

## irstlutheran THE MESSENGER

It seems that Fall is finally here. Some of you might be excited about that. Others might still be holding on to Summer. Well, technically, Fall has been here more than a month, and culturally, Fall started with Labor Day which was two months ago. Some of us associate Fall with things like the football season or the start of the school year.

But for those of us fortunate enough to have four diverse weather seasons, it only starts to feel like Fall when the daily temperatures climb no higher than the 60s and the nighttime brings the threat of frost, or when you need to turn the fireplace on, or you bring out the flannel sheets. This is the Fall that is finally here.

Fall is also a time of special days. October 31<sup>st</sup> is a holiday that either celebrates the recent traditions of Halloween or remembers the life-giving struggles of the Reformation. Thanksgiving is coming. Then Christmas is coming. (*Did you buy your Valentine's Day supplies yet? – the displays are in the stores already.*)

Let's talk about Thanksgiving. It's great that, as a country, we set aside one day a year to gather with family and friends to eat an unhealthy amount of food while discussing politics, the weather, and the success or failure of your deer hunting season. We continue the annual tradition through resting and digesting in front of the television watching football. And at some point during the day, Grandma makes us all say something about one thing we're thankful for.

Now, we all know that the day we call Thanksgiving should be so much more than that. We know we should be thankful every day. We know we should be thankful for more than one thing; we should be thankful for everything. But we make excuses (and I'm not going to give those excuses any space on this page).

Let me suggest a few ways to be thankful every day. It will take practice and it will take time and pretty soon it will become a habit.

Daily Gratitude Prayer – Begin or end each day by naming three things you're thankful for and then thank God for them (Dear God, thank you for...).

*Thanksgiving Walks* – Go for a walk and notice the world around you (birds, bugs, ballgames, etc.) and thank God for them.

*Gratitude Wall* – Write things you're thankful for on sticky notes and stick them on a wall you see each day.

*Gratitude-Based Giving* – Choose a cause or ministry that really resonates with you and give an additional 'gratitude gift' to that cause.

Sometimes gratitude takes a little intentionality, especially when the world around us is so negative and people act like they're entitled to whatever they want. So, take some time to practice thankfulness and I think you'll start to see the world in a different light.

Rejoice always, pray without ceasing, give thanks in all circumstances, for this is the will of God in Christ Jesus for you. (1<sup>st</sup> Thessalonians 5:16-18)

Pastor Gug



#### **WORSHIP**

### Sunday Worship each week at 8:30am & 10:15am

Holy Communion served during both worship services each week.

We hope to see you in person at worship. However, we know there are times that won't work. FLC livestreams the Sunday 8:30am service. Watch it live or whenever you have time from our Facebook page or go to our website www.flcfremont.org and click on the *Worship With Us* button for more viewing options.

#### Wednesday "Pray-lude" Worship at 6:15 pm

Join us for a mid-week worship service; including a devotion and prayer prompts based on a current contemporary worship song, the hearing of the upcoming Sunday's scripture, a short meditation, a few songs, and the Celebration of Holy Communion each week.

#### **Special Services:**

All Saints' Sunday: November 2 | 8:30am & 10:15am Remembering all FLC saints who have gone before us & celebrating the saints who have been baptized & joined FLC this year.

**Celebration Sunday:** November 16 | 8:30am & 10:15am Celebrating what God has done in & through FLC since last November.

**Thanksgiving Eve Worship:** Wed., November 26 | 6:15pm "Pray-lude" worship where we will focus on giving thanks for all the blessings God pours on us each day. Holy Communion will be celebrated.





Prayers of thanksgiving for our silver senior friends who have so faithfully shared their time, resources, & friendship with our FLC family.

This month, we honor: Gerry Hansen turning 90 on November 26

#### WEATHER RELATED CLOSINGS

The closing of the church would be a last resort but we want to protect the safety of our members & employees. If the occasion arises where we need to close the church & cancel services for weather or other events:

- Sunday worship services and any event(s) at FLC will be held at the discretion of FLC Leadership.
- The Early Learning Center will close or open late at the discretion of the Early Learning Center Director.

