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January Messenger

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January Birthdays



January 2010 NEWSLETTER THE EVANGELICAL LUTHERAN CHURCH OF OUR SAVIOR HADDONFIELD, NJ



Council Agrees

to Reduce Size in 2010

At the regular December meeting of the Congregation Council the possibility of reducing the size of the council from 18 members was discussed by those in attendance. According to Our Savior's constitution "The voting membership of the Congregation Council shall consist of the pastor and not more than eighteen (18) members of the congregation." This means each year six members are required for nomination to a threeyear term on council, along with another two to serve on the Memorial Gift Board for a four-year term; a challenging task each year. Also, with so many council members certain committees have more than one member associated with them. Finally, having fewer members of council frees up more people to serve in leadership positions in other aspects of ministry.

Since the constitution allows for a council with less than eighteen members the Congregation Council agreed to reduce the size by three to a total of 15 and to do so by attrition over time. Therefore, rather than seeking to fill the six three-year terms and two unexpired terms with one year left for a total of eight nominees, the Nominating Committee will only be seeking to fill five of the three-year terms and one of the unexpired terms. This will result in a Council with five members whose term expires in 2010, six in 2011, and five in 2012. The final reduction will occur when the class of 2011's term expires. This will provide for a balanced reduction over time and insure the same numbers of people are up for nomination each year. The council will discuss how the sixteen members might be aligned at the January meeting.

Spending Plan Challenges Discussed

In addition to the reduction in the Congregation Council size the members also discussed the 2010 Spending Plan for ministry and the financial concerns associated with it. While the fall stewardship appeal continues to produce estimate of giving cards from which the envelope offering income can be calculated, those estimates have remained stable with respect to 2009. With the anonymous grant of \$25,000 ending in 2009 and certain member giving resources no longer anticipated in 2010 due to transfer or death, the anticipated income for this year is already over \$70,000 less than expected for 2009 with all other giving being the same. Obviously this would impact the congregation's ability to continue the level of ministry we are currently able to provide.

Two directions were discussed. One focused on changing the value of the anticipated giving by asking the congregation to reevaluate their estimate of giving for 2010. Pastor Wayne Zschech shared a formula that indicated if those adult families with envelopes were to give *on average* 3% of their household income the 2010 Spending Plan could easily be reached. (300 adult giving families x 3% x \$58,000 median family income for Camden County in 2007 = \$522,000.) Pastor Englehardt shared that the deficit could also be achieved if every giving family were simply to give 5\$ more each week (\$5 x 300 x 52 = \$78,000). Either scenario indicates the potential for making up the difference is possible within the membership.

The unfortunate alternative if the income portion of the Spending Plan cannot be adjusted is to face the realization that both Personnel and Mission Support for the work of the larger church within the New Jersey Synod and ELCA would have to be cut. This is obviously not an option the council would prefer to deal with as it will greatly affect how ministry happens here at Our Savior in 2010. Lives will definitely be affected, and the hope is the congregation that has been so generous in the past will step up to the challenge in 2010 and provide the resources necessary to continue the faithful ministry experienced in 2009.

The Evangelical Lutheran Church of Our Savior is a faith community that worships Jesus as our Lord, proclaims and shares God's Word, welcomes all people, serves human needs, and nurtures personal and spiritual growth through fellowship all to the glory of God.





"Blessing of the Home at Epiphany"

By Pastor Wayne Zschech (reprinted from 2007)

There are a lot of memorable quotes about your home. "Home is where the heart is." "A man's home is his castle." And at this time of the year, "Home for the holidays" and "There's no place like home" are savings about home we might hear more often. My childhood home was 2307 Branch Pike in Cinnaminson. The house looks nothing like the one I grew up in. And that's okay, because that place hasn't been my home for eighteen years. During that time whatever house Kate and I, and later Brie, lived in was where we called home. Home was wherever we were together as family, as well as with friends. And they aren't the only one we meet and greet in our home.

Matthew writes that when the magi saw the shining star stop overhead, they were filled with joy. "On entering the house, they saw the child with Mary his mother" (2:10-11). In the home, Christ is met in family and friends, in visitors and strangers. In the home, faith is shared, nurtured, and put into action. In the home, Christ is welcome.

Twelfth Night (January 5) or another day during the season of Epiphany offers an occasion for gathering with friends and family members for a blessing of the home, using a model we'll be providing handouts for on Sunday, January 3 and throughout Epiphany. It's a blessing we've done in our home for the last three or so years and hope to continue here. It's relatively simple. Someone may lead the greeting and blessing, while another person may read the scripture passage. Following an eastern European tradition, a visual blessing inscribed with white chalk about the main door; for example, 20 + CMB + 10. The numbers change with each new year. The three letters stand for either the ancient Latin blessing Christe mansionem benedica, which means, "Christ, bless this house," or the legendary names of the magi (Caspar, Melchior, and Balthasar).

