

Save, Set, Spend: A New Perspective on Money Management

How do you use your paycheck? If you're like most, you get your bills and basic needs met first, then spend, save and maybe even give back whatever is left. While covering your needs first makes sense, rethinking how you use your paycheck could boost your savings and make you more financially secure. Consider this method from Thrivent Financial Bank to help you increase savings and manage your budget.

Step One: Save

Upon getting paid, it's easy to get in the habit of spending first and saving the remainder. Consider having your entire paycheck directly deposited into a savings account. This approach will help to ensure that you save something from each paycheck.

Perhaps the most significant effect of this change will be your attitude about spending. Putting your money into a savings account right away could cause you to think carefully about withdrawing it.

Step Two: Set

From your savings account, directly deposit a set amount into a billing checking account. One great feature of this approach is that you can adjust the deposited amounts as you go to accommodate for miscalculations and changes in your income or bill payments. It takes courage and some discipline to face the total amount you need for bills each month, but the control and peace of mind you will gain from that knowledge is worth the effort.

Step Three: Spend

Once you've covered your bills, set aside a specific amount for spending and open up a checking account specifically for that purpose. This will help you control the amount you spend on discretionary items and help you make sure

you don't spend the money you need for bills and savings. Whether you use your remaining funds to give, spend on yourself, or a combination thereof, you can do so with the confidence of a responsible spender, knowing at all times how much cash you have on hand.

Keeping track of your finances is important, especially as you transition into a new method of money management. Watch your accounts and keep track of your money carefully, making adjustments as needed to the amounts you deposit into each account. Visit Thrivent-bank.com/cashmomentum for financial management tools to help monitor your progress. Get ready to save, set and spend!

Meg McCormick; Communications Associate,
Public Relations, Thrivent Financial for Lutherans

IRS Increases Mileage Rate

The IRS increased the optional standard mileage rate to **55.5 cents per mile** from 51 cents per mile for travel occurring between July 1 and December 31. Miles can be reimbursed or used to calculate a deduction for annual tax returns.

Housing Allowance Update?

Now would be a good time to review the housing allowance designated for all called and other church workers on your staff for 2011. It can be increased by the church board (or other group that designated the original allowance) if they adopt a resolution amending the allowance. (Note: The approval of a new church budget that includes a line item for housing allowances also meets the approval requirement).

This need not result in any additional compensation being paid to a worker. Rather, a called worker's salary can be decreased by the amount of the increase in the housing allowance.

Any changes made cannot be applied retroactively.



The rattle was unmistakably unnerving. This summer Cheryl and I were hiking in the Sluice Boxes State Park, south of Belt. As I placed my right foot down I heard the rattled snake register his displeasure. My knee was inches from his snout, and I caught his eye as I stepped past him. The hike came to a panicked halt as I stopped Cheryl short of the serpent. Her response was cautious curiosity until the snake determined that safety lay in her direction and appeared to chase her down the trail.

Close encounters with snakes are a bit more common than we like to think. *"And the great dragon was thrown down, that ancient serpent, who is called the devil and Satan, the deceiver of the whole world—he was thrown down to the earth, and his angels were thrown down with him"* (Rev. 12:9). That ancient serpent is constantly rattling out rebellion against the true God and the life of faith.

A rattlesnake is easy to believe in, especially when the black bead of his eye is on you. But surprisingly few people believe that

satan actually exists. In a 2009 Barna poll of self-described Christians, 60% agreed that satan "is not a living being, but is a symbol of evil." This denial, and the tendency to think of satan as a cartoon character in red underwear, plays right into his hand.

It is not proper, on the other hand, to think of satan as the opposite of God. He is not an evil god. He is not omniscient. He is not omnipresent. He is powerful, but that power is limited. He is a created angel who rebelled against the true God, and a constant liar who deceives people into death.

Running away from a rattlesnake is not a bad idea, but we should not fear satan. The old snake has been defeated. There was the physical defeat when he was thrown out of heaven (see text above). And it was a very personal defeat when Jesus countered each of his lies by quoting the Scripture (Matthew 4:1ff). Jesus universally created forgiveness for all sin, and for all people through His resurrection.

Yes, the devil and his angels wander the earth seeking someone to devour in unbelief. They don't always rattle so that you know they are present. But you have God's protection. Through your baptism God has

Montana District
30 Broadwater Avenue
Billings, MT 59101
(406) 259-2908
office@mtdistlcs.org
www.mtdistlcs.org/

put His name on you, so that even satan knows to whom you belong. Your Father has given you the gift of faith by which you may extinguish the flaming arrows of satan (Eph. 6:16). He has given you the gift of prayer by which you may be delivered from the evil one (Matthew 6:13). He has given you life through faith in Jesus so that you may live in freedom from the fear of death (Heb. 2:14).

