DECEMBER 2026

THE MESSENGER

Our Savior's Lutheran Church, Beloit, WI



WAITING WITH EXPECTATION: What Advent Teaches Us About Hope



As the days grow shorter and the December calendar fills up with errands, concerts, and gatherings, the church invites us to step into a different kind of rhythm. Advent—from the Latin word *adventus*, meaning "coming"—is not simply a countdown to Christmas morning. It is a sacred season of active, expectation-filled waiting.

In our everyday lives, we often treat hope like wishful thinking. We hope the weather holds out for holiday travel, or we hope the year ahead brings smoother waters. Christian hope, however, is something far sturdier. Advent hope is rooted in a promise: that even in the darkest nights of winter, and even in the uncertain or weary seasons of our own lives, God is already drawing near.

When we light the first candle on the Advent wreath, we are not pretending that the world is already whole. Instead, we are lighting a single flame right in the middle of the shadows. We acknowledge the grief, fatigue, and longing we carry, and we trust that light has the final word.

This Advent, you don't have to rush straight to the celebration. Give yourself permission to slow down and pay attention to where hope is quietly taking root around you:

In stillness: Set aside a few quiet minutes each morning with a cup of coffee, a favorite hymn, or a short scripture reading before the noise of the day begins.

In community: Gather with us for worship each Sunday at 9:30 AM as we light the wreath together, sing the ancient songs of longing, and remind one another that nobody waits alone.

Space for Honesty on the Longest Night

On **Monday, December 21**, the winter solstice brings the longest night of the year. We will gather for a **Longest Night (Blue Christmas) service at 3:00 pm.** While Christmas is often celebrated with joy, the season can also bring sadness and uncertainty. A Blue Christmas service creates space to acknowledge these feelings while remembering God's abiding presence and the promise of light in the darkness. You do not need a brave face to come.

Whatever you carry into this season, you are not alone. Come and worship, watch, pray, and find your hope in Christ. Where will the Holy Spirit lead us this Advent? God's abundant blessings and peace to you in this season.

Yours on the Journey,
Pastor Anne Andert

Greetings from the Board

The Board continues to work on revisions to the church Constitution and By-Laws as required by the Synod. Thank you to everyone involved in this process. Your input and contributions have been wonderful. Our goal is to have the revisions completed and ready for submission by the annual meeting, which requires a considerable amount of work in the coming weeks.

The roof work on the Parish Education building is nearing completion. You may notice that metal flashing is being installed along the fascia to protect the area and provide a well-protected support structure for the roof. During the installation of the new roof, we discovered some weathering and deterioration in this area that needed attention. Thank you once again to our anonymous donor for providing the funding for this project. What a blessing this has been!

Thank you to everyone who participated in the recent budget meeting and shared their thoughts and input. Following the discussion, the congregation was given an opportunity to adjust or increase their 2027 pledges to help address the projected budget deficit and maintain our current staffing configuration. We are grateful to everyone who prayerfully considered this request and responded through an amended or additional pledge. Your generosity and commitment to the ongoing ministry of Our Savior's are deeply appreciated. The Board is continuing to work toward an updated budget to present to the congregation on December 6.

As we move beyond Thanksgiving and into the Advent season, may God's blessings be with you and your families. May this be a time of gratitude, reflection, and renewed hope.

Blessings,
Mark Sorenson
President Emeritus

In the OSLC Family



We express our condolences to the families of David Konowal who died on October 10, Judith Lechelt who died on October 19, and John Waxler, Jr. who died on November 16. May light perpetual shine on them. +

Congregational Budget Meeting



Our next Congregational Budget Meeting will be held on **Sunday, December 6 at 10:45 am in the sanctuary.** During this meeting, we will review the revised proposed budget for the upcoming fiscal year and vote to approve the 2027 budget. All active members are encouraged to attend and participate in this important meeting.

