

January 2026

BROADCASTER

A magazine of Worship Anew

*Renewal &
Refreshment*



Matthew F. Leighty
Matthew F. Leighty
Executive Director

“The steadfast love of the Lord never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness.”

Lamentations 3:22-23 (ESV)

Morning by Morning: New Mercies Every Day

Morning by morning, new mercies I see.” Whether someone has lived 50 years or 100 years, there’s a daily renewal in walking with the Lord — not just at the start of a new year, but every single day. I love saying those words: “Great is Thy faithfulness, O God my Father.” Every morning when I walk into Worship Anew, I’m reminded of what this hymn looks like in my day — in the faithfulness of our dear ministry team, our beloved volunteers, and those we’re blessed to minister to every day.

“Great is Thy Faithfulness.” Thomas Chisholm penned this beloved hymn in 1923, and it has become one of the most treasured songs in the Christian church. But here’s what makes this hymn so remarkable: Chisholm didn’t write it during a crisis. He wasn’t emerging from tragedy or profound spiritual experience. He wrote it from the middle of a pretty ordinary life, simply reflecting on his daily experience of God’s presence. Chisholm found truth in

Lamentations 3:22-23 not because everything was falling apart, but because in the everyday rhythm of life — the ordinary mornings, the unremarkable days — God showed Himself faithful. “Thou changest not,” the hymn declares. When everything else shifts and changes, God remains constant. His compassions don’t fail on ordinary Tuesdays any more than they would not fail in extraordinary crises.

Great is Thy faithfulness. But when the prophet Jeremiah first spoke these words in Lamentations 3, his circumstances couldn’t have been more different from Chisholm’s quiet life. Jeremiah watched Jerusalem fall. He saw the temple destroyed, the people conquered by Babylon, their entire world laid waste. The people he prophesied to didn’t listen, and he stood ostracized and alone because of what God called him to do.

He was writing from the ruins. And yet in the midst of that utter devastation, Jeremiah declared:

CORRECTION: We incorrectly included the wrong author in the December 2025 issue for “An Emperor in God’s Service.” The article was written by the Rev. Richard Koehneke.



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Worship Anew engages and equips aging adults with resources to live a full and abundant life in Jesus Christ.



"The steadfast love of the LORD never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness" (Lamentations 3:22-23 ESV).

Here's the beautiful truth: whether you're in Jeremiah's ruins or Chisholm's ordinary days, God's faithfulness remains.

Some of you reading this are facing devastating loss — the first January without your spouse, a diagnosis that changes everything, a loneliness that feels like exile. Others are simply facing another Tuesday, another ordinary morning. God's mercies are new for both.

Great is Thy faithfulness. "All I have needed Thy hand hath provided." When you've lived 70, 80, or 90 years, you know this truth in ways younger people are still learning. You've seen God provide what you needed in ways you couldn't have imagined when you were 30 or 40. His provision may look different now than it once did. The strength you have today isn't the strength you had decades ago, but it's exactly the strength you need for today.

God doesn't give us bulk mercies to store up for the year ahead. He gives them "morning by morning."

The hymn continues: "Strength for today and bright hope for tomorrow, blessings all mine, with ten thousand beside!" Not strength for the whole year. Not a promise that tomorrow will be easier. But strength for today, and the confident hope that tomorrow morning, God's mercies will be new again. This is how God sustains His people through every season of life.

Great is Thy faithfulness. But what makes God's mercies truly new every morning? The hymn tells us: "Pardon for sin and a peace that endureth, Thine own dear presence to cheer and to guide." God's mercies are new because of what Christ accomplished on the cross. In His death and resurrection, Jesus bore our sin and made us new. We are baptized into His death and raised to new life. And that new life isn't just a past event we remember. God continues His renewing work through His Word and Sacraments. Every time we hear the Absolution spoken, we receive the pardon won at Calvary. Every time we receive the Lord's Supper, Christ comes to us with His very body and blood. Every time we open Scripture, the Holy Spirit works faith in us anew. This is how God makes all things new, not through our efforts to improve ourselves, but through His faithful promise to be present with us, sustaining us with His grace.

Great is Thy faithfulness, Lord, unto me. This is the confession we get to make together. When you tune in to "Worship Anew," you're receiving those new mercies through God's Word preached, offering prayers, and singing hymns. When you open your Hope-Full Living devotional each morning, you're meeting the God whose compassions never fail. When you send a dearly loved care package, you're sharing the truth that "all I have needed Thy hand hath provided." And as you read the pages of this magazine, we hope that you see God's faithfulness in each and every story.

Our ministry exists to share God's Word and encouragement with you, morning by morning, just as the hymn proclaims: God is faithful. Not just to past generations, not just in general, but to you. This January morning, and every morning that follows, His mercies are new.

Whether this new year feels devastating or ordinary, whether you're in the ruins or the routine, God's faithfulness never changes. "As Thou hast been, Thou forever wilt be." And so we confess together: "Great is Thy faithfulness, Lord, unto me."

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Providing care for those needing comfort

By Thomas Moll

Director of Content & Innovation

Our Care Ministry started with a vision to help individuals share the peace that only Christ can give. The ministry provides opportunities for individuals to do something for aging adults who are hurting.

Since we started the care package ministry in 2023, we've sent more than 800 care packages. A few months ago, we started our Grief Ministry where we currently have 40 participants.

Every week, we pray for everyone that we send our resources to as well as anyone who asks for our prayers.

In that time, we have received many great testimonials about how the ministry has impacted the lives of the people who receive our care packages as well as those who send the care packages. At right is one of those stories.

Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid. ~ John 14:27 (ESV)





Blessed be those who care

One dear friend (Anne) has just recently lost her best girlfriend, plus the loss of a mutual friend, and I wanted to honor this loss and send her a box. Anne was so taken aback that she got on the phone as she received this box and spoke of how each piece in the care package meant a lot to her. When I got back from my visit to Worship Anew, she again went the extra mile to write a card of thanks. I had another friend, Toni, who loved the box so much that when her husband died, she ordered one for her hurting friend to pass on the same love.

In the past, I have given flowers to the people who have hurts and concerns. Going forward, I feel I will order the care package for those with “hurts” and concerns in many cases rather than flowers first. As you see this put together, the box is so thoroughly done and personal that it will be my first choice going forward.

My goal is to take from my Required Minimum Distribution fund to help this cause, by God’s grace. It blossoms the hearts of my shut-ins and those hurting who receive these, so why not allow the JOY of giving to come back to thank Worship Anew. It is a good way to share God’s love!

