

OCTOBER 2026

THE MESSENGER

Our Savior's Lutheran Church, Beloit, WI



STEWARDSHIP: LIVING OUR VALUES



For over 20 years Nathan Dungan has been an industry thought leader on helping youth and adults link their money decisions to their values. He has been quoted in the NY Times, The Washington Post, The Wall Street Journal, TIME magazine, and numerous other big name places. He is not a preacher. And his audience are not congregations. Nathan Dungan says that one of the most pressing questions of this generation of parents is how to pass on values about money.

Dungan is the founder of a wonderful organization called, "Share Save Spend". One of his books is titled, "Prodigal Sons and Material Girls: How Not to be your Child's ATM."

His advice in a nutshell? Whatever your income:
Share 10% - Save 10% - Spend 80%

He says, "It's not just about 'your' money - it's about how sharing impacts your family, your community and the world." He talks about saving for retirement and having a comfortable cushion for the unexpected things that happen in life. And he talks about spending - with the recognition that money makes the world go round, but how and where we spend money is a powerful statement.

Share 10%. Save 10%. Spend 80%

He's not a preacher. He is speaking as a man who has spent his career helping others adopt sound financial practices and priorities. And it makes my heart sing that it aligns so beautifully with what some people have discovered in the church, "Give until it feels amazing!"

Does talking about our use of money in alignment with our values interest you - or make you uncomfortable? Curious - or defensive?

This month we will be talking about stewardship of our time, talents, and treasures. There will be a stewardship mailing going out in early October that will include not only a financial commitment, but also a time and talent commitment. I understand that hasn't happened here for a few years. Our hope is that as you see all the areas at OSLC that rely on volunteers, you will find some new areas that sound meaningful or fun for you.

Likewise, as the board is committed to balancing the budget, this year more than ever, your financial commitment is critical for us to know how much of the budget we need to trim. These will not be easy conversations, but if OSLC is to survive well into the future, it is a essential conversation. The congregation has adopted a deficit budget for the last several years and has been using funds from savings to meet that budget. At the current rate we are transferring money, that savings will be depleted in about six years.

I know many (most?) people are uncomfortable talking about money. Jesus wasn't. We need to have some robust conversations together so that Our Savior's Lutheran Church is healthy. I hope you will make worship a priority as we learn and wrestle together considering the future of this congregation that you love.

Yours on the journey,
Pastor Anne Andert

To reflect God's love through caring service to our church, the community, and the world.

Greetings from the Board

Thank you to everyone involved with the Kids Against Hunger project on Sunday, September 13. It was a great turn out to do something meaningful in battling hunger for people in distressed situations. It was also a great opportunity to work with partners, St. Paul Lutheran, Faith Lutheran, United Church, and San Jose to accomplish this important event as part of "God's work, Our hands" day of service.

The Constitution Committee is working hard to get our constitution up to date. On Saturday, September 12, we had some additional discussions to discern what structure the Council should look like as we transition from our previous Board configuration. We welcome your input as we discern what the committees look like and how they interact with our mission statement.

It is that time of year to work on our budget for 2027, and we want you to know that the Board is focused on balancing the budget to ensure the continued missions of Our Savior's Lutheran Church. Being financially responsible is a key element in allowing us to call a new pastor and continue our work in fulfilling our mission statement. We expect that this will cause some concerns as we proceed towards our budget meeting in November. Please recognize that your pledges and commitments at the end of October help us plan and develop a path forward for this work. I urge you to consider your generosity and what you can do to help us provide the services needed inside and outside the congregation.

As I mentioned in a previous Messenger, the church building and operating systems show some signs of their age. The air conditioning units repair and plaster repairs planned in the chapel and sanctuary will most likely take place in September. We have a slightly different approach after inspections of the roofs and discussions with our insurance company. Our insurance has a very large deductible, and we are liable for most of the cost of any work done. Basically, the roof on the Sanctuary and the roof on the Commons are good enough to last a few more years, the Parish Ed building has some significant damage, and we should replace this roof. The Board has accepted this recommendation, but we have been blessed by an anonymous donor offering to pay for its replacement.

Blessings to you,
Mark Sorenson, *President Emeritus*

In the OSLC Family



We express our condolences to the families of Jody Rosander Anderson who died on August 27 and Bob Pederson who died on September 20. May light perpetual shine on them. +

Thank You!



