



Perhaps-Today NEWS

Perhaps Today Ministries

DECEMBER
EDITION

Financial Giving - How To Make the Most Of It

By Kerry Spangler

There are many ways to spend your hard earned dollars, from buying fancy cars and fine clothes to indulging in fine dining and exotic vacations. There is certainly nothing wrong with rewarding ourselves for a job well done, but what would happen if we rewarded someone else instead? Studies have shown that charitable giving often lead to benefits that bless the giver, as well as the recipient. This is not a revolutionary concept. However, there are several more subtle ways that giving your money and time can benefit your psychological, spiritual and emotional well-being. This is especially true when one donates to a local charity that directly affects the lives of local folks who are less fortunate than themselves. Perhaps Today Ministries International is a local charity that has achieved outstanding results within our local community. The tireless work of this local charity has positively affected the lives of many individuals in our vicinity. This award winning charity works with one individual or family at a time and every dollar received furthers their charitable purpose.

Here are a few examples of giving.

CASH

Cash donations are simple and are typically tax deductible in full. You will need a receipt from the charity or some other record to substantiate your gift no matter how small. Please remember that donations made via credit card are fully deductible in the year charged regardless of when you pay your credit card bill.

CHARITABLE REMAINDER TRUSTS

This is one of the few times in life that you can both have your cake and eat it to. A Charitable Remainder Trust (sometimes referred to as a

Charitable Remainder Annuity Trust or CRAT) allows you to receive a current charitable deduction, avoid estate taxes and still enjoy income from your assets. The key benefits of CRAT's are:

- Fixed income stream payable to both you and your spouse for as long as either of you are alive,
- Income tax deduction available for the computed value of the gift,
- Investments are managed inside an income tax exempt trust, making investment decisions easier,
- The trust can be used to sell a highly appreciate asset and avoid tax on the sale, and
- The trust assets pass estate and income tax free to your designated charity after both you and your spouse are deceased.

TANGIBLE PERSONAL PROPERTY

You can donate almost anything, including used clothing, household goods and used vehicles. Clothing and household goods must be in reasonably good condition. The fair market value of the items donated is deductible on your returns, with the singular exception that if a donated vehicle is sold by the charity you can only deduct the cash that they received.

VOLUNTEERING

You can deduct your transportation costs and other out-of-pocket expenses for volunteer work done for a charitable organization. Please remember that this includes work done for your church, such as serving on committees. Unfortunately, you cannot deduct anything for the personal time you spend working for your chosen charity.

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Financial Giving (cont.)

ORDINARY INCOME PROPERTY

You can donate property that would otherwise generate ordinary income for you, such as inventory held for sale or, if you are an artist or craftsman, items that you created for sale.

LONG-TERM CAPITAL GAIN PROPERTY

You can usually deduct the fair market value of appreciated capital assets that you have acquired in years past, such as stocks and bonds. You must have held these assets for one year or longer to take advantage of this tax law. There is one other consideration in this case, since these types of donations are limited to 30% of your Adjusted Gross Income.

OTHER GIVING OPTIONS

There are many other options available if you want to make a long term commitment to charitable giving. Many people think of charitable bequests as an estate planning tool. However, you should also consider charitable remainder trusts (previously discussed), private foundations and other options as a means of passing your assets to your chosen charities.

Studies have shown that you can receive the following benefits by contributing to charities such as Perhaps Today Ministries International:

- Gifts to charity may improve your sense of well-being
- Supporting a charitable cause can keep you informed about a variety of issues
- Giving to charity out of spiritual conviction can strengthen your spiritual life
- Volunteering with a charity may result in physical and social benefits
- Your donations may be tax deductible (this is especially near and dear to my heart)

You should meet with a qualified, professional tax professional and consider the following strategies to maximize your tax benefits through giving.

For more info call Kerry J. Spangler at Spangler and Company CPA firm (717) 938-5340 or email at kjspang@spanglercpa.com.

What Are You Buying for Christmas?

By Tom Dardick

It's not a day; it's a season. Over the past few decades, the season has swollen. You know why – commercial pressure. The Hallmark Channel dedicates its programming to the season, and has done so since November 1st. Décor goes directly from orange and black to red and green. Black Friday used to mark the start of the shopping season, but no longer. It now signifies the height of the shopping madness.

