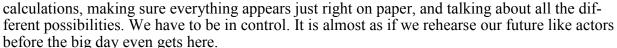
From The Pastor's Desk

"Behold, the former things have come to pass, And new things I declare; Before they spring forth I tell you of them." Isaiah 42:9

What is your reaction to this scripture text as we go into the new year of 2016? Most would find little comfort from such words. They might even joke about it. Everybody knows the past is what we did and the future is whatever we make it. Sinful man naturally believes they are in control and wants to reject anything coming from a gracious and loving God. So they debunk God's work in the past, which leads them to have no hope for the Lord's work in the future. This is why the motto in society today is to plan, plan, and plan. Everyone runs around going over



Now certainly, planning is an important thing to do. As Christians we know God Himself made plans to save mankind from the beginning. Paul tells us in Galatians 1:4-5, "But when the fullness of the time had come, God sent forth His Son, born of a woman, born under the law, to redeem those who were under the law, that we might receive the adoption as sons." Of course, whatever the Lord plans will always happen the way He planned it. Our salvation is guaranteed in Jesus. Forgiveness is yours by faith in the Son. However, this perfect outcome does not go the same for us who live our lives. Your plans do not make room for a car accident, loss of a loved one, or some other tragic event like 9/11. Revising our schedules is a way of life. It would seem at times the more we try to run our life like a calculator the more frustrated and overstressed they become. Everything has to keep on being refigured, it never stops! This should be enough to confess we live in a sinfully chaotic and dark world.

What is more important to place faith in the plan or the planner? Most figure it is the plan. No wonder so many are disappointed and distressed when things do not go the way they should. Few understand that our plans for life are trumped by God's plan for our life who is the real planner. Let us thank the Lord that this happens, because He interrupts our lives wanting to pull us back to His Son, especially during the bad times. Only a person with true faith can live in such an environment, which most people would label as, "Hell on earth." If you cannot accept the fact that God has worked in the past you will not have any hope that He will work for your good in the future. This is why being in the Gospel, around the Word and Sacrament, is so important for Christians. These are the "new things" of forgiveness, life and salvation that God declares before anything springs forth in our life. We do not have to throw away our planners, but let us hold firm not so much to the plan, but He who is the planner. Only a genuine faith can rejoice in how the Father brings us to His Son.

Happy New Year,

Pastor

January Birthdays

Kevin Siemers	Jan. 1st
Doug Pohlman	Jan. 2nd
Richard Voss	Jan. 2nd
Kaelianna Jones	Jan. 3rd
Jonathan Gillespie	Jan. 4th
Spec. Ryan Boetel	Jan. 7th
Julie Reimers	Jan. 7th
Courtney Stowell	Jan. 8th
Curtis Kazemba	Jan. 10th
Anita Mayou	Jan. 10th
Darren Voss	Jan. 10th
Tanner Hiveley	Jan. 12th
Tyler Ellingson	Jan. 13th
Jordan Harlow	Jan. 13th
Lois Puck	Jan. 13th
Jerilyn Gillespie	Jan. 15th
Stacey Wacker	Jan. 18th
Kash Gilmore	Jan. 20th
Dylan Lende	Jan. 20th
Kevin Zinn	Jan. 23rd
Melanie Van Gelder	Jan. 24th
Matthew Mayou	Jan. 26th
Robert Palmer	Jan. 28th
Arlo Puck	Jan. 28th
Dawson Iverson	Jan. 29th
Kevin Place	Jan. 29th
Mary Finnern	Jan. 31st

January Anniversaries

Adam & Crystal Cross Jan. 3rd Charles & Wanda Untiedt Jan. 22nd

Trinity Officers/Boards

1111111	Officer 5/ Dour us
Chairman:	Doug Pohlman
Vice Chairman:	Randy Finnern
Secretary:	Adam Wolff
Treasurer:	David Untiedt
Trustee:	Bruce Ihnen
Elders:	Tim Ahrenstorff
	Don Majerus
Finance:	Dennis Voehl
	Dan Reimers
	Richard Voss
	Dale Knips
Ushers:	Chad Ihnen
	Jeff Dean
	Rod Voss
	Wade Wacker
LWML President:	Wanda Untiedt
Vice President:	Leyla Fischer
Secretary:	Arlys Schuett
Treasurer:	Shirley Finnern
Delegates:	Janet Majerus
C	Vicki Place
Education Super:	Tricia Voss
Youth Group:	Janet Majerus
-	J



Upcoming Events/Announcements

<u>Updates Needed</u>: Postcards have been placed in boxes. 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!

