activity during the pandemic, young adult, Miles Fann, and I are starting to revitalize the UU Young Adult Group (generally ages 18-35ish). If you are interested in participating and would like to be added to our text and E-mail lists and join our Discord Group, send your E-mail and cell phone number to me. We try to keep the group informed about church activities and emerging young adult events. The group can engage in discussion on the Discord Group. If you have contact with UU Young Adults at other colleges or in your work environments, let them know about us, too. All young adults (UU or Exploring) are invited to be added to our lists. If you have any ideas or would like to initiate an activity, let me know and I will promote it and help to gather a team. I look forward to seeing you soon!

Diane Bofinger (she/her/hers) (716-418-3272)
Advisor, UU Young Adult & Campus Ministry

CLOTHING MINISTRY

The weather has gotten colder and we have switched to sweaters and coats, etc. at the Clothing Ministry. All are welcome to shop with us. We are looking for clean, warm clothing appropriate for winter. Please save your summer clothes for the spring. After the “Fun”draiser, Saturday with Santa, we plan on putting out clothing articles that still have tags! You can shop our rack after the church service on Sunday, December 11, 2022. We wish you a Happy and Safe Holiday Season!

—Dian (dian315well@aol.com) and Don Tucker, Pam and Jerry Kent, Barbara Gauger and Barry Kent

CARING FOR ONE ANOTHER RECIPES Provided by Christine Boczarska and Faith Pham

Christine Boczarska and Faith Pham are sisters and dedicated members of our Caring For One Another group. They provide occasional meals to church members on an as-needed basis. With the meal they generally include a “goodie bag” and a card on behalf of the Caring Group. Each month you’ll find one of their healthy recipes here in *The Foreword* often incorporating fresh vegetables and even gluten-free.

Napa Cabbage and Vermicelli Salad

1/2 medium Napa cabbage
1 small Persian or English cucumber, thinly julienned
1 tsp kosher salt, plus more to taste
2 oz mung bean vermicelli noodles, soaked in warm water for 10 minutes
1/2 medium carrot, finely julienned
1 scallion, both white and green parts, cut into 3 inch segments and thinly julienned
2 garlic cloves, finely chopped
3 Tbsp soy sauce
3 Tbsp pale rice vinegar
2 Tbsp sugar
2 Tbsp toasted sesame oil
1/2 cup coarsely chopped cilantro



Separate cabbage into leaves. Slice each leaf horizontally through the white stem portion, then stack the leaves and cut them crosswise into 1/8 inch shreds. Put cabbage and cucumber into a colander and toss with salt.

Meanwhile bring a large pot of water to boil. Add vermicelli and cook according to package instructions. Rinse under cold water and drain. Snip with kitchen shears into shorter, more manageable lengths.

Squeeze out excess liquid from cabbage and cucumber by pressing them between your hands. Drop each squeezed handful into a large bowl. Add vermicelli, carrot, scallion, garlic, soy sauce, vinegar, sugar and sesame oil and stir well. Taste and adjust salt and seasonings as needed. Enjoy immediately or chill it in the refrigerator, covered, for a few hours to let flavors meld. Stir in cilantro just before serving. Serves 6.

Vietnamese style - substitute fish sauce for the soy sauce and chopped, unsalted peanuts for the sesame oil. If you don't like cucumber you can substitute a handful of julienned snow peas. Both versions of this salad

Help When You Need It

This is a reminder that if you are experiencing financial hardship, you can reach out to Rev. Michelle, minister@uuamherst.org, for assistance from the Minister's Discretionary Fund. This Fund is made possible by the generosity of fellow congregants, and just one more way we demonstrate that no one is alone. We care for one another.

ENDOWMENT TRUST End of Year Reminder



The church has entered its pledge drive and tax-time is just around the corner. Endowment is offering this article “Planning for Charitable Distributions in 2022” from Engage.Catholic.edu for our friends and members of over 70 who have IRAs. Hope this will help you moving forward.

