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# CROSSROADS



Bull Run Unitarian  
Universalists

## Rev. Charlotte's Word-Weavings

### Waiting and Miracles

So much of the news and information that we are getting is heart wrenching. You know the list. It includes geo-political conflicts, violence and disrespect of whole classes of people based on identity or beliefs, illness and disease of bodies and minds, and natural disasters of enormous proportions. No matter how you look at it, challenges abound in our lives and the lives of those around us, near and far. These are trying times indeed.

All this as we enter into what is generally labeled "The Holiday Season." A season during which there can be an unrealistic expectation of cheerfulness. I don't say this to be cynical, but truthful that for many people it is not so easy to feel joy or find peace.

Nevertheless, it is possible to find hope amidst the despair. During the month of December, our worship services will explore the power of watchful waiting, of everyday miracles, of giving generously, of light in dark times, and how getting outside of our usual vantage point can open us up for growth and healing. At the same time that we acknowledge not experiencing or thinking alike, we can still offer and receive life-affirming love that heals the brokenness in ourselves and around the globe.

Often we need to be reminded that we don't need to try and do it all. In fact, during this season of the year, what our bodies really require is slowing down, resting, repairing, reflecting and taking stock. Make choices that include taking good care of your self.

*Word Weavings, continued...*

What brings you joy? What nurtures your spirit? What needs to happen so that you feel fed and well cared for? Is it sitting quietly wrapped in soft, warm blankets with a hot mug of your favorite tea? Is it getting lost in a good book or movie? Is it taking a long walk with

Is there a spark in you that glows? How can you share that with someone else? What light can you bring into the world?

*Rev. Charlotte*

## December Worship Services

12/2/18 – *Season of Waiting*

The First Sunday of Advent in the Christian calendar marks the beginning of a month of waiting and anticipation of the celebration of Jesus' birth. Hanukkah is also a holiday of watchful waiting and miracles. What arises in us as we pause and wait for the waning light to regain its strength?

12/9/18 – *Every. Day. Miracles.*

As an antidote to the lack of light in the world, let us look for miracles in the everydayness of life. Recognizing miracles each day helps us in counting our blessings.

12/16/18 – *Spirit of the Christmas Tree*

Multigenerational music service celebrates the season through story and song.

12/23/18 – *Winter Solstice*

We celebrate the return of the Sun with ritual and stories from the pagan tradition.

12/24/18 – **CHRISTMAS EVE SERVICES**

**4:30 pm** – During this family worship service led by Kristin Worthington and Rev. Charlotte Lehmann, we will explore the holiness of all children through two cherished writings: “For So The Children Come” by Sophia Lyon Fahs and “On the Night You Were Born” by Nancy Tillman.

**7:30 pm** – *Earthrise*: A candlelight worship service of lessons and carols led by Rev. Charlotte Lehmann. We will celebrate the 50<sup>th</sup> anniversary of the photo taken by the Apollo 8 crew and explore how getting a different perspective on our place in the Universe offers hope for peace and healing.

12/30/18 – *TBD*

Star and Jeanette Muir lead their traditional worship service at the turning of the calendar into a new year.

# DECEMBER 2018



12/01	Craft Fair, 9 A Children's Christmas Party 9:45 A
12/02	Craft Fair, 11 A Endowment Ctme, 11:30 A Social Justice Ctme, 9 A Fellowship Ctme, 11:15 A
12/04	UupBeats, 12:45 P
12/05	Virginia Master Naturalists, 6:30 P
12/09	Lamb Bok Club at Grounds Central Station 8 A Membership Ctme, 11 A Finance Ctme, 11:15 A BRIC Investment, 11:30 A
12/10	SASS, 1:30 P
12/11	Food Pantry, 9:30 A Board Meeting, 6:30 P
12/14	Nothin Fancy Concert
12/17	NuuNers,
12/18	Food Pantry, 9:30 A UupBeats, 12:45 P
12/19	Master Naturalists, 7P
12/21	USDA Food Pantry, 9:30 A
12/23	Men's Group, 9 A Senior to Senior Tea Soup for Acts, 11 A RE Committee, 11:30
<b>12/24</b>	<b>FAMILY CHRISTMAS EVE SERVICE</b> <b>4:30 P</b>  <b>CHRISTMAS EVE CANDLELIGHT SERVICE</b> <b>7:30 P</b>

