

*Our mission is to introduce all people to  
Jesus Christ and the exhilarating power and  
undefeatable joy He brings to life!*

SEPTEMBER 2022

# GOOD NEWS

A monthly publication of Immanuel Lutheran

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## New Ways to Engage Worship Online

*by Pastor Rebecca Craig*

One of the biggest challenges we've faced as a church community over the past two years has been how do we continue to stay connected with those who are watching and worshipping with us online? Like most churches, we've only seen about a sixty percent return to in-person attendance since the pandemic started. While this isn't "alarming" in the sense that Immanuel is not unique in facing this issue, it does become a question of how do we adapt to these changes in ways that we continue to provide meaningful spiritual experiences for those both inside and outside our walls?

Continuing to have online services is something both Pastor Chad and I are committed to, as we strongly believe it is a necessary ministry to our shut-ins, snowbirds, vacationers, parishioners who are ill, families that just can't get things going in the morning, or those who simply live far away and continue to want to tune into what we're doing. It's astounding to me that many times our online numbers are almost equal to what we have in terms of people sitting in the pews on the weekend! What an amazing gift that we are able to reach so many people outside the walls of our church.

*(continued on page 2...)*

*God with us*  
**Immanuel**  
LUTHERAN CHURCH  
& EARLY LEARNING CENTER

2655 SW Immanuel Drive  
Palm City, FL 34990  
772.287.8188  
immanuelpalmcity.org



**Pastor Rebecca's**

# MONTHLY MESSAGE

*(...continued from page 1)*

At the same time, we know that watching online can also be problematic from the standpoint of it disconnects you in many ways from engaging with the wider church community.

Pastor Chad and I have been brainstorming on what are some ways in which we can increase the involvement of those who do attend via our livestream worship services. To that end I found a company called "Restream" that is not only affordable, but allows us the ability to stream on multiple platforms (if you were on Facebook this weekend, you might have noticed that we were streaming via Facebook Live for the first time, rather than just YouTube), *and* allows us to interact with our online community in real time. Whether you're watching via YouTube or Facebook, you can now make comments during our live worship and either Pastor Chad or I will be able to interact with you during worship!

Some of the things we are looking to do initially is take real-time gratitude shout-outs during our 9:30 "gratitude moment" during

*(continued on page 3...)*



# CONTINUING FORWARD



*by Pete Morello  
Council President*

We had a great congregational meeting at the end of August to talk about the amazing progression of the LIFTT Campaign (Lifting Immanuel For Tomorrow Together) and the upgrades we are planning for the parking lot. Our Stewardship Chair, Doug Crawford, went over the numbers to give us

a clear view of what was pledged and what has been given. The LIFTT Campaign is on track, but we are not done yet. The congregational meeting was so productive. Those in attendance had amazing and helpful questions and comments about the upcoming Parking Lot renovation. The most important item that was brought up during our conversation was how confident are Council and LIFT Committee members that all of the pledges will be fulfilled, allowing us to complete the 4 Goals set fourth for the campaign:

- 1) FDC Roof
- 2) Early Learning Center Playground
- 3) Renovate the Parking Lot
- 4) Build up a Reserve fund to Maintain our property.

My answer was to ask that question back to our membership. How confident do you all feel that you will be able to fulfill your LIFTT Pledge and that others will do the same? Shortly after our discussion ended, we called for the vote and all in attendance voted unanimously to move forward with the parking lot project. I know that the last two years have been stressful and ever-changing, but after that meeting I left Immanuel feeling inspired. We are so lucky to have such a devoted Congregation, Council, & Staff. I did not realize how much I would grow in faith joining the Immanuel Church Council. Thank you for allowing me to be your council President. Thank you for your trust in the LIFTT Committee and your council to be good Stewards of your gifts. ■

## MONTHLY GOOD NEWS DEADLINE

The deadline to submit items for the monthly newsletter is the 15th of each month. Items received after the 15th may or may not make it into the newsletter. To submit items, send an email to: [ilcmedia2655@gmail.com](mailto:ilcmedia2655@gmail.com)