But I'd like to go one further. I'd like to offer myself in blessing your entire house during the weeks of Epiphany. It would give me an opportunity to visit some of you outside of church, something I've been longing to do. The Lutheran church provides a Blessing of a Dwelling service for pastors to perform in the homes of the congregation whereby every room of a home is blessed for the people and activities that typically occur in them. If you would like to have me bless your home during Epiphany, January 6-February 16, let me know and we'll schedule a date. It will allow me to get to know you, the congregation better, as well as celebrate with you the blessing of your home and the faith that is shared, nurtured and put into action within and from out of those walls. I look forward to being in your homes this month as we ask for the Lord's blessing on all those who enter therein.

Undeck the Sanctuary

January 6 @ 4PM

With the arrival of Epiphany comes the removal of the various Christmas décor from around the church sanctuary. The Altar Guild and Worship and Music Committee would appreciate any help that is available on Wednesday, January 6, beginning at 4 PM and during the Cherub and Children's Choir rehearsals, to carefully remove the Christmons and lights from the trees, take down the trees and carefully store them in their respective containers. The Thursday Morning Work Crew will assist in storing the containers in their appropriate closet on January 7.

Please contact Pastor Wayne if you are able to help or just show up on Wednesday, January 6.



Annual Meeting Sunday, January 24 at Noon

Immediately following the late worship service on Sunday, January 24th the voting membership of the congregation of The Lutheran Church Our Savior will gather in the parish hall for a lunch prior to the Annual Meeting. This year's meeting will prove to be an interesting one as six Congregation Council members and two members of the Memorial Gifts Board will need to be elected by a quorum of the congregation to serve three and four year terms respectively. Thankfully, three of the six positions will be filled with members seeking a second term on Council and both of the members of the Memorial Gift Board have asked to serve again. Additionally, the 2010 Financial Plan for Ministry will be voted on. Depending on how the congregation responds to the challenge of making up a \$70,000+ anticipated deficit from 2009 this may include some serious cuts in Personnel and Mission Support to the Synod and ELCA.

In addition to these regular business items of ministry handled at the annual meeting the Vision Committee will share the plan and timeline for participating in the Refocusing Congregations program for which Pastor Wayne has been trained to lead a network as a part of the process of creating a three-year strategic plan for ministry to achieve the vision. Other discussion may include how to best provide opportunities for life long learning and faith formation within the congregation as well as teaching and nurturing a worship life among our children.

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Worship Leaders

Altar Guild: Eva Shaw, Carol Larro, Shirley Webb Counters: Arranged by Dale Kredatus Ushers: 8: Jim & Jane Evans **10:30:** (1/3) Bob Mirabello & Dave Wyche (1/10 & 24) The Remphrey Family (1/17 & 31)Eric & Betty Woltz

January 3 Coffee Hour: Memorial Gift Board Readers: 8 - B. Neveling 10:30 - Dave Wyche Communion Assistants: 10:3 - Tracey DiCrescenzo & Larry Friant Acolytes: 8 - Rob LaBarge, Ethan Quanci, Andrew Shaw 10:30 - Dan & Mike Wolf, Billy Tessing, Andrew & Laura Vitale

January 10 Coffee Hour: Social Ministry Readers: 8 - Laura Oakes 10:30 - Glenn Martin Acolytes: 8 - Rob LaBarge, Daniel & Lucas Leverick 10:30 - Jackie Stillwell, John & Lizzy Finnerty, Olivia Howley, Samantha McGarry

January 17 Coffee Hour: Communications

Readers: 8- Tom Cheney 10:30 - Peaches Larro Acolytes: 8 - Rob LaBarge, Morgan & Regan Sehdev

10:30 - Ethan Quanci, Joseph Eckert, Melanie Carpenter, Alex Gilman, Carri Killian

January 24 Coffee Hour: Vision Committee

Readers: 8 - A. Stolarick 10:30 - W. Haswell

Acolytes: 8 - Rob LaBarge, Jeffrey & Abby Proko

10:30 - Nicole & Spencer Fallon, Billy Tessing, Melissa Olt, Molly Tomlinson

January 31 Coffee Hour: Altar Guild

Readers: 8 - J. Wentzel 10:30 - Walt Haswell

Acolytes: 8 - Rob LaBarge, Michael McLaughlin, Stephen Woltz

10:30 - Karen & Kyler Graeber, Sean Thornton, Kyle Carpenter, Bobby Jelonek

Attention Seniors!