12/1	Children's Christmas Party 11:45 A Upstairs
12/2	Children's Choir 11:15 A Youth Choir 11:45 A
12/9	Children's Choir 11:15 A Youth Choir 11:45 A

**BRUU 2018 Auction Holiday On-Line is Live!**  
**23 November – Online auction open – Christmas Special Xtra**  
**9 December – Online auction closes 4:00 PM (EST)**  
**Ok, our annual auction is over, and we've still got some awesome things for you to buy. Two weeks and we're done!!!**



## From the Treasurer's Office

In January you will be receiving a statement that covers all your tax-deductible donations to BRUU for 2018. This statement will not only include your pledge payments but any other donations you made during 2018 to the food pantry, split the plate, community assistance fund etc. The statement will also include a section at the bottom showing the amount you pledged for the current pledge year and the balance left on that pledge. You should receive this statement by email before January 25. If you haven't received it by then, please check all the inboxes and SPAM folders associated with every email address listed in the membership database for your household. If that fails, contact the treasurer at [treasurer@bruu.org](mailto:treasurer@bruu.org) and another statement will be sent to you. If you don't have an email address, then your tax donation statement will be mailed to you.

Henry Hastings, Treasurer

### Matching Grant for Capital Improvement

BRUU received a Chalice Lighter Grant of \$20,000 for Capital Improvements in 2016 to be awarded in \$5,000 yearly increments upon documentation of building improvements. \$10,000 of that has been received to date.

At the 2018 Annual Meeting, Gwen Talbot generously donated \$5,000 as a matching grant to compensate for the building repairs funds that had to be cut to balance the Operational Budget for 2018-19. Our 94 year old building has ongoing maintenance, repair, and improvement expenses. Our furnace is due for replacement. That's a big expense.

Since this is a MATCHING grant, we members and friends of the congregation are being asked to contribute; \$2300.00 has been added to this challenge, but we need another \$2700.00. Please donate, specifying that the monies are to go towards the matching capital improvement fund. Please help us keep BRUU attractive and functional for all our services, activities, and rentals. Any contribution is most welcome to improve our building. Thank you! And thank you to all who have already contributed.



## FROM ANNEASE

In addition to our new grand piano, we now also have a Yamaha Clavinova. This digital piano provides us with more creative options. It has a great touch, nice sound and we can hook digital devices to it, giving us almost unlimited sound combinations. We can use it to record and play back hymns, accompaniments, etc; it will transpose pieces; it can recognize what's being played and add chords; it will connect to the sound system... and that's just a few of the capabilities. Thanks to Kelly Muzzin and Kathy Sobrio for their advice and assistance.

### Family calendar dates

Dec 2 - children and youth choirs 11:15-noon

Dec 9 - children and youth choir 11:15-noon

Dec 15 - all choirs dress rehearsal 10-12

Dec 16 - holiday music service

Annease Hastings, Music Director

# The Way I See It

Last month I wrote about some of the issues that came up at the Board Retreat that was held October 20 (and graciously hosted by Kathy Sobrio, by the way). Among the goals that the Board elected to pursue during the upcoming year at BRUU is starting a conversation about a vision statement – a concise affirmation of BRUU’s aspirations that will help guide the congregation’s future direction. I’d like to share a little more about the rationale behind focusing on a vision statement, and what we’ve been able to find out about how other congregations have approached this.

Even going back to last year, the need for a vision statement is something that has come up at Board meetings during several discussions on policy issues. Board members felt there was a need to better articulate how we see the overall direction of BRUU. We cherish and we will continue to embrace our mission statement of being “a safe community for seeking and service.” But in order to set specific goals for what we want to accomplish as a congregation, we need to carry out an internal dialogue about where we are headed, and how we expect to get there. We need to be intentional about questions like:

- What mechanisms should we put in place to best serve the individual needs of our members?
- How do we equip and adapt our building to utilize it to maximum effect?
- Do we want to grow our membership, and how do we go about doing that?
- What role do we want BRUU to play in the local, state and world community?

