

SEPTMBER 2025 ISSUE NO. 9

### THE COMPANION

Love & Justice in Action

40th Anniversary

2025

1985

CUU'S MONTHLY NEWSLETTER

### Minister's Message Grace Notes

Written by Reverend Kimberley Debus

We have an exciting year ahead! Between the building project (and what that means for our growth) and the anniversary celebration, we will be busy and active.

I can't think of a better time for grounding.

In the midst of all the activity – planning and executing – and of course, in the middle of this ugly chapter in our nation's history, it matters that we ground ourselves in who we are and whose we are so that what we do reflects our strength as a congregation and as a faith.



minister@cedarhurstuu.org

See end of article for Office Hours.

Our monthly themes will explore the seven values of Unitarian Universalism (with some additional themes to ground us); each month's Spirit Circles packet will explore these themes in a covenant group/small group ministry style. I would love to see more groups start up – see page 3 for more on that – because we need each other on the journey.

In the fall, I will be preaching on those values – Justice, Equity, Transformation, Pluralism, Interdependence, Generosity, and Love – unpacking what they mean for us. In the spring, I will be offering a series on the core theologies of our faith –
Unitarianism, Universalism,
Transcendentalism, the Social
Gospel, Humanism, Process
Theology, and Liberation
Theology. These services will
include more songs and readings
to ground our understanding.

Our services will also include more rituals and different ways of engaging. We will also be learning some new songs from the new digital hymnal, Sing Out Love, and hearing from some new-to-us guest speakers, along with some favorite returning guests.

And as always, there will be space for care, for love, for connection, for community. I have become almost spoiled with how deeply you all care for each other – whether longtime member or new to our congregation, there is such connection, and you have made me feel so at home as your minister.

I can't wait to see what we do next!

Blessings, Rev. Kimberley

### Rev. Kimberley's Hours

Rev. Kimberley is available <u>by appointment via Calendly link</u>, and is usually available after worship when she is in the pulpit. Unless otherwise noted, she is always available by phone for emergencies, and will respond in a reasonable time frame to texts for non-urgent matters.



### **Spirit Circles: Connecting to Our Spirits and to One Another**

### **NEW SPRIT CIRCLE GROUPS STARTING!**

What is a Spirit Circle? It's a form of small group ministry, a place for deepening connections and creating support networks. The format follows the monthly Spirit Circles packets.

If you'd like to learn more about creating/facilitating a Spirit Circle, please email Rev. Kimberley and plan to meet after worship on September 21<sup>st</sup>.

And if you're interested in being part of one, stay tuned for signups!

### **September - Community**

Our theme this September looks at the spiritual call to Community: What does community mean to you? What kinds of community do you find most important? What does it take to build community?

To accompany our exploration is our Spirit Circles packet (<u>download here</u>). As highlighted last month, each packet is organized in a typical covenant group format: a chalice lighting/opening words, a check-in question, some questions to help you think about the theme, quotations and poetry, then an article or essay. Following that are more questions to ponder, and suggestions of books, movies, and television shows that reflect our theme. Finally, there is a chalice extinguishing to send you on your way.

Whether you dip in or use it as a focused guide, my hope is that you find something that connects you to your spirit – and to others.

### President's Message

Written by Rich Dean

### The Sleeping Giant Awakes

Things are starting to move! Elevate Cedarhurst! has begun, plans for our new church year are in process, your new Board has met twice. This is such an exciting time.

Elevate Cedarhurst!, our new expansion, is under way. There is a huge hole in the ground at our new entrance where our elevator will be installed. No going back. Our *budget for Elevate* will stretch us. Phase 1 and Phase 2 will cost an estimated \$823,000, of which our Endowment will cover \$632,000 leaving almost \$200,000 for us to raise in our *Capital Campaign*. This will be a significant challenge as our annual *Pledge* drive raised about \$80,000. Remember we have just 50 members and 39 pledge units. But I believe we can do it. Here's why.