<u>Birthdays and Anniversaries</u>: 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.

<u>Newsletter deadline</u>: Thursday, January 21 will be the deadline for the February newsletter. Please call or e-mail with any announcements. Thank you!

MN Relay: If you or a family member living in MN needs help hearing when answering the phone there is help available at no cost to you. Please contact the consumer relations office (800)657-3775, e-mail: mn.relay@state.mn.us or visit www.mnrelay.org for more information. There is also a brochure in the narthex hanging on the bulletin board.

<u>Prescription drug coverage</u>: 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 or call 800-847-4836.

<u>Contending For Truth In An Age Of Anti-Truth...</u> 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.

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 or call 1-800-847-4836 and say "Thrivent choice" when prompted.

<u>Text Message Scripture/Devotionals:</u> 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.

Continued on page 6

Continued from page 3

Sacred Music For The World... You can listen to the best of the Church's music 24/7

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@1idwlcms.org
Web site: 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:

January Online Registration Begins!

January 16 Camp Okoboji Board of Directors and Auxiliary Meet

January 29-31 Family Ice Fishing Retreat

January 30 Family Activities at Camp Okoboji for 2016 University of

Okoboji Winter Games!

Family Ice Fishing Retreat - January 29-31, 2016

This will be the 6th Annual Family Ice Fishing Retreat. Activities include ice fishing, a Chili Cook-off at the Event Center in Spirit Lake, family activities at Camp (in case the fish aren't biting!), morning and evening devotions, and much more! Register online at www.campokoboji.org.

C.H.A.O.S. – Christians Hyped About Our Savior!

Our 9th Annual Jr. High winter event will be **February 26-27, 2016!** Registration will be online starting in January. DCE Tim Kightlinger from Gloria Dei Lutheran Church in Urbandale will be our Bible study leader. Games and recreation are being planned by DCE Bethany Kuhlmann from St. John in Honey Creek and Lay Minister Jessica Long from Our Savior in Denison. Music will be led by Pastor Richard Merrill from St. John in Charter Oak and Vicar Isaac Johnson from Our Savior in Denison.

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

FACEBOOK! "LIKE" us on Facebook - www.facebook.com/CampOkoboji-LCMS



498 4th Ave. NE Sioux Center, IA 51250

January 3

"Life in Context"

Lutheran Hour Speaker: Rev. Gregory Seltz

Life is not up for grabs or out of control. Find real life in the context of Christ's cross and resurrection.

(Ephesians 1:3-14)

January 10

"What's Running Your Life?"

Lutheran Hour Speaker: Rev. Gregory Seltz

When Christ runs your life, beauty and blessing flow to you and through you to others. (Romans 6:1-11)

January 17

"Not What You'd Expect"

Lutheran Hour Speaker: Rev. Gregory Seltz

Jesus turns water into wine and challenges our notions of what God should or shouldn't do. (John 2:1-11)

January 24

"Real Freedom"

Lutheran Hour Speaker: Rev. Gregory Seltz

Jesus brings the jarring message that real freedom can only be received from Him and real freedom is following Him in all things. (Luke 4:16-21)

January 31

"If Jesus Had Stayed"

Lutheran Hour Speaker: Rev. Gregory Seltz

God wants us to love Him in response to His love for us.

(Luke 4:42b-43)

Thank you for sharing with your parishioners that <u>Lutheran Hour</u>

is broadcast at 1:00 pm each Sunday

Cindy Nederhoff - 712-722-0885 - cnederho@dordt.edu

at 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 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.