Dear OSLC,
Thank you for the scholarship to Lutherdale.
I went to Mini Mash Up. I really enjoyed swimming, crafts, and the Flying Squirrel.
Thank you, Alice Albers

Cards for Veterans



We hope you will join us from **2-6 pm on Friday, October 2**, for a card making event. You'll help to create handmade cards that will be given to local veterans attending VetsRoll 2027. No previous experience in making cards is required and all the necessary supplies will be provided. Bring a snack to share, and a beverage of your choice.

Bible Sunday



The church will be presenting bibles to 4K, 3rd graders, and confirmands during worship at the **Sunday, November 8** church service.

God's work. Our hands.



On Sunday, September 13, members of OSLC along with folks from San Jose, St Paul, Faith and United Church - all of Beloit, and Scout Troop #608 worked elbow to elbow to package meals for Kids Against Hunger. It was a wonderful day!

By the numbers:

Our goal was to package 15,000 meals.

We exceeded that at 15,336 meals!

That is 71 boxes of meals.

Over 120 people of all ages were working together Senator Mark Spreitzer came and donned a hairnet and gloves and worked in a line.

We also hit our goal of \$3,600 to pay for the meals. The majority came through the Noisy and Loose offerings.



The volunteers were fed lunch thanks to **Thrivent donations**, chip donations from **Frito-Lay**, delicious sub sandwiches from **Mark Walkey (Mark's Pizza, Rockton)**, and great cookies from a few women at OSLC, as well as donated bottled water.

HUGE THANK YOU to the planning team: Cathy Erickson, Diane Riesen, Deanna Feuerstein, Mary Porter, Cindy Blair, Char Keplar, and Pat Blum.

And a HUGE thank you to the crew who did the line set up on Friday after unloading the trailer, and then loaded up the finished boxes of food and clean up on Sunday: the planning team along with Michele and Ashley Coldren, Nancy and Darryl Schutte. Those bags of rice were 50 pounds each, and the bags of soy were 20 pounds each!



The team was attentive to all the details of planning. They made SO many phone calls to arrange both people and donations and food. They are all amazing!

The meals have a three-year shelf life, and will go to Convoy of Hope and be sent wherever there is a need following a global disaster. We will hear back from Kids Against Hunger when "our" boxes of food have shipped, so we learn their destination.



It was wonderful to hear all the laughter and delightful chaos on Sunday morning. There was a great spirit among all of God's people. I kept the children out of the photo for privacy, but it was great to see the kids working side by side with the adults.

THANK YOU to the congregation for your support in bringing change and dollars for the offerings, buying Kringle, and showing up to package meals! I did not hear a single complaint. **WELL DONE!!**



Young @ Heart



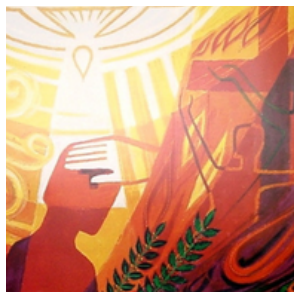
Join us for fellowship and lunch on **Thursday, October 8 from 12:00-2:00 pm.**

We'll enjoy Chili, Chicken Noodle soup, bread, and dessert, followed by a special presentation from SMILES

(Special Methods In Learning Equine Skills) located in Darien, WI.

All are welcome, just be sure to sign up on the sheet located on the counter in the Commons by Sunday, October 4 so we know how much to prepare.

Confirmation Sunday



On Reformation Sunday, **October 25**, during worship, four of our young people will make a public profession of their faith through the Rite of Confirmation.

Owen Lovejoy, Daniel Parker, Delaney Van Fleet, and Jacob Wallendal will have completed their work within our confirmation program and will now be ready to become full, confirmed members of our congregation. Thank you, parents and mentors, for guiding them along the way. Congratulations and God's blessings to our new confirmands.

Volunteers Needed!



The Education Committee is looking for volunteers to help with Kids Connect and Youth Connect. Your time and presence can make a meaningful difference in the lives of our children & youth!

All volunteers will need to complete a background check. Interested in helping? Please contact Megan Nelson (megannsnelson@gmail.com) or Sue Schimke (seschimke@gmail.com) for more information.

Update from Education Committee

On September 11, Molly Markley Rosenbloom submitted her resignation as Children and Youth Ministry Coordinator. She has been in that position since May 1, 2023. Her plate has certainly been more than full with a full time job at Blackhawk Technical College with changing responsibilities, playing in the Beloit Symphony, and raising her daughter. We are sorry she was not able to stay long enough to see the current confirmands through to their confirmation day. We wish her well in her future endeavors.

