



Emmanuel News



God's Work—Our Hands



I hope this note finds you all healthy and safe! We as a council have been trying all summer to plan a work day for the church. We keep postponing it because we just don't feel comfortable forming a big work group and unnecessarily putting members' health at risk. That being said, September 13th is our annual "God's work, Our hands" Sunday. We as a council encourage all to participate in some sort of clean up for our community and neighborhood in keeping with social distancing rules. There is always plenty of trash to pick up along our roadways and communities (as an idea). As far as the church goes, we have put together a "chore list" for the church for those who may want to contribute as their "God's Work, Our Hands." The idea is to let members see what items are on the list, pick an item they feel they would like to do, and do so at their own time and pace. I will be keeping a master "chore list" and coordinating efforts. If you see something that needs to be added or you would like to pick a "chore," feel free to contact me and let me know! God bless you all and keep you safe,

Liz White
ELC Secretary
406-690-8317
partyizard81@gmail.com

Chore	I will do!!	Comments/Notes
Clean out garage		
Touch up paint in the sanctuary		will double check if extra paint is in the janitor's closet and update
Touch up paint on outside doors (produce)		will double check if extra paint is in the janitor's closet and update
Clean out furnace room		per fire code, water heater & electrical panels need 36" clearance
Tidy nursery and bleach toys		
Empty storage space in SS room	Jill Hoffman	



2020 has been quite a year.

2021 will be here before we know it!

With our new ELCA constitution, we have term limits for several key positions on church council that will need to be filled. We ask that you give prayerful consideration to serving our country church as part of the church council.

Please contact Jill Hoffman or any council member.

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. Ready to go sew kits with a pattern, material, bias tape, and elastic are available. Gown sew kits and completed gowns can be picked up and dropped off at the St. John's United campus check in point off of Rimrock Road. Thank you

for your support helping keep our most vulnerable population safe!



How to Give to the Endowment Fund

(Part 2 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.

Questions & Answers:

The following is general information in response to common questions. It is not intended to provide individual-specific advice or recommendations. Donors should consult with their attorney, accountant or tax advisor regarding their personal situation. Information is provided by Thrivent.

1. What is planned-giving? "Planned-giving" means mapping out a plan for making gifts to church and charity. A caring person integrates planned giving into his or her financial strategies during different phases of life. Many individuals consider planned-giving when they decide how to transfer their estates to the institutions and people they want to benefit after a lifetime of hard work. In addition to fulfilling their charitable goals and acknowledging (financially and spiritually) their gratefulness to God, donors may receive tax benefits and lifetime incomes through several types of tax-favored plans. Planned giving takes many forms and is tailored to meet the needs and goals of the donor. Each person's dreams make each gift unique and important. Martin Luther stated, "The heart of the giver makes the gift dear and precious."

2. Do I need a will? Most likely. Without one, state laws determine who will receive your assets and manage your estate. As a result, the state may not include all the persons or charities you would like to benefit. [A will allows you to appoint a guardian for your minor children, choose a representative to carry out your wishes, and determine the final destination of your assets. Making a charitable bequest (i.e., giving assets to charity through a will or living trust) is the simplest way to make a planned gift. The donor states in his or her will the amount or percentage of assets that will pass to a designated charity. Some people may wish to designate their church or favorite charity as the "residual beneficiary" of their estate. After they have designated certain amounts to children, friends and charities, they may wish to name a charity as the residual beneficiary to receive the balance of their estate after all other distributions have been made.]

3. What are the benefits of making a charitable gift through my will? Charitable bequests (i.e., assets given through a will) may provide substantial tax benefits and may be the most appropriate charitable giving technique for people

who are charitably inclined yet want control of the assets during their lifetime. Donors who make bequests to charities are entitled to a charitable estate tax deduction for the value of the charity's interest, effectively removing the value of the gifted asset from the donor's estate. Charitable bequests may be made in many ways. The simplest is to bequest an entire asset (say, for example, a life insurance contract). In return, the donor's estate will get a deduction for the fair market value of the asset on the date of death. However, donors may also bequest a partial interest in an asset (such as a gift to a charitable remainder trust). In this case, the donor's estate will receive a deduction for the present value of the charity's interest in the asset. No matter which technique is used, the tax advantages to the donor can be significant.

4. How can life insurance be used to make charitable gifts? Charitable gifts of life insurance provide an easy way for donors to make charitable contributions with minimal current costs. In many instances, a gift of life insurance involves a small out-of-pocket premium each year yet produces a significant benefit to a charity.

