

Time and Talent Thank You

A massive thank you to everyone who made our 2025 Time and Talent Auction a huge success!

- We thank the 33 members who generously donated 44 items/services, and everyone who purchased them.
- Thank you to Mike Vitek (Coordinator), Josh Hay & Pat Jones (Auctioneers), Phyllis Tumey & Courtney Hay (Assistants), and Maryalice McHugh, Mary Beth Martin, Laryce Nitsch, & Bonnie Thompson (Recording/Collection).
- Total Raised: We raised over \$18,000! This is split between Youth Missions, Trustees, and Church Missions.
- We also thank the youth and their parents for hosting the great Chili Cook-Off beforehand!

Leah Circle:

United Women in Faith

The December 11 gathering for Leah Circle will be a Potluck Luncheon. In addition to a covered dish, please remember to bring any one or all of the following for Help and Hope:

- 1) an unwrapped children's toy,
- 2) a birthday bag containing cake mix, frosting, and candles, and/or
- 3) Christmas wrapping paper or gift bags.

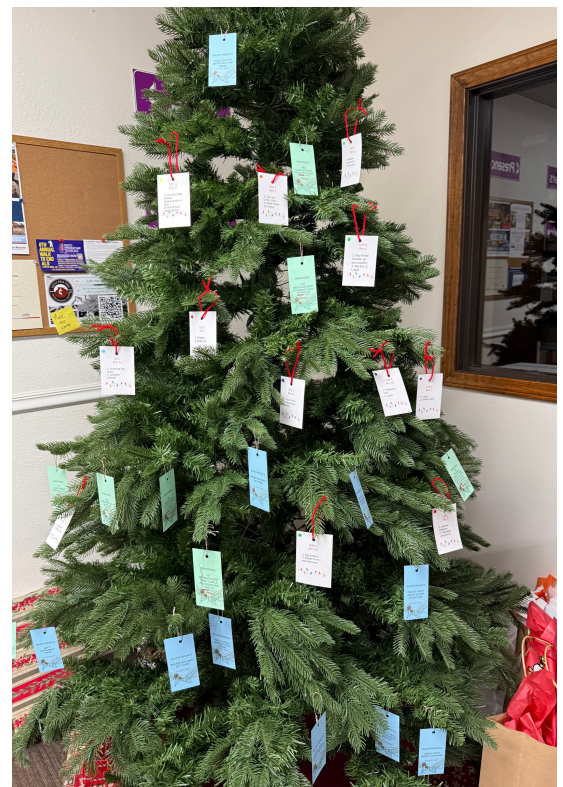
We gather at 11:45 for lunch, devotions, and a program. All women of the church are welcome.

