

Prospect Presbyterian Church
9425 West NC 152 Hwy
 Mooresville, NC 28115

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ADDRESS SERVICE REQUESTED



2025

Sunday School: 9:30 am
Worship Service: 10:30 am

THE GOOD PROSPECTS
Prospect Presbyterian Church
9425 West NC 152 Hwy, Mooresville, NC 28115

Church Office Hours: Telephone: (704) 664-1514
Monday – Thursday: 7:00am - 5:00pm Fax: (704) 664-9612
Closed for lunch: 1:30pm - 2:30pm Website: www.prospectpres.org
Closed on Fridays

Email:
Pastor: willgipe66@gmail.com
Nurse: Kelly.Wilson@advocateHealth.org
Office office@prospectpres.org

FROM YOUR PASTOR'S KEYBOARD:

December is a great time of year. When we think of December, we usually think of Christmas. On Christmas we remember and celebrate God coming to be with us and to save us. That should be the primary thing followers of Jesus should think about this month. But December also has another time of year that is one of my favorite weeks of the year - the week between Christmas and New Year's Day. We all have different schedules. But for most of us, the week following Christmas usually has some days off, some time with family and it is a little more relaxed than the average week. I love that week because, after all the excitement that Christmas brings, as well as all the work that it takes to make our Christmas celebrations happen, that last week in December allows us to take a breath. As we take that breath, we can reflect on what has happened in the past year – some things we celebrate and some things we grieve. That week, we can also take a little time to think about what is important in our lives and how we want the new year to go. We can dream a little bit. We can think about what will bring us real satisfaction this coming year, how we can be obedient and make difference this year. We can consider how Christ wants us to spend our time and money and passion - for His glory and for our joy. So, after Christmas is over, let us find some time in that week that follows. Let us give thanks to God for His blessings to us. Let us be confident that He has forgiven our sins (our mistakes, our errors, our regrets) of the last year. Let's also be praying and looking forward to the days ahead that He gives us. Let us consider what He thinks is valuable and important, what He thinks makes up a good life and let us consider how we can prioritize and pursue these things.

To all of you at Prospect,
Stacey, Laura, Will, Amber, Leo, and I wish you a very
Merry Christmas and Happy New Year!



Merry Christmas
&
Happy New Year!

From Your Church Staff:
Will, Cheryl, Kelly,
Kelly, & Pat

May your family be blessed throughout
this holiday season!

During the advent season, we will display poinsettias in the sanctuary on Sunday, December 21st. Poinsettias will be available for purchase for \$10 each. We will **ONLY** order what is paid for in advance.



Poinsettias

Orders and payment must be received in the church office by Wednesday, December 17th.

You may reserve your poinsettia in memory or in honor of someone special in your life by signing the chart in the commons area. Please

make your check to Prospect Presbyterian Church and indicate it is for the poinsettias. A list of those remembered will be in the bulletin on Sunday, December 15th.

Merry Christmas



Prospect Presbyterian Church



Holiday Church Office Schedule

Church Office Holiday Schedule

The Church Office will be closed for the Christmas Holidays December 24th and 25th and will be closed on Thursday, January 1st for a New Year's holiday. Please remember that your end of the year contributions should be turned in to the church office by Monday, January 5th. Thank you!



AVAILABLE TO COLLEGE STUDENTS
Applications shall be made to the Scholarship Committee by February 22, 2026

Fannie Turner Hart and Henry Howard Hart were great advocates of education. Their children established this scholarship in their memory, to be referred to hereafter as the Hart Scholarship Fund. This fund has been established at Prospect Presbyterian Church which they loved and where they served God faithfully for many years.

The Scholarship Committee of Prospect Presbyterian Church is elected by the Session to receive and review all applications for the Hart Scholarship. 2026 Committee members are: TBA Please contact the church office at 704-664-1514 with any questions.

Applications can be picked up at the church office. Completed applications need to be completed and placed in the mailbox in the commons area marked "Hart Scholarship."

