



EMMANUEL LUTHERAN CHURCH  
JOYFUL † CARING † LOVING

# Emmanuel News



Good morning.

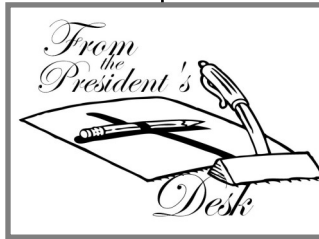
The last several weeks have been a trial. I find that in moments I am weary. Tired. Unsure. Many of those around me are struggling. Perhaps you are worn down by everything that's going on around you -- COVID-19, the civil unrest, and the uncertainty of the future.

A gentleman I know has struggled with depression and anxiety for years. He has always been determined and been so strong. I ran into him recently and he was very discouraged. He said, "I can't do this anymore. My business is in trouble. I am not sure I can fight this fight. I am tired." At that moment a thought came to me.

God does not expect you (or me) to be strong all the time. He knows that there are times when we are weary and don't feel like we can go on. I've prayed and sometimes as I look around me it is hard to believe that anything has changed. The weight of the world has left us exhausted. The great and miraculous news is that God does not fault you or me for being weak.

There is a beautiful verse that says, "When you are weak, He is strong" (2 Corinthians 12:10). In the precise moment when you are overwhelmed and feel like you can't do one more thing, Christ is there, walking with you by your side giving you special strength. Strength to help you move forward when it feels like you can't take one more step, strength to outlast the opposition, strength to let a loved one go, strength to overcome addiction, strength to be there when someone needs you the most.

Remember this: you are human. Don't beat yourself up because you're not strong all the time. You are a child of God on high. He will never forsake you. He does not fault you. God has not forgotten about you. He sees what you are going through. The loss of a loved one, financial woes, the struggles, and all of those times you have gone the extra mile.



In those moments when you don't feel like you have the strength to take one more step, the strength to raise your children in today's world, the strength to fight illness...He is there with you each and every step of the way. "God gives strength to the weary and increases the power of the weak" (Isaiah 40:29).

God will lift you. He will make you stronger. He will give you the passion, resilience and the strength to empower you. He will re-energize you to stand strong, to try again, and to outlast the challenges trying to bring you down. He will empower you to step up to a new level. He will never forsake you.

Yours in Christ,  
Meagan

**Thank You!**  
**THANK YOU!**

Mr. Jim Shaules is the cemetery caretaker and through an agreement with Shepherd Cemetery District has once again consented to mow our lawn at no cost to Emmanuel Lutheran Church. The Shepherd Cemetery Board is covering Mr. Shaules' wages, the gas and equipment.

We would like to express our sincere and heartfelt appreciation to

**Jim Shaules &**

**The Shepherd Cemetery Board!**

**THANK YOU!!!**



## ELC Council Meeting 7/8/2020

**Present:** Patty McVay, Linda Oberg, Ricker Olson, Jill Hoffman, Laurel Noland, Robin McCafferee, Dawn Sherseth, and via Zoom video: Liz White

**Secretary's report** Everyone has read the minutes to the June meeting. There were a few corrections which were made. Dawn made a motion to approve the amended minutes and Robin seconded. The motion passed.

**Treasurer's report** The treasurer's report was reviewed. A motion by Dawn was made to approve the treasurer's report with a second from Linda. Of note, Laurel informed us that our total benevolence to the Synod has been paid for for the year.

### **Call committee report**

Kristianne updated us via email. "As you may recall the Call Committee completed our Ministry Services Profile in February and submitted that document to the Montana Synod. It was approved and posted on the ELCA website. Pastor Jason Asselstine at the Montana Synod office is our contact & he will work on our behalf to identify candidates. Given Covid-19 guidelines, the process has been slowed however he is working on our behalf to identify individuals and other congregations in the area that might be willing to 'partner' with Emmanuel on a new pastor. In approving the budget for 2020 and the salary package for a new pastor the congregation and Church Council is aware that a new configuration with another congregation is likely. We have shared our willingness to consider relationships with other rural churches that are ecumenical partners of the ELCA as well as Lutheran churches in Billings."

