

# **PALM SCHWENKFELDER CHURCH**

**Associate Member: United Church of Christ**



**833 Gravel Pike**  
**PO Box 66**  
**Palm PA 18070**  
**215-679-5321**

**[PalmSchwenkfelder@comcast.net](mailto:PalmSchwenkfelder@comcast.net)**  
**[www.palmschwenkfelderchurch.com](http://www.palmschwenkfelderchurch.com)**

# **PALM SCHWENKFELDER CHURCH**

## **SUNDAY, AUGUST 16, 2015**

### **RECOGNITION OF GRADUATES**

**Chimes**

**Welcome and Announcements**

**Prayer**

**Prelude**

“Be Thou My Vision”

Franklin Ritter

**\*Call to Worship**

God is gracious and merciful and trustworthy.

Let us join our voices in giving thanks.

**The works of God are all around us.**

**Those who share in God’s work lack for nothing.**

We are called to faithfulness, as God is faithful.

We are people of the covenant, gathered to please God.

**Holy and awesome is God’s name.**

**The fear of God is the beginning of wisdom.**

Come, then, as wise and faithful people.

Come as a beloved community of the redeemed.

**We are amazed that God remembers us.**

**We reach out to the God who cares for us.**

**\*Hymn #532**

“Be Thou My Vision”

**Call to Confession**

**Prayer of Confession**

**O God, we confess that we have lived so comfortably in the abundance of our times that we have made things our gods.**

**We spend our days dreaming of possessions that cannot satisfy. The pursuit of riches replaces the quest for faith and faithful relationships. We do not know you, God, and our relationships are superficial at best. Redeem us, we pray, from our self-destructive ways and restore us to your covenant community. Amen.**

**Time of Personal Confession**

**Assurance of Pardon**

**Special Music**

“Unity”

*Congregational chorus: Unity, Lord We Pray for Unity*

G. Moore & F. Washington

Performed by Jared, Alyssa, & Linda Qahash, Autumn Reyburn,  
and Dottie Heebner

**Scripture** Ephesians 5:15 – 20 (NRSV p. 952; LP p. 1833)

**Children’s Sermon**

**\*Hymn #651** “O Master, Let Me Walk with Thee”

**Sermon** “Filled With the Spirit”

**Recognition of Graduates**

Kristen Howerter	Boyertown High School
Abigail Pusey	Upper Perkiomen High School
Irene Pusey	Upper Perkiomen High School
Alexis Wright	Boyertown High School
Hayley Schultz	Bucknell University
Kasey Schultz	University of Baltimore

**Special Music** “Rejoice, You’re A Child of the King”  
W. Gaither  
Duet, Jared & Alyssa Qahash

**Pastoral Prayer and the Lord’s Prayer**

**Our Father, who art in heaven,  
hallowed be thy name.  
Thy kingdom come,  
thy will be done, on earth as it is in heaven.  
Give us this day our daily bread,  
and forgive us our debts,  
as we forgive our debtors.  
And lead us not into temptation  
but deliver us from evil:  
For thine is the kingdom,  
and the power, and the glory, forever. Amen.**

**Call to Offering**

**Offertory** “If You But Suffer God to Guide You” Anton Leupold

**\*Doxology**

**Praise God, from whom all blessings flow;  
Praise Him, all creatures here below;  
Praise Him above, ye Heavenly Host;  
Praise Father, Son and Holy Ghost. Amen.**

**\*Prayer of Dedication**

**Eternal God, you redeem us in Jesus; we can boldly approach you. Sustained by his word to us, we are enabled to serve. Impelled by your Spirit, we respond to your commands. Direct us and guide us, as we seek to accomplish your will. We bring offerings; use them for your purpose. We dedicate our time; fill it with your presence. We give ourselves; satisfy your intentions. All that we have, we present to you. Amen.**

**\*Hymn #29**

“O Worship the King”

**\*Benediction**

**Postlude**

“Be Thou My Vision”

Edward Broughton

\*All who are able, please stand.

The bulletins today are sponsored Carl and Arlene Krause.

The flowers today are presented in honor of the 25<sup>th</sup> wedding anniversary of Anne Goda and Daryl Leh.