Senior Game Dav NEXT DATE IS:

Tuesday, January 26th at noon

~ Bingo, Pinochle, Bridge ~ Come out and Have Fun! FOOD AND DRINKS (SODA) SERVED Best of all . . . It's Free!

> **RSVP:** Betty Keene or Eleanor Gaines



THE EVANGELICAL LUTHERAN CHURCH OF OUR SAVIOR

204 Wayne Ave., Haddonfield, NJ 08033 (856)429-5122 (voice) (856)429-7245(fax)

www.oursaviorhaddonfield.org

Worship 8:00, 9:15 & 10:30 AM Nursery Provided at 9:15 & 10:30 AM **CHURCH COUNCIL**

Kim Anderson Youth Glenn Martin **Property** Bill Cowan Secretary

Charles Coleman Christian Education Danielle Deerv Congregational Resources

Tracey DiCrensenzo Social Ministry Tom Foskett Treasurer Larry Friant Vice President Patricia Hanies Worship & Music Dale Kredatus Financial Secretary Social Ministry Betsy Kuehn Deb MacBride Christian Education Bobbi Newsham Fellowship Development Tom Reiter Worship & Music

Juhan Runne Personnel Kathy Simpkins Seniors Hans Underwood Youth

Dave Wyche Communication

MEMORIAL GIFTS BOARD

Cathe Bare Jack Berrigan Paul Clark Larry Friant, ex-officio Paul Knauer John Laughlin Laura Oakes Stacey Shaw Elizabeth Woltz Wayne Zschech, ex-officio

STAFF AND VOLUNTEER LEADERS

Wayne Zschech, Senior Pastor Glenn A. Englehardt, Associate Pastor Monica Ebbenga, Office Administrator Cindy Randall, Office Assistant Patricia Shaw-Green, Director of Music Eric Ebbenga, Organist Linda Powell Cherub Choir Don Richards, Custodian Jeff Gross, Night Lockup Shirley Bramble, Nursery Care Beth Hill, Altar Guild Kim Anderson, Sunday School Superintendent

January 2010						
Sunday Monday Tuesday Wednesday Thursday Friday Saturday						
	Dec 2009 S M T W T 1 2 3 6 7 8 9 10 13 14 15 16 17 20 21 22 23 24 27 28 29 30 31	4 5 1 11 12 7 8 18 19 14 15 25 26 21 22	Feb 2010 T W T F S 2 3 4 5 6 9 10 11 12 13 16 17 18 19 20 23 24 25 26 27		1 New Year's Day Name of Jesus	2 5:00 PM Worship
					Church Office Closed	
3 Worship 8, 9:15 & 10:30 AM 9:15 AM Adult Forum 9:15 AM New Member Class, Rm. 112	4 7:00 PM -10:00 PM Art Group, Choir Room	5 10:00 AM -12:00 PM Melodeers, Choir room 12:30 PM Staff Meeting, Rm. 112 7:00 PM Social Ministry Committee, Rm. 112 7:00 PM Toastmasters, Parish Hall (if avail) 7:30 PM Executive Committee Mtg.	6 Epiphany of Our Lord 3:45 PM Children's Bell Choir 4:00 PM Tai Chi 4:15 PM Children's Choir 4:30 PM Cherub Choir 7:00 PM Youth Choir	7 Annual Report Mailing 8:30 AM Handymen's Group 9:30 AM Working Arm 7:00 PM Adult Bells 8:00 PM Adult Choir	8 6:30 PM -8:30 PM Girl Scout Troop 30931, Rm. 301	9 5:00 PM Worship
10 Worship 8, 9:15 & 10:30 AM Baptismal Medallions Presented 9:15 AM Adult Forum 9:15 AM New Member Class, Rm. 112 6:00 PM Confirmation Learn Event 7:00 PM Youth Group	11 Saint Barnabas, Apostle 7:00 PM -10:00 PM Art Group, Choir Room	12 10:00 AM -12:00 PM Melodeers, Choir room 12:30 PM Staff Meeting, Rm. 112 7:00 PM Toastmasters, Parish Hall (if avail) 7:30 PM Church Council	13 10:00 AM -12:00 PM Singing Angels 3:45 PM Children's Bell Choir 4:00 PM Tai Chi 4:15 PM Children's Choir 4:30 PM Cherub Choir 7:00 PM Youth Choir	14 Messenger Deadline 8:30 AM Handymen's Group 7:00 PM Adult Bells 8:00 PM Adult Choir	15 7:00 PM Women's Friday Fellowship at a Restaurant	16 5:00 PM Worship
17 Worship 8, 9:15 & 10:30 AM 9:15 AM Adult Forum 9:15 AM New Member Class, Rm. 112 6:00 PM Confirmation Guide Huddle	18 The Confession of Saint Peter MLK Day Service Event Martin Luther King, Jr. 7:00 PM -10:00 PM Art Group, Choir Room	19 10:00 AM -12:00 PM Melodeers, Choir room 12:30 PM Staff Meeting, Rm. 112 7:00 PM Toastmasters, Parish Hall (if avail)	20 3:45 PM Children's Bell Choir 4:00 PM Tai Chi 4:15 PM Children's Choir 4:30 PM Cherub Choir 6:00 PM Children's Church 7:00 PM Youth Choir	21 Saint Thomas, Apostle Messenger Mailing 8:30 AM Handymen's Group 7:00 PM Adult Bells 8:00 PM Adult Choir	22	23 10:00 AM -11:00 AM Youth Sunday Rehearsal 5:00 PM Worship
24 Youth Sunday Worship 8, 9:15 & 10:30 AM Saint Timothy, Pastor and Confessor New Members Received 9:15 AM Adult Forum 12:00 PM Congregational Annual Meeting 6:00 PM Confirmation Learn Event 7:00 PM Youth Group	25 The Conversion of Saint Paul 7:00 PM -10:00 PM Art Group, Choir Room	26 Saint Titus, Pastor and Confessor 10:00 AM -12:00 PM Melodeers, Choir room 12:00 PM Senior Game Day 12:30 PM Staff Meeting, Rm. 112	27 10:00 AM 12:00 PM Singing Angels 3:45 PM Children's Bell Choir 4:00 PM Tai Chi 4:15 PM Children's Choir 4:30 PM Cherub Choir 7:00 PM Youth Choir	28 8:30 AM Handymen's Group 7:00 PM Adult Bells 8:00 PM Adult Choir	29 Sr. High Winter	30 5:00 PM Worship
31 Worship 8, 9:15 & 10:30 AM 9:15 AM Adult Forum 6:00 PM Confirmation Learn Event Sr. High Winter Youth						

