



12145 W. EDGERTON AVE. | HALES CORNERS, WI 53130 | 414-427-9337

<http://www.MessiahHC.org> ☩ Email: LBernthal@MessiahHC.org

Luke Bernthal, Pastor

Phone: 402-389-2147

Paul Tiefel, Principal

Phone: 715-869-3733

Levi Schaller, Teacher

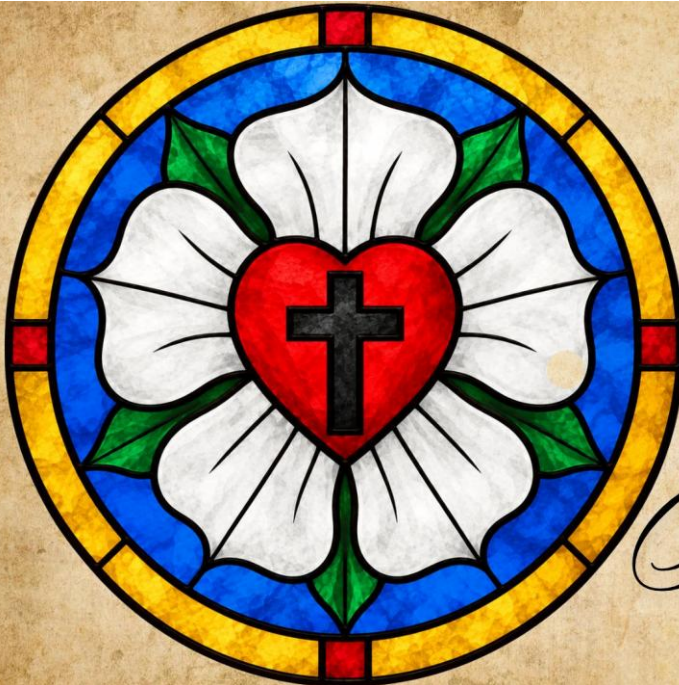
Phone: 715-529-4368

Carrie Reim, Teacher

Phone: 715-529-4030

October 25, 2026

Reformation Sunday



Grace
ALONE.

Faith
ALONE.

Scripture
ALONE.

✠ Preparation for Worship: Read Psalm 46 (Lutheran Service Book or Pew Bible) ✠

Greeting and prayer: (Pastor)

Opening Hymn: "Speak, O Lord"

633 CW21

1 Speak, O Lord, as we come to you to re -
2 Teach us, Lord, full o - be - di - ence, ho - ly
3 Speak, O Lord, and re - new our minds, help us

ceive rev - the food of your ho - ly Word;
grasp - er - ence, true hu - mil - i - ty;
the heights of your plans for us,

take your truth, plant it deep in us, shape and
test our thoughts and our at - ti - tudes in the
truths un - changed from the dawn of time, that will

fash - ion us in your like - ness, that the
ra - di - ance of your pu ri - ty. Cause our
ech - o down through e - ter - ni - ty. And by

Text and music: Keith Getty, b. 1974; Stuart Townend, b. 1963

SPEAK, O LORD
8 10 8 10 10 10 8 10

Text and music: © 2006 Thankyou Music (PRS) (adm. worldwide at CapitolCMGPublishing.com excluding Europe which is adm. by Integrity Music, part of the David C Cook family. Songs@integritymusic.com)

1 Sa 3:10; Dt 8:3; Mt 5:6,14-16; 1 Pe 1:23-25; Ps 139:23-24

light of Christ might be seen to-day in our acts of
 faith to rise, cause our eyes to see your ma - jes - tic
 grace we'll stand on your prom - is - es, and by faith we'll

love and our deeds of faith. Speak, O Lord, and ful -
 love and au - thor - i - ty. Words of pow'r that can
 walk as you walk with us. Speak, O Lord, till your

fill in us all your pur - pos-es for your
 nev - er fail, let their truth pre-vail o - ver
 Church is built, and the earth is filled with your

glo - ry.
 un - be-lief.
 glo - ry.

Last time

Invocation

We invoke ("call upon") the name of the one true God – Father, Son, and Holy Spirit.

P In the name of the Triune God: Father, Son, and Holy Spirit.

C Amen.

Confession and Absolution

We come before our Holy God recognizing that we are sinful and daily need His forgiveness.

P God is light and in Him is no darkness at all.

C **If we walk in the light as He is in the light, we have fellowship with one another, and the blood of Jesus Christ His Son cleanses us from all sin.**

P If we say we have no sin, we deceive ourselves, and the truth is not in us.

