

November 2018

### November is Hunger and Homelessness Awareness Month

November is National Hunger and Homeless Awareness Month. Every year, hundreds of thousands of American families become homeless, including more than 1.6 million children. No one, especially children, should have to worry about whether they will have food on their plate or a roof over their head. But the reality



is that hunger and homelessness are widespread problems that affect far too many people.

Many Americans are living on the edge, forced to choose between basic necessities like purchasing food, paying rent, or going to the doctor. Here are the facts. In the United States alone, **43.1** million Americans live below the poverty level. **549,000** Americans are homeless on a typical night. **42 million** Americans are at risk of suffering from hunger. **I in 5** children in the U.S. live in poverty.

Worldwide, while there has been slow but steady progress over the past thirty years, there are still a tremendous number of people around the world who live in extreme poverty. **795 million** people do not have enough to eat. **767 million** people live on \$1.90 a day or less. **6** children die each minute of a hunger-related disease. **65.3 million** refugees have been driven out of their homes.

These statistics are staggering and alarming, but what can we do? As a society, we have the resources and knowledge to end hunger and homelessness — we just need the will to make these ideas a reality by answering lesus' call in Matthew 25:40 to care for "the least of these."

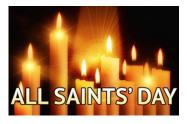
Here at Chapel by the Sea, we take this call seriously and have been on the forefront of our hunger and homeless problem on the beach and in the greater community for many years now. Our outreach includes, but is not limited to, such ministries as God's Table, Guadalupe Center, ECHO (Educational Concerns for Hunger Organization) and the Immokalee Soup Kitchen (a.k.a., Mision Peniel Farmworker Ministry). In addition to this, Chapel is actively involved with Habitat for Humanity and has built many homes for the "least of these" in our community.

Why do we do what we do? We do this because of love—a love for God, which overflows into a love for our neighbor, including our homeless and hungry neighbor. Love is truly the greatest need in our world, and as followers of Jesus, we have much love to give. As Mother Teresa said, our homeless and hungry neighbors are "hungry not only for bread—but hungry for love. Naked not only for clothing—but naked for human dignity and respect. Homeless not only for want of a room of bricks—but homeless because of rejection."

In closing, would you consider praying for the ongoing needs in our community and the world? Also, would you further consider getting involved through the sharing of your time, talents, and treasures? Your help is needed, now more than ever. Allow God's love to flow through you, especially to the "least of these" and let's work to put an end to hunger and homelessness once and for all.

In Christ's love, Pastor Steve

## Happenings at CBTS



### All Saints' Day

All Saints' Day will be observed Sunday, November 4 during the 10:00 a.m. morning Worship Service. This is a special tribute to Chapel by the Sea Members and Friends who have passed during the last twelve months (*November 2017 – November 2018*).

### Salute to Veterans

Join us after the 10:00 a.m. Worship Service on Sunday, November 11 to honor our Veterans. Following service, we will gather in Silver Hall to celebrate with a special cake and ice cream.



# SPAGHETTI DINNER

### Spaghetti Dinners

Chapel by the Sea Presbyterian Church has postponed its monthly Spaghetti Dinners due to major kitchen renovations. Chapel will resume hosting dinners the 2<sup>nd</sup> Saturday of each month beginning January 12, 2019. These renovations will help Chapel

better serve the Island as well as the surrounding communities. Updates will be posted on Chapel's Facebook page and website <u>chapelbts.org</u>. In the interim, please support local Island restaurants and St. Raphael's Episcopal Church Shrimp Dinners on the I<sup>st</sup> Saturday of each month beginning November 3.

### Chapel Habitat Builders

The "habitat builders" will be starting our winter volunteer season this month. The exact start date is yet to be determined, but watch for it in the Sunday Bulletin. Our team assists with any number of different tasks as Habitat deems necessary each week. The team's expertise includes siding (vinyl), painting (interior and exterior), demo, cleanup, accessorizing, and any number of other skills. Both men and women are welcome. No experience



or special tools are required. "On the job training" will be provided. We work every Thursday and leave the rear of Chapel parking lot at 7:30 a.m. and return to the Chapel by 3:30 PM. You'll need to bring your own lunch, snack, and water and soft drinks. If you plan on participating or even just considering it, please call Tom Kelly at (612) 325-0450. We look forward to seeing you.



