

# THE INTERPRETER

Church Office Hours: Mon-Wed 8-4:30 & Fri 8-3:30  
Ministers: The Congregation Minister to the Ministers:  
Rev. Michael Southcombe



No matter who you are . . .  
. . . or where you are on life's journey,  
YOU are welcome here.

## OCTOBER



Join us on **October 5** for World Communion Sunday! We will have a special communion service to celebrate this occasion.



Our second fundraising dinner for our Mission Trip will take place on **October 9 from 5:00 PM to 7:00 PM**. The dinner will feature BBQ Pulled Pork, Baked Beans, Coleslaw, and Desserts.

Advance tickets can be purchased at the scrip table and in the church office. Tickets are \$12 for adults, \$6 for children ages 5-10, and children 4 and under are free.

We will also have raffle baskets and tickets for our Quilt raffle available at the dinner! We hope to see everyone there!



Trunk or Treat will be on **October 31 from 4 PM to 7 PM**. If you are interested in hosting a trunk for the Trunk or Treat, please sign up on the kiosk! We hope to have at least 10 or 12 trunks. Last year we served around 300 kids!!

In the event of inclement weather or we have very cold temperatures, we will move it inside to Kuck Lounge!

**Saint Stephens UCC**  
**903 E. 2<sup>nd</sup> St.**  
**Merrill, WI. 54452**  
**715-536-7322**

**Emergency**  
**Pastoral Care Needs**  
**618-558-5014**

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Join us on **October 19** for Polka Sunday Service. We will have polka music from the Jim Pekol Band!



### From the Ask the Pastor bucket:

Why do we say “debts” in the Lord’s Prayer and others say “trespasses”?

**TLDR:**  
It’s tradition.

The words that give us the Lord’s Prayer appear in Matthew 6:9-13 and Luke 11:1-4. And remember, the evangelists wrote the Gospels in Greek. And to complicate things a bit more, some churches use the word “sins” instead of either trespasses or debts.

First off, this difference between trespasses and debts is present only in English speaking churches. Mathew uses the word “*ophelelima*.” The rest of the world has translated that Greek word to their language’s word that matches our word for debts. Luke, however, uses the word, “*hamartia*” which we usually translate as “sins.”

*Ophelelima* means “that which is owed,” or debt. In the Latin, the original common language of the Roman Catholic Church (which now uses “trespasses”), that word is translated as *debité*. So, in the Latin version of the prayer, Catholics used “debt” for centuries. English became the problem.

In his 1526 English translation of the Bible, William Tyndale translated *ophelelima* into “trespasses.” Then, in 1549, the Anglican Church published the “Book of Common Prayer” making trespasses the most familiar version of the prayer for much of the English speaking world.

In the King James Version, published in 1611, the translators went back to using “debts.” And while the KJV was intended to unite the British nation and colonies with an officially approved translation, it did little to change the now common use of “trespasses” in the Lord’s Prayer.

Within the prayer, the words are generally considered to be interchangeable and simply a matter of tradition and what a particular church or denomination finds most comfortable. Debts, or *ophelelima*, means “that which is owed.” Trespasses generally refers to breaking a boundary, in this case, breaking the boundaries set by God’s laws. It does not mean trespassing on someone else’s property, although that could be a specific example. It generally means going out of bounds, which is a good Jewish understanding of sin as missing the mark. In Christian terms, it can mean veering off the path of following Jesus. Early Christians were called “people of the Way” because they followed in the way of Christ. Trespassing, then, is leaving that path. When someone “trespasses against us,” their leaving the path following Jesus has somehow harmed us or caused a breakdown in the community.

We have to remember, however, that trespasses was a choice of Tyndale in his translation that simply caught on in the Anglican, English speaking Catholic and Lutheran churches and the Methodist church, an offshoot of Anglicanism.