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

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

<u>Cancelation & Reminder:</u> Since it is becoming more challenging to get radio announcements out, we will be including either a voice or text message. One of the systems 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. You can optout of messages at anytime by replying, 'unsubscribe @c83311'. Trouble using 81010? Try texting @c83311 to (712) 264-5343 instead. To: Message: 81010 c83311 *Standard text message rates apply. Or to receive messages via email, send an email to c83311@mail.remind.com. To unsubscribe, reply with 'unsubscribe' in the subject line. 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.

<u>Church Information:</u> 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.

<u>Save the Date:</u> Gathering of talents, April 2, 2016 this is a chance to showcase the talents of the youth. More details to come in November. Cune.edu/gathering Concordia University, Seward, NE

<u>Items for sale</u>: 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.

Continued on page 8

Continued from page 6

<u>Storm Cancellations:</u> Listen to these radio stations if church could be canceled during the winter months. You can also check the church website and if you have signed up to receive the text notifications, one will be sent to you.

KUSQ 95.1 FM - KWOA 730 AM Worthington



THE ANNUAL RUSH OF ENVELOPES FROM THE THANKSGIV-ING MAILING!

Few people realize the volume of work that is done with the Lord's help at HIS Mission Central. We now have 73 volunteer staff members at Mission Central, having recently added 3 new members. These volunteers DO NOT RECEIVE PAYMENT OF ANY KIND! This is the time of year that we



begin to see HUGE amounts of mail come to Mission Central. In one day we will have close to 250 envelopes with gifts! What a JOY and BLESSIING from the Lord and HIS "NOT NORMAL" PEOPLE! Yes, it takes a lot of effort and help to encode and handle all of this mail and the huge volume of gifts! What a special "harvest" for the Lord Jesus.

THE LORD'S AMAZING VOLUNTEERS PREPARE THE THANKSGIVING MAILING!

MIRACLES...yes, they just keep happening at Mission Central! On Tuesday, November 17, 2015 a group of very NOT NORMAL people gathered at Trinity Lutheran Church in Des Moines, Iowa to prepare the ANNUAL THANKSGIVING MAILING for Mission Central. This is the only mailing sent by Mission Central for the entire year! Twenty-five volunteers from 7 congregations worked a total of 125.5 hours folding, stamping, sealing, and sending 4,570 pieces to supporters around the world. This annual event can only be accomplished by the sincere effort and willingness to help with the Lord's mission work by these 25 faithful NOT NORMAL people. Normal people would not want to work like this, and what a JOY to see the work completed. Pictured is the entire group...smiling as they work! Note the number of mailing boxes that were delivered to the post office. This event was organized by Missionary Kathryn Sprecher and Missionary Judith White. This labor of love could not have been completed without these missionaries. **ANOTHER REAL MIRACLE!**

Continued on page 9Continued from page



KUOO 103.9 FM Spirit Lake KICD 1240 AM 107.7 FM Spencer KKOJ 1190 AM KRAQ 105.7 FM Jackson

No Apologies 2016: Parent & Youth worker night is Sunday, January 24 from 6 to 8 p.m. at the Clay County Event Center, Spencer, IA. Teen Night is Wednesday, January 27 from 6:30 to 8:30 p.m. The registration fee is \$5.00 and due by January 13. The event is open to youth in grade 6th to 12th grade. Keynote Speaker is Keith Deltano. For more information go to www.no-apologies.org. Please let Shannon know if you are interested in going to this event.

Poinsettias given by the following people at Trinity this Christmas season are as follows:

Gary & Vicki Place—Alvin & Irene Meyer, Norm & Helen Pohlmn, Charles & Dorothy Place

LaVonne Larsen—Les & Donna Larsen

Gary & Arlys Schuett—Al & Marie Schuett

Shirley Finnern—Gordon Finnern, Art & Clara Finnern and Vicki Vander Veen

Velma Hammer—Leslie Hammer

Shirley Wiese—Delbert Wiese, Ray & Gertrude Ihnen

Lois Puck – Ken Puck & Kenny (his son)