Printed by Calendar Creator for Windows on 12/16/2009

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Newcomers Orientation

Classes Begin January 3 at 9:15 **New Members Received** January 24

If you've been a worshipping visitor of Our Savior for a week or over a year you are invited to join Pastor Glenn Englehardt for four weeks of a Newcomer Orientation class in Room 112 near the bulletin boards on the ground floor near the Parish Hall. The classes will cover a brief history of the congregation, as well as the Lutheran church and its main beliefs, along with the various ministry programs and volunteer opportunities that are available. A tour of the building and a "meet and greet" with the congregation council will occur on January 10 as well.

Then prepare to learn some new faces and names in the congregation on January 24! New members will be received into the congregation of Our Savior at the worship service they normally attend with a photo taken of each family to help in putting names with faces. The Fellowship Together Committee along with Pastor Englehardt will also have a member of the congregation act as a sponsor for the new members to help them continue to better know and grow in the congregation's ministry. Take the time to welcome our newest members and introduce yourselves to them.

Youth Sunday

Youth Lead Worship on January 24

The children and youth at The Lutheran Church of Our Savior participate and provide leadership in worship throughout the year, whether as acolytes or singing or ringing in one of the choirs. But on January 24 the youth of our high school and junior high will take on a larger role as they lead the entire worship except for presiding over Holy Communion. Some will serve as liturgists, leading us in the Greeting, Hymn of Praise and Prayer of the Day. Others will lead the Creed and Prayers of the Church. One or two will even preach the sermon for the day having worked through the challenges of sermon preparation with Pastor Wayne. The traditional liturgy will likely take a short hiatus that day as the use of the Dakota Road setting with a more contemporary beat has been a long time favorite for Youth Sunday. On this Sunday we remember that worship is not what adults do and children endure, but instead, what all of God's baptized children get to do no matter what their age. See you in worship



Thrivent Baptismal Medallions

Presented on January 10

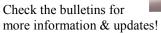
On Sunday, January 10, the Church celebrates the Baptism of our Lord.

It is also the day The Lutheran Church Our Savior celebrates the baptisms of all the children who have been baptized in the previous year. At the 10:30 worship parents and sponsors will renew the promises they made at the child's baptism, the children will receive a blessing by the pastors as well as a gift of a pewter baptismal medallion. The medallion has the child's name and baptismal date engraved on the back as a permanent reminder of God's gracious act. Parents who will be participating in the service are asked to confirm their attendance by contacting the church office either by phone (429-5122) or email (info@oursaviorhaddonfield.org). Those eligible for receiving a medallion include:

Olufunmilayo Adejuwon, Carly Brown, Casey Clements, Daniel Cook, Julianna and Robert DeNinno, Ryan Ewing, Melanie Foster, Addison Gebhart, Gavin McKeever, Molly Mills, Lily Morgan, Sophia Rowell, Sarah Simpkins, Logan Wood (in baptism order)

