

### God's Perfect Gift to You

What's the perfect gift? One website suggests that the perfect gift for Christmas 2018 is a device that turns your cell phone into a heads up display in the dash of your car, a tool that cleans eyeglasses, or a device that backs up your videos and photos from your phone.

But are those gifts really very practical? And does anyone really need them? Will any of them really last?

Is there really such a thing as a perfect gift? Is there a gift that you know is needed? Is there really a gift that will last, not just for a month or a year, but for the long haul?

Well, you know, of course that there is. And you know that that perfect gift is the one that God has given to you... He's given you his Son.

<sup>4</sup>But when the time had fully come, God sent his Son, born of a woman, born under law, <sup>5</sup>to redeem those under law, that we might receive the full rights of sons. <sup>6</sup>Because you are sons, God sent the Spirit of his Son into our hearts, the Spirit who calls out, "Abba, Father." <sup>7</sup>So you are no longer a slave, but a son; and since you are a son, God has made you also an heir. Father." (Galatians 4:4-7)

Have you ever received a gift that maybe seemed cool at first, but never really got used? Some gadget that sat in the closet only to be regifted at some future date? Did you ever get something you didn't really need?

But that's not the way it is with God's gift to you. It's something you and I need. You see, we, like Jesus were born under the law. And though we are obligated to keep it all perfectly—slaves to the law—we sure don't! We break the law time and time again. We rebel against God in our thoughts, in our words, in our actions. And having rebelled against God's law, we were slaves not only to the law, but to sin, to Satan, to death, and to hell. So what we need most is a Savior!

And God gives us what we need most: ""God sent his Son, born of a woman, born under law, to redeem those under law." He "bought us out" of that slavery. He ransomed us with his own life.

That's what Christmas is all about—that true God became true man, born of a woman so that he could die, born under the law to keep it perfectly in our place. We miss the whole point of Christmas if we separate Jesus' birth from Jesus' death. That's the whole reason he was born: *to die*. And die he did. And by that sacrifice, you and I are set free from our sin, rescued from Satan, ransomed out of hell, and given eternal life.

Now some gifts are great, but eventually break, or wear out, or get too small. The gifts of food or drink—even the jam of month club that lasts all year—will eventually be all consumed and gone sooner or later. But not God's perfect gift to us in Jesus. The blessings and benefits that he gives in his Son will last forever.

Paul says, "you are no longer a slave, but a son; and since you are a son, God has made you also an heir."

There's a story that's told of a new convert to Christianity. He was very troubled when he came to his pastor saying, "Pastor, no matter how much I pray, no matter how hard I try, I can't seem to ever stay faithful to my Lord. I think I'm losing my salvation."

The pastor replied, "Do you see this dog? He is my dog. He is house-trained, he never makes a mess, he's obedient and is a pure delight to me. But in the living room I have a 3-year-old son. He throws his food around, he makes a mess of his clothes, and quite often he disobeys me. He is a total mess. But who do you think is going to inherit my estate? Not my dog, but my son. You are Jesus Christ's heir, not because of *your faithfulness* to him, but because of *his sacrifice* for you."

In the same way, dear friends, you are God's heirs. And the estate that God leaves for you to inherit is heaven—the eternal paradise that will never break, never wear out, never spoil, never be consumed. It will last *literally* forever. And it doesn't depend on your faithfulness, but on his sacrifice. What a perfect git!

And what's more, this perfect gift will last, even if you give it away. If you re-gift a fruitcake or a bottle of wine or a gift card, for better or worse, you lose the gift for yourself. But with God's perfect gift, you can re-gift it and pass it on to others without losing a bit of it for yourself. So re-gift the good news of Jesus' ransom from sin, death, and hell, as often as you can! What's the perfect gift? It's not a HUD display for your car, a tool that cleans eyeglasses, or a device that backs up your

phone. The perfect gift is God's Son given to you. The perfect gift is knowing that your sins are forgiven and that you are an heir of heaven! The perfect gift is knowing that the one you loved who died in the Lord, is enjoying that inheritance right now. For this perfect gift is one we all need. And it's one we can use forever. Treasure that gift, above all others and share that gift with all you can!

Merry Christmas, saints!

