

Evangelical Lutheran Church in America

God's work. Our hands.

ZION NEWS

A publication of Zion Evangelical Lutheran Church Landisville, PA

Issue 1

"Ministry and Fellowship Together, Christ Forever"

February 2011

The ministers of Zion: Every member of the congregation The Rev. Janice Marie E. Lowden, Pastor

From Pastor JMe's Keyboard:

Greetings, grace and peace to you all! We have embarked on a new year at Zion, and I have the honor of writing this first newsletter message to you as your pastor.



First, I would like to thank you for the warm welcome that you have extended with the celebration of our Lord's birth. It was a wonderful way to become acquainted with Zion's congregation.

Many call this period the "honeymoon" time for a new pastor with her congregation. If any of you have had disastrous honeymoons like Bob and I had, you might wish for a different image for our first months together.

The first two days, we encountered an overnight

delay due to a tropical storm, mudslides that closed the airport at our destination, and the necessity of using alternate means of transportation in order to get to the island (including a sea plane and a flat-bottom ferry). Two days after our arrival, our beach bag was stolen which contained some money and all our keys (to the condo and the car we were using).

That's the "long and short" of our honeymoon experience. On the bright side, Bob and I have been married for 28 years this year. We may have had a terrible honeymoon (actually, parts of it were wonderful), but we have had a great life together as we've grown and matured in our marriage. In the February issue of ZION NEWS

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ZION NEWS

is published 10 times per year

Janet D. Brandy, Editor

As we share in ministry together over the next months and years, we, too, will have some rough times and some wonderful times. The most important thing is that we work and grow *together* as the body of Christ that is Zion Evangelical Lutheran Church.

St. Paul puts it so well in his letter to the Ephesians:

¹ The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, ¹² to equip the saints for the work of ministry, for building up the body of Christ, ¹³ until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. ¹⁴ We must no longer be children, tossed to and fro and blown about by every wind of doctrine, by people's trickery, by their craftiness in deceitful scheming. ¹⁵ But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, ¹⁶ from whom the whole body, joined and knit together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love. (Ephesians 4:11-16)

Together, we will be discovering and sharing one another's gifts. Together, we will be growing and maturing in our relationship with Jesus and in our call to do ministry in His name. Together, we will be praying for the Holy Spirit's guidance and empowerment as we continue current ministries and start new ones. Together, we will work through disagreements, keeping our eyes and hearts focused on the vision for mission that God provides for us along the way. Together, we will invite others to "come and see" how Christ is active in the lives of the people and ministries of Zion.

Your Sister in Christ,

Pastor JMe

NEW MIDWEEK BIBLE STUDY, WEDNESDAYS AT 10:30 A.M.: "Epiphany for Today," a Bible study led by Pastor JMe, will be held on Wednesdays beginning January 12th. This eight-week study will explore the meaning of the Epiphany Season in the church of today through study of the Lectionary texts appointed for the season and discussion of modern-day Christian "epiphanies." We'll meet in the Parlor from 10:30 a.m. until 11:30 a.m. each week. Please remember to bring your favorite study Bible. All are welcome!

PASTOR'S SCHEDULE & OFFICE HOURS: Pastor JMe's regular ministry week will be Sunday through Thursday and Saturday, with Friday as her day off. Monday is "Staff Day" when the Zion Staff meets for coordination and planning of ministries. Tuesday through Thursday, she will maintain regular office hours 10 a.m. -2 p.m. unless called away for meetings or pastoral care needs. If you would like to come to see her at the Church Office, please call ahead to check on her availability. She has an "open door" policy. In other words, if her door is open, you are welcome to visit her. If there is an emergency requiring pastoral response and care during non-office hours, feel free to call her via the Zion cell phone.

LOST AND FOUND

Lost: Tiny gold "butterfly" earring, after January 23rd services. Lost: Brown leather glove, after January 23rd services. Please call the Church Office at 898-2911 if you find either of these items.