Women's **Friday Fellowship**

The next date is Friday, January 15 at 7 pm at a local restaurant Check the bulletins for





THRIVENT CORNER Surviving the Economic Roller Coaster

It twists, it turns, it goes up, it comes down and it even has the uncanny ability to make many of us feel a bit wobbly and nauseous. The economic roller coaster has taken all of us for a wild ride, particularly over the past year. Unfortunately, 2009 has already proven to have even more twists and turns in store for us. So what can you do now to help gain back some control over your financial life? Thrivent Financial for Lutherans, a not-for-profit financial services organization, offers the following timeless tips to help you survive the ride.

*Pay down your debt, but don't forget to pay yourself too.

Generally speaking, the sooner you pay off your debt—especially consumer debt like that of credit cards—the better off you'll be. However, also set aside money on a regular basis for an emergency cash fund.

*Track, than manage, your cash flow.

It's impossible to manage your money if you don't have a feel for what you take in and where your money goes. A budget can be a real lifesaver in terms of ensuring that you have a solid financial foundation.

*Insure the fundamentals (health, property, income and life). Everything you own is at risk IF your fundamental needs of your life are not properly insured. A financial professional can assist you in determining the appropriate level of insurance for your specific circumstances.

*Grow your job skills.

Perhaps one of the most neglected of our assets is our job skills. Continually seek to grow and enhance your value to your current employer or potential employers by growing your job skills through continuing education, volunteer experiences, and more.

*Direct your bonus or raise toward financial priorities.

If you are lucky enough to have received a bonus or raise, put it towards a financial priority, like paying down your debt, creating an emergency savings fund, continuing education, or building your retirement account.

*Invest for the long-term.

Given the performance of the equity markets, it may be tempting to discontinue participation in your company's 401(k) account. Don't! Letting emotions override sound economic decisions could be a big mistake. It is wise to continue to participate in a 401(k) program, especially if your company is matching your contribution.

Consider time, not timing. When will you need the money? The strategy of someone 25 years away from retirement versus just one or two is obviously going to be different. Make sure your portfolio is rebalanced and is appropriately diversified for your risk tolerance, but also make sure you are ready to take advantage of a market rebound.

*Build your financial knowledge.

Read financial publications; listen to financial shows; talk to friends and financial professionals. The more you know, the better decisions you will make concerning the financial choices you have.

*Talk with loved ones about location of financial documents.

It is especially important for senior parents and adult children to discuss this matter. Every family will differ regarding their comfort level around discussing specifics of end-of-life and healthcare issues, but all families should, at a minimum, inform their loved ones where specific financial documents can be found (e.g., health care directives; long-term care and life insurance policies; pension and retirement account information). Meet with a financial professional and work with a strong company A financial professional can be invaluable in helping you create and track a financial program appropriate to your goals. Work with someone you trust; someone who has an excellent reputation and plenty of positive references. Ask the right questions to make sure the company or companies you will be working with are strong and stable.

*Live generously. It is easy to get caught up in everything going on in our world. Don't forget to give back. Make financial donations when you can and look for opportunities to volunteer and share.

George C Welker, FIC, is a Financial Associate with Thrivent Financial for Lutherans in Haddon Heights. George can be reached at 856-546-0500. Thrivent Financial for Lutherans is a Fortune 500 financial services membership organization helping nearly 3 million members achieve their financial goals and give back to their communities. This column was prepared by Thrivent Financial for use by this representative.

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January Social Ministry News By Betsy Kuehn

MEETING DATES: We meet on the 1st Tuesday of each month. If you are interested in being part of our committee, please call Betsy.

Holiday Food Drive

Thank you to all for the Holiday Food bags and monetary donations. On Monday November 23rd, 79 Holiday food bags and 15 turkeys were delivered to New Visions in Camden. Each of the 8 Pantry families received holiday food bags and turkeys. A total of 87 bags were collected. We received a total of \$660 in donations for the Holiday Food Drive, plus \$625 in matching funds from Thrivent Financial for a total of \$1285.

CURRENT FOCUS:

Advent Giving Tree

Thank you to all who took an Advent Giving Tree tag and bought the gift or donated money to buy the gifts for tags that were not taken. There were a total of 276 tags on the tree.

Caring Hearts LCOS Social Ministry sponsored a deodorant and socks collection for Caring Hearts Ministries. The Holiday Party is Friday December 18th.