# SOUL VACATION



by Cheryl Gundersdorff  
Deacon

Pray everyone has been enjoying the summer. Did you travel to new places or settle into familiar surroundings? Did your travels take you many miles away or did you stay closer to home? Did you climb high mountains or swim in the depths of the sea? Were you adventurous or just enjoying reading some good books? Summer vacations can take us away from our normal routines allowing us to return refreshed to engage in daily life. While away from our usual activities we are refreshed from a reduction of stress. When we gaze at the grandeur of God's creation while traveling, we are refreshed by being reminded that He created this world just for us in His great love.

So how do we hang on to that refreshment when we return to our usual life routines? By remembering each day that God is with us. He promises to never leave or forsake us (Matt. 28:20). That is a big stress reliever! When we read His Word daily it revives our wearied souls (Prov. 16:24). Take advantage of the devotional booklets in the lobby. Read what comes before and after the day's scripture to expand your knowledge. Connect with sisters and brothers in Christ in a small group Bible study. Immanuel offers studies through the Deborah Circle, Sisters in Spirit, and Pathways. Our minds are calmed with peace when we stay connected to God in prayer (Phil. 4:6-7).

Our daily lives are filled with haste, confusion, and too many things vying for our attention. We need our daily dose of Jesus to refresh us from the demands of life. So, take a daily soul vacation with Him. It is a vacation that never ends. ■

(...continued from page 2)

the offering as well as prayer requests at all the services. (If you are watching at 6 pm or 11:15, if you make a prayer request prior to the time for the prayers, we'll be sure to include them. During 9:30 you can ask for them actually during the prayer time and whichever one of us is not preaching will say them aloud when we pause for "other prayer concerns."

You don't even have to be at home to utilize this feature. If you're not comfortable saying your prayer request aloud in worship while sitting in the pew, simply pull out your phone and make it in the chat function.

It's also a good place if you have questions during the sermon to voice those questions. One of us will likely pose a question and invite engagement during the sermon. While I can't guarantee there will be immediate responses to those (especially at services where only one of us is present, such as the 6 pm) we can certainly answer them after the fact.

We've also added a QR code that can be scanned at any time during the service to make giving online to support these ministries as easy as possible.

We're still adjusting to the ways that church is changing around us and trying to keep up with what new and different places the Spirit is leading us. One thing that hasn't changed is our desire to connect with you personally in whatever ways we are able to do that—in person or online. ■



## Prayer Bear Report

A Prayer Bear NOT list:

- They do NOT have covid
- They are NOT permanent residents of Immanuel
- They are NOT expensive

Prayer Bears are supposed to be taken from our sanctuary to their new home where they will deliver your love and God's love, peace, caring and hope to someone in the hospital, recovering from an illness, suffering from depression, a shut-in who seldom has visitors, etc. Of course they are also great for HAPPY occasions.

If you would like to make a donation, you may do so by "feeding" the Prayer Bear Jar located in the Narthex.

**CONGREGATIONAL  
COUNCIL**

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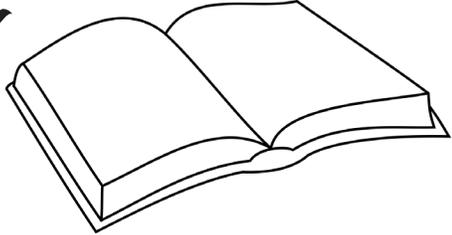
**Faith, Fun & Fellowship/Small**

**Groups**

Amber Castro

ambercastro@yahoo.com

*The Word on Wednesdays*



**2nd Wednesdays • 5:30 pm**

at *Townies*  
TAVERN

Join one (or both) of the pastors the second Wednesday evening of the month at Townies Tavern in Palm City for some Bible Study or Theological discussion over apps & taps and take advantage of Townies "Wine Down Wednesday" deals.

