

## From The Pastor

“I will bless the LORD at all times; his praise shall continually be in my mouth. My soul makes its boast in the LORD; let the humble hear and be glad” Psalms 34:1-2

None chooses the time they live in, but even in these grey and later days. We have an opportunity to celebrate something unique to our time. Like a comet that flies by earth once every so many hundreds of years, so we have the privilege to celebrate the 500<sup>th</sup> anniversary of the Reformation in 2017. However, it would be foolish not to widen the scope and length of this time in order to appreciate what it means. October now begins our journey toward the 500<sup>th</sup> anniversary and we know how time flies!

Here are some goals that will build both excitement and honor to, “boast in the Lord” over how the Gospel has become known once again out of the Reformation.

1. The challenge will be for everyone in the congregations (adults and children) to read through or listen to the entire Bible. It can be at your own pace or there is a reading schedule provided.
2. The focus in Bible Study now turns to the Large Catechism as well as the Formula of Concord. These will serve as reminders of the value to have the Word of God needing to be taught in truth and purity as well as confessed before a hostile world that seeks to distort or destroy the Gospel.
3. The newsletter for the next year will include a “highlight” on some figure from the Reformation to recognize it was far more than Martin Luther who God used to carry forth the Gospel.
4. The VBS theme for 2017 from Concordia Publishing House to no surprise is going to be, “A Mighty Fortress.”
5. The last two Sundays of celebrating Reformation 500 will be Joint Services that will include afterward a showing of the soon to be released documentary about Martin Luther.
6. Three websites that deserve special attention are: [lutheranreformation.org](http://lutheranreformation.org), [1517legacy.com](http://1517legacy.com), and [CPH.org](http://CPH.org)
7. In addition, there will be Circuit worship services, an exhibit from Germany coming to the Minneapolis Institute of Art, along with many other opportunities.



500 years later times have changed, but the Gospel keeps making its stand upon Christ and His cross. Martin Luther knew this was not going to be easy. He declares, “The situation is destined to become even worse later on, so that the entire world will oppose the Gospel, cast reflections on the Word, and condemn it. But the gates and all the power of hell will not prevail against it. In this entire matter no better advice exists than to continue to preach the Gospel simply and purely and to pray God to guide and lead us. I also do not know what else to do; and so this is what I am doing in the matter, and meanwhile I am cheerful in God’s name.” (Plass 572:1740).

Only Faith, Grace, Scripture, and Christ,  
Pastor

***October Birthdays***

Gordon Fischer	Oct. 3rd
Jeff Jacobsen	Oct. 5th
Loren Kazemba	Oct. 6th
Leila Muftah	Oct. 7th
Kierstin Wax	Oct. 7th
Keith Siemers	Oct. 8th
Brenda Kasch	Oct. 10th
Lenora Kazemba	Oct. 10th
Richard Wulf	Oct. 10th
Riley Pohlman	Oct. 14th
Kathy Zinn	Oct. 14th
Glenda Ihnen	Oct. 15th
Ranae Reimers	Oct. 15th
Brooke Galema	Oct. 16th
Lindsey Haynes	Oct. 16th
Shannon Stone	Oct. 17th
Kim Wulf	Oct. 19th
Ray Kasch	Oct. 19th
Karen Ahrenstorff	Oct. 21st
Janet Majerus	Oct. 21st
Stella Stahly	Oct. 21st
Ashly Reimers	Oct. 22nd
Julie Kleen	Oct. 23rd
Carmen Voehl	Oct. 24th
Vicki Place	Oct. 25th
Skylar Otten	Oct. 28th
Brian Ruehle	Oct. 28th
Marie Winkel	Oct. 29th
Mitch Reimers	Oct. 31st



**Concordia Officers/Boards**

President:	Robert Brons
Vice President:	Dave Stahly
Secretary:	Denny Stahly
Treasurer:	Russell & Dolly Meier
Trustee:	Brian Ruehle Charlie Rowe
Elders:	Bob Brons Russell Meier Dennis Stahly
Finance Secretary:	Carol Rowe Brian Ruehle Dennis Stahly
Head Ushers:	Gerald Weerts
Stewardship:	Russell Meier Dolly Meier Carol Rowe
LWML President:	Dolly Meier
Vice President:	
Secretary:	Pat Ruehl
Treasurer:	Carol Rowe
SS Staff:	Brian Gilmore Shannon Stone Connie Brons, Music
Cradle Roll	Beverly Stahly
Organist:	Leyla Fischer
Custodian:	Carrie Elbuytari
Secretary:	Shannon Stone

***October Anniversaries***

Dave & Gail Untiedt	Oct. 4th
Russel & Dolly Meier	Oct. 18th
Paul & Karlyne Ackerman	Oct. 25th

## **Upcoming Events/Announcements**

**Updates Needed:** Please help us update our records and return the postcards to the church office. We would like to have an up-to-date listing for all our members. If you have moved, gotten married, had a child, changed your phone number, cell phone, and/or e-mail address we would like to know so that our records can be accurate. Thank you!

**Birthdays and Anniversaries:** If you would like your birthday or anniversary printed in The Lutheran Witness to commemorate a birthday of 90 years of more or an anniversary of 50 years or more please contact the church office two months in advance, so that notification can be sent to the district office.

**Newsletter deadline:** Thursday, October 20 will be the deadline for the November newsletter. Please call or e-mail with any announcements. Thank you!

**Prescription drug coverage:** Thrivent Members benefits are available. Express Access prescription drug discount card may help. It provides an average of 30% off all prescription drugs. For more information and to apply go to [thrivent.com/community/membership/benefits](http://thrivent.com/community/membership/benefits) or call 800-847-4836.

