

November 2021



FIRST COVENANT CHURCH + RED WING, MN

MESSENGER

Be Encouraged

Hello friends of First Covenant Church. 1 Thessalonians 5:11 says to “encourage one another and build each other up.” So, I thought I’d share some helpful information about our church with you all this month. Hopefully, you’ll find some encouragement in it.

The pandemic’s effects are not unique to us. I recently polled other pastors of other churches about their “onsite” attendance and 24 of them responded. The average onsite attendance of this particular and unscientific poll was 71% of what it was before the pandemic. A number of them said it’s still only 30-60%. A couple of them said they were over 100% (likely because they’re in a more rural setting or because they never stopped meeting onsite, didn’t require masks, and picked up new people who preferred that). A friend of mine is the Pastor of a larger Covenant church in Menominee. He says they’re missing about 300 people who haven’t yet returned since the pandemic. That’s probably a full third of the congregation. And, his story is very common among churches in our area. We, too, are yet to see a number of our people return to onsite attendance. While this reality is sad, it is not unique to us.

Our attendance is good. Our average onsite attendance is 74% of what it was at this time in 2019 before the pandemic. That’s pretty good compared to other churches. And we’re still seeing an average of 50 people watching our services online each week. That means our total engaged attendance is pretty much the same number of people as what it was at this time in 2019.

New people! Over the last nine months, we’ve had 31 new people from 10 households choose to make First Covenant Church their new church home, all of whom attend the contemporary service when they come. Four of them have expressed interest in becoming members, as well. Let’s continue to welcome them well by introducing ourselves to them whenever you see someone you don’t recognize. Of course, we’d still like to see those who haven’t returned yet. We are all missing them so much. But we’re not alone in this experience and the negative effects of the pandemic are masking this growth.

Let’s keep inviting. If you know of a family that hasn’t returned, please reach out to them and invite them to join us, if they’re comfortable doing so.

Ministries are launched! Let people know that we’ve launched new ministries this last month including Nursery and Kids Discovery on Sunday mornings at 10:00am for kids in preschool through 6th grade, the afterschool program Fusion on Tuesdays and our new Young Life program on Thursdays for students in 7th-12th grades, and a new Men’s Group Sunday mornings at 8:45am. They’re even sponsoring a Men’s Breakfast with guest speaker Vince Miller on November 20th. We also have a variety of other groups and studies that are meeting during the week, as well.

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Be Encouraged (cont.)

The “150 by 150” Campaign is strong! While our weekly general offerings are currently down 3% from 2020 and down 9% from 2019, we’re also celebrating that almost \$40,000 of new funds over and above weekly offerings and previous campaigns plus a matching gift of \$40,000 have been pledged toward retiring our mortgage. That’s fantastic! Combined with the rise of new families attending, this means that giving will begin to increase.

So, be encouraged. Spread the word. Invite your friends. Come out and join us. Wear a mask if you want. Pray for your church. Join us on Sundays. Join a group. Join a team. And join the mission. God is doing great things at First Covenant.

With great anticipation,
Pastor Jim

Congregational Care

I have often thought that Thanksgiving gets lost in the shuffle between Halloween and Christmas. That is a sad loss because we have so much to be thankful for everyday. Psalm 92 is one of my favorites and begins "It is good to give thanks to the Lord, and to sing praises to Thy name, O Most High; to declare Thy loving kindness in the morning, and Thy faithfulness by night." NASB We start out the day with thanksgiving for the Lord's loving kindness to us for his care through the night and thank Him at night for his faithfulness through the day. What a good rhythm to begin and end our days.

First Covenant has been a place of ministry for people whose lives have been touched through the time, energy, talents and just plain muscle of others in our congregation. We have been a blessing to others and others have been a blessing to us. Have we said "Thank you"?

We have added people who are willing to call the homebound, visit nursing homes and hospitals, transport people to appointments, make and deliver meals. Thank you for your loving and willing hearts.

Read the rest of Psalm 92. It ends by saying that even as we grow into "old age", when we are right before our Lord (righteous) and planted in the house of the Lord, we will yield fruit and be full of sap and very green!!! Have fun reading it!!!

Char Hayes
Congregational Care

Note of Thanks

Dear First Covenant Staff,

Thank you for hosting Cornerstone for Dick Ruble’s funeral. Special thanks to Mike for Tech and Mary for kitchen.

Thank you!
Cornerstone Staff

Mission Awareness of the Month - First Choice Clinic

First Choice Clinic is here to support, encourage, educate and empower both men and women in Red Wing and the surrounding areas. They are committed to providing safe, confidential and non-judgmental medical, educational and support services. Trained and caring client advocates and licensed medical professionals will listen to the client's concerns and provide the client with up-to-date, medically accurate information.



