

THE Concordia Messenger



“How good and pleasant it is when brothers live together in unity!” Psalm 133:1

October 2026

On the Certainty of Salvation by Rev. Sam Scheltens

“When you die, do you know where you’re going?”

This is the question often posed by signs in front of various Protestant churches. Sometimes, we Lutherans can regard this as a silly, or obvious question. Why, of course I’ll be saved! I trust in the saving death and resurrection of my Lord Jesus Christ, who shed His Blood for me. It really is just that simple. Many people even consider themselves to be safe, and find some assurance in their good works. Look, I’m a good person. My grandma was a good person. Surely, God wouldn’t punish people I like, because I like them and I like what they do.

But on the other hand, some people struggle with doubt. Can Jesus really forgive *my* sin? Can I really be *certain* of my salvation? Isn’t it up to God? What if I haven’t lived a good life? Jesus Christ really and truly does forgive your sins, because He loves you and He died on the cross for you. So, how do you know?

The Reformers fought tooth and nail for this idea of certainty. They wanted to defend the certainty of the Scriptures, and thereby defend the certainty the Christian can have in his salvation. The blood, tears, sweat and ink spilled in the Reformation were for this, most important doctrine. This most important idea – that the Christian can and should be certain of his own salvation.

You can know for certain by looking to the promises of Christ, which are attached to faith and baptism. Which promises can you look to? Here are a few examples:

- “Whoever believes and is baptized will be saved, but whoever does not believe will be condemned.” (Mark 16:16)
- “For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.” (Ephesians 2:8-10)
- “Baptism, which corresponds to this, now saves you, not as a removal of dirt from the body but as an appeal to God for a good conscience, through the resurrection of Jesus Christ, who has gone into heaven and is at the right hand of God, with angels, authorities, and powers having been subjected to him.” (1 Peter 3:21-22)
- “So then, those who are of faith are blessed along with Abraham, the man of faith.” (Galatians 3:9), and, “For as many of you as were baptized into Christ have put on Christ.” (Galatians 3:27)
- “[Jesus] saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom he poured out on us richly through Jesus Christ our Savior.” (Titus 3:5-6)

You can remember and cling to your baptism, in remembrance of what Christ did for you on the Cross. There, Christ won for you the forgiveness of sins. The benefits of this victory are given to you every day in your Baptism, and every Lord’s Day in the Lord’s Supper. There Christ gives you His Body and Blood for the forgiveness of your sins, and for the nourishment of your body and soul, and for the strengthening of your faith.

Director of Christian Education

Overwhelmed. That's how I felt one specific week last month. Between juggling our AC unit going out the hottest week of the month, the noise from the work being done at church, and just life... it was a hard week. Yet, it was comforting to keep in mind it would all be temporary.

The AC would eventually be fixed. The noise at church would eventually stop. The small things being piled on top of that crazy week would eventually be dealt with as well. These things were small and I knew had short time frame. There are other burdens we carry that don't have a simple fix. There are seasons of grief, uncertainty, sickness, strained relationships, financial problems, and countless other things that can beat on us. When all the little responsibilities and burdens pile up, we can easily feel overwhelmed and burdened.

Thankfully, Christ never intended for us to carry it all on our own. Jesus says, "Come to me, all who labor and are heavy laden, and I will give you rest" (Matthew 11:28). Jesus does not tell us to get ourselves together first. He does not tell us to carry our burdens alone or to be better. He invites us to come to Him with the burdens we have.

And He does not give us a temporary escape from our burdens and troubles. He gives us something greater: Himself.

Because of Christ's death and resurrection, we know that our most overwhelming burden, our sin, was dealt with. Jesus bore our sin upon the cross and rose again, securing for us the forgiveness of sins and everlasting life.

It doesn't mean the AC won't break, work won't be noisy, or life will be easy. In this fallen world, we will still have troubles. Jesus tells us, "In the world you will have tribulation, but take heart; I have overcome the world." (John 16:33)

Our burdens may change from week to week, but Christ and his promises do not. Hebrews 13 reminds us Jesus Christ is the same yesterday, today, and forever.