The youth of Our Savior's Lutheran Church are blessed that Megan Nelson has offered to volunteer 5 hours / week as Children and Youth Ministry Coordinator through the month of October, giving us time to consider the best path forward. Megan is an educator with a passion for youth and for her faith. She is already part of the "Awaken Beloit" team from our congregation. Also she serves on the Education Committee and Scholarship Committee. Megan is committed to improving communication with parents.

You should also know that Sue Schimke and Amber Walkey have been hard at work cleaning and organizing the youth rooms upstairs. They are also both educators, and their organization and creativity is apparent. They are also passionate about passing on the faith to the children. We are in good hands with this trio!

The Education Committee had a robust discussion on September 21, as we consider the best way to serve the children and youth of Our Savior's so that they might grow in their faith and in relationships with one another. There are more changes ahead!

Confirmation for Youth 6th grade+



There will be an informational meeting on **Wednesday, November 4** for all youth grade 6 and above, along with their parents, for those who are interested in beginning confirmation.

The meeting will be from 7:00 pm to 7:45 pm. If you have questions or can not attend, please contact Pastor Anne.



FALL HARVEST FESTIVAL

Where: **Our Savior's Lutheran Church**

749 Bluff Street, Beloit, Wisconsin

When: **Friday-Saturday**
October 16-17, 2026

Time: Friday: 9:00 am to 4:00 pm
Saturday: 9:00 am to 2:00 pm

Friday Lunch: (11:00 am-12:30 pm) for \$10.00

Menu: BBQ, chips & dessert

Saturday Lunch: (11:00 am-12:30 pm) for \$10.00

Menu: Ham, mashed potatoes & gravy,
a vegetable and dessert

Desserts: variety for a free-will offering

Raffle Prizes:

Raffle tickets
\$1.00 each or
6 for \$5.00

Afghan

Wooden Barn Quilt

\$100 Butterfly Gift Card

\$100 Woodman's Gift Card

\$100 Woodman's Gift Card

Theme Baskets: Tickets \$1.00 each or 6 for \$5.00

Proceeds go to:

VetsRoll

Skaalen Home

Salvation Army

Lutherdale Camperships

Caritas

Sparrow's Nest

Willow Women's Center

Defy Domestic Abuse Beloit

Sponsored by: Women of Our Savior's Lutheran Church

749 Bluff Street, Beloit WI 53511 | (608) 362-0716 | www.oursaviorsbeloitwi.org



Calling All Bakers



Time to bake your favorite recipes or try a new one for the Fall Harvest Festival Bake Sale! Items may be brought to the church on Thursday (10/15) or Friday (10/16).

Pies for the luncheon can be dropped off anytime on Friday (10/16) or Saturday (10/17) morning.

Fall Harvest Festival



This year's WELCA Fall Harvest Festival will be held on **Friday, October 16** from 9:00 am to 4:00 pm and **Saturday, October 17** from 9:00 am to 2:00 pm. Lunch will be service both days from

11:00 to 12:30 pm. A variety of desserts will be offered for a free will offering. Once again we will be having our Household, Craft, Bake and Jewelry Sales. Buy your tickets for the Raffle prizes and Themed baskets. Raffle prizes and theme baskets are on display Sunday morning. Tickets are \$1 each or 6 tickets for \$5.



Circle Meetings

Anna Circle

Tuesday, October 6 at 6:30 pm (church)

Rebekah Circle

Thursday, October 8 at 9:30 am (church)

Naomi Circle

Monday, October 12 at 5:30 pm (church)

Shalom Circle

Monday, October 19 at 2:00 pm (Deanna F.)

Elizabeth Circle

Tuesday, October 20 at 1:00 pm (Karen V.)

SEWING BEE

Mondays 8:30-11:30 am

Fellowship Hall

KNIT WITS

Wednesday, October 14 at 2:00 pm

BOARD MEETING

Thursday, October 8 at 4:00 pm

Key Financials | August 31, 2026

Month	2025 General Offerings	2026 General Offerings	Budget Offering Per Month	Monthly Surplus (Shortfall)	Cumulative Shortfall	2026 Expenses	Budgeted Expenses	Reimbursed from Foundation
January	\$30,280	\$28,495	\$33,333	\$ (4,838)	\$ (4,838)	\$25,660	\$35,694	
February	\$33,392	\$33,271	\$33,333	\$ (62)	\$ (4,900)	\$30,969	\$35,694	
March	\$53,283	\$48,388	\$33,333	\$ 15,055	\$ 10,155	\$45,076	\$35,694	
April	\$24,912	\$23,430	\$33,333	\$ (9,903)	\$ 252	\$35,995	\$35,694	\$1,825
May	\$25,838	\$26,607	\$33,333	\$ (6,726)	\$ (6,474)	\$32,690	\$35,694	
June	\$32,709	\$28,270	\$33,333	\$ (5,063)	\$ (11,537)	\$37,599	\$35,694	
July	\$21,806	\$23,324	\$33,333	\$ (10,009)	\$ (21,546)	\$35,111	\$35,694	
August	\$27,194	\$21,698	\$33,333	\$ (11,635)	\$ (33,181)	\$31,175	\$35,694	\$5,590
September	\$29,915		\$33,333				\$35,694	
October	\$27,379		\$33,333				\$35,694	
November	\$25,017		\$33,333				\$35,694	
December	\$33,493		\$33,337				\$35,694	
Total	\$365,218	\$233,483	\$400,000			\$274,275	\$428,328	\$7,415

OCTOBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 6:00p OA	2 9:30a BAREA 2:00p Cards for Veterans	3 9:00 Wrap up Meeting for Board & Comittees
4 PENTECOST 19 8:30am Choir 9:30a Worship 10:15a Kids Connect 10:15a Youth Connect 10:30a Coffee Hour 1:00p Televised Worship*	5 8:30a Sewing Bee	6 9:00a Staff Mtg 6:30p Anna Circle 7:00p Dartball	7 9:00a Men's Group (Riverside Terrace) 5:00p Televised Worship* 6:30p Confirmation	8 9:30a Rebekah Circle 12:00p Young @ Heart 4:00p WELCA Board 6:00pm OA	9	10
11 PENTECOST 20 8:30am Choir 9:30a Worship 10:15a Kids Connect 10:15a Youth Conenct 10:30a Coffee Hour 1:00p Televised Worship*	12 5:00pm Education Meeting 5:30p Naomi Circle	13 9:00a Staff Mtg 7:00p Dartball	14 10:00a Second Harvest 2:00p Knit Wits 5:00p Televised Worship* 5:30p Personnel (Zoom) 6:30p Confirmation	15 9:00a Newsletter Deadline 5:30p Awaken Beloit Team Mtg 6:00p OA	16 9a-4p Fall Harvest Festival	17 9a-2p Fall Harvest Festival
18 PENTECOST 21 8:30a Choir 9:30a Worship 10:15a Kids Connect 10:15am Youth Connect 10:30a Coffee Hour 11:30a Cookie Decorating 1:00p Televised Worship*	19 2:00p Shalom Circle	20 9:00a Staff Mtg 1:00p Elizabeth Circle 7:00p Dartball	21 9:00a Men's Group (Riverside Terrace) 5:00p Televised Worship* 6:30p Confirmation	22 6:00p OA 6:30p Board Meeting	23	24
25 COMMITMENT REFORMATION CONFIRMATION SUNDAY- wear red! 9:30a Worship 10:15a Kids Connect 10:30a Coffee Hour 1:00p Televised Worship*	26 8:30a Sewing Bee 2:00p Care Team	27 9:00a Staff Mtg 10:00a Second Harvest 6:30p Worship, Music, Arts 7:00p Dartball	28 5:00p Televised Worship* 6:30p Confirmation	29 10:00a - Awaken Beloit (Clergy) 6:00p OA	30	31 8:00a Lutherans on the Move (Leave from Faith)

*View on Spectrum Cable Channel 992

Updated:
9/28/2026

Connect with Us.

Website: www.oursaviorsbeloitwi.org

Email: office@oursaviorsbeloitwi.org

Worship with Us.

Sunday mornings at 9:30 am

Follow us Online:

 @OSLCBeloit

 @oursaviorsbeloit

TO:



OUR SAVIOR'S LUTHERAN CHURCH
CHILDREN'S MINISTRY

Kids Connect meets Sunday
at 10:15 am and is for all
children, pre-k - 5th grade.

Kids Connect follows a
play-based curriculum that
corresponds with the church
calendar.



SUNDAY
MORNING
YOUTH
MINISTRY!

Youth Connect, a space to explore
what it means to follow Jesus in
our everyday lives, meets Sunday,
at 10:15 am and is for all youth in
grades 6-12.

It's a fantastic chance for fun,
fellowship, and deepening your
faith!

**Starting October 4, Youth Connect and Kids Connect
will both be from 10:15 am - 11:00 am.**

Children and youth will leave the service after communion, get a bite to eat to bring to class, then head upstairs to Kids Connect and Youth Connect. This means the children will be in worship. Please remember that kids are kids. They won't be perfect, and their attendance in worship is how they learn to worship. We hope everyone will welcome the children and youth among us with grace, care, and love.