Joy Gift Offering
In December, you will have the opportunity to participate in the Christmas Joy Offering. This offering dates back to the 1930's when the Southern Presbyterian Church began to supplement the inadequate retirement income of former missionaries, ministers and church workers. 50% of this year's offering goes to aid needy retirees with the Board of Pensions and 50% goes to help Presbyterian racial and ethnic schools and colleges to continue their operations in these tough economic times. **The Joy Gift offering will be received on Sunday, December 21, 2025. Envelopes will be provided.**



October Financial Report

General Fund:

Monthly Income through 10-31-25:	\$48,369
Monthly Expenses through 10-31-25:	\$69,042
Expenses Greater than Income for month:	\$20,673

Development Fund:

Ending Balance through 10-31-25	\$39,345
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NOEL HALLELUJAH MERRY CHRISTMAS HAPPY NEW YEAR

ADVENT ACTIVITIES!

1st SUNDAY IN ADVENT, November 30:

The **First Advent** candle will be lit by Amy Ford, Kaleb Ford, Kensley Ford, & Eddie Karriker

2nd SUNDAY IN ADVENT, DECEMBER 7th:

The **Second Advent** candle will be lit by Gwynn & Jennings Ford, during the morning worship service. The children will also be singing during the morning worship service.

3rd SUNDAY IN ADVENT, DECEMBER 14th:

The Christmas Breakfast prepared by the Men of the Church will be at 8:00 am in the FLC. The **Third Advent** candle will be lit by Dale & Lara Readling, during the morning worship service. Also from 5:00 to 7:00 pm the congregation will have a party with a special visitor for the children in the Family Life Center.

4th SUNDAY IN ADVENT, Sunday, DECEMBER 21st:

The **Fourth Advent** candle will be lit by Kelly Hutchinson & family, during the morning worship service.

CHRISTMAS EVE CANDLELIGHT SERVICE, December 24: At 9:00 pm, we will hold our traditional Candlelight and Communion Service. The **Advent** candles will be lit by Emily, Paul, Alyson, & William Moore. Bring your family and friends to this glorious night of worship and welcome Christ again into your hearts.



Missions Committee:

We are extending our **CHRISTIANS SHARING WARMTH** month through December. Please consider donating new mittens/gloves, scarves, hats, thermal underwear, and good, warm coats for all ages (both kids and adults). Donations will be distributed to local agencies and Hurricane Helene victims in Western NC based on their expressed needs. Please have all donations to the church no later than **Sunday, December 28th**.

Thanks to those who volunteered to help provide Christmas gifts for the families from Mount Ulla school who need assistance. Beth has asked that all donations be at the church no later than **12 Noon on Sunday, December 7th** so that they can be delivered. If you have any questions, reach out to Beth Stephens at her email: beth13@windstream.net.

Quilt Raffle results: Thanks to everyone who contributed to the quilt raffle, we raised \$1980 for the undesignated Missions Fund. The winning ticket was drawn by Mike Steed at the conclusion of the car show and we are happy to announce that Virginia Stewart (our former parish nurse) was the winner!

We donated 130 Operation Christmas Child shoeboxes this year. Thank you for supporting this project!

Thanks to everyone who helped with the October Feed the Hunger event, both in person and monetarily. We packed over 25,000 meals in a little over 2 hours!

The members of the Mission Committee would like to wish everyone a very Merry Christmas and to thank you for your generous support this year. From packing meals for Feed the Hunger, preparing shoeboxes for Operation Christmas Child, supporting the feeding program in Kenya, purchasing quilt raffle tickets, providing Christmas gifts for local children, donating to local ministries, helping our neighbors in western North Carolina, and so many other projects – Prospect Church shows up in a mighty way. We are truly blessed to be part of this ministry.



