

# HEART OF PALMS

OCTOBER 2020



Shine a light  
in the dark.  
Stand strong  
in faith.

## NEWS & FEATURES

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## The Generous Heart through COVID-19

BY REV DR JEFFREY WEENINK

Generosity has been called the “new evangelism.” Chris Willard and Jim Sheppard write, “Generous behavior is the best validation that Christians believe what they profess about God, faith, the Bible, and eternity. The practice of generosity is authentic and becomes magnetic to people who do not accept the Christian faith. Palms' annual Generosity Campaign is underway with the theme: BE A LIGHT IN THE DARK ~ STAND STRONG IN FAITH. We hope you enjoy this issue of Heart of Palms and will be inspired as it is largely dedicated to Generosity in a time of COVID-19.

Willard, C. & Sheppard, J. (2012). Chapter 10. In *Contagious Generosity: Creating a Culture of Giving in Your Church*. Grand Rapids, MI: Zondervan.

# A Wee Word from Dr. Weenink

## The State of the Plate ~ The Meaningful Amount ~ or Oh My! The Preacher's GOTTIN into Some Serious Meddlin!!!

BY REV DR JEFFREY WEENINK

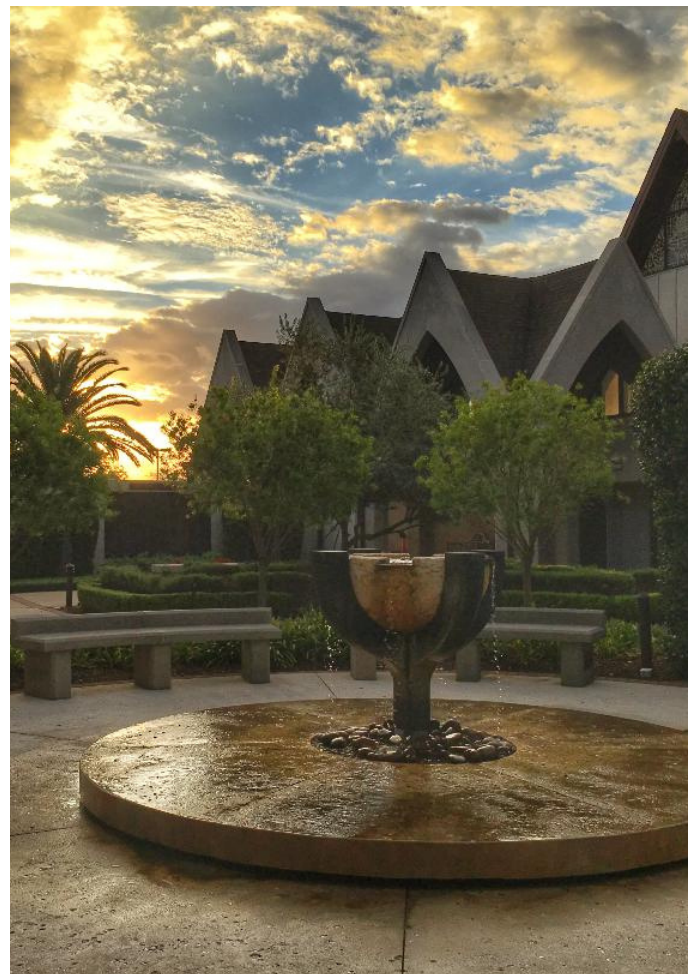
**I have often heard the statement invoked: “God loves us so much that God loves us just the way we are.” More often I fail to hear the rest of the statement: “But, God loves us too much to let us stay the way we are.”**

In the Christian faith we hear much that points us to this, with phrases like sanctification, growing in Christ, maturing, faith development, commitment, running the good race, spiritual formation, gratitude, and the stewardship of our lives. What an adventure this can mean for us when we no longer just stay the way we are! Yet, so easily, our faith journey, instead of being an adventure, can become a heavy chain of obligations. We cling to the status quo, hoping we can get by without too many crises or challenges. We become content with the usual routine.

Our giving, our financial support, can also become a complacent routine. **Stewardship, simply put, is not a routine matter. It is a spiritual discipline.** The impulse to give puts you in touch with the best part of yourself and the principles of abundance that are alive, well, and evident in your life. I like the way Canadian Theologian Ken Walker puts it:

“In this context, the fundamental issue in Christian giving is not to make a connection between a believer’s checkbook and a congregation’s expenses, but to emphasize the much more meaningful relationship between a believer’s financial resources and their faith in God.”

Giving is not necessarily based on ability. I believe it is based on understandability. Hear me out. **When we understand giving as an expression of gratitude for what we have received, we find ourselves on solid biblical footing.** In addition, we are liberated from asking the perennial question, “How much should I give?” The question becomes, “Am I living up to my potential as a faithful steward?” Such an assessment requires brutal honesty. It also requires us to set aside all those things that limit vision and restrict enthusiasm.



Think of it this way:

In the life of Palms Presbyterian Church, almost half of the potential pledging households make no formal pledge or provide an indication of the level of their planned financial participation. That does not mean they do not support the ministry of Palms. That support is no less faithful, equally essential, and for it all are grateful. However, it does not help Palms plan a fiscally responsible, balanced budget.



Presbyterians, so say the statistics, on the average, give a little north of 2% of annual income. During the Great Depression it was 3.3%. The median income for the zip codes that comprise Palms' membership (according to Mission Insight) is \$81,073. Based on those averages, if Palms received 200 new pledge commitments at \$1620 (2% of the median income), Palms could build in \$324,000 into its budget. **Think of all the marvelous ministries that take place in this fellowship that could be multiplied!**

The question to ponder:

## *Am I living up to my potential as a faithful steward?*

**All that really matters is the meaningful amount that you and God have figured out. That takes prayer, thought, humility and a healthy dose of gratitude. Give what feels right. Not what is left.**

Says C.S. Lewis in [Mere Christianity](#):

"I am afraid the only safe rule is to give more than we can spare. If our giving habits do not at all pinch or hamper us, I should say they are too small. There ought to be things we want to do but cannot do because our giving expenditures exclude them."

God loves us so much, that God, in Jesus Christ has given everything for us. God likewise loves us too much to let us stay the way we are.

My choice is to respond in ways that are more than routine;

based less on ability than understandability;  
are measured by a meaningful amount;  
are proportionate;  
and begin to tap at my true potential.