When we are overwhelmed, we can remember our heavenly Father knows what we need. He is not overwhelmed by the things that overwhelm us. He also gifts us a community to share our burdens with. He also sometimes provides for us with that community. Sometimes it is a friend who checks in at just the right time. Sometimes it's a visit from Pastor. Sometimes it is the encouragement of God's Word, the comfort of the Sacraments, or a reminder we are not alone in our burdens. God works through His means of grace to sustain His people, even when we are overwhelmed.

It's ok when we feel like we're not fine and don't have all the answers. 1 Peter 5 reminds us we can bring our cares to the Lord, because He cares for us. For those who are in Christ, the greatest troubles of this life are temporary. One day, Christ will return, and there will be no more brokenness, suffering, or death. Until that day, we live by faith in the promises of the One who has already overcome the world.

~Sarah Shadday

Preschool

More exciting news for Preschool, our new playground was delivered in September! The kids have been excited to play on it. We also enjoyed field trips this month to Anderson Orchard and Farmhand 101.

We want to invite the congregation to join us on October 29th and 30th for our preschoolers trick or treating around church. We offer a light breakfast for parents and congregation members to meet. If you decide to participate, please bring individually wrapped items (small candy, bag of chips, bag of cookies, applesauce or yogurt pouch, etc.) to pass out to the children. There are 12 children who are in the PreK and trick or treating on Thursday, October 29th. There are 10 children who are 3 years old trick or treating on October 30th. Parents and congregation members are welcome to come to church starting around 9am. Children will come over after their morning centers and clean up time (around 9:20am). Feel free to contact Sarah Shadday if you have any questions

Sunday School/Bible Class

Sunday School 10:45am

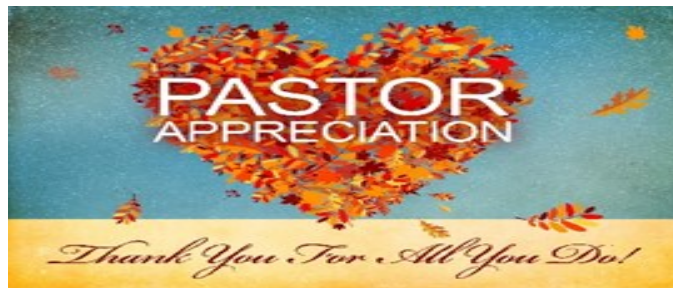
Young Children are learning about Jeremiah, Daniel, the Lord leaving the Temple, and Esther.

Older Children will have new lessons at the start of Sunday School and have service projects or other activities for the second part of Sunday School.

Youth are attending the adult Bible Study.

Adults are meeting in the Fellowship Hall and are learning about Ephesians and will study Colossians next.

Women Tuesday Night Bible Study is 7pm-8:30pm is studying parables. This study will meet October 6th and 20th, and November 10th.



We are thankful for Pastor Scheltens and his family being at Concordia! While we value our pastor every week, October is Pastor Appreciation month. Drop him a note, email, card, or verbally express your gratitude.



Friday, **October 9**, ladies from Concordia will head to Camp Lakeview. Some may opt to join us Saturday morning, **Oct. 10** for the day.

You don't have to "belong" to any group to join us. It's an all-Concordia ladies' event. Anyone 16 to 106 is welcome to come along. Many carpool from church.

This year's Bible study is Faithful. We'll do activities, a mission craft, a game or two, walk outside, laugh a lot, and enjoy the brief time away.



LWML Sunday is October 4.

Men, women, and children may wear a bit of purple to celebrate our Lutheran Women in Mission. (Lutheran Women's Missionary League (LWML) was formed in 1941 and currently uses the dba Lutheran Women in Mission. LWCC is Lutheran Women of Concordia Church. It's all the same group. Every LCMS woman is part of the LWML; there's nothing "to join".)