Christopher Hart	12/01
Vance Moore	12/01
Lane Marlowe	12/04
Jerry Meredith	12/05
Dick Bennett	12/06
Lynda Fries	12/06
Murdoch Morrison	12/06
Ethan Fallowes	12/07
Larry Stutts	12/10
Emily Moore	12/14
Margaret Bradshaw	12/16
Meredith Powers	12/16
Scott Brumley	12/17
Luke Tulbert	12/18
Melody Edmiston	12/19
Clayton Fleming	12/21
Barbara Lyerly	12/22
Sharon Bivens	12/23
William Stephens	12/25
Susan Blackwelder	12/28
Amzie Hovis	12/29
Ann Jackson	12/29
Tanner Cavin	12/30
Robin Stutts	12/30
Kiki Reid	12/31

Olie & Nancy Dwire Dec 20

Student Loan Funds

The Session would like to remind our college students that Prospect has monies available to loan to help with your college expenses. The monies will not accrue any interest until graduation or until you are no longer enrolled in an accredited institution. Upon graduation, a repayment schedule will be established in a meeting with the trustees. Student loan applications are available from the church office. We hope that you will take advantage of this program to help with your education expenses.



Women of the church are invited to the **Annual Secret Sister Reveal Christmas Party**, Friday, **December 5th** at 6:00 pm in the family life center. Dinner will be provided. Hosted by: Judie Sellers & Becky Jo Catanese. **Please RSVP to 704-605-1818 by Monday, December 1st.** Ladies this is our big reveal! Please bring an ornament for a fun exchange!



The **Holiday Season** is upon us and the Outreach Committee would like invite our Prospect Family (**children of all ages 0-99**) to our annual Christmas Party. Please join us and share in the magic of the season. Prospect Christmas Party theme is **“Santas Workshop” on Sunday, December 14, 2025, 5pm-7pm, in the Family Life Center.** *Surprise Guest to arrive at 6:30 pm. **Bring your favorite Christmas snack/dessert to share.



Circle News:

ACTS/Lettie Beatty	Dec. 3, 2025	11:30 am Going Out to Eat - TBA
Serendipity Circle	Dec. 15, 2025	6:30 pm Home of Connie Smith

GIVEN IN LOVING MEMORY OF ...

Tink Wilkinson
By:
Pam Tulbert
June Goodman

Helen Lyerly
By:
Jean Baker

Margaret Martin
By:
Betty Beaver & Family
Willaree Tharp
Sue & Richard Moore
June Goodman

Ralph Rutherford
By:
Doris Rutherford

Lois Williams
Mother of Ann Jackson
By:
Eric & Judy Teeter
Disciple Sunday School Class
June Goodman



ROWAN HELPING MINISTRIES
Suggested Donation for December:

SPICES



For Prayer:

Missionary:

Justin & Kristen Raymer (African Island Mission in Washington DC)
Rob & Sandy Shaffer (Czech Republic)

Local Church:

ALL Local Church's

Nursing Homes, Rehab & Retirement Facilities:

Betty Alexander (Trinity Oaks, Salisbury)
Mac Atwell (Trinity Oaks-Salisbury)
Helen Barber (Trinity Oaks-Salisbury)
Ann Collier (Summit Place, Mooresville)
May Dauer (Best of Care Kannapolis)
Frances Ann Neel (The Pines, Davidson)

Please Remember:

Hal Stutts
Ella Mae Stewart
Larry Stutts
Jackie McKnight
Lynda Fries
Pat McCall
Chuck Smith
Beverly Bartlett

Mary Beth Edmiston
Don & Judy Truedson
Dale Readling & Family
Bob & Jan Spear
Dianne Davis
Dixie Forbes-Gorby
Ann Jackson & Family
Sharron Clanton

Friends & Family of the Congregation:

Cindy Bean (*Cancer, friend of Debi Wilkinson*)
Heather Dobbins (*Cancer, friend of Edie Steele*)
Wrenley McDowell (*infant granddaughter of friends of Dave & Cristal Howie*)
Terry Pardew (*battling cancer, friend of many in the congregation*)
Kristen Guerrero (*Breast Cancer & Brain Lesions friend of Nyra Moore*)
Delane Davis (*battle cancer, cousin of Chuck Miller*)
Trent & Gina Smith (*Cancer, friend of the Moore Family*)
Presley Seagroves (*2 yr old granddaughter of Linda Brooks – Type 1 Diabetic*)
Sandi Smith (*Sister of Cristal Howie*)
Jerry Abel (*Leukemia, brother of Mary Beth Edmiston*)
Jimmy Howard (*Thyroid Cancer, friend of the congregation*)
Candall Hilton (*Cancer, daughter-in-law of Phyllis Hilton*)
Todd Harkey (*Heart & Lungs, friend of Jodie & Randy Oliphant*)
Deborah Stenstrom (*Cancer, friend of John Edmiston*)
Jan Milos (*Kidney Cancer, friend of Cristal Howie*)
Beth Segui' (*Parkinson's, daughter of Betty Alexander*)
Janet Baker (*Cancer, friend of John Edmiston*)
Rachel Shinn Stone (*Breast Cancer, cousin of Frances Ann Neel*)
Kaye Bridges (*Cancer Friend and neighbor of Connie Brown*)
Myra Kelly (*Lung Cancer (Mother of Kiki Reid & Sister-in-Law of Jenny Dowdy)*)
Janet Readling (*Mother of Dale Readling*)
Mike Stephens (*Brother of Terry Stephens*)



Health Ministry / Nurture & Care :

Christmas Bags for the shut-ins will be packaged and ready for delivery on December 3rd. Join us at 9:30 am in the FLC if you would like to package bags with us. We need items for the bags and people to help deliver the bags!

Exercise groups is still meeting each Monday & Thursday at 11:00 am in FLC. Please join us! We will not meet on Thursday, December 25th.

Please reach out to the nurse if have any needs during December. Remember that I can help with transportation to appointments', allocating needed resources, counseling and companionship. It is an honor for me to serve this congregation, but I do not know your needs unless you let me know of them.

A DROP-IN date for having your **Advance Directives notarized** is scheduled for **Wednesday, December 10th from 9 to 12** in the Commons Area. Advance Directives packets are in the Narthex. They should be completed before dropping in to be notarized. If anyone has questions about completion of the forms, please contact Kelly Wilson or the church office.

Health Observances for December:

- Δ National Handwashing Awareness Week: December 7 - 13
- Δ National Influenza Vaccination Week: December 7 - 13
- Δ World AIDS Day: December 1
- Δ International Day of Persons w/Disability: December 3

Blood Drives 2026 - Mark your calendars: (All dates are a Thursday)
 March 19th, May 14th, August 20th, & November 12th.



Session News

Your Session had its regular stated meeting on November 20, 2025 at 7:00 p.m., moderated by Reverend Will Gipe. Account balances as of November 20, 2025 were reported as follows:

- General Fund Balance - \$172,432
- Development Fund Balance – \$40,480
- Rental Money Market - \$74,040
- General Fund Reserve Balane - \$78,756
- General Fund Reserve Treasuries - \$100,000



- Moved January 2026 Session Meeting to January 22, 2026 instead of January 15, 2026.
- Received a report that \$1,980 was raised through the quilt raffle to benefit the Missions Committee. Virginia Stewart won the quilt.
- Received a report that work is being done on one of the houses donated by the Carrigan Family.
- Received a report that there will be an increase in health insurance costs for 2026.
- Received a report that Adam Lyerly had completed the annual audit for the Church and that the audit was a “clean” audit.
- Discussed and reviewed estimates obtained for various future projects for the Church presented by the Building and Grounds Committee. The Session plans to vote on the proposed projects at the December Session Meeting. As your Session, we always welcome questions and comments.