The decision to close the office, open late, or cancel services will be made no later than 7 am or 2 hours prior to scheduled events. The notification will be posted on the FLC social media pages and announced on KHUB, KETV, KMTV, and WOWT as able.

## WE HAVE JUST <u>ONE</u> SUNDAY MORNING GATHERING SPONSOR SPOT LEFT ON DECEMBER 21.



#### REMEMBERING IN PRAYER

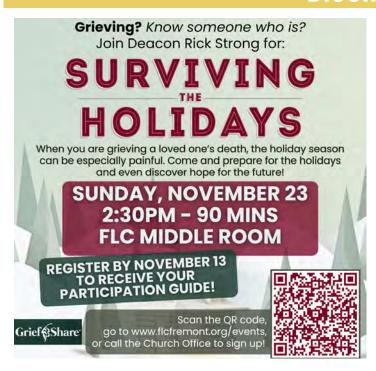
Remember to let the church office know if you are facing a health concern or will be in the hospital so someone can be in contact with you. If you request, the prayer chain will also be activated. It is also helpful to our FirstCare ministry if you let us know about someone who could use a caring call.



**Prayers of healing** for Lorna Knudsen, Lyn Robart, Dennis, Bill Miller, Jan Larsen, Shirley Brandert (Amy Spies' mother), Cheryl Larsen, Karen McPherran, Gail Nielsen, Steve Schmidt, Lorna Berkland, John Clopper, Joy Horn, and Elton DeBoer.

October Pastor Acts — Baptisms: Chloe Jo Hunt (10/12); Kolter John Johnson (10/19)

#### DISCIPLESHIP



Men's Bible Study will be studying the Gospel of John. The group meets every Saturday at 8:30am in Room 122. All men are invited to join this study.

Sunday Small Group with Kris Lindgren will continue their study on *Matthew* — *Together by Grace* in the Room 138. Join us on Sunday mornings between services. All are welcome to join. No prep needed — just come as you are, ready to listen, share, and grow in faith.

**Rix Small Group** meet Sunday mornings between services in the Conference Room. The group will continue their study on Max Lucado's *Gospel of Luke*.

We Read And Ponder (WRAP) meets every 2nd & 4th Monday mornings from 9:30-11:00am at the home of Norma Moxness (800 N. Garden City Rd.). Join us as we WRAP ourselves in God's Word. For more information, call Norma at 402-317-9638.

#### **FLC Women**

FLC First Monday Bible Study will meet at 10:00am on Monday, November 3, at the home of Judy Jorgensen, 1320 Ruth Avenue. The group will continue their study of Just Like Jesus by Max Lucado. All FLC Women are invited to sit around the table and enjoy coffee & the study.

Chick Flicks will meet on Tuesday, November 4 at 6:30pm in the FLY Room.



#### WOW (Women of the Word)

Bible Study will meet on Wednesday, November 12 at 9:30am in the Heritage Room.

We will go through the second chapter of Max Lucado's book, *Psalms: Life Lessons.* We are happy to announce that we gained 4 new members and more are always welcome!

Faith Circle will meet on Thursday, November 13, at 7:00pm in the FLC Conference Room. Wendy Olson will lead the lesson on Session 2 of the Sept-Nov Gather Magazine. Copies will be available

to anyone wanting to drop by. All are welcome.

First Lutheran Women's Christmas Program
Tuesday, December 2, 7:00pm | FLC Worship Center
"Worship the King"
Performance & Message by The Zellmer Family



Mark your calendars for the First Lutheran Women's Christmas Program on Tuesday, December 2, at 7:00pm in the Worship Center. **Tickets will be available between worship services** 

beginning Sunday, November 9.

The Zellmer family of 6 from Council Bluffs engages in full-time traveling music ministry. They share the love of Jesus through a blend of current contemporary worship songs, traditional hymns, and original compositions.