**Contending For Truth In An Age Of Anti-Truth...** Issues, Etc. is a radio talk show produced by Lutheran Public Radio and hosted by LCMS Pastor Todd Wilken. Topics include: Is Islam a Religion of Peace?, "Angels & Demons" by Dan Brown, Adoption, Decision Theology, Handel's Messiah and more. You can listen to what you want when you want at [www.issuesetc.org](http://www.issuesetc.org).

**Thrivent Choice:** Remember to enroll as Thrivent members your Choice Dollars. Trinity & Concordia Lutheran Church is eligible to receive Choice Dollars. Please consider us a your choice. To learn more about Thrivent Choice, visit [Thrivent.com/thriventchoice](http://Thrivent.com/thriventchoice) or call 1-800-847-4836 and say "Thrivent choice" when prompted.

**Text Message Scripture/Devotionals:** Sometimes it is nice to receive something during the week, if you would like to have a scripture/devotionals sent to your cell phone. To sign up please contact the church office.

**Electronic Newsletters:** If you are interested in receiving the monthly newsletter electronically please send me an e-mail making the request.

**Sacred Music For The World...** You can listen to the best of the Church's music 24/7 at [www.lutheranpublicradio.org](http://www.lutheranpublicradio.org). You'll hear hymns like "Thy Strong Word," "The Church's One Foundation," "Lord, Thee I Love with All My Heart," "God's Own Child I Gladly Say It," "My Hope Is Built on Nothing Less" and more. You can also listen on mobile devices like an iPhone, iPad and an Android phone. If you have any questions, please call (618) 223-8385. Christian Music: Music for Members sections on [thrivent.com/music](http://thrivent.com/music) is available to discover original Christian music by amateur and professional musicians is now easier than ever. You can find and download an array of free music.

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## **What is Happening At Your Camp?**

Camp Okoboji  
1531 Edgewood Drive  
Milford, IA 51351  
Phone: 712-337-3325 Fax: 712-337-3318  
e-mail: [camp.okoboji@lidwlcms.org](mailto:camp.okoboji@lidwlcms.org)  
Web site: [www.campokoboji.org](http://www.campokoboji.org)

### **2016 Camp Theme**

The 2016 Theme for Camp Okoboji will be "In Christ Alone...We Stand." We are partnering with the LCMS National Youth Gathering in proclaiming that our faith is "In Christ Alone"!

### **Calendar:**

#### **Sept. 29-Oct. 1: Fall Clean-up Weekend & Volunteer Appreciation Dinner**

The "To Do" list is long. Get your group together. Your help is appreciated.

#### **Oct. 1: Volunteer Appreciation Dinner**

Please RSVP for this event. It is time to thank all those volunteers who help Camp.

#### **Oct. 2: Omelet Brunch**

Mmm good, you can almost taste 'em now!

#### **Oct. 3-7: Creation Museum Bus Trip**

The Ark is now open! Don't miss this great opportunity! Check the website for more info and a flier. Let's fill the bus!

#### **Nov. 4: Omelet Brunch**

Stop in! It's the last one for this year!

**TBA: Christmas Decorating at Camp** A fun day of preparing Camp for the Christmas Season.

**For more information on any of these topics please feel free to contact Camp Okoboji.**

**FACEBOOK!** "LIKE" us on Facebook - [www.facebook.com/CampOkoboji-LCMS](http://www.facebook.com/CampOkoboji-LCMS) and refer to the Camp Okoboji News flier hanging in the narthex.





ROCK SOLID RADIO

498 4<sup>th</sup> Ave. NE  
Sioux Center, IA 51250

October 2

**"The Only Way to Live: By Faith!"**

Lutheran Hour Speaker: Rev. Dr. Gregory Seltz

God cares about you, listens to you, and answers your difficult questions with grace and compassion.  
(Habakkuk 1:1-4; 2:1-4)

October 9

**"Lord, Give Me What I Need -- Give Me Faith!"**

Lutheran Hour Speaker: Rev. Dr. Gregory Seltz

You don't have to settle for what the world hands you. You can live by faith in the Son of God who heals, forgives, and restores.

(Luke 17:11-19)

October 16

**"Know This Word -- Your Life Depends on It"**

Lutheran Hour Speaker: Rev. Dr. Gregory Seltz

The Bible provides a strategy for survival in an uncertain world. It can break hearts of stone and replace them with living hearts open to God's truth.

(2 Timothy 3:16)

October 23

**"Running the Race of Faith"**

Lutheran Hour Speaker: Rev. Dr. Gregory Seltz

Because Christ has already won the victory for us, our race of faith is worth the struggle of the run.

(2 Timothy 4:6-8)

October 30

**"The Best Bequest"**

Speaker Emeritus of The Lutheran Hour: Rev. Dr. Ken Klaus

A legacy of faith is the best bequest, giving the gift of Jesus to those who come after you.

(Luke 12:19-21)

*Thank you for sharing with your parishioners that Lutheran Hour*

*is broadcast at 1:00 pm each Sunday*

Cindy Nederhoff – 712-722-0885 – [cnederho@dordt.edu](mailto:cnederho@dordt.edu)

**ConnectPlus:** LCEF is now offering a new investment option called ConnectPlus. Please go our website lcef.org or call (800)843-5233 for more information.

**Church Information:** The town's congregations have gotten together a published an informational card in regards to locations and times. Please feel free to pick up and share with others.

**Items for sale:** LWML has cards for sale including birthday, get-well, and sympathy. Cards can be purchased individually for \$0.60 apiece or by the box. The amount is written on the box. Thank you.

**Cancelation & Reminder:** Since it is becoming more challenging to get radio announcements out. A system have been set up. Please subscribe by using the following directions. Mrs. Shannon Stone would like you to join Concordia & Trinity! *To receive messages via text, text @c83311 to 81010.* \*Standard text message rates apply. Recipients Subject c83311@mail.remind.com. These instructions are also available in the narthex and on the church's website. Please contact the church office if you have any questions. Trouble using 81010? Try texting @c83311 to (712) 264-5343 instead. To unsubscribe, reply with 'unsubscribe' in the subject line.

