

# You Otto Know

*We are a family of believers living, sharing and celebrating the love of Jesus  
in our community and throughout the world.*

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## Where did my \$\$ Go? (Part 1)

If you ask yourself that question at the end of each month then I'm almost certain that you don't have a personal budget. Now there are many reasons why we don't set up a budget. One article ([http://www.ehow.com/info\\_7912296\\_reasons-people-do-not-budget.html](http://www.ehow.com/info_7912296_reasons-people-do-not-budget.html)) that I read gave these reasons:

- \* Budgets are restrictive.
- \* Budgets take too much time.
- \* Budgets are confusing
- \* My situation is too bad to benefit from a budget

I'll admit that the last reason above was why I didn't have a budget for many years. I knew that our finances weren't good and I really didn't want to know how bad they were so I didn't set up a budget. A few years ago I signed up for Dave Ramsey's "Financial Peace University" which was being offered here at St. Paul's. I didn't attend all of the classes but listened to most of them on the CD's that came in our kit. This class led me to set up a budget and to begin to work on reducing my debt. (My debt was substantial) I'm so excited because by the end of 2015 all of my credit card debt will be paid in full. This would have never been possible without setting up a budget and following Dave Ramsey's steps to reduce debt.

The reason why I shared this with you is because God calls us to be good stewards of all that we have; time, talents, & treasures. The Apostle Peter wrote in his first letter; "As each has received a gift, use it to serve one another, as good stewards of God's varied grace." (4:10, ESV) We all have received various gifts. We have received different talents and abilities and skills and we are called to use them to serve others. We have received varying amounts of treasures are we are called to use them in service to others. A personal budget is a great tool in helping us to fulfil this calling. If you are interested in attending a Dave Ramsey class on finances please let me know. If we have enough interest we can once again have the class offered here at St. Paul's.

One last quote on how we handle our finances, one that I find very thought provoking: Too many people spend money they haven't earned to buy things they don't want, to impress people they don't like. —Will Rogers

Blessed to be a Blessing,

*Pastor Schultz*



## Worship Assistance Teams

Worship Assistance Teams have been assigned to each week of the month. Simply check to see which team you are on and that is the week you will serving.

### Team 1 - Week 1 (October 5)

Ushers - Sonya & Bill Jeffries, Jason Schaub, Nancy Brooks  
Greeters - Cap & Vi Miller, Jerry & Better Vogelsang, Arlie Ehlmann  
Acolyte - Zach Jeffries, Robert Frank, Lexi Schaub  
Sound Board - Jason Nahlik

### Team 2 - Week 2 (October 12)

Ushers - Virgil Benson & Diane Benson, Becky Vogel,  
Murel Warren  
Greeters - Jessica Vogel, Colleen Schultz, Diane Benson,  
Becca Benson  
Acolyte - Ben Warren, Adrian Cantu, Ashley Cantu  
Sound Board - Jacob Vogel

### Team 3 - Week 3 (October 19)

Ushers - Charlie Friedman, Jerry Kassel, Nathan Aiello, Alec Aiello  
Greeters - Jeff & Mary Nahlik, Faith Nahlik, Nancy Brooks,  
Ginny Todd  
Acolytes - Lexi Mueller, Matt Kassel  
Sound Board - Jason Nahlik

### Team 4 - Week 4 (October 26)

Ushers - Bill Weeke, Jerry Burchett, Lloyd & Christine Linhorst  
Greeters - Bill & Carol Weeke, Rachel Frank, Kim Hogan,  
Roselyn Burchett  
Acolytes - Nick Frank, Derek Hogan  
Sound Board - Joey Frank

