



THE TOWER

First Presbyterian Church

2026 Annual Fish Fry

Wednesday, September 23th. Serving will start at 5:00 p.m. Sign up in the entryway to bring a side dish or dessert. College students eat free. Donations will be accepted
Proceeds go the Youth programs



Church Staff

Kristina Schaab
Administrative Assistant
admasst@fpcstcloud.org

Jullian Euteneuer
Music Director
jeuteneuer@fpcstcloud.org

Lora Hansen
Youth Director
lora.hansen@fpcstcloud.org

Brad Johnson
Facilities Coordinator

Patty Scott
Custodian

Don Ondracek
Assistant Custodian

First Fridays Kick Off

Kick off for the Granite City Folk Society series will be on Thursday, Sept. 10th at FPC. Come enjoy the **Per Near Sandstone** band at 7:00 p.m. This is an outside concert so bring your lawn chairs.
<http://www.granitecityfolk.org> or via phone 320.203.0331 for tickets.



Our Mission: "Bringing the Living Hope of the Gospel to the World by Knowing and Serving Jesus Christ"
Our Vision: "The Kingdom of God made known one sacred space at a time"



C.O.R.E

Christ Centered. Outreach, Relationships, Encouragement



Note from the Youth Director

Hello Friends,

I would like to take this opportunity to go over the current programming changes and the rationale behind our growth strategy.

When I came to First Presbyterian last year, I was hired to specifically grow the children's program. Through research, consultation and experience it has been identified that outreach is an essential component of growth, specifically social outreach.

The theory behind social outreach is that through hosting social events you begin to make connections with the community. This allows the community to become comfortable with the physical space and to build relationships with congregational members. Through those relationships the community members are able to feel the blessings and love of Christ. By walking in faith, we trust that God will bring the people we need to continue on.

Luke 14:13-14 "But when you give a banquet invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of righteous".

Hebrews 13:2 "Do not neglect to show HOSPITALITY to strangers, for thereby some have entertained angels unawares."

As the Director of Children's ministry my focus has been children and families. However, outreach can target any group of people the organizer would like. Outreach and growth is a congregation wide responsibility.

After significant thought and discussion, it has been decided that we will be adjusting our Sunday School C.O.R.E time from 10:20 till 11:30. This change supports the community feedback and allows us to create a meaningful and quality program for our youngest members,

We will have a helpers information meeting on the 6th of September at 11:30 for any member that is interested in learning about our curriculum and/or is considering helping in the children's program. We are looking for enough volunteers that we can do a once a month rotation. Teens are encouraged to sign up for a helper position. The link will be provided in the Monday Message.

C.O.R.E

Mission Statement:

**We exist to help every child recognize their gifts and use them
to be the hands and feet of Jesus**

We will be having a nacho and Nerf night on the 23rd of September. This is a night for children and families to come in and see our space, meet the leaders, and register for the upcoming year.

I have sent a link out for volunteers in the Monday Message. We still need a few individuals to help out with the games. Games will be simple Nerf challenges. Helpers are needed to lead these games. Thank you to all that have already signed up. It takes a village to make these events happen!

In October we will kick off C.O.R.E. Sunday school on the 4th. After C.O.R.E on that day we will be hosting a family social. We will have a campfire for roasting marshmallows and hotdogs. Please stop by and help create a warm and welcoming environment for all that come to check us out.

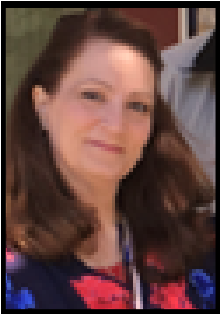
On the 21st of October we will have a game night for families after our community meal.

On October 24th the deacons will be hosting our annual Trunk or Treat. If you would like to get involved with this event, please reach out to Linda Sarff.

We will end October with placing spirit rocks into the community for our monthly G.I.F.T on the 25th of October at 11:30-12:30. All are welcome and encouraged to participate in our monthly G.I.F.T program.

Music Ministry News- September 2026

All Music Programs begin rehearsals the week of September 13, 2026.
Start dates and times are listed under each music group!



Chancel Choir

Starts 9.16.26 from 5-5:45 pm.