**Starts Wednesday, September 14th.**

**We now have more ways for you to give!**



**Mobile**

Text: IPCGIVE  
to 77977



**Online**

immanuelpalmcity.org



**Envelopes**

**MONTHLY GIVING REPORT**

A report of our giving compared to the approved budget the congregation agreed to at the annual meeting. We're including last year as a comparison as well

	July 2022	July 2021	YTD 2022	YTD 2021
Given	<b>\$27,112.53</b>	\$25,222.60	<b>\$255,596.97</b>	\$257,500.42
Needed	<b>\$51,665.00</b>	\$44,280.00	<b>\$320,323.00</b>	\$332,100.00
Difference	<b>(\$24,552.47)</b>	(\$19,057.40)	<b>(\$64,626.03)</b>	(\$74,599.58)

**OPERATING FUND INCOME & EXPENSES**

Our year-to-date operating income and expenses using the latest report of the treasurer.

Through 7/31/2022	ILC & IELC
Income	\$578,252.58
Expenses	\$577,553.05
Difference	\$699.53

PRESENTING

October 22, 2022

**Family Promise**  
of Martin County

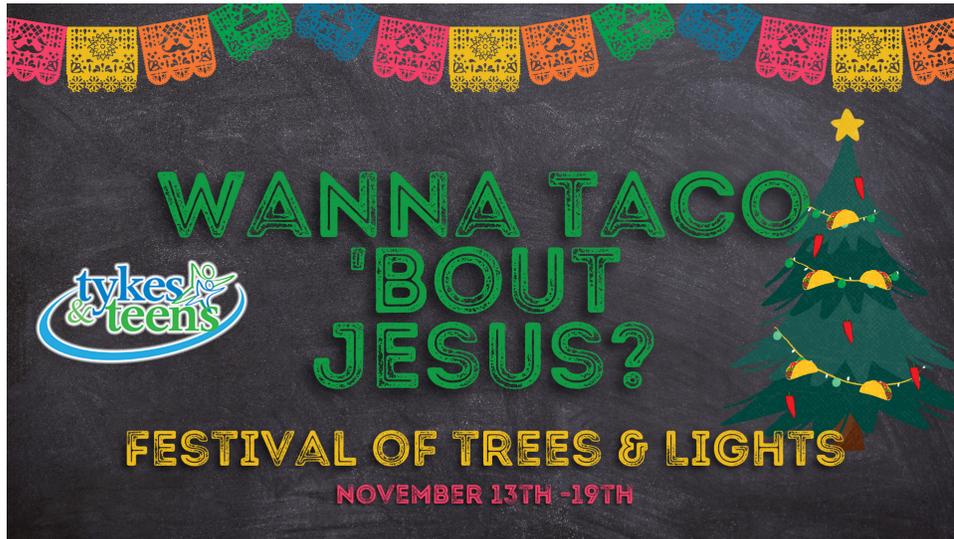


3RD ANNUAL  
**BED RACES!**

@ THE FIRST UNITED METHODIST CHURCH OF STUART

Volunteers needed to help us decorate our bed & run the race!

Contact either Pr. Chad or Pr. Rebecca  
 pastorchad@ilcpalmcity.org  
 pastorrebecca@ilcpalmcity.org



**WANNA TACO 'BOUT JESUS?**

**FESTIVAL OF TREES & LIGHTS**  
NOVEMBER 13TH -19TH

**IMMANUEL WILL BE ENTERING A TREE IN THIS YEAR'S EVENT IN SUPPORT OF TYKES AND TEENS.**

**OUR THEME IS "WANNA TACO 'BOUT JESUS?"**

**WE HAVE IDENTIFIED TACO THEMED ITEMS TO DECORATE OUR TREE BUT WE NEED YOUR HELP.**

**CASH OR CHECK TO IMMANUEL (FESTIVAL OF TREES IN THE MEMO LINE)**

Tykes & Teens has been a leading provider of the highest quality evidence-based mental health services and programs for children and adolescents for more than 25 years. Their services build a healthier and more resilient community by helping children improve self-esteem; recover from sexual abuse, domestic violence and substance abuse; improve anxiety and depression symptoms; and develop the valuable skills they need to live a healthy and independent life. We also advocate for increased awareness of mental health to remove the stigma and shame often associated with seeking mental health treatment.