### **Old business**

**Construction updates** Meagan did a walk through with Todd from Big Sky Exteriors on 7/3/2020. Items completed are: siding (paid for), roof, new windows installed. Items remaining to be done are: caulking around the east windows, window wrap not completed on the stained glass window, gutters installed, but one gutter needs to be rerouted as well as additional screws in the gutter extensions so they may be raised and lowered. Bill will not be paid until items are completed. On 7/7/20, Todd with BSE called Meagan. During installation of the wrap around the stained glass window, the storm window covering the stained glass was cracked. BSE will take responsibility for temporarily covering the hole, ordering a new storm window (done 7/8/20), and installing it. Ricker is looking into an exterior door for the entrance to the basement that leads to the

furnace room. This was previously voted on and approved by the council for security and heating concerns. Carpet is tabled for now. Additional construction items that were discussed were the wrap for the north door, soffit, gutters, and the south window issue. Jill will contact Todd to discuss. Phil Ehlers from the Shepherd Fire Dept removed the louvers to the bell tower for us. Thank you Phil and Shepherd Fire Department!! There was a motion made for Ricker to be given the go ahead to rebuild the louvers. This motion was made by Liz, seconded by Laurel, motion passed. He plans on working with Phil White and is contemplating making metal louvers that are powdered coated to help with long term durability. Robin has contacts for the powder coating and will get an estimate. Of note, Laurel informed us we have \$20,566.31 left for the construction budget for the church & the food pantry.

**Lay Pastor Update** Liz will continue to fill in the remainder of the summer and start working on September as well. Updates will be made to the schedule on the working Google spreadsheet.

**Music Committee** Discussed music coverage for outdoor services. Dawn will ask Daisy to cover the 1st Sunday in August. Music coverage for 7/19 is

needed. Linda volunteered to help with this. **Blood drive** Blood drive will be Wednesday Aug 5th, from 2 PM to 5:30 PM with a max number of donors being 26. Patty has a list from United blood. She will contact members, local churches, and email an electronic sign that we can share on social media. **COVID 19 guidelines** Liz asked the congregation for feedback on outdoor services at a June church service. The feedback was positive, including liking the variety of music chosen. A question was asked regarding the giving of communion. Liz will contact the Synod and Dawn Petty to find out what the guidelines are. A motion was made by Liz to give the go ahead for communion if the Synod approves, following their guidelines. This was seconded by Dawn, motion passed. Liz will take/email pictures to Linda from the outdoor services she attended for the summer newsletters. Concern was made regarding the mosquito season that will start any minute. Ricker will look into possibly spraying with Tempo. Dawn will provide bug spray for those who need it. The council will work towards getting Facebook live working for those not able to join us for outdoor services.

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# COMMENTARIES OF THE CHURCH MOUSE

Greetings Friends and Neighbors,

August is here and things are heating up. As the afternoons outside seem to get quite toasty lately, I'm pleased to announce that my little family pad in the Church basement stays quite comfortable. I've had to change my routine to accommodate the weather. My after dinner rounds to check on everything outside of the Church is now completed early each morning. My work on the honey do list is also completed in the cool morning hours, so I can retreat inside when it starts to heat up outside. The

garden is really coming along, as everything is growing like weeds now, even the weeds. Won't be long and there will be a lot of harvesting going on. The sweet corn seems to be right on track and I find myself starting to drool while I make my daily inspection of the corn field. Soon I'll be up to my ears in delicious sweet corn for dinner.