Our adult choir sings a blend of traditional four-part church music and a variety of other musical styles. Rehearsals are Wednesdays, 5:00–5:45 p.m. The choir sings in worship 1–2 times each month.



Ring! Bell Choir

Starts 9.16.26 from 7-7:45 pm.

Our handbell choir includes approximately 10–15 musicians and plays in worship about once a month. Rehearsals are Wednesdays, 7:00–7:45 p.m. Never played handbells? Come give it a try!

Closer Walk Men's Ensemble

Continues to meet from 4:30–5:15 p.m. every Thursday.

This men's vocal ensemble sings four-part harmony and meets Thursdays, 4:30–5:15 p.m. The group sings approximately once a month. Come join us as we grow, sing, and enjoy fellowship together.



Crusade Choir

Starts 9.16.26 from 6-6:45 pm.

The Crusade Choir is an ecumenical outreach ministry bringing singers and musicians together from local churches. The choir presents its annual Christmas concert series, generally the second weekend in December, and provides special music for Easter. Rehearsals are Wednesdays, 6:00–6:45 p.m. We welcome musicians from additional churches.

Christmas Concerts are:

Friday 12.11 at 7 pm, Saturday 12.12 at 7 pm, and Sunday 12.13 at 2 pm.



Want to try something new?



River of Grace Bluegrass Group

Starts 9.17.26, Thursdays, from 5:45 - 6:30 p.m.

This summer has also brought an exciting new addition to our music ministry— If you enjoy singing or play a bluegrass instrument, I'd love to have you join us. We are especially looking for a few more guitar players, singers, and anyone who plays the banjo. I will be playing both my mandolin and learning the tenor banjo, and we've had a wonderful time making music together. Rehearsals will be scheduled once I know who is interested.

I'd love to connect with you!

Whether you're interested in singing, playing an instrument, or simply learning more about our music ministry, please feel free to connect with me in person, email me at jeuteneuer@fpcstcloud.org, or call (320) 291-7425.

May God bless you throughout this month, and I look forward to making music and worshiping together!



Jullian Euteneuer,

Music Director

Bound By Grace



Join Our New Praise Band!

Are you passionate about contemporary Christian music? Do you love to sing or play an instrument? We'd love to have you join Bound By Grace, our new praise band!

We're building a group of singers and instrumentalists who want to lead worship through modern, Christ-centered music in a welcoming and encouraging environment. Whether you're an experienced musician or simply have a heart for worship, there's a place for you.

Bound By Grace is about more than making music. It's about growing in faith, building lasting friendships, and using the gifts God has given each of us to glorify Him. We'll laugh together, learn together, and worship together as we share the hope and love of Christ.

If you're looking for a fun, meaningful way to serve and connect with others, prayerfully consider joining us. We'd love to welcome you into the Bound By Grace family!



Our Songbirds Women's Choir

Thank You ladies, and Jon Tufte for singing twice this summer! We will plan more dates to sing as this group is available.

Deacon's Corner

Deacon Service Project 2026

Potluck at Veterans Resource and Enrichment Center (VREC)

On Wednesday, July 30, the Deacons brought sloppy joes, buns, coleslaw, homemade potato salad and baked beans, and a beautifully decorated birthday sheet cake to VREC to celebrate the veterans who have birthdays in July. The potluck was well received and many veterans expressed their thanks for the meal we provided. Following the meal, all of the left overs were bagged and sent home with veterans in need. Even the cleanup of crock pots and serving dishes was taken care of by veterans and staff.

This year, the celebration took place in the new addition to their space at 501 17th Avenue North,

St. Cloud. The new addition houses a well-supplied woodworking shop, an arcade area, a sewing nook, and self-care area. Paintings and other hand made items are available to purchase in the craft area (Mike found a serene farm scene painted by one of the veterans – we just had to have it). Outside the building are multiple garden boxes of varied heights and sizes, all built in the aforementioned woodworking shop! Tomatoes and other vegetables, as well as flowers, adorn the garden boxes.

The goal of VREC is to assist Veterans in recovery with positive programs, to increase wellbeing and boost self-esteem. If you or someone you know would like to learn more about VREC, as either a client or a volunteer, please email vrecmn@gmail.com, call (320) 204-5660, or visit their web site www.vrecmn.com.