CONGREGATIONAL COUNCIL

Darrell Gerke, President Marian Scott, Secretary

At its meeting on December 20, 2010, your Congregational Council:

- Received a compliment from Pastor JMe for publishing financial reports that were comprehensible.
- Heard from Treasurer John Hay that \$10,000 of principal had been returned to the Mission Endowment Fund
- Noted the following upcoming dates:
 - Pastor JMe's Installation at Zion on Sunday, January 9, 2011 at 3:30 PM (Snow date: January 16, 2011)
 - Commissioning of New Council members/Ministry Team Leaders on Sunday, January 16, 2011 at BOTH SERVICES
 - Council Orientation, Saturday, January 29, 2011 from 8:00 AM to 4:00 PM
 - Zion Art Exhibit, Sunday, January 30, 2011 in the Parlor from 9:15-10:30 AM
 - Received a request from the staff that all ministry team reports need to be submitted as soon as possible for the Annual (Parochial) Report
 - Noted that a request needs to be made shortly for two congregational lay representatives (one male, one female) to Synod Assembly in June
 - Was briefed on Pastor JMe's desire to work with IT Team for Facebook page
 - Voted unanimously to appoint the 2011 ministry team leaders
 - Adopted a recommendation from the Finance Team to change the frequency of the Mission Endowment Team's report from quarterly to annually
 - Complimented Marian Scott on the completeness of her records for numerous special meetings involving matters dealing with the calling of Pastor JMe and the departure of Pastor Hoover as our interim from February 2009 to December 2010

January Council Highlights

- 1) The new Church Council met January 24, 2011.
- After conducting the routine business of approving minutes, accepting financial reports and filing for audit and accepting staff reports, the Council elected Darrell Gerke as President and Karen Wright as Vice President.
- 3) Final plans for the Council retreat on Sat. January 29, 2011 were discussed.
- 4) The Council adopted the 2010 Annual Report with a minor correction.
- 5) The Council wishes to thank Sue Wise and Curt Rogers for their service to the Council and a very big thank you to Dave Dumeyer for his service as President during the transition from Pastor Whitesel to Pastor Lowden with Pastor Hoover as the interim. Dave worked diligently during this stressful time.

Darrell Gerke

SOCIAL OUTREACH

Kim Paternoster, Chairperson "Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me." Matthew 25:40

Christ Lutheran Meal Ministry By Linda Bear

Peter Drucker, an author and management consultant, has this to say about teamwork: "At the center of every high performance team is a common purpose – a mission that raises above and beyond each of the individual team members. Cooperation means working together by sharing responsibility for success and failure and covering for one another on a moment's notice."

What a great team we have at Zion as part of our Christ Lutheran Meal Ministry! With God's work to feed the hungry as our common purpose, our mission always raises above and beyond each of the individual team members. Our effective team members - including children, teenagers, college students, adults, seniors - pull together to reach out with joy to those of God's children among us who are less fortunate. Much appreciation is given to all of our volunteers and especially to Pastor JMe who joined our team on Thursday, January 13, 2011.



My eyes are always opened in some way at each meal concerning things that are taken for granted by many of us. This time it was a parent's request for a candle to put into a slice of cake in order to celebrate their child's first birthday! Unfortunately, a candle could not be found, but the vision I previously had of a first birthday celebration certainly changed dramatically!

Spotlighted this month are those members who took the time out of their busy schedules to prepare desserts – Pauline Hess, Connie Grow, Peg Stockman, Sue Wise, Connie Alsedek, Dawn Reinhart, Birgitte Chapman, Judy Huber, Cathy Benedict, and Diane Gerlach. Yummy! (The kids in attendance loved the cake with the green icing and sprinkles!) Sometimes we have a leftover cake or two. Those cakes are frozen and then used at our own community meals on Thursday nights. Thank you so much!



Finally, enjoy the brief comments written by a young volunteer and become a team member by signing up for our next meal on **Thursday, March 10**, **2011. Mark your calendars!** Now for a question just for Pat Brady: "Do you know why a woman should never make coffee?" Because the Bible says, "He – Brews!"

"I went to Christ Lutheran to help feed the hungry. It was a great experience for me and my family. You could tell some of the people were poor because they didn't have teeth and stuff like that. It was sad to know some of the children don't get many hot meals. I encourage kids and even adults to come to this meal." – A young volunteer

Jim Bear, Board President Diane Gerlach, Public Relations

"No one should be hungry!"

During the month of October, the pantry served a total of 644 people. This number included 246 children, 326 adults, and 72 seniors, representing 193 families. In addition, the pantry registered 93 new families during October.