**Pictorial Directories:** The directories are done and here. They will be placed in your bulletin box for those of you that had their pictures taken or submitted. If you would like to purchase a copy please see the church office. Thank you to all who were involved in this task.

**Devotionals:** There are devotionals available in the narthex for Armed Forces Day, published by CPH. If you would like a digital copy or if they have all been taken please contact the church office.

**Mission Trip Opportunities:** Pedal Pushers 2017, December 29, 2016 to January 2, 2017, Pasadena, CA, Registration deadline will be announced at a later date. Please see the fliers in the narthex if you are interested in these. Otherwise call Ellie Menz @ 515-370-1159 to register or to get more information.

**Dates for Joint Services:** October 30<sup>th</sup> Concordia 10:45am *with Anniversary Potluck for Pastor Ewoldt*

**Member Visits:** The elders with pastor have finished working through a book entitled, "Pastors and Elders: Caring For The Church And One Another." Our desire now is to try to make contact and visit with all members in the churches. Rather than visits being seen only in times of trouble or concern, the hope is for them to be more heartening with a life together we share as the body of Christ beyond Sunday mornings. This will be a gradual and slow process, but one that will at least start "officially" in September. The tone for all of this comes from Jesus who sending out the Seventy-Two said, "Whatever house you enter, first say, 'Peace be to this house!'" (Luke 10:5)

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**RON MAURER IS ONE OF OUR MIRACLE VOLUNTEERS!** Each day at Mission Central we experience some kind of “miracle.” Yes, it’s true! Normal people have a way of saying: “Oh, you sure were lucky,” or “Boy, that was a coincidence!” However, if you step back and take a moment to say, “Hey, what really happened?” it’s easy to see that God brings the right people to the right place at just the right time to get HIS work done. Mission Central needed a “Volunteer Technical Support Person”....and the Lord sent us the Honorable Missionary Ron Maurer and his dear wife Nancy. Ron is an amazing man who has helped us so much with our computers, printers and copy machine...to tie everything together with our own network. Another miracle took place on August 27 when Barb Schulze and her



family brought a wonderful gift of the 4x4 utility vehicle that we can use here at Mission Central. However, the vehicle needed some repair. It was then that we learned that Ron Maurer has a mechanical repair business in Cherokee, Iowa! JUST WHAT WE NEEDED! Ron used the skills that God gave him in that area and provided the repairs at just the right time, and it was such a blessing! Here at the Lord’s Mission Central, HE sends the right people to the right place at JUST THE RIGHT TIME. We thank God for all our volunteers. They truly make this place GO FOR JESUS!



**NEW MISSIONARIES GOING TO UGANDA VISIT MISSION CENTRAL**

On August 30 we had the privilege of welcoming our newest missionaries going to tell people about Jesus in the country of Uganda in East Africa. Mark and Megan Mantey are going to be our only missionaries assigned directly to Uganda. Mark will be helping with the projects and the business resources of the seminary in Uganda, and Megan is called as a DCE to teach in the Seminary and also provide counseling to the students. Mark has roots in Charter Oak, Iowa. It was a JOY to have them spend time here at Mission Central. We have placed their Adoption Agreement on our website, and they are just starting their support-raising journey. They need our prayers and financial support in order to leave for Uganda. If



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**Caregiver Discussion Group:** This group discussion will be held on the 2nd Thursday of the month at 1:00 p.m. at the Bethlehem Lutheran, 401 7th Ave N, Lakefield in the Fireside room. For more information see the flier in the narthex.

**The Large Catechism:** During the Bible Study at Trinity at 4:00 p.m. We will be discussing the Large Catechism. All are welcome to grow and learn what God gives to us. A short audio summary by Pastor is available on-line on the church website.

**Home Fires Study Sign-up:** Afraid: demon possession and spiritual warfare in America by Robert Bennett will led by Pastor this fall. Please sign up in the narthex by Sunday, October 2. The cost of this study book is \$11.00. The sign-up sheet and more information about the book is in the narthex.



**2016 Lutherans For Life  
National Conference  
Here We Stand**

**St. Michael's Lutheran Church  
Bloomington, Minnesota  
October 21-22, 2016**

**TER  
Our 2016  
For Life  
Conference**

**REGIS-  
NOW!**  
Lutherans  
National

is set for October 21-22, 2016, at St. Michael's Lutheran Church in Bloomington, Minnesota. Scheduled speakers include: Dr. Jean Garton, Frank Runyeon, Jānis Diekonts, Pastor Don Richman, Deaconess Kimberly Trombley, Barbara Lyons, Allen Quist, Stephenie Hovland, Rev. Doug Merkey, Laura Davis, Col. John Eidsmoe, Rev. Fredric Hinz, Dr. Sheila Page, John Hawkins, Rev. Michael W. Salemink, Heather Salemink, Betty McGuire.

**Annual Pork Loin Fundraiser:** The fundraiser will be held in conjunction with activities at Concordia on October 30. Advance orders for the smoked pork loins, at \$20.00, may be placed by contacting Brain Ruehle (712-360-0415 or Pat Ruehle (712-360-0227) before October 18. Proceeds for the sale of the loins will do towards the fundraiser project, yet to be announced. Supplemental funds from Thrivent Financial will be applied for by a Concordia Action Team.

**Potluck Celebration:** Joint Service at Concordia on Sunday, October 30 at 10:45 a.m. A potluck meal with pork loins, side dishes, and beverages. This is a celebration for Pastor Ewoldt's 30 years of ministry. A photo presentation and fellowship will follow after worship.