Yours in faith,

*Jeffrey*

# Serve Ministry

THROUGH YOUR GENEROSITY SERVE IS ABLE TO .....WELL, SERVE

Serve Ministry is comprised of Palms' Outreach and Deacon Ministries. Serve involves a lot of you as you work with feeding the hungry in our community, providing care for our members, partnering with brothers and sisters in different places around the world, walking alongside those who are ill or suffering, and praying for others.



Palms Outreach is based on shared ministries of relationship over time. We walk alongside local, denominational, and international mission partners. We celebrate with them in times of celebration. We seek to help them in times of need. COVID-19 has presented (and continues to present) many challenges to our mission partners.

In addition, your pastors have allocated a number of grants from the Compassion Fund for Palms members and community members to aid them during this time of great need.

## THE CHURCH being THE CHURCH during COVID-19

In response to specific needs, Palms (YOU) has allocated the following above and beyond our regular generous gifts:

\$2000 to Elementary Schools for cleaning supplies for safe school reopening

\$1750 to children on free and reduced lunch for a healthy meal after the summer feeding programs ended

\$1250 to Mission House for cleaning supplies and meals for weekends without volunteers

\$3000 to BEAM to keep people in their homes

\$1000 to Haiti Outreach Ministries for building projects that keep Haitians employed

\$1000 to South African partner, Affordable Medicines for All for COVID-19 relief

\$1700 for COVID relief to the Sanneh Institute in Egypt

\$1100 to Presbyterian Disaster Assistance to aid in Racial Reconciliation

\$1100 to Presbyterian Disaster Assistance to aid in the Pacific Northwest Wildfires

\$3069 for the One Great Hour of Sharing denominational offering

# Mayport Market

In the past year, Mayport Market shifted. We shifted to a new location and are now partnering with Oak Harbor Baptist Church on Mayport Road using their space and sharing in the hospitality and service to food insecure residents in Mayport neighborhoods and beyond.

## Last Wednesday's Market

**16 hard working volunteers from Palms, Oak Harbor Baptist Church, and the Mayport community served**

**153 families representing approximately 488 people**

**4143 pounds of food**

**and because of increased demand, we distributed 19 extra bags of dry goods.**

**BEAM and Palms had restocked Oak Harbor with extra dry goods from previous excess demand, so everyone received some food, and everyone was extraordinarily grateful.**



At the onset of COVID-19, we switched from a pop up and shop model to giving out pre-packed bags of food from the back of the truck. In August, our dedicated Mayport Market Coordinator, Martha McNulty stepped back and we are currently in need of a new Coordinator. Many thanks to Martha who got us organized and moving along. Due to her dedication and the dedication of all the Mayport Market Volunteers, we have become a group caring for the neediest in our community.

If you are interested and able in helping with this food distribution program, email Carol Barbour at [jcbarbour161@gmail.com](mailto:jcbarbour161@gmail.com)

# Update...

## BACK TO SCHOOL DRIVE



*many thanks!*



*teamwork!*

We are pleased to share some details for the recently completed 2020 Back to School Drive. Due to the pandemic, changes to the school's schedule and the dire need for cleaning and sanitizing supplies, we conducted our drive in two phases. The first was completed on August 6 which focused solely on items needed for sanitization. The second phase was completed on September 10 which included more cleaning supplies as well as classroom items and healthy snacks.

Thanks to a robust church-wide effort and a generous donation from the local Staples store, we collected and delivered nearly **23,000 items!** Many of these items like sanitizing wipes were crucial for our partner schools to continue to keep their staff and students safe and ready to learn during these challenging times. Everyone we met on each school campus from security personnel to teachers to principals could not be more grateful for the generosity of Palms.

*Thanks to everyone who generously contributed  
items. money. prayers and time!*

# Fully Alive for the First Time

There is a humorous story about an episode that took place in a church one Sunday Morning. The sermon had been droning on far too long, and Wilson G. checked out early. He realized it was almost time for the offering so he quietly reached for his wallet. Upon opening his wallet, Wilson G. discovered he had no cash. He took out his pen and hid the checkbook in the middle of his Bible, next to one of the Psalms. He began to scratch out a check for thirty dollars, because he had almost had a heart attack that week, and because somebody in the church would be counting the offering and he wanted them to see he gave thirty dollars.

He tried not to be obvious, but a lady to his right saw him. Wilson G. could tell she thought he was writing in the pew Bible so he didn't look at what he was doing.

She gave him a funny stare and turned back to the sermon. Wilson G. tried to quietly rip the check out from the checkbook, with limited success, still not looking at what he was doing so the lady in the pew wouldn't know he had written out his check whole at church.

The offering plate came by and Wilson G. proudly put in his check only to realize a

a moment too late that he had just written a check for three hundred dollars. He accidentally wrote three-zero-zero on two different lines when he wasn't looking. He wondered what he could do? On one hand, he couldn't go downstairs after church and find the deacons counting the collection and say, "Hey, there's been a mistake. I gave more than I really wanted to." On the other hand, he gave all he had in the checking account and a little more. Perhaps he and his family will have to eat beans and oatmeal for the rest of the month, Wilson G. thought, even though the contribution was going to a good place.

**One thing was for sure, in that moment, Wilson G. felt fully alive for the first time all day!**



In the act of worship, when you give, this becomes the personal expression of your love, concern, and gratitude, which is translated into action and service by those who represent you here and throughout the world. Returning your pledge card and then your gifts in the offering plate is no isolated act. It has universal implications.

# The Audacity to Ask

BY REV DR JEFFREY WEENINK

The first half of 2020 our focus revolved around inquiry. As we wrap up 2020 and look to 2021, our immediate focus can be narrowed down to to one three lettered word: ASK. Members have been invited to ask questions of faith and spirituality. The best way we learn and grow is when we can get answers to the things that are on our mind and heart. There are aspects of truth and spiritual growth that are better introduced and nurtured with probing questions than hand delivered answers. Jesus, the prophets, the Apostles, good church professionals, theologians, spiritual directors, philosophers, artists, therapists, educators, merchants, craftsmen, business leaders – not to mention wise parents – have been asking questions of those in their sphere of influence with great effect for millennia. It is good to kindle and cultivate that keen curiosity in ourselves as well.

Presbyterians never posit that they have all the answers. We do, however, believe it is good to ask the right questions. It's OK to ask questions like:

- Did Jonah really get swallowed by that whale?
- Did God really command the murder of thousands of Canaanite babies?
- Does the concept of eternal, conscious torment really seem consistent with the God revealed in Jesus?