5. Is it possible to give something to charity and still receive an income for life? Yes. There are a couple of ways to receive a lifetime income stream from a gift to charity. One way is through the use of a charitable remainder trust (CRT). It works like this:

- An asset is put into a special trust, called a charitable remainder trust, that is regulated by federal law and is invested.
- The donor receives an income tax deduction for part of the value of the gift and income from the trust for his or her lifetime or for a term of years.
- After the donor passes away, the money remaining in the trust is distributed to charity. This is an irrevocable gift. If a donor has an appreciated asset (such as stock or real estate that has increased significantly in value), the income stream from the CRT could be greater than if the donor sold the asset outright and invested the proceeds for income. This is because charities (unlike individuals) do not have to pay capital gains taxes on the sale of appreciated assets. Thus, the full, fair market value of the asset can be reinvested to provide income back to the donor. A donor who makes a gift of appreciated stock or real estate to a CRT may be entitled to a charitable income tax deduction that is a portion of the full, fair market value of the contributed asset.

Another way is through a charitable gift annuity. It works like this:

- 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, and your denominational foundation may as well.
- The charity signs a contract agreeing to pay the donor a fixed income throughout his or her lifetime. The tax benefits include income tax deductions, capital gains deferral, gift tax deductions and estate tax deductions. This is an irrevocable gift.

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EMMANUEL LUTHERAN CHURCH WOMEN

With all this social distancing, etc. we cannot plan a Harvest Dinner and a Bazaar, just yet. Just keep on doing your "busy work", making things to sell for when we can eventually have a sale, an auction and a dinner. Stay healthy and safe.

Here we are, still not able to socialize and get together at the church like we are used to doing. It feels like the world is cracking open, at least the one we knew. None of our lives have been untouched by this shift, even if the changes are slight. Perhaps we do not know anyone who has died from COVID-19, and perhaps we thought we would not be touched, until the supply chains faltered, and the markets bounced. We have seen the statistics, the data asserting itself, stark and grim.

We can tell stories to dull the truth, to make excuses, so the world doesn't seem so far off. We can blame, or shame, or refuse to engage in some of these activities, yet all the while we need to be talking to God. Is He turning the world right side up, not upside

down? Perhaps we have the privilege of living in this moment when centuries of white supremacy just might start to unravel at last. It will open our eyes to see the damage it has done to so many of our children, to our families we love.



Women
of the
EVANGELICAL
LUTHERAN
CHURCH
IN AMERICA

If the world is cracking open, perhaps it is your light, God, that illumines these long standing disparities. Perhaps it is your Holy Spirit that invites us to look long and hard at this moment, and why it has emerged. Do we, people of every culture, have the courage to stand in this light? O God, open our hearts. Teach us to see the wonder of the world you want, a just world where all have enough, where all are loved. Help us to understand our place and the steadfastness of your love.

In Jesus' name, we pray. Amen.

Dawn P.

COMMENTARIES OF THE CHURCH MOUSE

Greetings Friends and Neighbors,

September is here and I've been up to my ears in delicious sweet corn. My days have been filled with the same routine, shuck, cook, butter and eat. Mrs. T. C. thinks that I've lost my mind, as I keep coming up with creative ways to cook up those precious golden kernels. It's almost like that scene out of Forest Gump, where Bubba is describing all of the ways you can fix shrimp, but instead it is me describing all of the ways that I can cook corn on the cob. My craziest experiment to date involved the deep fat fryer!

Labor Day is on the 7th, so we get a socially distanced three day weekend. I hope everyone enjoys the time off and that you spend some quality time with your immediate family around the barbeque. I'm thinking of tossing some ribs on the smoker and then of course doing up some corn on the cob for a vegetable. On the 11th we celebrate Patriot Day, so we have another prime opportunity to fly Old Glory from the front porch. I can still remember vividly what I was doing when those terrible events of 9-11 unfolded. Seems like only yesterday, but twenty years have gone by already. Time flies faster with each passing year.

Autumn begins on the 22nd and the nights have started to cool off considerably. I fear that I'm running out of time to accomplish all of the things that are on my summer honey do list. Kind of strange how that list never seems to be completed. Just when I raise my hands in celebration of

a list well done, I'm faced with an entirely new list of things that need my attention. I saw on the news the other night a story about the winter forecast according to the Old Farmer's Almanac. It is always interesting to see what they predict for us, but kind of humorous too. Most of the northern parts of the country were labeled with snowy and cold, which is kind of a given in my book when it comes to winter. Perhaps I could write my own book, Old T.C.'s Almanac. Snowy in the winter, rainy in the spring, hot and dry in the summer and chance of falling leaves in the fall!