TLC meets every 2nd and 4th Tuesdays, at 6:30pm in the Youth Room. If you know someone who has battled or is currently battling cancer as well as those whose lives have been touched by this disease, please take a postcard from the Welcome Center and invite them to join. Whether you've dealt with this disease in the past or are experiencing it for

the first time, all are welcome to join at any time! For more information, reach out to Gina at ginad@flcfremont.org.

**FLC Quilters:** We give thanks for the quilt ministry here at First Lutheran. This year FLC quilters donated approximately 100 quilts to those in the community affected by the power outages during the blizzard in March and are sending 95 quilts to Lutheran World Relief. In addition, 4 quilts were donated to CCJH Quilt Auction. Thank you to all who donate funds, material, and sheets, cut the squares, sew the tops, meet monthly to tie quilts, and sew the bindings. Many thanks to Marilyn

Freeman who began with the FLC quilters in 2006 and has been coordinating this ministry for many years. If you have interest in helping keep this ministry active, please contact ginad@flcfremont.org.

#### **MISSION & OUTREACH**

#### **FLC MOBILE BANQUET** HELP FLC SERVE 250+ FREE MEALS NOV 13 5:30-6:30 Extra Items: Winter Coats, Hats, Mittens/Gloves, & Scarves

The Mobile Banquet will be delivering meals to Linden Elementary, LifeHouse, and ASPIRE on Thursday, November 13, from 5:30-6:30pm. Please consider helping to make this possible with your donations of food items, money or time. It's easy,

sign up online or call the office to offer your help! Please have your donations to the church kitchen by NOON on Wednesday, November 12.

We are collecting winter coats, hats, mittens/gloves, and scarves as our extra items for this month's Mobile Banquet. Sign up at www.flcfremont.org/events, or scan the QR code.

#### OPERATION CHRISTMAS CHILD

Boxes are available in Fellowship Hall to be picked up and filled with items that are fun and personal. There are items on the tables to begin filling (or complete) your boxes. A donation of \$10 per box is encouraged to cover shipping costs, teacher training, and



other resources. Please include this donation in the box you fill.

For children around the world, a shoebox is often their very first gift. It is important to make sure your gift is...

FUN—include a "wow" item & other quality toys

FULL—packed to the brim with additional school supplies and personal care items

PERSONALIZED—prayed over and contains a note and photo, which are often the child's favorite items!

#### Bring full boxes back November 9 for the Box Blessing



No time to shop to make your own box OR want to try a second box a different way? ONLINE Packing is here for you! Use the QR code to find our page and help keep track of boxes made online! It is \$30 which includes the \$10 donation.

#### **FLC as OCC Community Drop Off Center**

FLC will be an Operation Christmas Child Drop Off Center, November 17 to 21 from 5:00-7:00pm and November 24 from 11:00am-1:00pm in the Mission Center. You are welcome to stop by and see the blessings of working with other groups! Last year Drop Off collected 1,099 boxes!

#### **NOVEMBER MINISTRY PARTNER**

Food insecurity is the focus this LifeHouse November and there is no better



local non-profit to partner with than LifeHouse. We hope to highlight their mission of "enriching lives by providing a pathway to stability."

There are multiple ways to participate:

- 1. Give monetarily to LifeHouse by supporting the RetirePath Advisors Holiday Food Drive throughout November and December. This drive supports the pantry throughout the year. Historically, this drive has been able to provide approximately 40,000lbs of food for the year. Look for a form at the Ministry Center, Church Office, or on our website. Checks should be written to FLC. Donations must be made by December 18.
- 2. Support with actual food donations. Our FLC Youth will be going out on Sunday, November 23 at 5:00pm to do a Give, Take, & Bake Food Drive. Please leave your porch light on if you have donations you would like for them to pick up that evening. We will also have orange flyers available at the Ministry Center to staple to your bag of donations if you wish to leave the food on your porch for pick up. (The students do have a time limit, so please do not take offense if someone does not stop. Contact the Church Office if we need to arrange a pick up time, or you can bring donations to church.)