### Echo International Agriculture Conference

Since 1994, Chapel by the Sea has supplied food for the Echo International Agriculture Conference. Delegates come from all over the world to

share ideas about better methods of feeding the poor. On Friday, November 16, 2018 we'll be supplying part of the lunch. We need people to help with the salads and donations of cookies and brownies on Thursday, November 15 at 11:00 a.m. Call Anita Turner at (239) 357-9883 to help or sign up on the white "Communication Card" found in your bulletin.



### Scholarships Available

Chapel has opened the Scholarship Award competition period. For qualification guidelines and application, go to Chapel's website

chapelbts.org. Click on "About Us," then "Manual of Administrative Operations," and look for policy Discipleship & Fellowship #6.2. Hard copies of the application are available in the church office. Completed forms may be submitted from November I through December I, 2018. The scholarships will be for the 2019 semester(s).

### Immokalee Soup Kitchen

Chapel will not go to the Immokalee Soup Kitchen in November because it falls on the Friday right after Thanksgiving. Information about the next Soup Kitchen visit will be in the upcoming bulletins.

#### Three Cents A Meal

Three Cents A Meal is an ongoing offering sponsored by the Mission and Outreach Ministry. It is used to help fight hunger throughout the world and here at home by contributing a portion to God's Table. The collection box is located in the Narthex. As of October 31, the Chapel community has donated \$834.89. Thank you for your support of Three Cents A Meal.

### www.chapelbts.org

Go online at www.chapelbts.org. You can check out Sunday Bulletins, Sermons, Newsletters, the Chapel Calendar, and much more! Also check out the Chapel by the Sea Facebook page for pictures and upcoming events!

### E-Giving

With E-Giving, you can support the great ministry work we are doing together. What is E-Giving?...It's a way for you to give faithfully through our website at www.chapelbts.org.

## Happenings at CBTS





### Sisters In Spirit "Mindfulness in Movement"

All women are welcome to join SIS on November 13 for a program called "Mindfulness In Movement", given by Susan Carter, CIYT. SIS will meet at Chapel by the Sea at 11:00 a.m. Please note the change in the usual meeting time. Again, we will meet at 11:00 a.m. The program will teach ways to decrease stress and help to improve overall health both mental, and physical. After the program,

lunch will be at Tuckaway Café on the beach. For more information, call Nancy Combs at (239) 233-8630.







Last month SIS enjoyed a tour of the Gladiolus Learning and Development Center.

#### Sew N Sews

Help Sew N Sews continue their efforts to reach out and make a difference through the art of sewing. Please consider dropping by any Thursday from 10 a.m. -2 p.m. No long-term commitment is required. Bring your own lunch; the group breaks around 12 noon for nourishment and lots of laughter.

### Reminder: Craft and Rummage Sale, November 2 & 3, 2018 Friday 8:00 a.m. – 2:00 p.m. & Saturday 9:00 a.m. – 1:00 p.m.

We hope you will join us and check out all the handcrafted Christmas ornaments made from wine corks and beaded bracelets and necklaces. Sew n Sews will also have a table of quilts, children's clothing, wine gift bags, lumbar and decorative pillows and much more. This is a great opportunity to do some early Christmas shopping.

### Saving Taxes with Qualified Charitable Distributions (QCDs)

Are you at least age  $70\frac{1}{2}$ , have an IRA and take the standard deduction on your tax return (i.e., you do not itemize)? If so, the following tax-savings idea should be of interest to you. Each year required minimum distributions (RMDs) must be made to persons age  $70\frac{1}{2}$  and older from non-Roth IRAs. When these distributions are made to you directly they must be reported as taxable income on line 15b of Form 1040. If you take the standard deduction and do not itemize, then contributing some or all of these RMDs to a qualified charity cannot be used to offset your RMD income.

However, you can avoid taxation on up to \$100,000 of RMD income each year with the use of a Qualified Charitable Distribution (QCD). This is done by instructing your IRA custodian to make a direct transfer of funds to a qualified charity (e.g., Chapel by the Sea). You will pay no taxes on this distribution because it is excluded from your taxable income (although reported on line 15a of Form 1040 as an IRA distribution, a QCD is not reported as taxable income on line 15b).

Using a QCD will also lower your Adjusted Gross Income (AGI). This can help you avoid the Medicare high-income surcharge, which boosts your Part B and Part D premiums if your modified AGI is more than specified amounts. Keeping the money out of your AGI might also reduce the amount of your taxable Social Security benefits.