*~ Deborah Riedweg
Care Package Sender*

To learn more about our Care Ministry, to sign someone up to receive a care package, or to enroll them in the Grief Ministry, please visit worshipanew.org/care.



Photo Provided
Tom Couser enjoys having lunch during the Gathering with a group of Young Adult Volunteers (YAVs).

At 79, Couser volunteers at LCMS Youth Gathering, championing intergenerational faith

*By Katelin Moquin
Copy Editor*

In July 2025, 79-year-old Tom Couser served as the oldest volunteer at the Lutheran Church — Missouri Synod (LCMS) National Youth Gathering in New Orleans, La.

The triannual event draws thousands of teenaged Lutherans for five days of Bible study, worship, service, and fun. Couser described the experience as a “taste of heaven.”

“Having 20,000 teens and adults in one place for worship is awesome,” he added.

Couser’s involvement with large-scale youth gatherings dates back to 1976, when he participated in a pan-Lutheran event — also held in New Orleans. Over the 49 years between his first and most recent gatherings, he has served in numerous roles: youth leader for his congregation, director of the Texas District “Light Brigade” (coordinating 600–700 adult volunteers for the 1995 San Antonio Gathering), community life builder, and most recently, a care team volunteer in the adult leader rejuvenation center.

His participation last year was encouraged by his son, the Rev. Peter Couser, who led the care team.

“Dad, you’ve got to do this with me,” the Rev. Peter Couser said. “It was an incredible joy and experience to serve with him in New Orleans.”

“Tom is a great friend of the Gathering, and we’re so grateful for his many years of service to young people,” added Meredith Whitefield Smith, LCMS Youth Ministry communications specialist.

Volunteering at the Gathering is a small portion of Couser’s ministry work. He began his professional ministry in 1969 after graduating from Concordia Teacher’s College in Chicago as a Director of Christian Education (DCE) — a path supported by his home pastor from Detroit and Couser’s wife, Barbara, whom he married that same year.

As a DCE, Couser has been a researcher, storyteller, and advocate for connecting generations through the love

of Jesus. His long-standing involvement with youth gatherings reflects a broader commitment to engaging young people in the faith.

Today, Couser continues to minister part-time at his church in Texas, leading senior adult ministry, as well as writing for Worship Anew's devotional for seniors, Hope-Full Living.

From the outset, he made it clear to his congregation that his mission would be intergenerational. That mission is informed by his decades of experience as a DCE, raising three children and five grandchildren in the faith, authoring books and devotionals, and conducting research interviews.

Couser's research focuses on millennial Christians — those born between 1981 and 1996 — who have remained active in their faith into adulthood. One consistent finding was that many of these individuals attended a formative, faith-based event in their youth, such as a youth gathering or mission trip.

"Based on that, I will always be supportive of National Youth Gatherings," Couser said.

Another key insight from his research is the power of narratives in faith formation.

"I'm a storyteller," Couser said. "What I found with talking to teenagers, it was hard to connect with them. If you preface it by saying, I remember the time (that I did this or that), immediately it became relevant. That's how Jesus connected with the crowds. He told parables. He told stories."

Couser believes storytelling builds relationships — and that mentor-style relationships are key for youth to remain engaged in the church.

"That's why I invest in (youth)," he said. "Talking to young adult Christians, in terms of their faith, they talked about a parent who mentored them or somebody at their church who invested them."

Under Couser's leadership at his congregation, senior ministry projects include sending care packages to college students during Advent and final exams and pairing youth with senior prayer partners — initiatives designed to foster meaningful intergenerational connections.

Couser sees a clear path forward for older adults who want to support younger generations.

"It really begins with getting to know the young people in your worship community," he said. "A lot of teenagers really value the relationship with older adults ... and really respect them. What I tell older adults is don't go in with the attitude that I'm going to help you, or you need to listen to what I have to say. Listen to them and their needs and understand their situation. Teenagers are pretty astute. They will catch on pretty quick to those that are authentic."

While youth benefit from travel, storytelling, mentorship, and authentic care within their worship communities, Couser insists the rewards go both ways.

"Volunteering keeps me young," he quipped.

He challenges his peers to stay active in service to the Lord.

"God wants us to stay engaged. It's about passing on the heritage of faith to the next generation," he said.

Tom Couser is a published author of numerous books, including "Relevant: The Church as it Relates to Millennials," as well as a regular author for Hope-Full Living.

***"Volunteering
keeps me young."***



*Photo by
Matthew E.
LaVere via LCMS
Youth Ministry
Tom Couser
smiles for a
photo while
serving at the
LCMS Youth
Gathering.*



The Baptism of Jesus

By Rev. Dr. Walter A. Maier III

The Baptism of Jesus was an important event because it marked the beginning of His public ministry. But more can be said. At Christ's Baptism the three Persons of the Trinity were present in a wonderful way.

Jesus' Baptism reminds us that the three Persons were involved in our salvation. Of course, Jesus, the Son of God who became a human being, is the Savior. However, the Father, because of His love for the world, sent His only-begotten Son to be the Redeemer of humanity. The Son, because of his love for the Father and for all people, willingly came to earth. The Holy Spirit, because He loved the human race, by His almighty power brought about the incarnation of the Son of God, His becoming man, in the virgin Mary.

The Spirit's descending as a dove and resting on Jesus after He was baptized symbolized another way the Spirit was involved in our salvation. The Spirit equipped Jesus as a man, according to His human nature, for His special work, giving Him the necessary gifts in extraordinary measure.

When Jesus came up from the water of the Jordan River, God the Father proclaimed, "This is my beloved Son, with whom I am well pleased" (Matthew 3:17b ESV). The Father was pleased with the Son because the Son, at the Father's request, willingly came to earth to be the Savior of humanity. In addition, the Son of God incarnate, Jesus Christ,

lived a holy, sinless life. He was the perfect man. He fully kept all of God's commandments.

Such a life by Christ was part of His saving work. He lived perfectly for all people, in other words, for all sinners. As man, He was our substitute, and as God, His holy life counts for all people.

Jesus so closely identified with the human race that He came to be baptized by John. Christ, the holy one, did not need Baptism. But God the Father wanted people to be baptized by John, a true prophet of the Lord. Jesus then, as one of us, and as the perfect man, submitted to this Sacrament carried out by the Baptist.

Jesus joined Himself to humanity to such an extent that He took mankind's sins upon Himself and paid fully for those trespasses with His suffering and death on a cross. Then, the Father raised Jesus from the dead, showing that Christ's self-sacrifice for us and all people was fully accepted by the Father.

This God-man Jesus Christ, with His sinless life and His death and resurrection, is truly our Savior. Rejoice!