Once again, we are partnering with C.A.S.A (Court Appointed Special Advocates) to share Christmas with foster kids. Happy Aldena, Executive Director, will join us on Sunday, November 23 at both worship services to share more about the work they are doing and the need for your help. Gift tags with the children's Christmas wishes will also be available that day in case you want to shop Black Friday sales.



Donate to LifeHouse throughout November & December by supporting the **RetiredPath Advisors Holiday Food Drive** which supports the pantry throughout the year. Historically, this drive has been able to provide approximately 40,000lbs of food for the year. *Use this form with your check written to FLC or scan the QR code and choose the LifeHouse Food Drive option.* **Donations must be made by December 18.** 



#### Holiday Food Drive 2025

bifeflouse food Pantry - Fremont & surrounding area Please fill out the form below, attach a check made payable to your church for the total amount. Please turn in your order by Thursday, December 18, 2025







Quantity	Size	Item	Item Price				
	48/5 OZ	Tuna in Water	\$67.90	\$	-		
	12/20 OZ	Beef Stew	\$40.00	\$	-		
	12/5.6 OZ	Hamburger Helper - Beef Noodle	\$15.00	\$	-		
	12/4.7 OZ	Scalloped/Augratin Potatoes	\$23.71	\$	-		
	24/10.5 OZ	Chicken Noodle Soup	\$20.00	\$	-		
	24/10.75 OZ	Vegetable Beef	\$30.00	\$	-		
	24/10.5 OZ	Tomato Soup	\$20.00	\$	-		
	24/10.5 OZ	Cream of Mushroom	\$20.00	\$	-		
	24/3 OZ	Top Ramen	\$8.28	\$	-		
	Case	Saltine Crackers	\$36.00	\$	-		
	24/16 OZ	Pork N Beans	\$12.00	\$	-		
	24/15.25 OZ	Corn	\$21.00	\$	-		
	24/15 OZ	Mixed Vegetables	\$21.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	-		
	24/15 OZ	Canned Peas	\$21.00	\$	-		
	24/14.5 OZ	Green Beans	\$21.00	\$	-		
	24/14.5 OZ	Diced Tomatoes	\$24.00	\$	-		
	12/15 OZ	Pears	\$35.00	\$	-		
	12/15 OZ	Sliced Peaches	\$37.00	\$	-		
	24/11 OZ	Mandarin Oranges	\$38.00	\$	-		
	12/24 OZ	Applesauce	\$30.00	\$	-		
	12/15 OZ	Fruit Cocktail	\$38.00	\$	-		
	24/3 OZ	Sugar-free Jello - Assorted	\$16.00	\$	-		
	12/24 OZ	Pancake Syrup	\$27.00	\$	-		
	12/32 OZ	Pancake Mix	\$28.00	\$	-		
	Case	Oatmeal	\$54.00	\$	-		
	14/14 OZ	Cereal	\$32.63		-		
	16/18 OZ	Peanut Butter	\$28.00		-		
	12/24 OZ	Pasta Sauce With Meat	\$20.00	\$	-		
	24/16 OZ	Spaghetti	\$25.00	\$	-		
	20/16 OZ	Elbow Macaroni	\$33.00	\$	-		
	24/12 OZ	Macaroni & Cheese	\$13.00		-		
	36/1 lb	Ground Turkey	\$150.00	\$	-		
	30/1 lb	CV Margarine	\$49.00	-	-		
	36/1 lb	Ground Beef	\$180.00	\$ - \$ - \$ - \$ - \$ -	-		
		Undesignated		\$	-		

Care Corps'	
LifeHouse [	•
Providing the path to stability	

Please make check payable to your church					
Name					
Amount					

\$







## Support Midland Students with A Thanksgiving Meal

Wednesday, November 26

Over Thanksgiving break, there are several days when Midland's Dining Hall will be closed. Because there will be students staying in Fremont for the holiday FLC will provide a meal for those students on Wednesday, November 26. Please consider ways you can show these students they being cared for on this holiday by donating money or items toward this meal.

