

Pompton Reformed Church
59 Hamburg Tpk
Pompton Lakes, NJ 07442
(973) 835-0541
www.pomptonreformed.org
July/Aug Issue



“Surely the Lord is in the place, and I did not realize it.” Genesis 28:16

As you travel this summer, be ready for new discoveries of how God might want to enrich your awareness of your potential.

As Jacob (Genesis 28) traveled to relatives he had never met before, God came in a dream to envision to him an awesome future and the power of a partnership with God.

Philip, the disciple, on a break from his job, was walking alone on a desert road when God opened the door to the greatest influence of his life—describing to the Ethiopian Queen’s servant a redeeming way to govern as described by Isaiah and Jesus, and the discovery of a loving God.

Peter, while traveling, was so tired he took a midday nap. God prepared him in a dream to get ready for conversation with a religious but not yet Christian centurion, and both grew in awareness of how God had a fuller future for each of them.

The summertime pace is less scheduled than the rest of the year. This opens opportunities to be the Good Samaritan you have wanted to be many times during the hectic rush of other seasons. Watch for the occasion this summer to add some gift in conversation or deed that reflects your gratitude for Christ’s gift of more abundant life. At Christmas time we often wish we could give something other than an object. Summer provides time to offer an alternate.

**I shall pass through this life but once.
Any good, therefore, that I can do
Or any kindness I can show to any fellow creature,
Let me do it now.
Let me not defer or neglect it,
For I shall not pass this way again.**

Etienne De Grellet

I like the Pompton Reformed Church Vision and Mission statements. One part says:

KNOWING CHRIST AND SHARING HIS LOVE WITH THE WORLD

Pastor Mel

July Comes in With a Bang/ August Summer Days



By Elaine Peacock

I remember how much I looked forward to July when I was a kid. My grandmother would rent a place in Leonardo for the 1st week of July. We would spend the days swimming, clamming, and building bon fires to toast our marshmallows. Nothing beats eating a hot dog or hamburger while sitting on the beach watching the fireworks across the bay at Coney Island on the 4th of July. We all had sparklers and my cousins and I would chase each other around. If we had a rainy day we would walk to the 5 and 10 and pick up paint by number set or a Nancy Drew mystery to keep us occupied until the sun came out again. We always had such a great time and all too soon it was time to pack the car and head back home. As we pulled away and headed for the Garden State Parkway, we were already thinking about next summer and how we couldn't wait to do it all again.

August was the month we always took our vacation and went to visit my mom's family in western Pennsylvania.

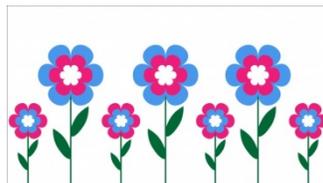


My grandparents lived on a farm with chickens, a cow, cat and a dog. We would get on the road about 4:00AM so we could get a head start. There wasn't any 287 then it was Route 22 a two lane highway that went through all the small towns and all the farms of eastern Pennsylvania. The first trip from the NJ took 13 hours but as the years passed it took about 7 hours. We would stop at Midway (a Howard Johnson's) on the Pennsylvania turnpike to have breakfast and stretch our legs. After our stop the rest of the miles seem to fly by and before we knew it we were pulling into my grandparents' driveway. My grandparents would be waiting on the porch with my two uncles; after hugs were exchanged we sat down to some wonderful home cooking at Grandma's big kitchen table. I would spend my days walking up into the fields with my uncle and the family dog, gathering eggs or helping pull weeds in the garden. I loved going to my grandparents and I was always a bit sad when the morning came for us to head for home, but we would leave with fresh garden vegetables and goodies from Grandma's kitchen to enjoy when we got back home to NJ.

Have a wonderful bang up 4th of July!! Have a wonderful summer!!

Roundtable of Thanks

Thank you to all who helped plant the flowers around the outside of the church. They brighten up the grounds and are absolutely beautiful. Thank you so much for all your hard work as we all enjoy the fruits of your labor.



Scholarships 2017

On Behalf of the Scholarship Committee and the entire congregation, scholarships were presented to the following members as they pursue a higher education:

BRIAN CHICKEY

ANNA GORDON

JACKSON HAYES

MICHAEL WARNER



While we hope these scholarships will help ease the financial burden of obtaining a higher education – it is also important that each of the recipients know that we offer an even greater gift – that gift is the blessing, prayers and support from the entire congregation as they pursue their individual educational goals.