This Covid thing has really forced a lot of changes around the church. Sunday service is now held outside. No more gathering in the basement for coffee and snacks. No more hugs or handshakes. Even the summer barbecues have been put on hold, as we try to keep everyone safe and healthy. I feel that I look like a burglar when wearing a face mask and I find it hard to breathe. Also my



eyeglasses keep fogging up and nobody can see me smile when I crack a joke. I tried to capitalize on the pandemic the other day. My way of trying to get out of work that Mrs. T.C. wanted me to do. It was right before dinner one night, when the Mrs. was planning out my to-do list for the next day and probably the whole week for that matter. I

told her that I'd be happy to help, but I need to quarantine for a couple days because I got a case of Corona! She stared at me in disbelief for what seemed like an eternity. Then she went straight to the fridge and opened the door, peering at the bottom shelf. Then she says to me. "T.C. I'm happy to see that you picked up some of that south of the border cerveza for us, but don't think for a minute that it will allow you to lounge around for a couple days

doing nothing! Wow! What an overly intelligent wife I have. She seems to know all of my tricks. Can't blame a mouse for trying though.

Well I'll keep it short and sweet this time. Perhaps I'll see you at the Montana Fair in town. Look for me on the rides this year or taking in the 4H/FFA animal events. Have fun, stay safe and healthy.

Your friend in residence at Emmanuel.  
T.C. Mouse



## EMMANUEL LUTHERAN CHURCH WOMEN

The summer is partly over, and we never were able to get our Church BBQ's started for this year....it seems as if this virus has erased our social lives, as we try to be careful and keep ourselves from getting sick. We certainly have known separation over the last months, a necessary separation from each other, even when we have yearned to be together. We have worshipped for the past month or so on the church lawn, but we haven't had communion since early March. Our adult Bible study has met several Sundays now, in the church basement, sitting six feet away from each other, wearing masks, but at least we are able to go over the scripture lessons together, and socialize again. We would certainly welcome anyone who would like to join the group, and we meet at 8:45AM each Sunday, for an hour, and then attend the worship service. We started having communion again, as we try to follow the rules set by the Bishop for our



Synod....with individually wrapped wafers, etc.

In this holy meal, we remember that the God of the whole universe was determined to love us, and chose to be present in Jesus in the midst of our fears, and our limited capacity for trust and love. This is what we recall in this sacrament: "This is the body of Christ, given for you" If we cannot be closer to each other than six feet, God fills the gap with forgiveness, hope, and the affirmation that each of us is worth loving and has a place at this table. Our memory of Jesus' life, death and resurrection, can give us the eyes to see God's redemption at work, even now. It can inspire us to be sure that everyone has a place in our economy---precisely because the "banquet of life" is offered to all.

God, help us to remember, in Jesus' name, Amen.



## How to Give to the Endowment Fund

(Part 1 of 2 Parts)

An organization cannot fulfill its mission and vision if it doesn't have adequate resources – both now and in the future. Emmanuel Lutheran Church has an endowment fund to allow our organization to be a good steward of the gifts entrusted to it and ensure its vitality for years to come. Webster's Dictionary defines "endowment" as "funds or property donated to an institution, individual or group to produce a stream of income. By supporting the endowment fund, supporters act as stewards to and for ELC - using the income generated by the endowment to fulfill its mission.

Tax Advantages- For those who itemize charitable deductions on their income tax return, have a taxable estate, or wish to avoid passing on assets that would require heirs to pay income tax, a gift to an endowment fund may provide tax advantages.

**Here are the most popular ways to contribute to an endowment fund, including a summary of what each contribution does and the tax advantages offered, as well as when its best to use that type of giving.**

Direct Gift - A donor gives an asset – such as cash, stock or real estate – directly to the endowment fund. A donor who makes a cash contribution is eligible for an income-tax deduction, while a donor who makes a gift of an appreciated long-term capital asset, such as stock, is eligible for an income-tax deduction, and can avoid paying capital gains taxes on the asset's appreciation. Donors must itemize their deductions to receive a charitable income tax deduction.

