

St. Paul's Lutheran Family

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Bits & Pieces

Dear Friends,

I have seen many, if not most, of you but this is especially for those whom I have not seen: Happy New Year. My prayer is that this new year holds promise and blessings for all people.

As many of you know we were struggling early in the fall with the finances of St. Paul's. In the closing months of the year so many of you extended yourselves by making additional gifts to the congregation. As a result, while we did not quite make our budget, we did receive a substantial increase in gifts and were able to end the year having paid all of our bills and keeping our entire benevolence commitment. All national, regional and local benevolences were paid. I want to again thank you for all of your financial support that made keeping those promises possible. By the end of the year we divided up a tad more than \$11,000 to agencies such as F.I.S.H., Advocates to End Domestic Violence, the Douglas Family Support agency, the Ron Wood agency, several other local groups, and also to the Sierra Pacific Synod and the ELCA. Such support provides funding for new churches, our ELCA seminaries and on and on. Your gifts were crucial in helping that all happen.

And, though we are now a month away from Christmas I believe it is still an appropriate time to thank all of you who contributed to the staff Christmas gift. We deeply appreciate this sign of affection for us.

Now, something for the new year. Ash Wednesday will be observed on February 22 this year and we are the guests of St. Peter's. The service begins at 7:00 p.m. and we celebrate communion with them. You are invited. Indeed, you are encouraged to join us that evening as we begin the Lenten season for 2012. I would love to have you there. The following week we begin our midweek Lenten soup suppers on Wednesday, February 29th. The meals begin at 6:00 p.m. with the communion services starting at 7:00.

You will note that the newsletter looks quite different than normal. Nellie has not yet been able to return to work and I have taken responsibility for getting it out. I do not have access to her graphics so this

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month's presentation is simpler; much simpler.

As far as Nellie's health is concerned she continues to attend her physical therapy sessions and shows steady improvement. The most current evaluation indicates a possible return to work at the beginning of February but that will depend upon her doctor's assessment of what is best for her.

Blessings and peace,



WELCA News

Our next large event will be the Chili cook-off on Feb. 11 and you will be hearing lots of information in the next few days as it is rapidly approaching. Our chairperson is Linda Wilson so please look for announcements, etc and come. It is an annual event and enjoyed by all who attend. Besides there will be champion chili and other goodies for all to enjoy along with entertainment and even a Raffle. A night of fun and very close to Valentine's Day.

After the Chili cook-off will be the Rummage Sale held April 21. That is a couple months away but this will be an advance notice for you to start thinking about your unwanted good stuff that we can take off your hands. As I am sure you are aware, WELCA gives most of their money back to our church and community every year. This comes from events like the Rummage Sale which is our biggest fund raiser. Of course, in addition to collecting your items we will need volunteers to help. There are many tasks in getting ready and putting on the sale so if you even just want to help us for an hour or two on either the set-up day or the day of the sale, let me know and we will have a sign-up sheet available sometime soon for you to fill in your time. Don't be shy and get involved!

Have a great Valentine's Day!

Renee Woslum
President



Sunday School News

The students had a busy time in December getting ready for their program and the teachers and I were able to help everyone get through it which I felt turned out terrific! Then the day after the program, on Sunday of that week, we all went over to the Eagle Valley Nursing home on Long Street where the children sang and greeted the residents. We walked all over the home and even went into some of the residents rooms to greet them. Again, a terrific time was had by all. The residents were so grateful and happy to see the children. The children gave the residents long-stemmed carnations which we had brought along for them to hand out. The program that day was dedicated to Herb Burgeson's memory as this was his favorite time of the year when he was able to be at Sunday School.

The kids are continuing with their study of Jesus' birth and the specific events that occurred around that time. Then we are looking at Jesus when he was growing up and learning about his life. The children enjoy performing mini-dramas about the specific stories and we feel they learn a lot by doing these dramas. It would be fun to video -tape them one Sunday and show them to the Congregation.

They are really great!

Renee Woslum

Sunday School Superintendent

How do you find help? NEVADA 211

Call 211 to obtain information and referral services. Remember in a true emergency dial 911.

Every hour of every day, someone in Nevada needs essential services, from finding an after school program to securing adequate care for a child or a loved one.

Faced with an increase in the number of agencies and help lines, people often find it difficult to locate referral agencies or even where to start looking for help.