**IMMANUEL STAFF**

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Sexton

Leeona Reid

Text: 772-444-5148

*Prayer Requests*

To add someone to the prayer list or to the prayer chain contact:  
 Cheryl Gundersdorff: 772-221-8939  
[cherylgundersdorff@ilcpalmcity.org](mailto:cherylgundersdorff@ilcpalmcity.org)





Brittany Lustig

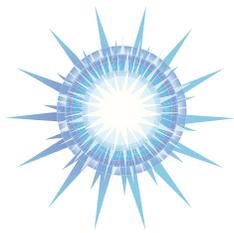
## YOUTH & FAMILY UPDATE

We kicked school off with a BASH! Thank you to all the families and friends who joined us in starting the school year off with a bang. I'd like to especially thank Kim Shrum and Amber & Chris Castro for all their help in making the bash happen! It was an absolute joy to see all the kids play and have fun together on the super cool slip-N-slide. What a blast.

We will be resuming Sunday school on September 11th. Try saying that three times fast. With that being said, if you are interested in hopping in our rotation of teachers, please reach out to me. We are looking forward to a new curriculum and to split the age groups up a little more than we have in the past.

Please send prayers! I will be starting my Master's degree online at Luther Seminary at the end of this month! I can't wait to learn and grow to better serve Immanuel and our wonderful families. I hope you

*(continued on page 7...)*



# CHILDREN, Y

## Back to School Bash



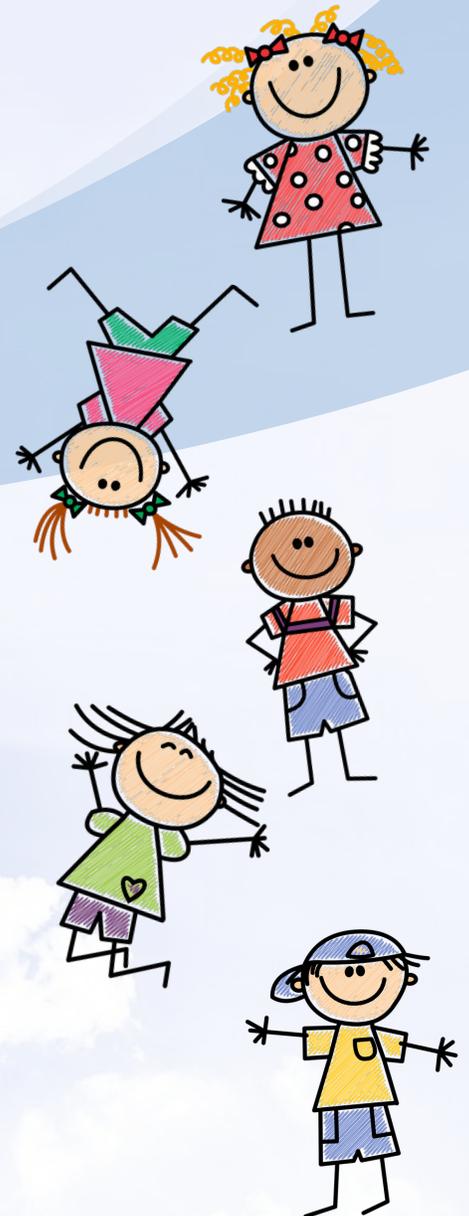
# YOUTH & FAMILY

(...continued from page 6)

all are having a great school year so far, and I pray that we continue to spread God's great love in this world we live in. ■

## Upcoming Events

- September 11th - Sunday School Resumes
- Confirmation Meeting - September 18, 10:45 am
- Youth Sunday - September 18, 9:30 service



# PRESCHOOL SPOTLIGHT



Stephanie  
Shwed  
VPK Teacher

Hello new families! I'm Ms. Stephanie. This is my seventh year teaching VPK. I have also had the opportunity to work as an Assistant Director and Director at other Preschools in Martin County. Working with children has always been what I've wanted to do. I am a mother of two amazing kids of my own!