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**Register Now for Lutheran Hour Ministries' 100th Anniversary Celebration:** Join us Oct. 21-23



at historic Union Station in downtown St. Louis, Missouri, for an exciting weekend that kicks off the year-long 100th anniversary celebration of the International Lutheran Laymen's League / Lutheran Hour Ministries! Celebrate with us at a Friday night family Oktoberfest, complete with German food and drink and the sounds of the Deutschmeister German Brass Band, that is followed by an exclusive sneak preview of a new feature-length film, *Martin Luther: The Idea that Changed the World*, that will air nationally on PBS in 2017. On Saturday, learn from engaging speakers who will give you tools and encouragement to put your faith into action, visit with the directors from LHM's more than 30 ministry centers around the globe, and enjoy an evening gala event reflecting on the ministry's past impact as well as opportunities in the future. The weekend concludes on Sunday with a celebration service on the beautiful campus of Concordia Seminary featuring Rev. Dr. Gregory Seltz, Speaker of The Lutheran Hour®. For more information, and to register, visit [www.lhm.org/100years](http://www.lhm.org/100years) or call 1-800-876-9880.

**Creation Museum and Ark Encounter Trip:** Camp Okoboji has organized to bus trip to the ark and museum. The dates of the trip is October 3 to 7th. The registration brochures are in the narthex. Please pick one up if you are interested in going.

**"Have you ever wondered":** Brian Young will be in the area on Sunday, October 2 at Trinity Lutheran Church in Mountain Lake, MN beginning at 7:00 p.m. Please see the flier in the narthex for more information.

**Away in the Basement:** A Church basement ladies Christmas, the hit musical comedy. It's Christmas 1959, and they're at it...again. The event will be on November 12 at the Fairmont Opera House. With shows running at 2:00 and 7:30 p.m. Cost is \$30 person. Tickets can be purchased at [www.fairmontoperahouse.org](http://www.fairmontoperahouse.org) or by calling (507) 238-4900.

**LWML SUNDAY:** Celebrate Lutheran Women in Mission A special worship service is planned for Sunday, Oct 2, 2016, to celebrate all that God has done through the LWML. The author of the service, Dr. Leopoldo A. Sanchez M. writes, "Since 1942, the LWML has affirmed each woman's identity as a child of God and her relationship with Jesus Christ, encouraging and equipping Christian women to live out their lives in active mission ministries, and to support missions around the world through their sacrificial gifts of mites, tithes, offerings, and tireless service. Through their invitation to "come and see" what God had done for all people, countless neighbors from all walks of life have been reached and touched by the love of God in Christ Jesus." Please "Come and See" the work as we celebrate LWML Sunday.

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you are interested, please contact Mission Central immediately. Pictured are these young missionaries in front of our Boss at Mission Central.

**WONDERFUL GROUP FROM ST. JOHN, BATTLE CREEK, IOWA VISITS MISSION CENTRAL** What a JOY to welcome the youth and adults from St. John Lutheran Church at Battle Creek, Iowa. They visited on old Missionary Gary's birthday. It was a blessing to have them come to see what God can do with an old set of farm buildings in the middle of "nowhere" in the hills of Western Iowa. Yes, it was a blessing to welcome these adults and youth who seemed to be so interested! They were able to tour the buildings and facilities, and hear stories of the MIRACLES that have happened in this place we call MISSION CENTRAL. We completed our tour in the little wayside prayer chapel where an average of five people stop to pray each day. Pictured are these dear friends in the little chapel where we prayed together. It was a special group of people. It is old Missionary Gary's prayer that these adults and young people will never forget their trip here!

Mission Central – LCMS World Mission  
40718 Highway E16, Mapleton, IA 51034  
712-882-1029  
Gary Thies  
gary.thies@lcms.org  
www.missioncentral.us



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## One Year Bible Plan

*Beginning in October*

### October 31st Readings

GENESIS 1:1-2:25  
MATTHEW 1:1-2:12  
PSALM 1:1-1:6  
PROVERBS 1:1-1:6



**Adult Study:** Each Sunday (9:45 to 10:30 a.m.) Denny Stahly, an elder, will lead a study time together. The study will include *The End Times* in the Life Light series. Please feel free to join Denny and others as they grow in their faith, during this time.

**Offering for Blessings:** We now have a chance to give back to the church once a blessings has occurred in your life. This donation can be published in the newsletter if you feel you want to. This is a great way to celebrate an anniversary, birthday, or something that you are thankful for in your life. Just fill out the specially marked envelope in the bulletin box and drop it in the offering plate. Thank you in advance for your donation.



**Save the date:** The 16th Annual IGLLS School Auction - Saturday November 12<sup>th</sup> – Please note that it is now a Saturday Evening event. IGLLS is now accepting donations for the auction. Donations can be dropped off at the school office during school hours. For more information see the flier in the narthex. Thank you for your continued support.

**Remodel/Update:** The closets have been cleaned out so we can move on to the next step of the remodel of the narthex. The bathroom will be installed in the old cry room/library. The library has been relocated to the Sunday School room downstairs. The content to the closet is in the fellowship hall for a temporary time. Please excuse the mess until the project is complete. *If you would like to make a donation to help defray the cost please make your contribution known on your offering envelope and we can put your offering towards the project. The total cost of the remodel will be \$5,500 this will include plumbing, sewer work construction, and a changing table.* Sorry for any inconveniences this may cause but the outcome will truly be a blessing.

**Fall Breakfast and Bake Sale:** First Christian Church, 701 E 18th St, Spencer, IA is hosting a breakfast and bake sale on Saturday, October 1 from 7:00 am to 11:00 a.m. The event will include omelets, rolls, and a drink. Carry outs are available. Sponsored by the Disciples Women Fellowship. For more information call 712-262-2945 or see the flier in the narthex.