The Rev. Dr. Walter A. Maier III has been a regular pastor on "Worship Anew" since 1998. He currently teaches in the Exegetical Department at Concordia Theological Seminary in Fort Wayne, Ind.



Worship Anew in January

Year 2026 | Series A



Where's Jesus?

January 4, 2026 – Second Sunday after Christmas ~ Rev. Scott Zeckzer

The season of Christmas is coming to an end. The Christmas decorations are put away but don't put Jesus away. Jesus is still present, but where?

Sermon Text: Luke 2:46

Readings: Psalm 119:97-104; 1 Kings 3:14-15; Luke 2:40-52

Featured Choirs: St. Paul Lutheran High School Choir, Concordia, Mo.;

St. Paul Lutheran School Choir, Fort Wayne, Ind.; Lincoln Lutheran High School Choir, Lincoln, Neb.

Featured Art and Architecture: Emmanuel Lutheran Church, New Haven, Ind.



The Baptism of Jesus

January 11, 2026 – The Baptism of Our Lord ~ Rev. Dr. Walter Maier III

At the Baptism of Jesus there was clear, powerful evidence that He was not only a man but also God — the Son of God. Christ had to be human and divine in order to be the Savior of the world. As the Savior, Jesus closely identified with the human race, and that is why He submitted to being baptized with John. This is wonderful, good news for us today.

Sermon Text: Matthew 3:13-17

Readings: Psalm 29:1-4; Isaiah 42:1-4; Matthew 3:13-17

Featured Choir: St. Paul Lutheran School Choir, Munster, Ind.

Featured Art and Architecture: Grace Evangelical Lutheran Church, Muncie, Ind.



Who Is "The Real Jesus"?

January 18, 2026 – Second Sunday after the Epiphany ~ Rev. Dr. Thomas Ahlersmeyer

What are people's first and lasting impressions of Jesus? Who do you think that He is? Will the "real Jesus" please stand up?

Sermon Text: John 1:29

Readings: Psalm 40:1-11; 1 Corinthians 1:1-9; John 1:29-42a

Featured Choirs: Holy Cross Lutheran Men's Chorus, Fort Wayne, Ind.;

St. Paul Lutheran School Choir, Fort Wayne, Ind.

Featured Art and Architecture: Emanuel Lutheran Church, Tipton, Ind.



Fishers of Men

January 25, 2026 – Third Sunday after the Epiphany ~ Rev. Shayne Jonker

Formerly, the disciples fished for fish. Now, they would fish for men, catching men for the kingdom, dropping the dragnet of Jesus' own sacrificial death and resurrection into the sea of this world and dragging whatever they caught onto the shore and into the church.

Sermon Text: Matthew 4:19

Readings: Psalm 27:1-9; Isaiah 9:1-4; Matthew 4:12-25

Featured Choirs: St. Peter's Lutheran School Choir, Fort Wayne, Ind.;

St. John Lutheran Church Choir, Indianapolis, Ind.

Featured Art and Architecture: Faith Lutheran Church, Roanoke, Ind.



Waiting in recovery

*By Jennifer L. Boen
Ministry Team Writer*

I have never considered myself a very patient person. I could blame it on my years as a newspaper reporter and columnist, responding to breaking news, always working on deadlines. But I think my impatience is more so a God-given personality trait. After all, Jeremiah 1:5 assures me that God knew me before He formed me in my mother's womb.

My impatience in life has been both battle and blessing — the battle in that God has allowed me to struggle with wanting immediate answers and desiring a quick fix for a problem; the blessing in my impatience is that God is teaching me to “Trust in the LORD with all your heart” and to “lean not on your own understanding” (Proverbs 3:5 NIV).

In late 2018, I began noticing some health changes, mainly gastrointestinal. A few years earlier, I had left my newspaper job and took a position at Indiana University School of Medicine Fort Wayne as director of a fund for research, education, and support services for people with multiple sclerosis, a disease that has affected my family. Instead of covering TB outbreaks and pandemics and other health news, I was helping connect people impacted by a currently incurable disease. It was fulfilling, less

stressful, and better hours.

But five years into the job, I had unexplained weight loss, bouts of vomiting and other GI symptoms. Routine medical tests uncovered no issues. I made dietary changes. Symptoms continued to worsen. I felt tired all the time.

My husband, Dan, was increasingly concerned. One night we made a trip to the emergency room due to unrelenting pain I had after eating. A CT showed nothing abnormal. We talked and prayed about my retiring for good. I felt God nudging me that way but also could not imagine being out of the mix of things in life, of helping others, of using my God-given talents. Though we have eight grandkids, I maintained I was not a sit-in-a-rocker-with-my-knitting version of a grandma.

I resigned from the medical school, and a few weeks later, I was back in the ER. This time the doctor ordered a CT with contrast, which shows vessels as well as structures. The scan revealed blood clots occluding two of the three main arteries that carry blood from the aorta to the digestive system. Every time I ate, exercised or even



walked, only a minuscule amount of blood was getting to my intestines.

Acute mesenteric ischemia is rare, diagnosed in just 5 of 100,000 acute surgical hospital admissions. It often goes undiagnosed until the intestines begin dying, resulting in a 75 percent or higher mortality rate, according to the National Institutes of Health.

“Finally,” I thought, “we know what’s wrong. Let’s get this fixed so I can go on with life.”

But God had other plans. I hemorrhaged after a minimally invasive surgery to stent one of the blocked arteries. Five months later, sicker than ever, I had an open procedure. The stent already had a blood clot in it, so doctors inserted a Dacron bypass for both blocked arteries. It was a nine-hour surgery, due partly to a major hemorrhage during the operation. Later on, I was diagnosed with a blood clotting disorder and will take anti-coagulants the rest of my life.