During the month of November, the pantry served a total of 688 people. This number included 260 children, 357 adults, and 71 seniors representing 205 families. Thirty one new families were registered during the month of November. **During the month of December, the pantry served a total of 631 people.** This number included 225 children, 332 adults, and 74 seniors representing 192 families. In addition, the pantry registered 24 new families in December. During November, HAFP received more donation bags of food through customers at the **Columbia Weis Market and the Stony Battery Weis Market**! Each pre-filled food donation bag contained cereal,

pasta spaghetti, spaghetti sauce, chunk white albacore tuna pouches, mandarin oranges, vegetable beef soup, canned green beans, and other various food items. Additionally, the pantry received gift cards from both stores. These gift cards were then used to purchase food items at the respective stores. A "huge" thank you to **Richard Kleckner** for facilitating the donations from the Stony Battery Store. We are very appreciative for the efforts of the **store manager**, **Johnny Zumbaugh**; **Joyce Cochrane**, **front end manager**; **and Marshall Kleckner**, **center store manager** for their assistance in providing these donations to our pantry.

Every month the pantry is blessed with **contributions from new sources**. The pantry recently received food donations from the Penn State Extension Farm, Wal-Mart, Senator Mike Brubaker's office employees, Wheatland Federal Credit Union, and Jay Musser of Esbenshade Farms. "Thank you" to Linda and Jim Bear and David Dumeyer for transporting some of these donations to the pantry.

The students of **Hempfield High School contributed over 3,690 pounds** of food from the November food drive organized through the student council. The **Boy Scouts collected over 2,900 pounds of food** for the pantry during their food drive in November. The **Union National Bank, Salunga branch**, provides a "drop off" in their lobby for food items from their customers.

Thank you Zion members for the contribution of \$280.00 to the pantry during November. In addition, Zion members contributed over 2,200 pounds of food from January through November, 2010!

During the month of December, many churches, organizations, and individuals contributed food to the pantry. The pantry also received overwhelming financial support from the community during the "season of giving!" However, the contributions of food disappeared quickly. On January 3, the pantry received a direct delivery of over 11,460 pounds of food from the Central PA Food Bank. Grant monies paid for this food and an energetic "crew" of HAFP volunteers unloaded and stocked the food.

The pantry has "made its mark" in the Hempfield and surrounding communities as a well-organized, successful, and "friendly" outreach to neighbors who continue to experience difficult times. Zion has become a "hub" in the Hempfield area. This is due largely to our central location, availability of space, pantry "flow area," parking area, handicap accessibility, and location on a bus route. In appreciation for the use of our facilities, the Hempfield Area Food Pantry Board of Directors authorized a contribution of \$1,000 to Zion during the 2010 year. We mention again, the success of the pantry is due to the committed involvement of twelve Hempfield area churches, many local service organizations, community groups, businesses and their employees, school students,

churches, many local service organizations, community groups, businesses and their employees, school students, scout troops, and individuals who support the pantry with volunteers, food, and money. The pantry has been blessed through this spirit of **cooperation and generosity**. All are working together for the common purpose of serving our neighbors in need....all have chosen to help "feed the hungry" as our Lord has commanded.

"God is good all the time....all the time, God is good!"

ZION NURSERY SCHOOL

Diane Fry, Director

For the month of February, one of the things the children at our nursery school will be learning about is Valentine's Day. We will talk about love and how we can share it with one another. One way to share our love is to be kind to others. This lesson has been taught since the first day of class in a prayer. The two-day class starts out each morning by saying:

Help us God everyday To follow You along the way Teach us to be kind like You In everything we say and do. Amen

I decided to ask the children in my class how they are kind to one another. Here are their responses:

Caterina	"I am kind by going to the dentist and letting him clean my teeth."
Paige	"I am kind by sharing with others."
Philip	"I am kind by not throwing my toys at home."
Andre	"I am kind to my brother Eric."
Eric	"I am kind by playing with my brothers Andrew and Adam and my sister Emily."
Savannah	"I am kind by playing in the snow with my family."
Maddie	"I am kind by giving my sister Vanessa a chance to play with my backpack."
Todjr	"There is no baby yet to play with so I am kind by playing puzzles with Mommy."
Gavin	"I am kind by playing with Mommy and Daddy."
Marissa	"I am kind by being nice to my dog."