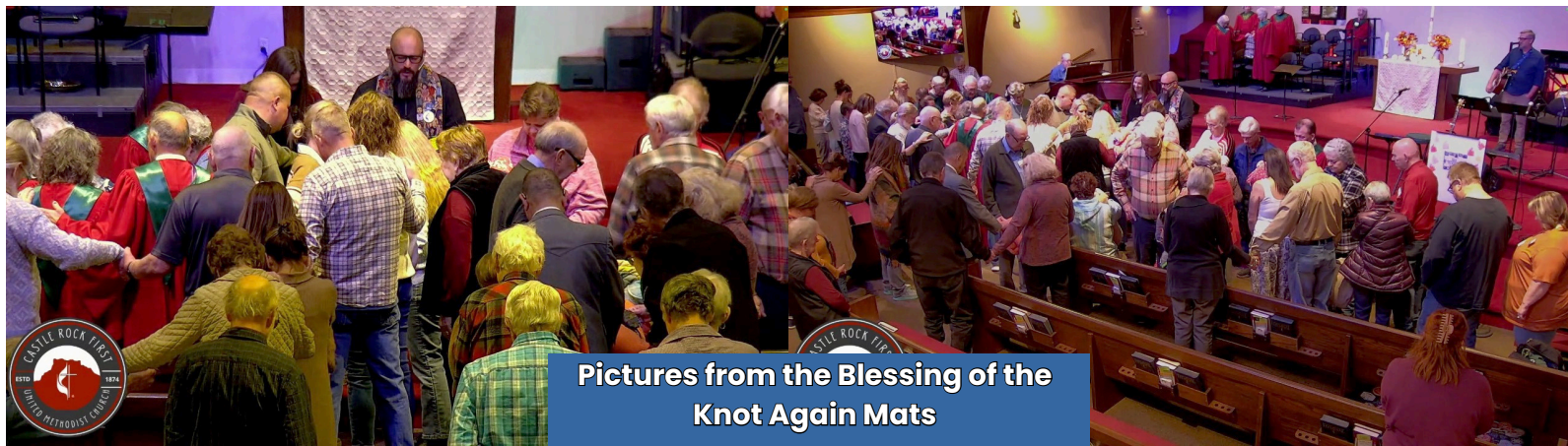
Do Good Food Collection Numbers

1,200 lbs We collected in November
2,526 lbs King Soopers Collection
3,726 lbs total for the Month
Good Job!!!



The Giving Tree gifts **are due by December 7**, supporting South Elementary students and residents of Silver Heights Nursing Home and Brookside Memory Care Unit. Monetary donations are welcomed; please specify "Giving Tree." For questions, contact Marcia Schmid at aschmid3@comcast.net or Bonnie Thompson at bjthompson1965@msn.com.





**Pictures from the Blessing of the
Knot Again Mats**



**Pictures from the Time and
Talent Auction**



Christmas Photos

Immediately following worship on December 7, and December 14, have your photo taken in front of the Christmas tree in the Sanctuary. Singles, couples, and families will receive their digital photo by email within a few hours from Julie Bailey.

Pictures for Submission To CRFUMC Publications

If you have photos to share from the season you can email them to
Pastor Matt
matt.franks@fumccr.org
or
Julie Bailey
juliesings@gmail.com

NO ONE HAS TO FACE LIFE'S CHALLENGES ALONE.
OUR STEPHEN MINISTERS CAN HELP.



Find out more info.
<https://www.fumccr.org/stephenministry>



Blue Christmas By Clarence Neal

My father passed away August 15, 1981, (our 11th wedding anniversary). My mother called me and said that dad had had a spell and that she had called the paramedics. I jumped out of bed, got dressed, and headed to the hospital. By the time I got there he had been declared dead. Being the oldest son, I stepped up and helped my mother plan the funeral and plan her future (she was only 58 years old at that time and dad was 61). I hid my emotions for many years. I never properly grieved his death. I was too busy raising a family and pursuing my career.

A few years later, my brother-in-law passed away in our living room on Christmas day (his daughter's birthday). Again, I helped my sister-in-law plan the funeral and her future since she was only 47. Again, I hid my emotions. Do you see a pattern here? At that time, we did not have access to a Blue Christmas service, nor a Stephen Ministry program. I probably could have used a Stephen Minister, but that was not an option then.

My mother passed away on August 8, 1996 (my daughter's birthday). I did not grieve her death as I should have. I have experienced the death of my sister, sisters-in-law, brothers-in-law, mother-in-law, nephew-in-law and I have handled it all with a stoic attitude.

The nephew-in-law was the one who introduced me to my wife (blind date). Today, I realize that that is not always healthy. I should have asked for help, but I didn't. As a Stephen Minister, I realize that sometimes you need someone to help you work through your emotions. If you or someone you know needs a Stephen Minister contact Pastor Matt, Rev. Sarah, or one of our Stephen Minister leaders.

This year the church is having a Blue Christmas service for those who are experiencing grief due to the loss of a loved one, loss of a job, loss of hope, or just feeling down because of the Holidays. The Stephen Ministers will be helping with this service again this year. The service will be held on Wednesday December 17, 2025. Hope to see you there.



COMMUNITY CONNECTION

December Laryce Nitsch and Phyllis Tumey



With a cookie walk just a few days away this month's spotlight shines on two women of our church who have been chairing this project for many years: Laryce Nitsch and Phyllis Tumey. These two are not only generous servants in our community but have been best friends for years. Both served as vital members of our Sesquicentennial Team.

Laryce grew up in rural Nebraska, attended Doane college, married, and raised three children (one son deceased). Grandmother to four and great-grandmother to 3, she has lived most of her life in Castle Rock where she owned an antique business for a few years before working for Western Title (retiring twice).

