

# GRACE NOTES

Schedule for January 10, 2016 through January 17, 2016

## Today – January 10

- 8:30 am *Sunday School*  
8:30 am *Adult Bible Class*  
10:00 am *Divine Service*  
*Installation of Officers*  
6:00 pm Installation of Pastor  
Johnson at First Lutheran  
in Missoula

## Monday – January 11

- 11:00 am Hymn Planning meeting  
2:00 pm **Golden Agers**  
7:00 pm Scouts

## Tuesday – January 12

### *Quad Circuit Conference*

- 10:15 am Sing –Benefis SNC  
11:00 am Bee Hive Homes #2  
6:30 pm Bell Choir

## Wednesday – January 13

### *Quad Circuit Conference*

- 9:30 am Women's Bible Study  
6:00 pm Pre-confirmation classes  
6:00 pm Adult Choir  
7:30 pm *Reading Service*

## Thursday – January 14

### *Quad Circuit Conference*

- 9:00 am Quilters @ Peace  
10:00 am Park Place  
7:00 pm Scouts

## Friday – January 15

### *Church Office Closed*

- 1:00 pm Friday Ladies' Bible Class  
@ Ann Nimmick's  
2327 15<sup>th</sup> Ave S

## Saturday – January 16

- 8:00 am Men's Bible Study  
9:00 am **Mission & Evangelism**

## Next Sunday – January 17

- 8:30 am *Sunday School*  
8:30 am *Adult Bible Class*  
10:00 am *Divine Service*



Looking for the  
Prayer Requests?  
You will find them  
as one of the inserts  
in your Grace Notes.

## Celebrating a Wedding Anniversary

January 14<sup>th</sup> Russ & Ruth Waetzig

## Birthday Blessings This Week

January 10<sup>th</sup> Anita Erickson  
Scott Western  
January 12<sup>th</sup> Kathleen Redenbaugh  
January 13<sup>th</sup> Joseph Nommensen  
January 15<sup>th</sup> Sandra Baranko  
January 17<sup>th</sup> Bob Nommensen II

## Baptismal Anniversaries

January 10<sup>th</sup> Piper McCurdy  
Russ Waetzig  
January 13<sup>th</sup> Harper Lautenschlager  
Evelyn Pearsall  
January 14<sup>th</sup> Ed Van Vleet  
January 16<sup>th</sup> Julie Benjamin  
January 17<sup>th</sup> Daniel Chapman  
Jon Chapman



Join Russ and Ruth  
Waetzig as they  
celebrate their 65<sup>th</sup>  
wedding anniversary  
(January 14, 1950) today with  
coffee, cake, treats, and fellowship  
after the Divine Service.

Flowers place on the  
altar this morning are in  
joyous celebration of the  
65<sup>th</sup> wedding anniversary  
of Ruth and Russ Waetzig.



The 2016 offering envelope boxes are in your mailboxes in the narthex. The 2016 envelopes are GREEN in color. **Please DO NOT use the old BLUE envelopes anymore. Please throw them away.**



The Youth Group is still selling "God's Creation" calendars, pocket calendars and Christmas cards. They are in the Narthex following Sunday services or you can come into the church office during the week. Calendars and cards are \$7 and pocket calendars are \$6. There is also a selection of greeting cards, prior year Christmas cards, magnetic note pads and regular note pads available in the Narthex display case. Funds will help the youth attend the Higher Things conference next summer.

### Join the Celebration

You are cordially invited to attend the installation of Reverend David Johnson at First Lutheran Church, Missoula, MT on January 10<sup>th</sup> at 6:00 pm. Following the service, please join us for a dessert reception honoring Pastor Johnson and his wife Jane. We look forward to having you join us to celebrate God's blessing the First Family with a new Senior Pastor.



Helping hands are needed to refinish and reupholster the six wooden chairs in the Narthex. This is a Thrivent Action Team funded project. Please contact Alice Schuman (761-6657) if you would be willing to help.

**"The Birth of Jesus"** as recorded in Luke 2 is today's Sunday School lesson. A Savior has been born to you. He is Christ the Lord! *As a family discuss the details of Christ's birth. Ask, "How does our sin cause us to fear God like the shepherds did? Focus on the fact that God's Son, Jesus, takes away our fears and offers us true peace, rescuing us from sin and death.*



**January 17 "Not What You'd Expect"** Lutheran Hour Speaker: Rev. Gregory Seltz - Jesus turns water into wine and challenges our notions of what God should or shouldn't do. (John 2:1-11) Tune in on the radio or at [www.lutheranhour.org](http://www.lutheranhour.org) The Lutheran Hour can be heard on **KMON, 560 AM Sundays at 7:00 am; or XM Radio 170 at 10:00 am-(EST).**



**January 10** “The concept that the lives of some people are not worth living leads to the death of newborns with disabilities and infanticide. This concept also leads to the continued devaluation of the lives of people with disabilities and people with chronic and other vulnerable conditions.” *Alex Schadenberg, Euthanasia Prevention Coalition – A Life Quote from Lutherans For Life*  
• [www.lutheransforlife.org](http://www.lutheransforlife.org)

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### **Looking for Mission newsletters and District and Synod news?**

Please check out the table in the Narthex for the most current editions of “*Montana Reflections*” and the newsletter from Pastor Leif Camp-Russia as well as copies of *The Lutheran Witness* and *Portals of Prayer*. You will find the newsletters for Pastor Warner-Spain; Pastor Preus-Dominican Republic; Pastor Stinnett-Ethiopia and Pastor Thompson-Ghana on the bulletin board as you go downstairs to the Fellowship Hall.