There are some tough questions that must be asked and wrestled with openly in an intellectually honest way. Our hope is that we have and can continue to create safe formats and forums for these areas of inquiry.

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"The best way we learn and grow is when we can get answers to the things that are on our mind and heart."

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Jeffrey Weenink  
INTERIM PASTOR





# Biblical Reflections on Asking

BY REV DR JEFFREY WEENINK

"Ask and you will receive, and your joy will be complete."

JOHN 16:24  
(NIV)

A lot of times, it's easy to think that we're not supposed to ask for too much, but Scripture encourages us to go to God with all of our needs. God tells us to ask, and God longs to give us all that we really need. In fact, Jesus said, "You have not because you ask not." When you step out and ask, it pleases God and shows that your faith and trust are in God. Jesus said, "Ask and you will receive, and your joy will be complete" (New International Version, John 16:24). Similar statements are found in Matthew 7:7; 21:22; Mark 11:24; Luke 11:9; and John 15:7.

One version of the Bible, The Message, translates it this way: "Don't bargain with God. Be direct. Ask for what you need. This isn't a cat-and-mouse, hide-and-seek game we're in. If your child asks for bread, do you trick him with sawdust? If he asks for fish, do you scare him with a live snake on his plate? As bad as you are, you wouldn't think of such a thing. You're at least decent to your own children. So don't you think the God who conceived you in love will be even better?" (Matthew 7:7-11)

The Old Testament book of Chronicles tells us about a man named Jabez and that for which he asked. "And Jabez called on the God of Israel saying, 'Oh, that You would bless me indeed, and enlarge my territory, that Your hand would be with me, and that You would keep me from evil, that I may not cause pain.' So God granted him what he requested" (1 Chronicles 4:9-10).

All this leads me to raise a question for you to consider. "What if you were to wake up this morning, and all you had left were the things you thanked God for yesterday?" Yikes!

# The Audacity to Ask: Part II

BY REV DR JEFFREY WEENINK

Our stewardship, what we do with our time, ability and financial resources should be an expression of our gratitude. All that drives generosity. This is why your church has the audacity to ASK. You should have received by now, in the mail, your 2021 pledge materials. It is a personalized request, inviting you to return a portion of your-self and substance in support the 2021 operating budget. These materials also provide a narrative of your giving history over the past few years.

Yes, this is an ASK.

It is an ASK for you to grow in your proportionate giving.

It is an ASK ... because  
This place matters.  
This community matters.  
The mission we hold matters.

It is an ASK ... because through your church sacred promises are made, holy tears are shed, hallowed memories are kept alive, Godly decisions are encouraged, celestial beauty is experienced, sainted wisdom is honored, powerful ceremonies are upheld, sacred scripture is studied, compassion is lived, justice is esteemed, forgiveness is practiced, strengths are celebrated, embraces are free, (pre and post COVID) differences are respected, laughter is sincere, talents are offered, integrity is expected, kindness is open-hearted, faithfulness is a virtue, testimonies are worthy, accomplishments are celebrated, courage is in abundance, and generosity is joyful.

It is an ASK ... because Jesus told us ...  
“Whatever you ask for in prayer with faith, you will receive.” (Matthew 21:22)

## Is Palms an average congregation or an above average congregation?

Our per capita giving is \$1135 per member (pledged receipts alone).

The national per capita average among Presbyterians is \$2100.

If every Palms disciple gave a minimum of \$2200, our pledged receipts would be \$2,444,200.

Palms would exceed the National average of giving among Presbyterians.



Nurture Ministry  
helps all people  
**learn, live,  
love, and serve**  
in the way of Jesus.

True faith formation is holistic – it involves Christian education, worship, and service.

Christian education has long been a cornerstone of the church. However, it's not about becoming "smarter" Christians, or even about Sunday school, but growing into disciples who live our faith daily.

Following Jesus is a journey of a lifetime so, we have programs and events for all ages, on different days of the week and at many different times.

There are many ways to get involved in Christian Education and Formation, but no one can do it alone. We invite you to join the Palms' community and share generously as we learn, live, love and serve in the way of Jesus.

Hear a few words from those actively involved in the Nurture Ministry on the next few pages.

# Nurture Ministry: Thoughts from a Teacher

BY MARCELE GILLUM

Sometimes in life we search for a purpose when it is right under our noses. I have worked with children of all ages at Palms and each time I teach, mentor or just hang out, **it brings me such joy.** For the past three years, I have taught Sunday School for the 4th and 5th graders, now newly renamed as Kids Oasis Servant Leaders. This age is the best!

They are more likely to comprehend and participate than the younger grades, and yet, not too "cool" to stay silent.

I have noticed they are very eager to respond to lessons and participate in hands on activities.

**Their enthusiasm becomes contagious. I feel like I can explore my faith journey in unison with the kids.**

As they learn our Christian Background and stories of our ancestors, so do I! **Their growth reminds me that we are all in this together, young and old!**

**I encourage anyone looking for enrichment in their lives, to explore teaching with the young population at Palms through Sunday School.**

# Reasons I Teach Sunday School

BY ELIZABETH BERNARDO

There are three main reasons why I volunteer for children's Sunday school at Palms. The first is that you volunteer to share the Word of God with my children - Laura Kusumoto taught Sarah and David in Sunday School when they were 3 and she's still sharing her love with pre-schoolers! **How can I stand by and watch you share your love with my children and not do the same for your children?** Didn't I promise that when I witnessed your children being baptized?

The second reason is that I have a **passion for supporting students whose needs might be a little different than typical kids.** At Palms I have worked with kids who wiggle, those who don't focus well and some who communicate differently. I hope that I can help Sunday School to be a welcoming place for all students even those who might struggle week to week. **To me the weekly lesson is less important than being an example of God's unconditional love.**

The last reason I volunteer for Sunday School is because you have amazing children! I love spending an hour giving and receiving joy with your children. They are curious, creative and loving. I cherish seeing God working through them every week.



# Working with Youth is a Blessing

BY RUTHIE SMATHERS

I have been volunteering with children and youth at Palms for over 20 years. My own children have grown up attending Palms and I continue to volunteer with our current youth group. Over the years, I realized how many families come and go and decided that I wanted to be more consistent with my faith (by attending church regularly) as well as being there for the kids.