Maybe we can all learn a lesson in being kind from the little ones.

Kindness is overflowing in our school. Registration is now open for the 2011-2012 school year. Register your child now and experience the kindness. If you would like information pertaining to our school and its classes please call 898-1392.

2-day class	3-day class
3 and 4 year-olds	4 and 5 year-olds
Tuesday and Thursday	Monday, Wednesday and Friday
9:00-11:00 AM	9:00-11:30 AM

The Giant A+ School Rewards program is in full swing. We have earned a grand total of \$1,733.46 so far. Please help our school by continuing to shop at Giant. Even though we have your bonus card number, it does not mean anything unless you make purchases at the store. I am still taking new bonus card numbers. Drop them off in the nursery school room or call 898-1392. The program will continue until March 19, 2011.

Happy Valentine's Day! Be kind!





CHRISTIAN EDUCATION

Cathy Benedict, Chairperson



Please remember that Sunday school starts at 9:15 AM. Children arriving to Class late are disruptive to both the Children and teacher. Also, please be sure and pick up your Children promptly at 10:15 AM. Thank you!

We are looking for volunteers to fill the Co-leader positions for the Sunday morning nursery and Little Lutherans program. The schedule of helpers is already set for the year. The leaders would be responsible for refilling the snacks, answering questions from the helpers and making a new schedule at the end of the year for 2012. Other ideas for the program are also wolcomed. Diasse contact Sue Wise if you are





Have you ever attended a Marriage Encounter Weekend? If so, we are starting a FLAME/CIRCLE for encountered couples to meet once a month. We will be hosting our first CIRCLE on Friday, January 28th from 6:30 - 8:00 P.M. in the Zion Lutheran Parlor. (Our plan is to continue to meet the last Friday of the month) Please contact Suzanne/Todd Reed if you're interested in joining us. (It doesn't matter if your weekend was 2 years ago or 20! We'd love to have you!)

CARE MINISTRY

Judy Traup, Chairperson

"Carry each other's burdens, and in this way you will fulfill the law of Christ." Galatians 6:2

YOUR HELP IS NEEDED - WILL YOU GIVE ONE SUNDAY???

Life brings many changes. Sometimes our living situations have to change due to circumstances. Sometimes we do not have the freedom we used to because we no longer have a car or are unable to drive a car due to circumstances. As life brings changes to us, especially as we age – we lose that sense of belonging and doing those routine things we looked forward to on a regular basis.

Would you consider taking one Sunday in the upcoming months to drive to Willow Street early Sunday morning and bring one of our long-time members to the 8:00 AM service? "But that's so early! I'd have to leave home by 7:00 AM to get him here!" Yes, that's true. But what if you only had to do it once?



This is a wonderful opportunity for you to step out of your comfort zone and do something that God would have you do for your Zion family. 10:30 AM service-goers – this would give you the opportunity to get to see those people who are members of Zion who you miss seeing weekly. What a great way to reconnect! Another plus for that Sunday is that you will be back home by 10:00 AM and ready to enjoy an extended day doing what you like.

Just think, if 52 drivers volunteered, this member would be able to come to church every Sunday for the next year and you would have only changed your schedule once. You would truly be a blessing to one of our long-time members. A sign-up sheet is in the Narthex.

CARE MINISTRY SUPPORT

Millie Gundel
Randy Miller
Diane Gerlach
Mary Hetrick
Jennifer Barley
Diane Dean
Diane Gerlach
Burnell Hostetter

Letter from Bunny Emmons

"Dear Friends at Zion,

Many thanks for the lovely poinsettia plant you gave me to brighten my surroundings while in the nursing home/our apartment.

Special thanks to Pastor Hoover for his weekly visits including the sacrament to comfort and strengthen me."

In Christ, Bunny

"Dear ones everywhere!

Greetings! from Carl and Bess. We want to wish you a very happy and healthy Christmas Season.

As you know, 'Father Time' has changed our lives and 'style of living,' <u>but</u> we're <u>thankful</u> to say – 'we're in good hands!'