Don't get me wrong – I love the Holiday season. The decorations, music, and Christmas cheer lifts the spirit. But as with all things, there is a price. We pay for the commercialization with anxiety (along with the purchase of goods, some of which will never be used.)

"Have you finished your shopping yet?" This is the national conversation starter at this time of year. The planning, the parties, the pabulum – it takes over our lives for two months out of every year. Nearly everyone will echo Dr. Seuss's message in The Grinch Who Stole Christmas: that Christmas is about something a little more. Many just don't live like it.



So the question is: "What are you buying for Christmas?" I'm not asking about what gifts you bought. I'm asking what you believe about Christmas.

Maybe you embrace the traditions. Our "Santa Claus Christmas" traditions incorporate elements and imagery that date into the mists of history. But mostly, our practices coalesced in 19th century America and Western Europe. Gift-giving, a practice during the winter solstice that predates the birth of Christ, dominates. Is this true for you?

Maybe you look forward to gatherings with family and friends. This is the part that has always been a major source of joy for me. It



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**Don't forget to
send in your end
of year giving by
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What Are You Buying for Christmas? (cont.)

changes over the years. When you're a child, you lose sleep in anticipation of receiving your favorite toys. As a parent, your joy comes through the joy of your children.

It shifts again when your kids outgrow the "magic" of Santa. In our family, we have established replacement traditions – Christmas Eve worship, followed by a leisurely, Christmas music-filled drive around nearby neighborhoods to look at the various house decorations, then home for hot chocolate. Christmas day always includes a meal with the extended family.

Maybe your traditions are more connected to the real reason for the season. It may not be the actual day of Christ's birth, but we've

adopted the day of December 25th to celebrate the gifts of Christ. In the hustle of modern Christmas, many lose sight of what those are. Scripture tells us that these are the fruit of the spirit - love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Would you agree that these gifts beat a sweater or a videogame?

Again there is a price. Unlike the simple unwrapping of a present, these gifts require something of you. You are required to make a choice. You have to decide what kind of person you're going to be. You have to decide is this "idea" worth the price.

A Circle of Joy



By Laura L.W. Horan

"Love and joy come to you..." Christmas Carols originally were chants by pagans that danced around stone circles, like Stonehenge at the Winter Solstice. Eventually the chants turned into songs. In fact, the new songs were to be sung and written during all four seasons. But, the merrymaking at Christmas was the only tradition that lasted.

The word 'carol or carole' (a French term, taken from the Latin word *choraula*) originally referred to a 'circle dance,' or to dance to something or a song of praise and joy. The pagan's songs were of praise, joy and dance, which was unlike the solemn hymns sung in churches.

Hark! A herald angel came in the form of St. Frances of Assisi. He liked the idea the pagans had of the celebration of nature. He changed the words from the pagan's songs to religious lyrics. Frances also translated the Latin songs sung in churches to the language the people

could understand. He came up with an idea. One midnight clear on Christmas Eve Mass, December 1223, Saint Frances created the first nativity scene. He used real hay, real animals and used the recycled songs to tell the birth of Christ. With the living nativity scene, it gave the people a sense of what it must have been like for Mary and Joseph. The manger was away in a cave outside Greccio. Saint Frances of Assisi believed Christmas should bring *Joy to the World*.

Before Christmas Carols were sung in churches, people gathered outside to sing, praise and dance. They went house to house to share love and hope of the season. Refreshments were served and everyone toasted to each other's health. The tradition continues. We dance in a circle of joy around *O Christmas Tree* at the town square, while the carillon of the church rings out *Silver Bells*.

December 20th, is "Go Carolling Day." So, *We Wish You A Merry Christmas...and a Happy New Year*.



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Eliminate Automatic Negative Thoughts

Killing the Ants

By Sherry Myers

We've been looking at Steps in the series on step-by-step thinking principles used by Daniel G. Amen, MD in his article on ANT THERAPY (eradicating Automatic Negative Thoughts (ANTS))* . This month we will finish identifying the 9 specific species of ANTS (Automatic Negative Thoughts) in order to take their power away over our lives. We will look at the ANTS 7, 8 and 9.