Thanks to generous supporters in our community, all of First Choice Clinic's services are free of charge.

Services include:

- * Pregnancy testing and limited OB Ultrasound
- * STD Testing
- * "Earn While You Learn Program" (lessons in pregnancy, parenting and life skills, which give opportunity to earn items for the client's child. "Client Cash" can be used for large items like car seats, strollers, cribs, baby swings, highchairs, etc. These items are all brand new.)
- * Prenatal vitamins to those who meet income guidelines
- * Free baby food (as available) and emergency diapers to those in need
- * Pack & Plays available to those who qualify
- * Pregnancy loss grief support
- * Post abortion support

How can we support this ministry? First and foremost, by praying for them. First Choice Clinic believes in the power of prayer. They have seen God's faithfulness to this ministry over and over. They have seen lives being touched in a way that only God can do. Secondly, if called to do so, donate. Most of the money raised by First Choice Clinic comes from individual donations, and without this help they would not be able to continue to impact and reach people in their most difficult circumstances. Thirdly, First Choice Clinic is always looking for enthusiastic and committed volunteers, and training is provided.

MOPS & MOMSnext

Last month we learned about meal planning, batch cooking, cooking tips and grocery shopping plans. We had the opportunity to create a unique menu board to help us be organized about meals weekly. Moms talked about the importance of eating meals as a family, as well as flexibility and grace for not always meeting our "goals" every day. We collected items for OCC shoeboxes. We are still looking for help with childcare on Wednesday mornings from 8:45-11:15.



MOPS ♥ MOMSNEXT
#thisismotherhood

Contact Rose at 507-421-1807 or redwingmops@gmail.com.

Men's Life Breakfast - Saturday, November 20

Hey guys come join us for flapjacks, fun and fellowship on November 20th. We'll have a hearty breakfast then be inspired by nationally known speaker and author Vince Miller. See you there! Details below:

When: November 20th - 8:00AM to 10:00 AM

Where: First Covenant Church, Red Wing

Who's Invited: Husbands, Dads, Grand Dads, Sons, Brothers, Friends and Neighbors!

Speaker: Vince Miller (see below)

Cost: Free Will Offering

RSVP Appreciated : assistant@redwingfirstcov.org or text Cory at 651-380-8724

VINCE MILLER



Vince Miller is an author and speaker to men around the world on topics that include manhood, masculinity, fatherhood, mentorship, and leadership. He has authored 19 different books for men and is hosted on major video platforms like RightNow Media and Faithlife TV. He hosts a weekly podcast, writes weekly articles, and provides daily thoughts from God's Word all just for men. One of his most widely read resources is the Men's Daily Devo read by men all over the world (beresolute.org/mdd). He is a 28-year ministry veteran and the founder of Resolute a men's ministry platform that provides bible studies aimed at building better men. www.beresolute.org

Student Ministries

Fusion: After School Gathering for Students

Tuesdays | 4:00-6:00 pm | First Covenant Church

The first four weeks of Fusion have been wonderful! We have been able to reengage with students and have offered our first couple of learning experiences. Finding volunteers will become more necessary as our program continues to grow, and our current team has been great! In partnership with New River Assembly of God Church, transportation to Fusion got much easier. Each Tuesday, a bus will take students from the Highschool to FCC (waiver required). We are excited about what lies ahead for Fusion as we continue to connect and care for students in the community.

Young Life

Thursdays starting October 28 | 4:00-6:00 pm | First Covenant Church

Red Wing Young Life is a gathering for students in grades 7-12 that we call "Club" and is best known to be a "party with a purpose." It's controlled chaos that's almost impossible to describe, but kids know it when they see it. And before the party ends, we share a short, simple message about God's love for them. After all, that's what the celebration is all about.

Students will have the chance to hang out with their friends, do homework, play in our full-size gym, and gather around many of the games in our youth room (which includes carpetball, ping pong, foosball, Xbox, board games, etc)! We also have a café area where students can purchase some food and snacks. Afterward, we all gather in the gym for a unique large group game. Then we head into the youth room for announcements, music, skits, games, and more of that controlled chaos. After the short club talk, students are invited to the "After-party" at Culver's.

Library Corner

Happy Fall, ya'all!!

We have some new books for you reading lovers. A new one by Julie Klassen, a Minnesota author, is "Castaway in Cornwall", plus several others by different authors. These are sequenced books, so be sure to check Book #1, etc. Now that the fall has arrived, we have some quieter days to curl up in your favorite chair and pick up a good book. Reading is a wonderful pastime, so consider coming in and checking out a good book.