Fast forward to 2026. At this point in life, I would have

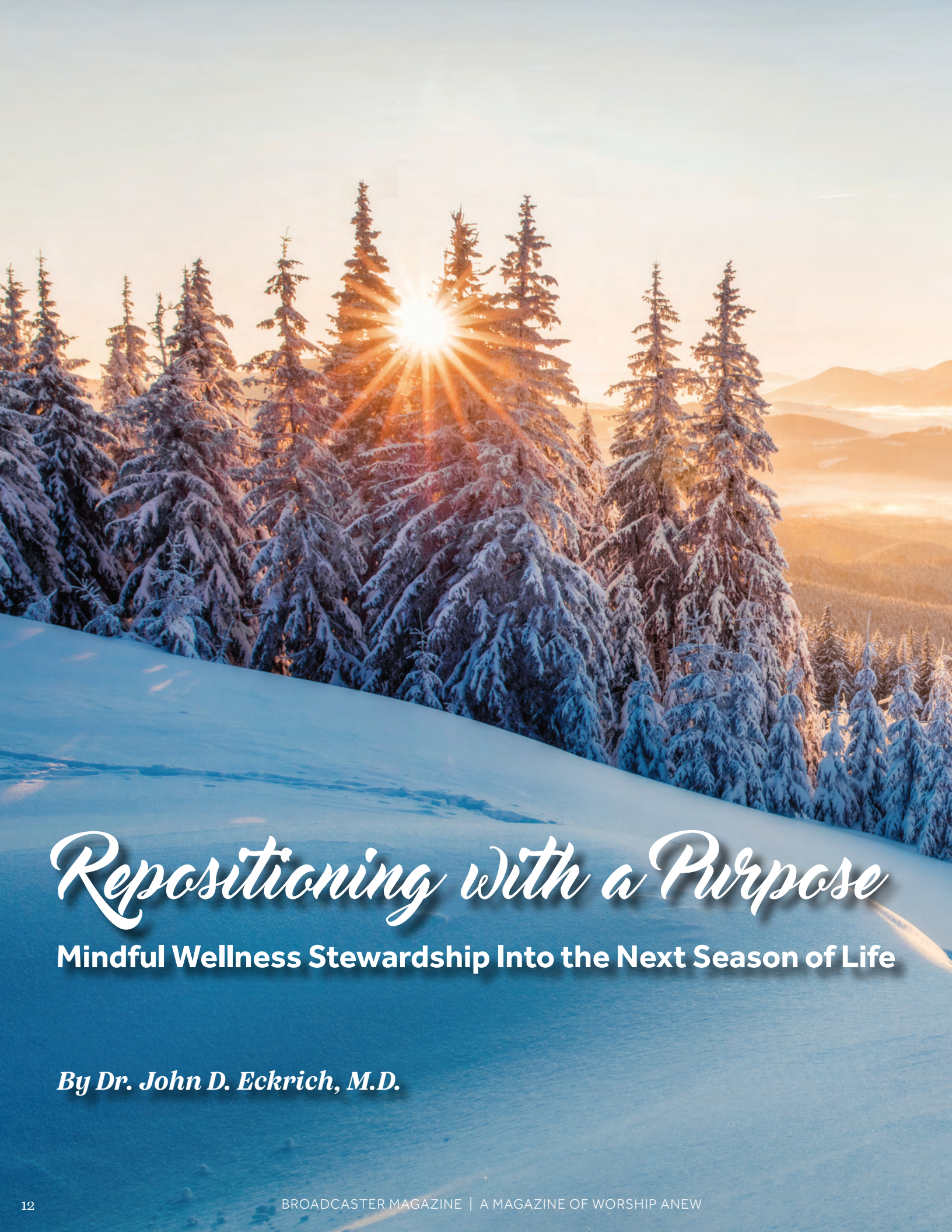
imagined I’d be doing more traveling, more volunteering, more “doing” in general. God has loudly and clearly said, “This is my waiting time, not my doing time.”

Waiting is a challenge, especially for someone like me whose *modus operandi* is “we’ve got to do something.” Though I have good days, I still struggle with GI symptoms that cause me to cancel plans, take to the sofa or sit in that rocker (though I’ve yet to take up knitting!). Doctors are still working to find effective treatments. For example, I now have a spinal cord stimulator that eases pain. But as to the cause of ongoing symptoms? For that I wait.

But I am learning that waiting is not passive; it’s deliberate, intentional. The book of Lamentations says waiting well brings hope.

Whatever you are waiting for, whether physical healing, healing in relationships, or any other need, remember: “The LORD is good to those who wait for Him, To the soul who seeks Him. It is good that one should hope and wait quietly” (Lamentations 3:25-26a NKJV).

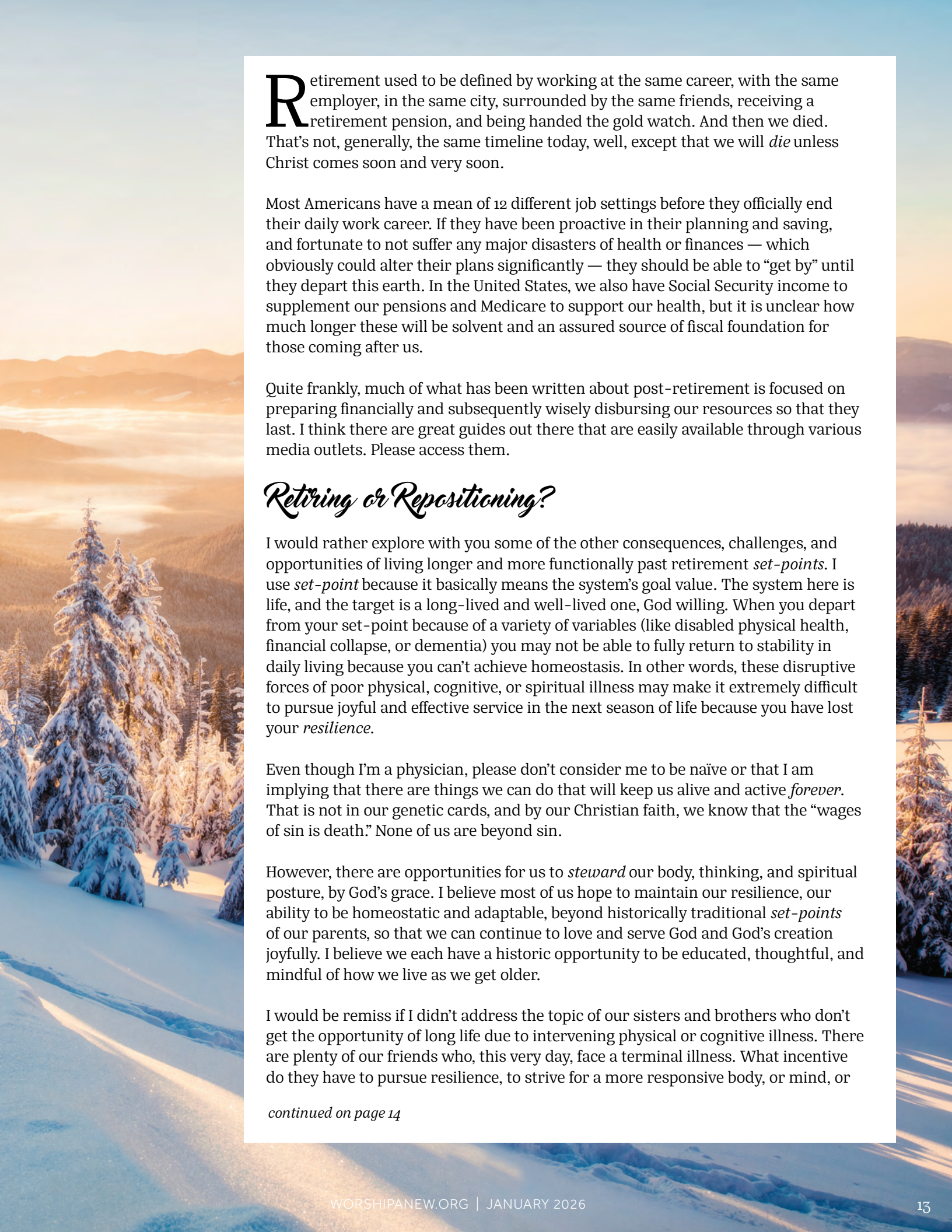
***Trust in the LORD with all your heart and lean not on your own understanding.
Proverbs 3:5 (NIV)***



