Understanding Tax-Advantaged Giving

As 2022 comes to an end and folks are planning their year-end contributions, what are some of the primary ways donors can leverage their gifts and avoid unnecessary taxation? One way is through the following "tax-advantaged giving" approaches. They are a way to provide support to ongoing ministries and other nonprofits while lessening individuals' tax liability: a win-win.

Donor-Advised Funds

Donor-Advised Funds (DAFs) have grown in popularity and provide a tax-advantaged way for people to contribute. A DAF allows donors to make irrevocable contributions to their fund and deduct it from taxable income in the year in which the donation was made. Many financial institutions, community foundations, and denomination foundations can be used to set up a DAF. The DAF is invested in the market, and the interest and income are nontaxable. The donor may continue to contribute to the DAF and recommend grants, or distributions, from the fund at any time.

Grants, or distributions, may be made to any organization that is classified by the IRS as a tax-exempt charitable organization. The number of DAF accounts in the United States now exceeds one million. In 2020, grants from DAFs increased 27 percent over 2019, representing the highest growth rate in the past 10 years. In 2020, grants from DAFs totaled almost \$35 billion.

With the exponential increase in the number of DAFs, it is possible DAF holders are often unclear about their ability to fulfill a pledge to the church through a DAF grant. While grants from a DAF cannot be used to fulfill a "contractual obligation or pledge" or pay for things like tickets to a charitable event, church pledges are almost always nonbinding and, therefore, may be fulfilled using a DAF. Using terms such as "estimate of giving" or "giving intention" rather than "pledge" or "commitment" can provide clarity and resolve any potential confusion.

All funds deposited into a DAF must be given to charity. Donor-Advised Funds must either be passed on to other advisors upon the fund holder's death or given to a nonprofit beneficiary such as the church. This helps to diversify the charity's revenue streams and support annual ministry and programs.

IRA Required Minimum Distribution

The rules around IRA gifts have shifted, but the benefits of contributing to the church from an IRA remain intact. For those aged 70 ½ or older, it is possible to make tax-favorable charitable gifts (known as a Qualified Charitable deduction or QCD) to churches and other charities. Donors can transfer up to \$100,000 per year free from federal income taxes. There also may be state income tax savings.

For those 72 and older or those who have begun taking their Required Minimum Distribution (RMD), donations given in this way count toward their RMD for the year of the gift. Using some or all of the RMD to make contributions is a tax-advantaged way to support the church's ministry and mission. In order to take advantage of these tax savings, donors must make the donation directly from the IRA to the church. For those with checkwriting privileges on their accounts, this may be the most efficient way to make these types of gifts.

Donors who have inherited an IRA from someone other than their spouse must liquidate the IRA within 10 years of inheritance. Liquidating an IRA creates a taxable

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OUR CONGREGATION

Ministers - All who gather here in the name of Jesus

Pastor - Rev. David Shull Office Manager - Becky Trover Custodian - Marshall Edgington Organist/Senior Choir Director -Kathy Rapp

Pianist/Chime Choir Director -Karen Kent

Reflections Editor - Judith Bird

2022

CHURCH COUNCIL

President - Wendy Stoica Vice President - Michele Disbro Finance Officer - Nathan Ott Secretary - Margie Farnham Worship - Jennifer Young Education - Krista Skipper Outreach - Sue Watson Member Support - Elyce Herring Property - Sue Yehling Stewardship - Laura Warren **APPOINTMENTS**

Treasurer - Julianne Johnson **MUTUAL MINISTRY TEAM**

Margie Farnham Margues Highland Emlyn Ott Karen Collins

SPECIAL FUNDS TEAM

Dave Engel, Chair

Michelle Clemence Nancy Magargal Jim Riley Terry Warren

SUNDAY SCHOOL

Superintendent - Emily Ott

REDEEMER LUTHERAN CHURCH

1555 S. James Rd. Columbus 43227 info@RedeemerLuth.com 614-237-1263 www.redeemerluth.com



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The Redeemer Community

Council Elections Set for Nov. 27

A congregational meeting has been called for **Sunday, November 27** immediately following the worship service to vote on officers for 2023. The slate includes the following:

Vice President - Krista Skipper

Secretary - Sue Watson

Education - Katie Jacobs

Outreach - Diane Brobeck

Stewardship - Laura Warren

Terms are for two years and, as such, other Council positions have another year to serve. **Michele Disbro** will move up from vice president to president for 2023.