HAPPY READING!

Operation Christmas Child Packing Party

Since 1993, Samaritan's Purse has sent to 188 million children in more than 170 countries and territories the Operation Christmas Child Shoebox. Our church will be participating in the project once again. We invite everyone to the Operation Christmas Child Packing Party on Sunday, November 14 from 9:30-11:30 a.m. in the gym. This is a family event.



Good News. Great Joy.

Financial Secretary Update—43 Weeks

2020 Budget: \$471,238 (\$9,062/week needed)

43 weeks 2020 - \$352,951 (-9.4% under budget)

43 weeks 2019 - \$375,149

43 weeks 2018 - \$393,193

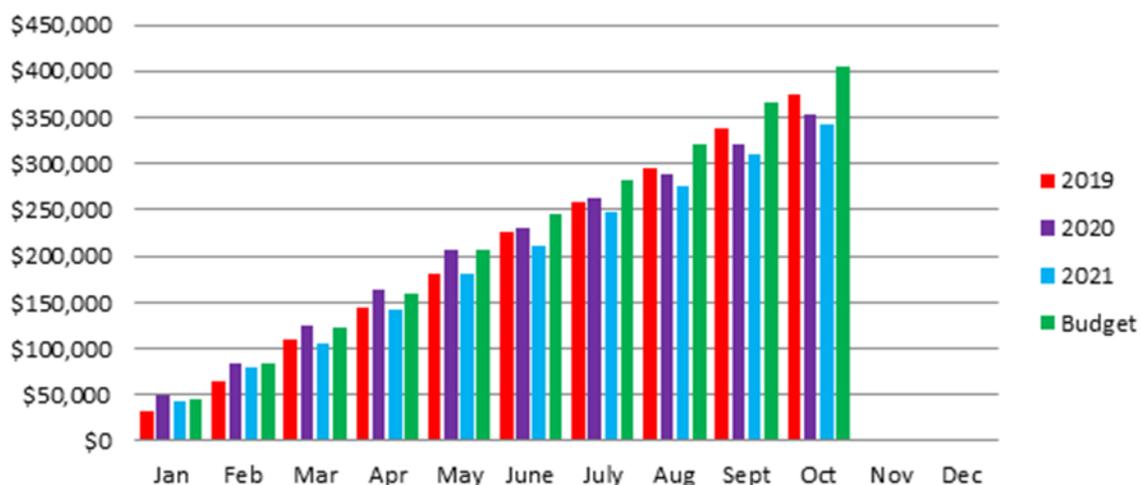
October Comparison:

4 weeks 2021 - \$30,508

4 weeks 2020 - \$32,536

4 weeks 2019 - \$37,920

Year-to-Date Giving - October 2021



Covenant Trust - Holiday Financial To-Dos

“Making a list and checking it twice” applies to everyone this time of year.

We’re usually on top of jolly holiday to-dos like parties, goodies and gifts, but when the season is in full swing, it’s easy to forget important year-end financial to-dos. We’ll help you make quick work of good financial planning and get back to your year-end fun.

Retirement Savings

Saving money regularly can make a huge difference in the size of your retirement nest egg. If you are still working, take advantage of tax-advantaged investment accounts available to you:

401(k) or 403(b) Account: Employees whose company offers a retirement plan can save and invest through the plan. Deadline for 2021 contributions: December 31, 2021. Annual contribution limit: \$19,500. Individuals aged 50+ can contribute an extra \$6,500.

Individual Retirement Account (IRA): Anyone with earned income can rollover and contribute money into an IRA account. Deadline for 2021 contributions: April 15, 2022. Annual contribution limit: \$6,000. Individuals aged 50+ can contribute an extra \$1,000.

IRA Required Minimum Distribution (RMD)

Are you old enough to have to take an RMD in 2021? Plan administrators are reaching out to clients who are. In 2020, account owners were allowed to skip the 2020 RMD due to the pandemic and provisions of the CARES Act. In 2021, the RMD is back and must be taken to avoid tax penalties. RMDs are required for anyone who turned age 70 before July 1, 2019 (RMD deadline: December 31, 2021) or age 72 in 2021 (RMD deadline: March 31, 2022). Required distributions can be used for annual expenses, a vacation, charitable gifts, gifts to loved ones, or they can simply be reinvested in a taxable investment account.

Giving

Charitable Gifts: Giving to qualified charities helps the world around you and increases personal feelings of purpose and wellbeing. Giving can also reduce your tax bill. Talk with your tax advisor about your situation and remember to ask charities for receipts to document any gifts you make.

