



Help Our Church **“Burn the Mortgage”**

Living Waters Lutheran Church has commenced “Burn the Mortgage,” a campaign to eliminate the \$7,200 monthly mortgage payment and the approximate balance remaining of \$57,000 (which is only 4% of our total \$1.5 million investment in land and building). There is opportunity to grow our ministries by eliminating the burden of this payment. There is

also opportunity to build the 2025 Budget without the historic annual debt service of \$86,400 and build a legacy that focuses on bringing more people to Jesus.

Gifts should be received on or before November 3rd. Gifts received prior to Nov. 3 will be sent to the bank and applied to the principal

balance to reduce interest expense.

Please note gifts as Mortgage (Capital) Payment or “Burn the Mortgage” in the check memo.

LWLC will celebrate the burning of the mortgage on Discipleship Sunday, November 3. See details about this special Sunday below this article.

DISCIPLESHIP SUNDAY

November



GUEST PASTOR
Larry Streng

Apple Pie



Social

Join us for a 9 a.m. worship service and pie social to celebrate “Burn the Mortgage.”

**CONFIRMATION
 SUNDAY**
October 27
 9 a.m. Service
 Reception with cake
 to follow.

Fall Hay Ride

Sunday, October 13

11:30 a.m.

5400 Golden Spike Rd. NE, Sauk Rapids

Hay Rides ~ Bonfire

Lawn Games ~ Potluck Lunch

Please bring a main dish, salad or dessert to share.



Save The Date

Stewardship Sunday




November 24th

October Events

- * **Brew Bible Study:** Tuesdays at 6:30 p.m., starting October 1. Location varies week to week.
- * **Wednesday Education:** See schedule on page 7.
- * **Wednesday Night Study Group:** 6:30 p.m. in the Life & Learning Center
- * **Sunday Worship:** October 6th, 13th, 20th, and 27th at 9 a.m.
- * **Senior Choir Practice:** October 10th, 17th, and 31st at 6:30 p.m. in the sanctuary
- * **Hay Ride, Bonfire, Potluck, Lawn Games at the Pederson Farm:** October 13 at 11:30 a.m.
- * **Finance Committee Meeting:** October 15 at 5:30 p.m. in the Room of Hope
- * **Church Council Meeting:** October 15 at 6:30 p.m. in the Room of Hope
- * **Game Day—Lawn Games:** October 19, 2-5 p.m.
- * **Confirmation Rehearsal:** October 23 at 7:15 p.m. in the sanctuary
- * **Women at the Well—**October 24 from 6:30 to 8 p.m. in the Life & Learning Center
- * **Confirmation Sunday:** October 27 during 9 a.m. service with a reception with cake to follow
- * **Marriage Group—All Married Couples Welcome:** October 27 at 6:30 p.m. in the Room of Hope

BREW Bible STUDY



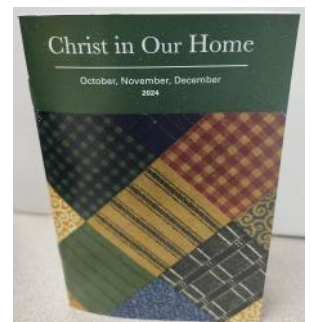
**TUESDAYS AT 6:30 PM
STARTING OCT. 1**

All are welcome to join this casual Bible study that meets at a different location each Tuesday evening at 6:30. Text Cheri and Tom Satre for location 320-492-4074. We are studying, "Romans for Normal People" by J. R. Daniel Kirk. No need to invest in the book if you just want to come try it out!



CHRIST IN OUR HOME DEVOTIONALS AVAILABLE

Christ in Our Home books are available at LWLC! *Christ in Our Home* is a quarterly devotional resource that encourages readers to live out their faith daily. Each reflective reading is accompanied by a daily scripture reference and prayer for the day that follows the Revised Common Lectionary. The books are available at the Welcome Center. while supplies last. Limit 1 per family.



