

# Our Redeemer News

Web Page: [www.ourredeemer-lcms.org](http://www.ourredeemer-lcms.org)

Telephone: (586) 781-5567

Volume 22, Issue 2

February 2019

## SERMON and SERVICE SCHEDULE FOR FEBRUARY

February 2/3: WHY BELIEVE IF . . .  
“God Should Do Everything I Want”  
Proverbs 3:5-6

February 9/10: WHY BELIEVE IF . . .  
“God Takes Away My Fun”  
Proverbs 3:5-6

February 16/17: WHY BELIEVE IF . . .  
“I Don’t Feel Any Different”  
Proverbs 3:5-6

February 23/24: WHY BELIEVE IF . . .  
“How Can A Loving God Allow This?”  
Proverbs 3:5-6



### TABLE OF CONTENTS

Pastor's Corner/Quest for Christ. . . . .	2
Ministry Updates. . . . .	3-12
Mission Life. . . . .	7
SONshine Kids. . . . .	7
Samaritan House News . . . . .	8
Thrivent Update . . . . .	10-11
Talk With God ... Our Prayer List . . . . .	12
It's Your Serve! . . . . .	13
Calendar. . . . .	14
Prayer Calendar. . . . .	15



*Trust in the LORD with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths. (Proverbs 3:5-6)*

Did you know that the U.S.A. is the third largest missionary field in the world? (1 & 2 are China and India.) There are so many non-churched people in the U.S. that the Lutheran Church – Missouri Synod has actually begun sending out missionaries to...our own nation! Why are we a mission field? The two main reasons are that we are having fewer children than we used to, and the children we do have are not going to church. The millennials (age 22-37) are not engaged in church like earlier generations. Only 1/3 of those confirmed in the last decade view the faith (which they confessed in their confirmation) as important to their daily life. Sociologists consider America as “post-Christian.

So I am sharing a series of messages in February that I pray will help address some of the reasons people give for rejecting Christianity. “Why believe if...” will look at the false ideas about God that so pervade our society today.

-God must not be good if evil happens, -He wants to take away all my fun, -He doesn't answer my every request, -I don't feel any different when I “believe”. My hope is that the messages will bless you with a Biblical understanding of the true nature of God and equip you to share that faith with people who have rejected faith in God for whatever reason.

*In Him I am,*

*Faithfully yours, Pastor Draeger*

## QUEST FOR CHRIST

God “desires all men to be saved and to come to the knowledge of the truth” (1 Timothy 2:4). His plan is to use believers to make an impact on the world. It is God's will for each of us to live in such a way that we influence other people for their spiritual good. Jesus used two very distinct words—*salt* and *light*—to illustrate our mission.

Salt is an additive used for flavoring and preserving. Its presence penetrates and spreads throughout any food on which it is sprinkled, and there is a significant difference in flavor. Christians are to function the same way as salt—by spreading the appeal of Christ as we interact with others. However, Jesus warns that the “saltiness” of our life will decrease if we practice ungodly habits and attitudes. Chronic patterns of sin will render us both “tasteless” and ineffective.

Jesus also call us to be light, just as He was. (John 1:4,9). Light drives out darkness, reveals what is present, illuminates the path, and warns of danger. We are to do the same be reflecting the Savior's presence through our conversation and conduct. Just as soot on a glass lantern diminishes its light, sin's presence decreases the validity of our testimony and reduces our influence. The more sin there is in our life, the less divine light we will reflect.

The composition of salt and the clarity of light are what gives them their power. Our character—who we are when no one is looking—is what could help or hurt our ability to affect our world. Consider the impact you can make by following God!





## **From the Director of Worship and Music**

Greetings!

When I was a child, my family traveled from northern Michigan to St. Petersburg, Florida to spend the Christmas holiday with relatives. The drive took three days which seemed like three years to my younger brother and me. Somewhere in the middle of Georgia, I remember my brother actually rolling around and moaning in the back seat, complaining that he would die before we ever got there. I don't know if he really thought his life would end before he arrived in Florida, but that's how time works in the mind of a child. In his young mind he couldn't – or wouldn't – see that time was indeed passing, the car was moving, miles were being traveled, and we must eventually reach the end of the journey. He overlooked the fact that the end of the trip would usher in two weeks of sunshine, beaches, and fun that was unimaginable in his present state. All he could see was that the entirety of his life would be spent in the back of that car.

Now that I am (supposedly) a mature believer, I am chagrined to see the same process at work in me. I go through various trials and suffering, or even minor inconvenience, or find myself in a situation where I'm called to serve someone else, and I think that it will never end. Perhaps you notice the same thing. I think it's part of our sin nature to not look beyond our present circumstance. We resist serving and resent suffering because we don't remember that we're going to live forever.