C **If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.** (1 John 1:5, 7-9)

P Let us pray...

C **Almighty God, our Maker and Redeemer:**

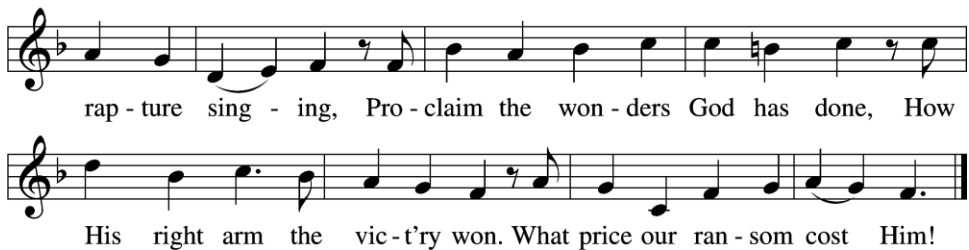
We confess that we are sinful by nature, and have sinned against You in our thoughts, words, and actions. We have not loved You above all things. We have not loved our neighbors as ourselves. Have mercy on us, and, for the sake of our Lord Jesus Christ, forgive us our sins.

P Jesus Christ is the atoning sacrifice for our sins, and not for ours only, but also for the sins of the whole world. We are forgiven! With boldness and confidence we may approach the throne to find grace to help in time of need. In the joy and peace of forgiveness let us praise the Lord...

"Dear Christians, One and All, Rejoice" - v. 1

LSB 556 v. 1





Text: Martin Luther, 1483–1546; tr. Richard Massie, 1800–87, alt. Tune: Etlich Cristlich lider, 1524, Wittenberg Text and tune: Public domain

Prayer of the Day

P We pray:

Almighty and gracious Lord, pour out Your Holy Spirit on Your faithful people. Keep us steadfast in Your grace and truth, protect and deliver us in times of temptation, defend us against all enemies, and grant to Your Church Your saving peace. We pray this through Jesus Christ, Your Son, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever.

C Amen.

The “Reformation” Psalm

*The responsive reading of **Psalm 46** and singing of “A Mighty Fortress is Our God” (Hymn 656 LSB)*

P God is our refuge and strength,

C A very present help in trouble.

P Therefore we will not fear, even though the earth be removed,

C And though the mountains be carried into the midst of the sea.

P Though its waters roar and be troubled,

C Though the mountains shake with its swelling.

♪ *A mighty fortress is our God, A trusty shield and weapon;
He helps us free from ev’ry need That hath us now o’ertaken.
The old evil foe Now means deadly woe;
Deep guile and great might Are his dread arms in fight;
On earth is not his equal.*

P There is a river whose streams shall make glad the city of God,

C The holy place of the tabernacle of the Most High.

P God is in the midst of her, she shall not be moved;

C **God shall help her, just at the break of dawn.**

P The nations raged, the kingdoms were moved;

C **He uttered His voice, the earth melted.**

P The LORD of hosts is with us;

C **The God of Jacob is our refuge.**

♪ ***With might of ours can naught be done, Soon were our loss effected;
But for us fights the valiant One, Whom God Himself elected.
Ask ye, Who is this? Jesus Christ it is,
Of Sabaoth Lord, And there's none other God;
He holds the field forever.***

P Come, behold the works of the LORD,

C **Who has made desolations in the earth.**

P He makes wars cease to the end of the earth;

C **He breaks the bow and cuts the spear in two; He burns the chariot in the fire.**

♪ ***Though devils all the world should fill, All eager to devour us,
We tremble not, we fear no ill; They shall not overpow'r us.
This world's prince may still Scowl fierce as he will,
He can harm us none. He's judged; the deed is done;
One little word can fell him.***

P Be still, and know that I am God;

C **I will be exalted among the nations, I will be exalted in the earth!**

P The LORD of hosts is with us;

C **The God of Jacob is our refuge.**

♪ ***The Word they still shall let remain Nor any thanks have for it;
He's by our side upon the plain With His good gifts and Spirit.
And take they our life, Goods, fame, child, and wife,
Though these all be gone, Our vict'ry has been won;
The Kingdom ours remaineth.***

Second Reading

Romans 3:19-28 (EHV)

P The second reading is from Romans 3:19-28.

G Sanctify us by Your truth, O LORD. Your Word is truth!