Lutefisk & Meatball Dinner

Saturday, November 16th, 2024 ~ Serving time 2:30 pm—6:30 pm

We are having a sit-down dinner this year! There will be several volunteer opportunities to help make this event a huge success!! As we get closer, we will be looking for people to help with meal prep (make meatballs, peel potatoes), set-up for the dinner, table servers, food servers, and kitchen clean-up. There will be a bake sale during the dinner if you would like to donate baked goods. If you would like to volunteer to help with the dinner, please reach out to Linda Becker or Carolyn Neubauer. You may also sign up on Sundays in the Watersource Book.

Thank you!! **Linda and Carolyn, Co-Chairs**



AT LIVING WATERS LUTHERAN CHURCH

1911 4th Avenue North, Sauk Rapids, MN

Saturday, November 16, 2024

2:30 to 6:30 p.m.

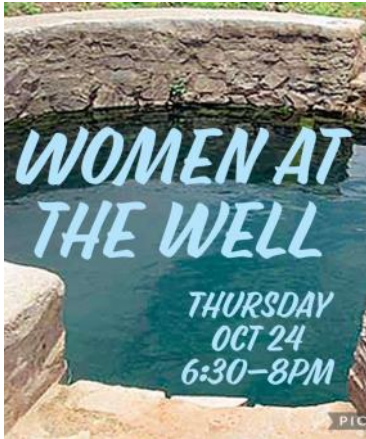
Lutefisk, Meatballs with Gravy, Potatoes, Vegetable, Other Side Dishes and Desserts. Full menu available soon.

Adults: \$25 Children (12 & Under): \$15

PLUS LIVE MUSIC & SCANDANAVIAN DEMONSTRATIONS

Reservations will open soon. Watch for announcements.

Small Group Opportunities



Women at the Well

Women of all ages are welcome to join this new group! Women at the Well will focus on fellowship, creativity, and service. We will meet one time a month through May in the Life & Learning Center. Our next meeting will be:

October 24

6:30 to 8 p.m.



Mary's Mermaids

OF LIVING WATERS
LUTHERAN CHURCH

Our mission is to reach out with God's love through word and deed to encourage Christian development.

Mary's Mermaids meets for coffee and conversation from 10 a.m. to noon on the first Wednesday of the month at the church and from 10 a.m. to noon all other Wednesdays at Coborn's Deli in Sauk Rapids.

Their fundraisers support youth education at Living Waters.

Recent fundraisers have supported Vacation Bible School, Sunday School, and Wednesday Youth Education.



GAME GROUP

This group is a great way to connect with your church family in a fun atmosphere! Next gathering: **October 19 from 2 to 5 p.m.** We'll play a variety of lawn games on the LWLC property. All are welcome!

All married couples -

you are invited

to join us for Marriage Group!

Every 4th Sunday of the month we offer a Christ-centered marriage ministry to all married couples.

We meet in the Room of Hope, at 6:30 PM at Living Waters Lutheran Church, to discuss topics to help strengthen and support your marriage.

- ♥ We start with prayers and a short devotion.
- ♥ After the devotion, we share a related question for you and your spouse to answer and discuss between the two of you.
- ♥ Once you and your spouse have connected, there is time for some OPTIONAL sharing as a group on what you have may have discovered.
- ♥ At 7:30 PM, we wrap up with a sending prayer.

Each month offers a different topic, so please come when it works with your schedule.



Thank you to everyone who joined us for God's Work, Our Hands, a dedicated morning of community service, on September 15. Volunteers cleaned up our Adopt-A-Highway section, made birthday bags for local residents, and made hygiene bags food shelf recipients.

Special thanks to Leann Giese for coordinating this event! Volunteers: DeNetta Wolbeck, Kurt Wolbeck, Darryl Torrin, Michele Berkovich, Dmitry Berkovich, Victoria Berkovich, Michael Schrantz, Jayne Schrantz, Rhonda Wieneke, Presley Kiffmeyer, Judy Boettcher, Tedd Boettcher, Rick Nelson, Lauren Christie, Denise Christie, Jeremy Christie, Jackson Christie, Teddy Christie, Val Dahlke, Yvonne Crandall, Terry Sylvester, Howard Sylvester, Leann Giese, Brad Giese, Judy Germundson, Kia Lindholm, Bonnie Raduns, Paul Raduns, Dennis Wahl, Pastor Jake Dyrhaug



Education Update

Youth Education is in full swing!

