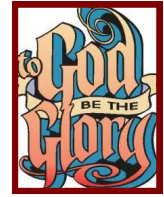


# BEAUTIFUL SAVIOR LUTHERAN CHURCH



**NOVEMBER 2021**



**WORD AND WORSHIP**

- **PHYSICAL AND SPIRITUAL BLESSINGS**

*“Faith enabled Abraham to become a father, even though he was old and Sarah had never been able to have children. Abraham trusted that God would keep His promise.”*

Hebrews 11:11

The Bible clearly shows that promises of physical blessings also include spiritual blessings. We weren't created for an existence like that of cattle and donkeys. Instead, we were created for eternity. When God gives us a promise, He doesn't limit himself to our physical needs. He isn't concerned only about our stomachs. He also wants to keep our souls from being destroyed and wants to give us eternal life.

Consequently, promises concerning external and physical matters are like the shell of a nut. But the real essence, or inner kernel, is Christ and eternal life. God, who makes the promises, isn't speaking to donkeys and cattle, as Paul points out, “God's concern isn't for oxen”(1 Corinthians 9:9). Rather, He's concerned about intelligent human beings created in His image to live with Him for eternity.

Clearly, the promises of physical blessings are like the nuts and apples we use to get the attention of our children. God gets our attention with physical blessings so that we will learn to appreciate the eternal blessings. This is how God encourages us to expect eternal life. God's purpose in giving us food and water isn't merely that we would eat and drink without thinking, as horses and donkeys do. Rather, he gives us physical blessings so that we will realize that He is loving and kind. This will help us to believe He will take care of all our needs. Even if God only gave you a piece of straw, He would want you to acknowledge Him as the eternal God whose kindness is overflowing. If you still believe in Him, you will have eternal life. Even though Abraham didn't see all of these promises fulfilled in His own lifetime, He still believed God. That's why he was given eternal life.

## **BIBLE CLASS OPPORTUNITIES**

*“Lord, to whom shall we go? You have the words of eternal life” (John 6:68)*

### **SUNDAY MORNING BIBLE CLASS**

**10:30 am in CHURCH**

**“EXODUS 1 - 14”**

### **LADIES BIBLE STUDY**

**10:30 am**

**THE HEART OF JESUS**

### **WEDNESDAY MORNINGS**

**BIBLE CLASS at 10:00 am**

**“EVIL”**



Martin Luther Through Faith Alone:  
365 Devotional Readings  
From Martin Luther, Copyright: 1999  
Concordia Publishing House



## TAKE IT TO THE LORD IN PRAYER



For the spreading of the Gospel of Jesus Christ  
-here, there, and everywhere-  
through the word and deeds of  
**ALL** God's people.



### PRAYERS FOR STRENGTH AND HEALING

#### End of coronavirus

Our nation and world

John Morgan - in Rehab

Judy Middendorf - recovering from surgery

Linda Wehmeyer - recovering from surgery

Steve Lane - Sally & Billy Lane's son, recovering from surgery,

Dorothy Barsky - rehab

Jeff Loyet - friend of Tim Decker, cancer

Lucas McKee - Woodcock & Goveia family, health

Frances Bell - mourning loss of friend, Gloria

Meaux family - mourning loss of relative, Marilyn

#### OUR ADOPTED MILITARY:

Jacob & Nick Beagley (Bretscher)

#### CONTINUING HEALTH ISSUES:

Joan Bernard, LeRoy Ettling, Kathi Meier, Jim Thomas, Stephanie Wilson

#### PRAYERS FOR OTHERS:

For the homeless in the Bridgeton area. For our missionaries who serve the Lord in foreign lands. For persecuted Christians around the world. For innocent civilians trying to survive in war-torn areas. Those who serve in our nation's armed forces and our Government leaders. For God's grace that we may have the desire to love our enemies and pray for those who persecute us.



### FEED THE HUNGRY

Wednesday, NOVEMBER 3,

9:00 am



Needed: donations of lunchmeat, cheese, fruit,  
loaves of bread,  
individually wrapped chips & snack items

Especially needed are people to help assemble  
the lunches and drive to St. Patricks!