Redeemer's Worship Team Seeks Feedback via Survey

The Worship Team would like to hear from members of the congregation by Thanksgiving regarding **two issues** surrounding Sunday morning worship.

First is the question of Redeemer's worship schedule and the ways folks worship with the Redeemer community. The second area deals with personal safety at the church.

Before COVID, during the school year, Redeemer worshipped Sunday mornings at 8:30 a.m. and 11 a.m., with an education hour between services. During the summer, there would be one service. The year before the pandemic (2019), the average attendance for the 8:30 a.m. service was 36; the average for the 11 a.m. service was 62, with the average attendance for both services being 98 people.

Redeemer returned to in-person worship on Easter Sunday 2021. Except for Easter 2021 and 2022, the church has had one 10 a.m. service. The average in-person attendance in 2021 was 46; average livestream was 8; average YouTube viewership over the next week was 42; average YouTube viewership over the next 30 days was 68. So, total average attendance and viewership in 2021 was 122 (in-person + livestream + views within 30 days).

Through July 17, 2022, the average in-person attendance on Sundays is 58; average livestream is 15; average YouTube viewership the first week is 33; average YouTube viewership over 30 days is 56. So, total average attendance and viewership so far in 2022 is 129.

Please go to https://tinyurl.com/3r4h73n2 to take the survey.

RLC's House Meetings Raise Number of Issues

Attendees at Redeemer's two BREAD house meetings shared their justice role models, struggles from the global pandemic, and concerns about mold, the environment or other issues from the BREAD roadmap. Lots of people had stories about a range of problems that stemmed from mold, from health concerns to being priced out of housing.

Reports were given on the progress that has been made on some of the seven issues on the roadmap (Environmental justice, "Stop Violence! Build Trust!", "Families First and Housing Now!", juvenile justice, municipal ID, jobs and elder care).

Now focus shifts to reminding all the Network Members and anyone else who is interested to plan to attend the Annual Assembly on <u>Tuesday</u>, <u>November 15</u>. Normally, the Annual Assembly is the time to vote on a new issue for the roadmap from the concerns that were raised at the House Meetings. However, this year, nothing will be added as there are already so many items actively being worked on.

Instead, the 2022 Annual Meeting will be a "Mini Nehemiah Action." Some elected officials have already committed to be there. BREAD is hoping for a big in person turnout on November 15 at 7 p.m. at Christ the King Catholic Church on Livingston Ave.

Upcoming BREAD Dates

- Annual Assembly: <u>Tuesday, November 15</u> at p.m. Hybrid: in-person at Christ the King Catholic Church (2777 East Livingston Avenue, 43209) and on Zoom.

- Nehemiah Action: <u>Tuesday, April 25</u>, at the Celeste Center on the Ohio State Fairgrounds.

Sister Act to Meet to Plan 2023 Schedule

Sister Act will meet <u>Wednesday</u>, <u>November 16</u> at 6:30 p.m. to plan their schedule for 2023. The theme for the year will revolve around faithful imaginations. Members are asked to bring their ideas for activities the group can do.

For those of you attending the book study, we hope you can come at 6:30 to share your ideas and then, you can move over to Rm. 2 for the book study at 7 p m. If you can't make Wednesday's gathering but have some ideas, be sure to email your suggestions prior to the meeting to **Michele Disbro** at MDDisbro@gmail.com.

November Book Group Book: A Psalm for the Wild-Built

Redeemer's new third-Wednesday book discussion continues on <u>Wednesday</u>, <u>November 16</u> with the Hugo Award-winning 2022 novel, *A Psalm for the Wild-Built*. Join the group in-person or on Zoom from 7-8:30 p.m.

To join the Zoom meeting, go to the Zoom app and then enter the following information: Meeting ID: 869 2869 1370; Passcode: 603299. To participate by phone, call 312-626-6799. If you don't have the Zoom app, you can join the meeting by copying and pasting the following web address in your browser: https://us02web.zoom.us/j/86928691370?pwd=VkRHYXRiTll0aG9tcjFDRGJFQTJIdz09

Help LSS Pack Thanksgiving Care Packages

Thank you all for the Thanksgiving bags you have been filling! Redeemer will continue collecting the bags until the morning of <u>Friday</u>, <u>November 18</u>. They will be distributed on <u>Monday</u>, <u>November 21</u>. Bags can be dropped off at church or alternatively, delivered directly to the Lutheran Social Services Pantry at the corner of Frebis and Champion. Just call first to make sure it is open at 614-300-3663.