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### **An Update on Giving and Attendance**

#### **Comparison of actual giving through December 31**

2014 - \$176,010    2015 - \$178,184    **UP \$2,174**

#### **Comparison of Income to Our Goal**

Our Goal (\$3,430 x 52) = \$178,360

Actual Giving = \$178,184    **\$176 BELOW** what was pledged. 😊

The offerings for New Year’s Eve - \$5,636 😊

Bills paid: \$4733

TLC has an estimated **\$6,100** after paying bills and payroll

The next payroll (\$4,400) is scheduled for Friday, January 15, 2016



#### **Comparison of Attendance – First Sunday of the month**

Sunday worship, Wednesday worship, & Sunday School

2015 – 115

2016 - 110

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**THIS WEEK**

*Old Testament—Isaiah 43:1-7*

*Epistle—Romans 6:1-11*

*Holy Gospel— Luke 3:15-22*

<p><b>1-10-16</b> (C)</p> <p><b>The Baptism of Our Lord/ First Sunday after the Epiphany</b></p>	<p>Acolyte.....Elders</p> <p>Altar Guild.....Denise Wegner</p> <p>Audio.....John Shaw</p> <p>Video.....Jon Chapman</p> <p>Duty Elders.....Len Koelbel/Roy Arves</p> <p>Organist.....Anita Chapman</p> <p>Trustee On-Call.....NOA</p> <p>Ushers.....Gary Vik/Alan Wegner</p> <p>.....Len Koelbel/Roy Arves</p>
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<p><b>1-13-16</b></p> <p><b>Reading Service</b></p>	<p>Acolyte.....Elders</p> <p>Altar Guild.....Denise Wegner</p> <p>Audio.....Maryanne Chapman</p> <p>Video.....No video</p> <p>Duty Elders.....Bob Nommensen</p> <p>Organist.....NOA</p> <p>Trustee On-Call.....NOA</p> <p>Ushers.....Gary Vik/Alan Wegner</p> <p>.....Bob Nommensen</p>
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**NEXT WEEK**

*Old Testament—Isaiah 62:1-5*

*Epistle—1 Corinthians 12:1-11*

*Holy Gospel— John 2:1-11*



<p><b>1-17-16</b> (C)</p> <p><b>Second Sunday after the Epiphany</b></p>	<p>Acolyte.....Elders</p> <p>Altar Guild.....Denise Wegner</p> <p>Audio.....Maryanne Chapman</p> <p>Video.....William Harr</p> <p>Duty Elder.....Dennis Philipp/Jerry Grosenick</p> <p>Organist.....Jeannine Eastley</p> <p>Trustee On-Call.....NOA</p> <p>Ushers..... Gary Vik/Alan Wegner</p> <p>.....Dennis Philipp/Jerry Grosenick</p>
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(C) - Communion

NOA - No one assigned

TBA - To be announced



For prayer requests, please call the church office  
452-2121 or email us at [trinity@trinity-mt.org](mailto:trinity@trinity-mt.org)

We pray for:

--**Josey Linskey** who underwent a kidney transplant this week  
--**Kim Mansch** (sister in law of Scott Mansch) who had a brain tumor

removed

--**Marc Robinson** (Alene Morrell's son) that he find his way back to the Lord and church. Thankfully, he has reconnected with his mother.

--**the grandson of a member of Trinity** undergoing chemo therapy

--**Lydia Laubach** who fell recent but is home recovering

--**Freddy** (Rose & Gary Sheldon's daughter **Debbe** and son-in law **Marek's** 3 year old nephew),  
**who had a brain tumor removed**

--**Dorothy**, (an elderly friend of Juanita Winter) who fell recently and received very serious cuts and bruises

--**Steve** (Juanita Winter's coworker's brother) who is in a Seattle hospital battling a very serious form of throat cancer

--**Sharon Goodrich** – (former member of Trinity) who has cancer and is not expected to live very much longer

--**Marek Wojak** (son-in-law of Rose & Gary Sheldon) **who has a kidney mass**

--**Debbe Wojak** (Gary & Rose Shelden's daughter) **struggling with health issues**

--**Janet**, (Jerry Grosenick's sister) who continues to recover but is doing better

--**Reverend Erich Kaelberer** who has been diagnosed with ALS

--**Kristal Dawson**, (Jenny Shaw's sister) who has been diagnosed with CLLQ11 Leukemia. The treatment is to watch and wait

--**David** (Ellen Carpenter's son) that he may stay true to his faith in God and start coming back to church again

--**Jennifer** (friend of Judy and Keener Boyce's niece) who has been diagnosed with stage 4 colon and liver cancer at age 34