Repositioning with a Purpose

Mindful Wellness Stewardship Into the Next Season of Life

By Dr. John D. Eckrich, M.D.



Retirement used to be defined by working at the same career, with the same employer, in the same city, surrounded by the same friends, receiving a retirement pension, and being handed the gold watch. And then we died. That's not, generally, the same timeline today, well, except that we will *die* unless Christ comes soon and very soon.

Most Americans have a mean of 12 different job settings before they officially end their daily work career. If they have been proactive in their planning and saving, and fortunate to not suffer any major disasters of health or finances — which obviously could alter their plans significantly — they should be able to “get by” until they depart this earth. In the United States, we also have Social Security income to supplement our pensions and Medicare to support our health, but it is unclear how much longer these will be solvent and an assured source of fiscal foundation for those coming after us.

Quite frankly, much of what has been written about post-retirement is focused on preparing financially and subsequently wisely disbursing our resources so that they last. I think there are great guides out there that are easily available through various media outlets. Please access them.

Retiring or Repositioning?

I would rather explore with you some of the other consequences, challenges, and opportunities of living longer and more functionally past retirement *set-points*. I use *set-point* because it basically means the system's goal value. The system here is life, and the target is a long-lived and well-lived one, God willing. When you depart from your set-point because of a variety of variables (like disabled physical health, financial collapse, or dementia) you may not be able to fully return to stability in daily living because you can't achieve homeostasis. In other words, these disruptive forces of poor physical, cognitive, or spiritual illness may make it extremely difficult to pursue joyful and effective service in the next season of life because you have lost your *resilience*.

Even though I'm a physician, please don't consider me to be naïve or that I am implying that there are things we can do that will keep us alive and active *forever*. That is not in our genetic cards, and by our Christian faith, we know that the “wages of sin is death.” None of us are beyond sin.

However, there are opportunities for us to *steward* our body, thinking, and spiritual posture, by God's grace. I believe most of us hope to maintain our resilience, our ability to be homeostatic and adaptable, beyond historically traditional *set-points* of our parents, so that we can continue to love and serve God and God's creation joyfully. I believe we each have a historic opportunity to be educated, thoughtful, and mindful of how we live as we get older.

I would be remiss if I didn't address the topic of our sisters and brothers who don't get the opportunity of long life due to intervening physical or cognitive illness. There are plenty of our friends who, this very day, face a terminal illness. What incentive do they have to pursue resilience, to strive for a more responsive body, or mind, or

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relational capacity that could remain more able to adjust to unrelenting cancer or progressing dementia? They may well be fully cognizant of their impending death, or they may seem unaware of their lot in life, at least to our eyes.

My prayer is the same for all of us: “Lord, grant us Your comfort and mercy. We know You love us. You have promised to work all things for good. We put our trust in You. Remember us all in Your kingdom, through Christ our Savior. Let it be so.”

Especially for those facing end of life decisions and terminal care, a clear recognition of the spiritual resilience gifted in Christ becomes quintessential for hope and comfort. God is faithful.

If you or your loved ones are in these circumstances, you need God’s Word, the Sacraments, faith fellowship, and comfort care through pastoral ministry, hospice, or Stephen’s Ministry, or many other care services available through your congregation or parish. To seek and receive this care administered under God’s Word defines the very stewardship

of the gifts of life. My prayer is that you pursue and connect with these ministries, and that you are simultaneously surrounded by a cloud of saints from your faith community, lifting you to God’s throne of grace and mercy.

On the other hand, if God grants you the opportunity to live beyond your expected career limits, what are the questions you might ask yourself and other loved ones around you to help you repurpose and energize for this next season of life?

Before exploring these curious and vital questions, let me make one further and most emphatic point about aging. This point was brought home to me with a steady eye and a thoughtful mind of an elderly patient of mine I visited several years ago in a nursing home. This beautiful lady was well into her 80s and now hobbled by rheumatoid arthritis, which limited the most simple of daily tasks and basically confined her to her bed.

“Anna,” I said, “God has continued to bless you with a wonderfully active and clear mind, even though I know it is tough for you to get around much these days. I hear from so many of your students about how much of an

impact you made in their lives. Don’t you miss your career as a teacher?” Obviously, I must have tweaked an especially lively set of nerve synapses in that highly functional mind. With a bright twinkle and unwavering voice, Anna replied, “Doc, I can’t do much these days ... but I can talk to God; I can still pray!” Indeed, Anna understood the vitality and power of prayer.

“I can still remember my class list for each first grade I taught, and I just spend my time talking to God about each one of those children.” Pretty much at a loss for words at this point, I asked her, “Well, what do you ask God to do for them?”

“Give them joy wherever and whatever they are doing, of course!” she responded. Of course.

The good Lord has a plan and a purpose for each of us, beyond retirement, and up to the point of our death — that is my firm belief as a person of faith. As I frequently recall, “we know that in all things God works for the good of those who love him, who have been called according to his purpose” (Romans 8:28 NIV). Short life, long life; vigorously active or limited to a wheelchair or an extended care facility; sharp cognition, or fuzzy; I believe God has and invites us to a vision and a purpose for our lives.

But if you have been granted with some additional time, how do you go about figuring out what to do with it? Frankly, there are substantial resources on aging strategies just as there are grand financial guidebooks for growing old. Again, I invite you to explore good bookstores or websites or pick your colleagues’ brains for specific help. What about insuring your healthcare dollar? Here is one more simple addition to your “maturing” portfolio to consider.

