

# buzz

## Worship Survey Observations

Thanks to all who filled out the survey sheets that were in your bulletins on May 13, 20, and 27. The number of surveys returned varied from 56 to 22 so there are many of you we did not hear from, particularly since there were different questions each Sunday. So we share these observations, knowing that they represent individuals' voices, sometimes multiple voices but not a plurality.

We noted divided opinions. Of those who expressed a preference for one service or two, two thirds prefer one. Whether the two service format is in Waterford's best interest there was a three-way split between yes, no, or unsure. We didn't ask about building a bigger sanctuary but it was suggested—and also identified by someone else as not a good thing. Many like the convenience of having the two options, but it was also noted that "options are a luxury—do we really need them?"

In summarizing the advantages of having two services we pulled this list together (in no particular order):

- Greater seating capacity
- People like options
- Less crowded feel in the sanctuary and hallways
- Chance to improve or correct things in second service
- Smaller groups in children's time are more manageable
- Allows for meetings to happen during the other worship time

In summarizing the challenges of having two services (again in no particular order):

- People feel disconnected—feels like two churches
- It's a very long morning for pastors and volunteers
- Need more volunteers
- Bad for fellowship meals
- Lower energy in singing
- Easy to miss people, and harder to meet new people
- Hard to have a sermon discussion class.

We noted that some of the advantages can also be challenges, depending on how we view things. We will have different perspectives, but part of who we are and what we do is dialogue. So we invite you this summer to be observ-

ers—how do things work with one service? Observe patterns, talk to others. If there is a lull in your nurture class, raise some of these questions and share your thoughts with the Worship Ministry Team. We can get copies of the survey questions for you if you'd like to pursue that. We want to continue this discussion.

— Lorraine Reinford, for Worship Ministry Team

## Sign Up to Be a Rapid Responder

If you attended the training provided by Waterford's HOPE Team this past winter you heard that additional training would be provided for more direct involvement in public action in support of immigrants in our community. We have received word that the Elkhart-Goshen Sanctuary Coalition is actively seeking Rapid Responder volunteers.

Rapid Responders receive special training to provide on-site support to the caller and their family, record the incident on video and in writing, and begin community action.

If this sounds like a role that you're interested in, register for one of the following upcoming trainings:

**Friday, June 22**, 6:00-8:30 p.m. at Saint John's Catholic Church (417 W Monroe St, Goshen). This training will be mostly in Spanish, but is open to everyone. Register at [eventbrite.com/e/rapid-response-training-tickets-46888501771](https://www.eventbrite.com/e/rapid-response-training-tickets-46888501771). Password to register is Rapid Response.

**Sunday, June 24**, 1:15-3:45 p.m. at the Lambright Center, Anabaptist Mennonite Biblical Seminary (3003 Benham Avenue, Elkhart). A potluck meal begins at noon that all are invited to participate in before the training. Register at [eventbrite.com/e/rapid-response-training-tickets-46888595050](https://www.eventbrite.com/e/rapid-response-training-tickets-46888595050). Password to register is Rapid Response.

**Saturday, July 7**, 1-4 p.m. at La Arena (2401 Middlebury St, Elkhart). This training will be mostly in Spanish, but is open to everyone. Register at [eventbrite.com/e/rapid-response-training-tickets-46888753524](https://www.eventbrite.com/e/rapid-response-training-tickets-46888753524). Password to register is Rapid Response.

**Rapid Responders** continues on page 2

## Use Your IRA to Give to Waterford

Reminder: It's easier than ever to give to Waterford Mennonite Church from your Individual Retirement Account (IRA). If you are 70 ½ or older, you can transfer up to \$100,000 each year tax-free from your IRAs directly to Waterford. You can make the transfer anytime during the year. Your donation benefits you as well as Waterford. The money counts as your required minimum distribution (RMD), but isn't included in your adjusted gross income (AGI). A lower AGI may keep you below the threshold for certain taxes or make less of your Social Security benefits subject to taxes.

Recent tax law changes have raised the standard deduction and may make itemized charitable deductions less applicable for you, further enhancing the benefits of giving to Waterford from your IRA.

The money must be transferred directly to Waterford from your IRA. However, you may ask your IRA custodian to mail a check payable to Waterford to your home address, and then give the check to Waterford. But be careful: if the check is made out to you, it will be considered a taxable distribution and won't qualify as a qualified charitable distribution (QCD).

Consult your financial planner or tax advisor for more details. Following are some question and answers about the process:

**Can any traditional IRA owner take a qualified charitable distribution?** You must be age 70 1/2 or older. Those who qualify can give up to \$100,000 from their IRA directly to charity. If you're married, each spouse can give up to \$100,000 from their IRA.