Young @ Heart



Let's celebrate the season with good food, fellowship, and Christmas cheer! Join us on **Thursday, December 10, from 12:00–2:00 pm** for a Christmas Celebration. Enjoy a delicious holiday meal featuring ham, cheesy hash brown potatoes, rolls, salad, and dessert. Everyone is welcome! Please sign up on the sheet located on the counter in the Commons by Sunday, December 6, so we know how many meals to prepare. We look forward to celebrating with you!

The Giving Tree



Help us fight hunger in our community by participating in our annual food drive. For your convenience, a list of requested non-perishable food items is provided. Please bring your donations to the church throughout the month of December and place them by the Giving Tree in the Commons.

Christmas Program



The annual Children's Christmas Program will take place on **Sunday, December 13 during our 9:30 am** worship service. Any children or youth interested in participating, please reach out to Sue Schimke or Megan Nelson youth@oursaviorsbeloitwi.org. Be ready for a morning of song, puppetry, and a celebration of Jesus's birth!

There will be a dress rehearsal for all those involved in the Children's Christmas Program on **Sunday, December 6** AFTER the 9:30 am worship. Please stay to practice with the microphones and music. And then enjoy pizza and cookie decorating. Yum!

Kids Connect



Kids Connect meets Sunday from 10:15-11:00 am. Students in 4K through 5th grade are welcome to join in the fun! There will be no Kids or Youth Connect on Sunday, December 27. However, join the church service with much song and the story of Jesus's birth. Soli Deo Gloria!

Our upcoming topics include:
12/6: Our Very Own Nativity
12/13: Christmas Program!
12/20: PJs to Church! Happy Birthday to Jesus!



Why aren't we getting pastoral candidates here?

Pastor Anne Andert

The clergy shortage is real. Consider this article your introductory class on pastors and congregational leaders, and who is currently permitted to lead congregational life and worship according to our churchwide policies in the ELCA (Evangelical Lutheran Church in America).

Pastors - are ordained into Word and Sacrament ministry - They may officiate at the Sacraments (Holy Baptism and Holy Communion), and act as an agent of the state for weddings. (Legally, anyone can officiate at a funeral.) Pastors are trained to preach, lead worship, teach, offer pastoral care, do administrative work in the congregation, and to think theologically about our faith in daily life. They most often have a master of divinity degree (four years of seminary training beyond a college degree), though now there are clergy who have also received their training through the TEEM program.

In 2008 there were 271 Master of Divinity students ordained across the ELCA.
In 2016 there were 173 Master of Divinity students ordained across the ELCA.
In 2025 there were 126 Master of Divinity students ordained across the ELCA.

Consider those numbers alongside the baby boomers retiring, and the number of pastors who leave ministry in their first five years (5+%), and you begin to see the problem. That also means the candidates "out there" can ve a little more selective as they look at congregational profiles.

Deacons are ordained into Word and Service ministry - They may not officiate at the Sacraments (Holy Baptism or Holy Communion) or perform weddings. They usually have a master of arts degree from a seminary (two years+ of seminary training beyond a college degree). Their area of specialty will vary depending on their gifts and interests.

TEEM pastors (Theological Education for Emerging Ministries) - These are clergy who are ordained through an alternate ministry / certificate program. This route pairs online or intensive seminary courses with local congregational mentoring so leaders can prepare in place—growing from about 70 candidates in 2024 to 122+ in 2025. Our current presiding bishop - Bishop Yehiel Curry, was ordained through the TEEM ministry program.

SAM's - (Synodically Authorized Ministers). SAMs are non-ordained laypersons trained and approved by a synod bishop (often with candidacy committee involvement) to preach, lead worship, provide pastoral care, and sometimes to preside at sacraments in a specific congregation for a defined period under supervision. According to a 2024 ELCA Research and Evaluation report cited in the March 2026 issue of Living Lutheran, at least 756 ELCA congregations (about 9%) are served by SAMs, with 80% concentrated in one-third of synods-mostly in the Midwest and Texas. Seminaries such as the Lutheran School of Theology at Chicago also offer online SAM Development Program training.

The next ELCW Churwide Assembly (2028) will present task force findings as directed by the 2025 Churchwide Assembly to consider governance structures, synod structures, and the future of congregations given pastoral shortages, geographic constraints of pastoral candidates, and shifting congregational finances.