¹⁹ Now we know that whatever the law says is addressed to those who are under the law, so that every mouth will be silenced and the whole world will be subject to God's judgment. ²⁰ For this reason, no one will be declared righteous in his sight by works of the law, for through the law we become aware of sin.

²¹ But now, completely apart from the law, a righteousness from God has been made known. The Law and the Prophets testify to it. ²² This righteousness from God comes through faith in Jesus Christ to all and over all who believe.

In fact, there is no difference, ²³ because all have sinned and fall short of the glory of God ²⁴ and are justified freely by his grace through the redemption that is in Christ Jesus, ²⁵ whom God publicly displayed as the atonement seat through faith in his blood. God did this to demonstrate his justice, since, in his divine restraint, he had left the sins that were committed earlier unpunished. ²⁶ He did this to demonstrate his justice at the present time, so that he would be both just and the one who justifies the person who has faith in Jesus.

²⁷ What happens to boasting then? It has been eliminated. By what principle—by the principle of works? No, but by the principle of faith. ²⁸ For we conclude that a person is justified by faith without the works of the law.

P Here ends our Scripture readings.

Confession of Faith - 2nd Article of the Apostles' Creed *Luther's Catechism (Sydow, p. 87)*

G I believe in Jesus Christ, His only Son, Our Lord, who was conceived by the Holy Spirit, born of the virgin Mary, suffered under Pontius Pilate, was crucified, dead, and buried; He descended into hell; the third day He rose again from the dead; He ascended into heaven and sits on the right hand of God, the Father Almighty; from there He shall come to judge the living and the dead.

I believe that Jesus Christ, true God, begotten of the Father from eternity, and also true man, born of the virgin Mary is my Lord.

He has redeemed me, a lost and condemned person, purchased and won me from all sin, from death, and from the power of the devil, not with gold or silver, but with His holy, precious blood and His innocent suffering and death. →

He did this that I should be His very own, live under Him in His kingdom, and serve Him in eternal righteousness, innocence, and joy; just as He is risen from death, lives and reigns in eternity. This is most certainly true!

Hymn of the Day: 655 Lord, Keep Us Steadfast in Your Word

LSB 655

Children's Sermon - *Children 10 years old and younger are invited to come up front.*

Sermon Text: Galatians 1:8-9 (NKJV)

⁸ But even if we, or an angel from heaven, preach any other gospel to you than what we have preached to you, let him be accursed. ⁹ As we have said before, so now I say again, if anyone preaches any other gospel to you than what you have received, let him be accursed.

Sermon Theme: There's Nothin' Like the "Real Thing!"

- † Why are Paul's words here so harsh against **"any other gospel"** other than the "Real Thing"?
- † How do these verses apply to the Reformation? How do they apply to us still today?



- † Application: Can you share the "Real Thing" of the Gospel in a sentence or two?

Who can you share the Gospel with this week?

Offertory

LSB 956



Cre - ate in me a clean heart, O God, and re - new
a right spir - it with - in me. Cast me not a - way
from Thy pres - ence; and take not Thy Ho - ly Spir - it
from me. Re - store un - to me the joy of Thy sal - va - tion;
and up - hold me with Thy free spir - it. A - men.

Public domain

Sermon Hymn: 566 *By Grace I'm Saved*

LSB 566

Offering *We offer our gifts to the Lord, remembering that He has first given to us that we might have to give to Him.*

Reformation Prayer & Prayer for the Church (RESPONSIVE)

- P** Let us pray to the Lord for the Church on earth and for all people everywhere.
For all who gather here today and for our congregations, that through the Gospel the
Lord would give us growth in faith and increase our love:
- C** **We ask You to bless us, O Lord.**
- P** For the spreading of the Gospel throughout the world; for all pastors, missionaries,
and their families, that they may boldly proclaim Christ to the nations:
- C** **We ask You to hear us, O Lord.**
- P** For the comforting, absolute truth of the Gospel, that salvation is found in Christ
alone, in His work, and not in anything we might have to produce or provide:
- C** **We glorify Your name, O Lord.**