We have classes meeting on (most) Sunday mornings from 10:05-10:35. This is for our youngest learners, Prek-1st grade. If anyone is able/willing to be a substitute teacher, please email kstiegel@icloud.com.

Wednesday-night services are full of fun and energy! The whole congregation is welcome for pizza (\$1 a slice) with beverages starting at 5:30. The church service at 6:00 is also open to all! A special thanks to our teachers Michele Berkovich, Haley Entner, Pastor Jake, and Kirsten Stiegel. Help is needed with set up and clean up with communion as well as pizza. Thank you, Bruce and Carolyn Neubauer, Haley, and the others who have stepped in to help! Contact Kirsten to volunteer.

Couple schedule changes:



October 2

There will be no class for 2nd-6th graders. There will be a Youth Rally for 6-12th graders. Pizza will still be served, but **NO WORSHIP SERVICE**.

Information about the Celebrate MN Youth Rally:

PARENT DRIVERS NEEDED - we will leave LWLC at 6 pm and return after the program.

Please let Kirsten know if you can drive. Kstiegel@icloud.com.

October 9th - Kids Fighting Hunger

NO PIZZA OR WORSHIP SERVICE.

Meet at 6 p.m. at the Kids Fighting Hunger Building:

C4 Welding Company

11 Industrial Boulevard

Sauk Rapids, MN

All Wednesday night learners welcome!

October 16

NO CLASS - MEA Break

October 23

5:30 pizza, 6 pm church service, lesson to follow

October 30

Trick or Treating for the Food Shelf - Drivers needed

Pizza at 5:30, **NO WORSHIP SERVICE.**

Kids will go throughout Sauk Rapids collecting items for food shelf and letting people know about LWLC!

Kirsten Stiegel
Education Liaison

Inreach Update



Welcome Fall! What a beautiful season! I am the Inreach Liaison for the Church Council. I am in the process of getting an Inreach Care Team up and running. This team will consist of groups of volunteers who provide care and support to our Living Waters families through various forms of ministry. The groups include Shepherd Ministry, Healthcare Ministry, Funeral Support Ministry, Teddy Bear Ministry, Prayer Shawl Ministry, and Card Making Ministry. Many of you have already volunteered to be a part of one or more of these ministries — THANK YOU!

Currently, I am looking for some additional Shepherds. Shepherds are given a small “flock” of sheep for which to care. The Shepherd connects with their sheep as needed for specific reasons such as health issues, loss of a loved one, birth of a child, or other needs or concerns. This connection may be a phone call, a card, a visit, or a delivered meal just to give a few examples. As a Shepherd, you will receive notification from myself when a need or concern arises. This is a great opportunity to help care for members of our Living Waters Family. Please let me know if you are interested in being a Shepherd. Watch for updates on other caring ministries in future newsletters!

Peace,

Carolyn Neubauer

Inreach Liaison

October Youth Education Schedule

Wednesday Youth Education

For 2nd-10th grades. Pizza (\$1 per slice) is served in the Life & Learning Center from 5:30 to 6:00 p.m. Head to the sanctuary at 6:00 p.m. for W.O.W. Worship with Communion. Class from 6:30 to 7:15 p.m.

October 2: No class for 2nd-5th graders. 6th-12th graders are invited to the Celebrate MN Youth Rally at Westwood Community Church in St. Cloud. We will leave LWLC at 6 p.m. and return here after the program.

October 9: 2nd-10th graders will meet at the Kids Fighting Hunger building, 11 Industrial Blvd., Sauk Rapids, at 6:00 p.m. to package meals. No pizza, WOW Worship or classes.

October 16: No WOW Worship or classes—MEA break.

October 23: Mentor Night for 7th-9th graders. Invite your mentor for supper at 5:30, worship service at 6:00, and meet with them after the service. Grades 2-6 will do a servant project at church.

October 30: All 2nd-10th grade youth will go trick-or-treating. Pizza will be served beforehand at 5:30, but there won't be a worship service.

Sunday School

For PreK (potty trained), Kindergarten and 1st grades. Class starts at 10:10 a.m. in the Life & Learning Center.

