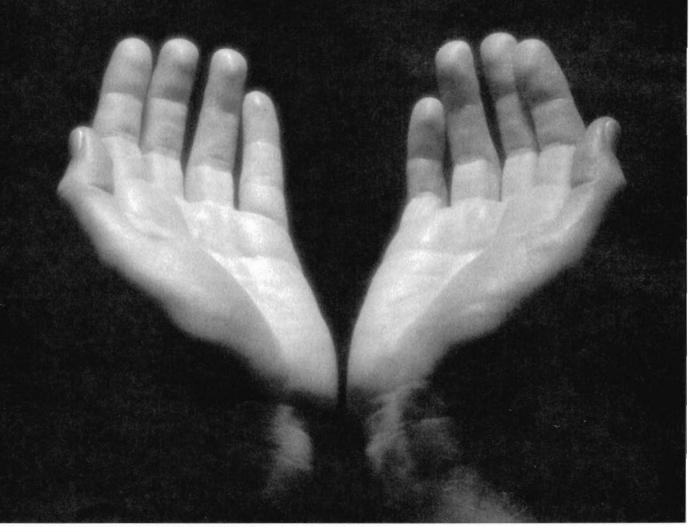
ATHE LUTHERAN AND OR November 6, 2001

Alife Made right

The result of justification by faith in daily life



THE LUTHERAN **AMBASSADOR**

November 6, 2001 Volume 39, Number 14



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AN ENCOURAGING WORD

Blessings from the basics

believe ... in Jesus Christ." The second article of the Apostle's Creed provides us with a mutual confession of faith in the Savior as it goes on to identify the aspects of His mighty work of redemption.

We need such simple confession. together with a thorough knowledge of what it means, if we are to be saved from sin and continue to live by the grace of God. Proud sinners that we are, we are often tempted to consider faith in Christ as Savior as precursory instead of foundational.

Several years back, I was asked to be a counselor for a special youth service. As the speaker presented a very moralistic message, urging young people to set higher goals to live up to the potential God had given them, I was taken by surprise when he gave an altar call. There had been no clear definition of sin; there had been no proclamation of the gospel. At best, Christ was presented as an example and the act of coming forward as a sign that those who responded desired to improve their lives. I had to conclude that the speaker apparently considered the invitation to come forward as equivalent to the gospel.

"What is the true and living faith in Jesus Christ? This is faith, that a repentant sinner lays hold of Christ as his only Savior from sin, and death, and the power of Satan; that he takes refuge with Christ and His righteousness, and builds thereon with the confidence of his whole heart" (Q. 212, Luther's Small Catechism).

To believe in Jesus means to believe in Him as He is revealed in God's Word and in what He has done to redeem us. It does not mean that I am free to choose my own definition of faith. It does not mean that believing in Jesus is just a necessary step I must take before going on to live out my plans and goals as a Christian. Believing in Jesus Christ is not precursory — it is the very foundation of the daily life of a redeemed soul.

The Lord himself described the true faith in Him in Matthew 16: "If anyone wished to come after me, let him deny himself, and take up his cross and follow me. For whoever wishes to save his life shall lose it: but whoever loses his life for my sake shall find it."

To believe in Jesus means to initially abandon the life of our fallen nature and step out into a new life of surrender to God, and then live out such faith in the day-to-day affairs of life. It is at the foot of the cross that the sinful nature is put off more and more and the image of Christ is renewed in us more and more. God does this work of grace in us through the law as He reveals our hopeless condition as sinners and through the gospel, the righteousness that is ours through faith in Christ.

When the altar call was given at the service previously mentioned, a girl in her mid-teens approached me. I knew her well enough to know that she had various troubles. I asked her why she came forward, and, as I'd suspected, she said, "I don't know." I talked with her about sin and judgment and about the holy life of Christ and His innocent death on the cross as a substitute for sinners. A seed was sown, but there was no harvest then. Without the proclamation of the law and gospel. there is only confusion as to what it means to believe in Jesus Christ.

When, by the Spirit's enlightenment, we can come as broken sinners and trust in the merits of Christ alone for salvation, we have a sure foundation for faith. In His righteousness we can rest as we declare, "I believe ... in Jesus Christ." And God declares the benediction: "There is therefore now no condemnation for

those who are in Christ Jesus" (Romans 8:1).

— Pastor Dale A. Mellgren Mt. Carmel and Trinity Lutheran McIntosh, Minn.

What we have shown thus far, on the basis of the Scriptures and arguments derived from the Scriptures, was to make clear that by faith alone we receive the forgiveness of sins for Christ's sake, and by faith alone are justified, that is, out of unrighteous we are made righteous and regenerated men.

> - Apology of the **Augsburg Confession**



What God's Word really means when it says that man is justified and saved by faith alone is nothing else than this: Man is not saved by his own acts, but solely by the doing and dying of his Lord and Savior Jesus Christ, the Redeemer of the whole world.

- C.F.W. Walther

Where this single article (the article of justification) remains pure, Christendom will remain pure, in beautiful harmony, and without any schisms. But where it does not remain pure, it is impossible to repel any error or heretical spirit.