## Lay Reader Schedule - October

October 5 - Jeremiah 26:1-15 & Ephesians 5:1-9	
7:45 am - Amy Held	10:00 am - Fern Schuessler
October 12 - Isaiah 25:6-9 & Philippians 4:4-13	
7:45 am - Jerry Kassel	10:00 am - Rachel Frank
October 19 - Isaiah 45:1-7 & 1 Thessalonians 1:1-10	
7:45 am - Kenton Ehlmann	10:00 am - Arlie Ehlmann
October 26 - Revelation 14:6-7 & Romans 3:19-28	
7:45 am - Amy Held	10:00 am - Nancy Brooks

## Office Hours —

Janet Schaefer (secretary)

Tuesday	8:00 a.m.-2:00 p.m.
Wednesday	8:00 a.m.-2:00 p.m.
Friday	8:00 a.m.-1:00 p.m.

## Culvers Nights

Tuesday, October 28  
@ 5:00-8:00 p.m.  
Arnold Culvers Restaurant



Come support our Youth Group as you enjoy some great Culvers food.

## Join Us for Yoga-Robics

Join us for our weekly Yoga Classes!

We've recently introduced some simple aerobics into the yoga for additional exercise.

Yoga classes are held weekly on Mondays and Wednesdays at 7:00 p.m.

## Mites on a Mission

Just a reminder —

Our last mite collection for 2014 will be October 5th which is LWML Sunday. An envelope has been placed in your mailbox for that use.

We thank you for your generosity and support of the Mite program.

## Ladies Aid News

Our Ladies Aid has been meeting on Wednesday mornings for 69 years. Young women who work are not able to attend so we need to do something different. At the present time our average age is 76 years. For us to continue as a functional group we are presenting a plan to meet on Sunday mornings after church four times a year. We will have an organizational meeting on Sunday, November 2. A light lunch will be served.

Please join us and find out how you can help "Serve the Lord with Gladness". (Psalm 100:2)

More information about Ladies Aid and the LWML organization will be provided on LWML Sunday on October 5th.

## Stewardship Transformation



There is a general consensus among leaders in the area of stewardship about the existence of a shift in the functional understanding of Christian stewardship both in its teaching and in practice within the local congregation. In past generations of stewardship lions of The Lutheran Church—Missouri Synod (LCMS) like John Herrmann, the teaching of stewardship was much more direct. There was a clear expectation that members of the congregation would support the ministry of the local congregation with a total, whole life stewardship. That teaching of stewardship and the expectations that go with it was what fueled the massive growth of the LCMS in the first half of the 20th century. The congregations, schools and treasured institutions of the church today were made possible because of it.

But that kind of stewardship is no longer practiced on the grand scale in our church body. Where stewardship was once formed and informed by sound catechesis, now far too often, we find that it is driven by far less sanctified and far more pragmatic forces. This change in focus has amputated the functional connection of stewardship from its rightful connection to the altar, pulpit and baptismal font. The pressures of expanded ministries, more equitable pay for church workers and skyrocketing benefit costs have caused an ever-rising and unfortunate idea that stewardship is a transaction designed for the preservation of the institution. This pragmatism gives rise to cynicism in both the leadership of the congregation and among the people in the pew. This stewardship cynicism leads to stewardship sin. What should be a grateful response of undeserving sinners to an inestimably gracious Lord becomes a tool to manipulate what ministry is done in the local congregation. Debt is built up on a corporate level and without consideration of the limitation to the Gospel. Individual Christians allow their pet feelings about individual ministries and ministers to determine if they will be faithful stewards. In many ways modern stewardship is horribly broken.

This broken modern version of stewardship needs transformation. What is needed is more than a pragmatic fix. Fixes are mechanical. There are well-intentioned but wrong-headed comments like: "If everyone in worship would only give \$5 more every week we would have all the money we need to pay the bills!" While the statement may contain a factual truth, it does not lead the listener to respond in faith and obedience to the baptismal call we have to faithful stewardship. Any teaching of stewardship centered on something other than on the work of the Holy Spirit in the lives of the baptized is fatally flawed. It is a fix that is focused on human beings that will always run afoul of the Gospel. These fixes reduce stewardship to a transaction. The currency might be financial, a service or the sharing of a talent, but it is a transaction nonetheless.