Kevin Donaldson, Clerk of the Session

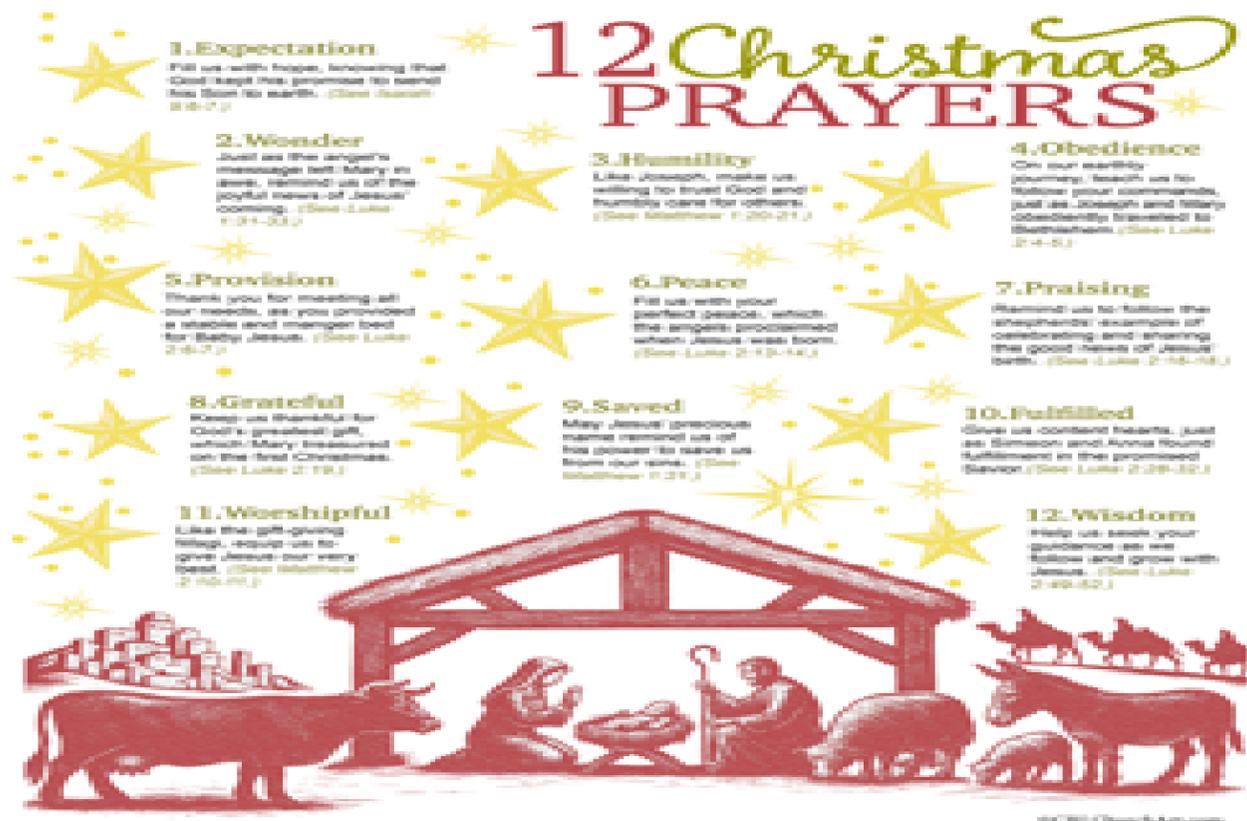
Stewardship Committee News:

Thanks to those that have turned in their pledge cards. If you have not, please do so as soon as possible.

If you need offering envelopes, please contact the church office.

Key Rules and Limits for QCDs in 2025

- **Eligibility:** To qualify for a QCD, you must be at least 70½ years old. This rule applies regardless of the age at which you must start taking RMDs, which is now 73 for those born in 1960 or later.
- **Annual Limit:** For the tax year 2025, you can donate up to \$108,000 from your IRA as a QCD. If you are married and both you and your spouse qualify, you can each make a QCD of up to \$108,000, effectively allowing a total of \$216,000 in donations.
- **Tax Implications:** A QCD is not included in your taxable income, which can help lower your adjusted gross income (AGI). However, you cannot also claim a tax deduction for the amount donated through a QCD. This can be more beneficial than a standard charitable deduction, especially for those who do not itemize deductions.
- **Direct Transfers Only:** QCDs must be made as a direct transfer from your IRA to a qualified charity. If you receive the funds first, it will not qualify as a QCD. However, checks made payable to the charity that you deliver can qualify.
- **New Reporting Requirements:** Starting in 2025, the IRS has introduced a new Code Y for reporting QCDs on Form 1099-R. This change aims to simplify the reporting process for taxpayers and ensure that the tax benefits of QCDs are not overlooked.
- **Qualified Charities:** QCDs can only be made to eligible charities as defined by the IRS. Donations to donor-advised funds or private foundations do not qualify.



