

WHAT IS ESTATE PLANNING? AND WHY IS IT IMPORTANT?



September 2019 | Monthly News from Crown of Life Church

Mark Your Calendar

- 9/2
Labor Day - NO SCHOOL
- 9/8
Annual Picnic
- 9/13
Matins & Muffins
- 9/14
Blood Drive – Eagan
- 9/15
Jesus Cares
- 9/20
S'More Fun - West St. Paul
- 9/29
Congregational Voters Meeting
- 10/25
S'More Fun - Eagan



Crown of Life Church

115 Crusader Ave, West St Paul, MN 55118

What's your plan?

BY PASTOR MARK KOM

It might sound strange to some people, but I've had a formal will in place since I was around 30 years old. My wife and I always used to laugh about the idea of a will when we were first married. We didn't really have anything of value to leave to anyone! But then the Lord blessed us with a child...and another child...and still another child. We found ourselves with three tremendous blessings from the Lord, but no plan in place for our children to be cared for and raised in the Christian faith, should the unthinkable happen and the Lord would take both me and my wife to heaven while they were still young. It turns out that, even though we know that we will be with the Lord for all eternity in heaven, there is still a great need for some Christian planning while we are still here on this earth! Consider, for example, some of these bible characters...

Abraham

In Genesis 25: 5-6 we read this: *Abraham left everything he owned to Isaac. But while he was still living, he gave gifts to the sons of his concubines and sent them away from his son Isaac to the land of the east.*

Earlier in his life, Abraham learned the hard way that Ishmael (the son of his concubine) bitterly despised Isaac's favored position in the family. To make sure that there would be absolutely no misunderstanding after his death, Abraham did some planning. He made a will and settled some matters – legally – before he passed away. He gave gifts to each of the concubine's sons and sent them away. They would not have a share in his estate after he was gone.

With that action and "estate planning" Abraham was making a couple things abundantly clear. He was giving those sons of his concubine their freedom. He would also give

continued

them enough money and food to start a new life. It was a very kind gesture on Abraham's part because it appears that in Mesopotamian culture the sons of concubines were usually considered slaves (legally) and weren't really entitled to anything.

Abraham was also making it absolutely clear that Isaac – and only Isaac – was the bearer of the covenant. He would be the leader of the clan and the promised link between Abraham and the Savior to come.

Are there people in your life that you want to leave a significant portion of your estate to? Is it because of their status in your family? Is it because they are fine Christian people who would put your resources to good use?

So what's your plan? A Christian Planned Giving Counselor once told me that there were basically three major entities that received someone's estate. There were: family, charity, and government. If you plan things right, you get to pick two out of those three that would get the lion's share of what you leave behind!

David

It didn't sit very well with King David that, as he put it, *Here I am, living in a house of cedar, while the ark of God remains in a tent.* (2 Samuel 7:2) As far as David was concerned, God's house ought to be a whole lot better, more elaborate, more luxurious, more special than the King's house or anybody else's house, for that matter. The King of Kings deserves better than a shack! David then set his mind on building for our God the absolute best house (of worship) that anyone had ever seen.

But then God himself put a stop to it. Sort of. David explained in 1 Chronicles 28:3, *You are not to build a house for my name, because you are a warrior and have shed blood.* I'm sure David was saddened a bit by the news, but there was a silver lining just a few verses later... *He (the Lord) said to me, 'Solomon your son is the one who will build my house and my courts...'* So David's son was allowed to carry out David's heart-felt desire to build for the Lord.

So David didn't just sit on his hands and wait for Solomon to grow up and take over. David planned! He made sure that building plans were in place and that funding was secured. And yes, David also contributed out of his own pocket (gladly and joyfully) to make sure that this project for the Lord would be completed...after he was gone. David made sure that his contributions would be used even and especially after he was gone and Solomon would be on the throne.

Do you have a heart for God's church? Is it on your mind that you want to contribute to the Lord's cause for all sorts of projects – even and especially after you're gone to heaven? What's your plan? Do you have everything set up so that the Lord still receives a thank offering from you, even as you are standing by his side in glory?