Sin, *hamartia* as used by Luke, usually denotes a personal transgression, breaking of the law of Moses, breaking a cultural law or somehow harming another person through action or inaction. When sin is used in the Lord’s Prayer, it is usually in a church out of the Reformed or Anabaptist tradition that puts more emphasis on personal chastity, a personal relationship with God and personal holiness or sanctification. It is, however, an accurate translation from Luke.

Now, why do we use debts instead of trespasses? Because of tradition and the German Evangelical and Reformed concern about accuracy in translation drawn from the belief that the Bible was the “Word of God” and, thus, had to be as accurately translated as possible.

Another interesting question: “Lead us not into temptation.” Why would God lead us into temptation? Is a better translation, “Save us from the time of trial”? That is a discussion for another time. Keep asking questions—they are the path to deeper faith. And as you think of these things, may you find even deeper meaning in the Lord’s Prayer. Have a great October!

*Pastor Mike*

## upcoming events

**October 3** – The Vibe @ Our Saviour's 6 PM

**October 5** – World Communion Sunday

**October 14** – Messy Church

**October 19** – Polka Sunday

**October 21** – Adult Night Out 5:30 PM

**October 27** – Soup and Chat 12 Noon

**October 31** – Trunk or Treat

**November 1** – Food For Kids Fundraiser

**Bible Study - Every Wednesday at 5 PM**

**Chime Choir – Every Thursday at 6 PM**



## OCTOBER LECTIONARY READINGS

**Oct 5, Seventeenth Sunday after Pentecost**

Lam 1:1-6, Lam 3:19-16 Ps 137

2 Timothy 1:1-14 Luke 17:5-10

**Oct 12, Eighteenth Sunday after Pentecost**

Jer 29:1, 4-7 Ps 66:1-12

2 Tim 2:8-15 Luke 17:11-19

**Oct 19, Nineteenth Sunday after Pentecost**

Jer 31:27-34 Ps 119:97-104

2 Tim 18:1-8 Luke 18:1-8

**Oct 26, Twentieth Sunday after Pentecost**

Joel 2:23-32 Ps 65

2 Tim 4:6-8, 16-18 Luke 18:9-14



+ These are the lectionary readings for Sundays. Not all readings will be used every Sunday. These are provided for your study and devotion.



### Stirring the Spirit: Soup and Pastoral Conversations

Join Pastor Mike for lunch and casual conversation on **October 27 at noon** at Saint Stephens church in the Kuck Lounge.

## OCTOBER RADIO BROADCASTS

**October 19** – In memory of Brce Schaefer on what would have been our 29<sup>th</sup> wedding anniversary, October 18, from Janet Schaefer.



**Open Radio Ministry Dates:**

**October 5, 12, and 26**

**November 2, 16, and 30**

**December 7, 14, 21, and 28**



We currently do not have a sponsor for our October livestreams. If you are interested in sponsoring, please contact the church office.

We are working diligently to improve the sound quality of our services. We understand it can be frustrating when you cannot hear the service clearly. The older building and its outdated electrical systems contribute to some of the interference we are experiencing. Please continue to let us know when the radio and livestream are not clear.

In the meantime, please take a moment to thank Jodi for his efforts in making the livestream as good as possible. The processes involved in livestreaming are quite complex, and Jodi is doing his best to maintain high-quality broadcasts!



Dinner will be at **Los Mezcales, Oct. 21 at 5:30 PM.** This will be a casual gathering to converse about life and enjoy a meal

together. The meal is at your own expense, but the company is free! If interested, please sign up at the kiosk or call the church office.



## OCTOBER MISSION:

### *St. Vincent - Emergency Assistance*



The SVDP Outreach Program is the only emergency response service that our community has. All the money raised for SVDP is used to help people in need right here in our community and in Lincoln County.

In the last 11 months, SVDP has given out over \$120,000 in assistance for those in our local community and surrounding area. Of that money approximations are \$40,000 was for rent assistance, \$32,000 in utilities assistance, \$16,000 in lodging assistance for the homeless who aren't able to get into MAC Home or don't qualify, and \$32,000 in other assistance such as gas money for transportation, childcare supplies and much more!