ANT #7: "Labeling"

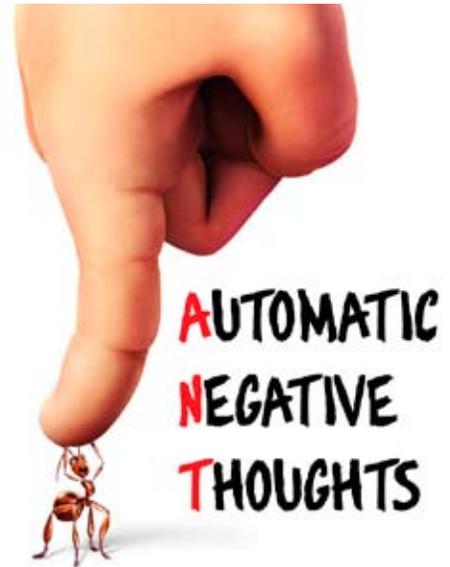
Whenever you attach a negative label to yourself or to someone else, you stop your ability to take a clear look at the situation. Some examples of negative labels that people use are "jerk, frigid, arrogant and irresponsible." When someone seems rude on the road, we often call them a jerk, when that is actually not a fair assumption. We really don't know the person and they may be rushing to get to a hospital or have an emergency or just having an off day. We shouldn't be quick to judge a person without really knowing them.

ANT #8: "Personalization"

Personalization occurs when innocuous events are taken to have personal meaning. "My boss didn't talk to me this morning. She must be mad at me." Or, one feels he or she is the cause of all the bad things that happen, "My son got into an accident with the car. I should have spent more time teaching him to drive. It must be my fault." The fact is your people get busy and we can't take everything personally. Remember a time when something was on your mind that consumed your thoughts and you may have not taken as much time with others as you usually do.

ANT #9 (the most poisonous red ANT): "Blame"

Blame is very harmful. When you blame something or someone else for the problems in your life, you become a victim of circumstances and you cannot do anything to change your situation. Many relationships are ruined by people who blame their partners when things go wrong. They take little responsibility for their problems. When something goes wrong at home or at work, they try to find someone to blame. They rarely admit their own problems. Typically, you'll hear statements from them like:



"It wasn't my fault that...."

"That wouldn't have happened if you had...."

"How was I supposed to know...."

"It's your fault that...."

Whenever you blame someone else for the problems in your life, you become powerless to change anything. The "Blame Game" hurts your personal sense of power. Stay away from blaming thoughts and take personal responsibility to change the problems you have.

Ant 7 – Labeling

Thought – That person is a jerk

To kill the ant – That person may just be preoccupied with something today

Ant 8 – Personalization

Thought – My son had an accident. I should have spent more time teaching him.

To kill the ant – Accidents happen. He will learn from this.

Ant 9 – Blame

Thought – That wouldn't have happened if he would have said something.

To kill the ant – We could have communicated better.

If you want your life to be as beautiful and peaceful as a picnic, you must take the necessary steps to eradicate unwelcome and unwanted ants that will ruin your day if you let them!

The Realities of Drinking and Drug Driving



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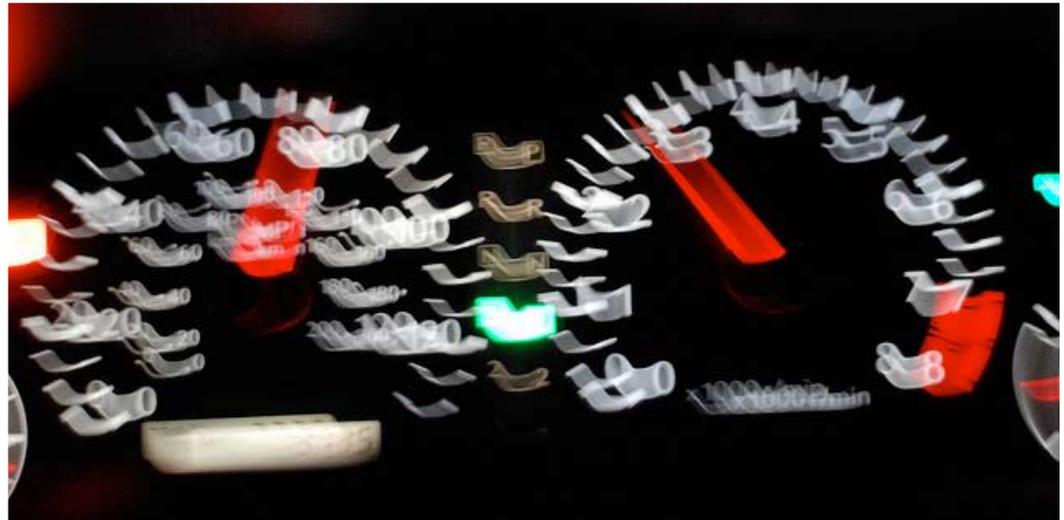
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By Sherry Myers