FALL GATHERING

Area women are coming to Concordia November 7 for a Fall Gathering. Please plan on joining us. We will enjoy breakfast and listen to story teller and quilter Joni Wolf share about her Immanuel Quilt. Each block pictures a story about Jesus.

Mark Nov. 7 on your calendar now. Enjoy a lovely morning of fellowship. There will be a display of quilts attendees bring to share. Do you have ones you'd like to bring? Tag it with your name and who made it or a short story to share.

LWML Announcements:

October 4 - LWML Sunday with dedication of quilts and kits for LWR

October 9-10 - Ladies retreat at Camp Lakeview from 4 pm Friday to 3 pm Saturday

October 16 - Lutheran World Relief semi pick up at Concordia, more details to be found in bulletin

November 7 - LWML Gathering in Fellowship Hall from 9 am to 11:30 am

LWML Mission Grants at Work

Mission Grant #2 (2026 Indiana District Convention) English to Chinese Lutheran Translation and Publications

— Indianapolis — \$4,000

This grant will be used to purchase an advanced workstation (computer) to facilitate translation projects by leveraging advanced machine translation technologies. The more Chinese Lutheran materials are produced, the better equipped Chinese Mission groups will be to evangelize the community, train church leaders, and advance the Kingdom of God among Chinese.

2025-2027 Mission Grant #16 (Omaha Convention)

The Teaching of Lutheran Pastors in West Africa

-- Sierra Leone and Liberia -- \$86,000

The project will send two LCMS Pastors to both Sierra Leone and Liberia to teach principles of doctrine and practice to Lutheran pastors in West Africa. LCMS pastors will make two trips per year (four for the biennium). The estimated cost for the team to travel and stay in West Africa is \$21,000. Students selected by their church body attend training for the Pastoral Ministry. In countries where witch doctors, Muslims, animism, prosperity preachers, and a mix of all of these are prevalent, to have the pure Gospel of the Lord Jesus Christ proclaimed and taught is vital. The project also hopes to purchase Kindles or electronic books since paper books do not last long in this climate. The project leaders will establish a web portal to enable teaching and assignment completion between sessions. This grant will cover the costs of travel, teaching-related rental facilities, lodging, meals, and materials.

2025-2027 Mission Grant #18 (Omaha Convention)

Scholarships to Support International Deaconesses in Tanzania, Africa

— Concordia Theological Seminary, Fort Wayne — \$100,000

Due to tremendous growth, the South East of Lake Victoria Diocese of the Evangelical Lutheran Church of Tanzania has partnered with Concordia Theological Seminary, Fort Wayne (CTSFW) to train deaconesses to serve its expanding membership. Upon graduation, these women will be able to serve as instructors at the Bishop Emmanuel Makala Center in Negezi, Tanzania, thus allowing the formation of deaconesses in the future to be an indigenous process.

The trained deaconesses will lead other women in serving the needs of their communities more effectively. The needs include overcoming poverty, disease, disabilities, hunger, alcoholism, spousal and child abuse, and pagan influences that permeate the culture, resulting in the separation of children from their parents, creating orphans and outcasts in desperate need of the love of Christ.

This grant will fund scholarships for two students to complete their master's-level deaconess studies through CTSFW's distance education program.

October 2026 Calendar

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27 9:30am - Worship 10:45am - Sunday School 12pm - Church Picnic	28 6:30pm - Worship Service	29	30	1	2	3 10am - O.A. 12pm - Right To Life - Shelter House
4 9:30am - Worship L.W.M.L. Sunday 10:45am - Sunday School 2pm - New Member Catechesis	5 6:30pm - Properties 6:30pm - Worship Service 7pm - Elders	6	7	8	9 4pm - Concordia Ladies Retreat at Camp Lakeview	10 10am - O.A.
11 LWRH water or drip off 9:30am - Worship 10:45am - Sunday School 2pm - New Member Catechesis	12 Fall Break - No Preschool 6:30pm - Worship Service	13	14	15	16 LWRH - Some more to 1000	17 10am - O.A.
18 9:30am - Worship 10:45am - Sunday School 2pm - New Member Catechesis 6pm - Sunday Women's Bible Sty	19 6:30pm - Worship Service 7pm - Church Council	20	21	22	23 5:30pm - Congregation Game Night	24 10am - O.A.
25 9:30am - Worship 10:45am - Sunday School 12pm - Reformation Party 2pm - New Member Catechesis 6pm - Sunday Women's Bible Sty	26 6:30pm - Worship Service	27 7pm - Women's Tuesday Bible Study	28	29 9am - PreK tick or treating	30 9am - 3's tick or treating	31 10am - O.A.