October 6: Regular Class

October 13: Regular Class

October 20: No Sunday School—MEA break

October 27: Regular Class

“Burn the Mortgage” Celebration!



Pastor Jake Dyrhaug

“For where your treasure is, there your heart will be also.” - Jesus, Matthew 6:21

On November 3rd, a great celebration will be heard at Living Waters Lutheran Church on “Burn the Mortgage” Sunday! We’ll worship. We’ll hear Living Water’s first mission developer who helped plant and start the church, Pastor Larry Streng, as he will be our guest preacher that day. We’ll look forward to burning the church mortgage! What an awesome day in the life of a congregation, and to God be the glory! We’ll revel in the wonders of home-made apple pie prepared by our Living Waters volunteer experts in delicious pie baking. This will truly be another one of the most memorable and important days yet for Living Waters, and we hope all will take part!

Thank you to every one who has helped support the mission and outreach of this church that God planted here in the Sauk Rapids area, and thank you for bringing all your gifts and abilities that have made this community of faith so vital to so many! You have received update emails recently which explain the “Burn the Mortgage” campaign. The purpose is to eliminate the monthly mortgage payment of \$7,200 per month by paying off the remaining balance of \$57,000. As this newsletter is being prepared to go out, we just crossed the 35% mark of the total goal, with over \$19,900 given by generous donors! By November 3rd, we can reach the goal together, and our hearts will

overflow with joy.

Jesus taught that wherever our treasure is, there our heart will be also. When I first heard this verse quoted, I used to unintentionally put the words in inverted order, something like, “Where your heart is, there your treasure will be also.” But it

definitely says it the other way around, “Where your treasure is, there your heart will be also.” (Matthew 6:21) In other words, it’s not a matter of getting my heart set in the right place and I’ll be led to know where I should invest or what I should support or where I should give charitably. It’s actually, according to Jesus, about putting our treasure somewhere we’d hope our heart will follow. In the case of putting our time, talent and treasure in God’s hands as part of the life of Living Waters, it’s impossible to count how many times people have done that here. And this partly explains why people love this community of faith and this place so much. Their hearts were already drawn here by God’s Spirit and our friends in Christ all around us. And then hearts have been drawn to places where we have entrusted ourselves and what we have to the mission of this place, “To reach, teach and care...”, “That all would know they are loved by God and are inspired to follow Jesus.”

In Christ,

Pastor Jake Dyrhaug



BURN THE MORTGAGE

“Burn the Mortgage” Capital Fund Campaign To Reach Goal of Paying off Living Waters Mortgage

Gifts	Amount	Total
1	\$ 10,000	\$10,000
2	\$ 5,000	\$10,000
5	\$ 2,000	\$10,000
8	\$1,000	\$8,000
17	\$ 500	\$8,500
25	\$ 200	\$5,000
30	\$100	\$3,000
30	\$50	\$1,500
40	\$25	\$1,000
	TOTAL	\$57000

Dear Friends In Christ:

Sunday, September 8th, the Finance Team and Church Council announced our “BURN THE MORTGAGE” Capital Fund Campaign. Viewing of the presentation by Brad Becker is available on the Church Website and @ https://youtu.be/XqD_xZacd2A.

Key Highlights for the BURN THE MORTGAGE:

- Eliminate the \$7,200 monthly payment and the approximate balance remaining of \$57,000 (which is only 4% of our total \$1.5 million investment in land and building).
- Opportunity to Grow our ministries by eliminating the burden of this payment.
- Build the 2025 Budget without the historic annual debt service of \$86,400 and focus on the Opportunity to build a legacy that focuses on bringing more people to Jesus.
- Celebrate the accomplishment with Pastor Larry Strenge on Discipleship Sunday, November 3rd. Pastor Larry will be preaching that day.
- Gifts should be noted as Mortgage (Capital) Payment and should be received by the Church on or before November 3rd. Gifts received prior to November 3rd will be sent to the bank and applied to the principal balance to reduce interest expense.
- Parishioners who are eligible for Required Minimum Distributions on their Retirement funds may want to consult with their Financial Advisor to consider making a contribution directly from those funds to avoid paying taxes on those funds.