Jonathan

He was technically the next man in line for the throne. Saul was king. Logically, Jonathan was the heir apparent. But God had said otherwise. And Jonathan knew it. His best friend, David, was to be the next king. Strangely enough, Jonathan was okay with that. He wasn't jealous. He didn't whine about it. He accepted the decision of the Lord. But that also meant that there could be all sorts of issues for his family when David actually did take the throne. We aren't told specifically that Jonathan had one particular member

of his household on his mind as things became turbulent around the house with a father who was jealous of David and the obligations of going to war with the army, but Jonathan was planning – and it really made a difference for his son, Mephibosheth, after Jonathan died on the battlefield. This is what he asked David to agree to (and David did!) in 1 Samuel 20:15, *and do not ever cut off your kindness from my family – not even when the LORD has cut off every one of David's enemies from the face of the earth.*

Do you have people in your house that you want to be taken care of, should

the Lord call you to heaven? Do you have specific friends or family members that you would want as guardians of your kids if something happens? Did you think of a couple who would raise your children in the Christian faith, perhaps someone who shares the same faith as you? What's your plan to have that ready? I'm told that if no will is in place and no specific person is listed in an official document...the state or county decides who would raise your children. What's the plan?

I didn't know where to start with forming a plan when I was 30 years old. Thankfully, a man named Arnie Nommenson did. He was the WELS Gift Planning Counselor where we lived. He was awesome! He helped us with everything – for free. He is now in heaven, but I'm so grateful for his work.

The Gift Planning Counselor for our area is Pastor Mike Hatzung. He is willing to help you plan – for free. We have invited him to present some information to us and answer all of our questions about estate planning on **October 3rd at 6:30 pm at our West St. Paul campus.** It doesn't matter how old you are. What matters is being ready with a plan for some important areas of our Christian life. Just come...and get some help and advice for our planning!

The Gift of Planning

Get your estate planning questions answered

Lead by Pastor Mike Hatzung

free event

October 3

6:30 pm WSP

The Fine Line Between Justice and Revenge

SEPTEMBER 2019 | PASTOR ZACHARY PUDLO



Imagine a person who lives the same day over and over again... like *Groundhog Day*. Except this day is an absolute nightmare. Each day this person is chased by murderers. But instead of receiving help, bystanders only film as this person runs in fear for her life. Sounds terrible, right? What if this person is being punished for a crime she committed. She watched and filmed a little girl get murdered instead of helping her. So her punishment is to have her memory erased every day, so she relieves fear and terror anew every day. Does the punishment fit the crime? Or is this cruel and unusual punishment?

This is the plot of an episode of *Black Mirror*. The episode leaves the audience feeling a little queasy almost. Is this criminal woman receiving the justice for her assistance in the murder of the little girl? Or is she simply the recipient of revenge? That's the tension that one feels at the end of the episode. So, what is the difference? When is justice going to far? When does justice become revenge?

Cultural Justice Systems

Every justice system is different. However, ancient justice systems often resembled each other as they were mostly based on the principle of Lex Talionis, or the Law of Retaliation. In other words, an eye for an eye. The ancient Jewish justice system basically followed this principle. Read through sections of Exodus, Leviticus and Deuteronomy and you will find this type of law, i.e. "If a man borrows an animal from his neighbor and it is injured or dies while the owner is not present, he must make restitution." (Exodus 22:14) Ancient justice systems were truly about equality under the law. If someone caused damage to another person, they were required to repay exactly that amount of damage. One can find similarity in ancient civil laws across many cultures.

Justice was intended to make things even, fair. In many Eastern Cultures there is a different principle at play...honor. When injured or humiliated, the honorable thing to do is retaliate. After the attack on Pearl Harbor, many Japanese Americans desperately wanted to fight against the Native Japanese. They felt the attack on Pearl Harbor was shameful and the only way to retain honor

in their family and in their culture was to retaliate. Interestingly, in many Far East cultures if someone in a family is injured or shamed, it would be shameful to not seek out a similar response to the person who injured them. We might call that revenge, ancient cultures would call it justice, Far Easterners would call it honor.

The Cultural Tension of Justice

So what's the proper form of justice? Recently the Justice Department of the United States announced the return of the federal death penalty. As with any policy, there are a number of people who are outraged by this. Many in Eastern Cultures wouldn't bat an eyelash at this. A few months back, Mayor Pete Buttigieg called for the abolishment of the death penalty altogether. Again, not everyone praised this proposed form of justice.