SVDP relies on the community for most of its funding. They do not receive federal or state aid but do receive some funds from the Merrill United Way. Proceeds from the SVDP Thrift Store also benefit the Emergency Assistance program.

If you would like to support this amazing ministry, please use your October giving monthly mission envelope or select St. Vincent De Paul for your online giving.



## Summer Lunch Program

This past summer, we had a busy Summer Lunch Program. Our Taco Tuesday served 2,521 lunch bags this year, with an average of 194 children participating each week. We distributed 381 more taco bags than last year and served an average of 29 more kids per week. Overall, the program served 2,019 more lunch bags this year compared to last year, which represents a 19% increase in the number of lunch bags served compared to 2024!

## WISE TEAM



By the time you read this we will have enjoyed our first "Nature Church" experience. While worshipping together in a natural setting, a cathedral of God's making, we practiced a spiritual discipline that is sometimes used to help anxiety, disorientation, panic attacks and other situations/conditions requiring focus and grounding.

It is interesting how ancient spiritual disciplines are being adapted as modern clinical approaches. With both St. Benedict and the American Psychological Association recommending it, you might try this at home.

- 3 deep breaths and then take 3 breaths between each of these:
- Take note of 5 things you can see 3x
- Take note of 4 things you can hear 3x
- Take note of 3 things you can smell 3x
- Take note of 2 things you can feel 3x
- Take note of 1 thing you can taste 3x

(Sometimes you can taste something you smell and sometimes something you see brings the very real memory of a taste)

Choose 2 of the things you can see and 2 you can hear and contemplate how you are connected to them.

How do these things enhance your life?

How do your needs impact these objects, living things, or their environment?

How has the Holy Spirit been present in this practice—guiding you to focus on the things you noticed, opening your senses to see, hear, feel, taste, smell things you have not noticed in the rush of life?

Say a prayer asking the Holy Spirit to guide you to stay connected to the world, the community and the people around you.

Sing a song and find joy as you go on your way.

**Watch for the next Nature Church in the January Interpreter!**

## STEWARDSHIP CORNER

### Required Minimum Distributions

Source: Thrivent Financial & Funds

With so many financial demands on your plate, it can be hard to find the extra funds to give to the causes you care about most. And for many people, one core cause is their church. From supporting day-to-day operations to chipping in on ministries, renovations, or outreach programs—it can be rewarding to see the good your dollars can bring. If you own an individual retirement account (IRA), there's a tax-efficient way you can give back: Donating your required minimum distribution (RMD) through a qualified charitable distribution (QCD).

#### ***What is a required minimum distribution (RMD)?***

A required minimum distribution, or RMD, is the minimum amount of money you must withdraw from a tax-deferred retirement plan (in this case, an IRA) after you reach a certain age. With your retirement accounts, you will want to make sure you understand the required amount to withdraw from your account as well as the date your withdrawal must be completed by every year to avoid a 25% penalty from the IRS.

In the year of your first Required Minimum Distribution (RMD) (the year you turn 73 or 75, if born in 1960 or later), you have until April 1 of the following year to withdraw it. After the first year you reach age 73 or 75, and for every year after, you must take your RMD by December 31.

The IRS has online resources that can help. IRS Publication 590-B covers IRA distributions including the RMD. [Visit IRS.gov](https://www.irs.gov).

#### ***What is a qualified charitable distribution (QCD)?***

A qualified charitable distribution (QCD) is a direct transfer of funds from your IRA to your church. Because your IRA custodian sends these funds directly to your church your contribution is not taxed.

