

The Provident FRIEND December 10, 2024

News from the Providence Monthly Meeting of the Religious Society of Friends

MEETING CALENDAR

Saturday, Dec 14, 5:00 PM, Christmas Gathering and Potluck (Providence Meetinghouse)

Sunday, Dec 15, Meeting for Worship: at Providence, 10:00 AM (Indoors and Zoom); at Saylesville, 10:30 AM (Indoors); at Conanicut (Norman Bird Sanctuary), 10:30 AM (Indoors)

Sunday, Dec 22, Meeting for Worship: at Providence, 10:00 AM (Indoors and Zoom); at Saylesville, 10:30 AM (Indoors); at Conanicut (Norman Bird Sanctuary), 10:30 AM (Indoors)

Sunday, Dec 22, 5:00 PM, Christmas Concert (Providence Meetinghouse) (See article below)

Tuesday, Dec 24, 4:30 PM, Christmas Eve Candlelight Service (Saylesville Meetinghouse, In-Person and Zoom)

Sunday, Dec 29, Meeting for Worship: at Providence, 10:00 AM (Indoors and Zoom, Hybrid*); at Saylesville, 10:30 AM (Indoors); at Conanicut (Norman Bird Sanctuary), 10:30 AM (Indoors)

Sunday, Jan 5, Meeting for Worship: at Providence, 10:00 AM (Indoors and Zoom); at Saylesville, 10:30 AM (Indoors); at Conanicut (Norman Bird Sanctuary), 10:30 AM (Indoors)

Sunday, Jan 12, Meeting for Worship: at Providence, 10:00 AM (Indoors and Zoom); at

Saylesville, 10:30 AM (Indoors); at Conanicut (Norman Bird Sanctuary), 10:30 AM (Indoors)

Sunday, Jan 12, Meeting for Business at Providence, Noon (Indoors and Zoom, Hybrid*)

*Hybrid = the in-person and online meetings are combined.

**Providence Monthly Meeting for Worship with a Concern for Business
8th of Twelfth Month, 2024
Minutes**

Friends gathered at the Providence meetinghouse at noon with 19 present and one on Zoom. Presiding clerk Ariana Steele the following announcements:

The Providence Meeting annual Christmas gathering will take place this coming Saturday, December 14 at 5 PM with potluck dinner following. As always, the traditional “Sounds of Silence Ensemble” will accompany our singing of Christmas carols. (Everyone is encouraged to bring their own instrument and join the Ensemble.) Musicians are asked to assemble in the Meeting Room at 4:30 for the purpose of tuning and to get organized. Also, contact Eugenia Marks if you are willing to help decorate the social room and, possibly, the MFW room in preparation for the event. Contact Bruce Carlsten (carlsteneb@gmail.com) or another member of the Special Events Committee if you have any questions.

The Annual Christmas Eve Candlelight Services will be held at Saylesville Meetinghouse at 4:30 p.m. on 12/24/24.

The following items of business were brought forward:

1. For the Adult Religious Education Committee, Laura Landon reported that the Quaker Silence workshop series in the fall was well-received by attenders. There will be a Zoom-based Elements of Quakerism class beginning in February, and a monthly hybrid discussion meeting will take place at the Providence meetinghouse beginning in January after worship on the fourth First Day of each month.
2. Treasurer Peter Swaszek brought the Second quarter financial report. Contributions are doing reasonably well and expenses are mostly in line with expectations other than insurance.

The income from the Carla Dowben yard sale has been paid out as instructed last month. Peter will be meeting with the auditors later this month.

3. There was discussion about the funds held in trust for the Conanicut meetinghouse. We hold the funds in trust with the income paid to the Jamestown Historical Society for upkeep of the building. It is our understanding that we have no control over the principal.

4. The Treasurer requested permission to overspend the budget lines for insurance (lines 26 and 36) by a total of \$1,150. Although the total for these lines was budgeted at \$11,000.00 (an increase from the 2024 budget), the total for the fiscal year is now expected to be approximately \$12,150.00. Friends approved.

