



# The Lutheran Beacon

Let your light shine . . .



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Published by the SELC District of the Lutheran Church - Missouri Synod

NOVEMBER 2008

## SELC Student Aid Grants

by Rev. John Telloni

SELC Student aid grants totaling \$24,000.00 have been awarded for the 2008-09 academic year to the following undergraduate and seminary students currently studying to serve the church in full time ministry.

### Undergraduate students

**Nicholas Holmes** (St. Luke's-Oviedo, FL)  
Concordia, Seward

**Amy Lauth** (Holy Cross-Lake Mary, FL)  
Concordia, Chicago

### Seminary students

**Mark Adrian, Jr.** (Holy Cross- Lake Mary, FL)  
Concordia Seminary, St. Louis

**Dan Casachahua** (Holy Trinity-Garfield, NJ)-\nConcordia Theological Seminary, Ft. Wayne

**Matthew Gonzalez** (Redeemer- Manchester, NJ)  
Concordia Seminary, St. Louis

**Brett Hartwig** (Concordia-Bethlehem, PA)  
Concordia Seminary, St. Louis

**Tyler Moore** (St. Luke's-Oviedo, FL)  
Concordia Seminary, St. Louis

**Chris Yang** (St. Athanasius-Vienna, VA)  
Concordia Theological Seminary, Ft. Wayne

**The Student Aid Committee** (Deacon Jim Hurst-Calvary, Parma, Rev. John Mashek- St. Matthew, Norton, Rev. John Telloni- St. John. Massillon, and Mr. David Zachar- Sts. Peter and Paul, Sharon) would like to remind all current and future church worker students that aid applications should be submitted each year. The committee would also like to support congregations as they seek out and encourage those in membership who may be called to serve the church at large. If we can help in any way please feel free to contact us.

*Please keep these students in your prayers as they prepare to serve the church at large.*

## St. John the Baptist (Emporia VA) Reaches Out With Global Care Packages

by Kim Swenson



1st row L - R: J. T. Clarke, Mason Taylor, Avery Drew Swenson, Addison Swenson, Ian Fajna; 2nd row L-R: Daniel Dianis, Rebecca Sasser, Caitlin Bobbitt, Sarah Paige Fajna, Joseph Fajna, Kristen Swenson, Madison Fajna, Morgan Dianis, Caroline Taylor; 3rd row L-R: William Brown, Kathy Reinert, Colin Swenson, Hannah Parker, Shelby Reinert, Kelsey Swenson, Kyle Swenson

Saint John LC Sunday School and Y.P.S. members recently collected school supplies and small toys to be mailed to needy children overseas.

The children also wrote a letter to be included in the Global Care Packages. The bags were dedicated during the service on October 5<sup>th</sup> before being shipped to the Orphan Grain Train Warehouse in Nebraska.



**To Congregations & Pastors of the SELC:**  
**Please watch your mail for details about the**  
**SELC District Convention, to be held at:**  
**Concordia University**  
**Ann Arbor MI**  
**June 22—25, 2009**

# GREED DESTROYS ECONOMIC STABILITY

by Rev. Thomas Soltis, SELC Stewardship Director

## Greed - A Never Satisfied Trouble-Maker

Greed is one of the seven deadly sins. (The others are pride, envy, anger, dejection, gluttony and lust.) Greed is never satisfied and never satisfies. "Whoever loves money, never has money enough; whoever loves wealth is never satisfied with his income." (Ecclesiastes 5:10) Webster defines greed as "a selfish and grasping desire for possessions and wealth." It is a destroyer. Look what it did to Judas! It is a trouble maker. "He that is greedy of gain troubleth his own house." (Proverbs 15:27) Many are currently troubled regarding their houses because of greed. In order to enrich themselves, greedy lenders made loans to poor risk clients. Many of the borrowers were in turn greedy to own what they couldn't afford.

### "Security"

Years ago when I was a child, one of my dad's nephews paid a visit. His purpose was to borrow money. My father asked him, "What do you have for security?" He had nothing. He didn't get the loan. He was a poor risk. Today's credit systems have discarded the "security" concept in favor of poor risk borrowers. The result? Financial chaos.



### Black Monday III

Historically, the three big stock market crashes took place on Mondays - on Oct. 28, 1929, Oct. 19, 1987 and Sept. 29, 2008. The recent one triggered a \$700 billion rescue (bail-out) of Wall Street. The essential root cause? Greed!

The Black Monday in 1929 kicked off the Great Depression. Its aftermath caused some to dislike banks and shun investing. A few kept their money in the walls of their houses or mattresses. As time went on, mortgages became acceptable but it was felt that paying off the mortgage as soon as possible was essential. To obtain a 2<sup>nd</sup> mortgage in the old days was considered shameful. Later the name was changed to "home equity loan" and borrowing a second time was not as disgraceful. Then came "reverse mortgages" and in 1977, the CRA (Community Reinvestment Act) which led to a lot of irresponsible lending to people who basically could not afford the homes they desired. Many, bottomed out with credit card debt and poor credit ratings, were getting loans which they could not manage. Result? Crash!