#### ***What are the benefits of giving your RMD to your church?***

Giving your RMD through a QCD can provide you with a means to give to your church that you may not have otherwise. Doing so also can:

1. Satisfy your RMD. A QCD counts toward your annual RMD if it comes directly out of your IRA. You can give up to the full amount of your RMD (as long as it's under \$105,000), or donate part and withdraw the remainder.
2. Provide tax relief. Because you never directly touch those funds in a QCD, you can reduce or avoid the taxes you'd incur by taking your RMD otherwise. Additionally, QCDs lower your adjusted gross income (AGI) and therefore potentially reduce taxes on Social Security and avoid increased Medicare premiums.
3. Support your church's mission and ministries. Like other charitable contributions, a QCD is a way for you to practice generosity while also furthering your church's operations. Those can include everything from funding volunteer programs and outreach efforts, to purchasing equipment and maintaining the church building.

The process for completing a QCD to support your church is relatively straightforward. Here's what you need to do.

Request a distribution form from the institution that administers your IRA. In the QCD section, fill out your church's info. Keep in mind, **this transaction must be completed by December 31**. The IRA custodian will mail the check directly to your church. At tax time, report the charitable distribution on the line for IRA distributions. If the full amount was given as a QCD, write "0" on the taxable amount line. Enter "QCD" on the line next to it. And there you have it. You've blessed your church with a generous gift—one you can make part of your yearly giving if you so choose.

## GREEN TEAM

### Leave the Leaves!

Falling leaves are the first signal of the arrival of the autumn season. Many see this as an additional chore, as they would tend to rake leaves and throw piles of them away. Instead, consider leaving leaves on your lawn. Dead leaves are an important part of the natural cycles of plants and soil. Plants emerge from the soil, die, decay, and return to the soil, providing carbon that contributes to the soil ecology and encourages healthy microbial activity. The removal of dead leaves from this cycle can actually diminish the soil's health.

Then, what are you supposed to do instead? Because large heaps of leaves can cause dead grass patches in your lawn, it would be ideal to mulch them and spread them evenly across your yard. Mulched leaves can also be piled around the bases of trees or on top of flower beds and gardens. This will help insulate the soil over the winter, protecting the soil's microbial life.

If you don't want to repurpose your leaves from your lawn and are really considering removing the leaves, think of composting them instead of throwing them away. If your city does not offer a composting facility, then consider starting a compost at home.

Source: <https://www.sdgmonitor.co/post/10-sustainable-lifestyle-tips-for-this-autumn>



For those students between 7<sup>th</sup> and 10<sup>th</sup> grade who would like to Confirm their Faith through the Confirmation program at St. Stephens, we invite the student and their parents to an informational meeting after church on Oct 5.

Please bring your calendars so that we can plan meetings and programs. (Interested 6<sup>th</sup> graders and their parent(s) should set an appointment with Pastor Mike prior to this meeting so that we can discuss requirements and whether or not the student is ready for the program.)



## YOUTH FAITH FORMATION

**Nov 07 - 09 2025**

Faith is a journey. We often have questions along the way... Is my faith fully formed? Am I on the journey? Where have I come from? Where am I going? How do I get there?

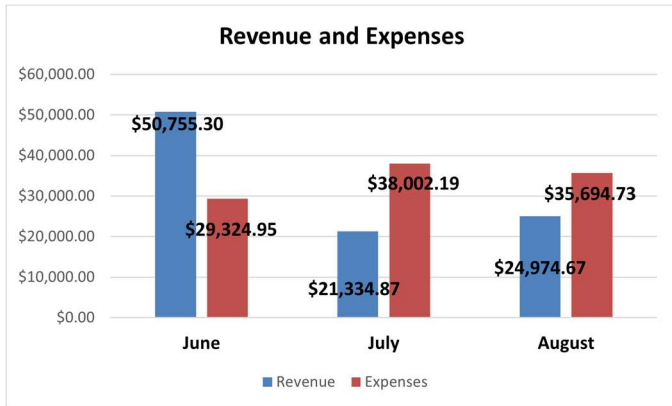


Join us for a weekend of faith and team building. We will explore what it means to be the church and how that commitment continues to evolve. At Youth Faith Formation, middle- and high-school-aged youth connect with others taking steps along their faith journey. These retreats are appropriate for confirmation classes but are open to all youth who want to explore their faith with other youth and supportive adults. The weekend includes plenty of fun relaxing with friends, playing games, and the Daycholah Center dance party!