Healthcare Planning & Repositioning

There is one aspect of wellness and aging that I find critical to address for all of us — health insurance. The price tag for healthcare in the United States is staggering, and I have observed and experienced that as both a provider and consumer. Many of us have had that coverage as a benefit of employment, so in a sense we may not fully comprehend the actual cost; others have had to purchase healthcare coverage out of pocket in after-tax dollars periodically or all along our working years. If you're in that later category, you may already understand the financial burden you may be facing after retirement or the retirement of your spouse if that is the source of your coverage. It can easily consume 15-30% of your yearly income for adequate insurance.

Therefore, in addition to taking into account our 401(k)s, pension plans, social security checks, and savings plans, etc., a significant assessment of healthcare insurance (long and short term) is time well spent. If you are fortunate, your employer will have a well-versed and easily accessed advisory service to help you in your transition to Medicare, Medicaid, and Medicare-supplement offerings. You, however, are your own best healthcare advocate, so you need to be proactive and aggressive in understanding and establishing a good continuum of healthcare coverage.

Additionally, there are private insurance brokers who can guide you through your coverage decisions, but at a cost.

Here are just a few suggestions:

- Begin the insurance transition early, if possible a year before your planned retirement. Ask questions, gather options, read everything your employer sends you regarding retirement, and reread everything a second time.
- Visit your Social Security/Medicare office again at least three to four months prior to retirement to understand the details of transitioning to Medicare, the personal out-of-pocket costs you might face, and the costs to your spouse if they are also to receive Medicare and Social Security. Additionally, if your yearly income exceeds certain income thresholds (only about 5% of beneficiaries) you may also face additional Medicare costs called Income Related Monthly Adjustment Amounts (IRMAA) on both Part B doctor coverage and Part D drug coverage.
- Make sure to correlate the *date* that your

employer healthcare coverage ceases and Medicare begins, especially noting to the Medicare office the date that Medicare becomes your *primary health insurance* and your Medicare supplement becomes secondary.

- Make sure you have health cards for all insurances and that your physician's offices, clinics, or hospitals have all the proper health insurance coverage well and accurately documented.
- Keep regularly scheduled appointments with your physicians; preventive care matters.
- Consider procuring long-term care insurance as early in life as you are able. Let alone physician, medication, and hospitalization costs which can overwhelm us, the need for assisted living or skilled nursing home care can devastate even the best laid plans for retirement for you, your spouse, or both of you. You can completely erase any hope for financial legacy for your loved ones with just a year or two in extended care facilities. Even though it seems like "another insurance bill" at a time when income is fixed in retirement, long-term care insurance can be relatively affordable and comparatively a bargain compared to assuming the full cost of aging care in well-staffed facilities. Have that conversation with your trustworthy insurance adviser and your family.

This chapter was reprinted with permission from "Resilient Aging and Wellness: Mindful Stewardship of Body, Mind and Spirit into the Next Season of Living." The "Wellness Wheel" below is an illustration of the concepts in this book.





Changes in tax law & how they affect you

*By David A. Herman
Financial Associate, Thrivent Financial*

U.S. President Donald Trump signed into law the One Big Beautiful Bill Act (OBBA) on July 4, 2025, after months of deliberation in the U.S. House and Senate. The legislation includes multiple tax provisions that will guide individuals, business owners, and investors in planning their finances for many years to come. It makes permanent most of the 2017 Tax Cuts and Jobs Act (TCJA) tax provisions that were set to expire this year, while delivering some new deductions and changes.

The One Big Beautiful Bill Act contains multiple new tax deductions that are intended to represent a step toward fulfilling campaign promises made to end taxes on Social Security, tips, and overtime. These new deductions are temporary, but other changes are permanent.

Deduction for Seniors

Effective for tax years 2025-2028, the legislation creates a new \$6,000 deduction for qualifying individuals who reach the age of 65 during the year. The deduction begins to phase out when modified adjusted gross income exceeds \$75,000 (\$150,000 for married filing jointly).

Investment Accounts for Children ("Trump accounts")

A new tax-deferred account for children under the age of 18 is created, effective January 1, 2026. With limited exceptions, up to \$5,000 in total can be contributed to an account annually (the \$5,000 amount is indexed for inflation). Parents, relatives, and employers, as well as certain taxable, nonprofit, and government organizations,

may make contributions. Contributions are not tax-deductible. For children born between 2025 and 2028, the federal government will contribute \$1,000 per child into eligible accounts. Distributions generally cannot be made from the account prior to the account holder reaching the age of 18, and there are restrictions, limitations, and tax consequences that govern how and when account funds can be used. To have an account, a child must be a U.S. citizen and have a Social Security number.

Charitable Deduction for Non-Itemizers

The legislation reinstates a tax provision that was previously effective for tax year 2021. A deduction for qualifying charitable contributions is now permanently established for individuals who do not itemize deductions. The deduction is capped at \$1,000 (\$2,000 for married filing jointly). Contributions must be made in cash to a public charity and meet other specific requirements. This deduction is available starting in tax year 2026.

Car Loan Interest Deduction ("No Tax on Car Loan Interest")

For tax years 2025-2028, interest paid on car loans is now deductible for certain buyers. Beginning in 2025, taxpayers who purchase qualifying new vehicles assembled in the United States for personal use may deduct up to \$10,000 in loan interest annually. The deduction is phased out at higher incomes, starting at a modified adjusted gross income of \$100,000 (single filers) or \$200,000 (joint filers).



There's more ...

The One Big Beautiful Bill Act includes broad and sweeping changes that will have a profound impact. While income and estate tax provisions are highlighted here, the legislation also makes fundamental changes impacting areas such as healthcare, immigration, and border security. There are also additional tax changes made by the legislation that are not mentioned in this summary. Additional information and details will be available in the coming weeks and months.

As always, if you have questions about how these changes affect your specific situation, consider consulting a tax professional.

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What Christian denomination are you affiliated with?

Worship Anew is a registered service organization (RSO) with the Lutheran Church — Missouri Synod (LCMS). Though our operation is independent of LCMS management, we do agree to ensure that our programs are in harmony with their doctrine and practice, and we seek collaboration with synodical leaders and LCMS RSOs and organizations.

Are New Year's resolutions helpful?

When setting your resolutions, focus on meaning instead of happiness. Think of the things God has given you that give you deep satisfaction. Focus on making more time for those things.

If you're making a resolution to help with a problem you're currently experiencing, start by finding someone else with that same problem. By giving them advice, you'll help someone else, but you'll also clarify the problem and solution for yourself.