Qualified Charitable Distribution - Sometimes called an "IRA charitable rollover," this provision allows donors who are age 70 ½ and older to make a distribution from their IRA directly to a charity. The

distribution counts toward the donor's required minimum distribution (RMD) from their IRA but does not have to be recognized as taxable income. Donors may make qualified charitable distributions in any amount, up to \$100,000 annually. Since the distribution isn't recognized as income, the donor doesn't have to itemize a deduction to receive the tax benefit.

Bequest - Someone gives assets – such as stocks, bonds or personal property – through his or her will or living trust. Anyone who has a will or living trust – regardless of age, estate size or gift amount – can make a charitable bequest. The value of the gift is removed from the donor's estate, which reduces the amount owed in estate taxes.

Qualified Asset Beneficiary Designation - When potential donors name another person as the beneficiary of a qualified retirement investment (e.g., a 401 (k), TSA, IRA, etc.), the asset will be exposed to income taxes, and – depending upon their net worth – estate taxes. These taxes can greatly reduce the amount the beneficiaries receive. Instead of naming another person as the beneficiary, a donor can name the endowment fund of ELC, which is not required to pay taxes. By doing so, the donor's estate receives a tax deduction at the donor's death. Under certain circumstances, donors may make gifts of qualified charitable distributions from an IRA.

Life Insurance - There are a number of ways donors can use life insurance to make a donation. They can:

- Transfer ownership of an existing life insurance contract to the endowment fund.
- Purchase a new life insurance contract and name the endowment fund as the owner and beneficiary.
- Designate the organization as the beneficiary of a life insurance contract they continue to own.

Life insurance is an appropriate giving vehicle for most donors. If the ownership is transferred to the organization and the organization is the beneficiary, the premium payments may be tax-deductible. All potential donors can use this method, regardless of age or the size of their estate. *(Continued page 7)*

(continued from page 2)

**Cleaning** Discussion was had regarding our new cleaning lady, Lilli. Laurel will clarify if she will need a license from the state so we can view her as a contract versus an employee. Meagan has given Lilli keys to the church, retrieved from Jenny's Cleaning Service. **Water inspection failure** Phil White informed the council that the last water sample failed as it tested positive from bacteria. In contacting the state, there is not a huge concern as the bacteria is what is commonly found in garden hoses. Liz has put signs on all faucets in the church saying not to use the water for drinking. Phil has finished bleaching and clearing the system and is waiting to retest in 72 hours. **Second collections** Discussion was had regarding the second collections and the probable needs of said organizations. We are sitting well with our current financial situation. We have at least three months plus in savings while other ministries may be suffering during these times. While we don't have a pastor's salary to pay at the moment, we need to keep in mind what our ministry is. Robin made a motion to send \$250 to each of the ministries that were voted on by the council previously from June to December. This was seconded by Dawn and the motion passed. Laurel will send a check and a note to these ministries: Freedom in Christ Prison Ministry, Family Promise, Christikon, St John's United, Campus Ministries, Lutheran Social Services, and Raise the Roof Campaign. **Garden Update** Sign ups continue via the working Google sheet "Water Sign up" that Liz has emailed to the congregation. This will be sent via email to the prayer line list for members to sign up on. **Work day** Will be rescheduled

### **New Business**

**Lawn mowing** Last year we voted on paying the cemetery board to have Jim Shaules mow the church

lawn for 2019. Dawn made a motion to pay the cemetery board to have Jim mow the church lawn for the 2020 mowing season. This was seconded by Liz, the motion passed. Jill will contact Brenda Emerick from the cemetery board regarding this. **Council member resignation** Scott Green informed the council via email that he will need to resign due to the needs of his family. Dawn made a motion to accept his resignation, with a second by Laurel, motion passed. The council will work to replace his position by majority vote. Thank you Scott for your service to the council. Best of luck to you and yours!

**Baptism** Linda voiced concerns regarding the baptism on July 26th. The readings for the Baptism are in the hymnals. How do we handle this with trying to keep everyone safe without breaking copyright laws? There was a suggestion of typing up the responses. Linda will work toward a solution. Dawn will contact the family of the baptism to ask if there are specific music selections they would like. Laurel ordered new baptismal clothes and baptismal candles were located in the church. **Miscellaneous-**

Ardis Hanson has donated Christmas decorations to the church. A receipt will be sent. A question was raised on whether or not we need all of the metal folding chairs and are we still using the storage unit?