**8th Annual Ioway Banquet:** Saturday, November 5 at St. Paul's Lutheran Church, Fort Dodge, IA. Speaker will include Steve Turner, Ioway coordinators, and mission team members. The event will begin at 4:30 p.m. and include a catered meal at 5:00. For more information see the flier in the narthex. Please register at [surveyMonkey.com/ioway banquet](https://www.surveymonkey.com/ioway-banquet) or by calling Ellie at 515-370-1159.

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**IDW JYG Service Project:** *We Care Kits* for Hope Ministries' Homeless Residents Items needed for Bethel Mission for men: Hope Ministries is asking for the listed items ONLY. There is a box in the nar-

them for you to please the items that you would like to donate. Collection deadline is Sunday, October 23. Thank you in advance for your support.

- Disposable razor
- Travel size shampoo
- Travel size deodorant
- Toothbrush
- Travel size body wash or bar of soap
- Travel size toothpaste
- Travel size shaving cream
- One gallon-size Ziploc bags

**Women's Retreat:** First Presbyterian Church and Lakeshore Center are offering an exciting new Women's Retreat to be held at Lakeshore Center at Okoboji Saturday, October 8<sup>th</sup> from 9:00am to 3:30pm. The theme this year is "Let's Get Real" with speaker/singer/songwriter, Jill Miller (<http://www.jillmillermusic.com>). Also new is the option of extending the retreat with a Friday night sleepover beginning at 6:00 pm with supper, a movie, and discussion. There is a registration discount for registrations before September 30<sup>th</sup>. For additional information or to register, call the camp at 712-337-3313 or register online at: [ww.lakeshorecenteratokoboji.org](http://ww.lakeshorecenteratokoboji.org). This is one retreat you won't want to miss!

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**Baby Bottle Campaign:** We appreciate your support for Cherish House and Cherish Center. Your total donation is \$193.30. Thanks so much! Karen

**Operation Barnabas Conference:** "Partnering to bring Christ to our Military" will be held on Satur-

## **Firsts' call Lutheran Federal Credit Union 'blessing in many ways'**

August 25, 2016 in News, Reporter

Just as happy preschoolers wiggle around on the new riding cars at Faith Lutheran Church and School in Stephenville, Texas, Lisa Stroebel happily talks about the time and money her congregation saves with the help of the new Lutheran Federal Credit Union (Lutheran FCU).

"It has really opened up the ability for me as the purchasing agent for our church and school to be able to shop for whatever our church needs more efficiently and cost-effectively," Stroebel, the church's administrator, said of Faith's first corporate credit card, a financial tool she had long searched for and was "first in line" to obtain when Lutheran FCU opened last year.

The lack of a church credit card limited shopping options, "took up time and created hassles" as Stroebel would contact the church treasurer (a busy professional and church volunteer) and wait for checks to be cut.

But when she purchased those riding cars, for example, with Faith's Ministry Classic credit card from

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the credit union, the congregation could shop for the best price, use a Groupon discount — impossible, Stroebel says, without a credit card — and save more than \$300 on the popular preschool toys.

This corporate purchasing veteran also appreciates that the credit card “attaches to the church itself and not to the personal information of any individual members.”



“There’s no other [credit] card like that out there for a church, at least that I could find,” said Stroebel, whose church was the first LCMS congregation to open an account after the credit union’s “soft” launch in May 2015 and even before its churchwide opening in January.

“When you’re a nonprofit dealing with a budget — a tight budget — your membership entrusts you to handle their money and spend wisely,” said Stroebel, who calls the Lutheran FCU “a blessing in so many ways.”

### **No fees, better rates**

During its first calendar year in business, Lutheran FCU — one of the nation’s relatively few faith-based credit unions — is growing with each new member “first,” says Jane Dulle, chief operating officer.

“In a church body with such a deep and long history as the LCMS, it isn’t too often we have such a celebration of firsts,” she said of Lutheran FCU’s earliest members, including the Florida-Georgia District, the first LCMS district to join. Business Manager John Elliott calls “no fees and better rates” the driving force behind the move away from a commercial bank where the district had been paying \$2,000 in annual fees. “That’s money we can now use for the district’s mission to serve, assist and encourage congregations in the ministry of Jesus Christ,” he said.

Elliott also values the improved customer service. When he calls, “they know who I am and ask what they can do for me,” he said of the credit union. “When I call the bank, that isn’t always the case.”

Nancy Grommet, a Lutheran Church Extension Fund (LCEF) employee, was “right at the front door” when the credit union opened, motivated by the opportunity to save on fees she “learned the hard way” she had been paying to her previous commercial lender.

Fees for an automatic payment “must have been buried in the paperwork,” said Grommet, who made the discovery after a payment was missed. She was surprised to learn her financial lender was using a second company to make payments for her.

Rather than calculate the cost of two years of “buried” fees, Lutheran FCU’s first car-loan customer prefers to focus on how the credit union helped her refinance her loan and save \$150 on her monthly payment.

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### **Individual, churchwide benefits**

When chartered in late 2014 by the National Credit Union Administration, Lutheran FCU was cited by the *St. Louis Post-Dispatch* as only the third new federally chartered credit union nationwide that year

and one of a “small fraction” of credit unions with ties to a religious organization.

In June 2015, the ELCA Federal Credit Union joined the faith-based ranks, opened by the Evangelical Lutheran Church in America (ELCA). Both credit unions are distinct in their missions to support their faith-based communities.

The Rev. Ken Krueger, pastor at Grace Celebration Lutheran Church, Cordova, Tenn., had eagerly followed the development of Lutheran FCU, spearheaded and supported by LCEF. Last May, he was the first rostered church worker to open a credit-union checking account. He has since added a savings account and become a loan customer. Grace Lutheran also is a credit-union member.