But our Lord does not call His Church to a stewardship that is nothing more than a transaction. The Lord calls us to a stewardship transformation. That transformation happens in both the heart and life of both the giver and receiver. An example of this is found in Luke 19 where we meet that familiar character Zacchaeus. The story is very familiar. That scoundrel Zacchaeus heard that Jesus was coming. He wanted to see Jesus, but because he was short and regarded as a rat by the people he taxed, there wasn't going to have someone in the crowd give up a spot for him. So to "fix" matters he climbs a tree. But as Jesus passed by, He calls up to Zacchaeus and a transformation begins. With Jesus present in his home and seated at his table, Zacchaeus is transformed. He first promises alms for the poor and then quadruple restitution for anyone he has defrauded. Now that is a transformation! From being self-centered, materialistic and deceitful to being extravagantly generous and repentant all at the same time!

Congregations all across our beloved Synod would love this kind of stewardship transformation! They covet it because there are far more people in our pews each week that are more like Zacchaeus than we would care to admit. Rampant and pervasive materialism that seeks its own desires is the hallmark of our modern society and sadly far too often the hallmark of modern stewardship within the local congregation. There is a desire to manage all of life and life's resources not for the extension of the Lord's kingdom but for the building of our kingdom.

A closer look at Luke 19 reveals the secret to the transformation that took place in Zacchaeus and that is longed for in our day. No cleverly devised stewardship program is presented in Luke 19. There wasn't any coercion or manipulation by either emotion or reason. The key to the stewardship transformation was the presence of Jesus! Where the Lord is at work as His Word is proclaimed and physically present in the Sacrament, there transformation takes place. People who are just as much scoundrels like Zacchaeus who are encountered by the Means of Grace are transformed by the working of the Holy Spirit as stewards in the Lord's kingdom.

***(Continued on next page)***

## Stewardship Transformation (con.)

But not all transformations in the area of stewardship are as visibly instantaneous as that of Zacchaeus. A person can be moved from no visible stewardship in life to offering a full tithe as a result of one stewardship sermon. It CAN happen that way but it most often does not. More often than not the transformation in a steward is gradual and frustratingly slow in the face of the daily pressures within the congregation! But just because the Holy Spirit-wrought transformation isn't visible doesn't mean it isn't happening. The Lord worked first on the heart of Zacchaeus that no one but He could see before the visible actions took place. The same stewardship transformation takes place on the heart level within the hearts of stewards in worship each week. We may grumble like those "good" folks in Luke 19 in the process. But salvation and stewardship are coming to the homes in the congregation in the process.

Here is where the stewardship leader and the individual steward can take heart. The Lord is at work growing stewards to this day. People are being transformed daily. Sometimes this transformation is visible and swift, but most often it is not. It is not up to us to cajole or manipulate. It is simply up to us to open up every opportunity to get people where the Lord is at work. Preach on stewardship! But deliver Jesus not platitudes. Celebrate the Lord's Supper in all your services on a weekend. After all, that is nothing more than sinners kneeling at the table with the same Jesus who transformed a thieving tax collector into a generous steward and promises to do the same among His people today. It is about Jesus not us! It is about a return to the font, the altar and the pulpit. Repentance worked by the Holy Spirit is the stewardship transformation that is needed.

Stewardship programs are for the most part transactional. There are good and noble stewardship transactions that need to be done regularly. A pledge is an example of this. Zacchaeus made one after his transformational encounter with Jesus. But those transactions are only good works when they flow from the stewardship transformation worked in an individual Christian. Make the goal of your stewardship preaching and practice biblical. That means it needs to be transformational! Embrace the task. Share the Word. Celebrate the Supper. Let the Lord do His work in the stewards to whom you preach. Let Him transform you, too!