Well I guess that is enough of my wisdom for now. Enjoy the last days of summer everyone. We'll be hanging Christmas lights before you know it.

Hope to see you in Church.

Your faithful friend in residence at Emmanuel.

T. C. Mouse



ELC Council Meeting 8/12/2020

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

Devotions: "God will be strong for us." Liz will have devotions for the September meeting.

Secretary's report

Everyone has read the minutes to the July meeting. Patty made a motion to approve the amended minutes and Linda seconded. The motion passed.

Treasurer's report

The treasurer's report was reviewed. A motion by Liz was made to approve the treasurer's report with a second from Patty, motion passed. Giving has been down the last couple of months. The question was asked if our income is consistent with years past. Our average giving is \$5,000 to \$7,000, which does indeed fall within the range of the last three years.

Call committee report

Nothing new to report. Liz will reach out to Meagan and Kristianne for any new updates.

OLD BUSINESS

Construction updates

Construction from the hail storm is completed excluding the following "loose ends" which were voted on to be completed by Big Sky exteriors. Laurel made the motion, Patty seconded, motion passed for the following items: hinge for gutter on southwest corner, north side door wrap (\$285, wheelchair ramp) and soffit (\$1,270). No work or bids have been done on the food pantry at this time. Ricker is working on the west side door and louvers.

Lay Pastor Update

Liz is continuing to fill the schedule through September and October. 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 continue to cover the 1st Sunday of the month. Discussion was also had regarding extra duties during services. It was decided that council members will take turns "taking charge" of the Sundays including counting, getting coverage for readers, music,

and set up/clean up.

Blood drive

Blood drive was held Wednesday Aug 5th, from 2 PM to 5:30 PM. The drive was not well attended, with only 9 giving units.

COVID 19 guidelines

The communion cups are in! They were used during services and it went well!

Cleaning

Laurel spoke with Lilli and got the correct paperwork completed with the accountant to pay Lilli as a regular employee. We will get clarification from Meagan regarding how often she is currently cleaning.

Water inspection failure

Phil White was present at the meeting to speak to the water inspection process. The church has had two positive tests done for chloroform, which is what can be found in any water hose. Due to the fact that our church is a public water source, this needs to be taken care of. After each positive test, he has "shocked" the system. After this second positive test, the DEQ determined us as stage 2 and an

inspector from the state came out to do an inspection. He stated that our well looks good but our filter needed to be changed (which has been taken care of). He also showed Phil a different place and process to take the water samples. Phil will keep us apprised of this continuing process. As of now, with two shocks done to the system, the inspector stated we can use the water for drinking. If this changes in the future, we will place signs at each water faucet.

Work day

Discussion was had on what we should do about chores and items that need to be taken care of at the church including cleaning out the garage and the potential of a garage sale day.

Liz will make a "chore chart" of what needs to be completed at the church for the next newsletter for folks to be aware of. The hope is folks will be able to see what needs to be done and can complete items as they are able to safely without the risk of exposing members unnecessarily by coming together in a large group for a work day. See September newsletter for more information.

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LOVING SERVICE

(continued from page 4)

New Business

Food Pantry

Patty spoke to a concerned neighbor regarding local youth using the food pantry as a “hang out.” Liz sits on the board for the food pantry and will bring this concern to the board.

Internet

Linda stated that the internet has not been working. There is thought that it may be the router we currently have. Laurel will call Centurylink to get this checked out.

Fire Inspection

Phil White (former Billings firefighter) was asked last spring to complete a fire inspection on the church to make sure we are up to code and our building is safe. Here is a list of things that need to be addressed: water heater and electrical panel need 36” clearance, the closet under the stairs in the Sunday school room cannot be used for storage, there should be exit signs at each exit (Liz will purchase additional needed signs), the two holes in the ceiling in the storage room behind the sanctuary need to be covered, extension cords need to be plugged into a power strip, not the other way around. We have an adequate number of fire extinguishers. The extinguishers we have are in good working order. Liz will call to get us on a yearly schedule with one of the fire prevention companies who will come out and inspect them yearly, monthly checks are no longer necessary.