If you would like to donate to this meal, scan the QR code or go on our website to sign up!



#### **CHILDREN AND YOUTH**

# FLC YOUTH

#### SUNDAY, NOVEMBER 23 | 5:00PM

The FLC Youth will be out & about to collect food for the RetirePath Food Drive. Each type of donation will have a point value. The winning group will receive a special prize. All students participating in the drive will gather for pizza and games at church afterwards. If you would like to the youth to stop at your house, please leave your porch light on for them. We will also have orange flyers available at the Ministry Center to staple to your bag of donations if you wish to leave the food on your porch for pick up. (The students do have a time limit, so please do not take offense if someone does not stop. Contact the Church Office if we need to arrange a pick up time, or you can bring donations to church.)

#### **High School FLY Opportunities**

- Wed, Nov 5: HS FLYs, 7-9:00pm FLY Rm
- Wed, Nov 12, HS FLYs, 7-9:00pm FLY Rm
- Wed, Nov 19, Friendsgiving, 7-9:00pm FLY Rm
- Sun, Nov 23, Give, Take, & Bake Food Drive, 5:00pm
- Wed, Nov 26, Happy Thanksgiving! No Programming
- Sun, Nov 30, No Sunday Small Groups

Make sure you are signed up for HS FLY Remind messages "@hsflys2526" to receive changes or updated to the schedule.

#### Middle School & Confirmation News

- Wed, Nov 5, Confirmation, 7-8:30pm, Rm 105
- Wed, Nov 12, MS FLYs, 7-8:30pm, Middle Rm
- Wed, Nov 19, Confirmation, 7-8:30pm, Rm 105
- Sun, Nov 23, Give, Take, & Bake Food Drive, 5:00pm
- Wed, Nov 26, Happy Thanksgiving! No Programming
- Sun, Nov 30, No Sunday Small Groups

#### **FLY56 News**

- Wed, Nov 5, 3:45-5pm, Middle Rm
- Wed, Nov 12, 3:45-5pm, Middle Rm
- Wed, Nov 19, 3:45-5pm Middle Rm, Nye Legacy
- Wed, Nov 26, Happy Thanksgiving! No Programming
- Sun, Nov 30, No Sunday Small Groups



#### HIGH SCHOOL FLYS INVITE YOUR FRIENDS TO



WEDNESDAY, NOVEMBER 19 | 7:00-9:00PM

A night of food, games, & thankfulness. We are looking forward to a fun night giving thanks to God!



Everyone plan to bring their favorite breakfast food! Scan the OR code with what you're bringing!

## Throughout the week,

EN: JUNE 13-19, 2026 COST: \$475/STUDENT



Scan the QR Code to register!

students will serve and TH-12TH GRADERS accompany the people of Nashville in historic communities and neighborhoods. The rapid growth of businesses and higher level housing in these areas has impacted the lower level income families in severe ways. Serve Boldly works with already established non-profit organizations in Nashville to bring support to areas in need.



#### February 13-15 | Wisconsin Dells

Join us for a FUN weekend of worship, fellowship, speakers, and TOO much food. All 7th-12th graders and their friends are invited. Cost is \$150. Deadline to sign up is Nov 9. Scan the QR code to sign up.



#### CONGRATULATIONS FIRST COMMUNION STUDENTS!

These students have completed their Communion training & celebrated their First Communion on Sunday, October 26. Brayden Rix † Sawyer Rix † Elijah Hively † Grace Vanek † Maygen Muller



formation stories, looking for themes, and implementing small steps to hopefully strengthen our youth ministry programs. You will not see big, profound changes, but small tweaks to our programs to make a big difference in the very active lives of our youth. Watch for more Co-op information in future months or reach out to any team member with your questions.