Care Packages Sent again in February

Social Ministry is coordinating the LCOS Cares ministry. Care packages are sent two times per year (late winter & fall). 23 care packages were sent the last week in October. Send names, addresses, & e-mails of college students or military personnel to Eva Shaw Boxes will again be available Sunday January 10th, to be returned by February 7th. They will be mailed by the 2nd week in February.

ONGOING PROJECTS:

Pantry Help is needed to pack and deliver food to our 8 Pantry families. A sign up sheet is outside the Pantry. Also please remember the Pantry when shopping and pick up a few extra items. Current Pantry needs include canned fruit, soups, desserts such as cookies, puddings, meals in a can (ex: Chef Boyardee Ravioli, Spaghetti), personal items (soap, toothpaste), pancake mix & syrup. Monetary donations are also needed to purchase supplies for the Pantry

My Father's House Thank you to all who prepare meals each week for the 14 girls. Remember to save your receipts which are needed to receive a supplement from Thrivent under its Care Abounds in Communities program. Ruth Friant is coordinating the meals for My Father's House.

She is busy scheduling meals for 2010. Please contact Ruth if interested in preparing a meal.



to the following people for helping with the pantry in November; Joan Candia, Charlie Coleman, Kathy Ellis, Nancy Gulick, English Pike, Mary Pat Reiter, Juhan Runne, Eva Shaw, Barbara Standke & seniors for donations.

Thank you to **all who cook meals** for My Father's House each Tuesday.

Office Helpers: Jane Evans, Jaime Fallon, Ward Laubach & Arlene Stolarick.

December Messenger helpers: Lynn Boyle, Janie Braccio, Jane Evans, Eleanor Gaines, Gail Hoffman, Betty Keene, Louise Mowrer, Dottie Powell, Rose Marie Krauss and Jean Schroeder.





In Harm's Way

Lt. John L. Gaines, Capt. Brian Iarossi, Jonathan Keck, Michael Miano,

Keep all who serve our country and preserve our freedoms in your prayers!

Pipeline A column for and about older people and their families...

By Lorraine Miano

The holidays are here and many of us have the good fortune to be planning activities with family and friends. "The holiday season is meant to be a time of thanks, celebration and joy" says Sergei Kochkin, Exec Drtr of The Better Hearing Institute, "but for many people, it is a time of year when unaddressed hearing loss can cause folks to feel particularly isolated... even when surrounded by loved ones." Impaired hearing can truly cut one off from many conversations and limit participation – which can lead to feeling isolated or inadequate. This is especially true when the hearing loss is unrecognized or even hidden by the affected family member. Thirty one million Americans have some hearing

Signs of hearing loss can be not hearing well in a crowd, having trouble hearing some people with high tones (children, some women), not hearing well when a TV is turned to a high volume, or the need for someone to ask for comments to be repeated. Complaints of 'ringing in the ears' can be a symptom. Sometimes people avoid once enjoyed activities like attending church, family dinners, or social outings.

Hearing loss can truly affect one's quality of life. If someone you know is experiencing this, try these tips:

- Talk to them from their 'good' side, if possible
- Speak clearly and slowly; do not shout
- Face the person and keep hands away from your face
- Keep background noise minimal turn off TV or radio
- Use tapes of church service to view at home in privacy and

Encourage the affected person to get a hearing test

There is an interactive tool available at www.hearingcheck.org for a first step in reclaiming your loved ones' hearing and quality of life. What a gift. The better hearing Institute can be reached at 1-800-EAR-WELL or at online address above.

Try to imagine **not** hearing the beauty of a church choir singing at Christmas, chimes tinkling in the wind or birds chattering on sweet spring morning – people with hearing loss can miss these as well as conversations which bring us joy, companionship, information and human contact. Detected, hearing loss can be helped & life enriched.



Working Arm Women Have a Brick in the Plaza

At the Lutheran World Relief headquarters there is a Good Samaritan Quilt Plaza made of bricks that adorns the entrance to the Lutheran Center located at the Inner Harbor of Baltimore. The names of various groups and individuals who have made donations to help pay the shipping costs of the quilts these women make every year as well as other material resources needed by people around the world. Each year, the Working Arm of Our Savior make over 100 quilts that are transported to New Windsor where the distribution center is located. In 2008, these guilts and supplies, along with those of so many other congregations, were sent to 27 countries – 1,455 tons worth more than \$13 million, which included 455,798 quilts! Many thanks go to June Telaar who made the donation in honor of the women who gather on the first Thursday of each month to cut and put together the quilts Our Savior sends each year. The next time you're at the Inner Harbor in Baltimore you might want to stop by 700 Light Street and look for their brick: Working Arms Our Savior Haddonfield NJ.

Thank you Ann Hrivnak for your years of leading this group, and welcome Laurie Reiter Eason as you take over in leading this fine group of caring women who know how to sew.