Service coverage (counters, readers, music, set up/cleanup)

August 16th -Dawn

August 23rd- Ricker/Jill

August 30th- Liz

September 6th- Daisy music/Ricker

Next council meeting will be September 9th 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



Jill Hoffman, Liz White, and Robin McCaffrey, will be organizing a youth group and would be grateful for your help. Announcements will be sent out via the youth Facebook page, please let Jill know if you would like to join in the fun.

ALL AGES WELCOME!



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14. What are the benefits of making a qualified charitable distribution (QCD)? QCDs let donors rollover money from IRAs directly to charity without having to pay income tax. The amount directed to charity is not included in the donor’s adjusted gross income (AGI) but does count toward their required minimum distribution (RMD). Giving these assets to the endowment versus taking the RMD as income may enable donors to avoid disadvantages that can come with a higher AGI, such as higher Medicare premiums or self-employment or taxes on Social Security benefits. Also, since QCDs are not subject to the limitations on charitable deductions, they may be ideal for those who have either exceeded their maximum deductions for the year or do not itemize. InFaith Community Foundation is a public charity that serves individuals, organizations and the community through charitable planning, donor advised funds and endowments. InFaith works collaboratively with Thrivent and its financial professionals.

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InFaithFound.org

Thrivent Trust Company 4321 N. Ballard Rd. Appleton, WI 54919-0001 877-225-8345 ThriventTrust.com
Thrivent Investment Management Inc. Managed Accounts 625 Fourth Ave. S. Minneapolis, MN

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. Debbie Cossitt reports her mother, Doris Martin, is at home after her surgery for colon cancer, taking chemo and doing well. Debbie's Dad, Al Martin, has severe dementia and is now in hospice at St John's. Mary Cossitt asks for prayers for her grandson Carter Dodson, age 29, Claudia's son, who has MS. Gene Lundhagen, Dawn Sherseth's father, is home from the hospital with bleeding ulcers. Greg Plath is at home, doing well, after his bout with pneumonia, and other problems. Dawn Petty's niece, Cindy Weber of Dallas, Tx., had the double mastectomy, is in recovery, and doctor's feel they got all the cancerous lymph nodes. Patty McVay's adopted family, Danielle and Kevin Codrington, have great concerns for their 4 year old daughter, Keeva, who is now home and on a liquid diet through a feeding tube in her stomach. Vivian Pierce has returned home from the hospital. She passed out due to lack of electrolytes because of various medications she takes. They are reevaluating her medications. Vivian wants to thank you for your prayers and the EMT's from Shepherd Fire for their quick response.

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, is in therapy at Aspen Meadows; Tonya Sullivan; Brittany Reinhardt waiting for a kidney, is having breathing problems again as her lungs have filled with fluid and is in the hospital; Lisa Rekdal has cancer. Jon Martin on chemo for fast growing lymphoma; Abbey Emmons is asking for prayers for Noah, Judy Smelser's grandson, as he has tested positive for the virus and is under quarantine. Abbey asks for prayers for Curtis, a friend of the family, who is in the hospital with pneumonia and virus issues. Both lungs have collapsed, he is in ICU and breathing via machines. Also Robin, a friend of Karen Vanberg, who is in the hospital and has major medical and mental health issues. Noah, Judy Smelser's grandson, was retested at Riverstone after his 14 day quarantine for the virus, was shown to test positive again and is now quarantining for 21 days. Catherine Johnson is having medical issues and is taking treatments at this time. Judy Smelser had surgery Monday on her shoulder.

Community Living:

St Johns 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.

01 Ed Oberg

13 Chuck Super

14 Ron Quanbeck

15 Ed Hawthorne

17 Kaden Christoferson

21 Linda Hinkle

21 Melissa Sherseth

26 Taylor Oberg



3 Joe & Carla Leligdowicz

15 David & Jill Hoffman



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6. Can I leave my home to charity and continue to live in it during my lifetime? Yes. Making a gift of a remainder interest in a personal residence, vacation home or farm can provide a donor with income tax benefits from the newly created charitable gift without affecting his or her current income or standard of living. [In this arrangement, a donor deeds his or her personal residence, vacation home or farm to charity but, in the deed, reserves a life estate in the property. At the time that the gift is made, the donor may be entitled to a charitable income tax deduction for the present value of the charity's remainder interest in the property. During his or her lifetime, the donor continues to enjoy the full use and possession of the property. This includes paying taxes on the property as well as other maintenance costs. Upon the death of the donor, the charity takes possession of the property without a probate proceeding.]