To take advantage of a Qualified Charitable Distribution (QCD) the funds must be transferred by your custodian directly to the qualified charity, you cannot accept payment. And this must be done before the end of the tax year. If this tax-savings idea is of interest to you, don't delay, contact your tax advisor or custodian today. Don Cady, JD

## Upcoming Holiday Events



### A Blue Christmas Worship Service: When Christmas Hurts...

The King of Rock and Roll, Elvis Presley, sang, "I'll have a blue Christmas without you..."
What this song suggests is that the holidays can be a sad and

depressing time for those who have experienced some trauma and loss in their lives and are silently and painfully grieving loved ones with whom they once shared Christmases past. A Blue Christmas service can provide comfort for those who feel little comfort and joy amid the celebratory season, where people are expected unfortunately by the culture to "put on a happy face." Of course, it's okay to feel happiness and joy during this special time of year, or any time of year, but it's also important not to ignore the difficult emotions that also affect many people, especially during the holiday season. It's been said that, "The real meaning of Christmas is not presents; it's more like being met with hope and light in your darkness and that's a message that a lot of us don't hear."

Regular Candlelight Services will be held on December 24 (Christmas Eve) at 7:00 p.m. & 9:00 p.m. at Chapel by the Sea. And so, for those who are lonely, depressed, and hurting; for those who are looking for a light in the midst of the darkness; for those seeking healing and transformation, a Blue Christmas Worship Service will be held for you on December 9 at 7 p.m. in the Sanctuary of Chapel by the Sea. May God richly bless you all, and I hope to see you there.

In Christ's love, Pastor Steve.

### **Holiday Decorating**

A Decorating Party will be held at Chapel on Wednesday, November 28 at 9:00 a.m. We need volunteers to help! It's a lot of fun and many hands make light work. Be there by 9:00 a.m. and we'll try to finish by lunchtime. For questions contact Mary Jo Jacobs at (239) 849-6713.



### Christmas Open House

Mark your calendars! Join Chapel on Sunday, December 9, from 1:00 p.m. – 4:00 p.m. for a Christmas Open House. Tour

our beautifully decorated Sanctuary, then join us in Silver Hall for refreshments, children's crafts and games. More details to follow.

### The Living Gift Market

The Living Gift Market will give you the opportunity to shop for relatives and friends and those who may be difficult to buy for. Visit the table set up in Silver Hall on December 9, December 16 and December 23 before or after Sunday Worship Service.

### **Operation Christmas Child**

Shoebox gifts bring joy to children in Vietnam.



Eight-year old Hung's favorite gift was a baseball mitt. He loves to play baseball, and before he received his shoebox gifts he had to use his bare hands to catch the ball.



Mydzung was delighted to find colored pencils in her shoebox. Her favorite subject in school is Art. She also appreciated the box of colored beads.



Six-year old My was happy to receive sidewalk chalk, and loved their beautiful colors.

Please pray for the Vietnamese children and the millions of children across the world who will receive Operation Christmas Child shoeboxes and have an opportunity to hear about God's love.

Shoebox gift boxes are due at Chapel on November 11. Or if you wish, you are invited to bring your gift forward for dedication on Sunday, November 18.

### Music at Chapel by the Sea 2018-2019 Chapel Concert Series

### Upcoming Concerts at Chapel by the Sea for the 2018-2019 Season!

### Voices of Naples – A Christmas Concert Thursday, December 6, 2018, 7:00 p.m.

Chapel by the Sea is honored to host Voices of Naples, under the direction of Dr. Douglas Renfroe, as they present an evening of Christmas and Holiday favorites. Pianist LaVon Mattson and a string quartet from the Southwest Florida Symphony will accompany the talented vocal ensemble.

Voices of Naples provides an opportunity for singers in and around Naples to study and perform choral music. Members are selected by referral and short audition, and study an eclectic repertoire ranging from classical to pop. Voices of

Naples is a Florida not-for-profit corporation, which provides scholarships to outstanding students in our area.





Music to Touch the Heart – A Celebration of Love Thursday, February 14, 2019 7:00 p.m.



Featuring Bass Baritone, Dr. Douglas Renfroe, and Soprano, Carolann M. Sanita



Memory
Makers Big
Band
Friday,
March 22, 2019
7:00 p.m.
17-piece traditional big band concentrating on dance music

from the 1920s through today. For your listening and dancing pleasure, this concert will be held in Silver Hall.