Many kids today have more and more pressure to excel and make the right choices, **I think youth group serves as a conduit for kids to come and feel safe and happy about themselves in a caring environment.** I enjoy playing games and participating in activities that help them grow as Christians. I really like to make them laugh!!

Seeing the youth flourish from year to year is both a reward and a blessing!

I ♥ SUNDAY

"Seeing the youth flourish from year to year is both a reward and a blessing!"

Ruthie Smathers  
PALMS DISCIPLE



# You May Be the "Someone"

BY POLLY DIRVIN

About twenty years ago, I was walking in the halls of Palms and saw Janice Wiesner. She was then the Director of Adult Education. I told her that a friend had invited me to attend a women's Bible Study held in another part of town. We loved it, but the travel back and forth was not convenient.

I asked Janice if we could have a Bible Study for women at Palms during the weekdays. She thought that was a great idea and she even had a class plan available with packets for students and additional materials for the teacher. Sounded great.

I asked, "When we might be able to meet?"

"Any time you like," she responded.

"But first we need to find someone to be the teacher," I explained.

"Oh, no," said she. "You'll be the teacher."

"Whoa."

Well, we proceeded, and a few women began studying the Gospel. That resulted in more studies and then the start of Small Groups and Lenten Classes.

Being a leader in some of these classes has not been a burden, but a real opportunity for increased learning and faith, and for making new and lasting friends in our wonderful Palms community. In the future, if you find yourself thinking of a topic that you wish someone would teach at Palms, watch out....

"Being a leader ... has been a real opportunity for increased learning and faith."

Polly Dirvin

PALMS DISCIPLE



*You may be the "someone."*

# Will and Ben

## A STORY ABOUT GENEROSITY

Two young medical students at the University of Michigan had just finished their classes one day in the spring of 1883. In a few weeks they would receive their medical degrees. As they relaxed in their room their thoughts naturally moved to what they would do with their lives.

"Come on, Will," the first one said, "Come to New York with me. We'll make a great team. There are a lot of wealthy people back east - we'll be rich in no time at all. What do you say?"

It was obvious that their conversation was a continuation of discussion that had been going on for several months.

"I'm sorry, Ben," Will said, "but the more I think about it ... well, I'd like to practice with you, but ..."

"Will, you're a fool. The Midwest is a cheap place to study medicine, but no place to practice it - nothing but small towns and farmers. You'll never make a dime out here. Come east with me. We'll travel in Europe,

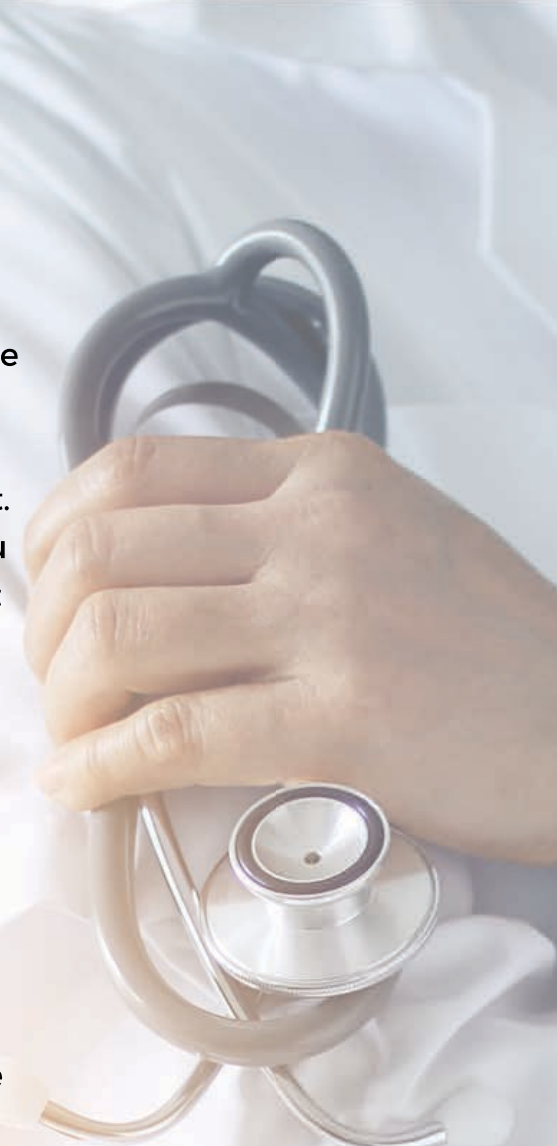
hobnob with the greats, meet beautiful rich young women. With our talent we can't miss."

Will was silent for moment. "It's a tempting picture you paint, Ben, but what about these people here? They need good doctors, too - even if they can't always pay."

A few weeks later they parted - Ben to New York with his dream of getting rich, and Will headed for southern Minnesota where he would help his father, a general practitioner, ministering to the sick in the small towns around there.

Will chose to use his talents to help people out who couldn't always afford his services. He invested in a way that built up the reign of God.

By the way, the reason I know about Will and Ben, is because Will and his brother Charles had the last name of Mayo. That's right. They founded the Mayo Clinic. I don't even know Ben's last name.



Dollar for dollar no other institution today gives greater service to humankind than the church of Jesus Christ. We have been placed in the world to minister to the world in Christ's name.

# A Place to Belong

From its beginnings, No Guilt has created **a place to belong, a place where you are known and cared for.** In this season of gratitude, participants express their gratitude for this fellowship group and the relationships they have developed through the years.



No Guilt has added another dimension to our church life. We socialize with others in the same general stage of life as we are. We have gotten to know people who go to the 11:00 service whom we might not know otherwise. Meeting in homes provides a little extra bond to new friends. For us, it has been a great opportunity to form some wonderful friendships.

**-GINNY & HOWARD BALDWIN**

## Origins of No Guilt Fellowship Group

Four or five couples started No Guilt because we wanted to get to know each other better than we could by just worshipping together. We were sitting around talking about how we would structure it and decided that we didn't want any pressure. It would be a potluck, but if you didn't feel like cooking, come anyway - no guilt. If you didn't want to come that particularly Sunday evening, you didn't have to make excuses to anyone, just don't come - no guilt. We didn't want to plan a menu, so if we ended up with all desserts or no desserts - no guilt. Finally we decided that was the perfect name for the group - No Guilt.