Are you new to the Empty Nest? -

We want to hear from you! If you have had children go through any youth program within the last 10ish years, please join the Formation Co-op at **Greens on Thursday, Nov 6th at 6:30pm.** We want to hear your stories. Snacks will be provided. Beverages on your own.

#### Parents of Young Families -

Please join us for a listening session on **Sunday, November 16 in the Heritage Room at 9:30am.** We will aim to be done by 10:15 so you can attend the 2nd service if you'd like. We want to hear about stories from your experiences with youth ministry and learn what you think FLC has to offer to our youth.



DISCUSSION SESSION | SUNDAY, NOVEMBER 2 FLC HERITAGE ROOM

A new small group for parents is in its developing stages. Please join us on Sunday, November 2 between services, in the Heritage Room, for casual discussion as to what this group might look like. No long term commitments. No expectations outside of Sunday mornings. Just a time of supporting each other while trying to raise our kids in a Godly way in a secular world. All parents of kids infant through high school are encouraged to join us!



#### WELCOME NEW MEMBERS

These members have recently joined First Lutheran Church. We welcome them into the Lord's family of FLC and look forward to having them worship and serve with us. Be sure to introduce yourself if you see a face you don't know (or maybe have forgotten).

Blake Dixon
Tyler & Renae Hevlin & Family
Carrie Thomas, Addison & Trey
Jacqueline & Brett Morgan, Jackson, Addison & Isabella
Emily Anderson
Kallie & Ryan Dugdale
Chelsi & Brian Kieborz & Lawson
Morgan & Caden White & Hudson

Dawson & Alyssa Poessnecker



The Church Office will be closed on Thursday, November 27 and Friday, November 28 for staff to enjoy Thanksgiving with their families.

#### CELEBRATION SUNDAY

On November 16, we will celebrate what God has done in and through FLC since last November.

Our mission continues to focus on raising up disciples and transforming lives.

Watch the mail for our 2026 stewardship letter & commitment forms.

#### **COUNCIL HIGHLIGHTS — October**

#### **October FLC Council Highlights**

- · We had 109 attendees at the annual meeting in September
- The December ministry partner will be CASA
- Church attendance has been trending up the past month which is great!

Respectfully Submitted by Derek Fey, FLC Council Secretary

\*\*Please reach out to the Church Office if you would like a copy of the Council meeting minutes.

#### **Monthly Financial Report**

				•						
	Sep	tember Actual	Sep	otember Budget	Υ	TD Budget	Υ	TD Actual	F	Prior YTD
Pledged Giving	\$	66,316.33	\$	71,000.00	\$	71,000.00	\$	66,316.33	\$	64,655.05
General Income	\$	72,053.37	\$	77,197.17	\$	77,197.17	\$	72,053.37	\$	70,105.15
Mission Income	\$	4,663.00	\$	4,925.00	\$	4,925.00	\$	4,663.00	\$	4,136.00
Expenses	\$	83,338.94	\$	90,454.34	\$	90,454.34	\$	83,338.94	\$	76,196.41
Net Profit/(Loss)	\$	(6,622.57)	\$	(8,332.17)	\$	(8,332.17)	\$	(6,622.57)	\$	(1,955.26)
<b>Building Fund Contributions</b>	\$	2,660.00					\$	2,660.00	\$	2,470.00
Build Fund Balance		38,775.00								_

Starting a new fiscal year! That means the holiday season is right around the corner! As we wind down the year, it's a good time to remind everyone that Required Minimum Distributions can be directed to First Lutheran. By doing this, you can meet your pledge and save some tax dollars! Pledged giving was \$4.5K under budget for September but expenses were under budget as well so ended September with a \$6K loss vs a budgeted loss of \$8k. The ELC ended September with a \$6.8K profit which is slightly lower than budget but a much needed profit to build their reserves.