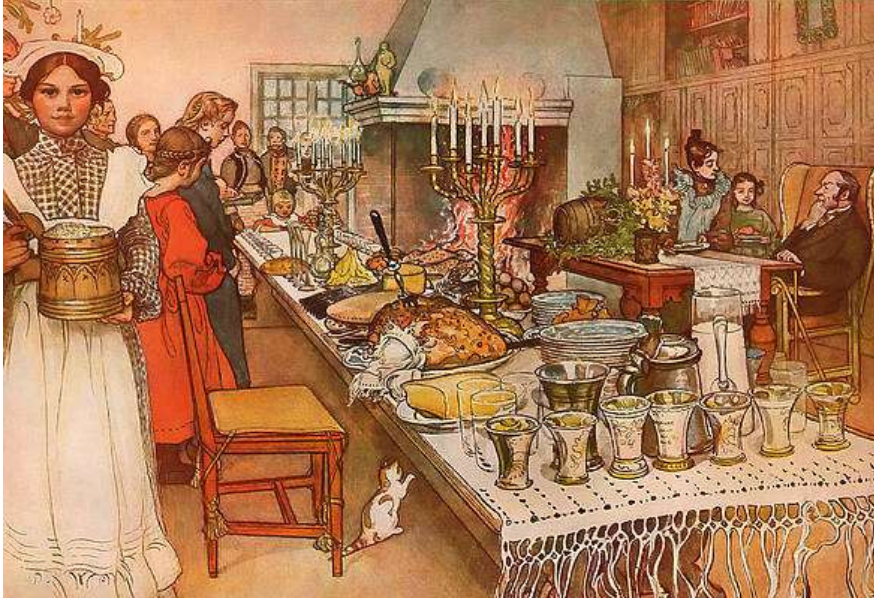
Ministry and Counsel Committee brought a recommendation that Marcus Mitchell be accepted as a member of Providence Monthly Meeting. Marcus met with a clearness committee recently, has been an attender with us for many years, and was formerly a member of Central Philadelphia Monthly Meeting. Friends approved his membership and appointed Elsie Morse, Bob Elliott, and Dan Lederer to prepare an appropriate welcome.

5. Ministry and Counsel Committee brought a recommendation that Melissa Mastrostefano be accepted as a member of Providence Monthly Meeting. Melissa had a positive meeting with a clearness committee recently and is an active attender at Conanicut. Friends approved her membership and appointed Elsie Morse, Bernie Oakley, Marcia Lindsey, and Laura Landen to prepare an appropriate welcome.

6. Nominating Committee brought a recommendation that Hope Roselle be added to the Property and Burial Grounds Committees. Friends approved.

No further business appearing, we closed with a period of silent worship a little after 1:00 p.m., intending to meet next on the 12th of First month 2025 at the Providence meetinghouse.

Respectfully submitted,
Ariana Steele, Presiding Clerk
Rebecca Smith, Recording Clerk



Annual Christmas Gathering December 14

The Providence Meeting annual Christmas gathering is scheduled for Saturday, December 14, at 5 PM. A potluck dinner will follow. The Special Events Committee would welcome your offering of a song, a festive poem, a Bible reading, or possibly a short story to enhance the event. Also, help decorating the social room and the tables for the event would be welcome.

And, of course, the traditional "Sounds of Silence Ensemble" will accompany our singing of Christmas carols. (Everyone is welcome to bring their own instrument and music stand and join the Ensemble.) The musicians are asked to gather in the worship room at 4:30 that afternoon for tuning and general organization. Please let Bruce Carlsten (carlsteneb@gmail.com) know as soon as possible if you would like to participate.

In coordination with Eugenia and the Hospitality Committee, contributions of pine boughs, holly, etc. to dress up the tables in the social room in preparation for the potluck would be welcome.



Christmas Concert December 22

Special Events Committee is sponsoring a Christmas concert on Sunday, December 22, starting at 5:00 PM at the Providence meetinghouse and featuring The Little Red Quartet. Here is the musicians' description of the event:

The Little Red Quartet is an amateur chamber ensemble consisting of four student musicians from the RI area: Lillian Rimmer, Ada McFadden, Lee Sweeten, and Sean Thoma. We met through a combination of music camps, rehearsals, and concerts and started playing together in September of this year. We don't claim to be professionals, but our goal is to bring good music and good vibes across Rhode Island. We hope you'll join us for around an hour of Mozart, Piazzolla, and Christmas tunes!

