

News from Around the District. . . .

February 2011

Pastors' Institute 2011

Reflections on Pastor's Institute by Jim Tieszen



Museums
I like art but I'm weary of museums. There's too much to see. The next time I go to an art museum, I'm not going to take it all in. I'll be happy to find one or two pieces that I like. That seems to be true with seminars too. I've been to lots of seminars . . . lots of seminars. Sometime I think I've heard it all, but usually there is something of value to take away. In fact, one or two helpful concepts can make the entire occasion worthwhile. That was certainly true with **Ken Priddy** this year. In fact, from the sound of things, there were lots of guys who went home with a back-pack full of good ideas. Even the DS emerged with ten "take-aways".

Laughter
The free time was pretty good too. In fact, some clergy seemed to be having more fun than they should. That was especially true at the sanctified wagering table under the direction of The Reverend Steve Chamberlain. Even a high ranking Alliance official donned dark glasses for this event. There was far too much laughing.

Precious
At least one person said the sharing time on Wednesday night was the highlight of the week. Of course, it was accompanied by communion with the whole experience lasting about three hours. I didn't hear any complaints.

Unique
Things happen at Pastors' Institute that can't happen any place else. The training, the interaction, the common purpose, and our Alliance connection make it a very special experience.

I'm glad you came!



From the "Carlblom Connect" - December 2010 issue, Doyle and Dori Carlblom report:

48 Students from the Hubei Training Center completed their one year of training on December 10. They were overjoyed to receive the books that one of our supporters in the USA helped provide. We chose five Chinese books to give each student, including a cross-reference Bible; a topical Bible; *The Purpose Driven Life*; *Jesus Driven Ministry*; and a Chinese Good



News Bible.

The director of the training center chose three additional books in the areas of marriage, family and counseling.

These students are returning to their churches excited to share what they've learned, excited to help others become established in their faith, and with humble hearts willing to serve and to continue learning.



Tom & Becky Murel
LifeTree Church

Tom and Becky Murel are excited to be planting a church in Buffalo, Minnesota - about 30 minutes northwest of the Twin Cities. **LifeTree Church** is a partnership effort with Freshwater Church in St. Bonifacius and the Northwestern District, with a high approval and engagement level from the entire "Swamp Rats" prayer area!

We believe in prayer! Pray for Tom and Becky as they are connecting with people and already into the "gathering phase". Pray for their

travel safety - as they "commute" from eastern Wisconsin to the Buffalo area every weekend. As the newest members of our NWD family, we all will be interceding for other details like their son's early graduation and home sale.



Stay connected! You can follow LifeTree Church on Facebook as "Impact Buffalo" and on the beta version of their website, www.lifetreemn.com. You can email Tom at tom.murel@gmail.com for specific information, or to inform him of one of your acquaintances living in the Buffalo community!

With Sympathy

Mr. Robert A. Romin, father of Linda Wiggins, passed away December 18, 2010 in Chicago, IL at age 86.

Rev. James I. Piper, father of Sharon Thornton, passed away January 13, 2011 in Toccoa, GA.

C&MA DNA



We have 10 copies of the new **C&MA DNA** study series at a special price. Contact the District Office for details!

Open Churches in the Northwestern District

- Living Rock Church, NYA, MN
- Battle Lake Alliance Church, Battle Lake, MN
- New Prague Alliance Church, New Prague, MN
- Whitefish Community Church, Pine River, MN
- New Hope Community, Sleepy Eye, MN
- Sand Lake Alliance, Spring Lake, MN

Personnel Updates

- Mr. Ronald Griffiths—Retired
- Mr. Jonathan Sutton—Crown College Personnel
- Rev. George Collins—No Credentials
- Mr. Jonathan Wall—No Credentials
- Rev. Terry Huffman—No Credentials
- Rev. Carter MacFarlane—No Credentials

NORTHWESTERN DISTRICT CALENDAR



February 4-6	Jr. Avalanche Retreat—Big Sandy Camp
February 5	Elder Training—Community Alliance, Detroit Lakes, MN
February 5	Marriage Boost—Gateway Church, Elk River, MN
February 7	LO&CC Meeting—District Office
February 21	District Office closed for President's Day Holiday
February 25-27	Men's Retreat at Big Sandy Camp
March 7	LO&CC—District Office
March 8	DEXCOM—District Office
March 11-13	Quilting Retreat—Big Sandy Camp
March 26	Elder Training—Grand Rapids Alliance Church
April 11-13	District & Prayer Conference—Watertown, SD
May 5-6	Crown College Board meets
May 7	Crown College Graduation