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Treasurer's Outlook

by Tom Foskett

As we come to the end of the year some financial concerns have come into focus. Despite a year of generous giving, there have been some unforeseen income losses and unplanned expenses that will challenge our ability to end the year without being in the red. Three of the major reasons for this situation are:

- *Loss of anticipated income from various matching sources (\$21,000).
- *Additional musician expenses associated with the pilot Saturday Night Alive worship (\$3,000).
- *Additional expense associated with new lease of office equipment to facilitate printed materials in color (\$3,000).

The combination of these issues, along with the loss of offering from members who have transferred or died, leaves us in December with a challenge to end the year having met all our financial obligations without going into debt. I have estimated that in December we would spend about \$39,931 for normal expenses (that includes some scrimping and saving). This does not include the balance of the Mission Support we committed to the work of the larger church through the New Jersey Synod. That outstanding figure is approximately \$30,000.

In order to meet that commitment and pay our anticipated expenses the congregation offering in December would need to be \$70,000. At the writing of this article we are off to a good start with approximately \$17,000 in offering received in the first two weeks. While for most months \$17,000 is good after two Sundays, the reality is to receive \$53,000 between the last two Sundays in December, Christmas Eve, and any end of the year offerings that come in by December 31st will truly require an extraordinary act of faith and generosity from the congregation. However, this is a congregation that over the years has continually exceeded the expectations of the need requested and I trust will be able to do so for this chal-

Sorry to bring this up so late, the situation has only become clear in the past two weeks. If you would like to discuss this further please call or e-mail me.

Sincerely, Tom Foskett



Dear LCOS Members,

Thank you for the care package. I was happy to be able to share the food and treats with my friends here at Carnegie Mellon. It is really great to know that LCOS is still thinking of me despite the distance. I can't wait to see everyone over the holiday breaks!

Thanks again, Kelly Harrington

Thank you very much for the Thanksgiving basket, the turkey breast & all of the assistance throughout the year. It is very much appreciated! Kathleen Cunningham & Judy Shue

Dear LCOS,

Thank you very much for the college box of goodies. Everything was nice, but I especially liked the chocolate cupcakes and the Kit Kats.

It was nice of you to remember me. Sincerely, Rob LaBarge



"The church has long had a 'theology of the Word.' But we need as well a 'theology of sighing,' a theology of the sound that is made by grief too overwhelming to speak, by grace too extravagant to name, by beauty too intense to articulate, and by prayer too profound for our lips to

shape into syllables. What do these sound like? How do we identify them?

Sometimes we identify them by the character of the voice that is speaking the words. I think of those times when I have picked up the phone and someone close to me is about to tell me something sad. They first speak their name when I answer the phone, and before they get out the bad news, I find myself saying, 'Are you all right? Is something wrong?' Or if they are calling with some piece of happy news, I can hear it from the instant they say hello. The sound precedes the message. It is alive in the voice, and the voice is telling me already what is happening in the soul.

Sound is more primordial than language. It is what first reaches the heart. If you doubt this, think of people who say they forgive you but their voice tells you they are still bitter. The vibration of the soul and the resonance of the Spirit – how do these become audible? We hear them in voices, we hear them in prayer, and we hear them in the residue of yearning that remains when we awake from a dream that led us to waters so pure and sweet we knew we would never thirst again. But perhaps most regularly and reliably we hear those blessed sounds through music offered to the glory of God, through organists whose playing becomes the vessel of the Spirit praying in sighs too deep for words."

If you are like me, whenever I encounter a person born deaf, or even a person going deaf, I pause to thank God for this precious gift that enables us as God's people to hear the needs and joys of those around us. Have a blessed New Year!

Wednesday nights in Lent

Our theme for the 5 Wednesdays in Lent when we gather first to enjoy delicious soups is: Sanctified Living: Living as Spirit-led and not just Law-abiding Christians.

These Wednesdays are Feb 24, and

Those Wednesdays are Feb 24, and March 3, 10, 17, and 24.

Bible studies in the new year

The Other Famous Judges

This four week study begins the week of January 18-20 and ends the week of Feb 8-10. You know about Judge Judy, Judge Wopner, Sandra Day O'Connor, Ruth Bader Ginsburg, Clarence Thomas, and maybe even Harry Stone from TV's Night Court. But how well do you know Sammy. Giddy, Deb, and Jeff, otherwise known as Samson, Gideon, Deborah, and Jephthah. These interesting characters will be the subjects of our weekly discussions. Not able to join us on Mondays at 7:30 PM or Wednesdays at 9:30 AM; you can still be an active part of the weekly discussions through Member Connect.

Renouncing the Devil and all the forces that defy God!