God sees things the way they really are, and he urges us to do the same. Paul tells us that "...our light and momentary troubles are achieving for us an eternal glory that far outweighs them all." (2 Corinthians 4:17) We see our current situation against the backdrop of this temporal life,

and it looks bad. Maybe it is bad. People have genuine problems, face difficulties that are real. Biblical Christianity doesn't soft-sell our sufferings. Jesus warned us that we would have tribulation in this world. He himself cried real tears at the grave of Lazarus. Too often we think the totality of our lives consists of just a few years or decades in this existence. It's easy to think we've been shafted, and become bitter or resentful. But Jesus also told us to take heart because he has overcome the world. The truth is we're going to live forever. He conquered death, and so will we. Eternity puts it all into perspective. If we can see our lives, as God does, as a few years in the expanse of eternity, our circumstances become bearable.

The good news is it's getting nearer all the time. Paul reminds us that "salvation is nearer to us now than when we first believed." (Romans 13:11) Every day of serving or suffering brings us closer to That Day, when everything changes. And the promise is that it's better than we can imagine. Again, Paul tells us, "For I consider that the sufferings of this present time are not worth comparing with the glory that is to be revealed to us." (Romans 8:18) Jesus gave John the book of Revelation in part to show us how great it will be. It's not easy; getting mired in our present situation is ingrained in our thinking. But if we can just force our gaze out beyond the current day, we can day by day gain an eternal perspective on our lives. He has promised to be with us each step of the way with the grace to see things as he does.

*Until next month,*

*Roger Hackelberg,  
Director of Worship and Music*



Greater Love Has No One

February is the “love” month. Christ tells us love one another. **“This is my commandment, that you love one another as I have loved you. Greater love has no one than this, that someone lay down his life for his friends”** John 5:12-13. Christ laid His life down and He sends us as His ambassadors to share this incredible news with the world. That is the gift we have to share—the gift of the Gospel which continues to transform our lives so that we may possibly share in the transformation of others.

Perhaps the most challenging people to share the gift of the Gospel with are those closest to us. However, it is so difficult to visit with family and friends and not feel a burden for their souls especially if from all indications they have no relationship with the Lord. While we can’t constantly “bombard” them with sermons; we need to pray for God to open their hearts, give us opportunity to share the Good News, and be willing to lay down our lives, so to speak, in obedience to God’s command that we share His Word with them. It’s much better than chocolate or flowers.

There has to be at least one person in your life that needs God’s Gift. Let’s all make a resolution in the New Year to reach one person for Christ. We don’t claim that it’s easy, but we do claim God’s promise to give us the Words that He would have us share. Greater love has no man than to share salvation with a “brother”.

(Evangelism Team)



The Evangelism Committee is proud to sponsor the presentation, **“Bringing Jesus in to Your Home: Implementing Devotions with Young Children”**, February 20, 2019, at 6:30 p.m., ORLC multi-purpose room. We are excited to have Pre-school Teachers, Mandi Wesley and her mom, Char Hohnstadt, speak on the topic of how to implement family devotions, with a specific focus on the Lenten season. This 1.5 hour long workshop is free of charge, and is geared toward families with young children (toddler through age 6 years.) Materials and refreshments are included, and resources with ideas will be available. This event is open to church members as well as the community. Please register by February 1<sup>st</sup>, via email to Mandi Wesley at [mlwesley44@gmail.com](mailto:mlwesley44@gmail.com), with name, contact phone number, and number of people attending. Hope to see you there!





Our next meeting will be on February 4, 2019, at 6:30 pm, we will be planning the next Ladies Night Out on April 5, 2019.

The Lutheran Woman of the Year luncheon will be on March 19, 2019 at the Burton Manor in Livonia. Honoring Our Redeemer's Women of the Year for 2018, Linda Martin. The tickets are \$29.00 per person, if interested in attending please contact Kathy Sowers or Joyce Mason.

Ladies Night Out will be on April 5, 2019 from 6:00 to 9:00 pm. If you are a vendor, crafter or business and would like a table please contact Joyce Mason at [jrmasonall@att.net](mailto:jrmasonall@att.net) for details. We only have room for 34 tables! It promises to be a fun evening. A portion of the monies earned will be going to a local charity.

Blessings, Joyce Mason LWML Secretary



Millie and I want to sincerely thank Our Redeemer for the Christmas gift. We feel very fortunate for having served 32 years at Our Redeemer Lutheran Church. May God bless you in your continued service to the Lord with the Good News of the Gospel.