Thank you for your time and your prayerful consideration in helping your church accomplish this important goal.

God’s Blessings To All Of You.

Finance Committee

Church Council

Pastor Jake Dyrhaug

President's Update



Happy October! Wow, Fall is here... bonfires, football, volleyball, soccer, hayrides, pumpkin patches, and the leaves are changing! It is a very fun and busy time of year! It is also time to cozy up and reflect, about all the amazing things that God does for us each and every day. A time to be grateful and thankful. It is also a time to try and give back when you can—the opportunities are many. Thank you to all of our many volunteers that do so much for LWLC; you are appreciated!

Thank you to everyone that participated in a fantastic Rally Sunday and Connect Expo! Thank you for being part of an incredible day with the Rally Service, Blessing of the Back Packs, NYG Update, VBS Singing, The Mortgage Update, the Gaga Ball Tournament, the Connect Expo and the Potluck with all the warm fall decorations—What a beautiful environment created for all to “Connect”! It was a day to say we are truly blessed with our church family – food, conversation and fun! Thank you to all of the volunteers that made that event a success!

Connect Groups continue to form — don't be shy — so check things out and get involved. Women at the Well, Mary's Mermaids, Bible Study, Table Talk, Lutefisk & Meatball Dinner, WOW ... Take time to join a group, volunteer, get involved or make a donation. The Burn the Mortgage Campaign is in full swing, so please consider a contribution. You may also be inspired to make a monetary gift to honor the memory of a friend or loved one. Please consider how you might be able to help us to achieve this important goal. Thank you for your prayerful consideration.

The Future Planning Committee has been formed and will meet regularly to determine the next steps and look for the future needs of LWLC. With the Montessori school leaving, it allows us more space and room to grow! What do we want to see? Senior Space, Youth Room, Staffing, Youth Director, Choir Room, Parking Lot, Paint, Flooring, Food Shelf, Ministry, Small Groups, Conference Room Space, New Rental Opportunities ... the list is long! We need to explore what is right for us, for all the needs of the church... where will we be in 5 years, 10 years and 20 years from now. No joke, I have heard so many times... we need to paint! I do believe this will be a priority and is a definite need in some areas of the church. If you have ideas you want considered, please feel free to reach out, and we will put the ideas on the list. As this team digs in, we will determine what is needed, what is next, and we will communicate what's happening in the weeks and months ahead.

Enjoy the fall colors! ***The grass withers and the flowers fall, but the word of our God endures forever! Isaiah 40:8***

Peace & Blessings,
DeNetta Wolbeck
Council President

Outreach Team



Change equals growth. Sometimes, change brings new challenges and different ways to look at things. As I am writing this, I am thinking about the challenges we are experiencing now and in the future months at LWLC. It's an exciting time for our church. I am blessed to be a part of it.

God's Work, Our Hands was an amazing day. We had lots of volunteers completing different opportunities for our community. Thank you to all the volunteers who helped to make this happen. I was so humbled to see everyone come together with one focus: to help our community. Next year, I want to go out into the community for an event. Let's make it happen!

October 19th will be our first games small group date. Weather permitting, we are planning on doing outdoor games. If it works in AJ's schedule, we will also have GAGA Ball available for more of our community to learn. We will have S'mores and a campfire that evening as well. Come for a great time to spend with family and friends. All are welcome.

The holiday season is just around the corner. The council has been busy with lots of planning for this time of year. We will be preparing for a new project called Hope for Christmas. Be on the lookout for future info in the coming months. The other event we will be focusing on is the Living Nativity Scene during the Sauk Rapids Jingle and Mingle. This event will be held on Saturday, December 7th. We are looking to have the time slots for all times filled by mid-November. If you are interested in signing up, we will have the clipboard in the church office starting the beginning of October. You also may call the church office as well.

I wish everyone in our community a safe and fun fall season!



Blessings,
Leann Giese
Outreach Liaison

Worship Assistant Sign-Up



Ushers, Greeters, Communion Assistants, etc. needed for Sunday and Wednesday services. Visit www.lwlcmmn.org and click "Sign Ups" at the top of the page, or scan the QR codes. Scan the QR code on the left to sign up for a Sunday service and the code on the right for a Wednesday service.