**Counters-** July 12th -Dawn; July 19th- Linda; July 26th- Ricker; August 2nd - Laurel; August 9th - Laurel.

Next council meeting will be August 12th at 7 PM.

The council meeting was adjourned with the Lord's prayer.

God bless you all and keep you healthy!

Liz White

Secretary, Emmanuel Lutheran Church

## Calling all those who can sew!

St. John's United has been affected by the personal protective equipment national gown shortage and is currently accepting homemade cloth gowns. Gowns should be made of medium weight cotton fabric. Ready to go sew kits with cut out material, bias tape, elastic are at the St. John's United-Lillis Center or you can check out to the link below for a gown pattern.

<https://ukhealthcare.uky.edu/sites/default/files/isolation-gown.pdf?fbclid=IwAR11450ZsJMzNNpN9J2F5kC6-YYIfVdty3Mx4bmp4SptCIvm935-rP6jnIE>

Completed gowns can be dropped off at the St. John's campus check in point off of Rimrock or at the Lillis Center.

Thank you for your support helping keep our most vulnerable population safe!



# CARING RELATIONSHIPS

## Prayers of the Church

*Call Dawn Petty, 373-6673 with requests and updates*

**Members:** Our congregation's financial situation, Meagan Malchow's various health issues, Monty Mavity's battle with cancer. Mary Cossitt (who is doing very well at home now) reported that Debbie (Jerry Cossitt's wife) needs prayers for her mother Doris Martin, who has colon cancer and will have surgery soon. Also, Debbie's dad, Al Martin, is suffering with severe dementia and cannot be left alone. The Martins live in the Lockwood area. Mary Cossitt also requests our prayers for her grandson Carter Dodson, age 29, (Claudia's son) who has MS. That family lives in Virginia. Mary had a doctor's checkup this past week, and he was pleased that everything is going well for her. She is glad to be at home after several years in the Tender Nest facility. She is managing quite well but is very stressed over all these issues with her family and has asked for our prayers. Please keep Gene Lundhagen (Dawn Sherseth's father) in your prayers who is now home from the hospital for bleeding ulcers. Greg Plath is at home and doing remarkably well, after his bout in the hospital with pneumonia and other problems. Joyce Wedeward, who has been in the hospital, and is now back in the assisted living facility, and on oxygen....and needs our prayers. Joyce is a former resident of our community and was always involved in many of our activities. She now is living near her family in the Denver area. Carol Bennett has kept in contact with her and will keep us posted. Joyce's home address is 1968 Sunrise Drive, Unit 228, Montrose, CO 81401. Please pray for Melissa Walsh, who was in a jet-ski accident and has some broken bones, broken ribs, etc. She will be in the hospital for three or four days. Both Melissa and her family need our prayers.

### Friends of the Congregation:

John Mark Owens has stage 4 pancreatic cancer; Glen Ray has Parkinson's and dementia; Dixie Cozzens, Kelly Mack's mother in therapy at Aspen Meadows; Tonya Sullivan; Brittany Reinhardt waiting for a kidney; Lesa Rekdal has cancer. Jon Martin on chemo for fast growing lymphoma; Jacquie Schleder for endurance. Cindy Weber, Dawn Petty's nephew's wife, on chemo for breast cancer. Bob Fritz is home and recuperating from his surgery earlier this month. Please keep Betty Wester in your prayers. She had a heart attack last week, and spent some time in the hospital, and had a stint put in. She has improved, and should be coming back home in a day or two. Betty's daughter, Georgia Wagenman Clark has had some problems following her double mastectomy the end of last week.

