

January 2015 / Monthly Newsletter of Holy Cross Lutheran Church

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the

Disciple



Mark Your Calendar

1.4

Bible Class resumes
Sunday School resumes
Epiphany Concert

1.6

Epiphany
Food Pantry

1.12

Ladies' Bible Study resumes

1.13

Community Meal
Life Light Study resumes

1.17

Dinner Club

1.18

Voters' Meeting

Let the Light of Christ Shine!

// By Pastor Chris Ongstad

After World War II some lighthouse keepers off the coast of Scotland spied a huge mine drifting toward their shore. They watched with fatal fascination as each wave brought it a little closer. They could do nothing to prevent it from being washed onto their beach, but they took what precautions they could to protect the light. Shortly afterward, people in a nearby village heard a great explosion. Some venturesome fishermen sailed out toward the lighthouse to find out what had happened. They found one of the light house keepers severely injured and a gaping hole where the mine had struck against rocks and exploded. But the light? It shone on, undamaged, to guide ships and their crews safely to port. Some of us feel that total turmoil and disaster is drifting closer and closer to us and there is little if anything we can do to prevent it. But we can make sure of one thing like these light house keepers did, that the light of Christ keeps on shining through us.

The Bible says in John 1:5, "The light shines in the darkness, but the darkness has not pinned it down." The light is life in Christ. It reminds, encourages and emboldens me with the knowledge that although darkness and disappointment are all about, it can't pin down or put out the light of Christ and the salvation I have through Him. That makes me feel better in bad situations and encourages me to look at life from the bright side. Though the situation itself might not have resolved itself, yet the light of Christ changes me for the situation.

Continued on page 2...

Sharing the Good News in the New Year

// by Billie Salzman

Deuteronomy 31:8 *“The Lord Himself goes before you and will be with you ; He will never leave you nor forsake you .Do not be afraid ; do not be discouraged.”*

We look ahead in this new year not sure what lies ahead. However, this passage from Deuteronomy tells us we are never without the Lord's leading and guidance. Let us resolve to share the good news about Jesus Christ that we personally have experienced.

What life story can we share that demonstrates God's love, grace, and mercy? Let us continue to use every opportunity for reaching others with the love of God, through Christ, in this new year. Ask the Lord Jesus to keep you in the light of His love and to help you to be His messenger of light in an unbelieving world.

In John 8:12 Jesus says, *“I am the Light of the world. Whoever follows Me will never walk in darkness, but will have the Light of Life”*



Lamp Unto My Feet Continued ...

The light of Christ - His love and faith in Him changes all people. It changes both the proclaimer of the light as well as the recipient of the light. The Gospel of Jesus Christ can change people from an outlook filled with depression and dullness to an optimistic, wholesome expectation of the future.

You can reflect that light to others. At a convention a group of delegates were delighted to discover there were no sessions on Sunday. "Let's all go out for a good time," some said. One man held back, saying, "Don't count on me in your plans. My custom is to worship on Sunday and that comes first." The rest of the crowd laughed as the word spread: "That poor guy says its Sunday, so he has to go to church." But later another person broke away from the crowd and said, "I hear you're going to church. I'll come too." Then a third and a fourth, and finally a good-sized group set off for church that Sunday. And they did it chiefly because of one man's witness. Remember that your witness could be just what the other person needs to make His decision for light instead of the darkness of worldly thinking. You are the light of Christ!

This & That

CONCERT AT HOLY CROSS. The Southwest Lutheran Chorus invites you to attend their annual Epiphany concert on Sunday, January 4, 2015, at 3:00 PM at Holy Cross. Holy Cross will be providing the reception snacks that follow the concert. You can sign up to donate deserts on the bulletin board in the narthex of the church.

NEW FLOWER CHART FOR 2015 has been placed on the bulletin board.

DINNER CLUB- The Dinner Club will be going to the Bonefish Grill on Saturday, January 17 at 5:00 p.m. This seafood restaurant is located at 15537 LaGrange Road in Orland Park. Faith Schulz has more information if you have any questions.

NOVEMBER COUNCIL HILITES-

- * Motion made and approved to accept October minutes.
- * Mrs. Linda Joyce is the new part time secretary working 8 hours a week mostly on Wednesday and Thursdays.
- * Budget deficit is \$887.41 for the year.. \$15,000 was raised for the 75th anniversary.
- * Motion approved that \$341.79 borrowed from General Fund for the Trustees fund will not have to be repaid.
- * Motion made and approved for \$970 from the anniversary offering go to the General Fund.
- * Motion made to purchase and have installed two furnaces from Windy City Mechanical for \$11,300.
- * Motion approved that Christmas cards from members will be passed out by the elders.
- * Motion approved to hold elections for Thrivent Nov. 30 after each church service.
- * Motion approved for a free will offering Sunday, January 18 to benefit the St. Louis Seminary.
- * Motion approved to host the Epiphany Concert Jan. 4, 3 p.m.