So, what do we do in the meantime? Prayer is not a bad place to start. The real kind. Pray for OSLC and the pastor that will come here to serve God and God's people in this place. Be aware that every new pastor brings new ideas. Be open to those. We continue to be a reforming church. We will never return to the "glory days" of the 70s when every church was booming. What does church look like now? The world is still hungry for a word of hope, justice, compassion, and love. Meanwhile, let's get all our financial ducks in a row, and be ready to love God and our neighbor as Jesus commanded. Bonhoeffer said, "The Church exists to give itself away." You can bet your next pastor understands that directive. It's the season of Advent. Are we ready for what is to come?



Women of the ELCA

Circle Meetings

Anna Circle
Wednesday, December 2 at 5:30 pm

Naomi Circle
Monday, December 14 at 5:30 pm (church)

Rebekah Circle
Thursday, December 10 at 9:30 am

Elizabeth Circle
Tuesday, December 15 at 1:00 pm

Shalom Circle
Monday, December 21 at 12:30 pm

SEWING BEE
Mondays 8:30-11:30 am (Fellowship Hall)

KNIT WITS
Wednesday, December 9 at 2:00 pm

BOARD MEETING
No Board Meeting in December

Key Financials | October 31, 2026

Month	2025 General Offerings	2026 General Offerings	Budget Offering Per Month	Monthly Surplus (Shortfall)	Cumulative (Shortfall)	2026 Expenses	Budgeted Expenses	Reimb. from Found. - Reduced Exp. 2026
January	$30,280	$28,495	$33,333	$ (4,838)	$ (4,838)	$25,132	$35,694	$528
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	$24,737	$33,333	$ (8,596)	$ (41,777)	$38,956	$35,694	$1,335
October	$27,379	$35,556	$33,333	$ 2,223	$ (39,554)	$32,400	$35,694	$5,500
November	$25,017		$33,333				$35,694	
December	$33,493		$33,337				$35,694	
Total	$365,218	$293,776	$400,000			$345,103	$428,328	$14,778



SMART WAYS TO GIVE BEFORE THE YEAR ENDS

Be Sure to Consider 2026 Tax Law Changes

You could benefit from several tax law changes that took effect this year. Consider the possibilities below when making decisions about your year-end giving.

NEW: The universal charitable deduction

Starting with this year's return, you can give up to $1,000 (single filers) or $2,000 (married couples filing jointly) in cash and still receive a federal income tax charitable deduction — even if you don't itemize. This means smaller donations can still benefit you as they make an impact at OSLC or favorite ministry. Note: Gifts to donor advised funds are excluded.

A strategy to consider: Take a moment to review your year-to-date cash contributions. If you haven't yet reached the $1,000 or $2,000 thresholds, a year-end gift to OSLC is an easy way to maximize this tax benefit while advancing our mission.

Important reminder: If you prefer to mail your cash gift, please send it well before Dec. 31. Because of U.S. Postal Service processing changes, postmarks may be applied days after mail leaves your local post office. Mailing early or visiting a post office counter can help ensure your gift counts for your 2026 tax return.

NEW: Another deduction if you're 65 or older

The standard deduction for 2026 is $16,100 (single) or $32,200 (married filing jointly). If you are 65 or older, you may claim a standard deduction that's even higher: $2,050 more if you are a single filer and head of a household, or $1,650 more per qualifying individual if you are married filing jointly or separately, or a qualifying widow(er).

Taxpayers age 65 and older may be eligible for a new additional federal income tax deduction of up to $6,000 per person, or up to $12,000 for married couples filing jointly when both spouses are 65 or older.

The deduction is available for tax years 2025 through 2028 and begins to phase out at higher income levels. Consult your tax professional to determine how the deduction may apply to your situation.

A strategy to consider: If you claim the standard deduction, you might find it advantageous to explore options that provide other tax benefits, such as a gift of appreciated stock or a tax-free gift from your IRA.