Pastor Rob Guenther

## **QCD** Article

### Reducing Taxable Income through a QCD

Some St. John's members have been asking about Qualified Charitable Distributions or QCDs. The following questions and answers come directly from the IRS website and its publications. Please consult with your IRA trustee company or tax accountant for additional information.

#### What is a qualified charitable distribution?

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"Generally, a qualified charitable distribution [QCD] is an otherwise taxable distribution from an IRA (other than an ongoing SEP or SIMPLE IRA) owned by an individual who is age 70½ or over that is paid directly from the IRA to a qualified charity."

Can a qualified charitable distribution satisfy my required minimum distribution from an IRA? "Yes, your qualified charitable distributions can satisfy all or part of the amount of your required minimum distribution from your IRA."

### How are qualified charitable distributions reported on Form 1099-R?

"Charitable distributions are reported on Form 1099-R for the calendar year the distribution is made."

### How do I report a qualified charitable distribution on my income tax return?

"To report a qualified charitable distribution on your Form 1040 tax return, you generally report the full amount of the charitable distribution on the line for IRA distributions. On the line for taxable amount, enter zero if the full amount was a qualified charitable distribution. Enter "QCD" next to this line. See the form 1040 instructions for additional information."

### Below are some main points to keep in mind:

To set up a QCD you need to work with the company that manages your IRA account (Thrivent, Fidelity, etc.)

Contributions need to be made directly to St. John's by the company managing your IRA to qualify as non-taxable distributions.

- St. John's cannot include QCD contributions on your St. John's contribution statement since they are already treated as pre-tax contributions.
- The company that manages your IRA sends you a Form 1099-R after the end of the year to report distributions from your IRA. The company can send you a letter stating the total non-taxable amount distributed to a qualified charitable organization as a QCD, but you might need to request such a letter from the company.
- In addition to your contribution statement, St. John's can send you a letter at the end of the year stating the total amount distributed from your IRA as a QCD.
- You cannot claim a charitable contribution deduction on your tax form for any QCD funds not included on your tax form as income.

James Grunwald St. John's Financial Secretary

### **Archives**

### Stewardship over the Years

As in past years the December archives article is about stewardship—the management of resources. For a Christian congregation it's the management of God's gifts for the purpose of preaching and teaching the gospel message of salvation in our own community and beyond, and that brings us to budgets, financial resources, contributions and expenditures. A proposed budget for 2019 was presented and passed at the quarterly voters' meeting in October. By looking at budgets and financial reports of years past we can document evidence of God's blessing in meeting and making planned commitments to that purpose. Budget and expenditure categories are not exactly the same for all years but should offer a good comparison.

- **1958, Pastor was Rollin Reim.** The total expenses for 1958 were \$28,490. Special items included Pastor's salary and related items, \$3,840; St. Paul's School support, \$4,000; Synod support, \$4,358; plus other current and miscellaneous expenses of \$16,292.
- **1968, Pastor was Frederick Nitz.** The following are from the 1968 annual report. Expenses for all categories totaled \$**49,505**. Specific items: Pastor's salary, \$5,170; St. Paul's School support, \$8,000; Synod missions, \$10,261; Building Fund, \$12,920.
- **1993, Pastor was David Kolander; Director of Christian Education was David Zabel.** The total budget for 1993 was **\$247,784.** Included in that figure: \$68,533 for special support for St. Paul's School; \$31,817 for MVL general and capital categories; and \$41,000 for WELS Missions.
- **2008, Pastors were Jeffrey Bovee and Wayne Laitinen; Administrative Teacher was James Dretske.** The total "Operating" budget for 2008 was listed at \$559,434. That included educational expenses of \$241,908 which included salaries of 5 teachers plus \$6,000 of additional support for St. Paul's School. Under "Non-budget" were goals for support of WELS Missions (\$74,650), MVL general (\$52,867) and MVL Capital (\$10,000). Grand total: \$709,171. In addition there was a Building Fund Budget of \$99,552 for interest and payments on mortgage principal.
- **2018-2019.** Detailed comparison figures for these years may be found in the Budget Worksheet prepared for the congregational budget meeting. Copies are available in the church narthex and will be printed in the coming 2017 annual report. For this article just note grand total amounts for operating plus non-operating expenses: **\$982,742** for 2018 and **\$999,980** for 2019.