Additional bags are available in the Narthex to fill with items for a Thanksgiving meal for needy families in the community. Bags are to be filled with these items *only* (LSS will add a turkey, bread, and produce). Thanks for helping make Thanksgiving happier for many people.

- 2 pouches or 1 box of mashed potatoes
- 2 cans of fruit (peaches, applesauce, pears, etc.)
- 3 cans of green beans
- 2 cans of corn
- 2 cans of pumpkin
- 1 can of cranberry sauce
- 1 box or bag of stuffing mix
- 1 turkey gravy packet
- 1 boxed yellow cake mix



Adult Education Class Continues with 'When Did We See You?' Hearing from Those Who Minister with the 'Least of These'

One of the best-known stories about Jesus comes from the end of the Gospel of Matthew. In the role of judge, Jesus welcomes a group of people into the beloved community God has prepared for them. Why are they so welcomed? "I was hungry, and you gave me food, I was thirsty, and you gave me something to drink, I was a stranger, and you welcomed me, I was naked, and you gave me clothing, I was sick, and you took care of me, I was in prison, and you visited me" (Matthew 25:35-36). This explanation is clear as mud to the people Jesus is talking to, and they tell Jesus that. So Jesus unpacks it: "When you did it to the least of these my brothers and sisters, you did it to me." In other words, when you make friends with people respectable folks don't think it's important to get to know, you're making friends with Jesus.

Continuing on <u>Sunday</u>, <u>November 20</u>: Rev. Kathi Herington, a retired Methodist pastor who is now active at Christ United Methodist Church in Berwyn, will speak about Kindway. Kindway is a Christian ministry that walks alongside incarcerated men and women, and those returning to life in the Columbus area after their release from prison. The organization's mission is "Empowering People,

Restoring Hope, Honoring God." Kathi hopes to bring a woman she's worked with who will talk about her personal experiences in prison and how Kindway has helped her live well on the outside. Kathi will bring some polymer clay jewelry made by men and women inside for sale to the community. The proceeds help fund the needs of the folks once they are released. Prices range from \$5 - \$30 for anyone interested in purchasing an item.

<u>Sunday, December 11</u>: Joel Call, the distribution center manager for Lutheran Social Services Food Pantries, works with a number of local groups, particularly on the southside of Columbus addressing hunger in the community.

Pastor Dave is waiting to hear back from someone who works with refugees and from someone at Choices for Victims of Domestic Violence. Watch for updates in *Reflections* and the church bulletin.

"I hope this series helps us get a better understanding of the realities so many of our neighbors face. My hope is these conversations might open us to create ways to more fully live into our mission of fostering understanding and healing in community.

"If there are area organizations you'd like to see as part of this series, please contact me! I know I'm just scratching the surface," Pastor Dave commented.

These sessions will also be streamed on Zoom. To join the Zoom Meeting, go to the Zoom app and enter Meeting ID: 857 6635 5631; Passcode: 312394. Or go online and enter this link: https://us02web.zoom.us/j/85766355631?pwd=enM2bDNUV3NrK0Z5UTBxTU1pVXRQdz09. Or phone 312-626-6799.

Advent Devotional Booklets Available November 20

Redeemer's 2022 *Advent Devotional Booklet* will be available in the Narthex beginning **Sunday**, **November 20**, in regular and large print versions. The devotions will also be available on the Redeemer website: www.RedeemerLuth.com.

If anyone would like a print version mailed to them, please let the office know. Those who would like to receive a daily email with that day's devotion, please contact the office.

It's Time for a New Photo Directory

It's hard to believe but it's been eight years since Redeemer had a picture directory! People change a lot in eight years, especially the kids! With new members, it is helpful to have an updated photo directory. That's why a team of individuals is working to produce Redeemer's own in-house photo directory.

Karen Rider and **Linda Williams** have started taking pictures of families before and after church and will continue for the next month or so.

Members who are homebound or need some special arrangements are asked to contact **Linda Williams** and she will schedule a time to come take your picture.

The team is hoping to roll out the new photo directory in 2023.

So, please be sure get your picture taken in the next month. "We want the current version of you in our directory!" **Michele Disbro** said.

Art for the Narthex: Madonnas, Nativity Scenes

Enough with the bare walls in the Narthex, it's time to finally hang some artwork! According to **Michele Disbro**, "The Narthex Art Team has come up with a unique way to adorn the Narthex. We're going to try out a fun idea: rotating art provided by RLC members."