The best thing about teaching is experiencing children meeting their educational goals... when something clicks. It's magic!

My favorite things are: adventures with my kids, gaming, reading, shopping at Target or Amazon, coffee connoisseur, time with family and friends.



# STRATEGIC GIVING FOR RETIREES

by Paula Tsufis, Stewardship Committee



People have been tithing for millennia. In Christian tradition, the aim of many is to give 10% of their household income to the church as offering to God. But how much should we give after we retire and don't have a regular income from work anymore?

And where should that money come from: Savings? Investments? Retirement accounts?

The answer boils down to cash flow and asset location during retirement. The United States Federal Reserve estimates that only about 5% of personal wealth is held in cash at any given time. We keep only enough cash to cover daily expenses and emergencies. The other 95% is held in things like real estate, insurance, businesses, banks, and retirement accounts.

Over the past several decades, employees have become more active in contributing to personal retirement accounts. Gone are the days of private pensions, so it's up to individuals to save money for retirement. According to the Investment Company Institute, we currently hold over \$29 Trillion in retirement accounts! About \$9.5 Trillion is held in IRAs alone.

Most retirees live on a combination of Social Security income and distributions from their retirement accounts, such as IRAs (Individual Retirement Accounts). It may surprise you that many retirees don't need all the money in their IRAs, but they are forced to take distributions when they are six months past turning 70 years old. These distributions are commonly referred to as RMDs (Required Minimum Distributions) and are virtually 100% taxable. They are often quite sizeable – five, six, or even seven digits large!

Until recently, people had no choice but to withdraw these (sometimes large) RMDs and pay the corresponding tax. That extra income often causes additional expenses, such as:

- Increasing someone's overall tax rate
- Increasing the amount of Social Security Income that is taxed
- Increasing the cost of Medicare premiums

Today, people have a choice. If they don't need or want those sizable RMDs, they can send some or all of it to their favorite charities and avoid those uninvited costs mentioned above. This technique is called a "Qualified Charitable Distribution" (QCD) and it's becoming extremely popular.

Here are some of the finer points of a QCD.

- Must be 70 ½ or older at the time of the transfer.
- May distribute up to \$100,000 per year, per IRA owner.
- Counts towards satisfying RMD.
- Distribution is not taxable to IRA owner or to charity.
- Must be sent directly from IRA custodian to charity.
- Only applies to IRAs – NOT 401(k), 403(b), etc.

Of course, people could certainly take distributions of those RMDs into income, recognize the additional taxes, and make a tax-deductible cash

*(continued on page 9...)*

# EARLY LEARNING CENTER



by Rebecca Painter, IELC Director

We are excited to begin the 2022/2023 school year at Immanuel Early Learning Center. It was such a joy to watch our young students arrive on August 10th, most with smiles on their faces, some with first day jitters, but all eagerly clutching their lunch boxes and looking forward to their new adventure.

I would like to welcome everyone back to school and extend a special welcome to all our new students and their families. The teachers and I are looking forward to another exciting year of learning and fun here at Immanuel. I would also like to thank our dedicated teachers and staff for all their hard work.

I am excited to announce that we are introducing a new childcare software system called Procure to our school. When up and running this system will enable us to manage every aspect of Immanuel Early Learning Center including enriching classrooms, parent and teacher interaction and an automated payment system.

This month the theme for our preschool is “All About Me”. It is a great way to begin the school year. Preschoolers love to learn about themselves, their friends, and their families. Our teachers have planned many exciting activities for the children including making handprints and talking about all the things their hands can do.

Lastly and most importantly, I would like to thank Pastor Chad, the council, and the entire congregation at Immanuel Lutheran Church for their ongoing support of our wonderful Immanuel Early Learning Center. ■

## Strategic Giving (...continued from page 9)

donation to their favorite charities. Unfortunately, they may not itemize their deductions. Furthermore, the deduction may not offset the additional income tax, and this workaround doesn't help with increased Social Security taxation or Medicare premiums.