In Christ's Service,

The Scholarship Committee

Reaching Up and Reaching Out



For those who have submitted their pledge to our Reaching Up And Reaching Out Capital Campaign, Thank You!!! Please remember if you have not done so and for those who have not yet pledged, to consider identifying someone to honor with your pledge. This was an idea shared by Father Stephen and we thought was a great opportunity to recognize those who have impacted our own faith journeys.

All honorees will be informed that they have been named in this way and why. They will also be invited to a special service of recognition and celebration on Pentecost Sunday of next year. Who has played a pivotal role in your own Christian walk? Who do you feel has served the church of Christ faithfully over the years? Who has been for you a powerful example and role model of Christian living? Please prayerfully consider honoring them with your pledge. If you have already pledged and not yet done so, it can still be done. Simply write a note about your honoree and how they have impacted you and submit it with your offering or to the church office. Thank You!!

The following is a look ahead at some of the guest preachers that have been lined up thus far for the Summer and early Autumn. This is an on-going work in progress and we will be sure to keep you posted here as well as in bulletins, emails, social media, etc. Please consider inviting friends to join you to enjoy some or all of these gifted speakers:

July 9th: Rev. Tom Larkin

Rev. Tom Larkin is an ordained RCA minister and currently serving as a chaplain at Cedar Crest retirement community in Pompton Plains. Previously, Tom has served churches in New Jersey (Pompton Plains, Bridgewater, Wyckoff), and in California (Garden Grove, Bellflower). He resides in Pequannock with his wife Linda and their son Thomas, and cat Zorro.

Rev. Larkin's topic will be: "Faith-One Step Beyond, and More"

It is many times easier to talk about faith in the Lord, than to trust him and live by faith. From the letter of Second Corinthians, the Apostle Paul states "we live by faith, not by sight." How can you and I live more fully this kind of faith in our daily lives? Come and worship on Sunday morning on July 9 at the Pompton Reformed Church, and find further encouragement to live out our faith in the Lord.

Text: Second Corinthians 4:16-5:10

July 23rd and August 6th: Rev. Darryl Redmond

Rev. Redmond is the pastor at Faith Chapel in Paterson and is a very gifted and passionate preacher and man of God! He has preached at PRC on a few occasions in recent years and will no doubt bring along his boundless energy and enthusiasm for ministry yet again.

July 30th and August 20th: Our very own Seminary Student Anna Gordon

We have long recognized Anna's many gifts and are very excited and proud of her decision to pursue her calling to ordained ministry!! Let's look forward together to what she will share with us this summer before resuming her studies in the Fall.

August 13th: Elder Cheryl Daniel

Cheryl has also graced our pulpit with her presence, most recently in May of last year after Pastor Tom's retirement. Cheryl serves in ministry alongside Pastor Redmond at Faith Chapel as well as at the Christian Health Care Center.

Sept. 24: Rev. Jim Knol from the Christian Health Care Center

Oct. 8: Mr. Jared Cave

Oct. 15: Rev. Debbie Pierce

Oct. 22: Rev. Nathan Busker

Oct. 29: Mr. Joe Pelligrino

We will provide more details on these special guests as the weeks unfold, including brief biographies, message focus and scripture references as they become available. Thank you!!



Birthday

Henry Lockwood (19 years old)

Memorials

<u>From</u>	<u>In Memory Of</u>	<u>Designation</u>
Eleanor Haling	Melissa Ann Gouger	Undesignated
Linda Hartman	Robert Buck	Undesignated
Frank Nemeth	Robert Buck	Undesignated
The Hanlon's	Robert Buck	Undesignated
Rafael & Patricia Valdes	Robert Buck	Undesignated
Mr. & Mrs. Paul Morgan	Robert Buck	Undesignated
Mr. & Mrs. Megan Roberts	Robert Buck	Undesignated
Mr. & Mrs. Walter Buck	Robert Buck	Undesignated



In memory of Albert Peacock on Father' Day, from Elaine Peacock

From Caroline Winter designated Music with thanks and in honor of all who uplifted her during her mother's death and memorial service.

PRC People

Helen Gioia took a fall at church. She broke her collar bone and fractured her elbow. Prayers for pain relief are appreciated! Feel better, Helen!!

Congratulations to Warren and Madge Schlapfer on their 70th wedding anniversary!

The Bartha's welcomed another grandbaby as Andrew and Molly (Bartha) Towers welcomed Anabel Brooke Towers on June 19. 6 lbs 8 oz. Congratulations to the whole family!!