**-KATHY PROSSER**

Why does No Guilt appeal to Me:

- As a single person, dining with a group I know from Palms is far more interesting than dining in a restaurant
- Visiting in a home is special
- Trying homemade food from various cultures appeals to me
- Getting to know Palms members in meaningful conversations adds to my list of friends at church
- I attend the 11 am service and never meet those at 8:30. No Guilt brings us together.
- Moving to Florida means losing your old friends and groups. No Guilt is a new group and new friends!

**-CAROL FARR**



# Connection

## GRATITUDE FOR FELLOWSHIP IN A SMALL GROUP

Hear from some Palms people about their experience in a fellowship group. Does this sound desirable to you? Are you seeking a place to belong at Palms? Would you like to be part of a fellowship group with others who share your stage of life?

Contact Holly Dillon Inglis at [holly.inglis@palmschurch.org](mailto:holly.inglis@palmschurch.org) and let us help you connect.

### KATIE MCGUIGAN

A gathering of friends sharing the love of each other's company. The delicious food is a great addition that makes this group so special. The name says it all. All are welcome!

### DIANE & TOM HALSTEAD

We enjoy the fellowship and social interaction. Although we are not members of Palms, we were invited and always feel welcomed by all who participate.

### BETH LINK

I love that we meet in homes (and are able to talk on Zoom during COVID) instead of being dressed up for church and rushing off to the next thing. It feels welcoming and relaxed.

### JANET LANGLEY

I live alone and look forward to our meetings. Zoom has provided me the opportunity to catch up on news with friends and see the people I miss during this COVID time.

### BUNNY & DON MILES

No Guilt provides an opportunity to share food and friendship. We have enjoyed making lifelong friends who share the love of Palm's Presbyterian Church.

### DONNA BEITTEL

What an easy and fun way to get to know church members. Many times we share our joys, as well as sorrows - a nice support group.



### JUSTINE NESS

Being a member of No Guilt is so important to me because of the strong bonds of friendship that have formed. The bond stems from our faith in God and our belief in fellowship. At Church we see the spiritual side of a person. At No Guilt we see the personal side. In a relaxed atmosphere, we share stories of family, traveling experiences, sports and tales of everyday living. We are there for each other in happy times as well as in sad and difficult times.

# LifeCycles: Keeping Folks on Spokes

AN INTERVIEW WITH JIM SIMMONS

Q: "What is LifeCycles @ Palms? How did you come up with the name and the concept?"

A: "The name was a kind of collaboration of folks from Palms 4 years ago. We recycle and re-purpose old bicycles so others can use them. I worked in a bicycle shop after college – after doing some youth ministry. I saw a need in the community, and I knew there were a lot of unused bicycles sitting idle in people's garages and I know many need a bike for transportation. I read an article about a similar ministry in New Jersey. We adapted it to a new way to meet the needs in our context."

Q: "Who does this with you?"

A: "Technicians – Harry Hungate, Dave McIlden and Bill Dozier. There are a few others who come and go."

Q: "How did you get it all rolling?" (Pun intended! )

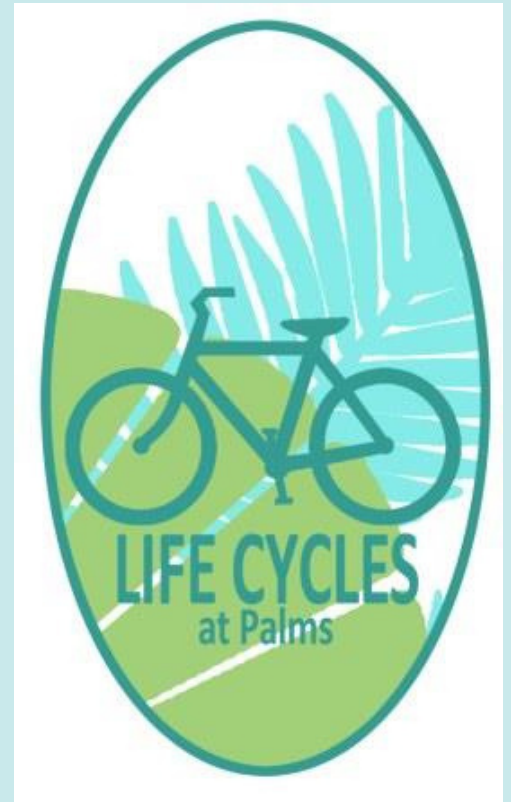
A: "We carved out some space to be able to carry out our vision. We got \$200 start up money for tools and parts from the church through the Serve Ministry. We spent \$120 and bought some stickers that say LifeCycles. We developed a partnership with Mission House. They identify those that need a bicycle the most. They screen recipients and help identify the most helpful bike for the individual. After we ensure the bikes are in good working order, we deliver the bikes to Mission House. Although COVID19 has been tough, we work individually and have distributed 20+ bikes."

**We are always in need of more bikes. All are put to good use. Bikes can be dropped off or picked up. Contact Sallie Gipson at [sallie.gipson@palmschurch.org](mailto:sallie.gipson@palmschurch.org) to donate.**

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"I can use my talents to help people 'get on their feet a little bit' or at least find some easy mobility."

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*280 bikes have been reconditioned, recycled, and repurposed since the inception of LifeCycles*

# Neurology, Generosity and Your Wellness

BY REV DR JEFFREY WEENINK

## There is joy in generosity

### Generosity rewards the brain

"...giving day-to-day help can protect the helper's health," says UCLA psychologist Shelley Taylor, an expert on stress and health.

"Helper's high" is the term coined by Arizona State University psychologist Robert Cialdini to describe the euphoria reported by frequent givers in his research. These good feelings may lower the output of stress hormones, which improves cardiovascular health and strengthens the immune system.

Researchers at the National Institute of Neurological Disorders and Stroke in Bethesda, Maryland, wanted to find the neural basis for unselfish acts. They decided to peek into the brains of 19 volunteers who were choosing whether to give money to charity or keep it for themselves. To do so, they used a standard technique called functional magnetic resonance imaging (MRI), which can map the activity of the various parts of the brain.

The subjects of the study were each given \$128 and told that they could donate anonymously to any of a range of potentially controversial charities. They embraced a wide range of causes.

The experiment was set up so that the volunteers could choose to accept or reject choices such as: to give away money that cost them nothing; to give money that was subtracted from their pots; to oppose donation but not be penalized for it; or to oppose donation and have money taken from them. The instances where money was to be taken away were defined as "costly". Such occasions set up a conflict between each volunteer's motivation to reward themselves by keeping the money and the desire to donate to or oppose a cause they felt strongly about.

