



WELCOME TO APPLE RIVER COMMUNITY CHURCH

*Reaching out to our community
with Jesus' love*

*We welcome you and hope you
will visit our church and join us
in worshipping our Lord.*

CHURCH SERVICES

Sunday, March 3

9:30am Sunday School
10:15am Fellowship
10:30am Worship /Children's Church

Sunday, March 10

9:30am Sunday School
10:15am Fellowship
10:30am Worship/Children's Church
POTLUCK (Circle 1)

Sunday, March 17

9:30am Sunday School
10:15am Fellowship
10:30am Worship/Children's Church

Sunday, March 24

9:30am Sunday School
10:15am Fellowship
10:30am Worship/Children's Church

Sunday, March 31

9:30am Sunday School
10:15am Fellowship
10:30am Worship/Children's Church
6:30p Sunday Night Live! (Circle 2)

www.appleriverchurch.org

Tax Considerations and Giving:

Pastor Justin

Here we are heading into tax time again. Many taxpayers and accountants alike are confused over the implications of last year's tax law changes. Let's consider two things; first, what changes are taking place, and what those changes mean for us as Christians.

Here is what we know. In years past, individuals itemized their deductions to reduce their taxable income and their taxes due. Itemized deductions included (but not limited to) mortgage interest, state income tax, gifts to charities (including your local church), donations made to 501c3 institutions, and portions of medical bills or insurances that exceeded 7.5% of your income. These deductions were only significant when an individual had more than \$6350 worth of deductions or \$12,700 if married filing jointly (in 2017).

Case in point: if you had \$3000 worth of taxes paid, \$2500 worth of mortgage interest and gave \$3500 to your local church (total \$9,000), as a married person, you would be better taking the standard deduction. If you had \$6000 worth of taxes, \$5000 worth of interest and gave \$6000 to your church (total \$17,000), you would be better off itemizing the deductions.

When you file taxes this year, many of the same parameters apply to taxes except the personal standard deduction has been raised to \$12,000 (from \$6,350) and the married filing jointly has been raised to \$24,000 (from 12,700). Simply put, more people will be taking the standard deduction this year than itemizing deductions. Some of the itemizable limits have been altered. For example, you can't deduct more than \$10,000 in state and local taxes including income tax, real-estate tax and personal property taxes. The deductible portion of your medical expenses is now up to 10% of your income before it becomes deductible.

Charitable contributions are still 100% deductible; however, with fewer people choosing to itemize their deductions, fewer people are going to take advantage of those charitable contributions from a tax perspective.

SUMMARY: For individuals who have previously itemized their deductions, if you are under \$24,000 in deductions per year, the new tax laws will benefit you. If you have itemized and had more than \$24,000 in deductions... I'm sorry. It doesn't look good for this year.

What do these changes mean for us as Christians?

Most Christians give as part of their worship of the Lord. Some give for the purpose of reducing their taxable income, but a majority do so acknowledging that 100% belongs to the Lord, and He trusts us to do what is right with it.

Continued on Page 2

MISSION STATEMENT

The purpose of Apple River Community Church is to glorify God by helping people to find Jesus and grow to be like him.

PASTOR

Justin Hosking*

VISITATION PASTOR

Bruce Tanner*

CHAIRMAN

Dick Berhow

DEACONS

Mark Powell

Steve Wright

Rod Wetzig

Odney Rasmussen

Ron Nelson

Mike Croes

Glen Wright

Dan Smith

TRUSTEES

Rich Frankson

Dan Lundgren

Mike Crim

CHRISTIAN EDUCATION

Erin Hosking (Supt.)

Deb Brown (Asst. Supt.)

Denise Luster (Member at Large)

SECRETARY

Marie Geist Berhow*

DEACONESS

Judy Nelson

Linda Wetzig

Carol Smith

FINANCIAL

Sue Lundgren*

Joan Talmage*

TREASURER

Dana Powell*

* = Appointed

SENIOR SAINTS

The Senior Saints meet
for potluck on Tuesday,
March 26 at 5:00 PM



ances for us to go backward. He doesn't say, "Go ahead and commit adultery," or "You can kill your brother." Rather, Jesus raises all of the standards for holy living. "Don't look with ill intention upon another," and "Don't even say something bad about your brother." Although Jesus doesn't say, "You must give a tenth..." He does say, "WHEN you give." WHEN – this doesn't mean it is optional, rather it is mandatory. The book of Acts gives us the example of the early church bringing gifts to place at the disciple's feet to be used for the needs of others. It speaks of sharing burdens (financial). Paul in several places talks about his needs being met and the faithful giving of others. He also talks about his rights to receive an income from the gifts of others. Giving is part of living the Christian life.