Upcoming Fellowship Events

Fellowship Dates

July 23- Strawberry Festival So

August 20- Ice Cream Social

September 17- Community Picnic - Fellowship and Missions will partner on this.

October 21- Autumnfest

October 29- Chili Social

November 18- Sight and Sound Social

December 17- Cookie Social



The **town-wide Garage Sale** is taking place on July 15. Donations to PRC for the sale may be placed in Room 108. Volunteers are welcome and encouraged for the day of the sale. This is a Capital Campaign Fundraiser. Any questions, see or speak to Jo-Ann Sisco.

Autumnfest 2017 will be here before you know it! It will take place on October 21 from 10:00 a.m.-4:00 p.m. This only gives us 113 days to prepare! Information (and contracts) for vendors is on the website.

Areas for volunteers and support-

- The Dot Ploch Bake Table
- Childrens games and face painting
- Seasonal Room
- Serving lunch and spelling vendors
- Donations of water and soda

This is a major fundraiser for our church and funds raised will go to the Capital Campaign Fund.

Any questions, please see Jo-Ann Sisco



Usual and unexpected contributions bring joy and encouragement to all of us in our commitment to our church family here at Pompton Reformed.

Some of you witnessed Father Stephen Rozzelle make a generous commitment to the Capital Campaign. It was inspiring to discover that a neighboring pastor believes in the value and vision of PRC's Christian ministry enough to encourage us by speaking here and giving that generous contribution.

We all believe that God values our prayers about our church life as well as our future. We are becoming aware that God is making a special unexpected contribution to our future at this time. It is the only explanation for what is happening. Here is the story:

In West Milford is a "Family Success Center" which has reached out to assist and empower community members and attracted 1800 contacts in the past year alone. The State of NJ provides funding for several such centers throughout New Jersey, and finds that these centers are a worthy investment. Family Success Centers strengthen parents and families and diminish child delinquency and other costly socially destructive activities that often occur when a family deteriorates.

The head of the West Milford staff, Wilson Santos, learned of our church commitment to parent enrichment ministry and reaching out to young families. He inquired if we might have interest in establishing a "Family Success Center" here to address the unique needs of this community. Our Consistory explored what he and his staff have been doing and were very much impressed. We also discovered that Wilson and his staff are experts at gathering knowledge about community needs and hopes, and building partnership with community leaders, learning how to minister to families effectively in what they term a "strength based approach". This essentially means helping others find their own solutions through education, encouragement and referrals rather than "hand outs" and solving problems for them.

Consistory has acted to build this partnership including providing the two second-floor classrooms that previously were used by the Spanish-speaking congregation. This experienced staff will be offering this outreach to our community at PRC free of charge. The State of New Jersey will cover the cost, and the Center for Family Resources will take oversight to support this center with their expertise as well.

We believe this is a substantial gift from God and an answer to prayer to become a more visible presence for Christ in our community.



"Let your requests be made known unto God, and the God of wholesome peace will surpass your understanding." Philippians 4:6,7

You will see more evidence of the Highlands Family Success Center in the next few months. Be sure to introduce yourself to Wilson and his staff if you have an opportunity and stay tuned for possible volunteer opportunities to help with this valuable ministry.

Donate Your RMD Tax-Free to Charity in 2016

A donation counts as your required minimum distribution, but doesn't increase your adjusted gross income. By KIMBERLY LANKFORD, Contributing Editor May 13, 2016

I'm 72, and I'd like to donate money from my IRA to charity to support my favorite cause and also so I don't have to pay as much in taxes on my required minimum distribution. Can I make the donation now, and what steps do I need to take?

In the past, Congress generally waited until December every year to extend the law that allows people to make a tax-free donation of up to \$100,000 from their IRA, leaving some to scramble to make the contribution before the RMD deadline. But Congress made the law permanent last year, so if you're 70½ or older, you can transfer your 2016 RMD to charity at any time. The donation counts as your required minimum distribution but doesn't increase your adjusted gross income, which can be particularly helpful if you don't itemize and can't deduct charitable contributions. Also, keeping some or all of your RMD out of your adjusted gross income could help you avoid the Medicare high-income surcharge or help make less of your Social Security benefits taxable. (You can't double-dip tax breaks and deduct the charitable contribution if you make the tax-free transfer to charity.)