Treasurers Report

August 2026

Income Descriptions	Aug 2025 5 Sundays	Aug 2026 4 Sundays	Total to Date
Unified Budget	\$ 24,958.57	\$ 50,993.90	\$209,636.67
Memorials (Non-Designated)	\$ -	\$ 52.00	\$ 827.00
Memorials (Designated)	\$ -	\$ -	\$ -
Designated Gifts	\$ 1,532.37	\$ 7,764.40	\$ 22,770.03
Reimbursements & Refunds	\$ -	\$ 281.49	\$ 518.10
Rents & Wedding Fees	\$ -	\$ -	\$ 890.00
Miscellaneous*	\$ -	\$ -	\$ -
Total Income	\$ 26,490.94	\$ 51,045.90	\$234,641.80
Average per week Unified Budget	\$ 4,991.71	\$ 12,748.48	\$ 12,331.57
Amount needed per week for Unified Budget	\$ 6,728.85	\$ 6,764.00	\$ 6,728.85

Support is included in Unified Budget Expenses	Aug-26	Total to Date
Missions - District Synod	\$ 1,000.00	\$ 4,000.00
Lutheran High School	\$ 1,500.00	\$ 6,000.00
Lutheran Hispanic Ministry	\$ -	\$ 3,000.00
Total Support	\$ 2,500.00	\$ 13,000.00

Board Expenses	Aug-26	Total To Date	Total Budget
Pastoral Care	\$ 9,038.79	\$ 78,780.26	\$119,200.00
Christian Education	\$ 8,691.17	\$ 65,743.01	\$ 83,600.00
Congregational Worship	\$ 164.02	\$ 4,911.35	\$ 4,300.00
Missions & Outreach	\$ 2,500.00	\$ 13,987.50	\$ 21,500.00
Office	\$ 1,461.98	\$ 12,925.77	\$ 32,450.00
Properties - includes check for preschool roof repair (\$21825.7)	\$ 25,741.99	\$125,709.11	\$ 90,700.00
Unified Budget Total	\$ 47,597.95	\$302,057.00	\$351,750.00

Lutheran Church Extension Fund Steward Accounts	08/31/2026
Anniversaries & Birthday - 1073	4,746.99
Board of Youth - Trip - 5446***	11,830.30
Building Fund - 2978**	3,051.71
Capital Improvements - 9545	14,160.99
Church Sign	998.69
Church Landscaping	903.69
Heine Family Project	1,774.70
Total Capital Improvements - \$17,838.07	17,838.07
Concordia Cares - 6370	3,582.97
Inheritance Fund - 7423	105,447.02
Preschool Landscaping & Gardening - 2434	152.05
Total in LCEF Steward Accounts	146,649.11
Interest Earned	518.72

Weekly Attendance and Offerings		
Week of	2026	Offerings
September 6, 2026	118	\$3,295.00
September 13, 2026	82	\$3,168.00
September 20, 2026	101	\$6,492.50
September 27, 2026	88	\$3,665.00

GOOD STEWARDSHIP & GIVING IN SECRET Luke 16:11

"If you cannot be trusted with worldly riches, then who will trust you with true riches? "

Matt 6:1-4

"Take care not to practice your righteousness in the sight of people, to be noticed by them; otherwise you have no reward with your Father who is in heaven.² "So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and on the streets, so that they will be praised by people. Truly I say to you, they have their reward in full. ³ But when you give to the poor, do not let your left hand know what your right hand is doing, ⁴ so that your charitable giving will be in secret; and your Father who sees *what is done* in secret will reward you.