I have not seen *enthusiasm* at *Cedarhurst* at this level ever. I see smiles all around at services, social events and volunteer activities. I am also looking at *our potential for growth*. Remember when this congregation was at 125 members? We can be there again. As we move from a congregation focused on just ourselves to a congregation focus on a *mission* to *serve our larger community* and share our UU values, I expect to see lots of people walk in our doors looking for a liberal religious community to sooth their souls and save the world. At GA, the Annapolis congregation shared with us their growth program that added 88 new members. We can do the same. Here's why.



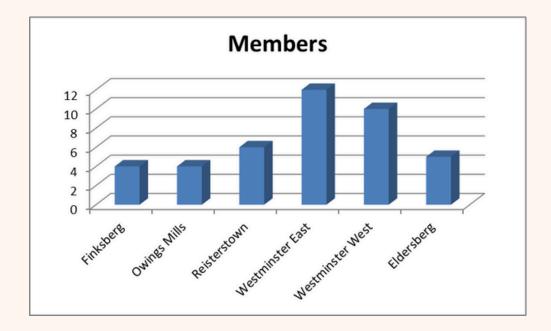
boardpresident@cedarhurstuu.org

Availability:

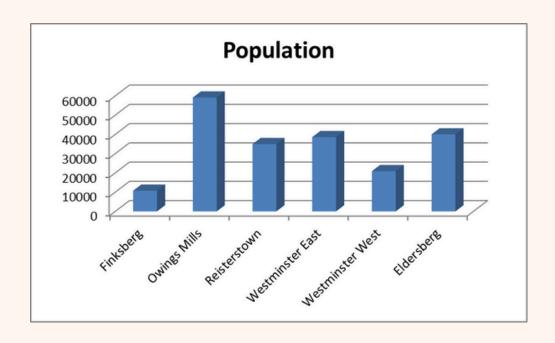
Monday, Wednesday, Friday 4-6pm

An alternate appointment time may be made via email request.

When I look at a map of where our membership lives and at the demographic of our capture area, i.e., a 15 minute drive, I see large communities nearby with few or no members. The charts below show our membership by zip code for the larger adjacent communities.



By contrast, a look at 2020 census population from those same areas show a different profile.



What this shows is that most of our members now come from Westminster. It also shows that we are not serving either *Owings Mills* or *Eldersberg*. Both of these areas have demographics of education and income that match UU interests. There is lots of interest in growth and I am sure we will figure out a way to connect with those people looking for us and have not yet found us.

Now to the basement. The addition of the elevator and improvements from Elevate leads us to realize that the basement needs a lot of work. The boiler room and adjacent classroom has water and mold problems. We plan to repair these with a project separate from Elevate for about \$15,000 where we replace the left patio door in the sanctuary, repair the leaks on the deck, resurface the deck, and replace

the stairs. After that, I am looking for help to renovate the interiors of the boiler room and the classroom. Yes a working-party, an oxymoron for sure, but with your enthusiasm, possible. Please contact me if you are willing and able.

I love you Cedarhurst.

Rich Dean Board President





### Sunday Service Crew Looking for Helpers

Thank you to all who have or plan to conduct a summer service! As we look to begin our September services, the Sunday Services Crew is looking for a few more helpers. Opportunities include coffee hour, lay leader, and tech/Zoom help. You could sign up monthly if able or something less frequent. Coffee hour generally entails bringing a couple snacks items, possibly making the coffee, along with setting out and cleaning up things. As lay leader, you work with Rev. Kimberley or the guest speaker before and during the service and the tech/Zoom coordinator sets up and monitors Zoom during the service.

Please consider trying out one of these roles and contact Maria Warburton at <u>mariawarburton@comcast.net</u> if you would like to sign up or just want more information.

## SEPTEMBER'S THEMEIS COMMUNITY



### September 7th

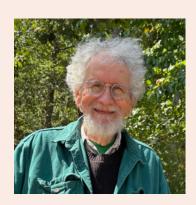
Rev. Kimberley will be leading our ingathering celebration, as congregants come back together after a busy summer. The service will include the traditional water ceremony, so please bring water from your home or your travels to represent the connections we celebrate together.

### September 21st

Rev. Kimberley's sermon is titled "Many Windows". We begin our consideration of our Shared Values with pluralism: exploring what it means to celebrate diversity in culture, experience, and theology.