Early Gifting to Loved Ones: Those with substantial assets to pass on to family may want to consider gifting some assets now to avoid potential estate taxes in the future. Individuals can give a \$15,000 gift to anyone and to as many people as they want each calendar year. Individuals who are married can each give \$15,000 to whomever they want – even to the same gift recipient.

Estate Planning

Update Account Beneficiaries: Check your will, trust, IRA, company retirement plan, annuities, insurance policies and any other account on which you have a designated beneficiary to determine if the correct beneficiaries are selected. Each document should reflect your current wishes.

Talk With Your Tax Advisor: Discuss any unrealized opportunities to steward your resources for the future.

Covenant Trust representative, contact:

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Financial Services Rep	Financial Services Rep	Client Services Rep
847-583-3264	847-583-3280	847-583-3277
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November

2021

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	1 7:00pm GriefShare	2 9:30am Women's Bible Study 10:00am Staff Meeting 1:00pm Allen Life Group 4:00pm Fusion 6:00pm Financial Peace University 6:30pm Women's Bible Study	3	4 9:30am Men's Bible Study 4:00pm Young Life 6:00pm Worship Team Practice	5	6
7 Holy Communion Daylight Saving Time Ends 8:30am Blended 8:45am Men's Group 10:00am Contemporary 10:00am Kids Discovery 4:00pm Decoration Meeting	8 7:00pm GriefShare	9 9:30am Women's Bible Study 10:00am Staff Meeting 1:00pm Allen Life Group 4:00pm Fusion 6:00pm Financial Peace University 6:30pm Women's Bible Study	10 9:00am MOPS 9:30am Women's Study 6:00pm Confirmation	11 Veteran's Day 9:30am Men's Bible Study 4:00pm Young Life 6:00pm Worship Team Practice	12	13 10:00am Bonhoeffer Society 11:00am Funeral for Eunice Leander
14 Meet the Pastors 8:30am Blended 8:45am Men's Group 9:30am OCC Shoebox Packing Party 10:00am Contemporary 10:00am Kids Discovery 11:00am Meet the Pastors	15 7:00pm GriefShare	16 9:30am Women's Bible Study 1:00pm Allen Life Group 4:00pm Fusion 6:30pm Women's Bible Study	17 9:00am MOPS Leaders Meeting 9:30am Women's Study	18 9:30am Men's Bible Study 4:00pm Young Life 6:00pm Worship Team Practice 7:00pm FCC Book Club	19	20 8:00am Men's Life Breakfast
National Operation Christmas Child November 15 - 22						
21 Team UP Sunday 8:30am Blended 8:45am Men's Group 10:00am Contemporary 10:00am Kids Discovery 6:30pm RWYL Steering Meeting	22 7:00pm GriefShare 6:30pm Council Meeting	23 9:30am Women's Bible Study 10:00am Staff Meeting 1:00pm Allen Life Group 5:30pm Youth Outreach Thanksgiving 6:30pm Women's Bible Study	24 9:00am MOPS 9:30am Women's Study	25 Thanksgiving Day	26 All Church Offices Closed	27 8:00am Worship Team Practice
28 First Sunday of Advent Family Worship Sunday 8:30am Blended 8:45am Men's Group 9:45am Budget Info Meeting 10:00am Contemporary	29 7:00pm GriefShare	30 9:30am Women's Bible Study 10:00am Staff Meeting 1:00pm Allen Life Group 4:00pm Fusion 6:30pm Women's Bible Study				

Remembering Our Birthday Friends with Prayer

1st	Cheryl Gardzinski, Roni Jaeger	15th	Rose Gray, Mark Tesdall, Sonya Byrne, Corrinne Enberg
2nd	Riley Hanson	16th	Fran Sheplee
3rd	Eunice Ashbaugh	17th	Duane Freiheit
4th	Sarah Dawson	18th	Marilyn Cook, Riley Larson, Rachel Walter, Nancy Paton
7th	Jan Jordahl, Tracey Carlisle	20th	Bill Mason
9th	Cheryl Eisert, Marcus Gardzinski	23rd	Lori Treptow
10th	Dale Ulrich	24th	Kathy Johnson
12th	Susan Goetz, Dave Carlisle Hannah Beaulieu, Katie Beaulieu	26th	Sören Svedvik
13th	Sherri Fox	27th	Sharon Loquai
14th	Vivian Hoseck, Coleen Thomas	30th	Tim Droogsma

Prayer is a vital part of the life of our church. In order to help us focus on praying for one another, please use our list of birthday friends in each month's Messenger to pray for them and their families. There will be enough names to pray for someone throughout the month. Let's make praying for one another a means of encouragement to us all!