~ Wendy Grosse, Administrator



**Targeted Giving...** (as of 9/30/25) We want to give people of FLC the opportunity to give in a *targeted* way around their particular interests and passion, as well as the needs of our mission and ministry. The following categories have primarily existed in our Memorial and Special Gift Account, but we want you to be aware of these different funds on an on-going basis. Your financial support in these *targeted* areas will bring critical support to the ministry of our congregation! Thank you for the many ways that you give!

Worship/Music	\$9,574.50	Bible Camp Scholarship	\$3,493.38	Spoudazo	\$2,986.01
Technology	\$2,814.66	Good Samaritan	\$2,515.46	<b>ELC Tuition Assistance</b>	\$2,130.17
Church Home	\$ -302.73	Prayer Shawl	\$1,571.97	Banquet Mobile Meal	\$6,340.73
Building Maint.	\$38,775.00	Quilt Ministry	\$3,744.07	Youth Trips	\$824.36
First Lutheran Youth	\$4,654.75	Children's WAM	\$2,332.47	VBS	\$461.79



Beginning December 7, First Lutheran hopes to resume providing transportation services for our 8:30am worship service for individuals who would otherwise be unable to attend in person.

#### WE NEED DRIVERS!

We are seeking volunteers to drive our small bus on Sunday mornings. A Commercial Driver's License (CDL) is not required. Our goal is to

establish a rotation schedule with multiple drivers. We ask that the drivers arrive at FLC at 7:30am to



get the keys to the bus and call the list of individuals requesting a ride to confirm pick up. Drivers will pick them up at their home to attend service at FLC and return them back home afterwards. Those interested in volunteering can sign up by calling the Church Office, going on our website, www.flcfremont.org/events, or by scanning the QR code. For questions, please contact the Church Office.

#### **NEED A RIDE OR KNOW SOMEONE WHO DOES?**

Those who are usually unable to attend worship services in person may call the Church Office and request to be added to the pick up list. You must be able to get on and off the bus without assistance. Volunteer drivers will be able to store your wheelchair/walker for you.



Did you know? FLC can use your Menards rebate receipts. If you choose not to send in the rebate receipts yourself, you can always drop them off at the church office and we will send them in to be used on supplies/materials to keep our building running and looking beautiful. Thank you for supporting FLC!

# Planning...Giving... When the state of the

You finally "got to it" and created an estate plan that outlines your final wishes on how you would like your assets shared upon your death. You've taken a significant step in ensuring your wishes are honored and your loved ones are cared for. You and your financial advisor have determined what financial vehicles will best manage your wishes. Occasionally reviewing this plan will be important to make sure any changes in your financial situation are captured and there have been no changes to your list of beneficiaries. You have done the hard work! However, your work is not yet finished.

The final step in estate planning is communicating the details of that plan with family members or charitable organizations you have listed as beneficiaries. Why is it important to share this information with those designated as beneficiaries?

By sharing with loved ones your final wishes, this will help in reducing stress and avoid confusion and conflict. Communicating your plan will help family members better understand your wishes and accept your decisions.

By knowing ahead of time your final wishes, your loved ones can make informed decisions during this stressful time or make medical decisions if necessary.

By being transparent about your estate plan can prevent misunderstandings among family members. This can also ensure your wishes are carried out as intended.

Why is it important to share my plan details with those charitable organizations I have listed in my estate plan?

Charitable organizations may want to show their appreciation and recognize you for your contribution while you are still alive. This maybe done in a variety of ways from a letter of appreciation to donor recognition awards, dinners, etc.

Whether you designate a percentage of your estate or a certain dollar amount depends on the organization. In many cases, such as First Lutheran Endowment, just notifying them of your intention is all that is required.

If you have included First Lutheran Endowment or First Lutheran Church in your estate plan we encourage you to let the church know by contacting Pastor Greg or Wendy Grosse. First Lutheran respects your privacy and will not share this information without your permission.

#### **Endowment Board:**

Chris Coffman, Jeremy Hansen, Kent Speicher, Wendy Olson, Carol Nielsen, Dick Norenberg, Keegan Menning