Developing a vision statement will move us toward finding the right answers to these questions. Now that we have a settled minister who is working day-by-day to get to know who we are and what we stand for, we are poised to form a working partnership on carrying out the ministries that define us. And agreeing on the broad outlines of a vision statement will be a necessary step in formulating the specific outcomes we seek and the measures of success we will formulate when we update our long-range plan.

**One of the really handy things we have access to through the UUA Central East Region is an online Forum for Congregational Presidents. Through a query sent to this listserve, we were able to come up with examples from several congregations of their vision statements, along with information about the processes they used to put these together. One of the most full-blown examples came to us from Unitarian Church of All Souls in New York City – at the last BRUU Board meeting, our Journal Club segment consisted of reading and discussing their vision statement and the background materials on how it came into being. (And if you’re interested, all this is easy to find on the All Souls website.) An important point to note is that the timeline for developing the vision statement in this case ran to something around 18 months from start to finish. If we want to achieve a high-quality result in this kind of endeavor, we will need to proceed thoughtfully and deliberately.**

Please give some thought to what you think a vision statement for BRUU should look like, and expect to hear more about this as our planning process comes together.

Art Muirhead, President, BRUU Board of Directors, [president@bruu.org](mailto:president@bruu.org), 703-266-1949  
November 24, 2017

# From our DRE

## How to Survive December

Ah, the holidays. Family traditions practiced through the ages, streets bustling with cheerful folks and welcoming shopkeepers, gifts carefully picked and genuinely given, warm and joyful gatherings all season long and the satisfaction of knowing you are doing everything right. Not always. I've read articles that say the financial and social burdens of Christmas time creates the same stress and physical effects as the death of a loved one. Take it from a recovering "Everything Has To Be Just So-aholic," a few shifts of attitude can make the whole thing a lot more enjoyable.

Keep it regular. Do not abandon your daily routines for holiday activities. Like to read for an hour before bed? Instead of wrapping gifts or writing out cards, read for an hour before bed. Always go to the Tuesday yoga class/open lap swim/book club/men's group? Then don't skip it to pick up this or that, attend for the next four weeks also. Give holiday tasks only the amount of time you have to give them. (Gasp!) Skipping out on things that nourish you will leave you tapped out long before we even get to Solstice.

Let traditions be the things that are asked for, not the things that you *have* to do. This one is especially important to be flexible on with school aged children. Do you always go to the Nutcracker, but lately you have to drag them? Do they not really enjoy dressing up for grandma's house? Be honest, is that really fun for anyone? Does it create a sacred ritual? I was so honored this Thanksgiving when I suggested that we host family and friends, but the kids said "No, that's our time when it's just us." And we spent the holiday exactly as we wanted it to be, following the traditions we had created for ourselves over the past few years. Trust me, grandma will get over it.

Go outside! These are the days of diminishing sunlight, which leaves many of us feeling depleted or depressed. This time of year is busier, no matter how many offers you decline, it just is. Taking a walk lets you breathe in the fresh air and get your body moving. (In Germany, at the start of winter time, they open all the windows and allow the cold air to fill the house before turning on the heat as a cleansing ritual.) Movement increases the endorphins that elevate our mood and spirit. Going out and standing still is also important. Whether day or night, just breathe and observe. Whether you celebrate the return of the Son or the Sun, or are of a scientific mind observing the seasons - standing in stillness, enhanced by nature's insulator. snow..... standing in stillness allows you to see and hear and feel the life ready to burst. Breathing it in gives you new life also.

Blessed Be

## **BRUU Board of Directors: November 2018 Meeting Highlights**

As a Journal Club assignment for this month, Board members read the Congregational Vision Statement recently prepared by the Unitarian Church of All Souls in New York City. Although All Souls is a much larger congregation than BRUU (1000 members), there are many insightful elements for us to look at in the process they followed in putting together an actionable Vision Statement. Of note were the use of the "Appreciative Inquiry" model (holding cottage-type meetings to gather input on members' hopes, dreams and aspirations), and grouping desired outcomes according to individual, congregational and external objectives. In the course of the current church year, the Board will continue to discuss the mechanisms and timetable for developing a Vision Statement.

Mike Cleary provided an update on his most recent three-part course on the BRUU Covenant. Board members discussed the implications of the Covenant having been signed by more than half the congregation, and agreed that part of the process of becoming a new member should be recognition of having joined a covenanted community. Mike will write a newsletter article addressing expectations about abiding by the covenant.