## WORSHIP SCHEDULE NOVEMBER 2021

### Serving: *November 7th*

ALTAR FLOWERS: Harry & Regi Grodie  
ALTAR GUILD: Linda Watts, Linda Wehmeyer  
ELDER: Bob Mullins  
COUNTER: Dan & Marie Woodcock  
FELLOWSHIP: Harry & Regi Grodie  
MUSICIAN: Fran Ettling  
GREETER: Dan & Marie Woodcock  
READER: Marilyn Sims  
SOUND & LIGHTS: Roy Anders  
USHER: 1

### Serving: *November 14th*

ALTAR FLOWERS: Beautiful Savior  
ALTAR GUILD: Linda Watts, Linda Wehmeyer  
ELDER: Bob Mullins  
COUNTERS: Jo & Abbey Sundermeyer  
FELLOWSHIP: Harry & Regi Grodie  
MUSICIAN: Anita Tissi  
GREETER: Marilyn Sims  
READER: liturgist  
SOUND & LIGHTS: Roy Anders  
USHER: 2

### Serving: *November 21st*

ALTAR FLOWERS: Beautiful Savior  
ALTAR GUILD: Kathy Leonard; Marilyn Sims  
ELDER: Bill Crichton  
COUNTER: Dan & Marie Woodcock  
FELLOWSHIP: Harry & Regi Grodie  
MUSICIAN: Monica Kelpé  
GREETER: Ellen Sims  
READER: Art Wehmeyer  
SOUND & LIGHTS: Roy Anders  
USHER: 3

### Serving: *November 28th*

ALTAR FLOWERS: Beautiful Savior  
ALTAR GUILD: Kathy Leonard; Marilyn Sims  
ELDER: Bill Crichton  
COUNTER: Christine Foelsing  
FELLOWSHIP: Harry & Regi Grodie  
MUSICIAN: guitar  
GREETER: Harry & Regi Grodie  
READER: liturgist  
SOUND & LIGHTS: Roy Anders  
USHER: 4

## THANKSGIVING EVE SERVICE

November 24th  
7:00 PM



Ushers: Team 4  
Organist: Elizabeth Kusterer

*"In everything give thanks"*  
1 Thessalonians 5:18





## CALENDAR OF EVENTS—NOVEMBER

1	M	<u>(Church office Closed)</u>	20	S	Narcotics Anonymous 7 pm
2	T	<b>BOARD OF DIRECTORS: 7:00PM</b> Chordinals 7:00 pm	21	SUN	<b>SUNDAY WORSHIP 9:00 AM</b> Bible Study/Sunday School 10:30 am JOHN CALVIN WORSHIP (FH) 10:30 Narc-Anon Business Mtg 1:00—5:00 pm
3	W	<b>"Feed the Hungry" 9 am</b> Chimes 6pm/Choir 7pm	22	M	<u>(Church office Closed)</u>
4	TH	CHAIR YOGA 10:15 AM	23	T	<b>ELDERS MEETING 7:00PM</b> Chordinals 7:00 pm
5	F	<u>(Church office Closed)</u>	24	W	<b>BIBLE STUDY 10 AM</b> Thanksgiving Eve Service 7 pm
6	S	Narcotics Anonymous 7 pm	25	TH	<b>Thanksgiving Day</b> 
7	SUN	<b>SUNDAY WORSHIP 9:00 AM</b> Bible Study/Sunday School 10:30 am JOHN CALVIN WORSHIP (FH) 10:30	26	F	<u>(Church office Closed)</u> CHAIR YOGA 10:15 AM
8	M	<u>(Church office Closed)</u>	27	S	Narcotics Anonymous 7 pm
9	T	Chordinals 7:00 pm	28	SUN	<b>SUNDAY WORSHIP 9:00 AM</b> Bible Study/Sunday School 10:30 am JOHN CALVIN WORSHIP (FH) 10:30
10	W	<b>BIBLE STUDY 10 AM</b> Chimes 6pm/Choir 7pm	29	M	<u>(Church office Closed)</u>
11	TH	CHAIR YOGA 10:15 AM John Calvin Meeting (FH) 7:00 pm	30	T	Chordinals 7:00 pm
12	F	<u>(Church office Closed)</u>			
13	S	Narcotics Anonymous 7 pm			
14	SUN	<b>SUNDAY WORSHIP 9:00 AM</b> Bible Study/Sunday School 10:30 am <b>VOTERS MEETING - After Bible Study &amp; lunch</b> JOHN CALVIN WORSHIP (FH) 10:30 Narc-Anon Business Mtg 1:00—5:00 pm			
15	M	<u>(Church office Closed)</u>			
16	T	Chordinals 7:00 pm			
17	W	<b>BIBLE STUDY 10 AM</b> Chimes 6pm/Choir 7pm			
18	TH	CHAIR YOGA 10:15 AM			
19	F	<u>(Church office Closed)</u>			