- Martin Luther

For good works do not precede faith, nor is sanctification prior to justification. First the Holy Spirit kindles faith in us in conversion through the hearing of the Gospel. Faith apprehends the grace of God in Christ whereby the person is justified. After the person is justified, the Holy Spirit next renews and sanctifies him, and from this renewal and sanctification the fruits of good works will follow.

- Formula of Concord

The Holy Scriptures emphatically testify that there can be no genuine faith without love, without a renewal of heart, without sanctification, without an abundance of good works. But it testifies at the same time that the renewal of heart, love, and the good works, which faith produces, are not the justifying and saving element in a person's faith.

C.F.W. Walther



Finding a new confidence in Christ

artin Luther's own personal revival, especially his prayer life, is sharply contrasted by two episodes in his life. During a trip to Rome, Luther did what many pious pilgrims did: he climbed the supposed steps of Pilate on his knees, stopping to pray a Pater Noster at each step. Luther himself declared that he kissed each step for good measure, but when he returned to his cloister, he commented that he had "gone to Rome with onions and had returned with garlic" (Here I Stand: A Life of Martin Luther. Bainton).

Later in his life, we see these words in the Large Catechism, "Every morning, and whenever else I have time, I read and recite word for word the Lord's Prayer, the Ten Commandments, the Creed, the Psalms ... and I do it gladly."

What happened to Luther? What caused the change from disillusionment to gladness? The answer, of course, was his discovery that the just shall live by faith.

Luther had a special way with words. His life was so changed that he wished everyone, including pastors, to know the great teaching of "faith alone," in salvation and sanctification. He also wrote these terse words to the pastors in his day, "Time and paper would fail me if I were to recount all the blessings that flow from God's Word. Shall we frivolously despise this might, blessing, power and fruit

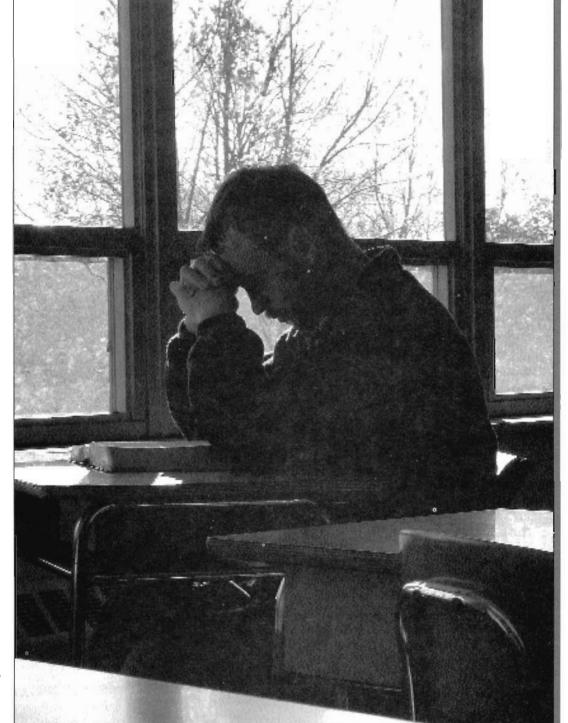
— especially we who would be pastors and preachers? If so, we deserve not only to be refused food, but also to be chased by dogs and pelted by dung" (*Luther's Large Catechism*).

Our prayer lives can be resurrected when we cling to the Biblical truth: the just shall live by faith. We no longer need to plead with God for an audience with Him; God waits patiently for us to come to Him with all our pains and sorrows. Luther understood this, and writes in the meaning of the introduction of the Lord's Prayer: "Our Father, who

art in heaven, Here God encourages us to believe that He is truly our Father and we are His children. We therefore are to pray to Him with complete confidence, just as children speak to their loving father" (Small Catechism in Contemporary English).

Prayer is not the cause of faith—it is the expression or fruit of faith. John bears this out in his Gospel, chapter 15: "I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit. ... If you remain in me and my words remain in you, ask whatever you wish, and it will be given to you. ... this is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples."

We pray not to impress God, but because we have a relationship with Him.



Confidence in prayer is based on the death and resurrection of Jesus Christ. Hebrews 10 says, "Therefore, brothers, since we have confidence to enter the Most Holy Place by the blood of Jesus ... let us draw near to God with a sincere heart in full assurance of faith, having our hearts sprinkled to cleanse us from a

guilty conscience

and having our bodies washed with pure water."

Pray with boldness! Christ has died and risen. This is the basis of our faith and of our prayer life.

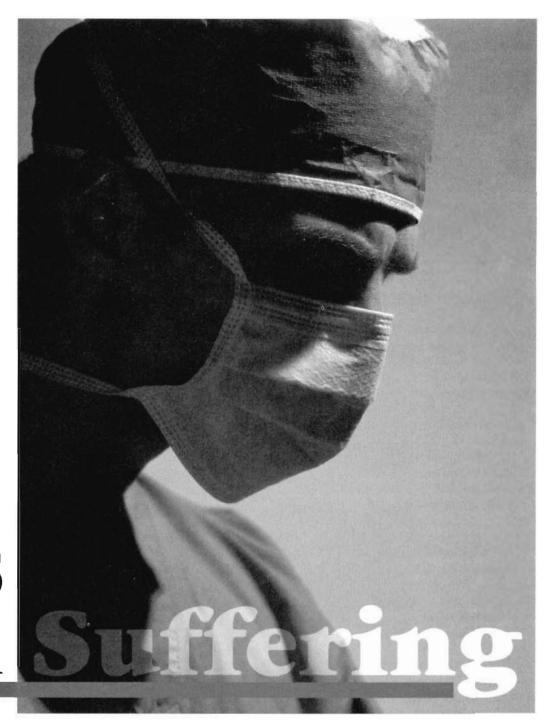
Martin Luther's life was dramatically changed when he saw that the just shall live by faith. As a result of that awakening, his prayer life was changed as well. Don't you believe God can do the same thing for us?