Have you planned for your 2022 Qualified Charitable Distribution?

With a Qualified Charitable Distribution (QCD), you may be able to satisfy your traditional IRA’s Required Minimum Distribution (RMD), lower your taxable income, and maximize your impact on a charitable organization, such as [UU Amherst, Endowment Trust...].

If you are 72 or older, you must take an RMD on your traditional IRA. Typically, you must pay taxes on all traditional IRA withdrawals, including RMDs. But with a QCD, your entire withdrawal will directly and fully be gifted to a charitable organization and your taxable income will be lowered by the full amount. This is a win-win for you and the charitable organization of your choice!

What is a Qualified Charitable Distribution?

A Qualified Charitable Distribution (QCD) is one of the most tax-efficient ways for mature donors to make charitable gifts. Also known as an IRA charitable rollover gift, a QCD is a direct transfer of funds from a traditional IRA account to a qualified charity. Typically, you can realize tax benefits either by increasing your itemized deductions — an option most individuals do not use — or by decreasing your taxable income, which is how QCDs work. With a QCD, you can lower your taxable income by as much as \$100,000 per year.

Note: You may only make a QCD through a traditional IRA. Roth IRAs and 401(k)s are ineligible.

Who can make a Qualified Charitable Distribution?

Anyone 70.5 years of age or older can give up to \$100,000 as a tax-free gift, in the form of a QCD, from their traditional IRA account. Even though the SECURE Act raised the required minimum distribution (RMD) age to 72, the QCD age remains at 70.5, so QCDs can be used for charitable giving even before RMDs begin. QCDs are only available to IRA owners and IRA beneficiaries who are 70.5 or older and, for this rule, you must be at least 70.5 on the date of transfer.

What are the enhanced tax benefits of QCDs for donors?

Beginning in 2022, two charitable tax breaks for making cash donations have been removed. First, the \$300/\$600 tax deduction for non-itemizers is no longer available; and second, the 100% of annual gross income itemized deductions goes back to 60%. This leaves fewer avenues to gain tax benefits for charitable gifts. That, in turn, makes QCDs more valuable since they can replace these tax breaks by lowering your taxable income.

Which funds do not qualify for Qualified Charitable Distributions?

Donor-advised funds and private foundations do not qualify for QCDs. QCDs are meant for direct gifts from the traditional IRA. They are limited to \$100,000 annually per IRA owner, not per IRA account.

What is the best time of year to make a Qualified Charitable Distribution?

Statistically, most people do their giving at holiday time or before the end of the calendar year. In reality, it’s best to do QCDs early in the year before any RMDs are taken. If the RMD is taken before the QCD, that RMD income can’t be offset by a QCD done later in the year. The tax rules state that the first dollars withdrawn from a traditional IRA, in a year where an RMD is due, will first go to satisfy the RMD. This is known as the “first dollars out rule,” and that’s what makes the QCD timing essential.

<https://engage.catholic.edu/stories/planning-qualified-charitable-distributions-2022#:~:text=Anyone%2070.5%20years%20of%20age,giving%20even%20before%20RMDs%20begin>

Contribute effortlessly to UU Amherst’s Endowment Trust when you shop online at Amazon Smile (<https://smile.amazon.com/>). Choose **Unitarian Universalist Church of Amherst Endowment Trust** as the organization you want to support, then just order as you usually would.

Have a peaceful holiday season full of love...

Lauraine Marcus (cornell_marcus@yahoo.com) on behalf of the Endowment Trustees Elaine Cusker, Joe Rautenstrauch, John Thompson and Dorothy Reade

WE ARE:

ALL CONNECTED

STRONGER TOGETHER

LOVE'S HANDS IN THE WORLD

CALLED TO CREATE JUSTICE

**RESPONSIBLE FOR ONE
ANOTHER AND THE EARTH**

 UUA.ORG/IMAGES



UU AMHERST

UNITARIAN UNIVERSALIST
CHURCH OF AMHERST

Fostering Justice and Compassion

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