Reasons for the changes vary from year to year. Certainly inflation has played a part. Baptized membership increased over the years: 365 in 1951; 1,030 (as of October) in 2018; a high of 1,175 in 2001. Budget categories and report formats have also changed. Yet the figures do reflect increasing activity in preaching and teaching the Christian Gospel and are evidence of God's continued blessing and fruits of faith.

Bob Krueger

### From Your Staff Minister

Advent services begin on December 5. Service times are 4 pm and 6:30 pm.

The "My Son My Savior" DVDs are available for gifts. If you are interested in giving them away contact me. There is no charge for the DVDs.

"Glory to God in the highest, and on earth peace to men on whom his favor rests." (Lk 2:14)

Kelly Emde

# **Council Digest**

The St. John's Church Council met on November 20. A summary of reports and action from the meeting not reported elsewhere in the *Fortress* follows:

Transfers Out

John Gunderson to Peace, N. Mankato, MN

**Funerals** 

23 Oct Bennett Hansen24 Oct Kayden Hansen25 Oct Dean Gutzke

Baptism

17 Nov Mercy Ayenyo Meinert

Pastor Guenther has visited with 180 families or individuals since his arrival as part of an every-member visit. This puts him at about 20% of his goal of getting to know our members.

The council reviewed the results of the recent election and appointments to fill various leadership and service positions in the congregation. Two Board of Stewardship positions are vacant and someone currently is considering service on a Board of Elders position. The council will continue to work at filling the vacant positions by the annual meeting in January and present the names for ratification at the annual meeting. If you are a voting member and willing to serve in one of these positions (or know of someone you would like to nominate), please contact congregational chair Steve Thiesfeldt.

A plan to inform our members of the year-end financial needs of the congregation was developed. Look for a letter from our finance team through the Stewardship Board in early December.

At our recent voters' meeting, Building Finance Committee Chair John Micheel reported that our congregation is scheduled to complete payment of our building debt in July of 2020. President Thiesfeldt will appoint a study committee to investigate our future building needs and maintain the current momentum of building fund contributions.

Following a recommendation of our 2017 audit team, Treasurer Paul Gunderson was directed to investigate whether the congregation is able to obtain a more favorable rate of interest on its fund investments at local

banks.

- St. John's members are encouraged to continue their support of the St. Paul's Lutheran School building project as groundbreaking for the new construction approaches next spring. All monetary gifts should be directed to St. Paul's. As a convenience to our members, gifts may be placed in the offering basket at St. John's or dropped off at the church office. They will be transferred to St. Paul's on a regular basis.
- The Guenther family has purchased a home at 627 S. Jefferson and has moved to that location over the past couple of weeks. Thanks to those who have helped the family with their move! Now that the parsonage is vacant, the home will be used for an additional Sunday School classroom beginning in the new year. Congregational organizations are also invited to use the home as a meeting location. Please contact the church office in advance to gain access.
- In addition to their work of supporting our pastors, the Board of Elders is addressing a number of issues related to the needs of individual congregational employees. The hiring process for a new part time custodian will begin soon.
- The Trustees reported changes to a back entrance of the church office area to make it more suitable and secure for package deliveries. After a review of services provided by a commercial vendor to supply entry rugs for our facility, we will discontinue the service and purchase our own rugs at reduced cost.
- The Endowment Committee, under the direction of Chair Bruce Savoy, held its annual meeting recently and approved a distribution of \$11,000 to be used at the discretion of the Church Council. After discussing several options, the Stewardship Board was asked to bring a recommendation at the December council meeting.
- The resignation of Endowment Committee member Dennis Jaspersen was accepted with thanks for his service. Congregational chair Thiesfeldt will seek a replacement nominee for consideration by the voters in January.
- The next council meeting is scheduled for Tuesday, December 18, at 6:30 p.m. The meeting will include a fellowship meal and orientation of new members whose service is scheduled to commence in January 2019.

Steven R. Thiesfeldt congregational chairman

## Women of St. John's

The Women of St. John's met on November 6, 2018. Pastor Guenther conducted a devotion based on Psalm 90, a psalm of Moses. In this psalm, Moses says, "...from everlasting to everlasting you are God." God is eternal. He turns men back to dust; there is no guarantee one will be here tomorrow. God knows even our secret sins; his wrath burns against us. Moses continues, "Satisfy us in the morning with your unfailing love, that we may sing for joy and be glad all our days." We ought to fear him, but God in his mercy sent Jesus who took God's wrath on himself. What is our goal? Our goal is to help remember to number our days aright and to remind each other of God's unfailing love.