May I be so bold to say, "Not only shall the just live by faith, but the just shall pray by faith." We strive so hard to build our congregations by every

kind of program and nifty trend, and in the end we ask God's blessing on our effort. Perhaps it is time for a reformation in our prayer lives! May God turn things around that we might start with prayer, continue with prayer and finish with prayer. It might just change our life and our ministry.

> -- Pastor Joel Lohafer Triumph Lutheran Ferndale, Wash.





There is

uffering comes in many forms. There are physical infirmities that make life difficult, by hindering our movement, or causing pain. There is mental suffering caused by disease or inflicted by others. There is also psychological suffering. All of these forms of suffering are very real. And to the person suffering from one or more of these maladies, the pain can be almost debilitating.

But there is one kind of suffering that is foreign to the believer in Christ: spiritual suffering. Romans 5:1 tells us plainly, "Therefore, having been justified

by faith, we have peace with God through our Lord Jesus Christ."

Justification by faith changes our approach to suffering because we know the outcome. Last year, I was watching a Vikings game on television. It was an exciting game — close until the end. Now, understand, I am a big Vikings fan, even living here in the middle of Pittsburgh Steelers country. If the Vikings win, it's a good day, if the Vikings lose just ask my wife. As I was watching the game, I wasn't nervous in the least. As close as that game was, I never got out of my seat, I never chewed on

'As we approach life, we have the privilege of approaching it with an attitude of victory.'

my fingernails, I was as calm as can be. The reason: I had a congregational meeting that afternoon, and was watching a videotape of the game. I already knew the result of the game. I knew the Vikings had won, and it changed completely the way in which I watched the game. Justification by faith changes our approach to suffering because we know the outcome — Christ has won!

Composer George Frederick Handel's right side had become paralyzed and all his money gone. He was heavily in debt and was threatened with imprisonment. The odds against him were great, and yet it was then he composed his greatest work - "Messiah." Could it be that Handel realized that with everything against him, the victory was still won through Christ's death on the cross?

As we approach life, we have the privilege of approaching it with an attitude of victory. We can say with Martin Luther in his wonderful hymn "A Mighty Fortress is our God," "Let goods and kindred go, This mortal life also; the body they may kill: God's truth abideth still."

Justification by faith changes our approach to suffering because the rules haven't changed. God has never changed the rules. We were always saved the same way — faith in Jesus Christ. It was man who tried to change the rules.

The Jews of the New Testament put up boundary markers: You must be circumcised. Circumcision functioned as the identifying mark of one who belonged to the Abrahamic Covenant. You must observe the Sabbath. Instead of celebrating the Sabbath as was God's intention, the Jews observed it and added rules to it. Remember, Jesus said, "The

Sabbath was made for man, not man for the Sabbath." Food laws were also boundary markers for the Jews. All of these boundary markers identified who belonged to the Abrahamic Covenant. But Jesus, and later Paul, said that these boundary markers mean nothing. "If you belong to Christ then you are Abraham's seed, and heirs according to the promise" (Galatians 3:29).

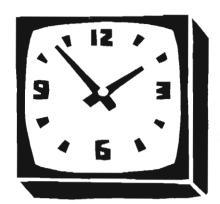
There is a peace that we experience when the boundary markers are torn down and we understand our salvation comes through the work of Christ on the cross. And, yet, as Christ tore down the boundary markers, in our human nature we continue to put more markers up. If one were to ask you, "How will they know we are Christians?" Would you answer, "We can tell they are Christians because they don't smoke, they don't drink, they don't dance." If this is our answer, we may as well go back to circumcision and Sabbath observance. Christ on the cross tore down the old boundary markers, it makes no sense for us to put up new ones. We are saved by grace through faith — plus nothing.

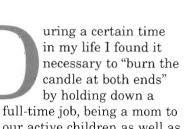
Through difficult times, and especially times of suffering, there is no greater source of peace than to realize our salvation does not depend upon our feeling good, or our following certain rules. The outcome has already been secured, and that outcome is victory through Jesus Christ.

> — Pastor James Molstre Ruthfred Lutheran Church Bethel Park, Pa.



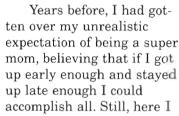
CLEANS





our active children as well as receiving guests who came to our home on the U.S./Mexico border with the desire to see

missions in action.



was once again caught up in a one-woman race demanding too much from myself. Through the following incident you'll understand that the force behind my drive to serve was not zealousness for the Lord but my own self-imposed standard of service.

It had been an unusually busy year. The mission was experiencing growth in personnel and the local churches were growing. The movement of shortterm, hands-on teams was bud-

ding. God was sending folks to us who wanted to do something — help put up buildings, give programs, see what was going on before sending financial support. Mexico was close and accessible.