Faced with such dilemmas in the minds of their subjects, the researchers were able to

examine what went on inside each person's head as they made decisions based on moral beliefs. They found that the part of the brain that was active when a person donated happened to be the brain's reward center—the mesolimbic pathway, to give it its proper name—responsible for doling out the dopamine-mediated euphoria associated with sex, money, food and drugs. Thus the warm glow that accompanies charitable giving has a physiological basis.

But it seems there is more to altruism. Donating also engaged the part of the brain that plays a role in the bonding behavior between mother and child, and in romantic love. This involves oxytocin, a hormone that increases trust and cooperation. When subjects opposed a cause, the part of the brain right next to it was active. This area is thought to be responsible for decisions involving punishment. And a third part of the brain, an area called the anterior prefrontal cortex—which lies just behind the forehead, evolved relatively recently and is thought to be unique to humans—was involved in the complex, costly decisions when self-interest and moral beliefs were in conflict. Giving may make all sorts of animals feel good, but grappling with this particular sort of dilemma would appear to rely on a uniquely human part of the brain.



# Tithing Made Easier

BY CHUCK DUNN

Tithing is in accordance with scripture (Genesis 28; Leviticus 27:30; Numbers 18:32; and Deuteronomy 14:32). It is an important lesson for your descendants. And if they repeat this act themselves, it demonstrates that you brought them up well.

Here are two strategies related to tithing:

## SHORT TERM (ANNUAL)

Use the Required Minimum Distribution Method provided by the U.S. Tax Code for IRA's after the taxpayer reaches the age of 70.5.

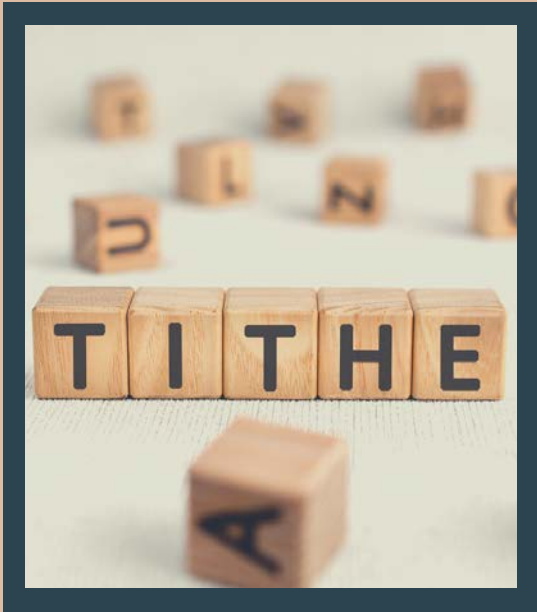
--When the Taxable Income for the previous year is known, calculate 10% (e.g. \$150,000 becomes \$15,000).

--Ask your bank or broker to distribute the \$15,000 directly to the church to fulfill your pledge and gain the advantage of excluding your tithe from your current year taxable income. **The resulting reduced current year income may lower your tax bracket.**

--Additionally, it lowers the IRS hurdles for contributions and medical expenses. **This, in turn, may make possible for you to gain some deductible expenses.**

## LONG TERM

Tithe your net estate (after taxes and fees) so that upon the demise of the last living spouse, your family will not only continue its support of Church benevolences, but also help to ensure the quality maintenance of its property. Your descendants still receive 90% of your estate.



"Tithing is in accordance to Scripture."

CHUCK DUNN  
PALMS DISCIPLE

# PUT A RAINBOW IN SOMEONE ELSE'S CLOUD

AN INTERVIEW WITH LARRY SHLIPF

Palms disciple Larry Shlipf turned 80 last May. Instead of throwing a big bash or doing something frivolous, he and spouse Linda (the amazing harpist) decided to do something different. They lovingly stuffed 80 envelopes with four crisp \$20 bills each and wrote a note inviting the recipient to respond with how the gift was used. A pre-addressed, stamped card was provided. The bottom of the letter said: "Put a rainbow in someone else's cloud."

Larry and Linda proceeded to hand the envelopes out, or give them to others to hand out for them. As Larry puts it: "It took off pretty nice. I just felt it was kinda a waste of money to have a party on my birthday." Larry continues:

"I do most of the grocery shopping for our household. I believe if you are in ten feet of someone, you should talk to them; so I do. Sometimes it takes me a couple hours just to get a loaf of bread. I now know many people's stories.

I gave the envelopes to grocery store checkers, baggers, gardeners - people I never met before. The amount of response I got was incredible.

I never had so many Birthday cards. They came from Japan, and most of the States of the Union. I've received over 100 letters. They stand in a pile about 2 feet high. I'm talking about hand-written letters that go on and on and on...

## "You get back more than you give- that's for sure!"

The fun of it was getting letters from people I have never met in my life. I never in my wildest dreams expected to hear from more people than I passed cards out to. About 20% of those helping distribute the envelopes multiplied it. Some doubled it. Others tripled it.

My hope was that it would help someone who really needed it to get through the day. Some felt like they got a million dollars! I asked one guy (who was rather well-to-do) to find someone to give the envelope to. He carried the \$80 around for three months and suddenly saw someone in great need. He stopped his car, got out and gave it someone.

It was fun! You didn't have to work at it. It was a little crazy going to the bank and asking for all those twenties! It was an adventure in human kindness. A lot of my neighbors and friends have said they are going to do something similar. I thought it was a nice thing to do,

I never knew the impact it was going to make. There was one woman who is dealing with a lot of serious physical deficiencies. She used her money to hire a yoga instructor. Yoga helped her with her disability. She showed it to another organization and the organization got a grant to make it possible for others with disabilities to take Yoga classes.

Larry wrapped it all up by saying: "You get more back than you give .... That's for sure!"



The Matthew 25 vision of the Presbyterian Church (USA) is rooted in our belief that we are “saved to serve” – delivered from sin and death in order to show the love, justice and mercy of Jesus in our words and deeds. The themes of the Matthew 25 invitation are grounded in the gospel. Jesus calls us to serve with and for “the least of these” (Matthew 25:40) – not as a group to be pitied, but as people who are deeply loved by Jesus.

The Presbyterian/Reformed tradition is marked by a deep concern for the flourishing of all people. The Confession of 1967 condemns the evil of systemic poverty in our world. The Confession of Belhar challenges us to confront racism in church and society. A Brief Statement of Faith imagines congregations fully alive in the glory of God. These themes can be seen clearly at Palms and throughout our denomination, addressing poverty, racism and congregational vitality.