Stewardship in a congregation can't be "fixed." Stewardship in a Christian can't be fixed. It can only be transformed. Only the Lord can do that in us.



## Family Ministry Matters

*Equipping You to Be a Faith Leader in Your Home*

### Inspire a Love of Reading

Now that school is in full swing, book lists, reading logs, homework, and journals are everywhere. There's no doubt that reading has many benefits. Studies have shown that kids who read regularly gain confidence, increase their vocabulary, and improve their test scores. Here are some everyday ways to instill a love of reading.

**Read together.** Consider reading the same book your child is reading. Or have your child read to you. As you read, stop and talk about the book. Ask questions. Not only will it help your child with reading comprehension, but you'll also have special time together. If they can't read yet, read to them. It's never too early to start!

**Family devotions.** Kids and adults take turns reading different parts of the Bible story and devotion books and talk about what God has done, is doing, and will do for His beloved children.

**Books before bedtime.** If your children are engrossed in a good book, can bedtime slide a little later? Simply reading "one more chapter" sends a positive message and reinforces a love of reading.

**Be an example.** Let your kids "catch you" reading and meditating on God's Word and turning to Him in prayer. Consider placing your personal devotion materials — your Bible, devotion book, and prayer journal — in a place that is visible to your kids. Encourage them with their very own devotional books.

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## Scrip Cards for Sale!

Have you seen those posts on Facebook lately —  
Only XX weekends until Christmas!

Start your Christmas shopping early with scrip cards. Gift cards can be purchased now and saved to be given at Christmas. You can also purchase gift cards to local retail stores to use to pay for your Christmas shopping. You're spending no extra money — but yet giving the church a portion of the sales.

Scrip cards can be ordered the first Sunday of month with Melanie Weibrecht. She also has a select number of cards available for purchase every week.

**FROM THE SECRETARY  
August Statistics**

**ATTENDANCE**

Date	7:45	10:00
8-3	12	70
8-10	15	74
8-17	7	87
8-24	23	67
8-31	<u>16</u>	<u>70</u>
Monthly Average:	15	74
Yearly Average for both services:		91

**OFFERINGS**

Date	
8-3	\$2387.00
8-10	2,192.00
8-17	3,092.00
8-24	2,005.00
8-31	<u>1,570.25</u>

Budget Needs \$11,246.25  
\$14,278.45

Behind for July - \$3,032.20  
Behind for 2014 - \$11,141.94

***The Flower Chart***

is missing from the narthex!

Thanks to all who signed up to provide flowers for the church for the year. There are only a few days left — September 28, October 26 and December 7.

If you would like to provide flowers for one of those days, please call the church office and let us know. Thank you.



The family of Larry Marschel would like to thank our church family for your prayers, cards and phone calls over the past 2 1/2 years of his valiant cancer fight. It was comforting to know so many people across the country was praying for him.

God bless each of you!  
Alvin & Arlene Marschel

**Trunk or Treat**

Friday, October 26 @ 6:30 p.m.

Join us Friday, October 26 for a Trunk or Treat for church and Scouts! Open your trunk and hand out candy to trick-or-treaters. (Donations of candy are welcome for those who cannot attend that evening to hand out candy.)

A sign-up sheet will be in the narthex for those wishing to participate.

**Save the Date —**

**Youth Group Rummage Sale**

Saturday, October 11 @ 8:00 a.m.-1:00 p.m.

Sponsored by the Youth Group. We welcome your collection of 'I don't need this, doesn't fit or why did I buy this box of clothes, household items, etc.' You can begin to drop off your donations in the gym, but they must be on the stage until Sunday, October 5 in the afternoon. Part of the gym will be available for spaces to rent, as well as part of the parking lot. Space costs will be \$12 outside, \$20 inside. Help us spread the word!

See Nancy Brooks or Diana Benson for more information.