- P** For the people of our country; for our government and for the election of Godly leaders and the implementation of God-pleasing policies and laws. Move each one of us and the people of our state to exercise our privilege and responsibility to vote in our upcoming mid-term election. Please guide the process that you would give us wise and effective leaders who will uphold our laws, protect all of our citizens, and do what is pleasing and according to Your will and for the good of the people of our state and nation. Keep us mindful that, whatever the outcome, you are in control.
- C We ask You to bless and give wisdom to all of our elected officials and help all of us to be good and effective Christian citizens, who are always mindful most of all of our citizenship in heaven.**
- P** For the Lord's blessings on our work; for those seeking employment; for good health and strength:
- C We ask You to help them and us according to your will, O Lord.**
- P** For all who are sick in body or mind; for the hungry and the homeless; for those who are in prison; for those who are dying: We pray special prayers today for Donna Griffen's brother, Paul Steinbrenner, who was diagnosed this week with late stage liver cancer. Bless and watch over Paul and give Him the treatment and healing He needs, according to Your will. Remind him and his loved ones that You are right there with him, and that You, dear Savior, have heaven waiting for him when You call him home from this life. We entrust him, body and soul, into Your loving hands.
- C We praise and thank You for Your loving care, and ask You to help and heal, protect and comfort, and turn their hearts to You, according to your grace and mercy, O Lord.**
- P** We praise You for revealing Yourself in Your Word to us as our Savior, Friend, and Shepherd. We ask for Your blessings upon our congregation, on our school, and on all our shared ministries. Help us to remain steadfast in unity together in Your Word, bonded by Your love, and committed to the advancement of Your Gospel and Your Kingdom and to the glory of Your saving name.
- C We ask You to bless us, O Lord.**
- P** For the indifference and shallowness that so often characterizes our faith; for all the times we have abused Your saving grace as well as every instance of neglecting Your Word and Sacraments.
- C We ask You to forgive us, correct us, and renew us O Lord.**

- P** To the praise and glory of Your name we ask all this, O Father, through your Son, Jesus Christ, who has taught us to pray:

Lord's Prayer

- C** Our Father who art in heaven, hallowed be Thy name,
Thy kingdom come, Thy will be done on earth as it is in heaven;
give us this day our daily bread;
and forgive us our trespasses as we forgive those who trespass against us;
and lead us not into temptation, but deliver us from evil.
For Thine is the kingdom and the power and the glory forever and ever. Amen.

Benediction *The blessing given by God for the blessing of His people (Numbers 6:24-26).*

- P** The Lord bless you and keep you.
The Lord make His face shine on you and be gracious to you.
The Lord lift up His countenance upon you and ✠ give you peace.

The Doxology

LSB 805

Praise God, from whom all bless - ings flow; Praise Him, all
crea - tures here be - low; Praise Him a - bove, ye heav'n - ly
host: Praise Fa - ther, Son, and Ho - ly Ghost. A - men.

Public domain

Closing Hymn: 583 *God Has Spoken By His Prophets*

LSB 583

Silent Prayer

Announcements



Welcome! We welcome all our visitors this morning.
Please sign our guest book and come worship with us again soon.

Today:
10/25/26



Reformation Sunday

Worship – 9am

Sunday School & Bible Class – 10:15am

Sunday School Teachers' Meeting – 11:15am

Joint Reformation Worship – Sun. 10/25 @ 4pm - Living Hope, Appleton, WI

This Week:

Wednesday – **Wednesday Bible Class – 6:30pm** (Zoom & In-Person)

Saturday – ☀ **Daylight Saving Time Ends ("Fall Back") – Turn Clocks Back 1hr** ⌚

Church Cleaning: Team #3 (10/24-10/30); Team #4 (10/31-11/6)

Next Sunday:

Worship w/ Communion – 9am

11/1/26

Sunday School & Bible Class – 10:15am

Thank You to All Who Helped with the Fall Work Day Yesterday! - Your hard work is greatly appreciated, and the building and grounds look freshened up and beautiful!

Joint Reformation Worship Service – Living Word, Appleton, WI – TODAY @ 4pm –



The members of **Living Hope in Appleton** are hosting the **Joint Reformation Service** TODAY, **Sunday October 25 at 4pm** with snacks to follow. They would like to get an approximate head count of how many people are coming, so if you are planning on going to the Reformation Service, please let Pastor Luke know and he will pass on our head count to vacancy pastor, Andrew Schaller. Also, a Reformation Choir will sing with the children verses of LSB 685 - "Let us Ever Walk with Jesus." Children - melody, verse 1; Choir parts, verse 2; Choir and children parts verse 3.