### September 14th

Rev. Mike Franch will be sharing his "Three 2-Word Rules for Life". He has come up with three rules, each only two words long, that he thinks are good rules for life. Of course, they'll require commentary—both his and ours. He looks forward to this discussion with CUU's members



### September 28<sup>th</sup>

CB Beal will be joining CUU remotely for an inspirational and thought-provoking sermon.



### ELEVATE CEDARHURST! Update

If you visited our building during the second half of August, you cannot have failed to notice the large hole in the ground where our new entrance will be built. Its cement footings are evident, as is the base of our future elevator shaft. However, you might not have noticed that the chain separating our parking lot from Club House Road was removed to provide contractors with easier access to the construction site.

Water inside CUU's plumbing is now provided from our new well! You may recall that we needed a new well because the pre-existing well was too close to our new extension. That old well will soon be "decommissioned" if this hasn't already happened by the time you read this.

While Phase 1 construction continues, you will soon learn more about the Capital Campaign that will provide funding for Phase 2. Plans for the second phase include removing the existing staircase to make room for expanding the kitchen. The existing front porch will be enclosed to create a new minister's office and a pantry. Also, the former "library" (occupied by whoever runs Zoom during our Sunday services) will be transformed into an additional restroom. You will hear more about the Capital Campaign in the coming weeks.



The depress in the center is for the elevator shaft.

### CUU'S 37TH ANNUAL AUCTION

### Cedarhurst's 37th Annual Auction of Goods and Services Saturday November 1st at 11:30 am



So, this is the right time to start gathering the donations you plan to make. Are there lovely things you don't want or need any longer? Do you have a new recipe to invite friends to enjoy? Are you ready to share your musical abilities with friends over hors d'oeuvres? It's always fun to get creative and also support Cedarhurst, our spiritual home. Can you offer an experience? A special food? An outing?

You should have already received a special announcement email with details on how to submit your donations. (If you have not received this email, please contact Linda Joy or Terri Ebaugh). Donations are due September 15. Happily, we will be using the familiar electronic email submissions again this year. This year, we have a very tight window for accepting donations because of our 40th anniversary celebration on the weekend of October 18th. As an incentive, all people who complete their submissions by September 15 will be entered into a drawing for a prize.

So now is the time to put on your thinking cap. Imagine some fun activities to donate to the Bidding Auction. Fill the Silent Auction tables with other worthwhile items - just imagine how much space you could gain when you clear out items you no longer use. Such possibilities! Just remember each item should be something worth at least \$10.

If you have questions, please contact a member of the auction committee.

Thank you!

Barb Bradley, Sherry Dean, Terri Ebaugh, Cindy Hirshberg, Linda Joy, Linda Prause, Beth Schilpp, Kathy Sheridan



photo from previous auction

# CHALICE LICITERS



### Chalice Lighters A Welcome Resource

Chalice Lighters is a well-established financial grant resource available to UU congregations to help them accomplish important goals and milestones. Many of our longer-term members will remember it well, including at least one past grant to Cedarhurst UU in years past. Our institutional memory is foggy, but the consensus is that a Chalice Lighter grant helped accomplish our past Lifelong RE successes.

As we look ahead to our future, Cedarhurst could gain significant financial advantage from Chalice Lighters as we implement our visions of growth. To help assure that we can apply for grants ranging from\$20,000 to \$40,000, at least 20% of our membership should contribute regularly. And the amount is fairly small — \$30.00 contributed three times each year.

If you are willing to join forces with the other congregations in the Central East Region to pool our financial resources, please use the link below to sign up and become a Chalice Lighter donor.

### <u>Chalice Lighter Sign Up Page</u>

In preparation for starting the grant request process, we need to know who is already enrolled. If you are already a participant, kindly send a text or email to our President, Rich Dean at

boardpresident@cedarhurstuu.org



## SPECIAL NOTICES

### Congregational Life Plans for September



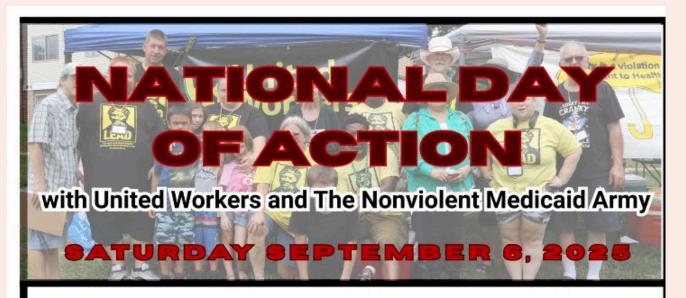
**Shared Meals at Home** - **September 27<sup>th</sup>** our small group lunches and/or dinners will begin in our homes.