Throughout the church year, there will be different themes. "If you have a piece of art you'd like to share with Redeemer for that theme, we will hang it in the Narthex using our flexible hanging system. (This system allows us to hang art using wires coming down from a support system rather than putting nails into the wall.)

"Please do NOT share super valuable art. Yes, we have a security system and cameras however, by lending your art, you are understanding that something could possibly happen and you are releasing Redeemer from responsibility.

'We are hopeful that members have some interesting art to share (prints, homemade art, etc.) and will be comfortable with having it hung in Narthex for a month or so. We're excited to see what people might have to share!"

The first theme will be for Advent: Madonnas and Nativity scenes. Please contact Michele Disbro (mddisbro@gmail.com) if you would like share your artwork from mid-November to the end of December. Please bring your artwork into church by Thanksgiving. The art will be hung on <u>Friday</u>, <u>November 25</u> in time for the first Sunday in Advent.

Mission Endowment Fund Seeks Suggestions for 2022 Distribution

Every year the congregation donates a percentage (4 percent) of the year-end market value of the Mission Endowment Fund (MEF) to other charities on behalf of the congregation. The 2022 3rd quarter market value was \$123,400 which would provide \$4,936 for distribution, **Dave Engel**, chair of the Special Funds Teams (SFT) reports. "The final amount may increase or decrease depending on the fourth quarter value.

The guidelines for distribution, as established in the constitution; to establish/support ministries of outreach on behalf of the congregation, and to further partnerships in mission through the synod and other arms of the Evangelical Lutheran Church in America.

Some prior recipients include LSS Food Pantry, Lutheran Memorial Camp/HopeWood Pines, Bishop Griffin Resource Center, Mid-Ohio Food Co-operative, Grace Missions Inc, Haiti, Lutheran Social Services, Renewed Strength Zambia, Ronald McDonald House, WELS Youth Leadership Program, and Groveport Special Olympics.

SFT is seeking suggestions for the use of the funds for 2022. Please use the **pink** form found at the end of *Reflections* or on a table in the Narthex to nominate possible recipients.

Complete it and place it in the Sunday offering plate or leave it in the church office. Suggestions are due by **Sunday, November 27**.

The SFT will then make its recommendation to council for action by the congregation at the Annual Meeting in January.

2023 Flower Chart Available

Have an event to celebrate or remember? Somebody's birthday to recognize? The chart to sign up for flowers for Sunday services in 2023 is now on the bulletin board next to the library.

Flowers run \$20 and can be paid ahead of the date by using the envelopes that are also available on the bulletin board. The envelope provides additional space for spelling out the designation – information that is shared in *Reflections* and the Sunday bulletin.

Folks can also call **Office Manager Becky Trover** to sign up. Flowers can be taken home after the Sunday service or picked up later in the week.

Tuesday Bible Study Continues Nov. 15

The Tuesday Bible study will begin examining book of Hebrews on <u>Tuesday</u>, <u>November 15.</u> To join the Zoom meeting in October, go to the Zoom app and then enter the following information: Meeting ID: 891 1782 1516; Passcode: 513561. To participate via phone, call 312-626-6799. If you don't have the Zoom app, you can join the meeting by copying and pasting the following web address in your browser: https://us02web.zoom.us/j/89117821516?pwd=d0lhUlg0Zi92YjIvU0taeWpYcWFhQT09

Providers of After-Worship Refreshments, Cookies Sought

Individuals or groups within the congregation are encouraged to sign up to provide refreshments following a worship service. It doesn't need to be elaborate: cookies, cold iced or lemonade and coffee will do. A sign up sheet is on the bulletin board next to the Library for those who might be willing to provide refreshments on upcoming Sundays.

In addition, donations of packaged cookies are also needed. If this is something you can do, just put them on the counter in the kitchen off the Narthex. Questions? Contact **Jon Disbro** at 614-451-3642 or at Jon.Disbro@nationwidechildrens.org.

Sign Up Now to Read at Worship Services

Readers for Sunday morning services can now sign up for dates over the summer. Readers, including youth and children, are encouraged to sign up on the sheet on the bulletin board, next to the Library.

Readings are sent out the week before to give folks a chance to go through the lessons ahead of Sunday mornings. Readers of all ages are encouraged to participate.

Understanding Tax-Advantaged Giving cont'd from p. 1

event usually subject to ordinary income and subject to state income taxes. Therefore, a gift to the church directly from this type of IRA can provide a win/win opportunity for the donor and the church.