Raised in the Congregational Church, when she joined our church in 1971, she felt very much at home and appreciates that all are welcomed into community. In the past 5 decades, her connections to others includes service and leadership in many areas — Worship, Trustees, UWF circles (Today, Love, and Leah), Missions, Hospitality, Harvest Dinners, Time and Talent Auction, Christian Fellowship, and of course the Cookie Walk. Her participation in the Tuesday Morning Bible Study is measured and wise, often sharing the stories of her early years.

Laryce loves reading, cooking, playing cards, working crossword puzzles and playing games. A special note about Laryce is her love of the book The Christmas Jar, which she has turned into an annual project of her own when distributing a jar of coins (saved across the year) anonymously to a family she chooses in the Walmart parking lot. She's grateful for having reasonably good health in her golden years. Like Phyllis. She is a huge Denver Bronco fan with season tickets spanning 40 years.

Phyllis is an Iowa girl who grew up with an older sister, and three young brothers. She grew up in a very close extended family that continues to hold annual reunions. Growing up she was active in youth choir and MYF and also traveled with the softball team in high school. She attended Moline Community College and graduated 30 years later from Metropolitan Community College in Omaha.

(Continued on the next page)

After 25 years with Honeywell corporation, she retired in 1997, having served as an award-winning office manager in Davenport, Iowa, and corporate branch manager in both Omaha in Denver. Phyllis married in 1963 and that marriage produced two wonderful sons, Todd and Timothy. Her second marriage in 1967 merged two families of five children and eventually 14 grandchildren, and 11 great grandchildren. Phyllis visits each of her grandchildren once a year, an endeavor that takes her to Massachusetts, Seattle, Florida, Colorado, Louisiana, and Iowa.

After the death of her husband in 1997, Phyllis was not about to sit still and so became active in the community. Much like Laryce, she feels blessed to be a part of our church. Phyllis notes: "Once you are active in the church, it really grows on you. I don't remember how many Habitat Builds I participated in or how much time I spent working the Harvest Dinners, Time and Talent, Trustees, Leah Circle and Cookie Walk. The best part of being active in the church is all the special friends I have made along the way."

In addition to her volunteer hours at the Senior Center, Little Blessings, and Castlewood State Park, Phyllis stays active skiing, golfing, and playing pickleball and softball. For the past 16 years she has played in the senior games at St. George, Utah. The team has been awarded four goals, two silver and two bronze medals.

Thank you, Phyllis and Laryce for your dedication to our church community. Your lives are an inspiration.

"There is no limit to what we, as women, can accomplish." — Michelle Obama

Advent Studies To Join

Tuesday Morning Bible Study

They will begin their Advent study on November 25th in the church library at 9:30 am. Materials for "Messages of Hope, Love, Joy, and Peace throughout the Bible" will be provided.

Per usual, we will use our own various Bible translations in seeking understanding.

Bring your Bible and join in our discussion.

Contemporary Studies Group

Book: What Do You Want for Christmas?:
By James W. Moore

In Person:
December 1 to December 22 6:30 to 8:00PM

On Zoom:
November 28 to December 19 6:30 to 8:00PM

Author James W. Moore invites you to explore these deeper longings in his enriching four-week study. Designed for both groups and individuals, this program gently guides you through the season of Advent with weekly lessons that focus on the gifts Christ brings into our lives.

GRIEF RECOVERY GROUP

Starting December 22nd 1:30 p.m.

The holiday season, often portrayed as a time of joy and celebration, can be a particularly challenging time when coping with loss. If you are grieving, please know that you are not alone. We warmly invite you to join our new Grief Recovery Group for support and shared healing.

This initiative is thoughtfully timed to begin shortly after our Blue Christmas Worship Service on December 17th and before Christmas Day, offering a focused space for reflection and support during this busy and often difficult season.

Group Details at a Glance

- First Meeting: Monday, December 22, 2025
- Time: 1:30 PM (Meetings will last approximately one hour)
- Location: The Library
- Focus: The group will be guided by the book and workbook, ***"Removing the Sting of Death,"*** with a strong emphasis on weekly shared conversation and compassionate support.

Meeting Dates

December 22, December 29, January 5, January 12,
January 19, January 26, February 2, February 9,
February 16, February 23, March 3

We understand that taking the first step to address your grief can be difficult. Please know that this group offers a confidential, compassionate, and welcoming place to process your loss with others who understand.

