

KOINONIA

May - June 2021



**LUTHERAN PARISH OF NORTHERN
DUTCHESS**

PASTOR JAMES MILLER



A NOTE FROM PASTOR JIM

Alleluia! Christ is risen! He is risen indeed! Alleluia!

Dear Friends in Christ.

Through the Crucifixion and Resurrection of Jesus Christ, we have everything to be thankful for! Death has been defeated. Through faith in Jesus we have been promised eternal life with Him and with all those who have gone before us in the faith, and with all who will follow us in the faith. This is the best news that we could ever receive.

One year ago today, we were plunging deeper and deeper into uncertainty because of covid 19. There was no vaccine. There was no cure. We were not even allowed to gather to worship in person. All of this has changed. We have vaccines. We have medicines which will do much to cure a person who contracts covid. And we are able to gather again to worship in person.

I am thankful that the restrictions against worshipping in person were lifted in June and since that time, I am thankful that we have had in-person worship in our Parish, beginning first at St. Paul's, with Third and Memorial following a month or so later. I am thankful that as more and more of us are getting vaccinated, attendance is rising and approaching pre-pandemic numbers. I am also thankful that throughout all of this time, we have been video- taping services and making them available on you tube for those who could not attend in person. We will continue providing these videos.

I am also thankful for events and projects happening at each of our three churches. When you go to Memorial, I want you to take notice of "God's Fingerprint" which is framed and hanging on the wall near the piano. I want you also to take note of a cross which has been erected outside next to the entrance of the church. I want to also celebrate the Baptism of Richard Wesley Kirker which took place on April 11.

At Third. I am pleased to announce that after many months of diligent work, a memorial garden is beginning to take shape. We hope this project will be completed and consecrated in the next month or so.

And at St. Paul's, we are underway with a project to refurbish the windows on the west side of the church. It will take several months, but will result in the removal of the dark protective coverings and will expose the beautiful stained glass. We know how beautiful they are when we see them from the inside of the church, but when this project is finished, that beauty will be able to be seen and appreciated from the outside as well. "Let there be light!" The light of the Gospel will shine through that enormous rose window and all the surrounding windows for all of Red Hook to see. Also, moving forward we will have a new sign in front of the church, designed and built as an Eagle Project by Sam Patton.

So much has changed in a year! Let us be thankful for all of these blessings, and remember that in the darkest of times, we always have reason for hope because of the promise of Jesus: eternal life for those who believe in Him. That promise will sustain us. God is truly our refuge and strength.

Alleluia! Christ is risen! He is risen indeed!!

Pastor Jim

Message from St. Paul's

We have a lot to be thankful for, God has given us many blessings!

First, we will be having a Confirmation Service on May 16 at 11:00 am for Phillip Kazantzis and Brock Meddaugh. Please join us in celebrating these two young men in their profession of faith to God and to the church!

Second, I would like to congratulate Alex Piaget who is graduating from SUNY New Paltz and Mackenzie Smith who is graduating from the University of Alabama. Clara Patton is graduating from Roosevelt High School as valedictorian of her class. Cole Piaget is graduating from Red Hook High School. Congratulations to all of our graduates and our blessings as they pursue their dreams and goals!

May 30th, after church service, we will be having a dedication ceremony for the placement of a historical marker in our cemetery. We will be recognizing the men who served in the Revolutionary War and the sacrifice they made for our independence to form this great nation.

Finally, I can say the contract has been signed with Stained Glass Resources, Hampden, MA to begin the work to repair St. Paul's stained glass windows on the west side (or the front of the church) beginning some time in June. Steve Bucala is heading up the window project and he also secured a grant from the New York Landmark Conservancy- the Sacred Sites Program for \$6000. Steve, you have done a great job and we would like to say thank you for all the work you have done! Thank you to the congregation for your support, but we are just getting started and we will be needing some fund raising projects to help pay for this project! First, we will be having a yard/lawn sale on June 12. So, start cleaning out your attic, basement, or garage for items to donate for this sale! Please no clothes, large furniture items, or electronic items. Please call Patty Piaget for any questions or if you would like to help on June 12.