Stewardship Tips | ELIMINATING CREDIT CARD DEBT

// by Rev. Thomas Soltis (SELC Stewardship Director)

\$92,000 DEBT ELIMINATED

It took five and a half years but Jerry Bailey, a pastor, and his wife, Sue, eliminated a huge debt accumulated via the misuse of seventeen credit cards between the years 1992 & 2005. Among the items charged were two weddings for their daughters, home repairs, a new roof and a replaced car transmission. It came to the point where they were afraid to open their mail and answer the phone because of persistent debt collectors. How did they get rid of the huge \$92,000 monkey on their back?

GreenPath Debt Solutions, a counseling agency, helped them. Monthly payments were made to GreenPath which, in turn, distributed amounts to creditors. The agency was also able to get some creditors to reduce debts. GreenPath's rationale?

1. Increase income;
2. Decrease expenses;
3. Balance the budget. (It would be good for the government to follow these principles.)



DEBT PREVENTION TIPS

Jerry and Sue Bailey offer these tips:

1. Put a little bit away into savings from each paycheck.
2. Limit yourself to one credit card and pay it off in full each month.
3. Spouses should openly discuss finances. No secrets.
4. If you don't have the money to buy something then you have to ask: "Do I need it? Why do I want it? Can it wait until later?"

(<http://everydaytipsandthoughts.com>)

THE TEMPTATION TO ACQUIRE

Everyone into boating knows the meaning of "Inch Fever". It's the desire to get a bigger boat. Even though every boater knows that a boat is "a hole in the water in which you pour your money", the temptation is there to acquire that bigger one. But not for El and Bill Fiero who have cruised more than 41,000 miles on boats no bigger than 22 feet - the perfect size to live out their philosophy of "simplify, simplify, and then simplify some more." They've beaten the temptation to acquire by learning to happily live with little.

TO PREVENT DEBT - SIMPLIFY!

Danny Kofke, a 35 year old school teacher, with a family of four, is debt free living on \$40,000 per year. How does he and his wife do it?

1. Long Term Planning: When they married, Danny and his wife, Tracy, also a teacher, decided to delay children for four years and use one income to pay past debts and establish an emergency fund. When Ava was born, Tracy worked part-time for the next six years. Ella was born three years later. With wise planning and a simplified life-style, they lived debt free.
2. Fight the Temptation to Acquire - Some of their friends taunted them for their frugality. One said: "Get off your wallet and spend some money!"

Danny and Tracy fought hard to fight off the temptation to "Keep Up with the Joneses". But they knew that some of the best things in life are free and that happiness is not at all about having a lot of money. Their daughter, Ava, is already learning proper money management. She has to do simple chores for her weekly allowance of \$1.00. She has three jars for her money: (1) "Give Away": 10¢; (2) "Save": 25¢; (3) "Spend": 65¢ .

Proverbs 21:20 - "*In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*" It's wise to live within one's means. It's wiser still to live beneath one's means in order to store up for that rainy day or to fulfill some future worthwhile desire.

Building Healthy Boundaries

From Lutheran Child and Family Services

“But if I say no, I’ll hurt her feelings.” “If he loves me, he should know what I want.” Have you ever felt frustrated after saying things like these or has someone said something similar to you and left you feeling frustrated? You may be struggling with what is known as a lack of boundaries.

Boundaries are the borders or limits that we have within ourselves that ultimately define us as individuals. Boundaries say what we are, what we are not, what we feel and what we don’t feel. They are found in our values, attitudes, feelings, behaviors and even in how we treat our bodies.

Some people act contrary to their values in order to please others or believe someone else can make them happy. People with unhealthy boundaries may suffer from a sense of helplessness, failure, panic, depression or irresponsibility.

Some signs of having unhealthy boundaries include: telling all, falling in love with a new acquaintance, going against personal values or rights to please others and letting others direct your life.

There are ways to be individuals and still be in a relationship. You can gain boundaries by:

- Becoming aware of your own body, feelings, attitudes, behaviors and thoughts
- Defining values and limits
- Saying what you feel and what you like
- Learning to say no
- Learning to accept others for who they are
- Developing interests separate from the interests of those you love

If you are losing your personal identity or depending on someone else for your happiness, you may want to discuss your situation with a professional counselor.

You and your family do not have to struggle alone. LCFS counselors help families generate hope and cope with life’s challenges. Most insurance plans accepted; sliding-scale fees are available on a case-by-case basis. For more information or to schedule an

appointment, contact us at lcfs_info@lcfs.org or 800-363-LCFS (5237). Discover LCFS and the services we offer at www.lcfs.org and www.facebook.com/LCFSIL.



Web Sites of Interest

Lutheran Church—Missouri Synod— lcms.org
SELC District— selc.lcms.org
Lutheran Hour— lhm.org
Lutheran Child & Family Services— lcfs.org
KFUO (LCMS Radio)- kfuoam.org
Issues Etc.—issuesetc.org
St. Louis Seminary— csl.edu
Ft. Wayne Seminary— ctsfw.edu
Concordia Publishing House—cph.org
Lutherans for Life— lfl.org
Answers in Genesis— answersingenesis.org
Concordia Center for Bioethics-[cuw.edu/
Departments/institutes/bioethics/index.html](http://cuw.edu/Departments/institutes/bioethics/index.html)

January Bible Studies

A doctor who hasn’t studied medical books? Don’t go to him/her.