Visit: <https://wcucc.org/ministries-missions/youth-programs/> to register for this year's Faith Formation Camp. **This camp is a requirement for all confirmation students.**



## CHURCH FINANCIAL REPORT



### August Revenue and Expenses

Revenue \$24,974.67

Expenses \$35,694.73

Net Loss: \$10,720.06

The congregation raised \$1,760 for the Bluejay Aid/Nest/Pantry. Thank you for your continued support of our local missions!

# Puzzle!

Use the words provided to complete the puzzle. Then write the numbered words in the correct blanks below to complete Psalm 67:6, NIV.

#### WORDS:

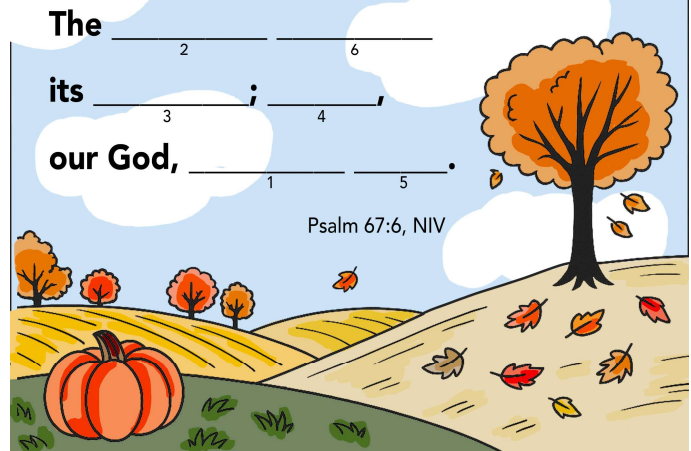
GOD, BLESSES, HARVEST, YIELDS, US, LAND

#### ACROSS

3. Rhymes with farthest.
4. Rhymes with nod.
5. Rhymes with thus.
6. Rhymes with fields.

#### DOWN

1. Rhymes with messes.
2. Rhymes with hand.



Answer: The land yields its harvest; God, our God, blesses us. Psalm 67:6, NIV

## LOVE YOUR NEIGHBOR FUNDRAISING BANQUET

### NOVEMBER 1, 2025

### LES & JIM'S | 4:00 PM

### \$50/PERSON

TICKETS AVAILABLE AT SAINT STEPHENS UCC, NICOLET BANK, OR SCAN THE QR CODE TO PURCHASE ONLINE (FEES APPLY).

\*\*TICKETS INCLUDE DINNER, 2 DRINK TICKETS, AND ENTRY INTO THE DOOR PRIZE

[www.foodforkidsmerrill.org](http://www.foodforkidsmerrill.org)

2025 SPONSORS

## Bible Quiz

James 1:17 reminds us about the source of every blessing. According to this verse, how is God described?

- A. The one who changes like shifting shadows
- B. The giver of wisdom to the faithful
- C. The Father of heavenly lights who does not change
- D. The one who rewards those who are generous

Answer: C (See James 1:17)

## ***HAPPY BIRTHDAY TO YOU!***

### **OCTOBER BIRTHDAYS**

We want to acknowledge and celebrate your special birthdays!  
Send your church friends birthday wishes, whether in person, via  
email, or by sending one of those wonderful cards you can hold  
in your hands by mail!