### Proper Investing

Take greed out of our capitalistic system and it works well. Investing with the motive of benefitting the workplace, business and industry is a way of sharing. It is a good deed. Buying stocks and bonds in order to enable a company to expand will produce jobs, goods and stimulate the economy. When legitimate profits are made, everyone is a winner. The investor receives dividends. The company enjoys profits. In the Parable of the Talents (Matt. 25:14-30) Jesus extols the investors who turned five talents into ten and two into four.

### Greed Destroys Economic Stability

An Economics 101 college course will quickly reveal that gambling in the stock market produces economic instability. "Playing the market" as an investment tool to feed greed's unsatiable appetite with manipulative buying and selling is detrimental. "Short Selling" is so detrimental that the SEC recently adopted a ban on the practice. When stocks dramatically fall, people panic. Panic in a burning building kills people. Panic selling in the market kills stability.

### The Grief in Greed

"People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil." (1 Tim.6:9-10)

## CONGRESS PASSES IRA ROLLOVER!

by Robin Paris, Gift Planning Counselor

On October 3, 2008, President Bush signed legislation that could greatly impact you and your stewardship life and thought process. The Tax Extenders and Alternative Minimum Tax Relief Act of 2008 will allow individuals to donate up to \$100,000 from an individual retirement account (IRA) without increasing taxable income. This donation or distribution counts toward your Minimum Required Distribution for this year as well.

The IRA rollover provision is the result of 20 years of work by the charitable community. We believe this legislation has the potential to strongly benefit you as you seek to support your favorite ministries during difficult financial times.

While there are many details to an IRA rollover, the intention is to provide more giving opportunities from different resources. Unfortunately, this opportunity will only last until December 31, 2009.

*You must be 70½ years old when you make the transfer of funds in order to take advantage of this opportunity.*

Your Gift Planning Counselor, Robin Paris, will be glad to provide you with a detailed summary of the Tax Extenders and Alternative Minimum Tax Relief Act of 2008 so that you can determine whether you qualify. Please contact Robin with any questions at 407-365-5676, or email at: [rparis@lutheranhaven.org](mailto:rparis@lutheranhaven.org)

The LCMS Foundation and its support staff stands ready to serve you as we link Christians with giving opportunities.

One final note – most IRA custodians transfer IRA rollover funds by check or electronic transfer directly to the charity or ministry. If you wish, you can request that the check, made out to the charity, be sent to you, the donor. That allows you to deliver or mail the check personally. Delivery must be made by December 31 of the appropriate year.

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*What does this mean? Here is one example of possible uses for this IRA rollover . . .*

Grace was a retired nurse and a volunteer for her church. During her working years, Grace's IRA had grown substantially and she had almost \$450,000 in her IRA account. Since Grace's income met her needs, she really didn't need the Required Annual Distribution to live on, and having that amount of money as unearned income put her in a difficult position, tax-wise. So she decided to take advantage of the new rollover provision.

She called her IRA custodian and requested that a transfer of her minimum distribution be made to her church for a special project they were working on.

It was simple to fill out the form they sent her, and the money moved to the church directly instead of to her. It was easy for Grace to make a significant gift, and it was a blessing to the church she loved so much. *And she was thrilled that she could help the church without increasing her taxes!*

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### ***A sample letter you can use to take advantage of this opportunity:***

Dear IRA Custodian, (identify the holder of your account)

Sec. 408(d)(8)(A) of the Internal Revenue Code permits an IRA rollover directly from an IRA custodian to a qualified public charity. As the owner of IRA account # \_\_\_\_\_ that is in the custody of your organization, I request that you transfer from that account the sum of \$ \_\_\_\_\_ to (name the Lutheran ministry, address, and Tax ID # .)

It is my intention to make a Qualified Charitable Distribution (QCD) to (named Lutheran ministry) from my IRA as permitted by law. Under the Congressional JCT Technical Explanation of Sec. 408(d)(8)(A), this QCD will fulfill part or all of my IRA Required Minimum Distribution for this year.

This letter is sufficient authorization for you to make this QCD gift. However, if you require any further documents, please forward them to me for my signature.