FALL

HAY RIDE

BONFIRE | HAY RIDES
LAWN GAMES | POTLUCK LUNCH



OCTOBER 13

11:30 a.m.

PEDERSON FARM
5400 GOLDEN SPIKE ROAD NE
SAUK RAPIDS, MN 56379

Please bring a main dish, salad or dessert to share.

Reminder:

This is a Nut-Aware & Latex-Free Complex. Thank you in advance for your efforts to ensure the safety of those with sensitivities.



By Recycling, you can support Living Waters Lutheran Church! Place aluminum cans in the Cans for a Cause trailer at LWLC. No other recyclables are accepted.

Thanks for your support!

Contact Info



Pastor Jake Dyrhaug
(320) 733-0257

Ellarry — Church Office

(320) 255-1135

Email

church@lwlcmn.org

THANK YOU

For your ongoing financial support.



Set up BILL PAY through your bank or credit union. It is free. Contributions will be sent to the church on YOUR schedule.

Send money through PAYPAL. To avoid paying a fee, make sure to select that you are sending money to a friend. Send to church@lwlcmn.org.

Send contributions the old-fashioned way. MAIL checks via USPS to:

Living Waters Lutheran Church
1911 4th Ave. N.
Sauk Rapids, MN 56379

Please remember to specify on your check or envelope what your contribution will be used for (e.g. mortgage, general fund, food shelf).

Rally Sunday 2024



Thank you to everyone who joined us for Rally Sunday on September 15! We celebrated the start of fall with a VBS song performance, recap of the 2024 National Youth Gathering trip, "Burn the Mortgage" presentation by Brad Becker, Connect & Council Expo, GAGA Ball games in our new facility, and a potluck with burgers and brats.



Rally Sunday 2024



2024-25 Servant Team Schedule

Team	Team Leader(s)	Last Name Starts With	Servant Months
Team 1	Tom & Cheri Satre	A through Cr	April 2024 and November 2024
Team 2	Teresa Szymanski	Cu through Gunderson, D	May 2024 and December 2024
Team 3	Jen Kiewel	Gunderson, J through Koskinen, D	June 2024 and January 2025
Team 4	Tim Wright	Koskinen, S through Moon	July 2024 and February 2025
Team 5	Bonnie Raduns	Moor through Rock, J	August 2024 and March 2025
Team 6	Terry Sylvester	Rock, K through Sz	September 2024 and April 2025
Team 7	Darryl Torrin	T through Z	October 2024 and May 2025

Council Meeting Minutes Attached

The August Church Council meeting minutes are emailed with the newsletter for your convenience. See attachments to your email for detailed minutes, or pick up a copy at the church.

Living Waters Lutheran Church Council

John Fuls – Property team

jctmfuls@msn.com

Leann Giese – Outreach

craftinggiese@gmail.com

Todd Muehlbauer – Personnel

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Carolyn Neubauer – Inreach, Care Core, Secretary

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Dan Pederson – Vice President

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Kelli Pederson - Congregational life

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Josh Rock

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Kirsten Stiegel – Education

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Brian Ulrich

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AJ Wolbeck – Youth Rep.

ajwolbeck@yahoo.com

DeNetta Wolbeck - President, Music and worship liaison

nedswolbeck@gmail.com

Next Council Meeting:

Tuesday, April 16, at 6:30 p.m.

Worship at LWLC

Sunday Service — 9:00 a.m.
Watch the Livestream on Facebook at
Living Waters Lutheran Church SR

FOOD SHELF HOURS

TUESDAYS
10AM - NOON



Church Office Hours

Tuesday - Friday
9:00 a.m. - 3:00 p.m.

Monday
Closed



Contact

Church Office Phone: 320-255-1135
Church Office Email: church@lwlcmn.org
Pastor Jake's Cell Phone: 320-733-0257
Pastor Jake's Email: pastorjake@lwlcmn.org

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facebook.com/livingwaters.lutheranchurch



YOUTUBE:
youtube.com/channel/UCXpyZgcJVYXf0w4AtX2Pwng/featured

Living Waters Nursery

The Nursery is open during worship, but it is not staffed.

Please stay with your child.