Dial 211 for

- basic human services
- medical and mental services
- employment support
- programs for children, youth and families
- Support for seniors and those with disabilities
- volunteer opportunities and donations
- support for community crisis or disaster recovery

Financial Secretary's Report

(Jan. 1 thru December 31, 2011)

The approved Budget for 2011 is \$230,695. To meet this budget, we needed \$4436/week (this amount is unrestricted funds).

YTD - (52wks.) - We received \$219,837 vs. \$230,695 that was budgeted. This is \$10,858 or (4.7%) short.

Respectfully submitted,

Gloria Randle, Financial Sec'y

Cheryl Kinder, Finance Committee

COME ONE! COME ALL!

TO OUR ROOTEN TOOTIN ANNUAL ST PAUL'S
CHILI COOKOFF
WITH ENTERTAINMENT
(soups & other dishes will be welcomed
but not judged)

WHEN: Saturday February 11, 2012

TIME: Contestants MUST have their chili in
in the youth room between
3:30PM & 4:15PM

Judging is @ 4:30 SHARP

(NO LATE ENTRIES WILL BE JUDGED)

Dinner after the judging is complete, around 5PM

Note: Additional information on the WELCA Board

RSVP: Please use the SIGN-UP sheet on the WELCA
Board

Linda Wilson, Chairman

Charlotte LaCombe, Co Chairman

Caroll Massey, Chairman of entertainment

Free Legal Help for Seniors

Nevada Legal Services provides legal assistance
on the second Wednesday of each month at the
CC senior center -

Help with

- wills
- advanced directives
- power of attorney

Appointment required 883-0404 x412

Assistance also available on Medicare Issues from
NV State Health Insurance Assistance Program
- appointment only

Carson City Senior Center - 884-0703

Douglas County Senior Center 783-6455

Lenten Potluck Soup Suppers and Communion Services

St. Paul's annual Lenten Potluck Soup Suppers and Communion Worship Services will be held **Wednesday evenings, February 29, March 7, 14, 21, and 28**. Supper begins at 6:00 p.m. in Friendship Hall with a communion service in the sanctuary at 7:00 p.m.

Note: the suppers are true potlucks, consisting of whatever folks bring to share. Soups, breads and crackers, salads, and desserts...all are welcome! Please invite your friends and family, and join us for companionship, conversation, and soul- food throughout the Lenten season.

A word of gratitude...

Many thanks to all of you who participated in the Advent soup suppers and to all who helped with prep, clean-up--- and the nourishment in between! You are truly appreciated.

More gratitude...

At each of the Family and Community Outreach events a basket is put out for free will offerings. Thanks to all of you who add to the basket, we were able to give \$1000 to local charities, including Food for Thought, the Ron Wood Center, and F.I.S. H. (The supplies for Outreach activities are donated by committee members.)

Stewardship

Just say "Yes!"

From presiding bishop of the ELCA, Mark S. Hanson, in The Lutheran, December 2011.

"Jesus is God's Yes to you and me, the embodiment of God's unflinching commitment to be faithful to God's own word...."

God's Yes also unites you to a larger community of Christ's body. Together with this global community of faith, your life is turned outward to the world in service of God's family business... the family business of bringing the light and warmth of God's presence to every shadowed and abandoned life.... Your compassion gives flesh to God's presence in the world. Your hands serve God's work in the world.

Last summer the 2011 ELCA Churchwide Assembly sounded the theme: ***We are a church that believes Jesus is our 'Yes'; your life can be a 'Yes' to others.***"

Food for Thought

This program continues to provide "weekend bags of food" for children in CC schools.

Donations appreciated; \$5 covers meals for one child for a month. Food donations must be single serve, no cooking required.

Volunteers may contact:

FOOD FOR THOUGHT, INC. (TM)

3579 Hwy 50 East (across the street from Goodwill)
775-883-1011

Web address: www.nvfoodforthought.org

"Feeding the youngest victims of homelessness."

Protect Yourself From Excessive Medical Bills

Are you clueless when reviewing medical bills? They can spiral up quickly. Here are ways to protect yourself throughout the process.

1. Choosing doctors and hospitals: Don't assume choosing a doctor in your insurance company's network will solve the problem; prices vary. Call each doctor's office or hospital you visit to learn what they charge. Or check "The Healthcare Blue Book" website which is free to consumers; they can help you figure out what prices might be reasonable. If you're uninsured, ask about a "self-pay" discount. Doctors often charge less to patients who pay out of pocket. At your visit, tell your doctor you need to watch what you spend; know the exact cost of each procedure and whether your insurance covers it. Maybe can hold off on a few for a couple of months. Or, if you need surgery, maybe your doctor can do it at an outpatient facility instead of a hospital.