The house we lived in was purchased with the plan to have a place for the missionaries coming out of Mexico to stay while they renewed visas, etc. It was a house well suited for this and no one minded if we overflowed.







Real enthusiasm in doi

I don't know when this all became a burden for me — fixing meals, making beds, baking bread, which I'd always loved to do.

One day, there was no anticipation in my heart as I arrived home from work, but only dread to see our expected guests waiting for the house to open. My husband, Dick, had taken the kids across the line to Mexico with him, so no one was home. As I reached the door I found a note: "We were here, finding no one, we left to visit ..." And a phone number where they could be reached. And I ...(oh, dear reader, I hope it wasn't you!) I threw the note away!

Even now, looking back, I blush at my action, my self-absorption, my mistreatment and disrespect of another. Forgiveness came with confession, but it was hard for me to look my Lord in the eye. I wondered if He would trust me again? It was unbelievable that He would look on me as justified — as if I'd never sinned. And why did He? Not because I repented. No, long, long beforehand, Jesus had died to obtain my peace with God, satisfying His requirements with His own blood.

A simple illustration of justification by faith comes to me almost every time I see a plastic milk gallon sitting on the table. Our son was home from Bible school and as our custom was, we were having family devotions after our dinner. This very term - justification — came into our discussion. The younger children didn't understand what it meant. Taking the plastic container and placing it between himself and one of the kids. Peder explained that it represented Jesus, and that when God looked at him, He was looking at him through Jesus, our perfect Jesus who knew no sin, yet had given His blood to atone for me and my sin, as well as the sin of the whole world, as John 3:16 says.

Yes, I was purified, cleansed, with no shame to look Him in the eye, a child of His

ED HEART ...

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ng kind things for others

own, treated lovingly, kindly, blessed to go about further service, challenged to grow in faith, increasing in real enthusiasm for doing kind things for others. My going on was in response to the gospel, not having any relation to the law. I was constrained by the Lord's love for me to obey Him, even as we parents long for our children to listen and obey — out of love for us. Thankfully, that sin was gone — and its guilt — making me free.

And there was freedom to welcome the visitors, to serve them. Freely I had received; in Jesus' name freely I gave.

In retrospect I wondered: when and how did my ministry become such a burden? What attitudes had crept into my thinking? What danger signs can I look for to prevent it from happening again? What hinders you — mother, pastor, church member, friend — from joyfully, willingly, continually doing good whether the timing is convenient or not? Let's look at it from a scriptural viewpoint so that we don't lay upon one another or ourselves man-made rules and standards.

What about the convenience or inconvenience of the service? A couple of months ago, we were driving home one Sunday from southern Minnesota with our pickup loaded, pulling a fully loaded trailer. We were helping our daughter move. While driving through St. Peter, a tire went flat. As we were unloading to get the necessary tools, etc., another pickup drove up, and a gentleman asked if he could be of help. He and Dick began the chore, and when we realized we'd have to go back several miles to buy a new tire, he said he was sorry he couldn't stick around, but he was expected at a grandchild's birthday party. He'd already been a great help and we thanked him. Almost an hour later, when we returned with the tire, there he was, having gone home and gotten a heavier tool needed to take the bolts

off. And he stayed to help until our need was over. I still think of him as our good Samaritan. In Luke 10 the Samaritan who helped the man beaten by robbers was on a

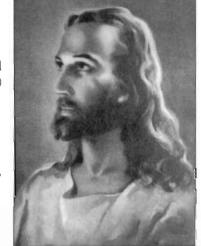
journey, yet he gave of himself, his time and his finances to assure the need was met.

I see in Scripture that the ultimate end of my service is not the good of the recipient (as precious as that is) but the glory brought to the Lord. Where is this more clearly stated than in Matthew 5:16: "Let your light shine before men in such a way that they may see your good works and glorify your Father who is in heaven"? I certainly want to bring glory and praise to the Lord, yet how quietly and quickly pride slips into my efforts. Perhaps those last two words are what condemn me ... "my efforts." Though the act of service begins in Jesus' name, I come away satisfied with my effort, basking in the really good feeling it gives. Soon, I forget that I am doing it for the Lord, in response to all He has done for me. Forgetting that, I am in danger of looking for

There's a wonderfully clear verse in Luke 17:10 that puts it all into perspective for me. They are Jesus' words, paraphrased; they say that after you have done all, only say, "We have done only that which we ought to have done." The Lord does not have unrealistic expectations of me. His high expectations come with the gift of the Holy Spirit "to both will and to work for His good pleasure" (Philippians 2:13).

credit and thanks.

— Clara Gunderson Cambridge, Minn.







JUST AS IF I HAD NEVER



— Pastor Larry Haagenson Lutheran Church of Hope Loveland, Colo.

Applying justification to our everyday lives

henever the Reformation season comes around we are reminded of the doctrine of justification by faith. Our catechism says, "Justification is the gracious act of God whereby He, for Christ's sake, acquits a repentant and believing sinner of his sin and guilt, and looks upon him, in Christ, as though he had never sinned."