This, our Lenten study, will begin the week of Feb 22-24 and end the week of March 22-24. Once again, if you can't join the discussions on Monday nights or Wednesday mornings, become a part of it through Member Connect.

Being stewards of creation

This Spring study, which begins the week of April 12-14 and ends the week of May 3-5 will include an Earth Day celebration, probably at a site along the Cooper River in Camden. Once again join us on Monday or Wednesday or through Member Connect to be a part of the discussions.

7:30 PM in the Library Join Our Prayer Ministry for 2010 In 1 Thessalonians 5 Paul exhorts us "Rejoic always: pray without ceasing: in everything civil

In 1 Thessalonians 5 Paul exhorts us "Rejoice always; pray without ceasing; in everything give thanks; for this is God's will for you in Christ Jesus." (verses 16-18) As you ponder resolutions for the New Year, please consider joining the LCOS Prayer Ministry. There are many ways you can participate. We would love for you to join us on Monday evenings in the library from 7:00-7:30 as we pray for the needs of our church, the community, and the world. If you can't make it on Mondays, you can become a part of our e-mail prayer chain and pray at home. We also welcome your prayer requests. Let us know any time that you have prayers of thanksgiving or would like us to pray for a spe-

cific need. You can place your request in the prayer box in the narthex, call the church, or contact Pastor Englehardt or Connie Wolf. We hope you will join us in 2010!

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Faces of LCOS

Sue Tharp: Phantom of the Altar Guild

Each Sunday, the interior – altar and window sills – of the Lutheran Church of Our Savior is decorated appropriately for the time of season. It does not occur by magic or Divine Intervention. It is, however, a matter of "the phantom" striking.

"I am the phantom," said Sue Tharp, a member of the LCOS congregation for 36 years and an assistant with the Altar Guild for just as long. "I grew up in West Collingswood and was in the second graduating class at Haddon Township High School," Sue remembered. "I was a vagabond – Christened Presbyterian, then I went to the Baptist church in Oaklyn where we were married."

Sue then joined Our Savior where her husband Tom's family belonged. "Tom's mother, Gussie Tharp, was very active at the church," Sue said. "She and Elizabeth Gabrielsky, Tom's godmother, got me involved. "I remember all the older women who were so involved . . . Gladys Mount was a pillar in the church, and as she got older, she needed a ride so I would take her to church and stay to help. She was close to Mrs. Slaw, Mrs. Eisenhart and Mrs. Love. I remember Mrs. Berger lived on the same street as the church and she was in charge of Sunday School. Vicki Reiniker started making Christmons for the Christmas tree. We would meet at my house to work on them because I lived the closest. They were all like grandmothers to me."

Those work sessions at Sue's house resulted in hundreds of Christmas ornaments that were sold at the annual bizarre at the Lutheran Home in Moorestown to raise money for the Home. As many of her "grandmother figure" Altar Guild colleagues retired out of the area, Sue has inherited the responsibility of decorating the church interior. "We used to have a lot of helpers, and some of the older women would come in at Christmas," she added. "They were so serious about it. It was their life, and for them, it is that they were giving to the church that mattered most. Now, I do it myself. I used to go in at 2 or 3 (o'clock) in the afternoon and work until dark. When those older ladies did it, they would be there at 8 a.m. on Saturdays. But I teach, I officiate (field hockey) and I have a family," Sue said. "It is easier for me to decorate on my own schedule, I can move around, I appreciate help, but it really is easier for me to do it by myself. I try to come in on Saturdays, but sometimes I am putting the finishing touches on before the 8 a.m. service," Sue said. "I just try not to be seen."

In that regard, Sue Tharp has been the phantom of the Altar Guild. But for the congregation, she has been an obvious blessing.

Interfaith Caregivers Volunteer Training Session Tuesday January 19th ~ 9-11:30 am at The First Presbyterian Church in Haddonfield, 20 Kings Highway.

All interested mothers and fathers, there will be babysitting provided during the training session, please come see how IFC can fit into your busy day!

Volunteer drivers are needed to take Interfaith Caregivers clients in Haddon Heights and Haddonfield to their doctor appointments, grocery stores, and other places for which they need transportation, as well as individuals to provide companionship care and meals. We are looking for all individuals, and are encouraging parents of young children to consider how volunteering with IFC can fit into your busy day. Even if you only have twenty minutes a week, you can still drop someone off somewhere local, kids in the car seat learning a valuable lesson about importance of helping others. It's that simple. So... after the holidays are over, and the new year has begun, please consider making volunteering a part of your families values. We are having a 1/2 day training session and babysitting will be provided free of charge. For reservations, please call the office at 354-0298.

We are confident that you and your family will find volunteering with IFC rewarding.