**Mission Statement of PALM SCHWENKFELDER CHURCH:**

Our task is to proclaim the Living Word of God, which empowers us to care for and share with our community and the world.

**Vision Statement of PALM SCHWENKFELDER CHURCH:**

Serving the glorious God, claimed by Jesus, and inspired by scripture, honoring our history, with renewed commitment we will reach out to our community and the world through worship, spirit enriching programs, and outreaching mission.

## *... Things of Interest to Our Palm Schwenkfelder Family ...*

### **This week, please keep in your daily prayers:**

Donna Weller, June Smoll, Jeff Treichler, Bill Ludlow, Donald Long, Brian Shelly, Bob and Lucile Jones, Jean Gentry, Glenn Hoffman, Mary Hartman, Bob Frey, Sandy Zuchero, Janet Esposito, Alice Davis, Mary and Heinz Herrmann, Rick Jones, Bryan Schwoyer, Clara Graber, Earl Yerger, Jen Fries, Doris Masemore, Wanda Gentry, Margaret Wallinger, Reverend Ed Winslow, Ernie Guldin, Vern Weller, Betty Serff, Mary Jane Burianek, Karen Freed, Donald Cook, Dave Jaeger, Robert Margerum, Helen Miller, Rob Ziegler, John Hathaway, Betty Pope. Please also keep in your prayers the men and women serving in the United States Military. This month from our Schwenkfelder Prayer list we uplift the Mission Board.

### **Bible Study**

Power and authority collide in 1 Samuel 20:31. Help the online Bible Study handicap that match by contacting Rick Jones or the Church Office with an email address.

### **August Palm Youth Birthdays**

Happy Birthday to...

Job Kinsler (08/30), Jovia Kinsler (08/13), Victoria Leh (08/05), Kaitlyn Mundy (08/22), Nicholas Pence (08/19), Alexis Wright (08/07)

### **You Version Holy Bible App**

This is a wonderful app for daily Bible reading. You can choose plans that focus on family, devotionals, youth, religious times of the year, reading partial Bible segments at a time, or a plan that helps you read the whole Bible so it doesn't feel cumbersome. It also includes some plans with music and some plans with videos. It keeps you on track and gives you many choices so you can choose what's right for you. Current New Plans: Pray, God Is..., Finding Hope at Home, Fearless, Chosen, Ambition and Your Work, and Deeper Into Scripture: 2 Thessalonians

### **Bible App for Kids**

Current new stories: Waters Part and Walls Fall (Entering the Promised Land), A Hairy Tale (Samson), A Voice in the Night (Samuel is called to God), Stones Slings and Giant Things (David and Goliath). This is a great app for kids of all ages. Download it for a fun interactive way to read about God's Holy Word.

### **Summer Music**

Summer is in full swing, which means our regular choirs are enjoying a much deserved break. All of the summer special music for Sunday worship services has been scheduled. Thank you to everyone who has volunteered their talents for the congregation to enjoy.

### **Thank You**

Today we would like to thank Dottie Heebner and family for sharing their talents and providing our special music.

## **Spread The Word About Palm**

Are you on Facebook? Did you know the church has its own Facebook page? Please consider “LIKING” our Facebook page to see the weekly happenings at church – and enjoy occasional inspirational messages. If you already follow the church’s Facebook page – please consider asking your fellow “Facebook Friends” to like our page, so they too can see our upcoming events and enjoy our church’s activities. Thank you.

## **You Can Now Donate Online**

Are there are times when you find yourself unable to join us here for worship and you still want to contribute? Well now you have an easy and convenient way to donate online. Visit <http://palmschwenkfelderchurch.com/> and click the “donate” button at the top right hand corner of the page. You will find you can donate using PayPal or your credit card through PayPal. When you donate online we ask that you also fill out an online donation form specifying where you want your contribution to go; General Operating, Missions, or other. Our members of the Board of Trustees are sure that the ease of using this online payment service is well worth the small fees that our church will incur. Please call the church office, 215-679-5321, if you have questions.