Along with asking what justification is, we need to consider, "What does this mean? How does this truth apply to our everyday lives?" This biblical teaching has its impact upon our methodology and our convictions about other areas of doctrine.

Reformation leader Martin Luther said. "If the article of justification is lost, all Christian doctrine is lost at the same time ... When the article of justification has fallen, everything has fallen."

Feelings and experience

A church in our community advertises its ministry with the words, "Experience Jesus." There certainly are emotions that we experience as a result of God's forgiveness, but the emphasis is wrong if we present Jesus or God's Word as a subjective experience. God's act of justification of the sinner results in joy, thankfulness and peace (Romans 5:1). These emotions or feelings are the result of justification,

but we can't produce them, nor should we try. God does that. And only He truly can do it in a way that honors and glorifies His name.

The objective nature of justification — something which happens outside of us — was the emphasis of Luther, Luther focused on what God had done in saving sinners. not what sinners had done to be saved.

When I was in seminary, I remember Dr. Iver Olson talking about this topic. He asked, "If the governor pardons a criminal on death row, where does the pardon take place, in the heart of the criminal or in the heart of the governor?" The question needed no answer. He drove home the point. Our experience of salvation is nothing in comparison to what Jesus has done.

Justification does not take place in the heart of a human being. Instead, it takes place in the heart of God. In mercy and love He declares a repentant and believing sinner to be not guilty of his or her sin. Taking the emphasis off the objective work of Christ and placing it upon what happens in people's hearts is setting them up for a lot of spiritual insecurity. They will have to look for nice fuzzies and emotional experiences to maintain their emotional high. Otherwise, they always feel unsaved

Assurance of salvation

We are all sinful beings and will very often feel guilty because of our sin. Although we confess our sins with sorrow and regret, Satan comes along and casts doubt. He plants questions about whether God has really forgiven us, whether or not our repentance was adequate or whether our faith is good enough. When people have doubts about their salvation, our reformed friends point them to their experience of salvation as the assurance that they are saved. They can explain such actions because they believe in eternal security and because of their lack of understanding of the importance of justification by faith. What about us who believe that we can fall from grace? What bedrock of assurance do we have to offer the doubting? Justification by faith. We must always point people to what Christ has done for them at the cross. If we believe in Christ's substitutionary death for us, we should let our hearts take courage. We are saved by His grace through faith.

Evangelism

We have been called to be witnesses

of the good news that Jesus Christ died for sinners. God says that He creates faith through the hearing of the Word. So we should believe that God really does that. And if He does, then He also justifies through the power of His Word. Just as God's spoken word brought our world into existence, so God's spoken word brings new life into existence. God does it all by Himself through the effective proclamation of the law and gospel.

Sacraments

Without a proper understanding of justification by faith, we will never understand the sacraments, either. Nor will we give them the place God has given them. We recall Luther's statement, "When the article of justification is lost, all Christian doctrine is lost at the same time."

One doctrine that gets scrapped or de-emphasized when justification takes the back seat is the doctrine of baptism. This is why we say that baptism is not primarily something that a human being does. The actor in baptism is God. He gives faith and declares the infant not guilty of the condemnation of sin. In His eyes, the "smudge" of original sin is covered with the righteousness of Christ. What a wonderful gift. The infant is justified before God by faith. So, our goal in nurturing the baptized should be to teach them the Word, which nur-

tures that faith relationship. By this means their status before God is perpetuated, or renewed — justified, forgiven, not guilty and saved.

Luther, likewise, saw the Lord's Supper, as a means of grace. We, in our statements of faith, hold to the same truth. So we administer the Lord's Supper on a regular basis. When we receive Jesus Christ's body and blood in faith we are justified before God. Our sins are forgiven. The Lord's Supper is a visible assurance of God's forgiveness of our sins, as Jesus himself assured His disciples.

Conclusion

When justified by faith, sinners are given a new standing with God. By the help of God, may we all be faithful in proclaiming that Jesus Christ has made full satisfaction for all sins. By faith, all that He has done is ours through justification. Because of His great love, the Father in Heaven makes us His own children through faith in Jesus Christ. Thanks be

to God.

AFLBS/AFLTS receive matching funds from Lutheran Brotherhood

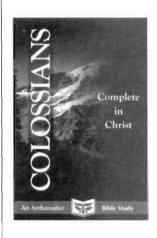
AFLBS recently received \$6,350 in matching funds from Lutheran Brotherhood through the Member Matching Gift program. The amount was a match of 73 gifts from members made during the third quarter of 2001.

The seminary received \$5,095 as a match of 58 gifts from Lutheran Brotherhood members.

AFLBS/AFLTS will use the funds for general operating expenses.

Lutheran Brotherhood matches any members' gifts of \$25 to \$100 to

Lutheran schools and outdoor ministries enrolled in the program. Since 1979, AFLBS has received \$184,636 and AFLTS has received \$157,776 from Lutheran Brotherhood through the Member Matching Gift program.



Second Ambassador Bible study now available

The second in the Ambassador Bible Study Series, Colossians: Complete in Christ, is now available. Written by Pastor Wes Langaas, the study follows Paul as he writes to the Colossian church, leading them through a web of Satan's lies and false teachings to the truth of Jesus Christ the Creator and Redeemer.