The host usually provides the main course and asks the guests to bring the sides and dessert. If you are a host, keep it simple - the idea is to get to know a few people a little better in a home setting. You do not need a mansion to be a host. Sign up sheets to be a host or guest or either will be available the beginning of September. The Congregational Life Committee will assign guests to hosts.

**Survey** – In September the Congregational Life Committee will be sending out a survey - to find out several things:

- 1- What have you liked to do at CUU besides attending services?
- 2- What social or intellectual activities would you like to attend at CUU if provided?
- 3 If Sunday mornings do not work for you to participate at CUU, what times would meet your needs?
- 4- anything else you would like to say good or bad.





As part of our Right to Health campaign, United Workers is standing with the NVMA to stand up and demand our right to health. Join us!

### Saturday, September 6 @ 11AM-1PM Belle Grove Square- Westminster, MD

The Nonviolent Medicaid Army is picking up Rev. Dr. Martin Luther King Jr.'s call to build a nonviolent army of the poor to end poverty. We are uniting across all lines of division. We come together for support, survival, and strategy.

Carroll County is severely impacted by lack of housing, healthcare, & food. We hear stories from our members who are struggling everyday with the cost of prescriptions, rent & groceries, and insurance companies denying care. Proverty is the 4<sup>th</sup> leading cause of dealth in this country! The ruling class is not going to save us! We have to save ourselves!





For more information email-

mskdoggordon@gmail.com

call/text-443-605-91

To learn more about UNITED WORKERS click the video link below.

https://youtube.com/watch?v=Llj\_bz9oWv0&feature=shared

### 2<sup>nd</sup> Annual Interfaith Alliance Dinner







The C.C. Interfaith Alliance For Racial Justice is happy to announce that the guest speaker for our Second Annual Dinner on October 4 will be Billy Lyve, who is well known for his activities in Carroll County.

Billy's organization Find You Purpose "aspires to elevate and empower individuals of all ages through mentorship, experiential learning, and entrepreneurship opportunities."

### <u>Our founder Billy Lyve was honored... - Find Your Purpose Inc | Facebook</u>

For this carry-in/pot-luck meal, you may bring... Main Dish: vegetarian or non-vegetarian or gluten-free Salad: fruit or vegetable or gelatin Fresh fruit or vegetable platter Bread or rolls Dessert.

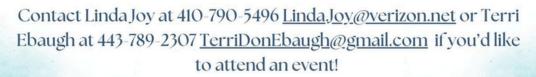
Please avoid pork and provide a card listing ingredients for your dish. AFTER THE DINNER, BE SURE TO TAKE YOUR DISH.



### CUU Auction Open Event

There is still one event open this year from last year's auction!

Girl's Overnight at Georgetown September 13, 2025 2 Spaces are open. \$50 per space



Your contributions support Cedarhurst operating expenses.





YouTube

### Check Us Out on YouTube!

Beginning this month, you'll be able to watch Sunday's recorded sermons on CUU Website's Homepage or YouTube Channel by the following Tuesday!



All available sermons from Spring 2025 will be uploaded to YouTube this month.

Check out CUU's new YouTube channel by following this LINK

You can also find the currently available recorded sermon on the YouTube link located on CUU's website Home page!

Home - Cedarhurst Unitarian Universalists

### NEW RULES ON CHARITABLE CONTRIBUTIONS DEDUCTIONS IN 2026

Detrimental decreases to itemized deductions for charitable contributions will result from the recently passed One Big Beautiful Bill. Taxpayers will face a new "floor" for charitable deductions: ½ of 1% (.005) of Adjusted Gross Income. This is similar to itemizing medical expenses, which are deductible only after subtracting 7.5% of AGI.