Total In Church Checking Account **\$147,206.27**

Total in Preschool Account* **\$ 21,047.06**

Designated Offerings (included in church checking acct balance) **\$ 56,880.88**

INTERCESSION and PRAYER
(Matthew 8:17)

Concordia Members

Surgery/Testing/

Recovery:

- Willow Winters 9/28/26
- Albi Distler 8/25/26
- John Guinn 7/30/26
- Jim Lanning 6/12/26
- Phillis Infante 5/14/26
- Philip Caruana 12/3/25
- Craig Smith 9/30/25
- Lynda Martin 6/16/25
- Tommy Ragsdale 12/11/22



Friends of Concordia

- Cyrena Gilman 5/5/26
- Chuck Buth 9/23/25
- Kathleen Sebastian 1/30/25
- Beverly Tewell 1/30/25
- Tyshae Smith 8/28/24
- Josephine Shafer 8/13/24
- Leeroy & Vernon Good 6/10/24
- Connie Henderson 5/14/23
- Terry & Diana Deamron 9/10/22
- Beverly Stephens 8/20/22
- Ed Stephens 2/18/24
- Terry Haskett 5/15/22
- Judy Heine 11/22/21
- Pat Brooks 9/23/21
- Rose Swenson 7/27/21
- Susan Soggs 1/7/21
- Rev. Howard Fabricius 1/2/21
- Minna Van Arsdale 8/7/19
- Brandon Frederking 5/2/19
- Steve Stephenson 4/28/19
- Thomas Clark 12/16/18

Battling Cancer / MS

- Scott Gray 9/22/26
- Rick Wildrick 9/14/26
- Mariann Denton 4/26/26
- Susan Ellis 4/8/2026
- David Buuck 9/27/21

Homebound Concordia Members

- Sharon Bruhn, 690 South State Ball Brothers 125, Franklin IN 46131
- Pat Barnes, 2339 S 135, Rm 308, Greenwood, IN 46143
- Peter Economou, 1680 Vidalia Ct, Greenwood, IN 46143

Military Servicemen & women.

- Erica Stephenson, Army, National Guard
- LT Chloe (Owen) Munoz, 12137 Red Barn Ct, Jacksonville, FL 32226
- Ivan Munoz, (LT)
- CPL Jadon Ranbarger (2166 Marmande St., Kailua, HI 96734)
- PFC Macy Ranbarger (1024 Massachusetts Ave NE, Apt 9, Washington DC 20002)
- Airman 1st Class, Alexander J. Economou, Air Natl Guard, Ft. Wayne, IN

Expecting Mothers

- Emily McNally

Psalm 118:7

**"The LORD is for me
among those who help me;
Therefore I will look *with
satisfaction* on those who
hate me."**

**UPCOMING GIVING
OPPORTUNITIES**

Operation Christmas Child – Fill a shoebox with non-food items to be enjoyed by overseas children of varied ages. Look for info about age categories later this month or check the Samaritan's Purse website. Shoeboxes need to be at church by Nov. 15.

<https://www.samaritanspurse.org/what-we-do/operation-christmas-child/>

Giving Tree – Each year Concordia works with Northeast Elementary to help one or more families in Greenwood by way of our Giving Tree. The tag-filled tree goes up mid-November; wrapped gifts are returned early December.

Isaiah 117 House - We continue to fill our Buddy Bin with size 3T girls' pajamas for foster children awaiting placement. Look for clearance sales. Many thanks to those who have donated.

Lutheran Hour Ministries Radio Schedule

The Lutheran Hour—Sundays
WIRE (91.1 FM) 6:00 AM
WBRI (1500 AM) 6:30 AM
WCBK (102.3 FM) 7:00 AM
WBNL (1540 AM) 1:00 PM

10/4 "Embrace Life"
10/11 "Covered"
10/18 "The Heart of the Matter"
10/25 "Relief"

Lutheran Hour is now broadcast on American Forces Network (AFN). To find other airings near you, check the broadcast guide at lhm.org/guide.