## **Altar Flower and Bulletin Sponsorships**

There are several upcoming dates open for sponsorship of our Sunday flowers and bulletins. Dates available for flower sponsorship on:

September 6<sup>th</sup>, October 4<sup>th</sup>, November 8<sup>th</sup>, 15<sup>th</sup>, 22<sup>nd</sup>, and 29<sup>th</sup>.

We have openings for bulletin sponsorships on:

September 6<sup>th</sup>, October 25<sup>th</sup>, November 1<sup>st</sup> and 29<sup>th</sup>.

The cost for flower sponsorship is \$50, and the cost for bulletin sponsorship is \$15.00. Please sign up on the chart in the hallway outside of the office. And, thanks!

## **Christmas Stockings**

The Ladies’ Aid needs your help to fill Christmas stockings. We make a total of 75; 25 go to Pennsburg Manor, and 50 go to Norristown State Hospital. We try to put at least 6 items in each stocking. We would appreciate monetary gifts so that we can purchase the items and keep all the stockings the same. You can give your gifts to anyone on the committee: Miriam Hausman, Sandy Kriebel, Sally Wright, Ruth Weaver, Ethel Soffa.

## **Request for Meeting House Photos**

The Publication Committee of the Schwenkfelder Church is requesting help from church members in compiling a collection of meeting house photos. We welcome photos throughout the years including those depicting special occasions, celebrations, services and other gatherings. We’re happy to accept any format (hard copies/digital) and will return after scanning and/or saving. If known, please include the date, occasion and names of anyone pictured. Please contact:  
For Palm – Joanne Jalowy (610.845.9087) or Luanne Stauffer (215.679.8889)  
For Central – Linda Grisdale (215.368.7534)  
For Olivet – Everett Tyson (610. 279.3198)

### **Address Changes/Updates**

As a service to our members, any address changes that come through the office will now be listed in the bulletin. There will also be a section in the Palm Leaves that will list new addresses. If you have any information on members who have may have moved, or if any of the addresses listed appear to be incorrect, please call the office to let us know. Thank You.

### **Furniture**

Anyone interested in a 10-piece dining room set (table, chairs, china closet, and dry-sink), please contact Wayne Engle at (215) 679 – 2185.

**UNITED  
CHURCH  
OF CHRIST****Communitas**

PENNSYLVANIA SOUTHEAST CONFERENCE

1441 Laura Lane, Suite 100, Pottstown, PA 19464

484-949-8774

August 16, 2015

**New Health Insurance Rules due to ACA*****Below is information that some of the churches saw earlier this year:*****New Tax Rules for Health Care Reimbursement****Published Tue, 06 Jan 2015; Updated Thu, 26 Feb 2015**

Please note: The IRS rulings referenced below do not apply to participants in the UCC Medical Plan. There are also no tax liabilities if your church pays for coverage through the UCC Plan. Churches that do not participate in the UCC Medical Plan are encouraged to seek tax advice and counsel from their own attorneys and/or tax advisers.

Since 1961, Internal Revenue Service Ruling 61-146 has authorized employers (churches) to reimburse employees on a pre-tax basis some or all of the cost of purchasing individual health insurance coverage. Many congregations have relied on this revenue ruling to reimburse pastors and lay employees for the cost of individual health insurance coverage or to pay the premiums for such coverage directly to the insurance company on behalf of employees. These arrangements are commonly referred to as employer payment plans, and are sometimes provided through stand-alone health reimbursement arrangements (HRAs).

The IRS recently began to issue guidance as to the application of the Affordable Care Act (ACA) coverage mandates to employer payment plans and stand-alone HRAs, and declared that pre-tax reimbursement of individual health insurance premiums, or direct payment of individual health insurance premiums through a stand-alone HRA, fails to satisfy the ACA's coverage mandates. So, if as a minister or lay employee you are reimbursed for insurance purchased on the marketplace exchange, privately or through your spouse/partner, it is a taxable event according to IRS guidance.

In additional guidance, the IRS provided that even if an employer reimburses premiums under an employer payment plan or directly pays individual health insurance premiums on an after-tax basis, the arrangement fails to satisfy the ACA's coverage mandates.