Northwestern District C&MA

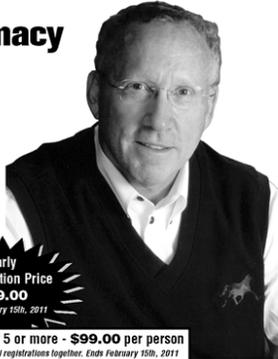
Annual Men's Retreat

Big Sandy Camp

February 25th - February 27th, 2011

Neil T. Anderson

**Intimacy
with
God**



Early
Registration Price
\$99.00

Ends January 15th, 2011

Groups of 5 or more - **\$99.00** per person
Must send all registrations together. Ends February 15th, 2011

BIG SANDY
CAMP & RETREAT CENTER

C&MA
men

25 students from the **Alliance Ministry** class at **Crown College** spent a portion of their class time on Monday, January 31 at the District Office as part of their preparation for the 6 month internships which begin March 1. The students, under the leadership of Dr. Phil Petersen, also spent a few days last week at the National Office in Colorado Springs learning more about the C&MA.



“Big Sandy Camp and Retreat Center seeks to touch hearts and change lives through innovative Christ-centered activities, events, and programs.”



A Word from Dave Toth—BSC Executive Director

Deep freeze greetings from Big Sandy Camp! This winter season has us very busy with retreat groups of every size and shape. I especially enjoyed meeting many more of our Pastors—some for the first time, at the 2011 Pastor's Institute. I look forward to building valued relationships and strengthening the partnership between BSC and our local C&MA churches.



I am pleased to be able to update everyone on our efforts to purchase the cabin property just south of the gym. We praise God that the financial appeal has brought in approximately \$61,500 to date! Many have asked about the price of the property in order to gain some perspective on our progress. The 1.7 acre property was appraised at \$190,000. Our representative has made an offer, however there is a mile of red tape and things are proceeding very slowly. Today's real estate market is tough to predict, but we trust God for His timing, direction and provision.

We are also busy planning for the upcoming summer camps and activities. This would be a good year to plan on Family Camp!

Important Tax Law Update

The close of 2010 saw significant changes enacted in federal estate law. In some ways the changes make things simpler and will reduce estate taxes significantly for many taxpayers. In other ways, things are more complex than ever. My point in writing this is not to overwhelm you with details but simply to give a brief overview. **Please feel free to contact me for a discussion of how these changes impact you.** In Summary:

- ◆ Federal estate tax exemption increases to \$5 million per person for years 2010 and 2011.
- ◆ Surviving spouse can take advantage of unused credit of their deceased spouse.
- ◆ Increased estate limits are only in effect for 2011 and 2012.
- ◆ There are still many good reasons to consider the use of trusts in the estate plan.
- ◆ Taxes on a deceased person's pension funds remains unchanged.
- ◆ IRA Charitable Rollover provision extended for 2011.

It might be helpful to review the laws which were in effect for all of 2010. There was an unlimited Federal estate tax exemption in 2010. That simply meant that one could have an estate of any size and there would be no estate taxes due for those that died in 2010. You may have heard that the owner of the New York Yankees, George Steinbrenner, died in 2010. Experts estimate his estate will save approximately \$500 million in estate taxes because of the unlimited exemption!

But things have changed for 2011. For the years 2011 and 2012, the estate tax exemption will be \$5 million per person. So only those estates in excess of \$5 million will pay estate taxes, and the rates has been lowered to 35%. A new feature in this tax bill allows any unused credit to be transferred to the surviving spouse without the use of a Credit Shelter Trust. This effectively allows a couple a \$10 million exemption.

One troubling thing about these changes is that they expire in 2012. So while the increased limits are generous and will benefit many people, they are scheduled to be reduced to \$ 1 million for years 2013 and beyond.

The higher limits may at first seem to eliminate the need for trusts in many cases, but care should be exercised in making this decision. There are still some attractive features of trusts, including:

- ◆ Trusts may offer better asset protection.
- ◆ The unused exemption will be lost if the surviving spouse remarries.
- ◆ Trusts may offer more assurance that the assets will be managed and distributed according to the wishes of the deceased spouse.

The reader should also keep in mind that while an estate may be small enough to avoid estate taxes there still may be considerable taxes levied on qualified pension funds (IRA's, 401(k)'s, 403(b)'s, etc.) because taxes have been deferred on those accounts and the tax bill generally comes due upon the taxpayer's death. There are many tools available to help reduce these taxes and to use those funds for charitable giving.

The IRA Charitable Rollover has been reinstated for 2011, which allows taxpayers who are age of 70 ½ or older to donate up to \$100,000 from their IRA account without having to count the distribution as taxable income. It also can be used to satisfy the Required Minimum Distribution.



Tim Savaloja
Gift Planning

6770 Penamint Lane
Chanhassen, MN 55317
Cell: 612-360-5827
E-mail: savalojat@cmalliance.org