Marilyn Heuer, Council President
marbobheuer@icloud.com
845-758-1386



May Birthdays

4– Lisa Baisley
7– Rose Rider
14– Pat Bucala
14– Chloe Smith
21 –Clara Patton
22 –William Cook
26– Gerda Veneman
26– Eric Murray

June Birthdays

5– Karla Cook
7– Mackenzie Smith
7– Rev. Richard Holzer
22– Bruce Williams
24– Elizabeth Dill
26– Jack Walker
28– Sam Patton



Message from Memorial Lutheran

As we view our little Church, we are reminded of the special care and faithful attention given to its being. *Just view some time travel* - (1956 added 20 x 24' addition to the south end of the Church - the cost of \$4,278.) (1958 Painted Church exterior) (1975 New windows, Custom-built and installed in Church) (1976-77 Parish Hall extension completed) (1979 New Organ installed) (1982 Steeple painted by Al Huneke (1983 Church repainted) (1983 new Church Storm windows by Al Huneke) (1985 new Slate roof on Church) (1990 New furnace installed, Chimney rebuilt, new carpeting installed, enterer repainted and the floor refinished) (1991 new Cabinet for Par aments and supplies placed in the back of Church).



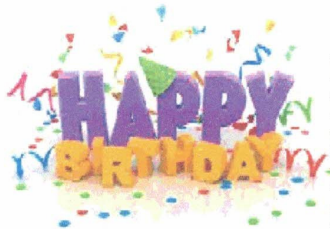
We have a special addition to our Church, it is called God's Fingerprint, in my continued study of the Bible, I ran across this art piece created by two artist, husband and wife, there Christian mission is to glorify God and strengthen his people by sharing the life-changing truths of the Bible through creativity, art and lettering. Come and view this amazing work.

Up coming special projects -

- Installation of exterior Cedar Cross
- Planting of bulbs, perennial flowers, grass seeding - front of Church
- Spring clean-up
- Exterior repair as needed on Church and Parish Hall
- Paper shredding (June time line to be scheduled)
- Repair of slate roof on Church

Stay safe, we are heading for a mend

Church Council Installed on February 28, 2021
Wish to Thank Council for your continued support and service



Karen Streifeneder-----	May 05
Linda Woodward -----	May 10
Ken Decker -----	May 17
Nancy Kelly -----	June 23
Dot Bahnatka -----	June 29

God Bless
Memorial Council President
Tandy F. Walker
(518) 789-6899 caroltandy5@gmail.com

Thoughts from the President @ Third

At the April 11 special congregational meeting, we voted to move forward with the hardscaping plans for the memorial garden in front of the office area. The pavers have been ordered and Carole is coordinating the final details and timing with the contractor Ed Baisley. Details regarding the memorial stone, cross, and bench are also being finalized. The dwarf Bosnian Pine has arrived and will be planted in the corner of the garden to replace a bush that did not survive.

The new shed was delivered at 8am on April 21. By 9am it was placed, and the truck was leaving just as it began to drizzle. Special features on the trailer made the process quite simple and efficient. The lawn care equipment has been returned and is housed in the shed. Other items will be moved into the shed over the next several weeks.

With most attendees now vaccinated, and as we move into the summer season with greater ability to ventilate, we will be taking steps to “normalize” the worship service. We have already implemented slightly less restricted distancing, still well within the guidelines, and communion is now included during the service proper. Other planned incremental changes are communion consecration at the altar, increased verses/return of Hymn of the Day, and additional servers participating during the service.

Be Well!

God Bless,

Monica C. Gabryszewski

Third Council President 914-475-6613 gabrymc@frontiernet.net

You are Invited

Confirmation

May 16 at 11:00 am

Phillip Kazantzis and Brock Meddaugh

@ St. Paul's

Meetings

Third W&M May 4, 2021 & June 1, 2021 @ 4:00p.m.

Congregational Councils: Third – May 15, 2021 & @ 5:30p.m & June 15, 2021 @ 5:30 pm

Faith Building Opportunities

Confirmation

Meeting in person monthly

at

St. Paul's Red Hook

Bible Study

with Pastor Jim

Thursday

10 a.m.

Third Rhinebeck– in *Fellowship Hall (with Masks)*

All are Welcome!

Invite a friend!

Service Opportunities

Crafty Christians

In person workgroup is on pause

We encourage all to continue their projects at home.

Contact Bonnie Reyero 518-697-7608

All members and friends of the Parish are welcome to participate.

Children's Community

Clothes Closet

We are open!

1st Friday

May 7 & June 4

9:30a.m – 12:00 pm.

Third Rhinebeck

Carol Cronk

845-889-4168

Thank you for your participation in our Parish mission of service.

Worship Under COVID-19

Ongoing Sunday Morning

8:30 am Memorial in Rock City with Holy Communion

9:45 am Third in Rhinebeck with Holy Communion

11:00 am St. Paul's in Red Hook with Holy Communion

Appropriate social distancing is being followed in all Parish services.

Attendees must wear masks throughout the service and while inside the building.

Hand sanitizer is readily available.