Ladies Group Rescheduling – No Ladies Group This Week - Moved to Tues. November 3rd -

We have moved our Ladies group date for October to **Tuesday, November 3rd at 6:30 pm**. Our discussion and study schedule has been revised as well. Here is the latest revised schedule:

Tuesday, November 3rd @ 6:30pm - Forgiveness

Tuesday, November 17th @ 6:30pm - Showing Grace

We hope you can make it! Please reach out to Lisa Lisak or Pastor Luke with any questions.

Wednesday Evening Bible Study @ 6:30pm - Please make plans to join us either in-person or online via Zoom for our Wednesday Evening Bible Class. We are continuing our study of **2 Peter**. To join online please click on Pastor Luke's Zoom link: <https://us02web.zoom.us/j/8729663333>

Quarterly Voters' Meeting Minutes Summary from Last Sunday's Meeting – 10/18/25

1. Membership

- a. Membership Matters
 - i. Motion was made, seconded, and carried to release Fred and Steph Goodrie from membership at their request.

2. Reports

- a. Board of Trustees
 - i. Presented for information: Volunteers are needed for Fiscal Year 2025-2026 financial audit.
 - ii. Presented for information: Church security committee authorized by the council to propose security policies for voter approval at a future meeting.
- b. Board of Elders
 - i. A reminder was issued for all ushers to consider families who are not in the sanctuary at the time of attendance being tracked so that accurate numbers are being reported.

3. New Business

- a. Motion was made, seconded, and carried to ratify the council's approval of up to \$2,000 for tree removal by the Board of Property.
- b. Motion was made, seconded, and carried to approve the proposed church calendar for 2027 as amended.
 - i. An amendment was made for the July 4th service to begin at 10 a.m. due to the "Firecracker Four" run that morning.
- c. Motion was made, seconded, and carried to dissolve the piano repair/replacement fund, and transfer the remaining amount to the General Fund.

4. Upcoming Dates

- a. Next quarterly meeting: January 24, 2027, 11:30 a.m.

Respectfully submitted,
James Schaser
Secretary, Church Council

CLC News - Pastor Rob Sauers of Immanuel Lutheran Church, Winter Haven, FL, has **returned** the call from the CLC Board of Missions to serve as Part-Time Missionary to India. <> Pastor Frank Gantt of Zion Ev. Lutheran Church, Loganville, GA, and Faith Lutheran Church, Manchester, MO, has **returned** the call to St. Luke's Ev. Lutheran Church, Lemmon, SD. <> Pastor Paul Krause of Trinity Lutheran Church, Watertown, SD, and Zion Lutheran Church, Hidewood Township, SD, has **accepted** the call to Mt. Zion Lutheran Church, Madison Heights, MI.

CLC Financial Report - September 2026

Operating Funds	Balance 7/1/2026	YTD Revenue	YTD Disbursed	Budget 3 Months	Balance 9/30/2026
General Fund	0	280,379	344,170	348,480	(63,791)
ILC Operations (incl. CLC subsidy)	0	510,750	405,253	451,749	105,497
Auxiliary Funds					
ILC Improvement Fund (IIF)	44,576	4,878	0		49,454
ILC Building Projects	2,605,801	364,780	26,003		2,944,578
Mission Development Fund (MDF)	214,363	57,239	48,121		223,481
Kinship	167,226	41,392	54,855		153,763
Church Extension Fund (CEF)	2,493,069	53,031	32,161		2,513,939
Student Aid Fund (SAF)	113,134	32,065	54,821		90,378
EduK8 Fund	111,312	10,263	60,000		61,575
General Fund Endowment	358,005	24,556	0		382,561
Reserve Fund	143,591	1,094	0		144,685
Auxiliary Funds Totals	\$6,251,077	\$589,298	\$275,961		\$6,564,414

General Fund – The fund shows a deficit of just under \$64,000 which is not quite as much as it was a year ago, due to an increase in contributions of about \$30,000 over the same period as last year.

ILC Operations – The balance is positive but almost \$10,000 behind the balance one year ago.

ILC Building Projects – A little more than \$25,000 was paid to the architect for additional work on building plans for the new gymnasium.

EduK8 Fund – A total \$60,000 was sent in this fiscal year to assist two different existing schools who have been blessed by the Lord with growth in their classrooms.

General Fund Endowment – This line is being added to the report for the first time. The earnings (interest and dividends) are distributed out of the Endowment fund to support our General Fund. Any contributions to this fund stay in the fund. Only the earnings on those contributions are distributed periodically.

Other Auxiliary Funds – The activity in the other funds in the table above is similar to the activity in the same period a year ago.