Carl is now in 'Lakeside,' a healthcare unit here at Willow Valley. He seems to have accepted this 'move' quite well. He appears to be well cared for and is one of his caretaker's 'special' people. I'm sure that's because of his personality and appreciation for all the care and attention he receives daily.

I have been moved to Meadow Ridge – another special unit of Willow Valley. We also receive special treatment – but are more mobile.

I visit Carl as often as I can. We enjoy playing pinochle with other residents as well as attending some of the programs here.

We'll never forget the good times we had while living at the Lakes. Of course, we were more active and physically able to travel, enjoy nature trips, etc., etc.

All in all, God has been good to us and continues to do so!

I'll close by saying, thank <u>all</u> of you for your part in our lives and as Tiny Tim says – 'God Bless Us, Everyone!'"

Love, Bess and Carl

WOMEN OF ZION

Second Monday at 9:00 a.m. in the Social Hall Millie Gundel, Director

ZION COMMUNITY MEAL

Women of Zion will be preparing and serving the Community Meal on **Thursday, February 10th**, here at Zion.

If you would like to help by **serving**, **cleaning up**, or donating a **dessert**, please contact:

Arlene Miller or Mille Gundel

Serving begins at 5:30 PM and clean-up is completed by 7:00 PM.

Apple Dumplings

Women of Zion Apple Dumplings will be available in the kitchen Sunday, March 20th, after each service **- \$10.00 for a pan of four -**

- Mark your calendars -

We will be preparing the dumplings on Monday, March 14th and Tuesday, March 15th at 9:00 AM

Sign-up sheets for helpers and donations of ingredients will be on the bulletin board



Women of Zion will next meet February 14th at 9:00 AM in the Social Room

DID YOU KNOW? ZION HAS HEALTH AIDS AVAILABLE!



Zion has a supply of health aids that are available to members and neighbors who may need them due to surgery, accident, etc. You may even have a relative visiting you that is in need of some assistance while they are at your home. Call the office if you are in need of wheelchairs, crutches, canes, walkers, or raised toilet seats.

SYMPATHY

Pastor Hoover's mother passed away on January 5, 2011.

Tom Miller's mother passed away on January 26, 2011. Tom is one of Zion's sextons.

PARISH FELLOWSHIP

Team Leader OPEN

On January 9, 2011, Joanne Grim and Joan Oberrender hosted the reception following Pastor JMe's installation service. Thank you to both of them for stepping up and taking this on with such short notice and for doing such a terrific job! Thank you also to all who answered their calls for help donating food and time to help with the event.

Be a Parish Fellowship event sponsor

Did you notice the Parish Fellowship sign up sheet on the bulletin board in the Narthex? How can you help? We're looking for sponsors to help revive our Parish Fellowship in 2011. What is a sponsor, you ask? It can be anyone; a single person, a couple of friends, a family, or even a group such as ZYM or Women of Zion. What do you have to do? We are asking that sponsors sign up to plan and carry out just one fellowship event. While some suggestions have been provided, it can be anything; a soup and sandwich lunch, a game night, a picnic, an outing to a ball game, etc. Our goal is to get enough sponsors to have at least one social event per month. More would be great!

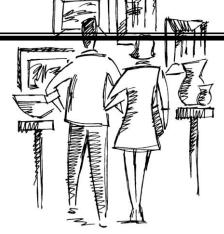


Wanted: Organizer, Event Planner, Overseer, Coordinator, Facilitator, Promoter

If you like to oversee event planning and perhaps plan an event or two yourselves, please prayerfully consider becoming the **Parish Fellowship Team leader.** If you have any questions, please contact Karen Wright.

ZION YOUTH MINISTRY

Vivian Gunzenhauser, Chairperson Bob Hollinger, Director of Youth Ministry



ART SHOW

Coming Soon...

March TBA - Zion Art Exhibit - Watch for more details in your bulletin and in the March newsletter.

March 19th - Family Game Night - The Burfete/Gerke/Myers/Wright Small Group will be hosting a game night. BBQ and drinks will be provided. It is asked that you bring a salad, side dish or dessert to share. Watch for more details in your bulletin and in the March newsletter.

WOZ and MOZ are planning several events over the next few months so be sure to watch your bulletins and newsletters for dates and times.