The AFLC's Ambassador Publications has already released I. II and III John: Living in the Light and Love of God and hopes to publish a third study, on Galatians, yet this winter.

Vision 2004 training sessions begin

The first of six training sessions for Vision 2004 fundraising began on Oct. 13. By Oct. 28, a core group of volunteers were ready to begin a blitz campaign designed to raise an estimated \$2.8 million by March 2002.

Why? With a record enrollment at AFLBS, there is an immediate need for more space. The first goal is the construction of a student center, com-

plete with six classrooms, a library, kitchen, dining room and offices. Members of the AFLBS/AFLTS Schools Corporation hope to break ground by graduation.



David Ford (left to right), Dalton, Minn., Wendell Johnson, Cambridge, Minn., and Steve Jankford, Sioux Falls, S.D., look through packets at a recent Vision 2004 training.

Volunteers began their fundraising efforts earlier this month. They will visit both churches and individual members, seeking donations and prayer support in order to expand the AFLBS ministry.

Youth Ministries retreat. FLY **Federation Council** set for January

Youth Ministries has scheduled a vouth workers retreat for Jan. 11-13 at the ARC, Osceola, Wis. The retreat will focus on the Sonlife strategy, a curriculum based on the life of Jesus and His ministry methods. All youth workers are welcome to attend.

The Free Lutheran Youth (FLY) Committee is asking that each district select a representative to the FLY Federation Council during the next few months. The representatives will be asked to attend the annual meeting, which will be Jan. 12 during the retreat. Representatives will review the past FLY conventions and make recommendations for future ones. They will also focus on coordinating youth work within each district.

To attend the retreat, contact AFLC Youth Ministries at 3110 E. Medicine Lake Blvd., Plymouth, MN 55441, call (763) 412-2005, or email youthmin@aflc.org. There is a cost to attend, however, district representatives to the FLY Federation Council will be reimbursed for travel expenses.

Two retreats planned at the ARC in November/January

A Fall Retreat for youths in grades seven through 12 will be Nov. 16-18 at the Association Retreat Center, Osceola, Wis.

The AFLC Pastors and Wives Retreat will be Jan 15-17 at the ARC.

Minneapolis' Morgan Avenue Lutheran congregation disbands

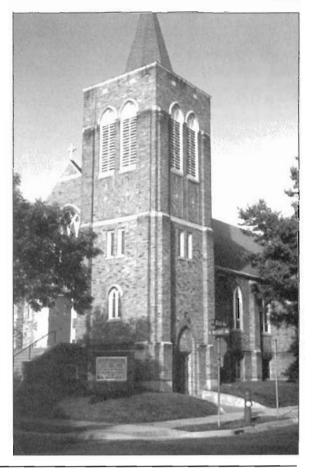
Ministry of 103-year-old church will continue with sale of building to neighborhood Pentecostal congregation

The members of Morgan Avenue Lutheran Church, Minneapolis, voted Aug. 5 to sell its building and facilities to the Pentecostal Assemblies Church of Minneapolis.

According to a statement released by the church, the members, mostly elderly, had become too few for Sunday worship and desired to continue the evangelical, conservative message of the gospel by reaching out to the present neighborhood, made up mostly of African Americans and Southeast Asians, through the new congregation.

Finnish Lutherans settling on the north side of Minneapolis established the Morgan Avenue congregation, which began in 1898. Until 1962, the church was a member of the Suomi Lutheran Synod. In 1964, members voted to join the AFLC. The congregation has been served by 13 pastors, most recently by Pastor John Skeie (1996-present), interim Pastor Ralph Tjelta (1995-1996), Pastor Yeddo Gottel (1981-1994), and Pastor Chester Heikkinen (1951-1980).

The closing date for the active ministry and services at Morgan Avenue was Oct. 28. The Pentecostal Assembly began active ministry and use of the church on Nov. 4.



Alice Grundahl, wife of the late Pastor K.C. Grundahl, died Sept. 7. Pastor Grundahl was a long-time teacher at the former Lutheran Bible Institute in Minneapolis and became a part of the AFLC at the time of the ELCA merger. He died in 1996.

Members of Faith Lutheran Church, Durant, Okla., dedicated their new building Oct. 14 during a special service. Serving the church is Pastor Gary Jorgenson. Pastor Paul Nash, director of Home Missions, was the special speaker for the dedication service and for the special meetings held the following week.

Pastor Marlyn Kruse resigned as pastor of Word of Life Lutheran Church, Mankato, Minn. His future plans are indefinite.

Members of the AFLC Foundation Board are seeking a **Director of Development** for the AFLC. The position will develop estate planning and seek to build up the foundation.

Pastor Gary Skramstad, serving Redeeming Love Lutheran Church, St. Joseph, Minn., has accepted a position as director of police chaplaincy for the greater St. Cloud, Minn., area. Members of Redeeming Love will seek a new pastor.

Our Redeemer Free Lutheran Church, Superior, Wis., recently purchased the St. Paul's Lutheran Church facility, owned by an ELCA congregation organized in 1897, which recently voted to disband. The building will be dedicated Nov. 18 during a special service. St. Paul's was a former Lutheran Free Church. The newly purchased building was constructed in 1948 during the ministry of Pastor F.B. Monseth, father of Dr. Francis Monseth, dean of the Free Lutheran Seminary. Serving Our Redeemer is Pastor S. Jerome Elness.