Vernon & Tootie Walsh—Darold Place

Stan & LeAnn Pohlman —Norman & Helen Pohlman, Marvin Kazemba and Barbara Kennedy

Brent & Lezlie Pohlman—Norman & Helen Pholman, and John & Sophie Boetel

Brad & Karla Brinkman—Herman & Amanda Franm

Jeff & Lisa Dean—David & Hazel Ddean

Vi Ihnen—Don Ihnen

Donna Voss—John Voss Sr., Brenda Voss, and Raymond & Gertrude Ihnen

Doug & Sue Pohlman—Norman & Helen Pohlman

Glen Kleen—Gloria Kleen

Bruce & Kim Ihnen—Bud Ihnen and Larry Schwartz

Gordan & Leyla Fischer—Art, Lucile and Larry Fischer

Dennis & Susan Voehl—Duane Voehl and Leonard Garms

Carmen Voehl—Duane Voehl

Pastor & Amy Gauthier—Minnetta Cook-Gauthier

(Please let me know if there are any corrections to be made.)

EVEN WHEN IT SNOWS, PEOPLE COME TO SEE WORDEN & MCCOY!

What a JOY and BLESSING to welcome two veteran missionaries to Mission Central from Peru and Thailand. There was a real Iowa snowstorm that left 4 to 6 inches of snow on the ground. Normal people would not come out in this weather, but NOT NORMAL people would come to see "their missionaries." That's what happened at Mission Cen-



tral on Saturday, November 21. Yes, Veteran Missionary Caitlin Worden from Peru came after serving the Lord Jesus there for two years. She has been called to carry on her work as a career missionary to help some of the poorest of poor street children...and have the privilege of telling them about our Savior Jesus. Caitlin gave a wonderful presentation and her pictures were award-winning quality! Robin McCoy, one of our finest LCMS missionaries and a veteran of 10 years, serves the Lord in Thailand by teaching English. She has established some wonderful relationships with the people of this country...has witnessed the power of the Holy Spirit and a number of baptisms. Over the years this dear lady has won the hearts of the people and they love her AND TRUST HER! She gave one of the finest presentations ever that really touched the hearts of the people. We were blessed to have NOT NORMAL people come from Dow City, Denison, Carroll, Storm Lake and Kingsley, Iowa. We had the privilege of praying for the missionaries and sending them on their trip back to the mission field, where God has truly "called them." It was a special day. Pictured are the presenters and the "senders" praying for them.



Dürer: "The Knight, Death and the Devil" and Faith Alone

"Though I walk through the valley of the shadow of death..." - Psalm 23:4

In 1513, Albrecht Dürer produced "The Knight, Death and the Devil," in the wake of his mother's death. To this day, this copper engraving is recognized as a masterpiece of its genre, but is perhaps more cherished for its spiritual content that prefigured the Reformation teaching of faith alone by several years.

Continued on page 10

Continued from page 9

By 1513, Dürer had already attained fame throughout Europe for his work as an artist, and had even secured the patronage of Maximilian I, the Holy Roman Emperor and grandfather to Charles V who would receive the defiant words of Luther at the Diet of Worms in 1521. Dürer, who had worked and apprenticed in Venice, had attained this fame by bringing the ideals of the Italian Renaissance with him north to Germany, setting up shop in his hometown of Nuremberg where he took what he had learned in Italy and blended it with Gothic influences and spirituality.



All of these ideals and influences themes converged in this copper engraving through which Dürer displayed his skill with the burin he used to engrave the spiritual distress of his soul onto the copper printing plate.

Copper engraving was a favorite art form of Dürer's because of the economic benefits of quickly reproducing the product of his many hours of work allowing for massive sales. This was something that could not be done with painting, an art form in which he also excelled. At times he would paint animals on a wall just to watch his dog bark at them. However, the popularity of this engraving shows that Dürer was far from alone in his spiritual distress for which he and many others would find great solace in the work of and writings of Luther in later years. Indeed it captured the sentiments of society then, even as it captures the imagination of people today.

The symbolism is rich. A lone knight travels through the valley of the shadow of death trampling over evil as it flees from him in the form of a lizard scampering in the opposite direction. Death meets him upon his pale horse, and hell follows after-a one-horned goat demon represents the devil. Yet the knight goes forth undaunted, his faith, represented by a loyal dog with his head held high, is his only source of comfort as he nears the fate that meets us all at the end of the road, a solitary skull.