If you have any questions, or would like to let us know you plan to attend, please contact Charlene Smythe directly:

Phone: 719-459-3101

Email: gncsmythe@gmail.com

Possible Partnership with Adventist Health

We are working on a possible partnership with Adventist Health to offer grief support. This conversation is still in the works, but we wanted to share this for anyone who might be interested in helping with this. Please let Pastor Matt know.



No Men's Lunch this month



**CROWFOOT
HOLIDAY
MARKET** *The Debut*

WHEN: Sunday, Dec 7th
TIME: 11am-5pm
WHERE: CROWFOOT VALLEY COFFEE
(734 Wilcox St STE 102, Castle Rock, CO 80104)
**WHAT: SHOP LOCAL ART, CRAFTS &
ONE-OF-A-KIND GIFTS**
FEATURING 10+ LOCAL BUSINESSES

**LIVE MUSIC, FOOD TRUCK, HAPPY HOUR, DRINK
SPECIALS, BRANCOS GAME, BOUNCE HOUSE, FREE
HOT CHOCOLATE, GIVEAWAYS ...AND MORE**

FREE HOT CHOCOLATE
Courtesy Of
Castle Rock
First United
Methodist
Church

**GIVE AWAYS &
COFFEE**
Courtesy Of:

34th STREET STORE
BY THE STORE • UNLOCK IT • TO TAKE THE KEY

**HC
HAMATA**
CANNES

**EVENT PLANNING &
COORDINATED BY:**
SYNERGYFUSION
MARKETING

Free coffee for the first 40 orders — limit one per family.

Thoughts from Rev. Sarah

"May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit." ~Romans 15:13

In this busy time of year, let us step back and take a look at what the Advent season means to us.

In this world that seems to consume hope rather than provide it, we seek hope for our journey. Try to find a way to step back and focus on the hope that has been provided and will be provided. With this hope you will be able to meet the challenging times. What brings you hope in this Advent season?

In our challenging times we long for a sense of peace that is able to still all the worry and anxiety and allow us to tackle the day with a new sense of calm. What is it that brings you peace when the world is anything but peaceful?

How do we find joy as we deal with all the commitments and responsibilities of this time of year? This is a joy that can easily be missed as we push on, and just try to keep up. This is a joy that gives us new energy and strength. We are called to share this joy with others and help them along the path to finding it. What is it that brings you joy this time of year?

How do we embrace the love that is part of the advent season? It is easy to lose focus of the love with the to-do list that seems to be constantly growing and leaving us weary. When we are able to step back and let the love in, it can really change the experience of the day and of the season. May we allow our hearts to be filled with the love of God, the love of others and the love of ourself. Where are you finding love this time of year?

With God as your guide may this season be filled with hope, peace, joy, and love. May you take those critical items forward with you as you take those next steps on your faith journey.

Pictures from Hanging of the Greens



What is Advent?

Advent is the four-week season leading up to Christmas when Christians prepare their hearts, minds, and lives for the coming of Christ. It is a time of waiting and watching, rooted in the hope that God is still at work in the world and in us. Through the themes of hope, peace, joy, and love, Advent invites us to slow down, to make space for God's presence, and to remember that the story of Christ's birth is still unfolding from generation to generation.

Pastor Matt's Reflection

This Advent, our theme "From Generation to Generation" reminds us that the Christmas story is one that has been carried through time—held by ancestors in the faith, shaped by family traditions, and kept alive through the witness of each generation. Mary, Joseph, Elizabeth, Zechariah, and the shepherds each receive God's message in their own way, and their courage echoes into our lives today.

As we prepare for Christmas, we'll explore how God's love continues to move through the generations—how hope is passed down, how peace is practiced, how joy is shared, and how love is embodied in real, imperfect human lives. Advent invites us to consider the stories and traditions that formed us, and how we might share faith, compassion, and hope with those who will come after us.

May this season remind us that we are part of a much larger story—one God has been telling across centuries. And as we journey toward the manger, may we discover anew the gift of God's faithfulness, carried from generation to generation.