Sincerely, Pastor Jim Gruetzner



### LWML Mites Working Hard

\$75,000 of National LWML mites will go to **Restoration Programs for Native Hawaiians**. Most of the ministry work in Hawaii is done in urban areas by non-Kanaka men and women to non-Kanaka people. To successfully engage the Kanaka people in the Christian faith and to provide the support and assistance they need to begin to overcome their serious social issues, missionaries must embrace the Kanaka culture. Clarence DeLude III is enrolled in the Cross-Cultural Ministry Center Program at Concordia University, Irvine, CA which leads to ordination. As a called and ordained servant of the Word, Clarence, a Native Hawaiian will be used as God's instrument in bringing the Gospel to his fellow Kanaka people. Funds will be used for scholarships for Clarence, VBS/Teen Camp, On-going Bible Study, and Sexual Abuse and Leadership Training (SALT) seminars.

\$25,000 of Michigan District mites will go to **Women Reaching Arab Women with the Gospel in Dearborn, MI**. Arab women long for acceptance and friendship. This grant will help provide training for 50 Christian women from the LCMS to work along with Joy Markus, Missionary with POBLO International. Joy, a Muslim convert, works with Atonement Lutheran Church, Dearborn in this ministry. The grant will help introduce the Christian faith and beliefs to these Muslim women.

Everyone is encouraged to save mites (money). Mites are coins/money given to missions. The term is taken from the story of the Widow's Mite in Luke 21. Please leave your gifts in the church office with clear mite box identification.

Thank you.  
*Our Redeemer LWML Ministry*



**“God Saved Me so I Could Give You Life”**

Diane Von Furstenberg’s mother, who survived the Nazi Holocaust, is quoted as saying to her daughter, “God saved me so I could give you life.” When I read that quote, I couldn’t help but think of my two wonderful adopted children who were both born during the days when young women who found themselves pregnant and not married often opted for abortion, many times because they didn’t know any better. So very easily, my kids could say the same thing to their children and as a grandparent, I can say the same thing to my children. Without them I would not enjoy the blessings of parenting or grand parenting. You see, adoption doesn’t just affect one life, but it affects the lives of multiple people.

Adoption is one of the most selfless, loving actions a woman can do when faced with a pregnancy, a child, whom she is unable to provide for. We need to stop using language such as “giving a baby up for adoption” as it sends a negative connotation to everyone, especially the birth mom. “Making an adoption plan” for a child is a much better way of phrasing this sacrificial gift.

But why adoption? It is universally true that children in a two parent home with both a mother and a father are more successful in life, school, and community. Women who keep their child instead of making an adoption plan are far more likely to live in poverty. Children living without a father and a mother are more likely to engage in dangerous activity like drug and alcohol abuse and promiscuity. Most prisoners are from homes without a father. Single parents are far more likely to be depressed and even suicidal.

These facts say a lot, but even more important is the fact that God instituted the family as a father-mother unit and told them to do everything in their power to bring their children up in the nurture and admonition of the Lord. God charged men to be spiritual leaders in the home and blessed women with motherly instincts to nurture children to be loving, caring adults. It’s God’s plan and it’s the best.

Though I can’t imagine life without my children and grandchildren, I can’t wait for the day when our society recognizes that every life, from the womb to the tomb is immensely precious. It is something I will pray for, strive for, educate for, and vote for until my dying breath. Hopefully, you had a chance to review materials on the Life Team’s table in January and will join me in promoting life. If you have questions or concerns, please feel free to contact me [donnazuehik@comcast.net] or research issues on Lutherans For Life’s website [lutheransforlife.org].

(submitted by Donna Zuehik, Lutherans For Life representative)

**Save the Date!**

**Sunday, March 17<sup>th</sup> from 1 PM - 3 PM**  
**St Peter Lutheran Church Fellowship Hall**  
**17051 – 24 Mile Road**

Guest speaker, **Bob Dutko** will address the topic:  
**“God’s Design for Love and Marriage”**



Bob is a Christian Apologist and has spoken at hundreds of churches, large and small, as well as Apologetic Conferences, Christian Camps, Pregnancy Centers and more. He is also the creator of the *Top Ten Proofs Apologetics Series*. Bob is known for "Christian Apologetics Made Simple" where he translates factual evidence into simple everyday language. Bob will share God's word on this timely topic with love and respect, but he will not waiver from the truth. Please join us on March 17th to hear Bob share about God's love and intent for our lives.