The theme mirrors the distress of the soul often encountered as one confronts his own mortality in the death of a loved one, but Christ is noticeably absent. It seems this distress continued to plague Dürer for many years to come. In 1520, he wrote to thank Elector Fredrik the Wise for sending him one of Luther's books from which he gained great solace. He even asked the esteemed Elector to protect this man who had given his faith something to believe in, the forgiveness of sins in the death and resurrection of Christ. Now he knew that his faith was not alone, and neither was he alone in his faith. He would fear no evil, as Christ accompanied him, in the preaching of Luther he heard the Shepherd's rod and staff, a constant comfort in law and gospel. Dürer, despite all his ties to the Emperor and his family from whom he received financial support, himself became a champion of the Reformation.

Rev. Bror Erickson is pastor at Zion Lutheran Church, Farmington, New Mexico.

LCMS, WELS, ELS release report on years of informal discussion

on December 8, 2015 in News, Reporter 7 By Roger Drinnon

The Lutheran Church—Missouri Synod (LCMS), the Wisconsin Evangelical Lutheran Synod (WELS) and the Evangelical Lutheran Synod (ELS) have released a report on informal discussion among the synods that began in 2012.

Harrison

"Report on the 2012-15 Meetings of ELS, LCMS, and WELS Leaders" was accepted by representatives from all three synods Dec. 2, in conjunction with a fourth meeting they held in Jacksonville, Fla. Among the representatives were LCMS President Rev. Dr. Matthew C. Harrison, WELS President Rev. Mark Schroeder and ELS President Rev. John A. Moldstad Jr.

The document serves as a mutually approved report to each synod about the status of the informal discussions and meetings held each December since 2012. The document notes that since the preliminary meeting in 2012, all three synods have adopted convention resolutions to encourage continued informal discussion. A meeting in 2013 focused on the doctrine of church and ministry. Informal talks in 2014 focused on the doctrine of church fellowship, and 2015's discussions focused on hermeneutics (methods of biblical interpretation).

Schroeder



"[Nearly] 55 years after the Wisconsin Evangelical Lutheran Synod and 60 years after the Evangelical Lutheran Synod suspended fellowship with the Missouri Synod, the three synods have been engaged in informal discussion for the past three years," said the Rev. Dr. Albert B. Collver III, director of LCMS Church Relations. "The informal discussions have resulted in the recognition that the three synods ... have significant agreement in the primary areas of theology. We also recognize that a great deal of additional conversation and work must continue on areas where we do not have full agreement."

The synods were once in fellowship as members of the Evangelical Lutheran Synodical Conference of North America (also known as the Synodical Conference). When fellowship was suspended between the ELS and the LCMS in 1955 and between WELS and the LCMS in 1961, it was understood that efforts would continue toward overcoming the differences that led to these breaks in fellowship.

Continued on page 12

Continued from page 11

Moldstad

An excerpt from the report jointly recognizes the challenges Christians face today and the need



for confessional Lutherans to continue informal discussion, stating: "Around us in America, we see a culture that is increasingly hostile to Christianity. It is good to be in conversation with the few who are still committed to confessional Lutheranism. This is something that the LCMS especially has been trying to do around the world, bringing Lutherans together and encouraging them to be faithful to the Scriptures and the Lutheran Confessions."

The report acknowledges that although challenges remain, participants are encouraged that these efforts will continue toward perhaps someday reestablishing fellowship among the three synods.

"It has been a joy to meet with and talk with faithful Lutherans from the WELS and ELS," said Collver. "We pray that the Lord would continue to bless this endeavor and, *Deo volente* [God willing], grant a restoration of fellowship between the three synods at some point in the future."