During Advent we have a lot of special events and gatherings. Also on Monday's we will have a special devotional that will go along with our Weekly Theme. You can find that on our Youtube Channel:
www.youtube.com/@castlerockfumc

Hope, Peace, Joy and Love lead your way,
Pastor Matt Franks



Celebrate Women's Christmas on Saturday, December 6, from 10 am to 2 pm. All women are welcome to take a break during the holiday season for relaxation and renewal. Lunch will be provided. The event, led by Ashley Franks and Rev. Brenda Lear, encourages attendees to invite friends. Sign up at the Welcome Center or by emailing Rev. Brenda at b.clear.72@gmail.com.



Cookie Walk and Carol Sing December 7th

Our annual Cookie Walk is **Sunday, December 7**, and we need cookies. The cookies must be at church by 9 am on December 7. The freezer is empty, so they can be dropped off early and placed in the freezer before the sale. This is the only fund raiser we have for UMW, so we need to have a lot of cookies.

Christmas Shirt or Sweater Sunday

December 14th

**Wear your favorite Christmas Shirt
or Sweater for Joy Sunday!**

This is known as the Joy Sunday.
So Let's spread some joy with our favorite
Christmas Shirt or sweater.

BLUE CHRISTMAS

December 17th at 6:30 p.m.

Join us for the Blue Christmas Service on Wednesday, December 17th, at 6:30 p.m. This intimate service offers comfort and healing for those facing challenges or grief during the holiday season, providing a space for reflection and renewal.

Join us Sunday Mornings 9 a.m. Worship 10 a.m. Community Faith Time
Holy Communion is served in the Library before Community Faith Time on Dec. 14th & 21st

Colorado Brass Concert
Dec. 13th 7p.m.

A Link to buy concert tickets will be sent out soon.

Castle Rock Orchestra Concert
Dec. 21st 3 p.m.

For More Information go to:
<https://www.fumccr.org/advent2025>

Christmas Eve Worship

December 24th

4 p.m. Modern Service

6 p.m. Traditional Service

11 p.m. Midnight Candle Light

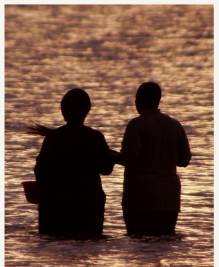


A fun Worship Experience that will be filled with a Continental Style Breakfast sign up for items on the welcome desk, games, and a time to gather together as a community for the 1st Sunday After Christmas.

NEW WORSHIP SERIES STARTING JAN. 4TH



**GROW IN OUR
UNDERSTANDING
OF
THE SACRAMENTS**



WORSHIP 9 A.M. | COMMUNITY FAITH TIME 10 A.M.

We will kick off the new year with a two week look at the United Methodist understanding of our Sacraments.

Love Gifts

As Christmas and the end of the year draw near, we will once again offer the opportunity for our church members to make a donation to our Celebrations Fund, which provides love gifts for our three staff members – Rev. Matt, Rev. Sarah, and Theresa. All donations will be divided equally among the three. Please make your donation by December 15 and tag it “celebrations.” You also have the option of offering your own, more personal gift to these individuals.

Upcoming Events

December 6 from 10 a.m.–2p.m.
Women's Christmas Gathering

December 7th
UWF Cookies Sale and Carol Sing Gathering

December 11: 10 am and 6 pm,
Little Blessings Christmas program

December 13at 7 p.m.
Colorado Brass Concert

December 14th
Christmas Shirt or Sweater Sunday

December 17at 6:30 p.m.
Blue Christmas Worship Service

December 21at 3 p.m.
Castle Rock Orchestra Concert

Christmas Eve Worship December 24th
4 p.m. Modern Service
6 p.m. Traditional Service
11 p.m. Midnight Candle Light

December 28 at 9 a.m.
The First Sunday After Christmas

Every Wednesday
4 p.m. Bell Choir Practice
5:30–7 p.m. Chancel Choir Practice

Marvelous Monday's 10 a.m. @ Coff33 in
Downtown Castle Rock

Sunday's
9 a.m. Worship
10 a.m. Community Faith Time

What is Community Faith Time?

While some may think of Sunday School as formal classes, we see this as something more—an intentional space for connection and spiritual growth. Our faith grows best when we journey together, and our three unique settings create room for everyone:

Nursery (ages newborn–4): A caring space where our youngest members are loved and nurtured, giving parents and older siblings the opportunity to participate in other groups.