### Alma College Choir Tuesday, February 26, 2019 7:00 p.m.

The Choir is part of a Michigan Presbyterian College and tours across the U.S. each February. Singers are all undergraduate students between the ages of 19 & 22.



All concerts include a free-will offering except for the Memory Makers Big Band, which is \$5.00 at the door.



### Choir Robes

The choir will begin wearing robes starting Sunday, December 2, which is the first Sunday of Advent. Choir members should check their robes to see if any repairs are needed such as changes to the length, or cleaning. Contact Lois Doggett at (239) 463-5583 to let her know if there is something she can help with in this area.

## Health Happenings at CBTS November Health & Safety Message



Our Parish Nurse is available for health counseling, health education and emotional/spiritual support. Call the church office and Ann will return your call. Office hours for the Parish Nurse are Tuesday & Wednesday from 9:00 a.m. to 4:00 p.m.

Ann Fossum, RN, BSN, FCN (239) 463-3173 ext.13 (239) 463-0256 fax ann@chapelbts.org

#### A Letter From Our Parish Nurse

Happy November! Good news...Medicare is getting better! Changes for 2019 have been announced and they could improve your care. Every year the open enrollment period (Oct. 15 – Dec. 7) allows you to make changes to your plan. Please consider coming to Chapel on Tuesday, November 13<sup>th</sup> to attend our annual Medicare enrollment counseling event. Representatives from the Southwest Florida Agency on Aging will be in Silver Hall to individually talk to you about your specific needs for health care coverage. No appointment is necessary to talk to these counselors. For more information, call Ann Fossum, RN, at the church office, ext. 13. Wishing you and your loved ones a Happy and Healthy Thanksgiving! Ann



#### **SHINE Event**

Tuesday, November 13, SHINE Medicare Open Enrollment Event 10:00 a.m.- 3:00 p.m., Chapel by the Sea, Silver Hall

Have you been waiting to make changes to your Medicare Prescription Drug plan or Medicare Advantage plan? The Open Enrollment Period (OEP) occurs from October 15 to Dewis the time to review your current Medicare coverage. \*\*Bring your Medicare ID and pre-

cember 7 every year. Now is the time to review your current Medicare coverage. \*\*Bring your Medicare ID and prescription or a list of prescriptions with dosage information.\*\* SHINE counselors provide free, unbiased and confidential counseling to Medicare beneficiaries, their caregivers and those soon to be eligible. Program courtesy of SWFL Area Agency on Aging and is free. No appointment needed. Walk-in only day of event.

### 5 Ways to Make the Most of Your Doctor Visit

This article was featured in the Fall 2018: The Model for Healthy Living print issue

- 1. **Prepare.** Ahead of time, think through what you would like to discuss. If you have an ongoing complaint, try to discover if anyone else in your family suffers from the same condition. A thorough family history helps your provider better understand you as an individual. It's all right to take notes into the appointment with your questions.
- 2. **Speak up.** Medical providers are trained to evaluate symptoms and decide what is causing them. If you have personal or family history that worries you, say something. Even if what's on your mind is not a worry, amid the many questions and boxes that get checked during an appointment, at any point you can say, "There's something I want to be sure I have a chance to say."
- 3. **Be honest.** Don't hide embarrassing symptoms. Even when discussing medications, don't diminish side effects that might be making your life uncomfortable—a doctor cannot treat what he or she is not aware of.
- 4. **Listen reflectively.** Ask for clarification when you need to. For example, "So my choices are X or Y and you think X is best because ... " or "If I decide I'd rather wait to do the test, my risk is ... " Understanding your treatment plan, even just a medication choice, helps you fully participate in your own healing.
- **5. Double-check.** Most doctors will ask, "Do you have any questions?" at the close of the visit. Check any notes you made ahead of the appointment to double-check you asked all your questions. Make sure you leave with instructions for what follow-up forms or tests

you will be responsible for and when to schedule your next appointment to be sure you're following through on your end of the doctor-patient partnership.

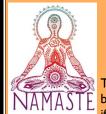
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### 2018 Walk To End Alzheimer's:

THANK YOU FOR HELPING US CREATE A WORLD WITHOUT ALZHEIMER'S DISEASE! Due to printing deadlines we will not be able to provide details of the Walk To End Alzheimer's in the November Tidings; we plan to do so in the upcoming December Tidings.