Finance Chair Robin Fegeas briefed the Board on the overall status of BRUU's budget and major concerns that ought to be addressed in the budget formulation process for the upcoming fiscal year. Robin highlighted the fact that we have had difficulty in recent years achieving a balanced budget – we need to give attention to ensuring that income will balance with expenses. The Finance Committee also recommends that we abandon the practice in recent years of transferring funds from the operating budget to the capital budget.

After discussing the various options available for the upcoming budget year, the Board agreed to adopt a strategy that will emphasize: holding the line on expenses and consolidating our trend toward promoting fair compensation for our salaried positions; ensuring a balanced budget to avoid further tapping of reserves; and striving to make stewardship a year-round focus of the congregation rather than simply a concern at pledge time.

Board members discussed the status of finalizing the membership of the new Committee on Shared Ministry; Art will conduct outreach on filling the final slot. Rev. Charlotte plans to convene the first COSM meeting sometime in December.

The next Board meeting will be held on December 11, 2018 (second Tuesday) at 7 pm. Contact me if you have questions or concerns at [president@bruu.org](mailto:president@bruu.org) or 703-266-1949 (home).

Art Muirhead, President, BRUU Board of Directors



# NOW IS THE TIME

TO GIVE TO OTHERS  
WE ARE A GENEROUS PEOPLE

*Dear BRUU Community,*

Like many of you, I usually had to experience to absorb a life lesson. However about 30 years ago, this one I learned from a wise family member.

Though we'd like to deeply care and support those around us, often we cannot fit it into our lives. And, to safeguard our own happiness, we dial down our awareness of others' support needs. It becomes a spiral of apathy and guilt. The advice I received and often follow is, it's often better to help and love others whenever it is easy. You know what I mean. Sing an off-tune happy birthday, move a fallen branch from the road, show up for BRUU work day for the hour between soccer games.

Not only do I look for the small opportunities to help, I also notice the adventure of experiencing something new or, better yet, meaningful. These poignant moments are easy to miss so try to spot and partake of them.

How these small interactions snowball into community and societal impact is the lessening of burdens of others. Remember, people are more inspired by hope, not guilt and anger. If people see others caring and sharing the load, they are hopeful of goals being met by teamwork and love. Remember, it takes a village. – *Jesse Thompson*

## Caring Bridge REMINDER

Last month the Pastoral Care Team (PCT) made a "recommendation" about using the [CaringBridge.org](http://CaringBridge.org) website when you or family members are dealing with a health-related situation. This month the PCT wants you to be proactive so you are well prepared when life doles out a surprise, or two, or three. If you haven't already visited this site just to see how it operates – check it out now. It is an opportunity to share words of encouragement, comments, and offers of assistance to your BRUU friends when they most need it. Did you note that this is a FREE service? No need to wait for a crisis to begin using this helpful service.

## DENOMINATIONAL AFFAIRS AND EVENTS IN OUR AREA

### NEW DAY RISING CONFERENCE

*Sound the trumpets!* Excited to announce that registration is now open for our Central East Region **New Day Rising Conference**: Identifying our congregation's next steps in the struggle to dismantle white supremacy.

**Saturday, January 26, 2019 - 9:00 am to 4:30 pm EST**

**Sponsor:** [Central East Region of the UUA](#), [UU Congregation of Fairfax, Oakton, VA](#)

*Location: UU Congregation of Fairfax, 2709 Hunter Mill Road, Oakton, VA 22124*

Identifying Your Congregation's Next Steps in the Struggle with White Supremacy Culture. Slightly overwhelmed by all the options in tackling white supremacy culture in your congregation? Feeling stuck, or coming up against resistance? How do you know where to start? Or what comes next? Or what supremacy culture is? See <https://radicalcopyeditor.com/2017/04/21/white-supremacy/>

Join with Central East Region staff and UU congregational leaders for this day of learning, growing and rising. Hear from each other about what has worked and why, assess your congregation's next fruitful and faithful step, and see some of the great resource options available. Send your congregational team! There is something for everyone when a New Day Rises!