Elections for new officers are typically held in the month of November. This year the offices of president and secretary were up for election. We had two candidates for the office of secretary, and Ruth Aufderheide was elected. There were no names on the ballot for the office of president, so election for president was postponed until January. We are in need of women who are willing to serve as our leader. We are also looking for ideas that may help make this position more feasible for the those who wish to serve. One suggestion at the meeting was to consider co-leader positions so that those who are unable to come for part of the year would still be able to serve. We would welcome any suggestions, and PLEASE prayerfully consider whether you could serve in this way. How do we proceed without a leader?

Our presenters for the evening were Denise and Bryant Karstens who shared information about the 2018 mission trip to Texas. They were gone eleven days from the end of July into August. They helped with a basketball camp at our WELS church in San Antonio. The church has a preschool but no longer has a school. The congregation is older, and they hope to attract younger families. Another challenge is that many people do not realize the church is

there: there is no steeple, and the cross blends into the architecture of the building. The community contains a large number of Indian nationals, some of whom came to the camp. Denise and Bryant talked about the challenges of connecting with the children and their parents. The theme of the week focused on who Jesus is and what he did for all people. They heard the church had eight new families sign up for preschool just from this experience alone.

You are invited: All the women of St. John's are invited to attend our annual Christmas party at 7:00 p.m. on Tuesday, December 4, in the church's basement fellowship area. Come enjoy an evening of Christian fellowship along with the fun of a "white elephant" gift exchange. We hope you are able to join us!

Christine Baganz

## Library News

The new church librarian wishes to thank Eleanor Runke, and all those who have helped her over the years, for keeping the library running smoothly. I will do my best to continue running it smoothly.

Our "give away" on November 4 did help some things find good homes. What was left was thrown out. We could have another give away in the future. A few minor changes have been made, and perhaps more as I learn the ropes.

If anyone has an opinion on videos in the church library, especially the Veggie Tales, please contact the pastors, or Lisa, or me. We may be eliminating the ones that have not been checked out for many years.

LeiLani Rahn

### St. Paul's Lutheran School

www.splnewulm.org/school

**BOCD Actions** – St. Paul's Congregation had extended the permanent Principal Position to Mr. Peter Markgraf at a voter's meeting on November 1<sup>st</sup>. At the time of this writing, there has been no decision made. Please keep him and his family in your prayers, as he prayerfully considers how the Lord would have him serve. The board was meeting on the 26<sup>th</sup>. Any time-sensitive information will be reported in the bulletin.

### **MVL Visits**

Grades 3-4 students visited MVL on November 2nd to watch parts of their drama department's Fall play productions. Grades 5-8 observed Veterans Day by attending the MVL Veterans' Service on Wednesday, Nov. 7th.

### Parent/Teacher Consultations

Consultation periods took place during the evenings of November 6-8. Parents had the opportunity to visit with teachers about the progress of their children, ask questions, and make plans to help children with their progress.

#### Activities

Basketball season started with practices for all teams during the week of November 12<sup>th.</sup> Over forty Forensics participants were involved with a large meet at MLC on November 15<sup>th</sup> and also presented their pieces at a Forensic Family Night at St. Paul's School on Friday, Nov. 16<sup>th</sup>.

Teachers and children have begun preparing for the Christmas Eve Children's Service, entitled "A Children's Christmas Service" written by Michael Marquardt, with a focus on a traditional Christmas service with many traditional Christmas anthems. There will be rehearsals at church on the mornings of Dec. 20-21 from 8:15 until 10:30. The Children's Christmas Eve service will be at 4:00 on the 23rd.

### **Building Project and Campaign**

Gifts given from St. John's members will be tracked and counted first to off-set expenses that will be considered St. John's portion of "necessary" refurbishing expenses incurred in updating the present building. In the first 3-year campaign there were St. John commitments of \$106,577. However, \$109,169 actually came in.