The money needs to be transferred directly from the IRA to the charity in order to be tax-free. If you withdraw it from the IRA first and then give it to the charity, you can deduct the gift as a charitable contribution (if you itemize), but the withdrawal will be included in your adjusted gross income.

Because the law is now permanent, IRA administrators are starting to simplify the process. Fidelity, for example, plans to introduce a new form in the next few weeks that makes it easy to transfer the money and make your wishes clear to the charity. You may also have the option of signing up for check-writing privileges from your IRA so that you can write the check directly from your account to the charity. That way, the charity will see who the contribution is from, and you can include specific directions as to which fund within the charity you'd like to support. Otherwise, the IRA administrator will cut a check and send it directly to the charity, but the charity won't necessarily be given clear information about whose account it is from or what the money is meant to support, says Jane Wilton, general counsel for the New York Community Trust.

If your IRA administrator doesn't offer check writing and instead transfers the money directly to the charity, Wilton recommends calling the charity in advance and giving them a heads up

that it will be getting a check from your IRA. In addition to knowing who the donation is from, the charity can get your contact information to send you an acknowledgement for your tax records, and you can give the charity special instructions about which fund or program you're supporting. (Keep in mind that you can make the tax-free transfer from the IRA to a charity but not to a donor-advised fund.)

Please check with your tax advisor to confirm that RMD rules for 2017 have not changed since the above article was written in 2016.

Please see the chart on the following page for more ways to support your church.

Newsletter submissions for the September
Issue are due
Sunday,
August 27, 2017

Please email all submissions to
khuysers@msn.com

Planned Giving *Options*

Key to options...

If you want to remember your favorite charities and **DO NOT NEED additional income**, choose from options 1, 2, 7, 8 and 9.

If you want to remember your favorite charities and **NEED a fixed income**, choose from options 3, 4 and 5.

If you want to remember your favorite charities and want a **variable income**, choose Option 6

Please note...

This is general information and is not intended to be tax or legal advice. Please consult your own advisors.



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Type of Gift	Income and Tax Implications			
	Benefits to You	Income to You	Taxation of Income	Benefits to Your Charities
<u>Option 1</u> Bequest in Will	Provides estate distribution as desired. Generally escapes estate and inheritance taxes.	None	None	Bequest payable to Charity(ies) of your choice.
<u>Option 2</u> Gift of Stock, Securities or Appreciated Property	Avoidance of capital gain tax. Tax deduction for fair market value of gift if asset was held for more than one year. Removed from estate for tax purposes.	None	None	Immediate receipt of stock, securities or appreciated property.
<u>Option 3</u> Charitable Gift Annuity	Immediate tax deduction for portion of original gift amount. Portion of annual payment is tax exempt. Capital gain is spread out. Generally escapes estate and inheritance taxes.	Fixed percentage based on age. Paid annually or quarterly.	Portion of income is taxable.	Receive balance at death.
<u>Option 4</u> Deferred Payment Gift Annuity	Immediate tax deduction for portion of original gift amount. Portion of annual payment is tax exempt. Capital gain is spread out. Generally escapes estate and inheritance taxes. Deferral of income allows for higher percentage rate.	Fixed percentage based on age when payments commence. Paid annually or quarterly	Portion of income is taxable.	Receive balance at death.
<u>Option 5</u> Charitable Remainder Annuity Trust	Initial tax deduction on value of charitable remainder interest. No initial capital gain tax.	Fixed income based on initial value of Trust. Paid annually or quarterly.	Income and capital gain reportable.	Receive balance at death.
<u>Option 6</u> Charitable Remainder Unitrust	Initial tax deduction on value of charitable remainder interest. No initial capital gain tax.	Variable income based on annual value of Trust. Paid annually or quarterly.	Income is reportable. Depending on performance, gain may or may not be reportable.	Receive balance at death.
<u>Option 7</u> Charitable Lead Trust	Remainder returns to family. May reduce annual income tax and federal estate tax.	None. Payable to the charity(ies) of your choice.	In very limited instances.	Income for period of years.
<u>Option 8</u> Gift of Life Insurance Policy	Certain tax deductions for premiums paid, dividends assigned, cash surrender or replacement value. Generally escapes probate and estate taxes.	None	None	Policy payable to Charity(ies).
<u>Option 9</u> Beneficiary Designation on Life Insurance or Retirement Assets	Provides charitable distribution as desired. Generally escapes estate, inheritance and income taxes.	None	None	Receive proceeds at death.