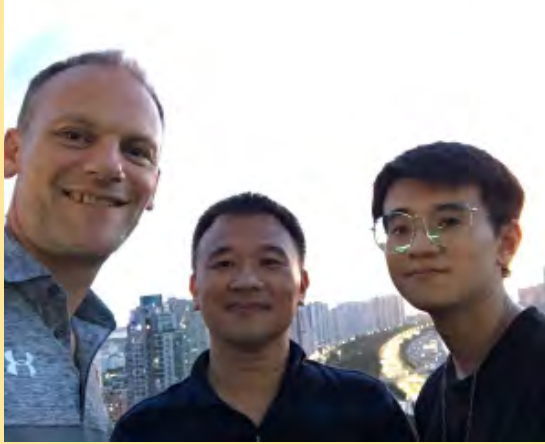
Within the past few months I have read about two different Christian families who both had family members murdered. Both families expressed their forgiveness to the murderers of their family members. However, while one family asked that the murderer not be given the death penalty, the other did. The one family thought it was most Christ-like to spare the life of the murderer, while the other family wanted to spare future families the pain of losing a loved one through the increased fear of a death penalty. Which family is being more loving?

True Delineation

These are difficult questions to answer, aren't they? Especially when you think about what God's word says about forgiveness and justice. Jesus has a lot to say about forgiveness. Even in the Lord's prayer Christians pray that God hold us to the same standard of forgiveness that we hold others to when we pray, "Forgive us our sins as we forgive those who sin against us." But there is also a section in Romans where Paul writes that the government "is God's servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing.

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China Trip - A Heart Opening Experience



sense of purpose and meaning for their life when he or she is one of millions upon millions? What do they imagine about their futures or the futures of their children? I rode the world's busiest subway line at its busiest time of the day. I found myself wondering where all these people driving cars, riding public transportation, zipping by on mopeds, or walking by lived. What was a typical day like in their lives? I watched a dad hold up his daughter while she slept standing up on packed subway. I watched a mom manage a baby stroller in the press of the crowd forcing its way off and then onto the subway car. How did the street sweeper

The following is an excerpt from a letter written by Lucas Boehm after he took a personal/professional trip to China this past Summer.

“This trip fulfilled several purposes for me. On a professional level, I gained insight into the methods of art education in China. I spend a full day (literally 10 hours) and a half in an art academy. I had the opportunity to lead a lesson on one campus and speak to several classes at another. Traveling abroad facilitated connections with over a dozen former or current SCL students and one family. But, most importantly by far, I know that taking this trip to China has enlightened me and that I feel empowered to be able to foster a deeper understanding of, and relationship with, the students with whom I am blessed to work. Teaching Bible Knowledge II last year was a personal revelation. I'd already known in my head that we have a global mission opportunity right here on our campus. Interacting with these students in a more intentional, spiritual way on a daily basis opened my heart wide open to what my head had already known.

The biggest “ah-ha” I experienced on my trip to China related to both the population density and the communist system of government. The following question summarizes my thoughts and is a driving factor in my thinking now and likely for the foreseeable future... How does an individual person have a



*Top: Dinner with an SCL family in Shenzhen. Food: stomach, intestines
Bottom: The Shuhua Art Academy in Guangzhou*

feel about his job, gathering up the handful of fallen leaves that were sprinkled about the length of the block? How did the men who drove the street washing truck or the plant watering truck feel about their jobs and their life's purpose when it also rained nearly every day? China is a culture of the collective and not the individual. Creativity, uniqueness, and personal “voice” are very limited in expression. A person does what a person is supposed to do - directed to do - nothing more and nothing less. From youthful security guards at the airport and subways to the hosts and servers at restaurants and hotels - words are spoken and actions taken with minimal human interaction. Personal service and human connection are barely a thing; people are almost reduced to machines, speaking in rote phrases and gestures as they go through the motions of their given role.

The absolute primary take-away from my trip is a prayer: that our Chinese students be led to see themselves as individuals - uniquely and purposefully created by a personal God who loves them beyond measure!”

He is God’s servant, an agent of wrath to bring punishment on the wrongdoer.” (Ro 13:4) The sword was not used for giving spankings. It was an instrument of death. In other words, God is giving the government complete permission to take someone’s life in the name of justice. So what’s the correct course of action? Is it to forgive, or to repay with justice?

The two aren’t mutually exclusive. The answer truly lies in the heart. Jesus says this in Matthew 18:35, “This is how my heavenly Father will treat each of you unless you forgive your brother from your heart.” Forgiveness starts in the heart. One can forgive and still ask for justice. The problem comes when the act of justice is done in revenge. As soon as an “act of justice” is done with the intent of returning damage, that’s when the act is no longer a matter of justice, but of revenge.

Conclusion

A heart of forgiveness is what’s needed in order for justice to not be revenge. If the two families I mentioned above had forgiven the men who murdered their family members from their hearts, then either course of action, capital punishment or incarceration, is perfectly permissible in God’s eyes.