This event is hosted by St. Peter’s Life Team



Its Children's Ministry Month! My favorite month at Our Redeemer because the children in our church get to especially shine this month! You will be seeing them read, greet, acolyte, usher, serve fellowship, and sing! Please encourage our kids when you see them serve in our church! Also, check out our ministry table created by the kids from Mission Life!

Also, On February 6th we packed cookies and valentines in boxes and shipped them to our college students to let them know we are praying for them and they are missed while they are away from us!!

The acolyte schedule for February:  
3rd- Riley Burton  
10th- Molly Addis  
17th- Luke Bernthal  
24th- Grant Newell

Kathy Sowers, Mission Life Coordinator



\*\*\*\*\*



Save the Date – VBS 2019  
Initial plans for our 2019 Vacation Bible School have begun. Please plan on joining us for this summer's "mane" event July 15-19 for an epic African safari adventure that is bound to be a roaring good time as we explore God's goodness and celebrate our ferocious faith that powers us through this wild life. Life is wild! God is good!



Help us stomp out hunger!

Our goal is \$12,000 = 6,000 meals!

Samaritan House's  
**9th Annual PASTA & CHICKEN DINNER**

**2019 FEB 6**

**TIME 5-8 pm**

Grevstone Golf Club  
 67500 Mound Rd.  
 Washington, 48095

**SPONSOR TODAY!** Contact Mary at shevents@aff.net or (586) 336-9956.

**PRO-LINE ASPHALT**

**TV 1040**

**PREVITI YOUR TRUSTEE**

*The Trublowski Family*



Now through April 13, Samaritan House is offering Federal and Michigan Income Tax preparation to individuals or families whose gross income does not exceed \$54,000. This is a cooperative effort between Samaritan House and The Accounting Aid Society. Taxes will be prepared on Saturdays by appointment only. To make your appointment, please call 586-336-9956.

\*\*\*\*\*

### February Pantry Needs



- vegetable soup
- pasta noodles
- canned peas
- Ramen soup
- pancake syrup
- Ketchup
- egg noodles
- crackers