Souper Bowl of Caring – 1 in 6 Americans is fighting hunger. As we get ready to celebrate the big game with family and friends, let's not forget there may be neighbors, coworkers, or others we know who are worried where their next meal is coming from. During the worship services on February 6th, ZYM will be collecting food to be donated to the Hempfield Area Food Pantry and monetary donations for the ELCA Hunger Fund. Help tackle hunger by having each member of your household bring a non-perishable food item and/or \$1.00 each. For more information on this national appeal, please go to <u>www.souperbowl.org</u>.

Flag Football – Join ZYM on <u>Saturday, February 5</u>th to participate in our annual flag football game. Kickoff is 2:00 PM with the game running until 3-3:30 PM. This is open to anyone in the congregation to come and play or just cheer on the players. Friends are invited as well. Please sign up on the ZYM bulletin board. The game is slated to be played in the field beyond the Cooper Avenue parking lot. Incase of extreme weather the game will be postponed until February 13th.

Superbowl Party – This year's festivities will be held at the Gromen's home. Please come around 5:30 PM and bring a food item to share with everyone. If you're interested in participating in the ice cream eating contest at halftime, please bring a pint of your favorite flavor. The game is scheduled to kick off around 6:00 PM. The party will continue until the end of the game or 10:00 PM, whichever is earlier. Please email or text Bob so we'll know how many to expect.

Sr. High Retreat - February 25-27th at Camp Seltzer in Palmyra. Sign up for a great weekend with your friends from ZYM as we deal with issues that concern you. Cost is \$45.00 plus bringing food to help with

meals. You don't want to miss this first retreat of 2011! **Permission slips and money due February 13th.** Adult chaperons and drivers are needed; please see Bob if you're able to help.

Shrove Tuesday Pancake Supper – ZYM will be hosting this fundraiser on Tuesday, March 8th, in the Social Hall. Join us as we gather for fellowship, food, and fun during the last day before Lent. The menu will consist of pancakes with choice of assorted toppings, sausage, applesauce, and beverage. All you can eat for a suggested donation of \$6.00 for adults and \$4.00 for children. Take-outs will be available. Please sign up in the narthex so that we know how many to prepare for. This will also be open to people outside the congregation, so invite your friends, neighbors, and coworkers. This fundraiser will start our efforts toward attendance at the 2012 National Lutheran Youth Gathering.

H2H retreat – will be held March 11-13th in Brenneman Lodge at Camp Nawakwa. We'll leave Zion around 6:00 PM Friday and return around 3:00 PM on Sunday. We'll be working on four sessions from the Apostles Creed focusing on Jesus as our savior, redeemer and Lord. This is an important piece of Zion's confirmation ministry and H2H students are expected to attend this retreat. Students unable to go that weekend will be given the sessions to accomplish at home with their parents. In addition to our sessions we'll have time for other fun activities throughout the weekend. Cost is \$45.00 plus food. Chaperones and drivers are needed; if you're available please contact Bob.



Lucille Dyer

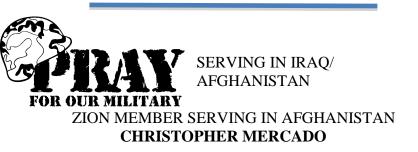
Anna Mary Herr

Harry Hoffman

Carl Nolt

Betty Sebelist







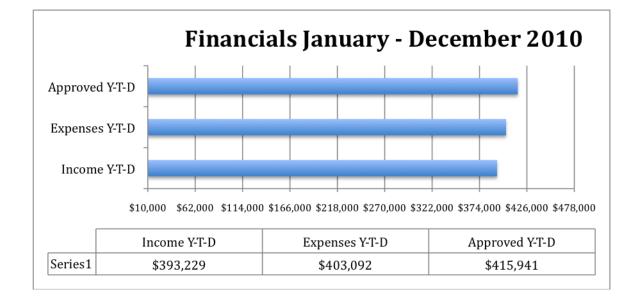
Jim Paternoster	2/1
Jeff Quinn	
Bill Barry	2/3
Meghan Brady	
Rachael Grube	
Evan Benedict	2/4
Harry Musselman	
Alec Martin	2/5
Dave Dumeyer	2/6
Jack Dean	2/8
Matthew Rickert	
Rachel Scamardella	2/10
Gabrielle Contino	2/13
Mary Cupach	2/14
Ed Blough	2/15
Bill Grove	2/16
Craig Kimbark	2/17
Michael Adams	2/19
Vicky Palkowitz	2/20
Kurt Wildasin	
Marlin Zimmerman	
Ava Gunzenhauser	2/21
Marissa Martin	
Jeff Thompson	13
Marian Scott	2/22
Doug Rhoads	2/23
Jesse Landis	2/24