The Qualified Charitable Distribution is probably the most tax-efficient way for retirees over 70 ½ to give to charity. They can use it to tithe, or to make significant contributions for any charitable purpose, easily sending a check.

Unfortunately, not everyone knows about the Qualified Charitable Distribution yet. It's up to neighbors and friends to spread the word. When working with my nonprofit clients I always encourage them to tell their supporters about QCDs in all the ways they communicate — in person, e-mail, website, newsletters, etc.

Don't forget, the giver can also name your congregation as a partial or full beneficiary of that IRA so that when she passes, more of those IRA assets will support your ministry. If left to family, those assets will become taxable, but there are no taxes on what is willed to charity, so some people prefer designating the entire distribution to a cause or organization, including churches. ■

*Adapted from an article by Dana J. Holt, JD RICP AEP® is the owner of HOLT Consulting, LLC. You can read more from Dana at [www.HoltPlannedGiving.com](http://www.HoltPlannedGiving.com)*

*This article was adapted from an online post at the CENTER FOR STEWARDSHIP LEADERS, Luther Seminary, MARCH 19, 2019. Used with permission.*

## Thank You...

I would like to thank everyone for all of the prayers and the cards I received since my surgery. My recovery has been slower than I thought it would be, but I am back to work and still working at getting stronger. I know your prayers have helped tremendously. God bless you all.

- Sheri Muller



**The Cracked Pots**

Join Pastors Chad and Rebecca for their weekly podcast discussing the previous weekend's text more in-depth. Available on our website or on our app.

## Thrivent Members:

Have you used your “Action Team” benefit? Only 8% of Thrivent members do.

Benefit Members can apply for 2 “Action Teams” per year. That's \$250 x 2 = \$500!

Associate members can apply for one per year, \$250! Members, that's a lot of money left on the table! Please use your “Action Team” benefit! If you don't have an organization or something you care about to raise funds for, please consider helping us to make “Snack Bags” for the people that attend our “Souper Sunday” every week.

Call Karen Coombs 772-600-7272 or your Thrivent Representative for additional information.

## ADULT EDUCATION

### Deborah Circle

2nd Monday of the month  
3 pm • Choir Room

### Sisters in Spirit

3rd Tuesday of the month  
7 pm • Panera

### Word on Wednesdays

2nd Wednesday of the month  
5:30 pm • Townies  
Starts Sept. 14

## FELLOWSHIP & SERVICE MINISTRIES

### Quilts of Valor

Weds 6:00 pm • Room 202  
Info: Jackie Koch, 772.834.8058

### Altar Guild

2nd Wednesday of the month  
10 am • Room 202  
Info: Marj Smith, 772.286.8974  
or Belinda Lowe, 772.634.0194

### Stephen Ministry

2nd Monday  
6:30 pm in Room 202

### Wednesday Bridge Group

Wednesdays at 1 pm  
Room 201

\*On hiatus until further notice\*

### Souper Sundays

Every Sunday @ 4:30 pm • FDC  
Immanuel's Weeks to help are  
the 3rd and 5th Sundays  
Contact: Marcie Balow  
772.283.0982 or  
mbalow45@gmail.com

\*Carry-Out only until further  
notice\*



### Deborah Circle Women's Ministry

Looking for a small group ladies Bible study? Join us the 2nd Monday of each month, in the choir room, at 3PM for about an hour. We are currently studying the Gospel of Matthew. You don't need to be well versed in scripture to enjoy this study. We do an in-depth study of one or two chapters each month with a study sheet to follow along. For more information and to RSVP contact Deacon Cheryl Gundersdorff 221-8939.

### STEPHEN MINISTRY

People who are hurting need to know that someone cares about them. This is what Stephen Ministry is all about. Stephen Ministers truly care and are great listeners. To get you connected with a Stephen Minister contact your Stephen Ministry leader:  
Deacon Cheryl 221-8939.