Immanuel Lutheran College Visitors' Day is coming up on **Friday, November 13th** on the ILC campus in Eau Claire, Wisconsin. Activities will begin with chapel at 10:05 A.M. in the Field House, followed by presentations and classroom visits until 2:50 p.m. Come and learn more about your church's college, and consider continuing your education in a solidly Christian setting! Visitors will be our guests for lunch and supper in the cafeteria, and in the evening are invited to join us for ILC's fall theatrical production, *The Sound of Music*. Speak with your pastor if you're interested in attending. For questions, contact Academic Dean Paul Naumann. Office: 715-836-6636, cell: 253-228-8736, e-mail: paul.naumann@ilc.edu



Coordinating Council Summary—Fall 2026

The CLC Coordinating Council met on Sept. 23, 2026

This is a brief summary of the board reports.

Please read the full Coordinating Council report online at www.clclutheran.net

President (Pastor Michael Wilke)

The Lay Ministry Training Program has changed its name to the **Elder Ministry Training (EMT)** program and has made much progress in its goal to help train laymen for service in their home congregations. / Our brothers and sisters in **Nepal are in need** of our prayers and compassion. Offerings for aid may be given through Kinship.

Board of Doctrine (Pastor David Reim, chair)

President Wilke directed the Board of Doctrine to develop **guidelines for engaging in doctrinal discussions** with church bodies outside our fellowship. / The Board is reviewing "Test the Spirits: A Reference Chart of Doctrinal Differences" as well as "Life in His Name" an adult instruction course by Pastor Thomas Naumann. / Pastor Nadeem Gill of Pakistan is **seeking fellowship with the CLC** after several years of study with Pastor Tim Daub. / There has been an **inquiry about our colloquy process** from an LC-MS pastor. / David Schierenbeck, former chairman of the board, has been replaced on the board by Tom Schuetze and as chair by David Reim.

Board of Education and Publications (Mr. Craig Ryan, chair)

The Eduk8 Fund has a balance of \$60,815 after disbursements totaling \$93,500. / The Catechism Committee continues to meet every two weeks. President Wilke is **working to select a new committee member** after the passing of Pastor Del Maas. The committee is hoping to have the *Small Catechism* ready for publication by early 2027 while continuing to work on the full *Small Catechism* with explanation. / Kevin Hulke's topical Christian doctrine course titled "*Teach Them to Observe All Things*" - *Christian Doctrine for Children* is available as a resource and for review. kevin.hulke@gmail.com. <https://sites.google.com/view/teachthemtoobserveallthings/> / Missionaries Ohlmann, Evensen, and Naumann continue to work on organizing and translating materials for the website www.onlinetheologicalstudies.org. / Jonah Albrecht is the new editor for **Daily Rest**. / Pastor David Pfeiffer, newly appointed Editor for the **Journal of Theology** is moving forward with a plan to publish two times a year instead of four and several other possible changes. / Pastor Aaron Ude, editor of **Ministry by Mail** has made a weekly bulletin with lay liturgy available along with the weekly sermons to help congregations during a vacancy.

Immanuel Lutheran College Board of Regents (Mr. Steve Ludwigson, chair).

There are 129 total students (126 full-time, 1 part-time; 2 online; 4 nonmembers) and 64 residents in the dormitories (60 billed for room and board). / **Bethanie Gantt** has been **hired** as the administrative assistant. / **Heather Williams** has been **hired** as the new dorm supervisor for South Hall. / An **Orchestral Strings Course** has been added as a high school and college elective. / Some maintenance has been completed on the Academic Center HVAC and the Commons Roof. Thanks to the James Kazemba family for their work on the roof. / The mileage reimbursement rate has been updated from \$.35/mile to \$.725/mile. / Tuition increases per year of \$100 for High School, College and Seminary as well as for room and board. Tier 1 called Workers salary increase of 3.5% and of 2.03% for Tier 2 which includes staff members. / Several SAF loan debts totaling \$8,200.75 have been deemed unrecoverable. The Regents have recommended to the Trustees that they be written off.