Avoid all-or-nothing resolutions and start with replacing habits. If your resolution requires a significant amount of will-power and 100% success, you'll probably fail. Start with little changes. If you would like to read your Bible more, replace checking the news as the first thing you do in the morning and go to a daily devotional instead. If you'd like to drink more water, add to your nightly routine putting a glass of water next to your book on your nightstand.

What are some ways to celebrate Epiphany?

Many churches will celebrate Epiphany on Tuesday, January 6 or the Sunday before or after. One traditional way to celebrate Epiphany is to write, "20 + C + M + B + 26" above your front door with chalk or some other temporary medium. The C, M, and B stand for traditional names given to the three wisemen: Caspar, Melchior, and Balthazar.

Another way to celebrate is to get creative with your nativity scene. When you put up your manger scene for Christmas, don't break out the Magi just yet. After Christmas Day, have the Magi slowly journey, moving a bit each day, to finally arrive at the manger on Epiphany. This is a fun activity for children as they'll get to see the progress every time they come and visit you.

A note from the Editor ...

In our letters to the editor section, we would like to answer any and all questions that you have about Scripture, aging well, and our ministry. Please send your questions to editor@worshipanew.org. Please know that we will try to answer as many questions as we can. Thank you and enjoy!



POSITIVE WAYS TO EMBRACE THE ‘WINTER BLUES’



*By Sheila Banks
Communication Specialist*

If you find yourself feeling blue or sluggish this time of year, you are not alone. Many people experience a mild depression, often referred to as the “winter blues,” more formally known as winter-pattern Seasonal Affective Disorder (SAD).

According to the Crisis and Trauma Research Institute, “More than half the people living in places where there are four seasons report having the ‘winter blues’ – a mild depression characterized by a lack of motivation and low energy. In 2-3% of the population, these difficulties are very severe. They recur as an annual depression called seasonal affective disorder (SAD), and women are often more affected than men.”

Experts agree that winter-pattern SAD is linked to less daylight and is exacerbated by spending more time indoors. The onset of SAD varies by individual. For some,

reactions begin around the fall equinox in September, while others experience mood changes as late as December. Depressive symptoms continue throughout the winter months and begin to subside with the arrival of spring.

Prior to a mood shift, physical symptoms may appear. These symptoms may include fatigue, oversleeping, overeating, a craving for carbohydrates, weight gain, and social withdrawal. Once depression sets in, symptoms are like those of nonseasonal depression, including loss of motivation for activities, social withdrawal, irritability, anxiety, sadness, and the like.

You don’t have to stay stuck in these feelings. There are some things you can do to help ward off the winter blues.



EMBRACE THE SEASON

Shift your mindset. Instead of focusing on the dreary days of winter, look for positive ways to embrace the season.

- Enjoy a cup of hot cocoa.
- Have a tea party.
- Make a soup or stew (freeze small portions of the leftovers to enjoy later!)
- Build a fire in the fireplace. If you don't have a fireplace, create a cozy environment with Christmas lights or candles.
- Consider activities you enjoyed as a child — cut out paper snowflakes or make a paper snowman, for instance, and decorate your windows with them.
- Build a snowman. Or invite others over to build a snowman in your yard. Reward their hard work with hot cocoa or a treat.

GET OUT IN NATURE

Spending time in nature has been shown to improve mood and focus while decreasing anxiety and depression.

- If you're able, get outside and take a walk.
- Simply step out for a breath of fresh air.
- Visit a park.
- Visit a botanical garden.
- Grow indoor plants.
- Buy cut flowers.

GET SOCIAL

According to Psychology Today, "Studies show that having a strong sense of community decreases symptoms of depression, anxiety, and stress while fostering emotional resilience."

- Invite someone over for dinner, coffee, game night, or movie night.
- Attend a local high school or college event — sports, concerts, plays — local schools appreciate the support!
- Join a Bible study or book club.
- Join a fitness class.

EXERCISE

Exercise and physical activity help relieve stress and anxiety.

- Take a walk.
- Join a fitness class.
- Do some stretches.

Talk with your doctor before beginning an exercise program.

GIVE BACK

Acts of kindness, no matter how small, release serotonin, the "feel-good" hormone.

- Perform a small act of kindness — hold open a door, buy someone a cup of coffee, share a smile.
- If you're able to get out in the winter months, consider volunteer opportunities at church, schools, or local non-profits.
- If you're confined to your home for the winter, send a heartfelt letter or card to someone to encourage them or thank them.

LIGHT THERAPY

Research shows that exposure to bright light upon awakening is very effective in treating winter depression.

- Open your curtains to let in natural light.
- Sit by a window first thing in the morning to absorb morning light.
- Get a light box. (Talk with your doctor to find one that is right for you.)

KNOW WHEN TO ASK FOR HELP

If symptoms of depression persist or become overwhelming, ask for help. Contact your primary doctor or a mental health practitioner to discuss treatment options, such as medications and cognitive behavioral therapy. If you have thoughts of harming yourself, call 988 for immediate assistance.



LAMENTING TO GOD

By Rev. Dr. Thomas Ahlersmeyer

Joshua died nearly 40 years ago. His life was cut short by a tragic accident, a mere month before his 4th birthday. As I sought to comfort his grieving family with the Gospel's promise of everlasting life, his 10-year-old sister quietly reflected, "I see! This is a happy-sad day."

Sad over the loss of her little brother, yet happy that Joshua was with Jesus, her simple words captured the very heart of Christian faith and hope. In that tender moment, she was living the truth of Lamentations 3:22-23 — even in sorrow, the steadfast love of the Lord never ceases, and His mercies are new every morning.

Jeremiah composed the book of Lamentations as he grieves over the Babylonian destruction of Jerusalem in 586 B.C. His five poems of lament (with chapter 3, verses 22-23 situated in the center) teach us two important truths about Christian living — God listens to our complaints, and He works through even the most difficult of circumstances.

God listens to our complaints.

Not long ago, a dear elderly believer shared with me several of the physical difficulties she had been enduring. Then, almost apologetically, she added, "I shouldn't be complaining." I gently reminded her that anywhere from one-third

to two-thirds of the psalms are poems of lament — Spirit-inspired expressions of sorrow, frustration, and longing spoken to a God who invites honesty from His children.

I often meet people who respond to my question, "How are you doing?" with the words, "I am blessed." And that's good — it's a faithful confession of gratitude. Yet, God has also created us with hearts that need to lament. Lament is not the opposite of faith; it is faith that dares to bring pain before God, trusting that He listens and cares.