The Sluice Boxes snake eventually turned off the trail and hid. We didn't see him again. The ancient serpent will rattle around until the last day. God will put him to an eternal end. But you, dear brother and sister in Christ, you will live in Jesus.

Rev. Terry Forke, President

CALENDAR OF EVENTS

July

- 1 Last day of summer camp
- 3 Official Visit: St. Paul, Park City
- 4 Independence Day; Office closed
- 7-10 North American Indian Day; Browning, MT
- 12-14 Consortium on Classical Lutheran Education; Sheridan, WY
- 17 Official Visit: Concordia, Forsyth
- 18 Board of Directors Meeting; Billings
- 19 Circuit Counselors Meeting
- 26-28 Preaching Practicum; Paradise Valley
- 31 Official Visit: Holy Cross, Eureka

August

- 1-5 ConEd; Flathead
- 4-7 Wadopana Celebration; Wolf Point,
- 14 Installation; Park Timber, Circle of Life
- 18-21 Crow Fair Celebration; Crow Agency
- 21 OV: Shepherd of the Valley, Salmon
- 27 Dr. Paul Maier Seminar; St. John, Laurel
- 28 Rev. David Preus Installation, 4pm Mt. Olive

September

- 9-10 Committee Planning Meeting; Trinity, Great Falls
- 17-20 Council of Presidents; Ft Wayne/St. Louis
- 20-22 Conference for National Mission Planning
- 24 Lutheran Free Conference; Peace, Great Falls
- 30-10/1 Early Childhood Conference; Trinity, Great Falls

Holy Land Tour Still Has

Space for 16. Oct. 26 –

Nov. 4, 2011. Hosted by LCMS Pastor Emeritus Cliff Winter and wife Lois of Wichita, KS. Includes round trip air fare from NYC, luxury coach, 2 meals daily, excellent guide. Includes Sea of Galilee, Capernaum, Cana, Nazareth, Jerusalem, Via Dolorosa, Mt. of Olives, Gethsemane, Bethlehem, Dead Sea, Qumran, Masada, and more. Only \$2599 plus taxes and tips. Call 316-942-5811 or email loiswinter@yahoo.com for brochure. The trip of a lifetime!

ANNUAL ECH CONFERENCE

Trinity Great Falls, MT

Sept. 30 & Oct. 1

Created & Saved; Sent to Serve
 Saved by Grace; Sent to Serve
EPHESIANS 2:8-10 – FOR IT IS BY GRACE YOU HAVE BEEN SAVED, THROUGH FAITH—AND THIS NOT FROM YOURSELVES, IT IS A GIFT OF GOD – NOT BY WORKS, SO THAT NO ONE CAN BOAST. FOR WE ARE GOD’S WORKMANSHIP, CREATED IN CHRIST JESUS TO DO GOOD WORKS, WHICH GOD PREPARED IN ADVANCE FOR US TO DO.

DCE Hoyle Hoover of First in Helena has received and accepted a call to serve as DCE at First Lutheran Church in Manhattan Beach, California.

LUTHERAN WORLD RELIEF, LUTHERAN CHURCH—MISSOURI SYNOD AND UNITED NATIONS FOUNDATION ANNOUNCE \$45 MILLION CAMPAIGN TO FIGHT MALARIA

Baltimore, June 30, 2011 — Lutheran World Relief (LWR), The Lutheran Church—Missouri Synod (LCMS) and the United Nations Foundation announced on Monday an unprecedented partnership to mobilize Lutherans in the United States in the fight against malaria in Africa.

The campaign, called the Lutheran Malaria Initiative (LMI), aims to raise \$45 million to contribute toward the global goal of eliminating malaria deaths in Africa by 2015. Malaria, a preventable and treatable disease, continues to devastate communities and perpetuate a cycle of poverty. According to the World Health Organization, nearly 1 million people die of malaria each year; every 45 seconds a child dies in Africa.

Rev. John Nunes, president and CEO of Lutheran World Relief, opened the news conference. “I am excited to be here today with the LMI partners,” Nunes said. “This is a day that has been years in the making, and for which millions around the world have been waiting.”

Dr. Matthew C. Harrison, president of The Lutheran Church—Missouri Synod, spoke next. “The Lutheran footprint for providing care and mercy to those suffering is enormous,” Harrison said. “For decades, we have been working with partners and fellow Lutherans at the ‘end of the dirt road.’ Today, we are delighted to come alongside the LMI partners to take a huge bite out of this horrid disease.”