FINANCE

John Hay, Treasurer Lisa Nelson, Assistant Treasurer

Jordan Graham – Harry & Janet Musselman's grandson

Working in Afghanistan – **Michael Thalgott** (Thelma Pearson and Mary Ann Cupach's nephew) Serving in Germany – **Jonathan Hoover** Serving Stateside: **Matthew Rickert Wyatt Egenrieder Derek Stone Ryan Stitzel**





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 few years. So what can you do now to help gain back some control over your financial life? Thrivent Financial for Lutherans offers the following timeless tips to help you survive the ride.

- 1. 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.
- 2. 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.
- 3. Insure the fundamentals (health, property, income and life).
- Everything you own is at risk if the fundamental needs of your life are not properly insured.
- 4. Grow your 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.
- 5. 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, continuing education, or building your retirement account.
- 6. Invest for the long-term.
 - 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.
 - Make sure your portfolio is rebalanced and is appropriately allocated for your risk tolerance, but also make sure you are ready to take advantage of a market rebound.
- 7. Build your financial knowledge.
 - Read financial publications; listen to financial shows; talk to financial professionals. The

more you know, the better decisions you will make concerning financial choices.

- 8. Talk with loved ones about location of financial documents.
 - It is especially important for senior parents and adult children to discuss this matter.
- 9. 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.
- 10. Live generously.
 - It is easy to get caught up in everything going on in our world. Don't forget to give back

Lisa Nelson, CFP®, is a Financial Consultant with Thrivent Financial for Lutherans in Mount Joy, PA. 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.

ELCA BIBLE READINGS FOR THE MONTH OF FEBRUARY

The foundational premise of this set of daily readings is their relationship to the Sunday lectionary. The readings are chosen so that the days leading up to Sunday (Thursday through Saturday) prepare for the Sunday readings. The days flowing out from Sunday (Monday through Wednesday) reflect upon the Sunday readings.

			2 Corinthians 4:1-12
Jan. 31	– Fourth Epiphany	Weds.	Psalm 119:105-112
	Micah 6:1-8		Proverbs 6:6-23
	Psalm 15		John 8:12-30
	1 Corinthians 1:18-31	Thurs.	Psalm 119:1-8
	Matthew 5:1-12		Genesis 26:1-5
Mon.	Psalm 37:1-17		James 1:12-16
	Ruth 1:1-18	Fri.	Psalm 119:1-8
	Philemon 1-25		Leviticus 26:34-46
Tues.	Psalm 37:1-17		1 John 2:7-17
	Ruth 2:1-16	Sat.	Psalm 119:1-8
	James 5:1-6		Deuteronomy 30:1-9a
Weds.	Psalm 37:1-17		Matthew 15:1-9
	Ruth 3:1-13; 4:13-22		
	Luke 6:17-26		
Thurs.	Psalm 112:1-9 [10]		
	Deuteronomy 4:1-14		
	1 John 5:1-5	Feb. 13 – Sixth	
Fri.	Psalm 112:1-9 [10]		Deuteronomy 30:15-20
	Isaiah 29:1-12		Psalm 119:1-8
	James 3:13-18		1 Corinthians 3:1-9
Sat.	Psalm 112:1-9 [10]		Matthew 5:21-37
	Isaiah 29:13-16	Mon.	Psalm 119:9-16
	Mark 7:1-8		Exodus 20:1-21
			James 1:2-8
Feb. 6 – Fifth E		Tues.	Psalm 119:9-16
	Isaiah 58:1-9a [9b-12]		Deuteronomy 23:21—24:4, 10-15
	Psalm 112:1-9 [10]		James 2:1-13
	1 Corinthians 2:1-12 [13-16]	Weds.	Psalm 119:9-16
	Matthew 5:13-20	•	Proverbs 2:1-15
Mon.	Psalm 119:105-112		Matthew 19:1-12
	2 Kings 22:3-20	Thurs.	Psalm 119:33-40
	Romans 11:2-10		Exodus 22:21-27
Tues.	Psalm 119:105-112		1 Corinthians 10:23—11:1
	2 Kings 23:1-8, 21-25	Fri.	Psalm 119:33-40
16	Ministry and Fello	wship Together — Christ	Forever!