High School			College									Seminary		
Class	25-26	26-27	Class	25-26	26-27	A	A	B	B	B	B	Class	25-26	26-27
						A	A	S	S	A	A			
						2	2	2	2	2	2			
						5	6	5	6	5	6			
						-	-	-	-	-	-			
Fresh.	28	23	Fresh.	8	8	0	1	6	5	2	2			
Soph.	23	28	Soph.	5	6	3	0	0	4	2	2	Jun.	0	4
Junior	28	23	Junior	5	2			2	0	3	2	Mid.	1	0
Senior	31	28	Senior	6	3			2	2	4	1	Sen.	0	1
Part-Time		1	Special	1	0									
			Online	3	2									
TOT	110	103		28	21	3	1	10	11	11	7		1	5
TOT FULL-TIME	110	102		24	19	3	1	10	11	11	7		1	5

Board of Mission (Mr. Joel Kraft, chair).

A flurry of new diaspora contributions has brought a **new hotspot** to focus in the Cincinnati, OH / Lexington, KY area. The Board has **sent Missionary Ohlmann** to offer regular services and make home visits to members and contacts. **A new appeal** for updated diaspora information is

coming this January. / An **updated list of preaching stations** will be included in the CLC directory. / CLC Boards may make use of the **congregational president contact list** with the permission of the president. Any such communication will include the pastors. / The President and Vice President in consultation with the Conference Visitors **will review what we ask for from congregations** in annual congregational statistics and bring a recommendation to Spring 2027 Coordinating Council. / Pastor Andrew Schaller is serving the vacancy at Living Hope, Appleton, WI. / Missionary Evensen continues his work at Mount Horeb Seminary in Togo as he **prepares to transition** to residency in the Democratic Republic of Congo where he will work with Pastor Lumbala to continue developing the Holy Trinity Lutheran Seminary. / The situation in **Myanmar remains critical** for our brothers and sisters in Christ who suffer under the oppressive military regime. Regular worship services are not being held due to the danger of public gatherings and no Missionary visits are currently feasible. / The Himalayan Church of the Lutheran Confession of Nepal has organized a **relief effort** for the area affected by the recent devastating floods. Funds are being provided through Kinship. / The Board has **called Pastor Rob Sauers** to serve as Part-Time visiting Missionary to India. / Missionary Ohlmann and Tim Daub recently **traveled to Juarez, Mexico** to visit Pastor Olvera and the Iglesia Lutheran Confesional de Mexico (ILC). The Board has called Pastor Daub to serve as Part-Time Visiting Missionary to Mexico and has approved a Mission Helper Trip/Traveling Vacation Bible School blended program for the congregation in Juarez next summer. / \$33,000 in disaster relief is being sent to Nepal and Myanmar. / Leadership of the Mission Helper Program is transitioning from Missionary Ohlmann to Pastor Tom Naumann for East Africa and Pastor Sam Rodebaugh for Nepal. Bangladesh and the Philippines have expressed interest in future teams. / The Board proposes a General budget of \$520,000 for Fiscal Year 2028.

Board of Trustees (Mr Thomas Lentz, chair).

The YTD **general fund balance is negative**, which is not uncommon for this time of year. **Church Extension Fund (CEF) liquidity is strong** and market returns have been solid. Funds will be used to **pay off all of the existing notes**, likely before calendar year end. / The CEF has a net fund balance of **\$6,753,083**. / Two new mortgages have **been approved**: \$7.0 million, 30 year loan at 2.50% for gymnasium and \$350,000 for the purchase of a parsonage for Messiah, EC. Berea, Sioux Falls is considering a building project as well. / Available **cash balances are adequate** to fund anticipated requests. / Due to federal and state securities requirements, outstanding promissory notes are being paid off and the fund is **currently not accepting new promissory notes**. An attorney has been engaged to **create a new CEF corporation** to issue new promissory notes which will be solicited as soon as the legal requirements and filings are complete. / ILC **Building Fund has grown** through contributions. The **Reserve Fund was not used** in FY26 and now has a solid balance. The General Fund Endowment has **grown significantly** to a balance of \$395,273. /The proposed FY28 Budget includes a **salary increase** of the anticipated COLA adjustment of 3.5%. The 2026 convention **approved a \$10 increase** to the standard Retirement Plan contribution, (currently \$220 per month), effective January 1, 2027. / A

list of all CLC congregations, together with their **incorporation status**, has been compiled. Congregations whose status is in question have been contacted and work is continuing to achieve full compliance. A final list, together with state identification numbers, will be maintained and monitored by the Board of Trustees. / The current fiscal year results will be monitored for possible deficits, with the final budget being set in the Spring of 2027. / The General Fund Endowment is growing nicely.