As Lutheran FCU vice-chairman, Krueger urges fellow Lutherans to become members “both for the tremendous benefits available to individuals and for the collective benefits of keeping funds within the church and supporting LCMS ministries.”

Delegates at the 2016 LCMS convention echoed that encouragement when they passed Resolution 10-02, calling the credit union a “way to connect our LCMS together in a common bond of biblical stewardship and daily household financial management.”

Newlywed Cristel White, Ministerial Care coordinator for Concordia Plan Services, was already on board. She and her husband, Keith, refinanced their first home together in Crestwood, Mo., as the credit union’s first-home-loan refinance customers.

Keith, a police officer, praises the “good rates and customer service.” Those matter to Cristel,

too. But having grown up in LCMS churches and schools, she especially appreciates that the credit union serves her fellow members and ministries.

“I like the idea of being a bigger part of the LCMS and trying to help each other,” Cristel said. “Isn’t that what ‘Synod’ means? Walking together.”

To learn more, visit [LutheranFCU.org](http://LutheranFCU.org) or call 314-394-2790.

*Kim Plummer Krull (kimkrull@sbcglobal.net) is a freelance writer and a member of St. Paul’s Lutheran Church, Des Peres, Mo.  
Posted August 25, 2016*

## Protecting troops' religious freedom: LCMS calls for clear DoD guidance

September 16, 2016 in Reporter

By Roger Drinnon

In light of the Department of Defense's (DoD's) recently mandated LGBT Pride Month and its new policies for transgender service members which among other things advocate in-service gender transitions while serving in the military, the LCMS has sent a request to the Secretary of Defense to ensure specific protections for chaplains, service members, medical personnel, DoD civilians and other DoD-affiliated employees.



The Synod's request, signed by LCMS President Rev. Dr. Matthew C. Harrison and Chaplain (U.S. Navy Capt. Ret.) Craig Muehler, director of LCMS Ministry to the Armed Forces, calls for specific protections for expressing personal religious beliefs to be codified in DoD and service-specific guidance, as service members purportedly are experiencing increasing restrictions on living out their faith in their military vocations.

"Current DoD and service-specific policies and guidance for religious protections do not provide sufficient protections," the Synod's request states, "as they allow for implementation of a wide range of subjective religious restrictions based on what a local commander deems as contrary to 'good order and discipline.'"

Earlier this year, the Synod in convention adopted Resolution 2-04, which reaffirms LCMS military chaplains' rights of free exercise of religion in the face of LGBT inclusion in the armed forces, and Resolution 14-01 to encourage intentional leadership in matters of religious freedom. The Synod in convention also adopted Resolution 14-09, which commends the LCMS Commission on Theology and Church Relations document "Gender Identity Disorder or Gender Dysphoria in Christian Perspective" (click [here](#) to see this document and others related to marriage and sexuality).

"The Lutheran Church—Missouri Synod clearly spoke in convention this summer that we as a Synod will continue to stand together to support the free exercise of religion and the right of conscience for our LCMS members [and those of other faith groups] who selflessly serve our nation in the military," said Muehler. "The Department of Defense needs to ensure safeguards are in place to protect the rights of those who wish to abstain from any event, practice or activity that will force them to compromise their deeply held religious belief on homosexuality or gender orientation."

He said the request has been sent directly to Secretary of Defense Ashton Carter, to the Armed Forces Chaplains Board (AFCB) and to the Under Secretary of Defense for Personnel and Readiness, Peter Levine, who oversees the AFCB, Sept. 8. As of Sept. 15, it remains unclear when and how DoD officials will respond.

*Continued on page 16*

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"We stand to protect service members' God-given, constitutionally protected religious liberties and right of conscience," said Muehler. "No American, especially those who wear the uniform, should be denied

their religious freedom or be forced to go against their conscience. The men and women in uniform serving on the front lines to defend our nation should not be penalized for exercising the same freedoms they are fighting to protect.”

Muehler said the Chaplain Alliance for Religious Liberty has applauded the Synod’s efforts to protect religious liberty in the military, and the organization has shared the Synod’s request with other faith groups who might make similar requests to the Defense Department.

*Roger Drinnon (roger.drinnon@lcms.org) is director of Editorial Services and Media Relations for LCMS Communications.*

*Posted September 16, 2016*

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*Puzzle can be found on page 17*

#### **Across**

5. Groomed in this order at the monastery when becoming a monk. (**augustinian**)
8. Luther did not at first want to marry her. (**katharinvonbora**)
9. After the Diet of Worms 1521 Luther had this label after being excommunicated. (**outlaw**)
13. Primary article of doctrine for the reformation that had been forgotten, but renewed by God’s grace. (**justification**)
14. ‘My conscience is captive to the Word of God.’ (**martinluther**)
15. A manual for pastors and heads of family. (**catechism**)
17. Person who had all power both of church and state. (**pope**)
18. Luther’s father wanted him to be. (**lawyer**)
19. Rather than submit to God given authority, the pheasant war turned into something far worse that would be crushed. (**revolt**)
20. Protected Luther from political games. (**frederickthewise**)
22. Process that Luther used to take the Bible and put into the German language. (**translation**)
23. Another name for restoration or renewal. (**reformation**)