Stock Gifts

Gifts of appreciated assets have long been an important way for donors to make tax-advantaged contributions to the church and other charities. To avoid capital gains tax, gifts of appreciated assets must have been held by the donor for at least one year and must be given directly to the church or charity. For purposes of tax deduction, the donor receives credit for the value of the stock on the day the transfer is complete. "The stock market may be down from its high in early 2022, but most investors have seen incredible gains over the last 10 years on which they now face capital gains taxation."

Important Emails

<u>Dshull@RedeemerLuth.com</u> – use for communicating directly with **Pastor Dave.**

<u>Info@RedeemerLuth.com</u> – use for communicating with the office, *Reflections* newsletter, **Office Manager Becky Trover**, healing prayer requests or for general information.

<u>MemberCare@RedeemerLuth.com</u> – use for communicating with the Member Care team about needs for personal ministry such as in-home communion, a home visit, meals, etc.

<u>FinSec@RedeemerLuth.com</u> – use for stewardship campaigns.

<u>Itgroup@RedeemerLuth.com</u> – use for communicating with Redeemer's IT Team for items related to the website.

<u>Property@RedeemerLuth.com</u> – use to report items that need repair in the church building.

SundaySchool@RedeemerLuth.com – use to offer suggestions for our Sunday School ministry.

Transportation@redeemerluth.com – use to request temporary transportation assistance.

<u>Communications@redeemerluth.com</u> – use to send church related announcements or pictures for sharing on Redeemer's social media sites. Another way is to tag Redeemer in the posts.

Publishing Deadlines for Reflections, Sunday Bulletins

For Reflections

- PLEASE SUBMIT PRIOR TO 5 P.M. ON SUNDAYS.
- Send to info@RedeemerLuth.com and put *Reflections* in subject line.
- Or leave a note in the *Reflections* mailbox at the top of the stairs outside the church office.

For Sunday Bulletins

The deadline for information to be published in Sunday bulletins is the **Wednesday morning** before. That information can be sent to the above email: just put "Bulletin" in the subject line.

Prayers and Personals Thanks to All Who Helped with Funeral Luncheon

Kathy Mimlitch thanks all those who assisted with the funeral luncheon Saturday for the family and friends of **Stan Heacock** by providing food, serving or helping to clean up.

+ + +

Prayers for comfort are asked for **Kathy Zwanziger** and the Zwanziger family on the death this weekend of Kathy's brother **Mark**.

Prayers for healing are asked for the following: Mary Sherer, aunt of Heidi Sherer, who has been diagnosed with cancer; and for Skye Andree, Bill Boys; Mary Bowling's sister Val who is facing additional health challenges, and Trina Taylor Shields, granddaughter of Ruth Murray, who had surgery on November 11.

+++ Advent Signups Now Available

There are a number of new sign-up sheets available related to the upcoming midweek advent services: for cantors, for volunteers to share their stories and, last but not least, for Advent desserts. This year, folks are asked to share about a time they felt led. When did you find yourself on a path you didn't expect to be on, one that perhaps you don't even remember choosing? How did you respond? What happened?

Please consider ways to add to the observation of the Advent season here at Redeemer and sign up.

'Instant Advent: A Cartoon Christmas Countdown' Available

Starting on the first Sunday of Advent, <u>November 27</u>, families can enjoy 29 Sparkhouse Family Devotionals, to be posted daily. This is all part of a move that celebrates the new <u>Sparkhouse Family YouTube Channel</u>. This series is meant for at-home use by families.

Members Urged to Keep Car Doors Locked while at Church

Sunday, the usher noticed that someone was in the parking lot, trying car doors as the church service was underway. Members are urged to lock their car doors anytime they are at church.

November Birthdays

18-Carla Baldogo 19-Carolyn Klopfer
20-Zak Hinkle-Moore 21-Andy Jacobs
23-Chelsea Gordon 23-Carolyn Moehring
24-Judith Bird 24-Sarah Highland
25-Dereck Stewart 26-Grace Montgomery
28-Dave Shull 29-Mary Bowling

The Wider Church

ELCA Asks for Input on Draft Social Message on Climate Care

"The earth is the Lord's and all that is in it, the world, and those who live in it." —Psalm 24:1 What is a faithful Lutheran response to Earth's changing climate and worsening natural disasters? How do we think about this crisis as people of faith, and what are we called to do?

After hearing requests from across the church for guidance, the ELCA Church Council in November 2021 authorized development of a social message on climate care. Social messages are ELCA social teaching documents on specific social topics; these documents shape ELCA policy and help members discern how to respond to an issue.