What I found amazing was the fact that each of those families went on record to say they had forgiven the murderers of their family members. How is that possible? What leads a person to have that kind of character, that kind of forgiveness in their heart?

Had these families sought out revenge, they would be no better than the murderers. They knew they were no better than those murderers in their heart of hearts because they too had shown anger and hatred at times. And knowing how much they had failed to be loving led them to realize how much they had been forgiven for their own sins. They knew they had been forgiven by God for the same exact sins as the men who murdered their family members. So they couldn’t do anything but forgive.

A forgiven heart is a forgiving heart. The only way for your hearts to change is to examine your own failures to love. And then see the love God shows you even in your lovelessness. That’s what leads to a forgiving heart. And that’s what separates revenge from justice.



Sept 8 (12-2 pm) West St. Paul
 Food, Fellowship & Games – Bring your favorite cookies/bars to share

July 2019 Treasurers Report

Fiscal Year 6/19 – 5/20

	Actual	Budget	Difference
FYTD Total Income	\$105,934.02	\$112,159.45	(\$6,225.43)
Expenses	\$142,850.64	\$151,476.29	(\$8,625.65)
Net Operating	(\$36,916.62)	(\$39,316.84)	\$2,400.22

FYTD income includes \$58,597.93 of a special bequest.

	Actual	Borrowed	Balance
Envelope Offerings	\$90,280.39	\$98,134.01	(\$7,853.62)
Special Funds	\$98,719.22	\$31,000.00	\$67,719.22

Welcome New Members

Bruce and Kelly Kayser and children
 Samuel and Matthew

Liz Christensen

Getting to Know You – John Gahr

If you've been to the Eagan campus, you've probably noticed a beautiful book cabinet with stained glass doors in the entryway. What you maybe didn't know...the cabinet and windows were made and donated by one of Crown of Life's members, John Gahr.

John grew up in Lindstrom, MN, about 40 miles north of Eagan. The youngest of three, he grew up on a farm where he learned to work with his hands. His next closest sibling is 8 years older than he is, which meant by the time he was 10 years old, he had lots of work to do on the farm.

John and his wife of 30 years, Rita, have been living in Eagan since 2004. They have two sons. Eric, a chemistry teacher, married Kayla, a pharmacist, last year, and they just finished building a new house. Greg is finishing up his last year at Dunwoody learning to be a car mechanic and has been working at Inver Grove Honda.

Looking at the beautiful cabinet John built, you would think he has been actively pursuing woodworking for some time. But that's not the case. Having remodeled three houses during his marriage John says that forced him to become a "jack of all trades". Being a mechanical engineer sure does help. He is very curious and is always learning something new. He has even spent time studying lutherie and enjoys fixing violins.



When asked why he decided to build the book cabinet John responded, "This you can put on Pastor Zac, in a way. As we all know he pulls from some interesting quotes/books. He got me interested in going beyond the limited time sermons

have and read some books that are not on a first to read list. I had fun learning how to look at things in a different way which filled in gaps in understanding that I didn't know I had. I thought that other people might enjoy the same experience and that led to the thought of a small easily accessed library right at the entry doors. At this time I also was taking stained glass classes,

again just curious. That's how the two stained glass doors worked into the project. This project had two firsts for me, a full furniture cabinet and stained glass panes."

"It's easy to get into a rut," John said. That's why he built the book cabinet. To encourage members to keep learning and add to their Biblical understanding and knowledge. "This is easier said than done. But even one new read is worth it."

If there is a book that is not in the book collection at Crown of Life, let one of the pastors know. It's definitely something we can get in there for you.

TEEN MINISTRY
JUST for TEENS

The Amazing Race Teen Challenge
at Valleyfair

Sunday September 22

8:45 am – 6:45 pm

Event begins and ends at St. Croix Chapel
(Bussing provided to/from the park).

Cost: \$20 per teen (COL covers \$15 of \$35 fee)



S'More Fun Expands to WSP

This year the Evangelism Committee has decided to replace Trunk or Treat by expanding S'more Fun Family Movie Night to the West St. Paul Campus in addition to the one in Eagan. The goal is to take a more targeted approach in reaching potential new Crown of Life members.