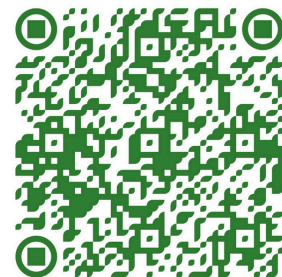
Living In Faith Together (LIFT Group, ages 5+): In the Fellowship Hall, all ages gather to learn, play, and share wisdom together, strengthening the bonds of our church family.

Soul Café (Adults): A relaxed, conversational space to reflect on the day's sermon and dive deeper into what it means to live out our faith in daily life.

Common Grounds (For anyone at the tables in the coffee area): Grab a snack and coffee or tea and just fellowship.

If you'd like to join a group or volunteer, especially in the Nursery, please email Pastor Matt.

Scan the QR Code to Join our Email List



Join us online in one place in our Connection Point

<https://www.fumccr.org/connectionpoint>

YEAR-END IS A

Time for Giving

Cash Gifts

A cash gift in any amount is a convenient and popular way to show your faithful support for the church or other ministries. If you itemize, the full amount of your gift qualifies for a 2025 charitable income tax deduction. Make certain your check is dated 2025 and received or postmarked no later than December 31, 2025, to receive a deduction this year.

Giving Appreciated Property

If you own investments that have increased in value (stocks, bonds, real estate, or mutual funds), you can donate them to a church or charity and take a charitable income tax deduction for the full fair market value and avoid declaring the capital gain of the assets as income. Many people consider this the equivalent of a “double deduction.”

SALE & GIFT		DIRECT GIFT	
Stock with Fair Market Value (Cost Basis \$200)	\$1000	Stock with Fair Market Value (Cost Basis \$200)	\$1000
Taxable Gain on Sale	\$800	Taxable Gain on Sale	\$0
Capital Gain Tax at 15%	\$120	Capital Gain Tax at 15%	\$0
Net Sales after Tax	\$880	Net Gift to Charity	\$1000
Charitable Tax Deduction	\$880	Charitable Tax Deduction	\$1000
Tax Savings at 22%	\$193	Tax Savings at 22%	\$220

Notice how the Direct Gift option can result in the church or charity receiving \$120 more while costing you \$27 less! To receive this special tax treatment, you must have owned the property for at least one year.

Giving & Retaining Income for Life

Did you know you can give to a charity while retaining income from the gift for the rest of your life? A charitable gift annuity or charitable remainder trust enables you to receive flexible or guaranteed income. Plus, there are significant tax advantages. Let's assume you are 70 years old, single, and wish to make a \$10,000 gift to the church when you are gone but need to receive income until then. You can make the gift now and receive several attractive benefits. First, you could receive income that exceeds what you are currently earning on the \$10,000. At age 70 with an annuity rate of 4.7%* of the \$10,000 each year through a gift annuity (\$470)—greater than most bonds or C.D.s. Next, a

portion of the \$470 annual annuity may be tax-free over your life expectancy. Finally, you could receive a 2024 charitable income tax deduction for the remainder portion of your gift. This deduction can save you a sizable amount in federal income taxes. Making a life-income gift now offers all these advantages and provides the satisfaction of knowing you have helped your church or charitable organization in a significant way. **The United Methodist Foundation that serves your conference can help you with these types of gifts.** Visit www.naumf.org/locations to find contact information for your UM Foundation.

Giving Unneeded Life Insurance

Do you own an old life insurance policy that is no longer needed? Perhaps the purpose for the policy no longer exists (your children are grown, or your mortgage is paid off) or your financial situation has changed and mitigates the need for the insurance. Consider giving the policy to the church or a charity and receive a charitable income tax deduction for the lesser of your cost basis or the replacement value.

This is a great way to benefit a cause you support without reducing your checking account. If the value is more than you wish to donate, consider cashing in the policy and giving a lesser portion. Your gift may sufficiently reduce or eliminate any potential taxes due from the sale.

Memorial Gifts

As you think of those special persons (a teacher, pastor, relative or other loved one) who have touched your life, you may want to do something “just right” to demonstrate that they are remembered. A memorial tribute can be a satisfying way to salute those whose memories continue to enrich our lives.