## CONGRATS TO BEAUTIFUL SAVIOR MEMBERS ON THEIR SPECIAL DAY

### NOVEMBER BAPTISM REMEMBRANCES

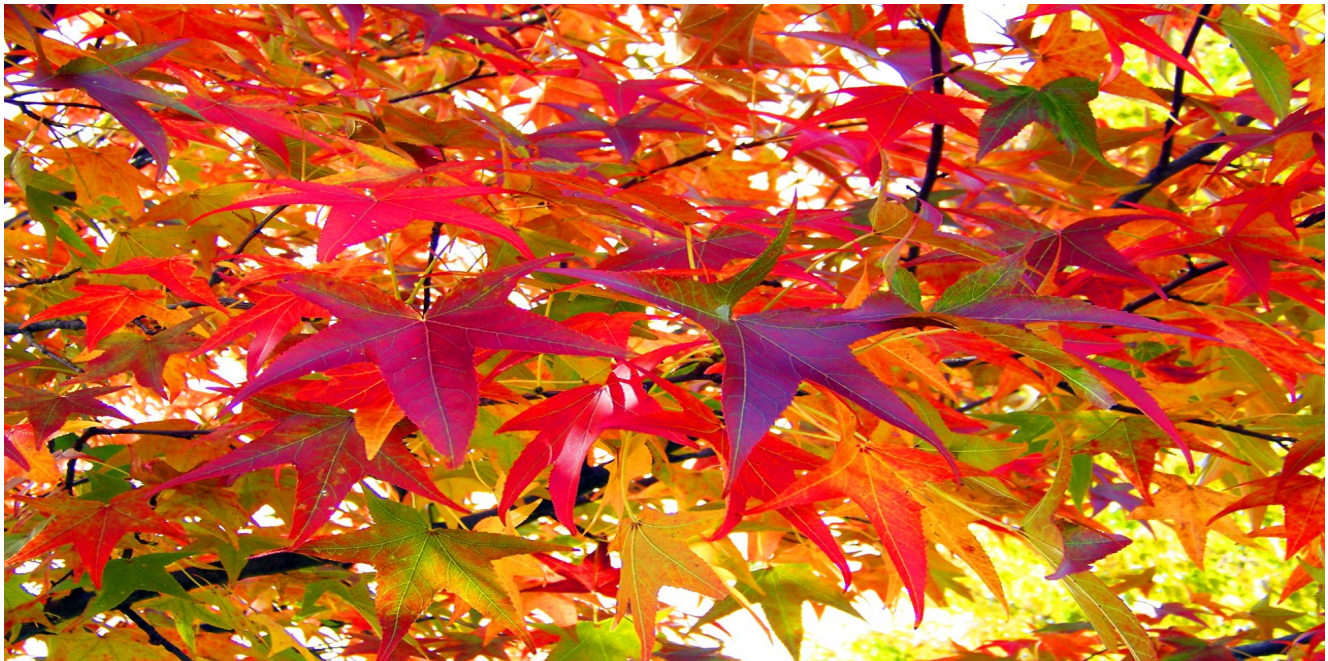
Joan Bernard	11/01
Brittany Mische	11/05
Ray Sims	11/06
Jodi Willard	11/07
Alex Mullins	11/16
Becki Hearst	11/17
Kiran Hamilton	11/26
Luke Hamilton	11/26
Wesley Hamilton	11/30
Sally Huster	11/30
Jeremy Thomas	11/30

### NOVEMBER BRITHDAY REMEMBRANCES

Dan Woodcock	11/07
Jeremy Thomas	11/11
Denise Winker	11/20
Bob Engelken	11/24
Gregory Williams	11/29
Kirby Keller	11/30

### NOVEMBER ANNIVERSARIES

Art & Linda Wehmeyer  
11/20/71  
50 yrs  
Garry & Gail Pitts  
11/15/96  
25 yrs





# NOVEMBER



## FALL CLEAN-UP DAY COMING SOON



**Saturday, November 6th  
10:00 am**

**Grilled hotdogs for lunch at  
noon**

**Bring rakes or other tools  
to work outside**

**Add your name to the sign-up sheet in the atrium**

## Supporting Mission Work

Take a moment to look at the bulletin board and learn about the various missions that Beautiful Savior has donated to recently.