December is National Impaired Driving Prevention Month. The word impaired includes both drinking and drug driving. With statistics going up, there is more awareness of the dangers of driving while drugging. Let's look at some statistics on the subject. At the time of this writing, there have been 27,574 deaths from impaired driving accidents so far in 2015. The holidays with the most drug and drunk driving are New Year's and Independence Day. The holiday with the least is Christmas. The top five states with impaired driving are: #5 Louisiana, #4 Nebraska, #3 Massachusetts, #2 Delaware and #1 North Dakota. The most common age is 21 to 24.

So, what are some of the reasons that lead people into feeling the need to drink or use drugs? The Jennifer Act lists 9 reasons as follows: 1) To ease suffering. 2) Watching family, friends, role models and entertainers use. 3) Boredom. 4) Stress Relief. 5) It's prescribed by a doctor, so they think it is o.k. 6) Physically injured and unintentionally become hooked. 7) To cover painful memories. 8) To fit in. 9) Chasing the high they once had. In one survey the top reason people stated they used drugs was peer pressure.

As parents, we can help our children to avoid falling into addictive traps by affirming them and supporting them in their gifts and talents. Showering them with love and wisdom will have great dividends as they walk into the challenges of life.

Remember that the best policy is always to Just Say No! But if you decide to have a few drinks, have a plan in place. Have a ride lined up from a friend, loved one or taxi. Make it a stay in night with a sleepover for your friends so they don't have to drive. Have a signed contract with family that you will contact them if you drink/drug and they will pick you up. Your first Uber ride is free up to \$20 using the DrinkingAndDriving.Org code DD4ME. Some valuable resources are available at <http://www.drinkinganddriving.org/tools/>.

As an individual struggling with addiction there are many helps available. Addiction counselors are available for in and outpatient care. Help can be obtained from Cheryl Ciambotti with Perhaps Today Ministries. Families with addicted loved ones that are resistant to treatment can get help at Restorative Interventions by contacting Angela Jakubowski at 717-329-0578 or by going online at restorativeinterventions.com.



Volunteer opportunity!

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Someone who has a passion for ministry and wants to use their talents and gifts to open doors so Perhaps Today Ministries can help more people. If you know someone, or you yourself have an interest, please contact Cheryl at Counselor@perhaps-today.com.



5 Ways an Elder Law Attorney Can Help You



By Kirk Brechbiel

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As you start to get older, there are lots of details -- from paying for potential care to creating wills—that can get confusing for you and your family. Hiring an elder law attorney may help.

Elder law issues usually go beyond the typical estate-planning issues. Lawyers who focus on this area can help deal with long-term care planning, public benefit issues, advance health care planning, guardianship/ conservatorship issues, special-needs planning, etc.

There are a number of benefits to hiring an elder law attorney. Here are five.

Provide Skillful Planning

Elder law attorneys can inform clients about the need to think and plan for long-term care needs. A good understanding of the nature of the continuum of care from in-home care to independent living to nursing homes is vital.

Decode the Law

Hiring a professional who understands the language of the law can help you or your loved one move forward in the right direction.

Mediate Impartially

A lawyer can act as a mediator and problem-solver. Should mom go into a nursing home or assisted living? Arguments about such important issues can quickly escalate and result in resentment among the family and stalled progress in implementing needed care.

Navigate Available Benefits

Elder law attorneys are well-versed in the current state of public benefits that may pay for long-term care and senior housing such as Medicare, Medicaid and Veterans benefits.

Recruit Outside Sources

It may be useful to have the assistance of someone who is used to appearing before administrative agencies and obtaining public assistance. Elder law attorneys frequently collaborate with other specialists involved in providing services to the elderly.

You can ensure that you and your loved ones are prepared for the unpredictable by consulting an elder law attorney as you plan for the future.

For more tips for seniors, go to Ella Home Care at www.ellahc.com. Kirk Brechbiel, Owner of Ella Home Care a home-care agency serving Cumberland and Northern York Counties.



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