



CrossWord

THE NEWSLETTER OF NORCROSS PRESBYTERIAN CHURCH

DECEMBER 2005

Norcross, Georgia

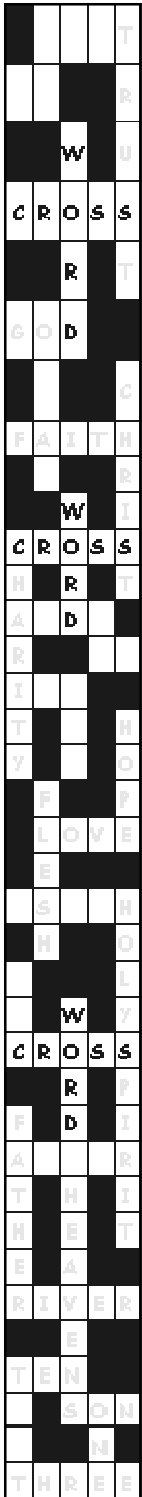


Table of Contents

| | |
|-------------------------|--------|
| Matt's Musings | Page 1 |
| Pumpkin Patch Update | Page 2 |
| Drama Information | Page 2 |
| Tax Savvy Tips | Page 3 |
| Presbyterian Women Info | Page 3 |
| Childcare News | Page 4 |
| Birthdays | Page 5 |
| Calendar | Page 6 |

Matt's Musings

A few weeks ago, the parents of the Praise Kids were asked if we could come to the meeting to help. We were to make those cards that were sold during the pumpkin patch, and all the adult help that could be garnered was helpful. So, it was my first time going to Praise Kids, and I got an education from all the kids present as to what they do. After we finished our craft, we played around for a little while with the toys. And then we ended the meeting in the traditional way for

the Praise Kids, we gathered around in a circle, and we prayed together. I don't know how many prayers you've heard by 3, 4, 5 and 6 year olds and elementary school aged kids in your life, but all the pastors in the world are not as eloquent. Generally what happens is that we go around in a circle and we say one thing we are thankful for. When it got to Kayla she said, "Thanks for my family." This was obviously touching for me. I figured that it was something worth talking about, and on the way home, I asked her about it.

"Do you always say the same thing?"
 "I don't know." She already has that teenage thing down where she dodges questions about her life.
 "I think it's nice that you are thankful for our family. I'm thankful for our family too."
 "Yeah. I'm thankful for Daddy, Mommy, GG (my mom)..."
 "And Murphy too."
 "Right, Murphy, and for Granpa and Debbie, for Bobo (Melissa's mom), Aunt Martha, Uncle Chris, Aunt Big Kathryn and Uncle Paul, my school friends, Alison (her best friend who lives in our neighborhood) and church."

And church. It hung there in the air for a while, and I realized, that's what family is to her. She knows that church is family just as much as Mommy and Daddy, her extended family, and her best friend.

This will be our third holiday season together. I am looking forward to another season of thankfulness, the build up of Advent towards the celebration of Christmas, the joyful lessons and carols, the Christmas Eve services and this year an opportunity to worship and share with one another our gifts on Christmas Day.

I am so thankful that Kayla's and Murphy's holiday seasons are spent surrounded by folks who have loved them and prayed for them and cared for them. I look forward to watching them take in all of the sights and sounds of the holidays at NPC.

What are **you** looking forward to?

Peace be with You,



NORCROSS
 Presbyterian Church

I give thanks to my God always for you because of the grace of God that has been given you in Christ Jesus.
 - I Corinthians 1:4 (NRSV)



Pumpkin Patch 2005 Financial Summary And Profit Distribution

As noted in the December 4th bulletin, the Pumpkin Patch profits were \$1,616.91 and were distributed as follows:

\$323.38 to Norcross Cooperative Ministry which represents 20% of our profits
\$323.38 to Gwinnett Habitat for Humanity which also represents 20%
\$485.07 for the Montreat Music and Worship Conference Housing—30%
\$485.07 as Conference/Camp scholarships/expenses—30%.

Check out our website to see wonderful pictures of fellowship and cooperation as folks from the congregation came together to set-up the patch. One look at those pictures makes it evident as to why so many people would work so hard for so many hours.

DRAMA



On Sunday, January 22nd, a drama group from Crossroads Community Church will be coming to perform “Old Testament Rewind.” This is a drama written by Willow Creek Association that has been adapted for use by the OTR team, a smaller group of Crossroads’ drama team called “Curtain Company.” They are looking forward to coming to NPC to present what they hope will be an entertaining and fresh look at the Old Testament.