Roger Drinnon (roger.drinnon@lcms.org) is manager of Editorial Services for LCMS Communications. Posted Dec. 8, 2015 / Updated Dec. 17 and 18, 2015



blogs.lcms.org/ttp://blogs.lcms.org/2015/commentary-credit-union

Lutheran Federal Credit Union ... for LCMS to call its own Commentary: Lutheran Federal Credit Union ... for LCMS to call its own By Tom Buuck

The reality of a nationwide credit union to serve the entire Lutheran Church—Missouri Synod community is upon us.

<u>Lutheran Federal Credit Union</u> has opened its doors to serve the LCMS in all 50 states. With the credit union, LCMS members across the country can now open savings and checking accounts, get consumer loans, obtain credit cards and utilize household financial tools.

Continued on page 13

Continued from page 12

Staff leaders of the new Lutheran Federal Credit Union are, from left, Operations Manager Amanda Middleton, Vice-President of Lending Jennifer Rutherford, President and CEO Tom Buuck and Vice-President of Finance Dennis Hagemann. (Lutheran Federal Credit Union) A tremendous amount of effort by Lutheran Church Extension Fund (LCEF) over the years culminated in an extensive effort of feasibility studies and regulatory approvals during the past three years.

Thanks goes to LCEF President and CEO Richard Robertson, the past and present boards of LCEF, and the LCMS Board of Directors and executive staff for their vision and dedication to create the Lutheran Federal Credit Union, including an infusion of start-up capital from LCEF.

Lutheran Federal Credit Union is now open to a variety of people within the LCMS community—including the 2.1 million members of our 6,100 congregations, along with employees, retirees and volunteers of our LCMS congregations, districts and all Synod entities.

For those who have grown weary of high fees and impersonal service at their banks, Lutheran Federal Credit Union represents an enormous opportunity for you to become more fiscally fit, while having a relationship with an institution that reflects your shared values.

We are blessed to be able to offer a deep breadth of low-cost and no-fee products and services to the LCMS community in all 50 states. Our technology is the latest and greatest, incorporating biometric security, on-demand full-suite mobile banking and access to cash when and where you need it. Not only does Lutheran Federal Credit Union offer a comprehensive portfolio of services, but they are available in an atmosphere that celebrates the fundamental beliefs of the LCMS. We believe it will create a sense of belonging among all of our members and complement the ministry of LCEF.

A wealth of services

The Credit Union will allow members to choose between four different checking accounts — all with free online banking, a debit card that works fee-free at more than 30,000 ATMs, free mobile banking and free online bill pay. All of these accounts allow for direct deposit of paychecks or Social Security checks. Credit Union members also can take advantage of three different savings accounts that pay competitive interest rates.

In financial transactions, peace of mind is paramount, and it comes from knowing that all checking and savings accounts are federally insured for up to \$250,000. Members also can obtain auto, personal and home loans, wherever they live in the United States — all within the offerings of Lutheran Federal Credit Union.

Continued from page 13

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Need a credit card? Lutheran Federal Credit Union is the place to get it. Three cards are availa-

ble, all with no annual fees and low annual percentage rates. There's even a "Genesis" card, ideal for younger first-time users who need to establish credit. Other services include checking and savings accounts for congregations, along with the "Ministry Classic" credit card specifically for the congregation's business use.

Innovation enhances protection

But make no mistake. This is not your grandfather's credit union. Lutheran Federal Credit Union makes use of the latest technology, including an innovative product called "CardNav" that gives members control of their debit and credit cards through an app on their phones.

CardNav is empowering. It lets members take charge of their cards in real time. You can turn it on or off, decide where it can be used, or set limits on spending. It's pretty amazing technology. The app is free for members.

Members of Lutheran Federal Credit Union also can use their smartphones for online banking. This includes transferring funds, paying bills and loans, sending money to family and friends, viewing check images and much more. With the mobile app, a member can even use "remote deposit capture," simply by taking a photo of a check which then automatically gets deposited into their account. It doesn't get much easier than that.

For those who prefer face-to-face transactions, the credit union belongs to the Shared Branch Network, giving members access to 5,000 branch locations across the country.