**Costs:** Sliding Scale fee of \$20-\$30-\$40. You may request a waiver for a \$10 fee as needed on the registration form. Lunch is included. Child care is available at \$5 per child, but must be requested in advance. **Register now at:** <https://uua.wufoo.com/forms/zpjdl4k012sril/>

**The program includes:** Worship from The Sanctuaries DC, an intentionally multicultural artistic community using art to create social change! Morning Workshops run by UUA staff!. *Experienced UU Antiracist Get-Together* with Paula Cole Jones. *Dedicated Time for Identity-Based Caucusing* - A chance to gather in identity-based groups for conversation, reflection and relationship building! *Stories of Struggle and Success* - Hear from 15 other congregations in a series of seven-minute TED-style type talks about what worked for them and their people (and what didn't!), with opportunities to connect and ask questions! *Resource Fair and Bookstore* - a room full of resources and materials to browse, and the opportunity to order helpful books right from the Conference

### **Party Planners Needed for Rev. Charlotte's March 23<sup>rd</sup> Installation Service**

Do you like to plan events and celebrations? Do you have talent for putting on a BIG party? Rev. Charlotte needs your help with planning the Installation Service and Reception, which is set for the afternoon of Saturday, March 23, 2019 (time to be determined by planning team).

An installation service is the recognition that a minister has been called or entered into covenant and is settled in a particular congregation. The service of installation nowadays often takes place several months after the minister has begun their actual ministry and may seem to be mainly ceremonial, however it has important roots in our history of congregational polity. The installation highlights and reaffirms the covenant between the minister and the congregation. Holding the installation some months after the minister's arrival allows for the inclusion of representatives of the wider community and the denomination, highlighting the connection of the congregation and minister to these larger affiliations.

This is BRUU's chance to shine as a progressive congregation in Manassas and Prince William County.

The focus of Rev. Charlotte's installation service will be on our vision of shared ministry. There will be a role in the service for the children and youth of BRUU. And the service will, of course, include celebratory music.

Rev. Charlotte will handle planning of the installation service itself, but needs a team to handle invitations, publicity, printing, photographer, hospitality arrangements for out of town guests, the reception and clean-up, and follow-up.

If you are interested in being involved in any way, please contact Rev. Charlotte ([minister@BRUU.org](mailto:minister@BRUU.org)). A first meeting of the team needs to happen in early January to get plans moving ahead.

### **Worship Service on Foster Care**

Did you know that there are 5000 children in need of foster care in the State of Virginia?

Susan Sinclair and Rev. Charlotte recently met with Wendy Cohen, Foster Parent Recruiter for UMFS, a statewide private non-profit that specializes in therapeutic foster care for youth and sibling groups, to learn about their program needs. UMFS is looking for foster care parents. They have an excellent 2-hour information session followed by a 2.5-day training for interested adults.

One idea that came out of this meeting is to have a worship service sometime in 2019 that has foster care as its theme (date TBD). Are you a person who has prior experience with foster care? Were you a foster child? Were you in a family that provided foster care? Did you have foster siblings? Have you been a foster parent? Maybe someone in your extended family has been a foster family? Would you be willing to share something about your experience with the congregation?

Rev. Charlotte imagines a service is three parts with sharing by a small number of individuals from different perspectives plus sharing by Wendy Cohen about foster care from UMFS' perspective.

Please contact Rev. Charlotte ([minister@bruu.org](mailto:minister@bruu.org)) if you are interested in participating in this worship service. Thank you!

## An Update to “Giving to BRUU ... Legal Tax Evasion for Seniors”

In the February 2018 edition of CrossRoads, I wrote an article entitled “Giving to BRUU in the New Tax Law Age : Legal Tax Evasion for Seniors.” It spoke mostly to the use of a tool available to seniors aged 70 ½ years or greater who must take required minimum distributions (RMDs) from their IRA accounts: qualified charitable distributions (QCDs). Since, as a rule, income tax must be paid on withdrawals, including RMDs, from traditional IRA accounts, QCDs “evade” this tax. Per the IRS, “a qualified charitable distribution is an otherwise taxable distribution from an IRA ... paid directly ... to a qualified charity” such as BRUU. QCDs can count toward satisfying a RMD requirement AND are excluded from taxable income.