Wise Tax Planning

Making extra gifts or accelerating future gifts into the 2025 tax year can enable an itemized income tax deduction. The standard deduction threshold for 2025 is \$30,000 for joint filers, \$22,500 for heads of households and \$15,000 for singles (\$1,950/person 65+/\$3,900 if joint return, \$1,950 if unmarried). If your total deductions are less than those amounts, you won’t be able to deduct any charitable gifts. An extra year-end gift may add just enough to allow you to take advantage of your full itemized deduction. Many tax-wise donors accelerate contributions for the coming year to enable itemization at least every other year.

Expressing Your Faith

Year-end is also the Christmas season. For many Christians this is an occasion to give in gratitude for God’s greatest gift to us, Jesus Christ. In all our giving, let us never forget these familiar words, *“For God so loved the world that he gave his only son...”* Why not make a special effort to honor Him in your giving this Christmas season—perhaps the most important gift you give? May God bless you as you make this expression of your faith.



Giving from *Your IRA* May SAVE You Money!

If you have an **Individual Retirement Account (IRA)** and are age seventy (or getting close), you should know about a way you can give to your local church that will strengthen the church's ministry and produce tax savings for you! Here are some important facts you should know.

1. Individual Retirement Accounts Have Come of Age (Middle-Age).

IRAs have been around since 1974, though in the beginning, they were only for folks who didn't have any other pension coverage. A bill in 1981 made all workers and their spouses eligible for these accounts. That's a solid forty-plus years that people have been putting money away without having to pay federal taxes on it. (That part is important.)

2. You Can't Take It With You or Leave Your Money There Forever.

The understanding was that those folks could access that money without a penalty as early as when they turned fifty-nine and a half, but when they reached seventy and a half, they were required to start taking at least a minimum amount out each year—**"required minimum distributions" or RMDs**. In response to the coronavirus pandemic, the age for these RMDs was gradually raised: now it is seventy-three. Since participants didn't pay tax on the money when they put it in their IRAs, they are required to pay tax on it when money comes out. **RMDs can push some people into a higher tax bracket.** That can be avoided...

3. Give It to the Church; Avoid Paying the Taxes.

In 2006, pension protection legislation allowed for tax-free use of RMDs for charitable contributions, saving the tax that people would have had to pay when they took this money out of their IRA accounts. These are called **"qualified charitable distributions" or QCDs**. Here's an important distinction: these are NOT tax deductions. They do not provide a charitable deduction regardless of whether you itemize deductions. The tax benefit

is the ability to exclude the donated distribution from taxable income! Here's an example: If you were planning to give \$1000 per month to your church, you don't qualify for more than the standard deduction amount, and you are at the 12% tax bracket—giving that amount from your IRA (as a QCD) will save you \$1,440 in taxes! If you are in the 22% tax bracket, the savings will be \$2,640!

4. From Ira to “My UMC”—Never In My Pocket!

With a qualified charitable distribution (QCD), a check goes directly from your IRA to your church or the charity you select. Many people who are facing RMDs that will have tax implications could pay all their annual tithe or offering at one time, hopefully early in the year, through their QCD and never have to show it as income.

5. You Don't Have to Wait For 73 to Do the QCD!

While Congress recently raised the age for RMDs to seventy-three, QCDs can happen for anyone who has reached the age of seventy and a half. Retirees who are over that age and want to continue to be generous to their local church should consider a qualified charitable distribution.

6. Most Taxpayers No Longer Get a Tax Break for Charitable Giving.

The Tax Cuts and Jobs Act that went into effect in 2019 (and was renewed in 2025) included an increase in the standard deduction—it nearly doubled. That standard deduction is the threshold that your itemized deductions have to exceed to make itemizing worthwhile. It left many people better off, but with 90% of taxpayers taking the standard deduction (which does not require any evidence of charitable giving), it eliminated a tax-incentive regarding charitable donations for most of us (not to say that this is the main reason people give to the church). Inviting retirees in the seventy-plus group (who use the standard deduction) to consider using the qualifying charitable distribution may reduce or eliminate the tax that they might have to pay on RMDs. Yet many will not know of this option unless your church makes the invitation!

**We encourage everyone to discuss this with a financial planner,
tax consultant, or attorney—and be sure to let your family know!
It could be a savings for you and a blessing to your local church!**