7. What are the advantages to making a charitable gift during my lifetime? A donor who is going to make a gift to charity must decide whether to make the gift while living or at death. Making a charitable gift while living may provide several benefits over making a gift at death, including:

- A charitable income tax deduction.
- The removal of future appreciation on the asset from the donor's estate.
- The option of receiving an annual income stream each year in return for the gift.
- The opportunity for the donor to see his or her gift being put to good use.

In addition, making a lifetime gift removes the value of the gifted asset from the donor's estate, which may reduce any associated estate tax liability.

8. Can I receive a charitable income tax deduction for making a gift of securities? Yes, if you itemize deductions on your income taxes. In fact, if your securities (stocks or mutual funds) have appreciated since you first bought them and if you have owned them more than a year, you can gift them to charity saving you the cost of the capital gain tax due. [Here's a hypothetical example of how this could work: Jane Anderson bought \$3,000 of stock in Acme Food Company. Six years later, the stock is worth \$8,000. She would like to make a gift to her church's mission fund. She could sell the stock, which would net her \$7,250 after paying the 15% capital gain tax on the \$5,000 gain, and then give this money to her church and be entitled to an income tax deduction of \$7,250. If Jane had given her church the stock instead of the cash, the result would have been more favorable. The church could have sold the stock tax-free for \$8,000. Plus, Jane would have received a charitable income tax deduction of \$8,000 (the full, fair market value of the stock), even though the total cost of her gift would have been only \$3,000 (her original cost basis).]

9. Can I leave a significant gift to charity without depleting my children's inheritance? Yes, through the use of "wealth replacement" life insurance. Using this technique, a donor transfers assets to a charity. In return, the donor may be entitled to a charitable income tax deduction and—depending on the gift—may receive an annual

income stream. These tax savings and income payments may be used to pay the life insurance premium on a contract with a face value equaling the value of the gifted asset. If an irrevocable life insurance trust or adult children hold the life insurance contract, the value of the contract may be excluded from the donor's estate. Upon the death of the donor, the beneficiaries of the contract can receive the death benefit income-tax and estate-tax free. It is a win-win-win situation for the donor, the charity and the donor's family.

10. How can I ensure that my assets go to my heirs rather than to the IRS? There are three places your money and assets can go after your death: To your heirs, a charity or Uncle Sam. By planning carefully, you can control how much goes to whom. You can leave as much as you want to your spouse without paying estate taxes (the marital deduction). In addition, you can ensure that the IRS gets less of your estate by making charitable gifts. The charitable estate tax deduction is unlimited. If you have a sizable estate, consider how charitable giving can shrink your estate for tax purposes. It provides an opportunity for you to support the causes that are important to you rather than supporting the causes that are important to the U.S. government via the IRS. You do not have a choice about whether to give your estate away, but you do have a choice about who will ultimately receive it.

11. What are the benefits to leaving my qualified retirement plan assets to charity? Here's one: If you leave your qualified-plan balance to someone other than your surviving spouse or charity, it could be subject to extreme income and estate taxation. The amount of tax depends on the size of your plan and the marginal income tax bracket of the beneficiary. [The reason for this excessive taxation is that Congress intended the plans for retirement, not inheritance. Many people find that they do not need the retirement income that these plans provide, so they let their plans continue to grow tax-deferred.] If you plan to leave your qualified and nonqualified tax-deferred assets, such as nonqualified annuities, to children or others, you may want to examine the potential tax implications. One alternative could be to name a charity as beneficiary of the assets, thereby avoiding all income and estate taxation and providing a benefit to your community.

12. How can I make a large one-time gift to my organization without disrupting others' interest in annual campaigns? A large, lump-sum donation can interrupt the flow of donations to annual drives and capital campaigns. As an alternative, one may want to consider making a contribution to an endowment fund. An endowment fund is set up by a charitable organization to receive gifts from multiple donors.

Distributions from the fund are taken in a manner that ensure the fund grows and can support the organization's mission—now and in the future. When endowment distributions are used to support a specific mission of the organization, as opposed to solely supporting the operating fund, annual stewardship is typically not affected. A gift to an endowment fund may qualify for a current income tax deduction and for a gift or estate tax deduction based on the fair market value of the gift.

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Address Service Requested

Shepherd, MT 59079

P.O. Box 66

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.”

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EMMANUEL LUTHERAN CHURCH

JOYFUL † CARING † LOVING