Gloria Edwards, co-chair of the LMI National Campaign Cabinet, offered insights on her inspiration for becoming involved in the initiative. “My husband and I believe in saying yes to the open doors God places before us,” she said. “We went to East Africa not long ago and saw a young woman in a malaria-induced coma. We also saw other young children who demonstrated how to use a bed net, and how to let their parents know when they are not feeling well so that they can be taken to the doctor. We are excited to be a part of helping more children and families know how to prevent malaria as well as what to do when they get sick with the disease.”

In closing the news conference, Nicolas Demey, corporate partnerships officer with the Global Fund to Fight AIDS, Tuberculosis and Malaria, said, “It is an honor to work with LMI to help end malaria deaths in Africa. We have the tools and know what we need to do to end these needless deaths. We can do it.”

Following Monday’s news conference, Kathy Calvin, CEO of the UN Foundation, added: “Between 40 percent and 60 percent of health care in developing countries is provided by faith-based organizations, like our Lutheran partners,” Calvin said. “It is inspiring to see how the Lutheran community in the U.S. can help the UN reach families in rural villages on the other side of the world.”

As reported by Lutheran World Relief, a ministry of the Evangelical Lutheran Church in America (ELCA), The Lutheran Church—Missouri Synod (LCMS), individuals and parish groups in international relief, development, advocacy and social responsibility.

LHM Float Test Drive

This year's Lutheran Hour Ministries Float - *God's Promise For All* made an appearance on the streets of Pasadena on Saturday 7/9/11! This was a test drive and fire drill under the scrutiny of The Tournament of Roses Parade Committee. The LHM Float Committee was there to celebrate the occasion.

The float is laden with symbols of the promises that are ours through a personal relationship with God:

- * picture of Jesus (which is to be decorated and then applied to the float)
- * stream of life where hope springs eternal
- * doves, symbolizing a peace which will only be complete in heaven and
- * butterflies which remind us of the new life which is ours in Jesus Christ.

It is our prayer that the Holy Spirit would touch the lives of those who view the float, and that *God's promise* in Isaiah 55:11 would be realized, "It (My Word) will not return to Me empty, without accomplishing what I desire, and without succeeding in the matter for which I sent it."

To God be the glory,

Lou Marting, LHM



'GREEN AND GOLD DAYS' COMING UP AT CONCORDIA SEMINARY

A visitation day for college students thinking about the pastoral or deaconess ministry, the first of three Green and Gold Days will take place on Friday, October 14, 2011 at Concordia Seminary, St. Louis.

Each one-day event will provide a quick opportunity for college men and women to come and see all the Seminary offers. Each guest will attend classes, worship in chapel, and speak with members of the faculty. On October 14, all participants are invited to join the Seminary community for Oktoberfest.

There is no registration fee to attend Green and Gold Days. Housing will be available on campus for all dates, with meals provided free of charge. Transportation to and from Lambert-St. Louis International Airport is available if needed. The registration deadline is two weeks prior to each event.

The next two Green and Gold Days will take place January 6, 2012 and Friday, March 16, 2012. Registration for this first event closes September 30.

For questions or to register by phone, please call 1-800-822-9545.

EDITOR'S CORNER

My last Reflections as chief editor can be marked with a momentous occasion: Pastor Schlund is finally featured in one of the pictures. The running gag and backstory behind this is that he's spent the last couple of years ribbing my father, Pastor Schultz, about how often he's in the newsletter—there's been some talk of nepotism since I've been in the position, but I'm not going to give weight to this particular accusation by making a reply. As such, I count it as my crowning achievement (and Dad's, as he's the one who sent me the picture) that I can end my run with Pastor Schlund in the Reflections, and my father out of it.

My position here at the Montana District office has been a blessing, and my work on the Reflections a joy. I've seen an increase in articles and pictures, and I've gotten to know a number of my brothers and sisters that I would not have met otherwise. Within the next couple of weeks I'll be headed to St. Louis where an apartment with my sister and her seminarian husband are waiting (though the job is pending; Matthew 6:34 is the best answer I can make to any inquiries about that), while the past week has already been a transitional period with our new administrative assistant, Betty Bagley. Her family recently moved here from First in Missoula, and she will be taking over all responsibilities. I fully expect any who have given me a hard time to give it back to her in full, and, watching her work already, I know she will handle herself with hard work and good humor.

As always, thank you. You've made my run a wonderful one!

In Christ,

Andrea Schultz

Montana Reflections, Editor



**STAND
FIRM**
Philippians 1:27

LUTHERAN WOMEN'S MISSIONARY LEAGUE

MONTANA DISTRICT CONVENTION

April 27-29, 2012

Trinity Lutheran Church

400 W. California Street, Kalispell, MT 59901

406-257-5683

*...stand firm in the one Spirit, striving
together as one for the faith of the
gospel*



REACHING OUT WITH JESUS' LOVE AT THE LOCAL FAIR

As the weather gets warmer, the thoughts of people all across America turn to corn dogs, funnel cakes, parades, carnivals, and witnessing. Wait, did we say witnessing? YES! State, county, and local fairs are a wonderful time to reach out to others with Jesus' love.