NEW: A floor for itemizers

Starting with this tax year, you will need to give at least 0.5% of your adjusted gross income (often referred to as AGI) to claim a charitable deduction.

A strategy to consider: To exceed both the standard deduction and this new 0.5% threshold, some donors choose to "bunch" their giving. This involves combining multiple years of charitable contributions into a single tax year. NEW: Cap for top earners

Previously, top earners got a 37-cent tax benefit for every dollar deducted. Starting this year, however, that drops to 35 cents.

A strategy to consider: Consider donating appreciated stock. This allows you to potentially eliminate capital gains taxes while still qualifying for an income tax charitable deduction. If you are 70½ or older, consider giving directly from your IRA.

If you are 70½ or older, you can give any amount up to $111,000 from your IRA directly to your favorite charity or OSLC. You will not pay income taxes on the transfer. This gift can also count toward any required minimum distribution (RMD).

Important note: Your IRA administrator must transfer the funds by Dec. 31. If you have check-writing features on your IRA, your check must clear your account by Dec. 31 to count toward your RMD for the calendar year.

DECEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 9:00a Staff Meeting 6:00p Scouts	**2** 9:00am Men's Group *(Riverside Terrace)* 5:00p Televised Worship 5:30p Anna Circle 6:30p Confirmation	**3** 9:30a BAREA Meeting 6:00p OA 6:30p Board Meeting	**4**	**5**
6 | 2 ADVENT 8:**15**a Choir 9:30a Worship 10:45a Congregational Budget Meeting 10:45a Christmas Program Rehearsal 1:00p Televised Worship	**7** 8:30a Sewing Bee	**8** 9:00a Staff Meeting 5:00p Foundation 6:00p Scouts 7:00p Dartball	**9** 2:00p Knit Wits 5:00p Televised Worship 5:00p Personnel (Zoom) 6:30p Confirmation 6:30p Choir	**10** 9:30a Rebekah Circle 10:00a Awaken Beloit 12:00p Young @ Heart 6:00p OA	**11**	**12**
13 | 3 ADVENT 9:30a Worship with Christmas Program 10:45a Coffee Hour 1:00p Televised Worship	**14** 8:30a Sewing Bee 5:30p Naomi Circle	**15** *Newsletter Deadline* 9:00a Staff Meeting 10:00a Second Harvest 1:00p Elizabeth Circle 6:00p Scouts 7:00p Dartball	**16** 9:00am Men's Group *(Riverside Terrace)* 5:00p Televised Worship 6:30p Confirmation 6:30p Choir	**17** 4:00p WELCA Board 6:00p OA	**18**	**19**
20 | 4 ADVENT 8:**15**a Choir 9:30a Worship 10:15a Kids Connect 10:15a Youth Connect 10:45a WELCA Taste of Christmas Tea 1:00p Televised Worship	**21** 8:30a Sewing Bee 12:30p Shalom Circle 3:00p Longest Night Service	**22** 9:00a Staff Meeting 6:00p Scouts	**23** 5:00p Televised Worship	**24 | CHRISTMAS EVE** 3:00p Candlelight Christmas Eve Service 9:00p Candlelight Christmas Eve Service	**25 | CHRISTMAS DAY** *Office Closed*	**26**
27 | 1 CHRISTMAS 9:30a Lessons & Carols Worship 10:45a Coffee Hour 1:00p Televised Worship	**28** *Office Closed*	**29**	**30** 5:00p Televised Worship	**31** 6:00pm OA		

**View on Spectrum Cable Channel 992*

Updated: 11/20/2026

Our Savior's Lutheran Church
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Sunday mornings at 9:30 am

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TO:



CHRISTMAS

At Our Savior's Lutheran Church

CHRISTMAS EVE

Thursday, December 24

3:00 pm Candlelight Worship
9:00 pm Candlelight Worship

1ST SUNDAY OF CHRISTMAS

Sunday, December 27

9:30 am "Lessons & Carols" Worship

Our Savior's Lutheran Church
749 Bluff Street, Beloit, WI 53511
www.oursaviorsbeloitwi.org