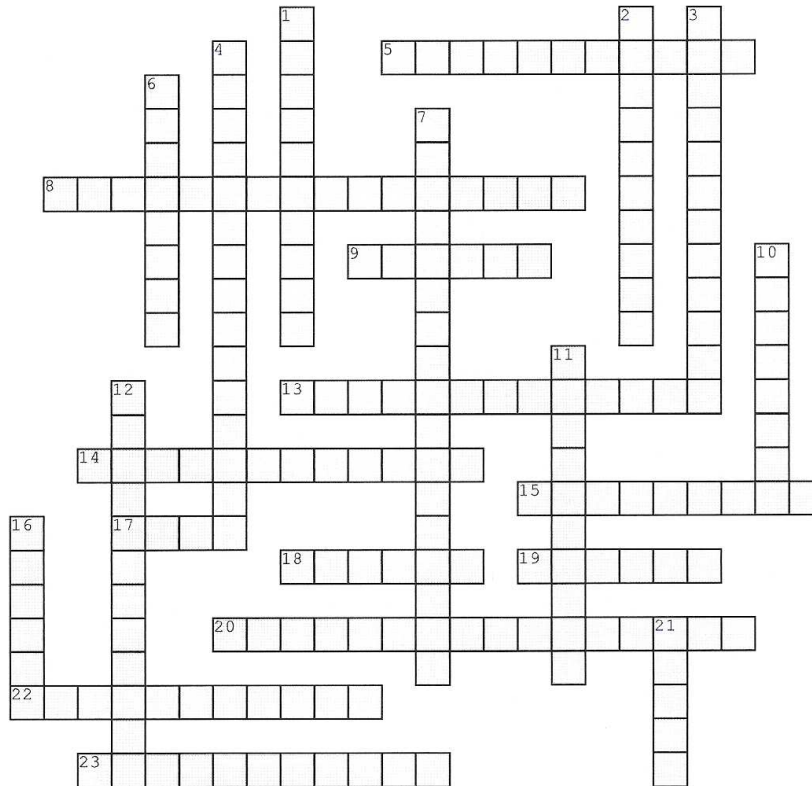
#### **Down**

1. City where the reformation began in Germany. (**wittenberg**)
2. Could be purchased by money to remove punishment of sin. (**indulgence**)
3. Luther was baptized on the day of this saint. (**saint martin**)
4. Title for the Catholic church at this time. (**holyromanempire**)
6. Originally a derogatory terms against Luther for those that held to his theology. (**lutheran**)
7. Nailed to the door of the castle church. (**ninety-fivethesis**)
10. Tried to point out the error of the church a hundred years before Luther. (**johnhuss**)
11. Luther’s mother (**margarethe**)
12. The Sacramentarian controversy was about defending the opposite of a symbolic meaning. (**realpresence**)
16. They buried Luther beneath this object. (**pulpit**)
21. Even with internal strife, Christians still had to fight against an outside invader. (**islam**)



## Reformation 101

### Complete the crossword below



#### **Across**

- 5.** Groomed in this order at the monastery when becoming a monk.
- 8.** Luther did not at first want to marry her.
- 9.** After the Diet of Worms 1521 Luther had this label after being excommunicated.
- 13.** Primary article of doctrine for the reformation that had been forgotten, but renewed by God's grace.
- 14.** 'My conscience is captive to the Word of God.'
- 15.** A manual for pastors and heads of family.
- 17.** Person who had all power both of church and state.
- 18.** Luther's father wanted him to be.
- 19.** Rather than submit to God given authority, the peasant war turned into something far worse that would be crushed.
- 20.** Protected Luther from political games.
- 22.** Process that Luther used to take the Bible and put into the German language.
- 23.** Another name for restoration or renewal.

#### **Down**

- 1.** City where the reformation began in Germany.
- 2.** Could be purchased by money to remove punishment of sin.
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- 4.** Title for the Catholic church at this time.
- 6.** Originally a derogatory terms against Luther for those that held to his theology.
- 7.** Nailed to the door of the castle church.
- 10.** Tried to point out the error of the church a hundred years before Luther.
- 11.** Luther's mother
- 12.** The Sacramentarian controversy was about defending the opposite of a symbolic meaning.
- 16.** They buried Luther beneath this object.
- 21.** Even with internal strife, Christians still had to fight against an outside invader.

*Answers can be found on page 16*

## FACES OF THE REFORMATION

### JOHANNES GUTENBERG

Born: 1395? | Mainz, Germany

Died: 1468 | Mainz, Germany



REFORMATION  
2017 It's Still All About  
**Jesus**

[LutheranReformation.org](http://LutheranReformation.org)

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## Gutenberg's invention helped spread the ideas of the Reformation to the masses

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COULD JOHANNES GUTENBERG HAVE KNOWN WHEN HE FIRST CONCEIVED THE IDEA OF MOVEABLE TYPE that it would contribute to the spread of the Reformation and the Renaissance and lead to the education of all levels of society? One might question his presence in the "Faces of the Reformation" series. But considering that his presses printed not only Luther's 95 Theses but also the papal indulgences that sparked Luther's polemic pen, it seems fitting that he should be included.

Gutenberg was born about 1395 as the son of a metalsmith, and he became acquainted with the printing business at a very young age. His invention of the moveable type press made the mass production of books a reality that would change the world. By 1450, his new invention was operating. As with most new ideas of this scale, the road was not smooth. In 1546, Johann Fust, Gutenberg's financial backer, won a lawsuit against him regarding repayment of the funds. Gutenberg's employee and son-in-law, Peter Schöffer, testified against him. Before this lawsuit was finalized, Gutenberg had printed a Latin Bible that contained 42 lines of Scripture per page. This "42-line Bible" is known as the Gutenberg Bible. The press for the Bible, Gutenberg's masterpiece, along with a second book containing only Psalms, was lost to Fust in the court case. The Psalter was published after the court case with no mention of Gutenberg; only Fust's and Schöffer's names appear as the printers.

Gutenberg never really bounced back financially from losing his press to Fust. He set up another printing press and continued to print, but because he did not put his name in the books and papers he produced, it is not known how much was produced as he competed with his old press shop. In 1465, an honorific title was bestowed on Gutenberg in recognition for his invention. This was accompanied by a salary that supported him until his death three years later.