A teacher who hasn’t studied his/her subject? Don’t send your kids there.

A Christian witness who doesn’t study the Bible??

Two interesting Bible Studies begin in January.

Women’s Study begins Jan. 12— Galatians, Philippians & Colossians.

Adult Bible Study begins Jan. 13—Gospel of Luke.

“But in your hearts set apart Christ as Lord. Always be prepared to give an answer to everyone who asks you to give the reasons for the hope that you have. But do this with gentleness and respect. (1 Peter 3:15)

SERVANTS IN WORSHIP - JANUARY, 2015

DATE	TIME	USHER	COMMUNION ASSISTANT	LECTOR	ACOLYTE	ALTAR GUILD	COUNTER	GREETER	PROJECTIONIST
4	8:00 am ----- 10:30 am	Martha Stevens ----- Robert Schulz	Jim Boltz -----	Donna Judd ----- Donna Mellahn	Kaitlyn Shelton -----	Martha Stevens ----- Carole Vrshek	F. Schulz D. Mellahn	Joy Maddox ----- Sue & Almee Wilczynski	Scott Vrshek ----- Theresa Boltz
11	8:00 am ----- 10:30 am	Martha Stevens ----- Robert Schulz	Tom Griffin -----	Faith Schulz -----	Carly Potts -----	Martha Stevens ----- Carole Vrshek	P. Griffin N. Fehser	Joy Maddox ----- Sue & Almee Wilczynski	Scott Vrshek ----- Theresa Boltz
18	8:00 am ----- 10:30 am	Martha Stevens ----- Robert Schulz	Terry Vrshek -----	Joy Maddox ----- Sue Wilczynski	Kaitlyn Shelton -----	Martha Stevens ----- Carole Vrshek	D. Lux D. Kracht	Joy Maddox ----- Sue & Almee Wilczynski	Scott Vrshek ----- Theresa Boltz
25	8:00 am ----- 10:30 am	Martha Stevens ----- Robert Schulz	Robert Schulz -----	Almee Wilczynski -----	Carly Potts -----	Martha Stevens ----- Carole Vrshek	P. Rutkowski M. Potts	Joy Maddox ----- Sue & Almee Wilczynski	Scott Vrshek ----- Theresa Boltz

**“Serve the Lord
with gladness”**

— Psalms 100:2

JANUARY 2015

Church Office Hours: Monday through Thursday 8:30 am - 12:30 pm, 708.597.5209 hclc@hc-lc.org

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
4 FOOD PANTRY SUNDAY 8:00AM Worship (C) 9:15AM - Sunday School/Bible Class 10:30AM Worship 3:00PM Epiphany Concert	5 7:30PM Southwest Chorus	6 4:30PM Food Pantry EPIPHANY	7 Karen Vrshek (b)	8 9:00AM Senior's Group Gathering 12:30PM Stewardship Meeting	9 Pastor's Day Off	3 10:00AM Musicians 10:30AM Food Pantry 1:00PM Elders Meeting
11 8:00AM Worship 9:15AM Sunday School/Bible Class 10:30AM Worship (C)	12 4:30pm Womens' Bible Study 7:30PM Southwest Chorus Practice 7:30PM Church Council	13 5:00PM Community Meal 7:30PM Life Light Bible Study	14 George Minet (b)	15 9:00AM Senior's Group Gathering 4:30PM NEM	16 Pastor's Day Off	17 10:00AM Musicians 10:30AM Food Pantry 5:00PM Dinner Club
18 Concordia Seminary Free Will Offering 8:00AM Worship (C) 9:15AM Sunday School/Bible Class 10:30AM Worship 12:00PM Voters' Meeting	19 4:30PM Womens' Bible Study 7:30PM Southwest Chorus Practice	20 7:30PM Life Light Bible Study	21	22 9:00AM Senior's Group Gathering	23 Pastor's Day Off	24 10:00AM Musicians 10:00AM Bd. of Education 10:30AM Food Pantry
Ken Dempsey (b)	Western Circuit Pastoral Conference					
25 8:00AM Worship 9:15AM Sunday School/Bible Class 10:30AM Worship (C)	26 4:30PM Womens' Bible Study 7:30PM Southwest Chorus Practice	27 7:30PM Life Light Bible Study Pauline Griffin (b)	28	29 9:00AM Senior's Group Gathering	30 Pastor's Day Off Curtis Simonson (b)	31 10:00AM Musicians 10:30AM Food Pantry
	SELCC Bd. Of Directors					

Don't Forget...
Jan. 4, 3 p.m. Southwest Lutheran Chorus Epiphany Concert.
Jan. 18, Noon- Voters' Meeting.