Before I go any further, I must note that the UUA (and it seems others in philanthropy circles) have been using the term “IRA Charitable Rollover” instead of QCD (see <http://plannedgiving.uua.org/ira-charitable-rollover>). This confused me at first since “rollover” (see <https://www.investopedia.com/terms/r/rollover.asp>) usually refers to the transfer of holdings or funds from one retirement plan or IRA to another without creating a taxable event. A rollover might be necessary, as it was in my case, to make QCDs; so the “normal” use of the term can relate. But I’ll try not to quibble: an “IRA Charitable Rollover” is a QCD. I encourage you to read the UUA article to learn more about QCDs; just know “IRA charitable rollover” is UUA speak for “qualified charitable distribution.”

In the remainder of this update, I’ll relate some of my experience with QCDs that will hopefully be of benefit. I turned 70 ½ in March of this year (2018), so did not actually make a QCD until after I wrote my February article.

But luckily, before the end of 2017, I had made a necessary rollover from my government Thrift Saving Plan (TSP, roughly equivalent [?] to a traditional 401-K investment account) to a new IRA (a “Rollover IRA” account with Fidelity). I did so to have more control over withdrawals. But it turns out I actually needed to do that to cover QCDs ... which cannot be made from a TSP account! Certified Financial Planner Edward Zurndorfer wrote this past February (see <https://www.myfederalretirement.com/tax-law-charitable-distributions/>) “TSP participants need to ... transfer their entire TSP account to an IRA, ideally before the year they become age 70 [½] – in order to annually take full advantage of the QCD and to avoid TSP RMDs.” I did not transfer my entire TSP account, but I did transfer enough to be satisfied with the level of QCDs I’ve made this year (and only pay taxes on the RMDs from what remains of my TSP). Once new TSP rules go into effect (in about a year? – see <https://www.tsp.gov/PDF/formspubs/tspfs10.pdf>), I’ll be able to move more funds (until then, I’m stuck with taxable RMDs on what’s there now). Bottom line: at the end of each calendar year, make sure you have enough funds in an IRA (from which you can make QCDs) to cover planned QCDs for the following year. See

[Required Minimum Distribution Worksheets | Internal Revenue Service](#) to calculate how much your yearly RMD will be (and therefore how much on which you can avoid tax with QCDs). Note: apparently RMDs from each account are required (based on previous end-of-year balances).

The actual steps I took to rollover funds and make QCDs include:

In 2017:

- Opening a “Rollover IRA” account with Fidelity (see <https://www.fidelity.com/retirement-ira/401k-rollover-overview>);
- Sending page 3 of Form TSP-77 (Request for Partial Withdrawal, see [TSP: Civilian Forms](#)) to Fidelity to be filled out by them and returned to me;
- Faxing a TSP-77 package to TSP (1-866-817-5023) which included the three page filled-out and notarized Form TSP-77 and a cover letter from Fidelity to the TSP Service Office with specific instructions on how to “send the proceeds by check, wire, or in-kind via DTC”;

After I turned 70 ½ in March 2018:

- Submitting multiple requests to Fidelity to issue checks to 501(c)(3) tax exempt organizations (see [https://www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/charitable-ira-one-time-withdrawal.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/charitable-ira-one-time-withdrawal.pdf)). It seems the only way Fidelity will make a QCD for me is to issue a check to the organization; the check may be sent directly to the organization (as I do with BRUU), or to me to then send on to the organization with a cover letter; and
- Faxing a notarized Form TSP-70 (Request for Full Withdrawal) to TSP to have monthly RMD payments (plus a single payment to cover the period in 2018 when RMDs weren’t being taken out) deposited in my bank account.

I’ve one more step to take in this path: filing taxes next year (for this year). Per Fidelity: “A QCD is reported as a normal distribution on IRS Form 1099-R ... While the QCD amount is not taxed, you may not then claim the distribution as a charitable tax deduction. ... State tax rules may vary, so for guidance, consult a tax advisor.

When making a QCD, you must receive the same type of acknowledgement of the donation that you would need to claim a deduction for a charitable contribution.” See <https://www.fidelity.com/building-savings/learn-about-iras/required-minimum-distributions/qcds>.

I hope this has been of some help. Feedback is more than welcome. Thanks!

Robin Fegeas  
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