Oct 1	Betty Mahn	Oct 8	Cody Depies	Oct 16	Lynn Badeau
Oct 1	Sue Wendt	Oct 9	Randy Mahn	Oct 16	Lexi Slagoski
Oct 1	Mason Reinhardt	Oct 9	Emily Schwartzman	Oct 18	Carol Plautz
Oct 1	Leanne Schnabl	Oct 9	E J Weix	Oct 19	Joyce Peterson
Oct 1	Gay Mootz	Oct 10	Kynlee Badeau	Oct 21	Susan Forster
Oct 2	Lynn Seidler	Oct 11	Holly Henrich	Oct 22	Michael Gleason
Oct 2	Lottie Ziemke	Oct 11	Jerry Krause	Oct 23	Wesley McIntyre
Oct 3	Beth Ann Houle	Oct 12	Mari Nelson	Oct 24	Laurie Olson
Oct 4	Wesley Boehm	Oct 12	Thomas Seidel	Oct 25	Aubrie Brandenburg
Oct 4	Kathy Turner	Oct 12	Nicholas Bowe	Oct 28	Leo Maluegge
Oct 5	Yvonne Kleimola	Oct 13	Jill Patraw	Oct 29	Zoey Kreikosen
Oct 5	Kathy Keddell	Oct 13	Jody Meyer	Oct 29	Jackie Johnson
Oct 5	Kayce Mahn	Oct 13	Gabriella Schult		
Oct 7	Ryan Bloch	Oct 14	Debi Lemon		
Oct 8	Marge Johnson	Oct 14	Pam Iwen		
Oct 8	Carol Krause	Oct 14	Samantha Brandenburg		
Oct 8	Justin Peterson	Oct 15	Marion Beyer		



#### **Saint Stephens UCC**

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# GIFTS & memorIALS

Received through September 14

Dedicated to the glory of God and...

## Radio Ministry

\$190.00

in memory of Dan Catlin for our September 3 anniversary and his September 29 birthday from Diana Catlin

## Livestream

\$100.00

in memory of Perry Bagley from Dave & Nancy Bagley

## Sanctuary Updates

\$50.00

in memory of Lyle Woller from Bill & Joanne Wengeler

\$50.00

in memory of Dick Bettin from Bill & Joanne Wengeler

\$20.00

in memory of Mary "Lurette" Sundberg from Jeff & Sue Kraft

## Memorial offering

\$50.00

in memory of Gary Mosser from Darrel & Missy Dengel

\$20.00

in memory of Lois Wold from Janice Schiller

\$25.00

in memory of Ruth Buck from Gene & Charlene Woller

\$25.00

in memory of Lee Buehler from Richard & Katherine Martens

\$20.00

in memory of Dick Bettin from Kevin & Terry Krueger

\$20.00

in memory of Dick Bettin from the Ushers Club

\$25.00

in memory of Mike Wahoske from Mary Walsh and Jacob Walsh

\$25.00

in memory of Dick Bettin from Mary Walsh and Jacob Walsh

\$20.00

in memory of Dick Bettin from Dan & Patsy Pick

\$100.00

in memory of my late wife, Linda, who passed away 13 years ago on 9/11/2012 from Randy Perry

## Capital Improvements

\$100.00

in memory of Richard Bettin from Dennis & Lu Ann Grefe

### Your 2025 Church Council Members

Jennifer Porath

President

Jody Meyer

Vice President

Leanne Schnabl

Secretary

Sally Woller

Treasurer

James Bjorklund

Darryl Frick

Jerry Burnett

Stan Seeger

Marcus Reinhardt

Emma Golisch

Todd Frederick

Cathy Dornbrack

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Worship with us Sunday mornings  
at 9:00 AM ...

Listen on the Radio or Join us for our  
Livestream on Facebook!

**"WE ARE THE CHURCH"**

## SAINT STEPHENS UNITED CHURCH OF CHRIST

### OUR VISION

We are a Christian community called by God's Love to be a force for good in our neighborhood and our world.

### OUR PURPOSE

We seek to tell stories of God that challenge our assumptions, to open our doors wide with radical hospitality, and to use our own hands and feet to change the world.

### SUBSCRIBE TO THE INTERPRETER

If you don't already receive The Interpreter, please let us know if you are interested in receiving it. We will be happy to send it to you by email or mail, whichever you prefer!

**"But wait! There's more!"**

Email recipients also receive our weekly updates between the monthly editions. Call Terra in the office (715-536-7322) or sign up and subscribe yourself here:

<https://ststephensucc.net/resources/newsletters>