On August 9, over 60 people began a 21-day Racial Equity Challenge, consisting of daily readings, videos, and activities highlighting issues of inequity, injustice, and structural racism. Read some reflections from participants in the challenge.

## Reflections by Chip & Phyllis Tousey

Our small group used the 21 Day Racial Equity Challenge as an opportunity to reconnect with each other via email during the pandemic. Like Palms, we are a diverse group, both politically and even sometimes theologically. Early on we were able to agree that all people are God’s children and that we must love all of God’s children equally. As our study progressed, we confronted the hot words that sometimes divide us: black lives matter, white privilege, reparations, structural racism, etc. While we did not completely agree on the use of these words, we did generally agree on the principles behind them.

I think we all left the challenge more educated on the issues facing people of color, more sensitive to our role in the problem and more inspired to act to create change. We will strive to be more alert to our own structural racism and its presence all around us. And most importantly, we hope to use our faith to help God change our hearts and the hearts of others.



**"Our hope is that we, individually, as a small group and as Palms disciples, will be a part of the solution going forward!"**

**-Chip & Phyllis Tousey**



## Reflections by Julie Baker

### Palms Disciple

I was appalled to realize that racism is so alive and well in America and had largely been hidden from my view. I've learned about systemic racism of which I was shamefully unaware. I didn't know the measures taken by government and businesses to restrict or prevent privileges I take for granted, such as my ability to vote or have access to good food, housing, education, jobs, and bank loans. I now understand this as "white privilege."

I continue to read to learn more. We need to do this work to better understand the problems, and to make meaningful change. When women fought for the right to vote, it was an uphill battle, since only men could vote for change. Similarly, systemic racism prevents blacks from successfully changing society, since in America primarily white people are in positions of power.

Once we know better, we can  
and must do better.



## Reflections by Joe Adeeb

### Palms Disciple

The Mathew 25 challenge was so impactful to me. The hate that goes along with the racism that exists must stop. We need changed hearts and a true understanding why racism still exists in our country and across the globe.

What strikes me the most is how so many people just don't want to engage in these tough discussions and just look the other way and act like it doesn't exist.

As a grandparent of two little 10-year-old black children, I hope and pray that they will not be denied anything in the years ahead because of the color of their skin. But I realize the chances of that are slim.

Every individual needs to dig deep and ask themselves what they can do today to make this world a better place, treat everyone with RESPECT, and try to have a true understanding of these issues.

We need to all open our hearts  
instead of turning our back.

## Reflections by Jeremy Thien

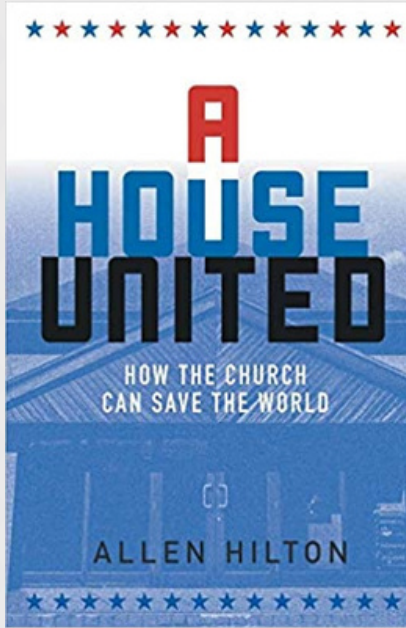
### Palms Disciple

I attended the Awakening to Structural Racism Course for four weeks where 200-300 people from around the country gathered via Zoom to hear and discuss topics around white privilege as weaved throughout our culture and history. My motivation was to learn what I could do to help end the injustice that seems too present in our society. During the course, I found myself to be defensive, sad, and uncomfortable. Defensive that the historical narratives that are a part of our story omit the cost and suffering of others. Sad that the Church often endorsed the subjugation of others. Uncomfortable that I benefit from a society that places whiteness at the center and casts doubt about anyone beyond the center. While it would be easy to go on without thinking of the challenge others face and the ease of my own path ...

I will embrace the discomfort and awaken.

It is a first step to a better tomorrow.

# All-Church Study: One Book One Church



By entering the culture wars, churchgoers in the United States have ushered the Left and the Right to even greater extremes. Battles over moral issues like abortion rights and homosexuality have now widened to include taxation and size of government, so that specific church affiliation has become an accurate predictor of political party affiliation. The extremists in American politics rely on Christians to be the engine that pushes the culture farther right or left.

Allen Hilton believes that religion isn't inherently divisive, and he suggests a new role for Christianity. Jesus prayed that his disciples might all be one, and this book imagines a proper answer to that prayer in the context of American polarization.

Rather than asking people to leave their political and theological beliefs at the church door, Hilton promotes a Christianity that brings people together with their differences. Through God's transforming work, he writes, we can create a house united that will help our nation come back together.

## Participate in this all-church study in a format that works for you!

- First, order the book, <https://bit.ly/AHouseUnited>
- Online Zoom discussion group led by Palms' disciple Debra Truitt Wednesdays, October 13 & 20 from 6 - 7PM. Contact Melissa Ancelin for the Zoom information.
- A one-time book club discussion group will be led by author Rev. Dr. Allen Hilton, October 27 from 6:30-8PM. 10 people can sign up to meet in person in Patten Hall and all others can join on zoom. It will be necessary to read the entire book prior to attending this group. Contact Melissa Ancelin for the Zoom information.
- Participate in your own self reflection using a set of questions prepared by the author Allen Hilton. Contact Melissa Ancelin to receive your self-led reflection guide.

Contact Melissa Ancelin for all [A House United](https://bit.ly/AHouseUnited) information at [melissa.ancelin@palmschurch.org](mailto:melissa.ancelin@palmschurch.org) or call the church office: 904-246-6427.

## Hilton promotes a Christianity that brings people together with their differences.



# A Common Grounds Event

Save the Date!

Jacksonville Together: Disrupting Division

November 1, 2020

6:30-8:00pm



Along with a panel of Jacksonville faith community leaders, the Rev. Dr. Allen Hilton, author of [A House United: How the Church Can Save the World](#), will be the featured speaker.

The event will be offered via Facebook, Zoom, and Palms will be gathering in person to view this forum together. Furthermore, Palms will be staying for an extra 30 minutes after the forum, in order to discuss potential next steps for Palms disciples.