Your government has made allowances for your giving in the past. It appears that this new system has accounted for some of those allowances as well by factoring in average deductions for all Americans. But what happens when there is no tax advantage to giving? That seems to be the case now. The person who gives and the person who doesn't are treated the same within the standard deductions. Did you know that the average Bible-believing, Evangelical Christian today give 2.5% of their income to their church? Did you know that the average American gives 3.7% of their income to charity? It makes it look as if non-Christians were more faithful in giving than Christians. If we were more faithful in our tithing, I'm sure the standard deduction would have been closer to \$30,000 rather than the \$24,000 we have been given.

It reminds me of the first year that I worked as a janitor. I made \$5,000 and tithed regularly. It was a pleasure to give. It wasn't much, but God used it within my life to conform me more into the image of Christ. But when it came to tax time, I realized that there was no advantage for me to give. That didn't stop my giving. It simply purified my motives for giving.

The same thing appears to be happening on a greater scale now. We may have given in the past to gain a financial advantage for ourselves... but now, to give is going to require a pure motive. A heart that truly rejoices in giving... that becomes part of the motivation for giving. A life that wants to be faithful in all things. God loves a cheerful giver.

As a Christian, your giving shouldn't be dependent upon your government recognizing it. Rather, your giving should flow out of obedience to Christ and a reliance upon His sovereign care. It is the call of the Christian to be faithful with the little things. May we grow in obedience to him.

WOMEN'S MINISTRIES DAY

Thursday, March 7, 2019 at 9:30 A.M.

White Cross from 9:30 A.M. to Noon.

Coffee, treats and devotions by Sue Lundgren


Projects: Scripture Cards - bring old greeting cards with any appropriate pictures such as flowers, scenery, animals and crosses. Tie lap quilts that are finished and ready to tie.

Your Sack Lunch from Noon—12:30 P.M.**Women's Business Meeting** 12:30 – 2:00 P.M.

Decode The days

At this time of year, God's creation "springs" to life.

Directions: After reading Genesis 1:1–2:3, write the correct Creation day number under each picture. Then add up each day's total and write it on the correct blank below.

Day 1 (light) ____ Day 2 (waters) ____ Day 3 (land and plants) ____ Day 4 (heavenly bodies) ____
Day 5 (birds and water animals) ____ Day 6 (land animals and people) ____ Day 7 (God rested) ____

See calendar page for answer. The Bible Quiz, puzzle, cartoons and articles are from NewsletterNewsletter to which we subscribe and have permission to reproduce.

What do you call an old snowman?
Where do snowmen keep their money?

Thanks to Glen Wright for this snowman humor.



Bible Quiz

In John 9, Jesus' disciples ask whether a certain man or his parents sinned, causing his disability. Jesus says, "Neither. ... [It was] so that God's works might be revealed in him." What was this man's disability?

- A. Deafness
- B. Lameness



This year's theme is "KNOWN"
"The Lord knows those who are his."
II Timothy 2:19

Brochures are available in the foyer.
Start registering now.

The first sessions of camp are only 3 months away—June 9.

When planning your summer vacations be sure to include your kids going to Bible camp.

Campership Sunday is **March 10**.
Guests from Arrowhead Bible Camp will be here.

Early Bird Discount: If your registration is postmarked on or before April 1, you will receive \$20 off. If it is postmarked on or before May 1, you will receive \$10 off.

Family Discount: If you are registering more than two children from your home for camp, you will receive an additional \$25 off for the registration fee for your third child.