## Socks

Fall has arrived and the homeless in St. Louis need warm socks. Contributions can be placed in the basket in the atrium to be taken to St. Patrick's each month.

## Voter's Meeting - Sunday, November 14th

(After Bible Class & lunch)

**Pastor David Bretscher**

**Secretary:**

**Lisa Sylvester**

**Ourchurchlady@sbcglobal.net**

**Newsletter Editor:**

**Sharon Leriche & Beautiful Savior  
members**

**bsmonthly@sbcglobal.net**

**Phone:**

**314-291-2395**

**Fax:**

**314-291-2497**

**Web page:**

**www.bslcms.org**



## 2021 Tax Information

### THEY'RE BACK!!!!

RMD's (Required Minimum Distributions) were not required to be taken in 2020. But they are required to be taken before December 31, 2021. (A bit of advice here. Don't wait till close to the end of the year to take it. Someone I know did that and the holder of the IRA didn't do the distribution until the first week of January of the next year. That caused some problems)

From the Kiplinger Letter comes this information: **The SECURE Act changed when you must start taking RMDs**. Under the 2019 legislation, if you turned 70 ½ in 2019, then you should have taken your first RMD by April 1, 2020. If you turned 70 ½ in 2020 or later, you should take your first RMD by April 1 of the year *after* you turn 72. All subsequent ones must be taken by December 31 of each year.

This generally applies to the original owner of a **traditional IRA**, **SIMPLE IRA**, **SEP IRA** or a retirement plan, such as a **401(k)** or **403(b)**. **Roth IRAs** do not have RMDs.

So, to boil that down, RMD's are now required to be taken by April 1<sup>st</sup> of the year after you turn 72, not 70 ½. Make it easy on yourself and just take it the year you turn 72, several weeks before the end of the year.

And with the RMD's being required in 2021, this means Qualified Charitable Distributions are also back. The QCD is taking all or part of your RMD and having it sent directly to a Charity (up to \$100,000). It reduced the amount of the RMD that is taxable. For instance, if your RMD is \$20,000 and you normally give \$6,000 to a (or several) Charities, your taxable amount of the RMD is now \$14,000. Your IRA must go directly from the IRA Trustee to the Charity. And the transaction has to be completed before the end of the year. With companies possibly being behind, I would recommend making the decision and get the ball rolling as soon as possible. If you've already made your Charitable contribution for 2021, you're too late for this year. Keep it in mind for 2022. Trustee should know how to do this. But the two primary things are, the money must go directly from the IRA Trustee to the Charity. And the transaction has to be completed before the end of the year. With companies possibly being behind, I would recommend making the decision and get the ball rolling as soon as possible. If you already made your Charitable contribution for 2021, you're too late for this year. Keep it in mind for 2022.

If you don't itemize, in 2021, you can still take up to \$300 per person as a charitable deduction on a line of the 1040 dedicated to that subtraction. If married, then the total is  $\$300 \times 2 = \$600$ .

I hope this helps some. Mila Thomas and I will be going to tax updates classes between now and the end of the year. There are a lot of subtle changes – standard deduction amounts indexed for inflation and changes to the Earned Income Credit for single people without a child, such as age restriction is gone for older people and if not in college the age is reduced from 25 down to 19. There are income restrictions – the amount is actually fairly low to qualify. But Congress makes changes to the Tax Laws and the IRS then incorporates them for us taxpayers.

Bob Engelken





**Invite you**  
to an evening of

# TRIVIA

## **Bridgeton Masonic Lodge #80**

414 S. Church Street  
St. Peters, MO 63376  
(off Mexico Rd., West of Mid Rivers Mall Drive)

**November 20, 2021**

**at 7pm**

(Doors open at 6:30pm)

## **Tickets:**

**\$20 PER person**

**Eight to a table**

Bring your own team or join a team!

**CASH PRIZES**

awarded to the

**1st & 2nd place teams**

**ATTENDANCE PRIZES GIVEN**

**For Table Reservations & Information Contact:**

**[stlsingers@gmail.com](mailto:stlsingers@gmail.com)**

or e-mail Alice Shofner @ [alicerobinsshofner@yahoo.com](mailto:alicerobinsshofner@yahoo.com)

Soda and Popcorn provided. Teams are encouraged to bring food and table decorations  
(alcoholic beverages permitted)