Christmas Eve Candlelight Service December 24

The Saylesville Worship Group will hold its annual Christmas Eve Candlelight Service starting at 4:30 PM on Tuesday, December 24, at the historic Saylesville meetinghouse, 374 Great Road, Lincoln, RI. All are welcome, and Friends may attend in person or via Zoom.

Elements of Quakerism Course

Are you interested in learning something about how Quakers came to be? Wondering what to do during silent worship or how to know if you have a message to share? Examine these

things and others by participating in the Elements of Quakerism course being offered in February and March. For more information contact Laura Landen (Laura.Landen@hotmail.com).

How to Save Taxes and Benefit Providence Monthly Meeting

from Zona Douthit

If you want to reduce your current income taxes or Rhode Island estate taxes and benefit PMM at the same time, give your Required Minimum Distributions (RMDs) directly to PPM now and/or give the Meeting your IRA outright at your death.

Outright Gift

If you want to reduce your Rhode Island Estate taxes (on amounts over \$1.56 million this year) while benefiting the Meeting at your death, designating the charity as a beneficiary of your IRA results in a larger gift because the charity will not owe income tax on any IRA withdrawals as an individual would. . If your beneficiary is in the top income tax brackets, close to 50% will be lost to taxes. Assets like stocks get a capital gains tax saving if left to an individual at your death, but stock inside your IRA doesn't and would be subject to state and local income taxes. So leave those appreciated stocks in your IRA to a charity, and any outside your IRA to an individual.

There are some requirements about timing of the distribution if you leave part of the account to an individual also, so it is important to consult with a knowledgeable advisor before designating any charity as your beneficiary. If you want to name your spouse as the primary beneficiary, consider naming PMM as a contingent beneficiary.

Required Minimum Distributions

If you are fortunate enough to not really need the money that you are required to withdraw from an IRA after age 70 ½ and you make regular contributions to PMM, tell your IRA plan custodian that you want the RMD to go directly to PMM. You never have to claim it on your income tax, thus reducing your adjusted gross income (AGI). Why does that matter? All sorts of income taxes and deductions are based on AGI. For example, a larger AGI might increase the 3.8% Net Investment Income Tax, income tax on Social Security benefits, and federal and state income taxes.

At the same time, AGI affects

Medicare premiums and the deductibility of certain expenses, such as medical expenses.

If you no longer itemize because the standard deduction is now \$14,600, donating directly from an IRA has the effect of making the charitable donation essentially deductible. Donating all or part of an RMD to the Meeting can be especially useful once you are over age 90 because you are required to withdraw a large percentage of your IRA by then. Best of all, if you need the money in the future, you can always revert to giving RMDs to yourself or designate a different beneficiary for the ultimate distribution.

The rules are very specific, so it is important that you consult with a knowledgeable advisor to set this up. I would be happy to answer any questions you have.

'Tis The Giving Season

This is a great time to make tax-deductible donations before the end of the calendar year. Meeting relies on donations, currently set at \$71,800 for this fiscal year, which began June 1 and ends May 31, 2025. Donations represent 62% of Meeting's total income.

Over the last three years the average number of contributing units (defined as individuals or families who donate to Meeting) has been 53. It would be great if more folks would contribute, because, if the number of contributing units stays around 53, we would need each unit to give an average of about \$1350 in order to make budget. We understand that this would be a stretch for many, but also that there are folks at Meeting who could afford to give more than this.

After two quarters of our fiscal year, which began June 1, Friends have contributed \$18,572, which is only 26% of the budgeted amount that we need, so we have a long way to go.

Can you help? Donations can be sent to our treasurer as detailed below.

Providence Friends Meeting

c/o Peter Swaszek

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Newsletter of
Providence Monthly Meeting of
the Religious Society of Friends
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