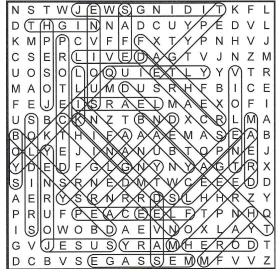
Become a member today

So if you're tired of being treated like a number at your bank, or you feel it's time you had a financial partner who shares your values, Lutheran Federal Credit Union is now open for your use. More information, including membership requirements and a complete list of financial services, may be found at *lutheranfcu.org*.

This is a credit union for today's times.

Tom Buuck (tom.b@lutheranfcu.org) is president and CEO of Lutheran Federal Credit Union.

Posted Dec. 11, 2015 / Updated Dec. 17, 2015



Answers can be found on page 14

Escape to Egypt Word Search

N	S	Т	W	J	Ε	W	S	G	N	I	D	I	Т	K	F	L
D	Т	Н	G	1	Ν	Ν	Α	D	С	U	Υ	Ρ	Ε	D	٧	L
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С	S	Ε	R	L	I	V	Ε	D	Α	G	Т	V	J	Ν	Z	М
U	0	S	0	L	0	Q	U	1	Ε	T	L	Υ	Υ	٧	T	R
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Υ	D	Ε	D	F	G	L	G	Ν	Υ	Ν	Υ	Α	G	T	R	Х
S	1	Ν	S	R	N	E	D	M	Т	W	С	Ε	E	E	D	D
Α	E	R	Υ	S	R	N	R	R	D	S	L	Н	Η	R	Z	Υ
Р	R	U	F	Ρ	Ε	Α	С	Ε	Ε	L	F	Т	P	Ν	Н	Q
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D	С	В	٧	S	E	G	Α	S	S	E	M	M	F	V	V	Z

BiblePuzzles.org.uk

ANGEL	HARM	NIGHT
ANGRY	HEROD	PEACE
ARMY	INFANTS	PROTECTED
BABY	ISRAEL	QUICKLY
BLESSED	JESUS	
BOYS	JEWS	QUIETLY
CHILDREN	JOSEPH	SAFE
DANGER	JOURNEY	SAVED
DREAM	KILL	SCARED
EGYPT	KING	SOLDIERS
ENVIOUS	LIVED	
ESCAPE	MARY	THREATENED
FATHER	MESSAGE	TIDINGS
FLEE	MOTHER	VIOLENT

JANUARY



MATERIALS & NEWS

Luther's Rose & God's Love at Christmas!

MISSION: POSSIBLE



The Somalia Muslim government threatens to harm or even kill people who become Christian. Somalia is a country most hostile to the Gospel. A seemingly impossible mission! So, let's fill up those LWML Mites boxes with coins or dollars and bring them back to accomplish this mission! For \$5.00 per book we can purchase Luther's Small Catechism books translated into Somalia and Arabic languages.

Sunday School: Pre-K-8th Confirmation Kids: 6-8th Youth Group: 7th -12th

Whatever your grade or age, you are welcome to your given choice.

Matthew 18:20 For where two or three are gathered in my name, there am I in the midst of them.

Sunday School will be taught the 1st & 3rd Sundays of each given month. Join us when you can!

10:15-10:30 Opening 10:30-10:45 Lesson 10:45-11:00 Science/Snack 11:00-11:15 Skit/Craft 11:15-11:30 Singing & Closing

Sunday Events

January 3rd

Sunday School: 10:15-11:30 Lesson: An Angel Visits Joseph

Matthew 1:18-25

Just as the angel proclaimed to Joseph that Mary would bear an infant who is the Son of God, the Savior, so God proclaims to us in His word that this same Jesus is our Savior from sin and death.

If time allows, we'll watch the program!

January 17th

Sunday School: 10:15-11:30

Lesson: The presentation of Jesus

Luke 2:22-40

God's Law requires payment for every sin. God's Son fulfilled the Law and paid for our sin.

Special Thanks...

*Thank-you Shirley Finnern for all the time you spend with us on the Christmas program.

*Thank you parents for bringing them to practices and all the nice Christmas gifts you gave us as teachers! We had fun learning of the Luther's Rose and God's Love!





*Thanks also to Marie Winkel for the \$ donation given to the Sunday School kids. We will use it towards our Mission Possible!