Ladies, a great opportunity is coming to spend a day with fellow Christian women and grow in your faith. The annual LIFT Conference will be held on Saturday, March 23 at Shelby Gardens from 8:30 - 2:00. This year's conference is entitled: "She Dreams". The day will feature inspirational speaker Nicki Koziarz, worship, lunch, and shopping with over 35 vendors. Cost for the day is \$35. Plan now to join us for this fun and uplifting day. Registration forms are available in the Narthex. Any questions, please see Jane Draeger

~~~~~



Motown Soup is back! Our Redeemer's Women's Ministry will be selling soup, bakery and dip mixes on the weekends of February 23/24 and March 2/3, with delivery of products on March 9/10. All purchases must be paid for when ordered. We accept cash or check (made payable to ORLC). Motown Soup is a non-profit organization run completely by volunteers. All proceeds go directly to the underprivileged in our community. Please consider supporting Women's Ministry and Motown Soup!



Annual Giving Statements

**Your 2018 Giving Statements are now available for pick-up in the Narthex.**



Appleton, Wisconsin • Minneapolis, Minnesota

## Financial Column

**Contact:** James M. Riske, CFP®, MSF, LUTCF, CKA®

**E-mail:** Your e-mail address

**Phone:** Your phone number

### Money Talk: Financial Jargon Demystified

With plenty of technical jargon, new financial products that are tailored to your specific situation and an evolving financial services industry, it can be hard to keep up with all the financial terms out there. At Thrivent Financial, we realize finances may not be everyone's favorite topic, so we've compiled a short list of some of the most common finance terms — translated into plain English.

#### **INVESTING WORDS**

**Asset:** Something you own that has value. In the case of personal finances, something that has either a monetary or an exchange value, such as cash, shares of stock or a fund, or the home you own.

**Capital gain:** The profit from selling an asset for more money than you originally paid for it. If you sell it for less, you have a capital loss. Since capital gains and losses can affect how much you pay in taxes, these two terms may be important to discuss with your tax advisor come tax season. Let's say you've invested \$10,000 in a stock that grew over the years to a value of \$25,000. Your unrealized capital gain would be \$15,000. In most cases, if you sell that stock and realize the capital gain, you'll pay taxes on that gain.

**Compounding:** The act of taking interest earned on an investment and putting it back into the investment to earn still more interest. Ever marvel at how some old savings bond worth a few hundred bucks when you received it as a kid magically blossomed into thousands of dollars years later? You can thank compounding.

**Dividend:** When talking about a publicly traded company, dividends refer to the portion of a company's profits paid out to shareholders. Profits can also go back into the company. When talking about a mutual fund, dividends are generally made up of the dividends received from the stocks held by the fund or the interest received for the bond holdings of the fund. Typically, dividends are paid quarterly for common stocks or may be distributed monthly in mutual funds. Investment dividend and

interest income is generally taxable, except in the case of certain securities such as municipal bonds.

**Diversified portfolio:** An investment strategy that spreads your assets over a variety of stocks, bonds and other investments. This is fancier way of saying "don't-put-all-your-eggs-in-one-basket." This can also be referred to as "asset allocation" and a financial professional may talk about "looking at your asset allocation." It simply means thinking about how much money you're putting into what type of investment. Asset allocation affects both the risk and the return you can expect from your financial assets. Modern financial theory argues that diversifying a portfolio can lower risk for a certain level of return.

**Dollar cost averaging:** Investing smaller, fixed amounts at regular intervals, like \$100 per month.

**Load:** A fee charged by certain mutual funds. These fees can be charged when you purchase a fund (front-end load) or when you sell a fund (back-end load).

**Retirement plan distribution:** A payout of funds from a retirement plan. These funds can come from a company-sponsored 401(k) plan or an Individual Retirement Account (IRA). Different retirement plans will have different options as to when and under what circumstances you can take your money from the plan. You'll typically want to wait until you are at least 59 1/2 years old before taking money out of your qualified retirement plan to avoid early-withdrawal penalties.

**Retirement plan roll over:** Transferring funds from one retirement plan account (e.g. 401(k), IRA, etc.) to another retirement plan account. The funds are not subject to tax or penalties and continue tax deferred growth.

#### **INSURANCE WORDS**

**Cash surrender value:** The amount of money you would receive if you decided to cancel your permanent life insurance contract before it becomes payable upon death or maturity.



Appleton, Wisconsin • Minneapolis, Minnesota

## Financial Column (cont.)

**Cash value:** The money you can access from tapping into the accumulated value of a permanent life insurance contract. Contracts vary from insurer to insurer, though, so be sure to talk with a financial professional to make sure you fully understand your life insurance contract.

**Elimination period:** The amount of time you'll have to wait until insurance benefits are paid. In general, the shorter the elimination period, the more expensive the contract is and vice versa.

**Exclusion ratio:** A ratio applied to each annuity payment to: 1.) find the portion of the payment that is subject to income tax and; 2.) the portion which is considered to be an income tax-free return of your investment in the annuity contract. Say you invested \$10,000 per year in an annuity for 30 years for a total investment of \$300,000. Because of compounding, this amount might appreciate to \$1,010,700 by the time you begin withdrawals—\$710,700 more than your original investment. In that case, you'll pay taxes on that \$710,700 but not on the original \$300,000, which means you'll receive about one-third of your withdrawals income tax free.

**Living withdrawal benefit:** As applied to an annuity contract, a living withdrawal benefit usually guarantees the annuity payments and/or guarantees

a minimum income over a specified period to the annuitant and/or beneficiary of the contract.

**Rider:** Special coverage added to insurance contracts and annuity products to cover additional

items or provide extra benefits. With life insurance, one popular rider is a "waiver of premium," allowing you to keep your coverage without paying if you become ill or disabled. These add-ons cost extra but can help you customize your insurance so you're covered for special circumstances.

**Preferred risk:** Insurance companies reward positive decisions and lifestyle choices by offering reduced insurance rates. Or if a doctor's checkup shows a clean bill of health, it can help to lower your health or life insurance premiums.

**Special risk:** If your lifestyle or circumstances suggest that the odds are better than average that you'll collect on your insurance, you'll be deemed "special risk" and pay a higher price for the coverage.

**Standard risk:** When you buy any type of insurance, the standard price you pay for that insurance will depend on your age, health, lifestyle and other factors affecting the odds that you'll collect on that insurance. If you meet the company 'standards', you're entitled to purchase insurance without special restrictions or extra fees.

Financial terms aren't always easy to understand. That's why it's important to select a financial representative who speaks in a language you can understand. You should *never* be afraid to ask for clarification about a term you don't recognize or understand.

This article first appeared in *Thrivent Magazine*. To read articles from previous *Thrivent* issues on a variety of these topics, go to [www.Thrivent.com/magazine/links](http://www.Thrivent.com/magazine/links). This article was prepared by Thrivent Financial for use by local area representative James M. Riske. He has offices at 14460 Lakeside Circle Suite 250 in Sterling Heights and can also be reached at (586) 726-8899 ext. 227.