**Board of Education Report**

Rally Day was held on Sunday, August 24 at Imperial Bowl with 65 members attending. We ate, played bingo, bowled and had lots of fellowship and fun! Thank you to the Men's Club for assisting with a donation of \$300.

The Trunk or Treat will be held on Friday, October 26 at 6:30 p.m. This event is for our members, their friends and family, and the church's Cub Scouts. We are expecting at least 100 children to attend the event.

The Sunday School Christmas program will be held on Sunday, December 21 during the 10:00 am church service. Practices will be held on Sundays, December 7 and December 14, and Saturday December 20.



As part of our monthly newsletter, I would like to "Spotlight" a family or two each month. As our church grows, we may not know all of our members, and what a fun way to get to know them!

The Spotlight can be for your family, you as an individual, as a couple, or for our younger members, a Teen Spotlight. Being a Spotlight will help us become more Family Friendly! We will become more informed about our congregants and the Spotlights will help us get to know each other better.

Please use the questions below as a guideline. You are welcome to include any other pertinent information. Feel free to attach a photo or we can also use your photo from our most recent Church Directory.

Submissions can be either emailed to [stpaulsoffice@att.net](mailto:stpaulsoffice@att.net) or handed in to the Secretary's Office. They can also be placed into the offering plates. They can be typed or handprinted. Articles will be printed in the order that they are received.

1. MEMBER NAME(S):
2. WHERE WERE YOU RAISED?
3. WHERE DID YOU GO TO SCHOOL?
4. TELL US SOMETHING UNIQUE ABOUT YOU/YOUR FAMILY:
5. WHAT ARE YOUR HOBBIES/WHAT ARE YOU PASSIONATE ABOUT/HOW DO YOU SPEND YOUR FREE TIME?
6. IF YOU ARE A COUPLE SPOTLIGHT, HOW DID YOU MEET AND HOW LONG HAVE YOU BEEN TOGETHER?
7. WHAT HAVE SOME OF YOUR GREATEST ACCOMPLISHMENTS OR TRIUMPHS BEEN?
8. HAS THERE BEEN AN EXPERIENCE YOU WOULD LIKE TO SHARE THAT HAS CHANGED YOUR LIFE AND PROVIDED A POSITIVE OUTCOME?
9. TELL US ABOUT YOUR CAREER (WHERE YOU WORK, WHAT YOU DO, HOW LONG YOU HAVE BEEN THERE, ETC.):
10. HOW LONG HAVE YOU BEEN A MEMBER AT ST. PAUL'S CHURCH?

Thank you!  
Janet

### **New Member Welcome & Fireman Recognition Lunch**

Sunday, October 19

Please join us as we formally welcome our newest members and some Antonia Firefighters and their families to St. Paul's.

It will be a great opportunity to say "Thank You" to our Firefighters and to take a few minutes with our new members and share a little bit about you and your family, and get to know the same about them.

Being new to anything can be a little overwhelming at times.....  
Let's make our new family members and our Firefighters feel right at home.

What better way to do that than serving a Sunday Potluck --- St. Paul's style! Meat will be provided, but some of our potluck favorites will be needed to finish up the serving table.

Melanie Weibrecht and her team of gracious volunteers are coordinating this event, please see Melanie for more information.

### **Strategic Planning Committee Report**

Greeters are needed! We want to help you make this an awesome experience for you, our church family, and especially our guests! The Strategic Planning Committee is gathering some ideas that work well in other churches and wants to share it with our Greeter volunteers. See Sandy Overberg for more information or ideas you would like to share.

Wanted: Connections for placement of a St. Paul's sign on Old 21 - north or south of the church. The sign is approximately 2' x 4'. Please share possible connections for sign placement with Pastor Schultz, Jerry Kassel, Jr. Held, Sandy Overberg, Nancy Brooks, or Christine Linhorst.

Coming soon ..... Car window clings advertising the location, website, and phone number for St. Paul's.