Mark Skogerboe resigned as a part-time licensed pastor at Faith Lutheran of Running Valley, Colfax, Wis.

Pastor Billy Secoy, part-time pastor of Gloria Dei Lutheran Church, St. Louis, Mo., is retiring from his service. The church, which joined the AFLC last year, will seek a replacement.

St. Paul's Lutheran Church, Jewell, Iowa, celebrated the 125th anniversary of its congregation on Sept. 16. Pastor Paul Monson, Edina, Minn., was the special speaker. Also there to help celebrate were former pastors Enoch Hall, Ron Feuerhak, Jonathan Unverzagt and Orvella Batchelder. Pastor Harlen Johnson serves the church.

Correction: Pastor Eugene Enderlein is resigning, not retiring, from his position as director of AFLC World Missions. He hopes to continue his work with the World Missions department in some capacity.

How bad is it, really?

A message to AFLC pension participants

The first year of the new millennium has been frightening for investors, including participants in the AFLC pension plan who have exposure to the stock market. Defined contribution plans like the 401(k) and 403(b) plans, along with a stock market march to unprecedented highs, motivated persons that have never had stock market exposure to become investors in the '90s. Most of these new investors have never experienced a significant market downturn, and it is scary. These principles are meant to put this downturn into proper perspective.

Principle One: All that we have belongs to the Lord, and we are called to be wise stewards. This includes our retirement savings/investments. Money generally has only two sources, people at work or money at work and the Lord is the source of both. The average person retiring at age 65 must plan to live at least 20 years. During that time, inflation will more than double the cost of living. It is important, therefore, that the retirement nest egg be invested to stay ahead of inflation.

Principle Two: Over the longterm, stocks have been the best investment for keeping ahead of inflation, averaging a 10-12 percent annual return. Savings in CDs, bonds, guaranteed interest accounts, etc., averaged a 4-6 percent return.

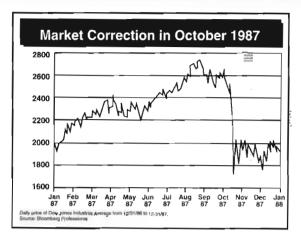
Investing means accumulating assets that grow over time, in spite of periodic downturns, by investing in the stocks and bonds of fundamentally sound entities that sell at reasonable prices.

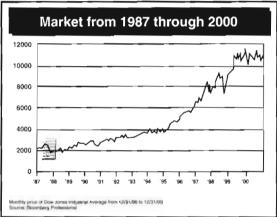
Principle Three:

Market declines happen. Down periods can be "bear markets," which we now experience, or they can be "corrections." Compared to the up periods of the market, the duration of down periods is very short. Figures I and II illustrate this principle. The steady persistent bleed imposed by inflation on the cost of living is far more devastating to retirement then are temporary market fluctuations.

Principle Four: Generally, all classes of investments do not move up or down at the same rate or at the same time. Diversification. spreading your investments/savings over several asset classes, allows you to enjoy a greater level of stability. The investment options within the AFLC pension plans allow participants to diversify among several types of investments.

Principle Five: The regular investments into your retirement plan provide the opportunity to buy





when the market is down. This decreases the average cost per share and increases returns over the longterm. Systematic withdrawals provide the same benefit in retirement. If you have resisted investing in the stock and bond funds of the plan, this downturn may provide a favorable time to diversify into the market.

Please feel free to contact me with questions related to your concerns.

> - Rodney A. (Rod) Kjersten AFLC Pension & HealthPlans 1-800-658-9031

Funds needed to meet renovation needs in Campo Mourão

The staff at the AFLC Bible School and Seminary in Campo Mourão, Brazil, has until the end of 2001 to come up with a plan to repair the roof of the classroom/kitchen building. Recent federal inspections, meant to raise building standards throughout the country, have revealed the need to update

the building structure. Renovations are expected to cost \$25,000, according to Missionaries Connely and Carolyn Dyrud. But the first — and most immediate — phase will cost \$15,000. According to Pastor Eugene Enderlein, World Missions director. a pledge of \$5,000 has been made by one AFLC congregation with the

understanding that it would be matched by other gifts.

Volunteers with experience in cement work are also being sought to complete the renovations. For more information, contact World Missions at 3110 E. Medicine Lake Blvd., Plymouth, MN 55441, or phone (763) 545-5631.

We will not fear

mighty fortress is our God, A bulwark never failing; Our helper he, amid the flood Of mortal ills prevailing. ... Terrorist attacks may come. Warfare may break out. Previously unknown diseases may arise. But in the midst of it all, we have a mighty fortress to which we can run. "God is our refuge and strength, an ever-present help in trouble" (Psalm 46:1, NIV).

> For still our ancient foe Doth seek to work us woe; His craft and power are great; And, armed with cruel hate, On earth is not his equal.

Our main foe is not the terrorists and those who support them. They are trapped by sin and false beliefs. The enemy is using them as his instruments. That cruel and powerful enemy seeks to destroy our souls and separate us from God. "For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms" (Ephesians 6:12, NIV).

> Did we in our own strength confide, Our striving would be losing; Were not the right man on our side, The man of God's own choosing.