Cordially yours,

IRA Owner

## Student nurses at Lutheran Haven

by Donald Kovac, Executive Director

Seventeen students from the University of Central Florida's College of Nursing are working through their geriatric clinical rotation at Lutheran Haven's Nursing Home on their way to a baccalaureate degree in nursing. Led by their instructor, Ms. Barbara Gross, MSN, A.R.N.P., the



students are at the nursing home two days a week for six weeks. *We love coming here, Ms. Gross said, because the care and atmosphere is so great.*

Everyone benefits from the students, says Don Kovac, Haven Director. *Our residents receive extra attention, the staff is stimulated by their presence, and we are helping to train the caregivers of the future.*

One student's grandmother and great aunt were residents at the Haven which makes her placement here special. UCF, a campus of almost 50,000 students, is five miles away from Lutheran Haven.

*Do you want information about the upcoming  
Luther League Convention?*

*Do you want to donate to the*

*Luther League's Mission & Scholarship Funds?*

*Did you ever wonder what the Luther League is?*

*Do you need a Scholarship Application?*

*If yes, then check out the New Luther League*

*website: [www.lutherleague.com](http://www.lutherleague.com)*

*If you would like to post information on the website*

*contact Sandy Fredenburgh at [sankfred@yahoo.com](mailto:sankfred@yahoo.com)*

## Names in the News

**Rev. Jeffrey Stone** (St. Paul, Liberty Center OH) has accepted the Call to Calvary, Parma OH. Installation will be Saturday, Nov. 8, 2008.

**Rev. Dr. Ronald Yergey** has been approved and certified by the LCMS Colloquy Board to be received as Pastor Emeritus into the SELC District, LCMS. Rev. Yergey will officially be received in a worship service on Saturday, Nov. 29, 2008 at Concordia Lutheran Church, Macungie PA. Rev. Yergey served as a Pastor and retired from the ELCA.

***This is your newsletter . . . Articles & Photos are welcome! Send submissions to:***

The Lutheran Beacon  
c/o Gail Peterson:  
1210 Ambra Dr. – Viera, FL 32940-6755  
email: [gailmail37-beacon@yahoo.com](mailto:gailmail37-beacon@yahoo.com)  
Questions? 321-752-5519 or 954-401-8452  
**Deadline is the 15<sup>th</sup> of each month**

Please submit articles as separate attachments in whatever program you write in. [e.g. Word Perfect, Word, etc. - NOT as emails.]

Photos must be submitted as separate attachments [preferably .jpeg format and NOT as part of your article].

When sent by snail mail, photos must be received by the 10<sup>th</sup> of the month. If you want them returned, attach a note and send a self-addressed stamped envelope.

***The next deadline for the December Issue is November 15<sup>th</sup>***

For up-to-the-minute news and information visit our SELC District website

[www.selc.lcms.org](http://www.selc.lcms.org)



## SELC-LWML CENTRAL ZONE FALL RALLY

by Verna Jurkovich

On September 27<sup>th</sup>, Sts. Peter & Paul, Sharon, PA hosted the Fall Rally. The theme for the rally, FOCUS with a sub-theme of Feed the Body, Feed the Soul was based on the scripture verse "The eyes of all look to you, and you give them their food at the proper time." (Psalm 145: 15). A worship service with Communion and Bible study were led by Rev. Jeffrey Harter (Sts. Peter & Paul and CZ Pastoral Counselor). He encouraged everyone to use this Bible study at a ladies event or a Sunday Bible study. A previous assignment to all societies was to create an acronym for FOCUS. The gifted ladies did a great job! An example of their creativity:

### Family Of Christ Understanding Scripture

A huge thank you goes to the Sts. Peter & Paul's LWML for the continental breakfast and lunch. The take home table favors were decorated jars containing ingredients to make soup. What a fabulous idea!! Carol Matej (Family of Christ, Massillon) and Margaret Sturm (St. John, Massillon) were outstanding with their performances in an LWML skit featuring Ora and Portia promoting the 2009 LWML Convention in Portland, Oregon.

The business meeting included elections of officers and convention delegates. Edna Moledor (Family of Christ, Massillon Jackson Twp., OH) was elected to represent the CZ at the national convention. Verna Jurkovich (Calvary, Parma, OH) will be the alternate. Rev. Jeffrey Harter - Pastoral Counselor and Dorian Mattle-Treasurer (St. Matthew, Norton, OH) were elected to serve a second two-year term. An addendum concerning the vacancy in the office of Central Zone vice-president was discussed, adopted and will be added to the current bylaws.

The Central Zone approved to pay the mission grant of \$1500 to Peace, Galloway, NJ to upgrade the school's media equipment. The SELC-LWML District first mission grant for \$5000 was paid to Christ The King, Lodi, OH for their work camp.

John Dyll, member of Sts. Peter & Paul and coordinator of the Community Food Warehouse, was the speaker. The *Gifts From the Heart* (ingathering) consisted of monetary and food items.

The Spring Rally host is St. John's, Massillon, OH. The rally is scheduled for Sat. April 25, 2009. Check future issues of The Beacon for more information.