**How does this move cut my tax bill?** QCD money is not included in your adjusted gross income (AGI). The lower your adjusted gross income, the lower your tax bill will be. Reigning in adjusted gross income can also help maximize other tax benefits. A number of itemized deductions, such as medical expenses, are tied to adjusted gross income. Lower adjusted gross income might also help you avoid tax on Social Security benefits or avoid or limit Medicare part B premium surcharges.

**Can a QCD count as my annual required minimum distribution (RMD)?** Yes, but you

must time the transfer properly because the first dollars coming out of your IRA for the year count toward your required minimum distribution. For the QCD to fulfill part or all of your required minimum distribution, the QCD needs to be done before you satisfy your required minimum distribution.

Here's an example: An IRA owner has an RMD of \$20,000 and transfers \$10,000 to a charity to do a QCD in January. The entire distribution can count toward the RMD and also as a QCD. The owner can then take \$10,000 out of the IRA later in the year to satisfy the total RMD.

Say instead the IRA owner takes out \$20,000 RMD in January and later decides to do a \$10,000 QCD. The owner would have to transfer an additional \$10,000 out of the IRA to do the QCD, meaning a total withdrawal of \$30,000 from the IRA for the year. The last \$10,000 would not count toward the RMD for the year, because that first \$20,000 already met the RMD.

**Can I give the money to the charity myself?** The money must be directly transferred to the charity from your IRA. However, you can ask your IRA custodian to mail a check payable to the charity to your address, and then give that check to the charity. But be careful: if the check is made out to you, it'll be considered a taxable distribution and won't qualify as a QCD.

## Rapid Responders (cont. from p. 1)

**Monday, July 16**, 6-8:30 p.m. at East Goshen Mennonite Church (17861 State Rd 4, Goshen). Register at [eventbrite.com/e/rapid-response-training-tickets-46888776593](https://www.eventbrite.com/e/rapid-response-training-tickets-46888776593). Password to register is Rapid Response.

**Saturday, September 15** Solidarity Hotline Launch Fiesta and Press Conference. More details to come. The Solidarity Hotline is a phone hotline for individuals and families to call if they are confronted by ICE or traumatized by local law enforcement. By calling (317) 759-9474, trained Solidarity Hotline leaders known as "Rapid Responders" will arrive within five minutes to provide on-site support.

For more information or questions, email [elkhartgoshensanctuary@gmail.com](mailto:elkhartgoshensanctuary@gmail.com).

—Waterford's HOPE Team

# the 5 stages changing attitudes

## STAGE 1: IGNORANCE

Weaknesses and disabilities are a sign that God either does not care or is not able to fix the situation. In fact, they may be a result of sin or a lack of faith. God is not involved in the life of someone with a disability, because He can't use people who are so broken. I do not know people with disabilities, nor do I know anything about disabilities. I have no interest in getting to know them or to know more about their life.

## STAGE 2: PITY

I feel sorry for people with disabilities. It's too bad, really. I am blessed by God and I can help others. I am grateful that my children are not disabled. People with weaknesses and disabilities obviously need someone like me to help them and give them meaning, due to their troubles. I really don't see any meaning or purpose to their lives.

## STAGE 3: CARE

Like me, people with disabilities were created in God's image. By that virtue alone they have value. I hope that someone will take the time to show them God's love, and I will happily support such an effort. In fact, I think we need to find ways to help those people. Maybe we should start a special church education class, or respite care for the sake of the parents.