### **Caregiver Sunday**

Caregiver Sunday is November 11, 2018! Celebrate those who offer care for the chronically ill, disabled, a family member or friend during a time of need. We pray for all caregivers to provide rest for their souls and share hope in knowing God's love and care.



### YOGA

Wednesdays from 10:30 a.m. – 11:30 a.m., Session Room of Silver Hall

These sessions are geared toward beginners and postures will be modified so that everyone may partici-

pate. Research shows that YOGA decreases stress, improves balance, and promotes better sleep. It can also help ease symptoms of depression. Mats are provided, but if you have your own, please bring it. Questions? Contact Parish Nurse, Ann Fossum, RN (239) 463-3173 ext. 13 or ann@chapelbts.org.

### Celebrations

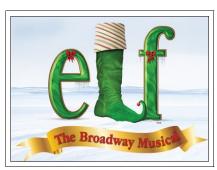
### Happy Thanksgiving!





Chapel celebrated the 12th birthday of Chapel member, Shianne on Sunday, October 21.





### Broadway Palm Dinner Theatre November 7: 42nd Street December 11: Elf

On November 7, Chapel by the Sea will attend the Broadway Palm and enjoy the show 42nd Street. Next, on Tuesday,

December 7, we will watch the performance of "ELF." The deadline to order tickets

is November 25. The cost is \$65.00 per ticket, which includes the show, meal, gratuity and taxes. Call Anita Turner with any questions at (239) 357-9883. The church bus leaves Chapel at 4:30 p.m. and also picks up off island people on Pine Ridge. Please call Anita Turner at (239) 357-9883 for reservations. There is a limited number of tickets available for each show, so please be sure to let us know if you would like to attend.



### On-Going Activities at Chapel by the Sea

Children's Church/Nursery — Sundays at the 10:00 a.m. Worship Service.

**Solomon's Porch Reading Group** — 3:00 p.m. in the Session Room of Silver Hall. New members welcome!

**Scouting Program** — Tuesday evenings, 6:30 p.m. – 8:00 p.m., Silver Hall.

**YOGA** — Wednesdays from 10:30 a.m. – 11:30 a.m., Session Room of Silver Hall.

Sew N Sews — Thursdays from 10:00 a.m. – 2:00 p.m., Room 5.

**Alzheimer's Association Caregiver Support Group** — 2<sup>nd</sup> Friday of each month, 1:00 p.m. – 2:30 p.m. in the Session Room. Contact Parish Nurse, Ann Fossum (239) 463-3173 ext. 13.

**Healing Service** — The Healing Service is held the 3rd Sunday of the month after the 10:00 a.m. Worship Service.

### **November Birthdays**

- 2 Logan Phillips
- 3 Landon Doggett
- 4 Kathy LaCombe
- 5 Jean Knipp
- 5 Kathy McFalls
- 7 George Cox
- 10 Bev Belger
- 10 Laura Miller
- 13 Lois Doggett
- 15 Dave Pohl
- 18 Judy Cultice
- 19 Fred Bushnell
- 21 Sandy Cox
- 21 Priscilla Wonkka
- 23 Terry Fletcher
- 24 Louis Monaco
- 28 Don Branscom
- 29 Don Calder
- 29 Colleen Hazelbaker

### November Anniversaries

- 9 Charles & FaithAnn McNear
- 24 Carl & Carol Phillips
- 29 Greg & Janna Holmes

#### In Memorium

Please pray for the family of Steve Glaub, who passed away in late September.

### **Flowers**

To have flowers displayed at the Sunday Worship Service and noted in the weekly bulletin, fill out a card in the Church Office and the chart in Silver Hall and the box in the office...

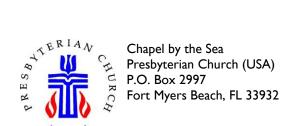
### **November Liturgists**

November 4 Laura Miller

November II Chuck Golden

November 18

November 25 Jacob Green



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Phone: (239) 463-3173 · Email: holly@chapelbts.org

website: www.Chapelbts.org



The Staff of Chapel by the Sea

The Rev. Dr. Stephen D. Adkison, Pastor/Head of Staff (email: skypilot\_mdiv@hotmail.com) Michael Melnikov, Director of Music/Organist Ann Fossum, R.N., Parish Nurse Denise Armstrong, Office Administrator Holly Tribble, Administrative Assistant

John Rotach, Facilities Manager Darren Harkulich, Sexton Vacant, Audio/Visual Booth The Rev. Mr. Don Jafvert, Pastor Emeritus