### Prayer Chain Ministry

Are you looking for a ministry involvement from the comfort of your home? Consider being a part of Immanuel's prayer chain and include the prayer requests in your daily prayer with God.

Contact Deacon Cheryl Gundersdorff at 221-8939 for more information or to request prayers





## Souper Sundays

Immanuel Lutheran volunteers serve every third and fifth Sunday.

To volunteer, contact Marcie Balow at 283-0982 or [mbalow45@gmail.com](mailto:mbalow45@gmail.com) or sign up in the Narthex

## MUSIC MINISTRIES

### Contemporary Worship Team

Sundays @ 8 am • Sanctuary  
Contact Brittany Lustig  
[brittanylustig@ilcpalmcity.org](mailto:brittanylustig@ilcpalmcity.org)

### Bell Choir

\*Suspended until further notice\*

### Chancel Choir

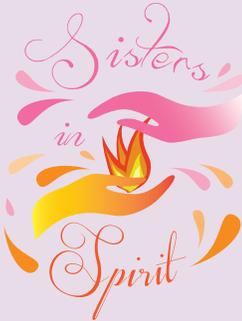
\*Suspended until further notice\*

### Cornerstone Singers

Saturdays @ 5:15 pm • Sanctuary

### Children's Choir/JAM

Wednesdays at 12:30 pm • FDC  
Contact Brittany Lustig  
[brittanylustig@ilcpalmcity.org](mailto:brittanylustig@ilcpalmcity.org)



## Sisters in Spirit Women's Ministry

Come Experience the Heart of Jesus with the ladies of Sisters in Spirit. **We meet Tuesday, Sept. 20th at 7PM at Panera Bread** in Palm City. Contact Deacon Cheryl Gundersdorff 221-8939 for more information and to RSVP

## PATHWAYS

DISCIPLESHIP FOR  
SMALL GROUPS

**Want to deepen your relationship with God and other members of the church? Join one of our Pathways Small Groups.**

Pathways is about being changed by God's love into the person God has called you to be. It involves immersing ourselves in God's Word, communicating with God through prayer, and serving our fellow human beings...all while deepening our relationships with one another.

Groups can be in-person or online via zoom. Sign up in the narthex or on our website, [immanuelpalmcity.org/pathways](http://immanuelpalmcity.org/pathways)  
If you have questions about what Pathways entails, please contact Pastor Rebecca at [pastorrebecca@ilcpalmcity.org](mailto:pastorrebecca@ilcpalmcity.org)



## Altar Guild Meeting

Our summer break is over! The Altar Guild will meet on Wednesday, September 14, 2022, at 10 AM in Room 202 of the FDC (second floor-take elevator). Anyone interested in helping serve communion or taking care of the altar, please come. If you have been thinking of joining us, this would be a good time to check us out. We welcome ALL volunteers into fellowship with us.

For more information, call Marj Smith at 772-286-8974 or Belinda Lowe at 772-634-0194.

## FOOD BAG DONATIONS FOR SOUPER SUNDAYS



We are continuing to distribute food bags at Souper Sunday. We will be accepting donations of the following:

**Food Bags:** Tuna salad (boxes or foil bags), Chicken salad (boxes or foil bags), Jif to Go, Filled snack crackers (peanut butter or cheese filled), Breakfast bars, Fruit cups, Keebler/Ritz Crackers (Snack packs)

Contact Karen Coombs at 772-600-7272



LUTHERAN CHURCH  
& EARLY LEARNING CENTER

2655 SW Immanuel Drive  
Palm City, FL 34990  
772.287.8188  
immanuelpalmcity.org

### Regular Worship Schedule

Saturdays:  
6:00 pm

Relaxed Traditional

Sundays:

9:30 am Contemporary  
11:15 am Traditional

All services available via  
livestream on our website or  
through our app.

Nonprofit  
Organization  
US Postage  
PAID  
Stuart, FL  
Permit No. 144

OR CURRENT RESIDENT



October 28th • 4-8 pm

Trunk-or-Treat • Bounce House • Food • Vendors • & More!