	Leviticus 6:1-7
	Galatians 5:2-6
Sat.	Psalm 119:33-40
	Leviticus 24:10-23
	Matthew 7:1-12

Feb. 20 – Seventh Epiphany

Leviticus 19:1-2, 9-18 Psalm 119:33-40 1 Corinthians 3:10-11, 16-23 Matthew 5:38-48 Mon. Psalm 119:57-64 Proverbs 25:11-22 Romans 12:9-21 Tues. Psalm 119:57-64

Genesis 31:1-3, 17-50

Hebrews 12:14-16 Weds. Psalm 119:57-64 Proverbs 3:27-35 Luke 18:18-30 Thurs. Psalm 131 Proverbs 12:22-28 Philippians 2:19-24 Psalm 131 Fri. Isaiah 26:1-6 Philippians 2:25-30 Psalm 131 Sat. Isaiah 31:1-9 Luke 11:14-23

Feb. 27 – Eighth Epiphany

Isaiah 49:8-16a
Psalm 131
1 Corinthians 4:1-5
Matthew 6:24-34
Psalm 104
Deuteronomy 32:1-14
Hebrews 10:32-39
Psalm 104
1 Kings 17:1-16
1 Corinthians 4:6-21
Psalm 104
Isaiah 66:7-13
Luke 12:22-31
Psalm 2
Exodus 6:2-9
Hebrews 8:1-7
Psalm 2
Exodus 19:9b-25
Hebrews 11:23-28
Psalm 2
1 Kings 21:20-29

Mark 9:9-13

PRAYER TEAM

Members and friends can complete a prayer request card and drop it into the offering plate or the prayer box on the long table outside the Sanctuary, or contact any of the following:

Ruth Albright Bunny Emmons Deb Korns Peg Stockman

LUTHERAN NEWS IN THE LOWER SUSQUEHANNA SYNOD TODAY

For regular updates and prayer requests of the Lower Susquehanna Synod, you may to *Carings and Sharings* by sending an email to <u>ceschbach@lss-elca.org</u>.

LUTHERAN DISASTER RESPONSE WWW.LDR.ORG

LRD is responding to the needs of those affected by domestic disasters. For more information, visit their website. Donations can be made to: Lutheran Disaster Response, P.O. Box 71764, Chicago, IL 60694-1764 or call: 800-638-3522.

LUTHERAN WORLD RELIEF WWW.LWR.ORG

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Landisville PA 17538	DUE <u>NO LATER</u> THAN FEBRUARY 15, 2011. YOU!
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Emergencies: 717-940-3602	i
E-Mail : zionluth@comcast.net	i
Web Address: www.zionhempfield.org	
Sunday Worship Schedule - 8:00 & 10:30 a.m. Sunday Church School 9:15 a.m. (Age 2 - adult)	Zion Evangelical Lutheran Church 85 East Brandt Boulevard Landisville PA 17538
ZYM @ the Rec First Sunday of the Month 5 - 7 p.m.	Distributed 01-26-2011 Time-Valued Material
CHURCH STAFF	
Members of the Congregation - The Ministers	
The Rev. Richard A. Whitesel Pastor	<u> </u>
The Rev. LaDonna E. Thomas Associate Pastor	
Dennis A. Dezort Director Music Ministry	
Robert A. Hollinger Director Youth Ministry	
Mimi Gundel Worship Leader	
David Albin Drama Leader	
Diane L. GerlachCoordinator Senior MinistryJoan OberrenderParish Administrator	
Marie Adams Parish Secretary	
Ron Woomer Sexton	
Zion Nursery School - 898-1392	
Diane Fry, Nursery School Director	
Our church offices are located at	

Evangelical Lutheran

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God's work. Our hands.

Our church offices are located at 75 Brandt Blvd 717-898-2911 Fax: 717-898-8070 Office Hours are 8:30 a.m. to 5:00 p.m.