The sorrows of life are too much for us to endure. The tragedies we face are too great for us to understand. The challenge of taking on the enemy of our souls is far beyond us. All of our self-help books, our technology, our wealth, our motivational talking, our pride, our work, our effort - it is not enough. "Apart from me you can do nothing," Jesus said (John 15:5, NIV).

> Dost ask who that may be? Christ Jesus, it is he; Lord Sabaoth his name, From age to age the same, And he must win the battle.

New diseases appear on the scene. Terrorists develop new means of attack. We don't know what may come in the days ahead. But one thing we know for sure: Jesus will remain the all-powerful King who reigns supreme. "The kingdom of the world has become the kingdom of our Lord and of his Christ, and he will reign for ever and ever" (Revelation 11:15, NIV).

> And though this world, with devils filled, Should threaten to undo us; We will not fear, for God hath willed His truth to triumph through us.

Many would like to believe that all people are basically good and sincerely interested in the welfare of others. The reality is, however, the world is full of threats to undo us. But in spite of that, we need not

fear. While some may want Christians eliminated and the message of the gospel silenced, God wants His truth to triumph. And in the end, the Lord's will prevails.

> The prince of darkness grim — We tremble not for him; His rage we can endure, For lo! his doom is sure, One little word shall fell him.

The world trembles, fearful of what may come next. Those who know Christ need to demonstrate the difference Jesus makes. We can endure the present, without fear but with hope, for we know what is coming in the days ahead. "And the God of all grace, who called you to his eternal glory in Christ, after you have suffered a little while, will himself restore you and make you strong, firm and steadfast. To him be the power for ever and ever. Amen" (I Peter 5:10, 11, NIV).

> That word above all earthly powers — No thanks to them — abideth; The Spirit and the gifts are ours Through him who with us sideth.

God's promises are just as true after Sept. 11 as they were before. We still have His Word. We still have His Spirit when we are in Christ. The Bible is the best place to look to find guidance and encouragement to help understand and deal with the present day. Now is a great time to spend more time in the Word of God.

> Let goods and kindred go, This mortal life also; The body they may kill; God's truth abideth still, His kingdom is forever.

Our tallest structures may get destroyed. The things we have worked hard to build may crumble. Our economy may suffer. Our bodies may get attacked. But still God's truth remains. "Therefore, we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal" (II Corinthians 4:16-18, NIV).

Some have said that after the terrorist attack of Sept. 11 everything has changed. Some of the things that are seen have changed, but the most important things are still the same. Jesus still loves us. His death still pays for our sins. The resurrection is still true. His promises can still be trusted. He is a mighty fortress and His kingdom is still forever.

> — Pastor Craig Johnson Hymn: "A Mighty Fortress" Ambassador Hymnal, No. 141

SOMETHING TO SHARE

Ready for any situation

haplain Mark Benz knows God put him in Washington, D.C., for a reason. As a teacher at Walter Reed Army Medical Center, a teaching hospital located a few miles away from the Pentagon, Benz oversees chaplains learning how to minister to people in a hospital setting. His students were given the ulti-

mate ministry opportunity on Sept. 11. And Benz couldn't have been more prepared to lead them.

A former infantryman in Vietnam, Benz has seen his fair share of death, destruction and evil. So it's no

surprise when he said the destruction at the Pentagon that day didn't change him. Instead, he said God has used his whole life to prepare him for that day.

"Vietnam marked me indelibly, forever," said Benz. "That all comes with me. I've had to clean up battlefields before. ... That is where God has helped prepare me."

On the morning of Sept. 11, Benz

and his students were in the middle of a meeting when the door opened. They were told an airplane had hit the World Trade Center. Then they heard the Pentagon was hit.

"We looked out the window, and yup, there it was. The smoke was going up."

His group of 12 chaplains met up with six more at the hospital's

'Are you

ready? And do

you live off of

that readiness

every day?'

Department of
Ministry and
Pastoral Care.
From there, the
SMART team —
which he used to
be a part of and
which he is training his students to
join — deployed to
the Pentagon.

"We were waiting for calls to come in," said Benz.

For the first 24 hours, Benz and his group weren't needed. Apparently, a group of chaplains, including some of the Army's highest-ranking chaplains, was meeting in the Pentagon when the plane struck.

The next day, his group was stationed near the Pentagon at the Sheraton Hotel, where the first two floors were given to victim's family members.

"We just took care of their needs," said Benz. "The big question is, 'Why? Why is God doing this.'

"There is real evil in the world, and evil equals death. And now what? We can then bring in a sensible, just answer."

Benz said his role was first to be with the families. Then, when they were ready: "Now we get down to core issues. Are you ready to die?"

His students, put in the midst of a major tragedy for the first time, were given the same kind of education Benz received in Vietnam. "The realness helps them to realize, 'I have more to learn here,'" said Benz.

It has also been a reminder, said Benz, of the call to Christians around the world.

"Pray that each one of us will see the war on the front lines and to help us all be better prepared to give an answer to those who are really looking ... Are you ready? And do you live off of that readiness every day? That is what is stamped so deep in me. He saved me out of all of that. That's the only reason I'm alive. ... Every one of us is on the front lines."

— Ruth Gunderson Assistant Editor

