

## IT JUST WON'T BE CHRISTMAS WITHOUT IT



I couldn't believe what I was seeing. Ebay was selling Play Station 3 units over the internet for \$11,000! Someone was so intent on getting one for Christmas that they bid that much.

"My kid's Christmas will be ruined if he does not get one for the holidays." It was so amazing that my son-in-law camped for hours in order to buy the new Nintendo units. When he got to the front of the line he bought 2 in hopes of making at least a \$600.00 profit when he makes them available over Ebay. I am amazed!

I remember when I was pastor at a church near Marion in 1983. Adoption dolls – those little soft-faced cuties that required an oath of adoption and signed adoption papers accompanied by a promise of a good home were popular, but out of reach for most parents. Some of them cost up to \$200.00 for a single doll. I remember it because when the stores received their shipment of dolls in Marion, they announced that they would make them available to the public at 10:00 a.m. Sunday morning. I will never forget the mass exodus from worship that morning as three van loads of young mothers from the church departed for the store to 'battle for the babies'.



Shoppers are being injured in stampedes in toy stores. I even read about a person who flew to I remember a family at my former church in Marion saying, "My kid's Christmas will be ruined if she does not get a Cabbage Patch doll."

My own son-in-law declared, "You know, Dad, Christmas just won't be what it is supposed to be without one of these play stations! Why don't you buy one? I will make you a deal."

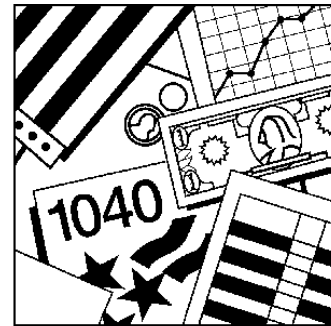
There is a far more important gift which captures the real meaning of Christmas. Kids can go a whole lifetime without a particular doll or game system, but nobody can live without the Child who was born in Bethlehem. You don't

have to stand in line, nor will you see people fighting over him, but He is available to every person. He is "One-of-a-kind" and He is for real.

I hope the real craze this Christmas will be toward the Babe who was born in Bethlehem. He isn't a passing fad – he is what Christmas is all about. If you miss Him, I guarantee, it will ruin your Christmas.

Grace to You!

*Pastor Steve*



### Important Tax Tip

Beginning August 17, 2006, by utilizing direct rollovers from traditional IRA or Roth IRA, it became possible to make gifts of retirement assets to charitable organization for 2006 and 2007.

The new law allows individuals age 70 1/2 or older to make tax-free gifts to charity using funds that would otherwise be subject to tax under mandatory withdrawal rules. The IRA distribution would then be excluded from the donor's gross income for that year. The amount given is not subject to normal deduction limitations, additional taxes on Social Security benefits, state income taxes or other adverse tax consequences.

To qualify, it must be delivered or post-marked no later than December 31st of the year for exclusion. Please check with your estate plan administrator or other financial advisors for more information .