**So...
invite friends,
or help out!**

WSP
SEPT 20
5 pm - food
6:30 pm - movie

EAGAN
OCT 25
5 pm - food
6:30 pm - movie

September Birthdays

1 Jacque Bejblik	8 Jermaine Prince, Jr.	14 ShellyAnn Farley	20 Darrell Sasse	26 Rebbeca Ludden
Christina Belfield	9 Margaret Bougie	Donald Paschke	Aaron Stokke	27 Sandra Boehlke
Kristine Friese	Rachel Cline	15 Mason Kelm	21 Ana Hauck	Becky Huebner
Brett Koker	Devon Hart	Abigail Orton	Julie Lemke	Daniel Swiderski
Nellie Larson	Levi Johnson	Chenwei Pan	Saniyah Steber	28 Katy George
2 Carol Lorenz	Noah Little	16 Ryan Bejblik	22 Penny Mielke	Grant Peterson
3 Betty Frederick	Kirsten Munoz	Cassin Farley	Ava Ohm	29 Nicole Doyle
4 Julie Capocasa	Kara Sylvester	Kyle Monn	23 Ethan Koeppen	Laura Grossmann
5 Nolan Rahn	10 Colleen Myhre	William Stettner	24 Aimee Grahl	Haley Lasovich
6 Kyle Boyer	Diane Schneeberger	17 Timothy Grunwald	Asher Hussong	Alyse Loomis
Debra Myhre	11 Thomas Boehlke	Payton Monn	Lori Kowitz	Elizabeth Rich
Chloe Rall	Thomas Goette	Linda Wiplinger	Savon Lopez	30 Breanna Dennis
Colton Rall	Vanessa Olson	18 Linda Lucio	Curtis Montgomery	Thomas Pavek
7 Rachel Lucas	Matthias Sandman	Jessica Quast	Scott Olson	Kathryn Sievert
Tia Wieden	13 Jamie Hussong	19 Kory Ludden	25 Kendall Hanson	Jon Stenslan
8 Sophia Grunwald	Sophia Moe	Alexis VandenBosch	Claire Kogler	
Kieran Hunter	J'anna Prince	20 Samuel Fischer	Thomas Lucas	
Robert Lucio	14 Eden Enter	Kim Peterson	26 Victoria Hansen	

September Calendar

Sunday, September 1

8:00 am Worship WSP
9:00 am Worship EGN
9:15 am Education Hour-WSP
10:15 am Education Hour-EGN
10:30 am Worship WSP

Monday, September 2

Labor Day - NO SCHOOL
6:30 pm NO - Worship WSP
8:00 pm Evangelism-EGN

Tuesday, September 3

ISD 197 Bus Service Begins
9:00 am Men's Coffee Group WSP

Wednesday, September 4

8:00 pm Praise Band Reh

Thursday, September 5

2:30 pm Southview Service
6:30 pm PTN Meeting

Friday, September 6

8:00 am Matins

Saturday, September 7

5:00 pm Worship EGN

Sunday, September 8

8:00 am Worship WSP
9:00 am Worship EGN
9:15 am Education Hour-WSP
10:15 am Education Hour-EGN
10:30 am Worship WSP

Annual Picnic - WSP

Monday, September 9

6:30 pm Worship WSP
Fellowship Committee
7:00 pm Mary/Martha - WSP
7:30 pm Worship Committee

Tuesday, September 10

School Pictures
9:00 am NO - Men's Coffee Group
6:30 pm Education
Properties
Handbell rehearsal
7:15 pm Stewardship

Wednesday, September 11

School Pictures (Alt PreK class)

Thursday, September 12

2:30 pm Southview Service
6:30 pm Adult Craft Club
7:00 pm Elders - WSP

Friday, September 13

7:45 am Matins, Muffins & Panera
8:00 am Matins

Saturday, September 14

Blood Drive-EGN
5:00 pm Worship EGN

Sunday, September 15

8:00 am Worship WSP
9:00 am Worship EGN
9:15 am Education Hour-WSP
10:15 am Education Hour-EGN
10:30 am Worship WSP
12:30 pm Jesus Cares-WSP

Monday, September 16

6:30 pm Worship WSP

Tuesday, September 17

9:00 am Men's Coffee Group WSP
7:00 pm Council-EGN

Wednesday, September 18

7:00 pm Sr. Choir Practice - WSP

Thursday, September 19

2:30 pm Southview Service
7:00 pm Riverview Cemetery

Friday, September 20

8:00 am Matins
S'More Fun - WSP

Saturday, September 21

5:00 pm Worship EGN

Sunday, September 22

8:00 am Worship WSP
9:00 am Worship EGN
9:15 am Education Hour-WSP
10:15 am Education Hour-EGN
10:30 am Worship WSP