Tax Savvy Tips for End-of-Year Giving:

Christmastime provides a wonderful opportunity to celebrate the birth of our Savior and spend time with those we love. As you enjoy the blessings of the season, we invite you to consider blessing the church with a special end-of-the-year gift. In addition to the pure joy that such giving brings, a member of another PCUSA Church offers some practical tax savvy advice about how you can give a little less to Caesar and use your money more effectively for the causes that mean the most to you.

AVOID CAPITAL GAINS ON APPRECIATED ASSETS LIKE STOCKS AND REAL ESTATE!

If a taxpayer has a capital gains property that has appreciated significantly in value, you could donate that asset to a charity and not pay income tax on the gain on that asset. You would receive an itemized deduction for the full amount of the fair market value of that asset. You would not be required to sell that asset and pay income tax on the gain if you transfer that asset to the charity and let the charity sell it, you can then claim a deduction for the full value of the asset. For example, you have a stock that you invested \$1,000 in and that stock has appreciated to be worth five thousand dollars, you could donate that stock to the charity and receive a five thousand dollar deduction, if itemizing. For a taxpayer in the 25% tax bracket, they could save \$1,250 in tax, \$250 more than what they paid out of pocket for the stock at original purchase and also cover their giving.

THE NUTS AND BOLTS OF CHARITABLE GIVING:

Regardless of any personal benefit, charitable giving is “good for the soul.” Charitable giving is your “freedom of choice.” (Jerry Ann Spangler)

Charitable contributions are deductible on an individual’s income tax return and benefit those individuals by allowing them to pay less income tax to the federal government and in some cases their state.

The deduction to the federal income tax liability for an individual requires the completion of a form Schedule A, itemized deductions. Charitable contributions are added to items such as home mortgage interest, other interest, other state and local taxes, and if applicable, some medical expenses. All the previous items added together must exceed \$4,750 for a single individual and \$9,500 for those individuals filing a joint income tax return.

If an individual’s tax situation warrants, the individual could benefit by the timing and grouping of their contributions in a particular year. If married filing joint taxpayers add their normal charity giving to their other deductions and that total is close to \$9,500 for a year, and their normal giving is in the range of \$2,000 per year, those taxpayers could benefit significantly by bunching their charitable giving in one year versus spreading it over two years. In the preceding example, if the taxpayers were in the 25% tax bracket, their savings in federal income tax could be \$500 by timing and bunching their contributions to fall into one year.

If you are unable to itemize, the standard deduction allowed by the government provides you a benefit for your contributions even though you did not itemize. It also decreases the amount of paper work filed with the government since you do not have to report those deductions. Basically the federal government allows a single taxpayer \$4,750 and married taxpayers \$9,500 in standard deduction instead of itemizing those deductions.

Questions?

If you are interested in making a special end-of-year gift such as cash, stock, real estate or any other type of appreciated asset, please see Matt or contact Jack Crymes, Chair, Finance and Stewardship or Glory Hanna, Treasurer.

Presbyterian Women

by
Carol MacGregor

Santa Claus Express is the holiday gift program for the residents of Georgia Presbyterian homes. Our gifts are used to show love at Christmas and throughout the year at the Presbyterian Home in Quitman, Phillips Tower in Decatur, Calvin Court in Atlanta and the Presbyterian Village in Austell. A basket will be in the narthex to receive unwrapped gifts until Monday, December 5. If you would prefer to give a monetary gift to the Caring Hands Fund of Presbyterian Homes, envelopes for that purpose will be placed next to the basket. A list of suggested gifts is available at church. Please call Amanda Helmstetter at 770-294-4311, if you have any questions.

An Invitation from
the Director
Melissa Fry
and NPC



It seems like just yesterday I was saying, "I cannot believe 2005 is upon us" and now, Christmas is upon us. Time flies by too fast!

Norcross Presbyterian Church would like to invite your whole family (children definitely included) for our Christmas Eve Children's Service. There will be a lot of singing and the service is designed with children in mind!

The service will begin at **5:00 pm** on Saturday, December 24th! We are also doing a live Nativity Scene during this service, so if your child would like to participate, we would love to have them. There will be no practice for this. Pastor Matt will direct the children when and where the children should go. Your child could be an angel, a shepherd, an animal or any other part – whatever they would like to be. Also, if your child has an animal costume that we could either use or your child could wear, please let me know.

I know this is a little confusing, so if you have any questions, please let me or Pastor Matt know. We would love for your whole family to join us for a wonderful, family-friendly Christmas Eve service!

**BEST WISHES TO OUR
DECEMBER
BIRTHDAY CELEBRANTS**



- 1 Kathy Fluehr
- 4 Marc Karasek
- 12 Duncan MacGregor
- 14 Julia Villalobos
- 15 Glen Helmstetter
- 16 Jeremy Wirths
- 19 Ben Currier
- 19 Chip Plyler
- 26 Sandy Plyler
- 30 Margaret Murphy
- 31 Katie Badeaux