- Set up a first aid stand or volunteer to help at one. Put a short message about Christ's healing love on bandages, wash cloths, or anything else you think you'll be handing out.
- Set up a water stand and pass it out free to all those hot fun-seekers! Print Bible verses about Christ the living water on the water bottles or cups.
- Kids love to pick up prizes at the fair and parents love anything that doesn't hurt their pocketbook! Have a FREE fishing booth where kids can fish for inexpensive things like Christian stickers, temporary tattoos, plastic bracelets, or bouncy balls.
- Is it easy to tell your fundraiser stand belongs to your church? Make sure! Every group from LLL, Ladies Aid, Youth group, PTL, and more can get involved here!
 - * Have workers wear name tags with your church's mission statement
 - * Consider getting a church "Team" t-shirt with your mission statement
 - * Have napkins or cups printed or labeled with a short Bible message
- Not everybody can quilt or embroider today. Have a craft show or booth. Do a raffle.
- Pass out Pocket Crosses to as many as you can! (Go to www.pocketcross.org or call 503-593-1737 to order)

Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect. Romans 12: 2

Rural & Small Town Mission-SPIFE is a resource center that exists to encourage and reinforce rural and small town congregations. Learn more at www.spife.org.



Grace Lutheran in Three Forks held its annual Preschool Track Meet, Graduation, and Picnic May 12. Their Preschool Teacher, Jana Saltness, is retiring this year after teaching for 15 years. She and her helper Mickey Ziegler will be missed.



The Rev. Steven Schlund of Peace and Christ for the Deaf in Great Falls feeds his brothers both spiritually and physically at the Central Circuit's annual picnic. In the background Emeritus Lay Minister Wegner and his wife, Lucille, check Pastor Schlund's cooking abilities.

MONTANANS AGAINST ASSISTED SUICIDE—FAIR BOOTH HELP NEEDED

Grace Lutheran in Hamilton formed a committee in 2008 to engage in the public discourse regarding the legalization of assisted-suicide. Bradley Williams travelled to Helena this January as an interested citizen and soon became a registered lobbyist representing Montanans Against Assisted Suicide. During the legislative session he learned that most Montanans opposed assisted-suicide once they knew the details.

Their goal is to raise the public's awareness of the situation and to establish an action network to leverage during the political season next year and on into the 2013 legislative session. At each fair booth they will offer a petition to sign and some talking points. You can download them from www.MontanansAgainstAssistedSuicide.org.

Fair booths are paid for in Bozeman, Helena, Great Falls, Missoula, Billings, Kalispell and Ravalli/Hamilton, in that order.

Most of these booth are covered, save for those that overlap with others:

- 1) Great Falls gaps to cover July 29 - Aug 1st
- 2) Billings gaps August 12-15
- 3) Kalispell gaps August 16-21st

If you know of anyone in these three locations that might help with the petitions at the booth, ask them to contact Mr. Williams at (406) 531-0937 or

bradley@MontanansAgainstAssistedSuicide.org.

Bradley Williams, Coordinator
Montanans Against Assisted Suicide & For Living With Dignity

Pentecost in Williston. Because of the oil boom in the Williston area, foreign student workers are now being brought in to work for 3-4 months in local service jobs, such as restaurants and motels.

On Sunday, June 26, Concordia, Williston, invited those students to a birthday party for Ruby, a worker from Mongolia. The guests included: 5 students from India (all Hindu), 1 student from Turkey (a Muslim), 2 students from China (both non-Christian), 4 students from Mongolia (3 of them non-Christian), 1 student from the Philippines (a Christian), and 4 students from Taiwan (all non-Christian).

After cake, ice cream and a few games (Hockey Pokey was a huge hit), the group gathered in Concordia's sanctuary for devotions. Using 3 hymns, a Scripture reading, and Responsive Prayer 2, Pastor Reinke was able to share why the One we confess as Lord wears a crown of thorns—the



thorns proclaim that sin and its curse, was placed on Jesus.

All guests were grateful to receive a laminated copy of the Apostles' Creed, the Lord's Prayer, Luther's Morning and Evening Prayer, and the 23rd Psalm. One particular highlight of the evening was hearing the Muslim state that he came because he wanted to observe "Christian worship," and later to see him pick up a copy of the Portals of Prayer and explain to a Hindu that it was a guide for daily prayer.