Gail Alderks

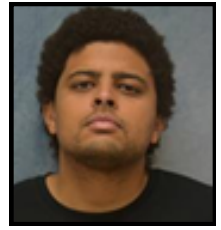


Meet and Greet

On September 13th, Pastor John Gay will be leading the Sunday service. The Fellowship Committee has planned a welcoming event for him after worship in the Fellowship Hall. Please join us for a special welcome to introduce Pastor John to our congregation and community. This will be a wonderful time to share cake and refreshments, say hello, and welcome him to our church home. We look forward to seeing you there as we begin this exciting new chapter together!



Who's Who in the Pew?



Nesse Andzenge

Tell us about yourself.

My name is Nese Andzenge. I am from Saint Cloud.

How long have you been attending FPC?

Since I can remember. I grew up in this church with my family.

Where is the most interesting place you've been and why?

I have been to Nigeria, Egypt and Croatia.

If you could have been a cast member of any TV show past or present, which one would you pick to be on, and why?

Game of Thrones. It would be cool to be in an epic world that is very different than ours.

Given the choice of anyone in the world past or present, whom would you enjoy as a dinner guest and why?

Jesus, so I can ask him about his Father.



Presbytery of MN Valley Quarterly Meeting

Wehn our Presbytery holds its meting on Saturday, September 12th, our congregatrion is responsible for helping out in several ways. Please consider an easy, one-time volunteer stint at a time that worksw best for you

8-10 a.m. • Check in attendees in the west entrance area (2 needed)

• Refreshment hosts in Fellowship Hall (2-3 needed)

• Donate donuts, pastries, rolls (60-80 expected to attend)

11:30-1 p.m. • Lunch hosts in Fellowship Hall; meal will be ready to serve.
(3 needed)

3-4 p.m. • Afternoon coffee/snack hosts (2 needed)

• Donate cookies/bars/snacks (6 doz. needed)



If you are able to help at one of the times on September 12th, please contact Bobbie Lampi or sign up on the sign-up board in the west entrance area.

Thank you for your helping hand!

Submitted by Bobbie Lampi
320-267-0942 (call or text msg)
rlampi@charter.net



Fall Preview



Welcome to a Fall Preview of our Annual Bake/Craft Sale. On September 13th, the committee has planned a small autumn sale before and after church service. If you are as eager as we are for everything “Fall”, we hope you will find something to buy for the new season. The usual sale will still be in November, but we are getting a head start on autumn with fall-themed items, hopefully to your liking.

We are providing the items for sale; you just have to join us for a possible purchase.

Bake Sale Committee

Joan Anderson, Deb Picha, Elaine Fautsch & Arlene Wickmann



Thank You's



We extend our deepest heartfelt thank yous and sincere gratitude for your messages, cards, texts, calls and hugs. Thank you for the beautiful goodbye to a husband, father, grandfather, great grandfather, father-in-law, businessman, community leader, American, veteran, neighbor and friend.

With respect from the family of Elmer Karl

With heartfelt thanks for the prayers, cards and messages as Bob was hospitalized and Betty's fall. We are both healing at home.

Bob and Betty Payne

Thank you for the generous scholarship. That was so incredibly thoughtful of you all. I am beyond grateful. It will be put towards my rent and tuition at NLTC.

God bless - Bella Brandt

Dear Friends in Christ. Thank you for the many years of fellowship and friendship you shared with my mom. Although she was no longer able to attend these past years, she always appreciated the prayers, visits by Margaret Brooks and kindness extended by her church family. Thank you for being an important part of her journey!

With heartfelt appreciation - Tom and Katie Rohs



Make a Charitable impact with your IRA

Qualified Charitable Distributions (QCDs) are available after age 70½

Do you want to benefit one or more charities during your lifetime and are age 70½ or older? If so, you can transfer up to \$111,000 (2026 limit, indexed for inflation) of IRA withdrawals each year directly to a qualified charity without recognizing these withdrawals as income. This type of IRA withdrawal is known as a “Qualified Charitable Distribution (QCD)” and it will count toward satisfying any Required Minimum Distribution (RMD) you must take from your traditional IRA(s) each year after reaching age 73.