- This does not affect those over age 70½ who make qualified charitable contributions (QCDs) directly from their IRAs.
- It also does not affect those who use the Standard Deduction which for 2026 will be \$16,550 for single filers and \$33,100 for married couples.

Here's how charitable contribution deductions will work if you itemize deductions (on Schedule A of Form 1040) for tax year 2026:

### 1. Deduction for Itemizers

- **0.5% AGI Floor:** For the first time, starting in 2026, you can only deduct charitable contributions that exceed 0.5% of your adjusted gross income (AGI). For an individual with \$200,000 of Adjusted Gross Income (AGI) who donates \$2,500, they will lose the first \$1,000 (200,000 x .005) of the deduction, and only qualify for a net deduction of \$1,500.
- **AGI Ceiling:** Your deductible charitable contributions also have a ceiling of 60% of your AGI for cash donations to public charities. This limit is 30% for donations to donor-advised funds and private foundations.
- Carryover Rule: You can carry forward excess contributions (amounts exceeding the AGI limits and falling below the 0.5% AGI floor) for up to five years and deduct them in future tax years, subject to the limits of those years.

### 2. Non-Cash Contributions

• If you itemize deductions, non-cash contributions (e.g., clothing, furniture, cars, etc.) are subject to the same 0.5% of AGI floor as cash donations.

### 3. High-Income Taxpayers

• For those in the highest income tax bracket (currently 37%), the value of charitable deductions will be capped at 35% starting in 2026. This means tax savings for high earners in this bracket will be less than the face value of the deduction.

### 4. Qualified Charitable Distributions (QCDs)

• QCDs from IRAs remain unaffected by these new rules. You can still donate up to \$100,000 per year directly to qualifying charities from your IRA if you are age 70½ or older and exclude that amount from your AGI. Of course, these contributions are never deductible as itemized deductions since the tax benefit is already taken by reducing adjusted gross income.

This is generally available information and is not intended as tax advice. See your tax advisor for further information and tax planning.

(Rita) Terri Ebaugh, Enrolled Agent



### CONGREGATIONAL LIFE COMMITTEE MEETING

Monday September 1<sup>st</sup> at 7:30 pm on Zoom

The Congregational Life Committee sponsors a variety of activities for friends and members of the congregation.

Call Beth Schilpp at 443-904-1304 with questions.

Follow Zoom link on CUU Calendar to join.



### CAREGIVERS SUPPORT GROUP Tuesday, September 9<sup>th</sup> at 5:30 pm on Zoom

If you currently or in the past have been a physical or emotional or both to a loved one, this may be the group for you. We do not have any experts – just folks who are willing to share their experiences and feelings without worrying about judgement from the others.

Call Beth Schilpp at 443-904-1304 with any questions.

Follow Zoom link on CUU Calendar to join.



### **BOARD OF TRUSTEES MEETING**

Wednesday, September 10<sup>th</sup> at 7:00 pm on Zoom

September's Board meeting will be on Zoom for all who wish to attend.

Board meetings are open to all unless otherwise noted.

Follow Zoom link on CUU Calendar to join.



### **CUU VIRTUAL GAME NIGHT**

Friday, September 12<sup>th</sup> at 7:00 pm on Zoom

Zoom in to play games just for fun. We do not really keep score. The games we have usually played are Scattergories, Tribond or Taboo – mainly because the owner of the game can also play. However, if you have another game that you think will work on Zoom, please come and we can try it.



Call Beth Schilpp at 443-904-1304 with questions.

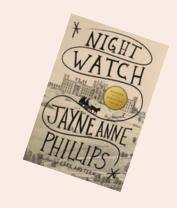
Follow Zoom link on CUU website calendar to join.

### **CUU BOOK CLUB**

Sunday, September 14th at noon on Zoom and In-Person at CUU

The book for August is **Night Watch** by Jayne Anne Phillips.

"The omnipresent vagaries of war and race rise to the surface as we learn [the story of a mother, child - ConaLee, and a war veteran]: their flight to the highest mountain ridges of western Virginia; the disappearance of ConaLee's father, who left for the War and never returned. Meanwhile, [now in a lunatic asylum], they begin to find a new path. ConaLee pretends to be her mother's maid; Eliza responds slowly to treatment. They get swept up in the life of the facility—the mysterious man they call the Night Watch; the orphan child called Weed; the fearsome woman who runs the kitchen; the remarkable doctor at the head of the institution." ~ Amazon



October's book is *James* by Percival Everett.