The book, "No More Faking Fine: Ending the Pretending," captures this truth beautifully: "There is no healing in hurrying through grief. There is no restoration in ignoring pain. Rather, healing can be found when we learn to lament honestly."

Our Lord meets us there — in the honest cries of His people — with mercy that is new every morning.

God works through difficult times.

Lament is how God's people bring their pain, confusion, and sorrow to Him rather than turning from Him. Scripture gives us a simple pattern for this faithful honesty:

Turn — Direct your grief toward God. Like the psalmist who cried, "My God, my God, why have you forsaken me?" (Psalm 22:1a ESV), lament

begins by calling on the God who still holds us.

Complain — Speak truthfully about what is wrong. God invites our hardest questions and deepest hurts.

Ask — Plead for God to act, to heal, and to redeem. Lament keeps us looking to the only One who can make things right.

Trust — Choose to rest in God's goodness, even when the outcome is unseen. Faith always finds its way back to hope and praise.

The cross and the empty tomb stand as God's greatest proof of His love and care for us — even in life's hardest moments. As one writer beautifully said: "*Grumbling turns away from God in bitterness, but lament turns toward God in trust.*"

Lamentations 3:22-23 teaches us how to sing on the happy-sad days of our lives:

"Great is Thy faithfulness! Great is Thy faithfulness! Morning by morning new mercies I see;

All I have needed Thy hand hath provided; Great is Thy faithfulness, Lord, unto me!"

(Great Is Thy Faithfulness, Lutheran Service Book 809)

And Jesus tells us why:

In this world you will have trouble. But take heart! I have overcome the world (John 16:33 NIV).



Reflection Questions:

When have you experienced a “happy-sad day” — a time when grief and gratitude, sorrow and hope, were interwoven? How did God’s faithfulness reveal itself in that moment?

What keeps you from bringing your honest complaints before God? Do you ever feel hesitant to lament, and if so, what might help you trust Him with your rawest emotions?

How do you see God’s mercies “new every morning”? In what small or surprising ways has God renewed your strength or hope recently?

How does the cross and empty tomb shape your understanding of suffering and faithfulness? What does it mean for you to “take heart” knowing that Christ has already overcome the world?

This month’s study text:

Great Is Your Faithfulness

*22 The steadfast love of the LORD never ceases;
his mercies never come to an end;*

*23 they are new every morning;
great is your faithfulness.*

*24 “The LORD is my portion,” says my soul,
“therefore I will hope in him.”*

*25 The LORD is good to those who wait for him,
to the soul who seeks him.*

*26 It is good that one should wait quietly
for the salvation of the LORD.*

*27 It is good for a man that he bear
the yoke in his youth.*

*28 Let him sit alone in silence
when it is laid on him;*

*29 let him put his mouth in the dust —
there may yet be hope;*

*30 let him give his cheek to the one who strikes,
and let him be filled with insults.*

31 For the Lord will not cast off forever,

*32 for, though he cause grief, he will have
compassion according to the abundance of his
steadfast love;*

*33 for he does not afflict from his heart
or grieve the children of men.*

Lamentations 3:22–33 (ESV)

The Rev. Dr. Thomas Ahlersmeyer is serving as the pastor at Mount Calvary Lutheran Church in Fort Wayne, Ind., and a pastor on “Worship Anew.”

Prayer:

Merciful Lord, On our happy-sad days — when joy and sorrow meet — draw us close to Your heart. Teach us to turn to You with honesty and to bring our questions, our pain, and our fears to You without shame. In Your steadfast love, meet us with mercy fresh for this new day. Work through our trials, redeem what is broken, and steady our hearts with the hope of Christ, who has overcome the world. Amen.

A Written Planner for the Next Season

By Dr. John D. Eckrich, M.D.

The text on pages 12–15 have given you a baseline understanding of various changes that come with age. It provides a few solid suggestions on how to preserve and enhance function. Now, I urge you to begin repositioning for the next season with a series of practical questions. Why not grab a pen or pencil and fill in some of the blanks for reference points:

What gives you joy?

What brings you energy or resilience; what renews you?

What speaks to your passions?

Given limited time or resources, what appears to you to be worth the effort?

What could be a legacy to give to your family?

What do you perceive God is calling you to do with your gifts, talents, and passions?

What are you adequately equipped to accomplish? Do you need more education, training, resources?

What would be something needed by your family or community that you have the unique ability to accomplish?

What will you have to sacrifice to make your new purpose a reality?

Are you happier being a leader or a follower? Do you want to work outside or inside? Are you physically functional enough to accomplish your vision? What do other people profess that you do very well?

Are you dealing with specific physical or cognitive challenges? If so, listing them may help clarify areas to explore for developing resilience; document below.

Consult pastors, social workers, or educational resources that have experience in gerontology. Attend seminars given by reputable resources (not just someone trying to sell you a financial package). What seminars or resources are being offered near you or via Internet?

Incorporate spiritual and altruistic concepts into your plan. List a few of these that come to mind:

Consult and keep your family and close friends involved in your decisions and activities to serve both as sustainer but also resources to help you keep to your goals. List some significant members of your support team:



Have accessory purposes to your hobbies. If you love golf, try to find opportunities to walk, not just ride in the cart. Choose brain-strengthening exercises like cards, memory-based, or problem-solving strategies. Write down a few examples that come to mind:

Get a good doctor and do it before you turn 65. Many physicians are not accepting new Medicare patients. List your healthcare providers:

You can find a list of all my current medications at:

Do you have a financial advisory team and attorneys? If so, please list:

My will and/or living trust is written certified or notarized, and can be found securely kept at:

I have a durable power of attorney for financial matters and it can be found at:

I have a durable power of attorney for healthcare and it can be found at:

I have written instructions regarding my wishes for artificially supplied respiration, hydration, and nutrition (often included in a durable power of attorney for healthcare), which can be found at:

I have my healthcare coverage for the next season in life in place. My primary health coverage is:


Secondary (Supplemental) coverage is:
ID #:

I have long-term care insurance through:

I have preplanned funeral arrangements and they can be found at:

I hope these questions provide a guide of worthwhile data points to form the basis of conversations with family, friends, and the good Lord regarding the “what’s next” that should follow the reading of this text. I believe those are valuable discussions to help you make wise decisions and satisfying choices. As one aging with you, let me offer you this blessing. Age with peace. Age with joy. Age gracefully. Age with renewed purpose. Mindfully steward your whole being. Serve and care for God’s people and God’s whole creation. Fear, love, and trust the Lord with your whole being, with your soul.

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*The steadfast love of the
LORD never ceases; his
mercies never come to
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Lamentations 3:22-23 (ESV)