For COVID safety, in person attendance, will be granted to the first 40 registered.

For questions or to register, contact Melissa Ancelin at [melissa.ancelin@palmschurch.org](mailto:melissa.ancelin@palmschurch.org) or call the church office: 904-246-6427.

# Estate Planning as a Teaching Tool

BY CHIP TOUSEY

The life we live is the legacy we leave. But what do we have to say in our farewell address? Your Last Will and Testament may be the last thing you write that anyone will read. Is it enough to say who gets what or is it an opportunity to pass on your values to your heirs? Eloquent Wills of old often contained personal statements that revealed as much about the departed's beliefs as they did about their estates. Today's Wills tend to be boilerplate statements bequeathing all one's earthly

possessions to their children equally or grandchildren by right of representation. But where is the lesson? Should we so robotically hand off all the material possessions we worked so hard for with no lesson attached, or are we missing out on our last best opportunity to teach our children our values?



A Last Will and Testament or Trust that leaves some portion of your estate—even a small portion—to your Church, a charity or favored cause tells your family in very certain and final terms what you value, and just may leave such a lasting impression that as your loved ones share your estate they too may learn to share your values. What a great legacy to leave.

Gifts at death can be in all forms (e.g., cash, life insurance, real estate, stocks). **Now more than ever, naming Palms as IRA beneficiary is perfect way to give, since it completely avoids income taxes on the gift. The IRA direct tax-free distribution to church (of up to \$100k a year if over 70.5) is available this year only.** Under current provisions, there is no limitation on charitable gifts. For example, if one's taxable income is \$100k and one gives \$100k, their taxable income becomes - zero.

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"Naming  
Palms as an  
IRA  
beneficiary is  
a perfect way  
to give."

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Chip Tousey  
PALMS DISCIPLE

# Retaining the Preschool Staff during COVID Closure

BY KADESHA BAKER

"Our goal is to provide an environment that nurtures a positive learning experience, one in which the preschool child may feel secure and happy away from home and provide an opportunity to build and maintain a positive self-concept so that he/she may develop to his/her greatest potential - intellectually, physically, socially, spiritually and emotionally."

The staff at Palms Preschool was unwilling to let the COVID 19 closure come between their mission and dedication to enriching the lives of the children and families in the Palms Preschool Community.



Although they could not provide the children with a nurturing environment away from home, our teachers planned and researched creative ways to bring the Palms experience into the families' homes during the quarantine. Each classroom teacher continued to engage with families on Zoom, Facebook social media groups, and babysitting for essential working families.

The generosity of the Palms Preschool staff during closure maintained a positive self-concept that fostered social, emotional, intellectual, and spiritual growth from the safety of their homes.

"Quarantine was a pretty intense time for me. I did my best to assist Mrs. Cathy with different educational readings and videos, through Facebook and zoom, for our VPK class to participate in. During this time, I was also babysitting and helping continue the education of two of the students from the preschool. A few short weeks after quarantine started, I had to stop everything and take care of my mom, when she contracted C-19!"

**RACHEL LANZENDORF**  
**PRESCHOOL ASSISTANT**  
**TEACHER**

# Palms Angel Tree



It is hard to believe, but it is time to start thinking about the Palms Angel Tree! As with everything in 2020, the Angel Tree program will be a little different this year, but we know it will be as successful as years past!

The kids who receive gifts still need our help despite COVID-19!

We will make sure that all social distancing guidelines will be followed for safe angel pick up and gift delivery.

Please keep your eyes open in the coming weeks for details.

This is a Thank You note  
we received last year from an  
Angel Tree recipient.  
YOU really can make a difference  
to a boy or girl in our community!

Palm Presbyterian Church  
Family - Thank you for thinking  
of Gail Baker/Donner Center this  
Holiday Season. I AM SO  
APPRECIATIVE FOR MY GIFT.

HAPPY HOLIDAYS

Kei (name not disclosed to protect privacy)

Wishing you a  
Very Merry Christmas  
and a  
Happy New Year

AS I grow into a man  
I will pay it forward.

# LOOKING AHEAD— WHAT'S NEXT?

Yes, many of the ways we engage in ministry have changed. We cannot enjoy warm handshakes, the literal embraces of fellowship, and united voices singing praises to God. In-person worship is far different than before, but it is still happening.

Now we wear masks and keep a loving (social) distance. Hand sanitizers and disinfectants are almost sacramental. Committee meetings, Evening Prayer, Sunday worship, Study groups, Visitations, Communion, Baptism, Ordinations, Weddings, Funerals are all different now.

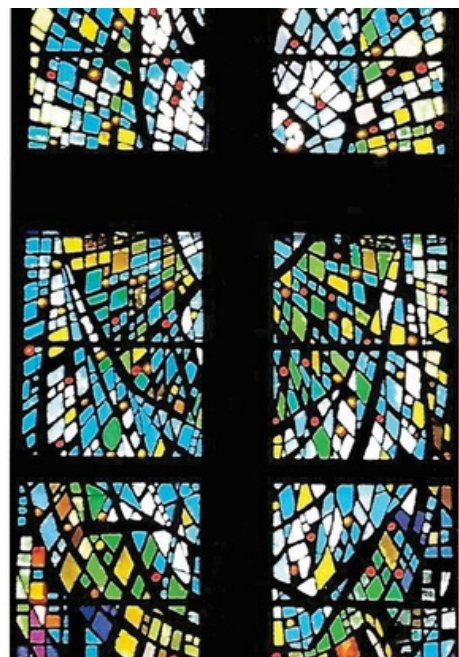
This global pandemic is a killer. None of us saw this Pandemic coming. Fear and pain have been partners with the pandemic. So have hope, innovation and creativity.

The threat or the reality of life, health, family, friends, and/or income has changed our lives and what ministry looks like at Palms. Immediate changes, adjustments, modifications and accommodations to ministry were necessary and remain essential.



In the midst of all uncertainty – there are certainties... We are Palms strong. The work and witness of Palms continues in stride.

Some of the ways we do things will look a little different. God in Christ, through the Holy Spirit; has gifted us with talents, resourcefulness, resilience, opportunities and intelligence. God continues to be present with us.



**Joshua 1:5 “I will be with you. I will not leave you or forsake you.”**

**Likewise, Hebrews 13:5-6 “I will never leave you or forsake you.’**

**So, we can say with confidence, ‘The Lord is my helper; I will not be afraid.’**