1 Elise Fowen
2 Melissa White
3 Susan Hawkinson-Silvernagel
7 Bruce Tanner
8 Linda Gale
9 Linda Bibeau
10 Lee & Deb Elmer (1972)
11 Arlue Gray

14 Curtis Lundgren
16 Wylis & Susan Silvernagel
17 Carol Smith
18 Lorraine Aune
20 Joan Talmage
21 Ashley Swanson
23 Simon Soldner

23 Glen Holecek
24 Judy Nelson
24 Brenda Tylee
25 Darlene Holecek
27 Bev Cree
27 Wylis Silvernagel
31 Mary Christenson

MARCH 2019						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Tossed Salad > > >

On the “Three Sides” podcast (ELCA, Sept. 6, 2018), Wendy Davidson, a leader at the Kellogg Company, shares how her Christianity informs her work. Because her adult faith emerged from several denominational influences, she considers variety to be a strength, not only spiritually but throughout life.



Davidson encourages her co-workers to bring their unique personalities and ideas to the table to create a metaphorical salad. “It doesn’t mean that the salad now becomes one homogenous blob; it is still distinctly the flavors of the salad ingredients,” she says. “But they’ve all found a way to come together to make something that much more flavorful than they could have been all on their own.”

Viewing church and our communities this way could be transformative. What if we welcome different people, invite ideas and resist melding everything into one giant blob? Then we can savor each “ingredient” and the resulting gourmet dish. Delicious!

Thank You to the anonymous donor sponsoring Pastor Justin’s sermons which are aired on Sunday afternoons on WPCA Radio (93.1).

Roundtable Discussions Thursday, March 14 7:00 P.M.

Roundtable Discussions regarding the workings of the church—cleaning service, position name change, missions budget, are some of the topics to be discussed. Anything more on your mind? —let Marie or Pastor Justin know. We need everyone’s feedback and your ideas.

LET’S TALK.

Be part of the “Tossed Salad” (Article on the left).

Mark Your Calendars for Good Friday, April 19



Location: East Lincoln Alliance Church, 735 70th Ave. (County Rd. J, Amery)

This is a joint service of four churches.

Time: 7:00 P.M.

PARKING CONSIDERATIONS

Please be considerate of the elderly of those who have difficulty walking, especially with snow and icy conditions.

Leave the parking row closest to church available to those less able than you. This is especially important on Sunday mornings and Sunday Night Live nights. Thank You!

Your cooperation will be very much appreciated!




Church Signs—a part of our culture.

By Stan Miller

“The hardest arithmetic to learn is to count your blessings” proclaims the sign at Jerome Catholic of Maplewood, MN. I can agree with that assessment. Math was never my strong suit, but I learned to do the simple calculations of arithmetic. It was when they added the alphabet to numbers that I spun my wheels.

Because I could do the simple calculations, I should have been able to count my blessings easily. Like many, I was sometimes too busy. Then of course, there were times the blessings were quite well disguised and times when I didn’t recognize the blessing.

As I’ve grown older, I’ve realized I’ve been extremely well blessed. Our post Eden nature tends to see the glass half empty rather than half full and like in other things, we need to make adjustments to our attitude, cultivating a thankful heart and gratitude for the blessings we’ve been given.