Conclusion: Qualified Charitable Distributions provide a valuable opportunity for retirees to support charitable causes while managing their tax liabilities. By understanding the rules and limits for 2025, individuals can effectively utilize QCDs to enhance their philanthropic efforts while optimizing their financial situation.



December 2025



Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 11:00 am Exercise Class	2 6:00 pm Choir Practice	3 9:00 am Fill Shut-In Bags 11:30 am ACTS/Lettie Beaty Circle Out to Eat 6:30 pm Dinner & Bible Study	4 10:00 am Bible Study 11:00 am Exercise Class	5 6:00 pm Secret Sister Reveal Christmas Party - FLC 	6 Phyllis Hilton - FLC Baby Shower All Day 
7 2nd Sunday of Advent 8:30 am CE & Fellowship Committee 9:30 am Sunday School 10:30 am Worship / Communion / Children Singing Kelly Wilson FLC All Day	8 11:00 am Exercise	9 6:00 pm Choir Practice	10 5:00 pm Nurture & Care 6:30 pm Dinner & Bible Study	11 10:00 am Bible Study 11:00 am Exercise Class	12	13
14 3rd Sunday of Advent 8:00 am Christmas Breakfast FLC 9:30 am Sunday School 10:30 am Worship 5:00 pm Congregational Christmas Party w/ Special Guest	15 11:00 am Exercise 6:30 pm Serendipity Circle @ Home of Connie Smith	16 6:00 pm Choir Practice	17 Poinsettia Money DUE! 6:30 pm Dinner & Bible Study 	18 10:00 am Bible Study 11:00 am Exercise Class 7:00 pm Session Meeting	19	20
21 4th Sunday of Advent 9:30 am Sunday School 10:30 am Worship / Christmas Joy Offering 	22 9:00 am FEENC 11:00 am Exercise	23 6:00 pm Choir Practice	24 Christmas Eve Church Office Closed 9:00 pm Candlelight & Communion & Worship 	25 Christmas Day! Church Office Closed 	26	27
28 1st Sunday after Christmas Day 9:30 am Sunday School 10:30 am Worship / Pennies for Hunger Offering 11:45 am Worship Committee	29 11:00 am Exercise	30 6:00 pm Choir Practice	31 New Year's Eve	1 January / New Years Day Church Office Closed		



“THOSE WHO SERVE”

MONTH LONG DUTIES:

Church Opening & Closing: Kevn Layne

Ushers: Virginia Dowdy, Head Usher; Tommy Blackwelder,
Carol Linker, Tommy McLelland, Jennings Ford

DECEMBER 7, 2025

Officers on Call: **Elder:** Johnny Wilkinson (704) 883-4560

Front Door Before & After Service: Johnny Wilkinson

Offering: Ushers Team 4

Sound System Operator: Stephen Hart

Children’s Church: Joy Miller

DECEMBER 14, 2025

Officers on Call: **Elder:** Lee Williams (704) 724-4375

Front Door Before & After Service: Lee Williams

Offering: Ushers Team 4

Sound System Operator: TBD

Children’s Church: Joy Miller

DECEMBER 21, 2025

Officers on Call: **Elder:** Mike Anderson (704) 622-0396

Front Door Before & After Service: Mike Anderson

Offering: Ushers Team 4

Sound System Operator: TBD

Children’s Church: Joy Miller

DECEMBER 28, 2025

Officers on Call: **Elder:** Kevin Donaldson (704) 662-4050

Front Door Before & After Service: Kevin Donaldson

Offering: Ushers Team 4

Sound System Operator: Seth Burgess

Children’s Church: Joy Miller

SCHEDULE IS SUBJECT TO CHANGE DUE TO AVAILABILITY!