Please consider your personal health and comfort circumstances in your decision to attend an in-person worship service. Persons at higher risk of complications from COVID-19 are encouraged to consider viewing the worship service video available on the Parish YouTube:

LutheranParishNorthernDutchess

Please Note:

In consideration for the health and safety of all congregants anyone who:

- tested positive for COVID-19 within the past 14 days,
 - has flu-like or other COVID-19 symptoms, or a fever, or
 - has been exposed to the virus or to someone who has tested positive within the past 14 days, or
 - returned from a COVID-19 hot spot within the past 14 days and is required or recommended to quarantine,
- should not attend an in-person worship service or gathering.



Worship Services on Video

YouTube Channel: LutheranParishNorthernDutchess

Weekly uploads

If you missed a Sunday, the services are still available on the channel for easy access.

Access Videos:

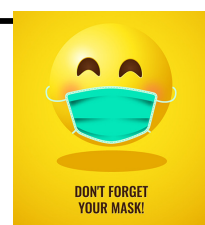
Parish Webpage: www.LutheranParishNorthernDutchess.org

Click on Pastor Jim's picture on the Home Page. This will take you to the YouTube channel for the Parish. Select the readings or sermon you would like to view.

Please share via your social media networks, Like the Parish Facebook page, subscribe to this YouTube Channel, and/or forward the weekly emails.

Pastor Jim continues to be available for pastoral care, conversation, and prayer:

phone 914-441-4360 or email circuitpastorjim@aol.com.



Several professionals have contributed articles for our newsletters about being prepared for life and death matters. This issue concludes the series with information on probate and ways to bypass probate. I hope you have found this to be helpful in planning for you and your family.

Lolly Humphrey

Understanding Probate

When you die, you leave behind your estate. Your estate consists of your assets — all of your money, real estate, and worldly belongings. Your estate also includes your debts, expenses, and unpaid taxes. After you die, somebody must take charge of your estate and settle your affairs. This person will take your estate through probate, a court-supervised process that winds up your financial affairs after your death. The proceedings take place in the state where you were living at the time of your death. Owning property in more than one state can result in multiple probate proceedings. This is known as ancillary probate.

How does probate start?

If your estate is subject to probate, someone (usually a family member) begins the process by filing an application for the probate of your will. The application is known as a petition. The petitioner brings it to the probate court along with your will. Usually, the petitioner will file an application for the appointment of an executor at the same time. The court first rules on the validity of the will. Assuming that the will meets all of your state's legal requirements, the court will then rule on the application for an executor. If the executor meets your state's requirements and is otherwise fit to serve, the court generally approves the application.

What's an executor?

The executor is the person whom you choose to handle the settlement of your estate. Typically, the executor is a spouse or a close family member, but you may want to name a professional executor, such as a bank or attorney. You'll want to choose someone whom you trust will be able to carry out your wishes as stated in the will. The executor has a fiduciary duty — that is, a heightened responsibility to be honest, impartial, and financially responsible. Now, this doesn't mean that your executor has to be an attorney or tax wizard, but merely has the common sense to know when to ask for specialized advice.

Your executor's duties may include:

- Finding and collecting your assets, including outstanding debts owed to you
- Inventorying and appraising your assets
- Giving notice to your creditors (e.g., credit card companies, banks, retail stores)
- Filing an estate tax return and paying estate taxes, if any
- Paying any debts or other taxes
- Distributing your assets according to your will and the law
- Providing a detailed report of how the estate was settled to the court and all interested parties

The probate court supervises and oversees the entire process. Some states allow a less formal process if the estate is small and there are no complicated issues to resolve. In those states allowing informal probate, the court may be involved only indirectly. This may speed up the probate process, which can take years.

What if you don't name an executor?

If you don't name an executor in your will, or if the executor can't serve for some reason, the court will appoint an administrator to settle your estate according to the terms of your will. If you die without a will, the court will also appoint an administrator to settle your estate. This administrator will follow a special set of laws, known as intestacy laws, that are made for such situations.

Is all of your property subject to probate?

Although most assets in your estate may pass through the probate process, other assets may not. It often depends on the type of asset or how an asset is titled. For example, many married couples own their residence jointly with rights of survivorship. Property owned in this manner bypasses probate entirely and passes by "operation of law." That is, at death, the property passes directly to the joint owner regardless of the terms of the will and without going through probate. Other assets that may bypass probate include:

- Investments and bank accounts set up to pass automatically to a named person at death (payable on death)
- Life insurance policies with a named beneficiary (someone other than the estate)
- Retirement plans with a named beneficiary
- Other property owned jointly with rights of survivorship

December 07, 2020
see disclaimer on final page

Bypassing Probate

You may have heard about the horrors of probate, but in truth, probate has gotten an undeservedly bad reputation, especially in recent years. If you bypass probate, your estate will go to your beneficiaries without any court proceeding, and you may save a certain amount of time and expenses. However, there is usually little reason for most people to avoid probate today. States continue to revise their probate laws, making them more consumer friendly, particularly for small estates. For most modestly sized estates, the probate process now costs little. In fact, there are some good reasons to distribute your property by will. Decisions are binding and have legal finality once your will is probated. Creditors who fail to file claims against your estate within a specific amount of time — usually six months after receiving notice — are out of luck.