For example, if your RMD is \$140,000 this year, you can transfer \$111,000 directly to a qualified charity tax free and take the remaining \$29,000 as a taxable RMD. But you are not limited to taking the amount of your RMD as a QCD if your RMD is under \$111,000. For example, if your RMD is \$60,000, you can transfer \$60,000 directly to a qualified charity to fulfill your RMD, or transfer a full \$111,000 and not include the \$111,000 in income.

You may be wondering how a QCD is different from taking your IRA distribution personally (for example, a check payable to you), and then making a charitable donation from your personal funds.

There are a number of scenarios where a QCD may be more tax efficient:

- **Standard deduction:** If you don’t itemize your deductions on your tax return, you might save on taxes by doing a QCD.
- **Medicare tax:** A QCD may keep your income below the Medicare high-income surcharge threshold of \$250,000 per couple, saving you 3.8% additional tax on net investment income.
- **Social Security:** Since Social Security is taxable when income exceeds certain thresholds (e.g., maximum taxable rate reached at \$44K for married couples), by taking a QCD, you’ll have less of your Social Security income taxed.
- **Avoid limits on deductibility of personal charitable contributions:** Since you can only deduct charitable contributions of cash you make personally up to 60% of your Adjusted Gross Income (“AGI”) (subject to a five-year carry forward for excess contributions), a QCD enables you to get the full benefit of the contribution regardless of your AGI.

(continued on page 10)

	July	Year to Date
Revenue	\$ 37,629	\$ 264,283
Expenses	\$ 23,671	\$ 229,604
Over/Under	\$ 13,958	\$ 34,679



Make a Charitable impact with your IRA (cont)

Other QCD rules

- You must be at least 70½ at the time you request a QCD

- You may take a QCD at age 70½ even if your RMD start age is 73.

- You may be able to make a one-time QCD of up to \$55,000 (2026 limit, indexed for inflation) directly from your IRA to one of the following entities provided such entity is funded exclusively by the QCD: a charitable remainder annuity trust, a charitable remainder unitrust, or a charitable gift annuity.

- The IRA custodian must make the payment directly to the charity.

- While the maximum annual QCD is \$111,000, if you're married filing a joint return, your spouse can also do a QCD up to \$111,000.

- The QCD must generally come from a traditional IRA you own as the original owner or a beneficiary. SEP IRAs and SIMPLE IRAs only qualify if they are inactive, i.e., the employer sponsoring the plan is no longer funding it.

- The amount of the QCD is limited to the amount of the distribution that would otherwise have been included in income (so, you could only use your Roth IRA to make a QCD if your Roth IRA distribution is not a qualified distribution and is therefore taxable).

- If you ever made nondeductible contributions to any of your traditional IRAs, generally each requested distribution is treated as partially taxable and partially nontaxable. However, a special rule applies to QCDs – the distribution is first considered to be paid from otherwise taxable funds. This has the potential to reduce the tax liability on future distributions you take personally.

- You must obtain a receipt from the charity acknowledging your contribution.

- Make sure you inform your tax advisor that you have taken a QCD so you as the taxpayer can properly indicate that on your tax return.

- Deductible IRA contributions made either in the year of, or any year after, turning age 70½ directly reduce the amount otherwise available as a QCD. This reduction if not used to reduce the QCD in a given year, will be carried forward until eliminated.

Donations that are not eligible for QCDs

- Donor-advised funds, private foundations and supporting organizations are not qualified charities to receive QCDs. – A charitable contribution that results in your receiving anything of value does not qualify as a QCD

Submitted by Mike Karl



Service Group -September**Chair -Lori Smith**

Dan/Tami Calhoun	Jacob/Sonja Priest
Don/Arlene Casey	Stephanie Randolph
Betty Duininck	Mike/Kim Tollefson
Jerry/Betsy Hayenga	Gene/Marilyn Williamson
Mike/Joni Karl	

Sunday Worship Servers Schedule

Listed below is the Server Schedule for Sunday Worship. If you are unavailable for the assigned date, please swap with someone else scheduled that month. Also notify the office of any swaps.