Call Beth Schilpp with questions.

BOOK

Follow Zoom link on CUU website Calendar to join.



### NIGHT-BY-NIGHT: FOOD PROGRAM

Friday, September 19<sup>th</sup> at 6:15 pm

Night-by-Night Shelter in Westminster provides casseroles and assorted sides (we seek to provide a variety of food items).

Could you help provide a dish, drinks or desserts? If you have an idea to make something else or for a theme night, just let Pamela know!

Contact Pamela Malkin at 443-487-1299 for more details.

Contact Pameia Maikin at 443-487-1299 for more details.



(Donations are also welcome.)

NOTE: The shelter is serving about 40 people each night. They still have a few nights not covered. Please let Pamela know if you know of anyone who might be interested in providing a meal once a month. She will connect the interested person with the coordinator.

### WORSHIP COMMITTEE MEETING

Monday, September 24<sup>th</sup> at 7:30 pm on Zoom

Interested in helping to create the Sunday worship services? Then this is the committee for you!

All are welcome.

Follow Zoom link on CUU Calendar to join.



We will start off Friday evening with the Kickoff Celebration filled with Fun! There will be cocktails and mocktails, music and some dancing.

A catered luncheon is planned for Saturday at 1:00 PM with Rev. Nancy McDonald Ladd as the keynote speaker.

We end the weekend on Sunday with our regular service time and potluck lunch.

More details to follow about the events as well as how you can help!

For now - we are looking for someone, or perhaps two someones, to chair the Friday evening celebration. The music will be taken care of, but you would be organizing food and drink, along with set-up and take-down. Also, we are seeking photos of Cedarhurst (events, building, people, activities) from the past four decades. If you have some to share, please scan and email them to Holly Thompson at <a href="mailto:thompson.holly.2016@gmail.com">thompson.holly.2016@gmail.com</a> or pass them along to Holly at service. She'll track them and return them to you promptly.

Please contact any member of the organizing committee for more information.

Rev. Kimberley, Ann Farmer, Becky Zimmerman, Holly Thompson, Maria Warburton, Sherry Dean and Terri Ebaugh







Telephone: 410-861-8820

Email: <u>Outreach@CedarhurstUU.org</u>

Web address: http://www.cedarhurstuu.org

President: Rich Dean <u>BoardPresident@cedarhurstuu.org</u>

Vice President: Holly Thompson holly.thompson.2016@gmail.com

### At Large Board Members:

Sherry Dean <a href="mailto:sherrydeann21@gmail.com">sherrydeann21@gmail.com</a>
David Pittman <a href="mailto:d.s.pittman@verizon.net">d.s.pittman@verizon.net</a>
Lydia Dundon <a href="mailto:limitsex2@gmail.com">lmillike42@gmail.com</a>

Minister: Reverend Kimberley Debus minister@cedarhurstuu.org

Treasurer: Lisa Miller Treasurer@cedarhurstuu.org

Outreach Coordinator: Nalina White Outreach@cedarhurstuu.org

Header and calendar photos by Mark Pollitt

# SEPTEMBER 2025

				NOTES:	
					10:30am Sunday Service
			30	29	28
26 27 Shared Meals at Home Begins	25	24 Rev. Kimberley's Office Hours by appt. 7:30pm Worship Committee Mtg	23	22	21 10:30am Sunday Service
6:15pm Night-by-Night Shelter Dinner		Rev. Kimberley's Office Hours by appt.			10:30am Sunday Service 12 pm Book Club
19 20	18	17	16	15	14
7pm Virtual Game Night		Rev. Kimberley's Office Hours by appt. 7pm Board of Trustees Mtg	5:30 pm Caregivers Support Group		10:30am Sunday Service
12 13	117	10	9	00	7
ഗ	4	3 Rev. Kimberley's Office Hours by appt.	2	7:30pm Congregational Life Committee Mtg.	
FRIDAY SATURDAY	THURSDAY	WEDNESDAY	TUESDAY	MONDAY	SUNDAY