### Community Living:

**St John's United:** Inez Oberg

**Minnesota State Prison System:** Rob Larson

### Local Youth Serving in the military:

Dan Johnson and Matt Grandpre deployed to Iraq; Taylor Green, Jacob Wagenaar, Tucker Wilson, Brooke Nebel Bohrer, Brandon Bohrer and Thomas Aigner. Please keep these soldiers in your prayers that they may return safely home.

04 Tierria Oberg  
06 Bill Moen  
17 Carla Leligdowicz  
20 Wade Malchow  
21 Dave Hoffman  
28 Maryann Morgenstern  
29 Emilie Christman  
31 Phyllis Stahl



03 Shane & Emilie Christman



*(Continued from page 4)*

Charitable Gift Annuity - To make a gift through a charitable gift annuity, a donor gives an asset—such as cash or stock—to a qualified charity that meets the state regulatory requirements for offering gift annuities. InFaith Community Foundation offers gift annuities that may benefit the organization's endowment, and your denominational foundation may as well. The charity signs a contract agreeing to pay the donor or another person a fixed income throughout his or her lifetime. The tax benefits may include income tax deductions, capital gains deferral, gift tax deductions and estate tax deductions. *This is an irrevocable gift.* Immediate gift annuities tend to be most popular with donors who are age 70 and older because they provide a fixed income stream. Gift minimums for charitable gift annuities vary by charity but are typically lower than those required to fund a charitable remainder trust.

Charitable Remainder Annuity Trust (CRAT) - Donors give through a CRAT by transferring a one-time contribution of cash or publicly traded securities to a charitable remainder annuity trust. *This is an irrevocable gift.* The trust pays a fixed income for life or a specific term to the donor or other people the donor designates. At the end of the term, the principal remaining in the trust is passed on to the endowment fund. A CRAT is most appropriate for donors age 65 and older, whose gift is worth at least \$50,000. The tax benefits include income tax deductions, capital gains tax avoidance & estate tax deductions.

Charitable Remainder Unitrust (CRUT) - Donors give through a CRUT by transferring cash or a

capital asset, including real estate, to a charitable remainder unitrust. *This is an irrevocable gift.* The trust then pays the donor or other people the donor designates, a fluctuating income, based on a percentage of the trust's value, for life or a specified term. Unlike a CRAT, donors can make additional contributions to a CRUT. At the end of the term, the principal remaining in the trust is passed on to the endowment fund. A CRUT is most appropriate for donors age 50 and older who can contribute at least \$100,000 over the life of the trust in cash or capital assets. The tax benefits may include income tax deductions, capital gains tax avoidance, gift tax deductions and estate tax deductions.

Testamentary Charitable Remainder Trust - In this arrangement, a donor names a charitable remainder trust as the beneficiary of cash or capital assets in a will or living trust and includes provisions that will establish the trust. After the donor dies, his or her estate gets a tax deduction and the trust pays the surviving spouse, or other people the donor designates, an income for their lifetime. After the survivor dies, the remainder of the trust is passed on to the endowment fund. A testamentary charitable remainder trust is most appropriate for donors age 40 and older who can contribute at least \$50,000 for a CRAT, and at least \$100,000 for a CRUT.

Charitable Life Estates - In this arrangement, donors deed their primary residence, vacation home or farm to the endowment. This arrangement allows them to maintain ownership of the property and continue living there for the rest of their lives. After the donors die, the property belongs to the endowment without the need for a probate proceeding. Tax benefits may include income tax deductions, gift tax





Address Service Requested

Shepherd, MT 59079

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Emmanuel Lutheran Church

## We have a mission . . .

Emmanuel Lutheran is  
a welcoming church in a rural  
community, called by God  
to joyful worship  
caring relationships and  
loving service.

## We have a vision . . .

“We will follow God’s plan for us  
to grow in faith, family,  
and community.”

[elcshepherd.org](http://elcshepherd.org) – [elcshepherd@gmail.com](mailto:elcshepherd@gmail.com)



EMMANUEL LUTHERAN CHURCH

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