FY28 CBP Budget Proposal:

- The budget includes only a COLA compensation increase of 3.5%.
- The fall subsidy figures may need to be adjusted in the Spring of next year, based upon YTD actual receipts at that time.
- The difference in the reserve line item is due to earnings on the funds during the fiscal year. As of the end of August, the reserve balance is \$144,281.
- The Mission Board budget includes the full funding of the 3rd Foreign Missionary.

General Fund Budget					
Fiscal Year	FY24	FY25	FY26	FY27	FY28
Operations Receipts	Actual	Actual	Actual	Approved	Proposed
CBP Estimates	980,000	1,005,000	1,043,353	1,031,845	
CBP Offerings	1,035,336	1,057,086	1,087,715	1,361,920	1,434,343
Special Offerings & Recpts	59,994	76,560	65,848	0	
Reserves Used / (Surplus)	21,527	57,835	(36,164)	0	
ILC Other Revenue				32,000	32,000
ILC Revenue / Budget	963,292	990,519	1,095,352	989,700	963,750
Total	2,080,149	2,182,000	2,212,751	2,383,620	2,430,093
Operations Spending					
Extra Budgetary	0	0	0	0	0
Education - Total	11,744	11,704	12,067	15,000	15,000
Trustees - Total	68,834	60,521	50,410	69,120	64,093
Missions - Total	384,729	420,939	439,068	492,500	520,000

General Fund Budget					
Regents - Gen Fund Subsidy	651,550	698,317	615,854	817,300	867,250
Regents - Student Revenue	963,292	990,519	1,095,352	989,700	963,750
Total	2,080,149	2,182,000	2,212,751	2,383,620	2,430,093
Year End Reserves	79,964	103,629	143,591		

ILC Building Committee

A wide variety of **cost-saving modifications** to the project have been adopted, as well as modifications that better accommodate our needs. The next step will be to **complete construction documents** that our general contractor will use to solicit specific bids on the project which he will do once we have reached the funding goals established by the 2026 Convention. / Contributions to the Building Fund have been **very strong since Convention**. We pray that the delay in reopening the CEF will neither discourage lenders nor delay the start of the project, especially since we are still in a very favorable construction climate.

The Spring Coordinating Council date has been set for April 7, 2027 with boards meeting April 5-6.

Bible Readings:

10/25	1 Chron. 9:35-10:14 Psalm 112
10/26	1 Chron. 11:1-9 Psalm 113 Mark 11:27-12:12
10/27	1 Chron. 11:10-47 Psalm 114 Mark 12:13-27
10/28	1 Chron. 12:1-18 Psalm 115 Mark 12:28-44
10/29	1 Chron. 12:19-40 Psalm 116 Mark 13:1-23
10/30	1 Chron. 13 Psalm 117 Mark 13:24-14:2
10/31	Rev. 14:6-7 Ps. 46 Rom. 3:19-28 John 8:31-36



SCAN FOR
ONLINE
OFFERING

November Ushers

Mike Traub
Kenny Winters
Tim Koch

November Slideshow

Sam Lisak

Cleaning Team 10/31-11/6

Team 4
P. Gurath
A/M Garvens
J/E Marita
T/G Quade
P. Reim

Fruits of Faith October 1-15:

General Offerings:		\$14,798.29
Budgetary Needs:		\$19,370.92
Over (Under) Budget:		(\$4,572.63)
MSAF:		\$50.00
Missions:		\$100.00
MDF:		\$390.00
Kinship:		\$630.00
YTD (thru 9/30)	Received	Difference
Budget \$116,226	\$89,507	-\$26,719

Norm Mackensen Mem.: \$310 | Ray Zechel Mem.: \$785
Stutzman Mem.: \$100

Attendance Last Week (10/18): 107

Hymns and liturgical settings under copyright are used by permission through Concordia Publishing House, License #000013843, Onelicense.net, #A-720270, or Creative Worship for the Lutheran Parish, Series B, Part 3 © 2024 CPH. All rights reserved. Used by permission. Unless otherwise indicated, Scripture quotations are from The ESV Bible, © 2001 by Crossway. Used by permission. All rights reserved. Scripture quotations marked EHV are from the Holy Bible, Evangelical Heritage Version® (EHV®) © 2019 Wartburg Project, Inc. All rights reserved. Used by permission. Scripture taken from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved. Scripture quotations taken from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984 by Biblica, Inc. Used by permission. All rights reserved worldwide. CCLI copyright license: 20299861, CCLI streaming license: 20299878.