Recently, there is a new funding campaign to take us through the building portion of the project. There has been currently \$2800 committed of which \$1200 has already been given by St. John's members. There has also been several gifts outside of the commitment amounts from St. John's members. To date there has been \$4,368 non-pledged contributions. Putting this altogether shows the total gifts given to St. Paul's Building project from St. John's members to be \$114,737 with about \$1,600 yet committed. (Entered 11/19/18) There may have been several gifts and commitments given between this report and the receipt of the Fortress. Praise God for the blessings that have been given toward this project as well as the continued blessing of Christian Education that is available to our member children.

#### Calendar

Dec 2 Gr. K-4 sing: 11 am

Dec 8 St. Paul's Tip-Off BB Tournament

Dec 9 Jr. Choir sings: 11 am

Dec 24 Christmas Eve Service: 4 pm

Dec 25-Jan 2 NO School - Christmas Break

Jan 3 School Resumes

Respectfully submitted, James L. Dretske, Administrative Teacher jdretske@splnewulm.org

## Our Synod at Work

### "For the Generations to Come" - Part Two

Last month we began a summary of a WELS Congregational Services booklet entitled "For the Generations to Come." Last month, we looked at the problem. If the current rate of membership decline continues, in 20 years (which is one generation) WELS will lose more than 73,000 members and between 250 and 300 congregations. We looked at the causes of this decline: more deaths, fewer births, back-door losses, and low adult confirmation rates. This month we will look at a five-year strategy designed to pull in more members and doing a better job at retaining current members.

It is a strategy designed to "open the front door and shut the back door."

There are twelve initiatives underway in Congregational Services as part of this five-year strategic plan:

Producing resources to help congregations retain and gain members from the "millennial generation" and "Generation Z"—generations in America that have largely walked away from the church.

Constructing multiple synod-wide outreach campaigns, such as attempting to reach one million people with the gospel during the Christmas season.

Assembling programs to strengthen the family, including family devotional life.

Consulting with rural congregations to help them revitalize their ministry, which might include the option of merging with other WELS congregations.

Creating cross-cultural outreach efforts if the demographics demonstrate the need.

Generating a comprehensive evangelism curriculum so that congregations have resources to train their members to witness to unchurched friends, family, neighbors and co-workers.

Creating worship resources, including a new hymnal.

Coaching congregations to set up a strong program that addresses delinquency.

Implementing a "harvest strategy" in all WELS early childhood education centers and elementary schools to welcome non-member families into the congregation.

Coordinating efforts to make better use of apologetics in our schools to prepare our young people to face the humanistic worldview they will encounter in life.

Training congregations to better utilize compassion ministry—ministry to the blind, developmentally disabled, imprisoned, etc.

Striving to have all churches engage in strategic planning on an ongoing basis and setting annual ministry objectives.

It is important in the discussion of synodical health to recognize that statistical and spiritual growth is the work of the Holy Spirit. "No one can say, 'Jesus is Lord,' except by the Holy Spirit." (1 Corinthians 12:3). Keeping this important aspect in mind, as we work toward our goals, we pray that God would bless our increased gospel efforts both spiritually and statistically.

Gerald Woodley

# Evangelism

Trunk or Treat review - Over 300 families attended! Sixteen families wanted more information on the school, and 7 of these families indicated that they were unchurched. Pastor Guenther and Pastor Scharf will follow up with the prospects.

Fellowship Sundays – Timing with Bible Classes and Communion Sundays necessitates that Fellowship Sundays will be suspended during the winter months.

Fellowship events for 2019 - Summer fellowship Sundays, Church picnic (June), Fellowship swimming event in Sleepy Eye (July), and Flandrau gathering (August).

Mission Festival - Rev. Paul Prange is scheduled as a guest preacher for December 2<sup>nd</sup>. No meal is planned in conjunction with this year's festival.

Film outreach – Promotions using "To the Ends of the Earth" video will be planned for after the Christmas season. The goal will be to familiarize St John's and St Paul's members with this WELS video so all are excited to share it with friends. An Easter apologetic, "The Week that Changed the World" will be considered for the future.

# Youth Group

Thank you to all the youth who helped decorate the church and hosted the Christmas for Kids event!!

The Youth Group will be caroling at local nursing homes and assisted living centers on Saturday, December 15 beginning at 1 pm. We'll meet at the church and caravan together. Please, Sign up on the sheet in the narthex. Parents, if you can drive, you can also sign up on the sheet or contact Lisa Goeglein at ali3b2g@gmail.com or 507-217-7117.