However, some major drawbacks to probate do exist, including the time it can take. The process averages six to nine months to complete but may take up to two years or more for some complex estates, tying up the assets that your family may need immediately. Also, for a larger estate, the cost may be as high as 5 percent of the estate's value.

If you feel that the size and complexity of your estate warrant exploring alternatives to probate, you may want to consider one or more of the following:

Transfer your assets to a revocable living trust

A trust is like a basket that holds your assets. A revocable living trust (also known as an inter vivos trust) is flexible enough to include almost any asset that you own. While you are living, you can act as the trustee and can add or remove property as you see fit. You can also terminate or amend the trust at any time. When you die, your successor trustee distributes the trust assets to the trust beneficiaries, according to the trust agreement. Trusts require a significant amount of paperwork, are costly to create and maintain, and usually require a lawyer to draw up the trust documents. Also, a revocable living trust does not shield your estate from your creditors, creditors of your estate, or estate taxes.

Own property as joint tenancy with rights of survivorship

Assets owned as joint tenancy with rights of survivorship pass automatically to the surviving joint owner(s) at your death. To establish joint ownership, you may need to record new real estate deeds, titles for your car or boat, stock and bond certificates, statements of account for mutual funds, registration cards for your bank accounts, and other assets. This costs little and usually does not require a lawyer. Some drawbacks are that the joint owner has immediate access to your property, and your joint owner's creditors may reach the jointly held property.

Designate beneficiaries

Assets pass outside of probate if you establish payable-on-death provisions for your savings accounts and CDs. Ask your agent to set up transfer-on-death provisions for brokerage accounts containing stocks, bonds, or mutual funds. Your retirement accounts, such as profit-sharing plans, 401(k)s, and IRAs can also pass along to designated beneficiaries. Finally, life insurance death proceeds will avoid probate, provided you name a beneficiary other than your estate.

Make lifetime gifts

Another way to avoid probate is to simply give away your property to your beneficiaries while you are living. Carefully planned gifting can also free those assets from gift and estate taxes. The following are usually nontaxable gifts:

- Gifts to your spouse
- Gifts to qualified charities
- Gifts totaling \$15,000 (in 2020) or less per person, per year (\$30,000 in 2020 if you and your spouse can split the gifts)
- Tuition payments on behalf of an individual directly to an educational institution
- Medical care expenses paid directly to the provider on behalf of an individual

Other ways to bypass or minimize probate

If your estate is small enough to meet state guidelines, your beneficiaries can simply claim your assets by presenting a notarized affidavit. About half of the states set a limit of \$10,000 to \$20,000 of the qualified estate value; most of the other states allow as much as \$100,000. You can generally deduct estate expenses from your qualified estate value, such as taxes, debts, loans, or family allowance payments, plus the value of any other assets that pass outside probate (e.g., a home jointly owned with a spouse). Real estate is usually disqualified from claims by affidavit. Therefore, your estate may qualify even if it is fairly large. Expect the process to take 30 to 45 days. Another method is for your executor to file for summary, or simplified probate. This streamlined process is generally a paper filing only, requiring no attorney. States vary widely regarding the allowable size of an estate for simplified probate.

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Lutheran Parish of Northern Dutchess

Pastor James Miller

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*Contributors: Pastor James Miller, Monica C. Gabryszewski (Third),
Tandy F. Walker (Memorial), Marilyn Heuer (St. Paul's),
Lorraine Humphrey (St. Paul's)*



Memorial Lutheran Church, 8:30 am Service, 1232 Rte. 308, (Rock City)
Rhinebeck, NY 12572 Council President: Tandy Walker

Third Lutheran Church, 9:45 am Service, 31 Livingston Street, Rhinebeck,
NY, 12572 Council President: Monica C. Gabryszewski

St. Paul's Lutheran Church, 11:00 am Service, 7412 South Broadway,
Red Hook, NY 12571 Council President : Marilyn Heuer

Pastor James Miller, Cell phone (914)441-4360, CircuitPastorJim@aol.com

Parish Secretary, Christine Murray, Parish office:845-876-4471

Parish email: tlcr@frontiernet.net

Secretary hours are Wednesday & Thursday, 10am– 3pm