<p>2 sticks butter, melted---divided 2 eggs 1 lb. or 3 1/2 C. powdered sugar chopped pecans</p> <p>Mix together cake mix and 1 stick of butter; pat into 10" X 15" pan. Mix together remaining stick of butter, powdered sugar, cream cheese and eggs; put on top of first layer. Sprinkle with chopped pecans. Bake for 45 to 60 minutes at 300 degrees.</p>	<p>That permeate my life. I am thankful for my children I am thankful for my wife. I am thankful for our minister Who shepherds with the Word. Who reminds us of the promises The sweetest ever heard. I am thankful for our leaders Their time not recompensed. And I'm thankful for Lord Jesus Who freed me from my sins. For my brothers and my sisters Inside this congregation. Grace has made us equals Joined as a Christian nation. I am thankful for the music The prayers and all the praises. As we worship God, the Father And the Son who'll one day raise us. To live above in fellowship In eternal heaven's glory. The culmination of our hope As begins a brand new story.</p>						
<div> <div>FREE CONCERT</div> <div> <p>SUNDAY, March 31st At 2:30 P.M. At Luck Lutheran Church 510 Foster Ave., Luck, WI</p> <p>Performers:</p> <table> <tr> <td>Indianhead Chorus & Guests</td><td>Bright Knights Quartet</td></tr> <tr> <td>Chariot Quartet</td><td>Solid Rock Quartet</td></tr> <tr> <td>First Choice Quartet</td><td>Higher Vision</td></tr> </table> </div> </div> <p>Looking for 30 male voices to join them for a 3 song finale! Guest singers can hold music at the performance. Rehearse 7:00-8:00 p.m. March 4, 11, 18 and 25. No cost and no further commitment. Rehearsals are held at the Balsam Lake Government Center 2nd floor. Call (715) 256-SING (7464) if you have questions.</p>	Indianhead Chorus & Guests	Bright Knights Quartet	Chariot Quartet	Solid Rock Quartet	First Choice Quartet	Higher Vision	
Indianhead Chorus & Guests	Bright Knights Quartet						
Chariot Quartet	Solid Rock Quartet						
First Choice Quartet	Higher Vision						
<p style="text-align: center;"><u>Our Prayer Chains are Active.</u></p> <p>If you have a prayer concern, contact Bev Richmond (715-268-4226) or Lynne Peterson at (lybrpeterson@yahoo.com).</p> <p><u>Hospital Calls:</u> If someone is hospitalized, please contact Pastor Justin and/or Pastor Bruce. The deaconesses also need to know so they can visit, send cards, etc. Our deaconesses are Judy Nelson, Linda Wetzig and Carol Smith.</p> <p>Keep our nation, church, youth, teachers, schools and the sick and hurting in your prayers!</p>							
<p>HELP IS NEEDED IN THE NURSERY</p>  <p>Contact Deb Brown if you can volunteer to work a Sunday or two each month.</p> <p>The desirable number would be two at a time each week. Eight volunteers on a rotation schedule would mean once per month in the nursery. A teen with an adult is a realistic option.</p> <p>This is a valuable service to Sunday morn-</p>	<p>Addresses to make note of:</p> <table> <tr> <td>Rosette Palmer c/o Frederic Nursing & Rehabilitation Community 205 United Way Frederic, WI 54837</td><td>Stan & Jackie Miller 1401 Madison Ave. S. Sedalia, MO 65301</td></tr> </table> <p>Or send cards to Rosette's home address at 1388 Kemah Park Trail, Balsam Lake, WI 54810</p>	Rosette Palmer c/o Frederic Nursing & Rehabilitation Community 205 United Way Frederic, WI 54837	Stan & Jackie Miller 1401 Madison Ave. S. Sedalia, MO 65301				
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	<p style="text-align: center;"><i>What's New & Happening in Church?</i></p> <p style="text-align: center;"><i>Got News? Upcoming Events? Submit your article by</i></p>						



Apple River Community Church Calendar of Events

2019

Sun	Mon	Tue	Wed	Thu	Fri	
					1 8:45a M.O.P.S	2
<i>1 Praise Team</i> Sunday School office & Fellowship Worship/Children's Church	4	5 9:30a Women's Bible Study 6:30p Women's Bible Study	6 *10:00a Men's Bible Study 5:30p One-Way Club	7 9:30a White Cross—Bring Sack Lunch—See Pg. 2	8	9 Sp ahead Daylig Time
mpership Sunday <i>Praise Team</i> Sunday School office & Fellowship Worship/Children's Church Potluck (Circle 1)	11	12 9:30a Women's Bible Study 6:30p Women's Bible Study 6:30p Deacon Mtg; 7:30p Exec. Bd. Mtg.	13 *See the 6th above	14 7:00p Congregational Roundtable Discussions	15 8:45a M.O.P.S	16
<i>5a Praise Team</i> Sunday School office & Fellowship Worship/Children's Church	18	19 9:30a Women's Bible Study 6:30p Women's Bible Study	20 *See the 6th above	21	22	23
<i>5a Praise Team</i> Sunday School office & Fellowship Worship/Children's Church	25 RIPPLE Deadline!!	26 9:30a Women's Bible Study 5:00p Senior Saints Potluck 6:30p Women's Bible Study	27 *See the 6th above	28	29	30
<i>5a Praise Team</i> Sunday School office & Fellowship Worship/Children's Church Sunday Night Live! (Circle 2)					Bible Quiz: Answer: C See John Puzzle: Day 1 = 3; Day 2 = 3; Day 3 Day 4 = 6; Day 5 = 10; Day 6 = 15; D	

Articles **MUST BE** received by the deadline to be included in the
Send to arcc@amerytel.net (**PREFERRED**) or put in Ripple box in