Monday, September 23

2:30 pm Lilydale Sr. Living Service
6:30 pm Worship WSP

Tuesday, September 24

9:00 am Men's Coffee Group WSP
7:00 pm Personnel Committee

Wednesday, September 25

7:00 pm Sr. Choir Practice - WSP

Thursday, September 26

2:30 pm Southview Service

Friday, September 27

8:00 am Matins

Saturday, September 28

5:00 pm Worship EGN

Sunday, September 29

8:00 am Worship WSP
9:00 am Worship EGN
9:15 am Education Hour-WSP
10:15 am Education Hour-EGN
10:30 am Worship WSP
11:45 am Congregational Voters' Meeting-WSP

Monday, September 30

6:30 pm Worship WSP
7:00 pm Youth & Adult Education

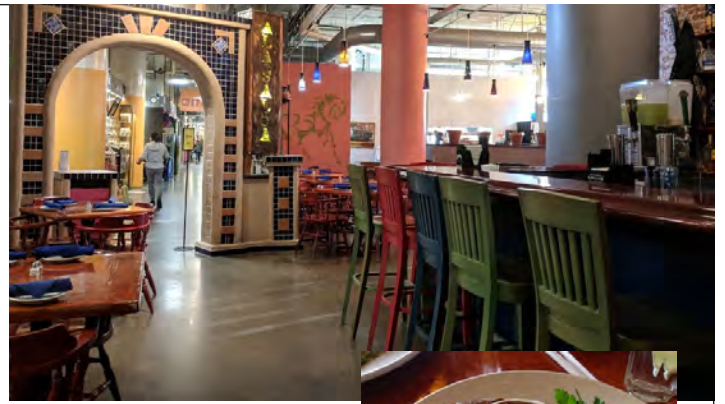
Salsa A La Salsa

REVIEWED BY COURTNEY BLUHM



As of today this is my favorite Mexican restaurant in the Twin Cities. Friendly staff, amazing food and a great margarita!

Salsa A La Salsa, 920 E Lake St. (in the Midtown Global Market), has exceptional dishes created from the central part of Mexico. I had the enchiladas which you can customize to your hearts content with meat and sauces. If you like spicy, anything with the 'devil Mary' sauce is a must have! Don't forget dessert. The orange caramel flan is terrific. Only drawback is walking through the market to get to the restaurant. Very tasty Mexican at a good price (\$\$) what could be better!



STEWARDSHIP THOUGHT

Working Together to Accomplish More

Scripture Reading: *"Now you are the body of Christ, and each one of you is a part of it" (1 Corinthians 12:27)*

To build and edify His Church, God gives each believer at least one spiritual gift. In 1 Corinthians 12:4-6 Paul wrote, "There are different kinds of gifts, but the same Spirit. There are different kinds of service, but the same Lord. There are different kinds of working, but the same God works all of them in all men." We are limited in what we can do as individuals, but, working together, we can accomplish great things.

In verses 7-11 we read, "Now to each one the manifestation of the Spirit is given for the common good. To one there is given through the Spirit the message of wisdom, to another the message of knowledge by means of the same Spirit, to another faith by the same Spirit, to another gifts of healing by that one Spirit, to another miraculous powers, to another prophecy, to another distinguishing between spirits, to another speaking in different kinds of tongues, and to still another the interpretation of tongues. All these are the work of one and the same Spirit, and He gives them to each one, just as He determines."

In essence, we are one body made up of many parts. In his letter to the church in Corinth, Paul refers to the human body which is made up of many important parts. The eyes, ears, hands, legs, and arms work together, each performing its necessary role in the body. All are essential and necessary to form one body.

In an entirely different way of illustrating the importance of individuals working together to carry out the Lord's work, we could consider how cranes are used at construction sites to lift tremendous loads with cables that are no bigger than garden hoses. The cable has so much strength because it is made up of individual strands. These strands are twisted together giving it incredible strength. In the same way, God gives His Church incredible ability because He binds us all together. Our individual spiritual gifts are combined with the gifts of others.

Discussion Questions

1. What are spiritual gifts? (Romans 12)
2. Why does God give all believers spiritual gifts? (1 Corinthians 12)
3. What happens when God's people work together?

Prayer

Dear Heavenly Father, we thank You for giving us our abilities and our spiritual gifts. Grant us faith so that we will use all You have entrusted to us in ways that give You honor and glory. Help us to stand firm in our faith and help us to share Your love with others. In Your precious name we pray. Amen.

Source: *12 Months of Congregational Stewardship (vol. 1)* by Ronald J. Chewning, Stewardship Advisors