2. Paperwork: Follow your insurance company's paperwork procedures, no matter how ridiculous you think they are. For example, if sent to a specialist, ask your insurance company whether you'll need preauthorization; you want to be sure it gets done.

3. The bill: You won't see any tally of prices until your insurance company sends you a document listing what the doctor or hospital charged, how much the insurance company paid and what's left for you to cover. Ask for a line-item bill from your doctor's office or the hospital so you know exactly what you're being charged for.

4. The appeal: Check for glaring errors. Are the medicines listed on the bill the ones you actually received? Is there lab work listed on a day when you didn't have blood drawn? Charged for something your insurance company should cover? Contact the company first. If it still denies your claim, you have the right - under the new health care reform laws - to ask for an independent organization to review your claim. If your health insurer tries to deny you this external review, contact your state insurance commissioner's office on the web at doi.state.nv.us/consumer.

5. Other state agencies also can help you. Check the "Consumer Assistance Program Locator" on the nonprofit Families USA's home page or HealthCare.gov, a website managed by the U.S. Department of Health and Human Services.

Nevada State Insurance Commissioners Office

1665 Hot Springs Rd Carson City, NV 89710

Main Phone: 1-775-687-4270 Fax: 1-775-687-3937

On the web: www.patientadvocate.org

Message from the Council President

As many, if not all, of you know St. Paul's Lutheran Family in recent months has been faced with some serious financial concerns during our transition to a new budget year. It was feared that with declining membership and reduced revenues that some significant changes to our staffing and benevolence commitments were on the horizon. In response, a congregational information meeting was held last October and many discussions concerning our budget took place since at subsequent church council meetings.

I am pleased to report to you that the response to these discussions has been extremely positive. During the last two months of 2011, the level of offerings and other gifts to the congregation increased to the point that the council felt confident enough to propose a six-month budget based on current expenses that will carry us through to July when the new budget takes effect. This was adopted by the congregation at its annual meeting last month. I would like to extend a special "thank you" to all of you who attended.

In fact, the response by our members was so positive that St. Paul's was able to meet all of its expenses for 2011, including the commitment we made at the beginning of the year to contribute \$11,000 to various benevolences. We fell short of our budget for the year, set at approximately \$230,000, but with reductions made throughout the year, our actual expenses for the year were some \$217,000. Total revenue for the year totaled over \$220,000. Funding decisions for the various budgeted benevolence commitments were made at the church council's January meeting. These included payments to the Sierra Pacific Synod and other national Lutheran agencies, such as Lutheran World Relief, as well as regional and local agencies such as Lutheran Advocacy Ministry in Nevada, FISH, Meals on Wheels, Food for Thought, and others. This is good news and members of the congregation are to be congratulated. Thank you to all of you who were able to increase your gifts to St. Paul's in recent months.

Finally, I would like to recognize Jere Schultz who was elected in December to fill the vacancy on the church council. The coming months promise to be challenging as we develop yet another budget. If you have any concerns about the direction St. Paul's is headed, please do not hesitate to contact me or any other member of the council.

Yours in prayer,
Ken Elverum
Council President

"Step Into Spring" Shoes for "Kids in Need"

Feb. 1st is the kick-off for the annual shoe drive for Carson City School District students', "Kids in Transition program".

Selected students are provided new shoes and socks at their own school. This will be under the supervision of the school district's coordinator and school nurses.

Funding for this program comes from donations given by you, members of other faith communities and other organizations.

We hope to complete fundraising by March 23rd for delivery of shoe and socks around Easter. Thrivent may match a certain portion of St. Paul's donations. Please make check payable "Thrivent Financial for Lutherans"; write "Shoe Drive" in the memo section of the check. Mark all cash envelopes accordingly.

If you prefer you may donate socks instead, ages 6-18. We also need volunteers to buy shoes.

Additional information contact:

Betty Razor at 841-2208 evenings

Volunteering is good for your Health

Studies show that volunteering to help within your community has many benefits - including better health.

Check out the many opportunities that are available posted on the bulletin board.

Animal lovers? Add fun in your life. The CC Animal Shelter needs your love to walk the dogs and socialize with the cats.

Western Nevada College needs ushers during their many production and, you get to see the show free!

For additional information on these and other opportunities to help call Carol at 775-687-4680 x6