--**David & Gloria Polley** (Ellen Carpenter's brother); he has progressive Alzheimer's

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--We pray God's peace and comfort for our members who continue to battle health issues: **Paul Birkholz**, **Alvina Presler** (Millie Birkholz's mother), **Alice Irion**, **Betty Quickenden**, **Betty Tynes** (Sherri Blomstrom's mother) and for our shut-ins: **Gary Adams**, **Wes Johnson**, **Lydia Laubach**, **Evelyn McNaight**, **Emma Millet**, **Alene Morrell**, **Gladine Nehus**, **Ruth Schwartzenberger**, **Myrtle Storhaug** and **Ted Youn g**

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--We pray for those serving in the military: **Tech Sgt Tanner Tilton**, US Air Force, **Senior Airman Brady Toole**, US Air Force, **Tech Sgt Jared Dudden**, US Air Force, **Steffen Meeks** (grandson of Sherrie Blomstrom), US Army; **Michael Somerfeld**, US Navy Nuclear Submarine Tech (son of Gary & Mary Somerfeld)

# Lutheran Federal Credit Union ... for LCMS to call its own

By Tom Buuck

The reality of a nationwide credit union to serve the entire Lutheran Church—Missouri Synod community is upon us.

Lutheran Federal Credit Union has opened its doors to serve the LCMS in all 50 states. With the credit union, LCMS members across the country can now open savings and checking accounts, get consumer loans, obtain credit cards and utilize household financial tools.



Staff leaders of the new Lutheran Federal Credit Union are, from left, Operations Manager Amanda Middleton, Vice-President of Lending Jennifer Rutherford, President and CEO Tom Buuck and Vice-President of Finance Dennis Hagemann. (Lutheran Federal Credit Union)

A tremendous amount of effort by Lutheran Church Extension Fund (LCEF) over the years culminated in an extensive effort of feasibility studies and regulatory approvals during the past three years. Thanks goes to LCEF President and CEO Richard Robertson, the past and present boards of LCEF, and the LCMS Board of Directors and executive staff for their vision and dedication to create the Lutheran Federal Credit Union, including an infusion of start-up capital from LCEF.

Lutheran Federal Credit Union is now open to a variety of people within the LCMS community — including the 2.1 million members of our 6,100 congregations, along with employees, retirees and volunteers of our LCMS congregations, districts and all Synod entities.

For those who have grown weary of high fees and impersonal service at their banks, Lutheran Federal Credit Union represents an enormous opportunity for you to become more fiscally fit, while having a relationship with an institution that reflects your shared values.

We are blessed to be able to offer a deep breadth of low-cost and no-fee products and services to the LCMS community in all 50 states. Our technology is the latest and greatest, incorporating biometric security, on-demand full-suite mobile banking and access to cash when and where you need it. Not only does Lutheran Federal Credit Union offer a comprehensive portfolio of services, but they are available in an atmosphere that celebrates the fundamental beliefs of the LCMS. We believe it will create a sense of belonging among all of our members and complement the ministry of LCEF.

## **A wealth of services**

The Credit Union will allow members to choose between four different checking accounts — all with free online banking, a debit card that works fee-free at more than 30,000 ATMs, free mobile banking and free online bill pay. All of these accounts allow for direct deposit of paychecks or Social Security checks. Credit Union members also can take advantage of three different savings accounts that pay competitive interest rates.

In financial transactions, peace of mind is paramount, and it comes from knowing that all checking and savings accounts are federally insured for up to \$250,000. Members also can obtain auto, personal and home loans, wherever

they live in the United States — all within the offerings of Lutheran Federal Credit Union.

Need a credit card? Lutheran Federal Credit Union is the place to get it. Three cards are available, all with no annual fees and low annual percentage rates. There's even a "Genesis" card, ideal for younger first-time users who need to establish credit. Other services include checking and savings accounts for congregations, along with the "Ministry Classic" credit card specifically for the congregation's business use.

### **Innovation enhances protection**

But make no mistake. This is not your grandfather's credit union. Lutheran Federal Credit Union makes use of the latest technology, including an innovative product called "CardNav" that gives members control of their debit and credit cards through an app on their phones.

CardNav is empowering. It lets members take charge of their cards in real time. You can turn it on or off, decide where it can be used, or set limits on spending. It's pretty amazing technology. The app is free for members.

Members of Lutheran Federal Credit Union also can use their smartphones for online banking. This includes transferring funds, paying bills and loans, sending money to family and friends, viewing check images and much more. With the mobile app, a member can even use "remote deposit capture," simply by taking a photo of a check which then automatically gets deposited into their account. It doesn't get much easier than that.

For those who prefer face-to-face transactions, the credit union belongs to the Shared Branch Network, giving members access to 5,000 branch locations across the country.

### **Become a member today**

So if you're tired of being treated like a number at your bank, or you feel it's time you had a financial partner who shares your values, Lutheran Federal Credit Union is now open for your use. More information, including membership requirements and a complete list of financial services, may be found at [lutheranfcu.org](http://lutheranfcu.org).

This is a credit union for today's times.