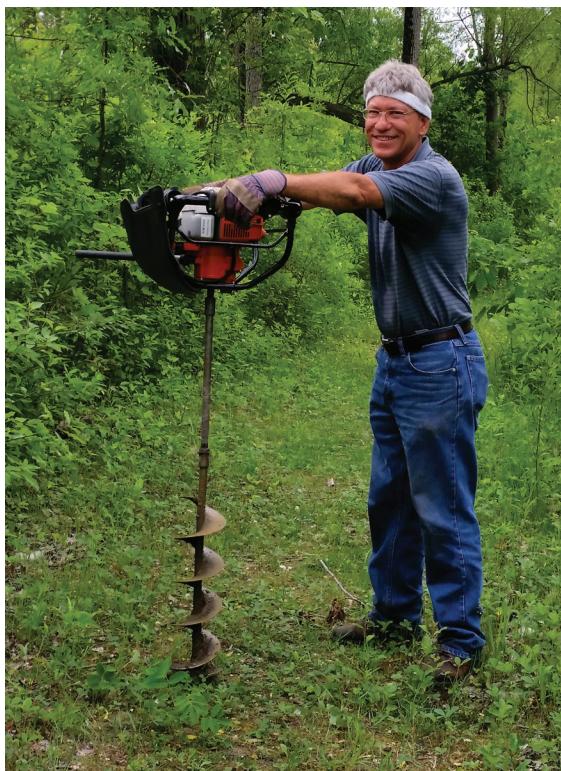
## STAGE 4: FRIENDSHIP

I have come to know and spend time with a friend who has a disability. This person has value in God's sight, but also in mine, and I know that my life is better for having known this person, and as much as I have helped her, she has also blessed me. In fact, I now like to initiate relationships with people who have disabilities. God brings many different people into my church and community, including people with disabilities, and we all benefit as we grow in friendship with each other.

## STAGE 5: CO-LABORERS

If God has called each of us to serve and praise Him with every fiber of our beings, then He has done the same for our brothers and sisters in Christ with disabilities. I think ministry should not just be to people with disabilities, but with or alongside people who have disabilities. Together, we will encourage and equip each other, with and without disabilities, into every good work to respond to God's call on our lives. We can all give and we can all receive.

In sharing about our “Relationship with Others” in the Sunday, June 10, worship service, I referenced a continuum describing attitudinal changes towards people with disabilities. I received this through my serving on the Anabaptist Disabilities Network board and am sharing it (see above) because of inquiries from some of you who asked for more details about the stages it outlines. Thank you for your interest! Feel free to contact Karen Pfahler, Waterford’s Disabilities Advocate, or me with any questions, concerns, further interests or conversations you may be interested in. —Bonnie Miller



Thanks to Dave Hostetler (left) and Len Harms, the installation of prayer stations is complete and ready for participants. There is an introduction on the west edge of the pond to begin. The wetlands has poison ivy, so be careful in case it spreads to the stations.

## Sojourners Class

If you were to step into Room 22—the attractively arranged classroom just north of the mailboxes—on a Sunday morning, you would be warmly welcomed by the Sojourners Sunday school class. We have 54 members, between the ages of mid 70s to upper 80s, on our class roster, but some are unable to attend Sunday morning. We have quite a few more female than male members. We sit in a double row of padded chairs arranged so we can see each other and all can feel part of the group.

At the beginning of class we share joys and prayer concerns. Members take turns serving as class shepherds and do a fine job of visiting and calling those with health concerns. If food or other comfort issues are needed, members quickly volunteer to meet those concerns. We faithfully pray—as a group and individually—for shared requests. We are kept up-to-date through email messages throughout the week.

The class takes its turn at providing greeters at the north door and in hosting carry-in meals. Many of us serve in numerous volunteer positions within the church and the community, including The Window, Faith Mission, jail ministry, Merry Lea Environmental Learning Center, and the Depot. We gather at the Depot

regularly to fill hundreds of school bags, making a social occasion of it with tasty refreshments at the close of the evening. Some of us serve as ushers, worship leaders, or children's time presenters and some provide music for worship services.

We study the Uniform Bible Study lessons and are fortunate to have half a dozen members take turns teaching. This provides much variety in approach to the lessons, as some teachers are formally trained Bible students while others just work hard in preparing the lessons. Nearly all of us bring our Bibles to class; we have a great respect for scripture, but some variation in interpretation. Some teachers use visual aids, some provide refreshments, and all stimulate lively discussion.

We plan several fellowship times during the year: breakfast at local restaurants, table game parties, and other outings in the community. We have been blessed by socializing with youth and children of the church and welcome more of these activities. Most of us are grandparents, or even great-grandparents, so we are completely comfortable with younger people! Please greet us in the hallways at church; we will be thrilled to meet you or speak with you.

—Fancheon Resler



Some Sojourners Sunday school class members at a recent breakfast.



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- Elvina Schmidt  
*Bookkeeper*
- Janet Shoemaker  
*Coordinator of Administrative Ministries*
- Mel Claassen  
*Business Manager*

##### Facilities Ministry

- Jan Oostland  
*Facilities Manager*
- Courtney Shetler  
*Custodian*
- Irma Perez  
*Custodian*

##### Pastoral Ministry

- Neil Amstutz  
*Pastoral Team Leader*
- Katie Misz  
*Pastor of Family Life*
- Velma Swartz  
*Pastor of Senior Ministries*
- Cindy Voth (on sabbatical)  
*Pastor of Community Life*
- Mariah Martin  
*Interim Pastoral Team Member*

The *Waterford Buzz* is normally published weekly for members of Waterford Mennonite Church. Items for inclusion should be given to the editor by 5 p.m. Monday preceding publication.

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