**Sept. 27, 2008**

Central Zone Fall Rally  
Sts. Peter & Paul LC  
Sharon, PA

**Oct. 4, 2008**

Eastern Zone Fall Rally  
Zion LC  
Clark, NJ

**Oct. 11, 2008**

Western Fall Rally  
Living Word LC  
Orland Park, IL

**Oct. 24-26, 2008**

Assembly of Leaders  
St. Louis, MO



**LWML Convention**  
**June 25-28, 2009**

Plan to attend the LWML 33<sup>rd</sup> Biennial Convention in beautiful Portland, Oregon, where the host committee will roll out the purple carpet just for you!

Join your LWML sisters in Christ to *Look to the Hills!... God Reigns*. What better place than Mt. Hood and its' scenic surroundings to reflect on God's creation and the assurances we read in Psalm 121: 1-2, "I lift my eyes to the hills—where does my help come from? My help comes from the Lord, the Maker of heaven and earth."

Begin making plans, reserve the date and encourage other LWML/LCMS women (men and families are welcome, too) to journey with you to the beautiful Pacific Northwest.

Visit [www.lwml.org](http://www.lwml.org) for details about the convention and the post-convention cruise to Alaska offered by Azumano Travel of Portland.

Cabins are limited---book your reservations now!



**SELC DISTRICT/LWML SPRING RALLY**  
**EDEN RESORT, LANCASTER, PENNSYLVANIA**  
**FRIDAY - MAY 1, 2009 TO SUNDAY MAY 3, 2009**

Price: Friday & Saturday Night Lodging

Breakfast & Lunch on Saturday

Breakfast on Sunday

Lodging will be in Queen Suites (3 queen beds & a pull-out queen bed)

Each Suite Contains 2 separate rooms separated by a bathroom

Triple \$163.00 Per Person

Quad \$139.00

5 People \$125.00

6 People \$115.00

**1 Night Friday Stay**

Triple \$94.00

Quad \$84.00

5 People \$78.00

6 People \$74.00

The one night stay includes breakfast & lunch on Saturday

**Friday Night Tickets to Abraham & Sarah will cost \$32.30 each**

If you are interested in attending, please sign a copy of this invitation and return to Cheryl Rusiecki, 120 Ruby Drive, Egg Harbor Township, NJ. 08234.

Yes, I will attend \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone Number: \_\_\_\_\_



## SELC District Luther League Scholarship Fund

The SELC District Luther League has been around since 1927, which makes it the longest running Lutheran youth organization in the world. In 1953 the Luther League began awarding scholarships to those Luther Leaguers who were active in their church and the Luther League, active in their school, and were in need of some financial aid. Since then the Luther League has been able to award over 125 scholarships to eligible Luther Leaguers totaling \$50,000!!!

Back in 1999 I graduated from high school and was about to start college at the University of Connecticut. When I received the bill for my first semester, I said to myself "How am I ever going to pay for this?" Then I remembered that the SELC District Luther League had a Scholarship Program. I completed the scholarship application and at the 1999 Luther League Convention I was awarded a \$500 scholarship. Since I was so grateful to be awarded a scholarship, I decided to join the Luther League Executive Board as the Scholarship Director. Since 1999, I have been able to continue helping youth like myself pay for college!

The Mission Statement of the Luther League is *The SELC District Luther League seeks to encourage and enable teenagers and young adults to grow in Christ and bring others to Him.* In order to continue this valuable work of the Luther League, we are now asking you to consider helping fellow Luther Leaguers by graciously donating money to the SELC District Luther League Scholarship Fund. Please detach or copy the form below and mail it to:

Phil Lee  
SELC District Luther League Treasurer  
5806 Chrisbrook Drive  
St. Louis, MO 63128

Thank you very much for your support of the Luther League Scholarship Fund.

Yours in Christ,

Hope Alfieri  
SELC District Luther League  
Scholarship Director

Cut here- - - - -

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Congregation: \_\_\_\_\_

Donation Amount: \_\_\_\_\_

Please make checks payable to: SELC District Luther League

Please note in the Memo that it is for the Scholarship Fund

***Fight the Good Fight of Faith*** 1 Timothy 6:12

**2008-09 ST. LUKE'S CONCERT SERIES** *presents*

# UCF Symphony Orchestra

Laszlo Marosi, Conductor ~ Laurent Boukobza, Piano

## *Beethoven Forever*

*Leonore Overture, No. 3, Symphony No. 5  
Piano Concerto No. 4 in G major*

**Saturday ~ November 15 ~ 7pm**



*St. Luke's Concert Series is a gift to the community from*

**St. Luke's Lutheran Church**

2021 W. SR 426 (Aloma Ave.) Oviedo FL, 32765 (407)365-3408

For more information, visit [stlukes.org](http://stlukes.org) (click on Concert Series logo)