On February 17, 2015, the IRS issued transition relief from excise tax penalties under the ACA for small employers (those with fewer than 50 full-time equivalent employees) for violations of the ACA "Market Reforms" by offering "employer payment plans" to employees to purchase or reimburse individual policies of health insurance.

The transition relief frees small employers from the excise tax penalties for these plan failures from January 1, 2014 through June 30, 2015. After June 30, 2015, small employers may be liable for the tax if they haven't complied with the IRS requirement. (For more information, please see IRS Notice 2015-17.)



Specifically, this IRS guidance means that a congregation can no longer reimburse an employee for the cost of his or her health insurance policy or pay the cost of such policy directly to the insurer, on either a tax-free or after-tax basis, regardless of whether the coverage was purchased through the health marketplace or through the private market, without incurring significant penalties.

Churches that currently offer employer payment plans - on either a pre-tax or after-tax basis - should replace those plans with another option to avoid substantial penalties.

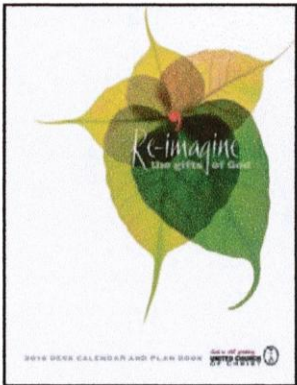
**Please note: additional guidance has been received from the IRS since the notice above:**

**If you increase your pastor's or employee's salary so that they may purchase their own insurance, this is fine. At first it didn't look like they would allow this option, but the IRS has since changed its position and is allowing it as long as you don't "mandate" that it is used for health insurance. So basically increase the salary by the cost of the insurance. If you want to make sure you cover the entire cost, gross up the payment so that the increase covers the taxes on the salary increase.**

**If you only have one employee (for instance, the pastor), that has health insurance provided, you are exempt from the rules and can continue paying directly OR reimbursing the pastor/employee for out of pocket costs.**


**\*\* In summary, you are no longer able (if more than one staff person is offered health insurance) to just reimburse the costs and/or pay directly. If you do, you will owe substantial penalties through an excise tax imposed by the IRS. You must use #1 above or purchase insurance through a group health plan that is approved for the ACA like the UCC Medical Plan.**

*If you have any additional suggestions or questions, please contact Tammie Wisniewski at [tammie@psec.org](mailto:tammie@psec.org) or call the conference office at 484-949-8774 X304.*



### 2016 UCC Desk Calendar and Plan Book

The new calendar will be shipped to all churches at the end of September. *For the 2016 calendar year only*, this will be a 12-month calendar. This change was made to accommodate potential staff directory changes resulting from General Synod. The price has been lowered to reflect the shorter calendar. This is a *one-time change*. Next year, the Jul 2016 – Dec 2017 calendar will revert to the 18-month format and will ship to churches in June, 2016. Pre-order 1-4 copies for \$15 each, or pre-order 5+ copies for \$13 each at [uccresources.com](http://uccresources.com).

 Prayers are requested for St. Thomas Reformed UCC in Reading.

# Palm Schwenkfelder Church

Please join us in worship:

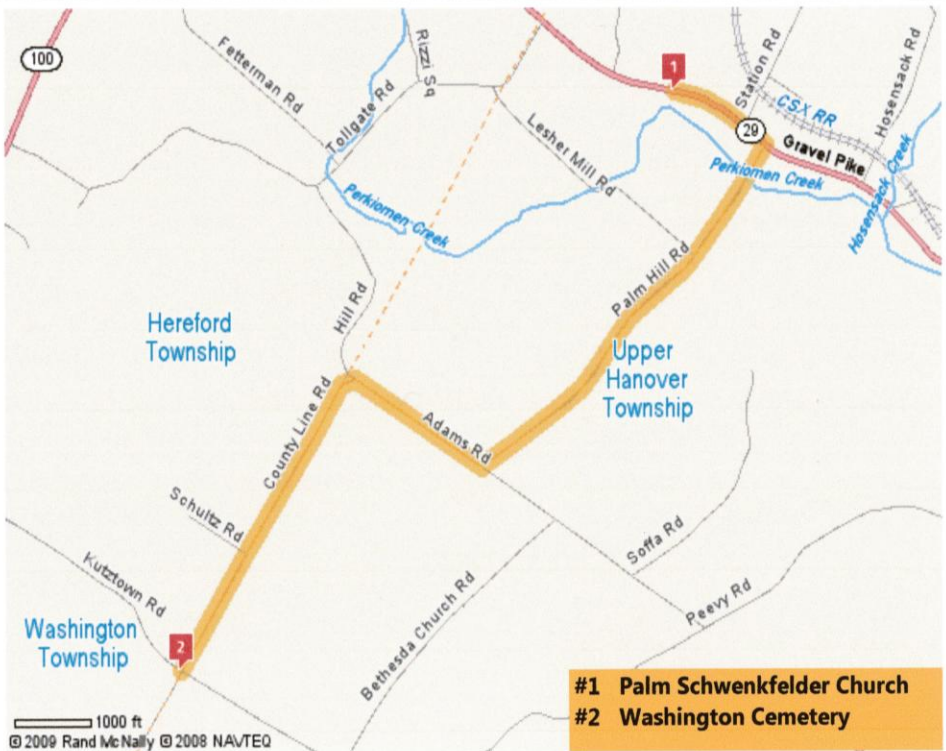
Washington Meeting House Cemetery

Sunday, August 23rd

(please bring lawn chairs)

10:15am Worship Service

Kutztown Road & Country Line Road  
Hereford, PA 18041



# **This Week at PALM SCHWENKFELDER CHURCH**

## **Sunday, August 16**

9:00am Combined Sunday School

10:15am Sunday Worship Service

12:00pm Daily Time of Prayer Wherever You Are

## **Monday, August 17**

12:00pm Daily Time of Prayer Wherever You Are

7:00pm Board of Christian Education Meeting

## **Tuesday, August 18**

8:00am Quilters

12:00pm Daily Time of Prayer Wherever You Are

7:00pm Boy Scouts

7:00pm Girl Scouts Senior/Ambassador Troop

7:00pm Mission Board

## **Wednesday, August 19**

12:00pm Daily Time of Prayer Wherever You Are

## **Thursday, August 20**

12:00pm Daily Time of Prayer Wherever You Are

## **Friday, August 21**

12:00pm Daily Time of Prayer Wherever You Are

## **Saturday, August 22**

12:00pm Daily Time of Prayer Wherever You Are

## **Sunday, August 23**

9:00am Combined Sunday School

10:15am Washington Meetinghouse Site Sunday Worship Service

12:00pm Daily Time of Prayer Wherever You Are

# **PALM SCHWENKFELDER CHURCH**

833 Gravel Pike

PO Box 66

Palm PA 18070

Office Phone: 215 – 679 – 5321

Fax: 215 – 679 – 2650

Pastor Nick's Cell Phone: (267) 374 – 5691

**Sunday School 9:00 a.m.**

**Worship Service 10:15 a.m.**

## **Church Office Hours**

Tuesday – Thursday 8:00am – 4:00pm

Friday 8:00 – 3:00

[www.palmschwenkfelderchurch.com](http://www.palmschwenkfelderchurch.com)

Church Administrator E-mail: [palmschwenkfelder@comcast.net](mailto:palmschwenkfelder@comcast.net)

Church Office Email: [palmschwenkfelder@comcast.net](mailto:palmschwenkfelder@comcast.net)

Pastor's E-mail: [palmpastor@comcast.net](mailto:palmpastor@comcast.net)

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## **Serving You at PALM SCHWENKFELDER CHURCH**

Ministers: All Church Members

Pastor: Rev. Nicholas Pence

Pastor Emeritus: Ronald R. Krick

Director of Music: Ed Bieler

Children's Choir: Gail Ferry

Children's Choir Accompanist: Joan Pusey

Junior Bells: Beth Croll

Senior Bells: Joanne and David Luz

Organist: Peg Jacob

Church Administrator: J. Daniel Ferry

Youth Director: Barbara Master

Sexton: Kevin Master 484 – 358 – 1684

Greeter: Rick Jones

Ushers: David Luz, Lee Schultz, Brian Shelly, Matthew Wright

Prayer Chain: Nancy Hoffman 610 – 845 – 7208

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