Date	Worship Leader	Usher	Greeter (s)	Open/Closer Door
Sept 6	Carrie Butter	Ron/Karen Larson	Kari Ahles	Vacant
Sept 13	Bobbie Lampi	Randy/Kathy Arnold	Gail Aalderks/ Mike Rutter	Kim Tollefson
Sept 20	Mary Jost	Linda Bettison	Nancy Coleman	John Detra
Sept 27	Rhonda Siltman	Joe/Stephanie Jacobs	Lori Smith	David Pennertz
Oct 4	Rachin Buchin	Lori Smith & John Hoffman	Joe//Stephanie Jacobs	Vacant
Oct 11	Nancy Horn	LeRoy/Paula Tift	Jan Larson & Lois Buchin	Norine Schmitt
Oct 18	Dick Andzenge	Nancy Coleman & Jeannie Duininck	Karen Larson	
Oct 25	Lauren Lenzmeier	Dan Owen & Duane Scherbig	Phil/Jeanne Chu	

SEPTEMBER BIRTHDAYS

BENN, Jackie	09/01	JOHNSON, Jim	09/12	CONLON,	09/21
HOUNKPATI, Noah	09/01	JOHNSON, Katrina	09/13	Christopher	
LEASE, Mary	09/02	SWANSON, Vonnice	09/14	WOOD, Curtis	09/22
NESS, Riley	09/02	FERKINHOFF, Bill	09/15	SANDMANN, Connie	09/25
SARFF, Elizabeth	09/02	RANDOLPH,	09/16	CHU, Phil	09/27
TENTER, Austin	09/04	Stephanie		SCHMITT, Ken	09/27
CHAPHALKAR, Luke	09/05	NAYSMITH, Pat	09/17	RUTTER, Ian	09/28
OLSON, Lynn Rae	09/05	OLSON, Ruby	09/17	BUTTER, Carrie	09/29
ESPELIEN, Adella	09/08	DUININCK, Betty	09/18	HANDLEY, Alexis	09/29
OLSON, Larry	09/08	LUND, Amelia	09/18	HYLLA, Daryl	09/29
ATKINSON, Deana	09/09	LUND, Brenna	09/18	REBECK, Aki	09/29
LAVICTOIRE, Izabella	09/09	LUND, Cate	09/18	HORN, Nancy	09/30
WALTERS, Calvin	09/10	JOHNSON, Sandy	09/19	TOLLEFSON, Kim	09/30
WALTERS, Colton	09/10	KRMPOTICH, Barbara	09/19		
JACOBS, Joseph	09/11	SCOTT, Patty	09/20		

First Presbyterian Church

340 South 5th Avenue
Saint Cloud, MN 56301
Telephone: 320-251-8277
e-mail: admasst@fpcstcloud.org
web site: www.fpcstcloud.org

Non-Profit Organization

U.S. Postage Paid

PERMIT NO. 311

Saint Cloud, MN

56301

Our Mission Statement

*"Bringing the Living Hope of the
Gospel to the World by Knowing
and Serving Jesus Christ"*

Our Vision Statement

*"The Kingdom of God made known
one sacred space at a time"*

Office Hours
Monday - Thursday
8:30 a.m. - 1:30 p.m.

**First Presbyterian Church
Bible Studies**

Tuesday 9:00 a.m.
Men's Bible Study

Wednesday 9:15 a.m.
Women's Bible Study

Friday 7:00 a.m.
Men's Bible Study

*You're invited to join a study
that works for you!*

SESSION

Bobbie Lampi, Clerk

Class of 2026: Tom Horn (Finance), Marsha Elg (Worship),
Bob Butter (Worship), Norine Schmitt (Personnel)

Class of 2027: Jim Anderson (Youth), Brenda Espelien (Fellowship), Thijin
Gatwech (Mission), Sandy Ross (Fellowship)

Class of 2028: Rhonda Siltman (Mission), Jacob Priest (Property), David
Pennertz (Finance), Charlie Pentz (Nominating)

DEACONS

Class of 2026: Michael Rutter, Gail Aalderks, Paula Tift, Mary Lease,
Carrie Butter

Class of 2027: Jackie Benn, John Johnson, Sharon Johnson,
Linda Sarff, Lori Smith

Class of 2028: Kim Tollefson, Mike Tollefson, John Detra