Worship Anew—Sundays
WTTV 4 (CBS) 6:00 AM

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Concordia Evangelical Lutheran Church
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Website: <http://www.concordia-lcms.com>



Sunday Worship Services
9:30 a.m.

Sunday School & Adult Bible Classes
10:45 a.m.

Monday Worship Service
6:30 p.m.



Pastor **Sam Scheltens**
E-mail pastorscheltens@concordia-lcms.com

Staff:

Sarah Shadday	<i>Dir. Christian Education</i>
Erica Stephenson	<i>Deaconess</i>
Sarah Shadday	<i>Preschool Director</i>
Brad Wheeler	<i>Admin. Assistant</i>

Office hours Mon. - Fri. 8am - noon

Church Council

President
Chris Brooks

Vice-President
vacant

Mike Emkes, Elder

Mike Finger, Elder

Mike Ford

Susan Henrickson

Julia Yeater

Recording Secretary
Susan Ranbarger

Treasurer
Tammy Owen

Financial Secretary
Carol Monroe

BIRTHDAYS:

Oct 1 Abigail Brooks
Oct 1 Kaylee Brooks
Oct 1 Bruce Markel
Oct 4 Luke Guinn
Oct 4 Janet Larson
Oct 5 Carol Monroe
Oct 5 Tyler Thetford
Oct 11 Linda Barks
Oct 11 Julia Yeater
Oct 12 Henry Scheltens
Oct 17 Ray Everson
Oct 17 Rose Mihi
Oct 17 Aria Santiago Salazar
Oct 19 Sebastian Scheltens
Oct 23 Anne Finger
Oct 25 Eden McNally
Oct 25 James Romnes
Oct 27 Margaret Tinsley
Oct 31 Caroline Marot
Oct 31 Adriana Olmos

WEDDINGS: Years

Oct 5 Allen and Albi Distler (72)
Oct 6 Dave and Lorna Warren (47)
Oct 7 Jared and Lori Thetford (20)
Oct 9 Kevin and Becky Horn (50)
Oct 10 Dean and Tammy Owen (28)
Oct 11 Chris and Beth Forster (23)
Oct 13 Mike and Jeri Pardieck (52)
Oct 14 Phil and Sharon Caruana (54)
Oct 15 Andrew and Emily McNally (10)
Oct 16 Sherry and Thomas Slemons (40)
Oct 24 Steve and Shannon Barrick (22)
Oct 24 Jim and Julia Yeater (34)



¹⁶ You will know them by their fruits. Do men gather grapes from thornbushes or figs from thistles?
¹⁷ Even so, every good tree bears good fruit, but a bad tree bears bad fruit. ¹⁸ A good tree cannot bear bad fruit, nor *can* a bad tree bear good fruit. ¹⁹ Every tree that does not bear good fruit is cut down and thrown into the fire. ²⁰ Therefore by their fruits you will know them. **Matthew 7:16-20**

HUMOR CORNER

Proverbs 17:22 "A merry heart is good medicine, but a crushed spirit dries up the bones."

That car looks nice but the muffler seems exhausted.

If a child refuses to nap, are they guilty of resisting a rest?

I used to play piano by ear. Now I use my hands.

I decided to sell my vacuum cleaner—it was just gathering dust!

1 Corinthians 1:27-31

²⁷ but God has chosen the foolish things of the world to shame the wise, and God has chosen the weak things of the world to shame the things which are strong, ²⁸ and the insignificant things of the world and the despised God has chosen, the things that are not, so that He may nullify the things that are, ²⁹ so that no human may boast before God. ³⁰ But *it is* due to Him *that* you are in Christ Jesus, who became to us wisdom from God, and righteousness and sanctification, and redemption, ³¹ so that, just as it is written: “LET THE ONE WHO BOASTS, BOAST IN THE LORD.”

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& Preschool
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