Gutenberg is often thought of as a contemporary of Luther, but in fact he died 15 years before Luther was born. In Paul's letter to the Ephesians, he declares that "we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (EPH. 2:10). The stage was set for the coming battle between Luther and his followers and the pope and his supporters.

The Reformation has often been called the war of pamphlets. Pamphlets, the quickest and most economical form of printing with moveable type, had been around for decades before Luther started to employ them, but the volume of pamphlets increased as much as one-thousandfold in the first few years after Luther nailed the 95 Theses to the church door. Printing shops sprang up all over Germany, and many came to Wittenberg like moths to a flame. Even the artist Lucas Cranach partnered in a printing business there.

Gutenberg's invention made books more obtainable for the first time in history. The book that helped codify the German language and that was used as a tool in teaching reading was Luther's German Bible. For the first time, Germans could read the Scriptures in their own language at a cost that was within reach for the common man.

Surely Gutenberg would have been amazed at the world-altering events that resulted from the works planned in advance for him to do.

THE LUTHERAN CHURCH—MISSOURI SYNOD  
[ConcordiaHistoricalInstitute.org](http://ConcordiaHistoricalInstitute.org)

day, October 15 beginning at 9:30 a.m. at St. Paul's Lutheran Church, in Carroll, IA. Enjoy coffee and rolls in the morning and lunch will be provided. There is no charge for attending this conference. Join us as we work together to serve our military families. For more information see the flier in the narthex or pick up one of the registration inserts in the narthex. To register go to <http://www.surveymonkey.com/r/HPGZRSB> by October 7.

*Continued from page 20*

**Food Bank:** First Presbyterian in Lake Park will be hosting a mobile food pantry with the Food Bank of Iowa on the First Thursdays of every other month starting October 6. It will be 4:30-6:30pm at the church (1220 S. Market St). There is a self-declaration of income required to obtain any food, but no other documentation. For more info call Pastor Tim at 712-832-0062.

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### **Concordia Voters Minutes --- September 1, 2016**

Meeting was called to order by President Brons at 6:35 pm. In attendance were Bob, Charlie, Dolly, Russ, Jerry, Denny, Brian, Pat, and Pastor Gauthier. Pastor opened with a short lesson from a recent Pastor's conference that spoke to the topic of how Christianity has shifted and went from the center of many peoples and society's focus to a less important sideline. Text from 1 Peter 1:22-25 was read, and Pastor closed with a prayer.

Minutes of the last regular meeting and a meeting held after worship in July were read, motion was made by Charlie seconded by Dolly to approve the minutes as read, motion carried.

Treasurer's report was given and printed reports for June and July were distributed and looked over, after a short time of discussion and a few questions answered motion was made by Charlie seconded by Brian to approve the Treasurers report, motion carried.

Pastor's Report-- Homefires will resume in October, and will feature the book "Afraid: Demon Possession and Spiritual Warfare" as its focus. Its author will be one of the speakers at the next Vine and Branches Conference, and the study should be very interesting and enlightening. Pastor's Sunday afternoon Bible class currently studying Worship and Concordia's Sunday morning class on The End Times continues as well. Confirmation will resume on September 14 with 5 students from Concordia and 3 from Trinity planning to attend in Lake Park on Wednesdays. Time out with Pastor has been held again once already, and the youth trip to Wisconsin went very well.

Trustees report-- Seam around the foundation outside the basement wall has been sealed, and a few

*Continued on page 20*

*Continued from page 19*

minor jobs completed. The sewer line for the new upstairs restroom has been run underground and the

plumber will be coming shortly to run the supply lines. Project is progressing.

Elders Report-- Elders will be starting member visits in September, with the membership list being divided between them for planned visits. Recently a private funeral was held for Norma

Grave at Turner-Jenness Funeral Home. Next joint services will be September 4<sup>th</sup> at Concordia and September 11<sup>th</sup> at Trinity.

Education Report-- The attendance for VBS this year was very disappointing as only 5 attended. It was noted that other churches VBS attendance was down significantly this year also for some reason. Sunday School will be starting again soon, with a few new children planning to attend as it begins.

Old Business-- 2 names were presented of seminary students from Iowa District West we could adopt. John Slotter from Boone, IA and Eric Stacy from Des Moines. Motion was made by Brian seconded by Russ to adopt both students and split our current commitment of \$500 per quarter between them, motion carried. It was asked whether a Trustee needed to be a Voter and answered yes. However, a non-voter could assist a trustee and help with jobs under the authority and supervision of a currently elected trustee. It was discussed if we would like to have our own special celebration to commemorate Pastor Ewoldt's 30<sup>th</sup> Anniversary of being in the ministry. It was decided the best idea would be to have a potluck at Concordia on October 30<sup>th</sup> after Worship. Brian Ruehle agreed to do pork loins for the meat course, as well loins for sale will be made available by sign-up before the 30<sup>th</sup>. Attendees can bring sides, salads, and desserts as potluck. Charlie will look into getting a gift of appreciation for Pastor on behalf of the congregation.

Blue Cross Blue Shield of Minnesota will no longer provide non-group coverage for insured's starting in 2017, so plans were discussed to enable Amy to be included on the Concordia Plan and the associated costs. Her employer may also have an insurance plan to offer in the future, so details will need to be addressed further at a later time.

Motion was made by Brian seconded by Charlie to grant a release request from Travis Nissen to First United Methodist Church in Aurelia, Iowa, motion carried.

Pastor distributed a several page printout entitled "Proactive steps for LCMS Churches, Schools, and Ministries" which has information in regard to the protection of religious liberties and the steps such organizations need to be aware of and take to protect themselves from possible legal persecution as they defend and practice their religious freedom.

Motion was made by Brian seconded by Denny to adjourn, motion carried. Meeting was adjourned with The Lord's Prayer at 8:13 pm.

Respectfully Submitted, Denny Stahly- Secretary