A draft of the social message "Earth's Climate Crisis" is now posted for public comment! Feedback of this kind helps the drafters know how the document could be more clear, helpful and faithfully Lutheran. Please <u>read the social message draft</u> and <u>use this survey</u> to share your input by <u>Friday, December 2</u>. Questions or longer responses can be emailed to <u>draftsocialmessage@elca.org</u>.

The Community Beyond

Connection Café Series Supports Caregivers

The OSU Aging Team invites non-paid caregivers to attend the free Connection Café: Caregiving Around the Clock virtual series every Tuesday in November from 10 a.m.-10:30 a.m. Participants can attend one or all the session and simply need to register at https://go.osu.edu/caregivingaroundtheclock.

Topics include stress and self care, health and nutrition and a caregiving plan, among others.

Getting Ready for Worship Christ the King Sunday, November 20, 2022

Lessons

Readings:; Jeremiah 23:1-6; Psalm 46; Luke 23:33-43

Prayer of the Day

O God, our true life, to serve you is freedom, and to know you is unending joy. We worship you, we glorify you, we give thanks to you for your great glory. Abide with us, reign in us, and make this world into a fit habitation for your divine majesty, through Jesus Christ, our Savior and Lord, who lives and reigns with you and the Holy Spirit, one God, now and forever. **Amen.**

A Prayer for Ukraine

For those who are fleeing: sanctuary
For those who are staying: safety
For those who are fighting: peace.
For those whose hearts are breaking: comfort
For those who see no future: hope.

Intercessions & Thanksgiving

- + For the people of St. Mark's Lutheran Church in Delaware.
- + For Redeemer community members Karen Riccio and Al Debelak.

Each week we remember in our prayers in worship those who cannot be with us and those with special needs and concerns: Bebe McCoy, Robin Stokes, Bonnie Hegreness, Heidi Carman, Mary Kennedy, Kevin Bailey's sister Kleta Childs, Kathie and Nancy Ehrich and their sister Betty Weaver, Jeremy Davis, Bebe McCoy's brother-in-law Walt and her sister Jan, Brittany Parsons, Jon Denniss, Mary Bowling's sister Val, John Kennedy's niece Michele Wolfe, Sam Hudson, nephew of Laura and Terry Warren, on being deployed to Bulgaria, Kelley (Scott) Frank, Brittany Amon, Becky Trover's sister Maddie Sutphin, Skye Andree, family and friends of Stan Heacock.

Worship Leaders

Presiding Minister Pastor Dave Shull
Assisting Minister Julianne Johnson
Reader Katie Jacobs
Cantor Connie Criswell

ASL Interpreter Bryan Neal / Kiarra Santiago

Organist & Senior Choir Director
Pianist & Chime Choir Director
Usher
Verger
Communion Prep
Producers

Kathy Rapp
Karen Kent
Kathy Zwanziger
Kathy Zwanziger
Kathy Zwanziger
Kathy Zwanziger
Kathy Zwanziger
Kathy Zwanziger
Kathy Rapp
Karen Kent
Kathy Zwanziger
Michelle Clemence
Katie Jacobs, Misato In
Tom Mimlitch, Sue Yehling

Hospitality Karen Rider

Flowers given by Wendy Stoica in celebration of Erma Stoica's 95th birthday. Noisy Offering will go to Lutheran Disaster Response.



Upcoming Week at Redeemer

November 15-21, 2022

| Tuesday | 1:00 pm 6:30 p.m. | IN-PERSON and ZOOM Bible Study BREAD annual assembly |
|-------------|---|--|
| Wednesday | 11:00 am 6:30 p.m. 7:00 p.m. | Coffee and Conversation Sister Act planning Book Group – A Psalm for the Wild-Built |
| Next Sunday | 8:45 am 10:00 am 11:15 am 11:15 am | Chime Choir Rehearsal IN-PERSON and LIVESTREAM Worship with Holy Communion Senior Choir Rehearsal IN-PERSON and ZOOM Adult Education |
| | 11.15 alli | IN-I EKSON and ZOOM Adult Education |

| Mission Endowment Fund 2022 Distribution Nomination |
|--|
| Organization Name: |
| Address: |
| City, State, Zip Code: |
| Web Site Address: |
| Organization's Purpose: |
| |
| Amount or Percentage of Available Funds Requested; |
| Redeemer member(s) involved with the organization: Yes No |
| If yes, who? |
| Redeemer member submitting the request: |
| Please submit to church office or put in offering plate on/before Nov 27, 2022. |