



# The Beacon of Hope

The Newsletter of Hope Lutheran Church OCTOBER 2016

## A Word From Pastor Carl

### WHO IS THIS DAVE RAMSEY?

Financial Peace University will begin at Hope on Sunday, October 16 at 6:00. The creator and instructor of the course is named Dave Ramsey. Here is an abbreviated version of Dave Ramsey’s account of why he created this Biblically-based budget and personal Christian stewardship program. [www.daveramsey.com](http://www.daveramsey.com)

Pastor Carl

How it started: “I have an unusual way of looking at the world. My wife, Sharon, says I’m weird, and, truthfully, I am weird. But there’s a reason. Starting from nothing, by the time I was 26 I had a net worth of a little over a million dollars. I was making \$250,000 a year. That’s more than \$20,000 a month net taxable income. I was really having fun. But 98% truth is a lie. That 2% can cause big problems, especially with \$4 million in real estate. I had a lot of debt—a lot of short-term debt—and I’m the idiot who signed up for the trip. (Continued on Page 4)

## Hope Lutheran Church Women

### WOMEN’S BIBLE STUDY & MEETING

All the circles will meet together on October 11, at 10:00 AM, in the church basement. We welcome new members to join us. The lesson will be led by Carolyn, and Elsie and Elvi will serve coffee.

The second lesson in the new “Decisions” series is titled, “Hard and Painful Decisions” based on Acts 20:17 - 21:14. Many Christians expect God’s will to be the most pleasant and trouble-free alternative, but from Paul’s experience in Acts, that apparently is not so. In our own decision-making process, are we more concerned about personal comfort or following God’s will?

Looking ahead, our bazaar will be Wednesday evening, November 16<sup>th</sup>, 5- 7 PM.

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# FALL THEOLOGICAL CONFERENCE

HOSTED BY THE LAKE SUPERIOR FELLOWSHIP GROUP OF LCMC/NALC



## FAITH AND HEALTH: THE DIAGNOSIS AND THE PROGNOSIS

### TOPICS:

- What is the connection between faith and health?
- Current state of research and health
- The congregation and health – “Moving out of the barn and into the field”

**KEYNOTE PRESENTER:** Arndt Braaten, MD

Saturday, October 29, 2016  
10:00am – 2:00pm  
New Life Lutheran Church  
4424 Venture Avenue  
Duluth, MN

\$10 per person or \$50 per congregation (suggested donation)  
Lunch will be available for order  
RSVP to New Life Lutheran at (218) 740-3597

For more information contact Pastor Stew Carlson at (651) 207-3939 or [sycharlutheranpastor@gmail.com](mailto:sycharlutheranpastor@gmail.com) OR  
Pastor Carl Fiskness at (320) 260-4255 or [carlfiskness@hotmail.com](mailto:carlfiskness@hotmail.com)  
\*\*Each congregation represented is invited to bring snacks for break time.

# COMMITTEE REPORTS

**Hope Lutheran Church**

**Minutes of Council Meeting**

**Floodwood, MN**

**September 22, 2016**

Present: Pastor Carl Fiskness, David Zieroth, Lonna Hutchinson, Administrator Jeff Kletscher, Elvi Tollgaard, Susan Coccie, Pat Seredinski Absent: Jennifer Myles, Rob Benson

Meeting was called to order by President David Zieroth at 7:00 pm. Pastor Carl opened with prayer.

## **AGENDA**

Motion by Coccie, second by Tollgaard to approve the agenda

## **REPORTS**

**Secretary:** Motion by Coccie, second by Seredinski to approve the minutes of August 16, 2016. Motion carried.

**Financial:** Motion by Tollgaard, second by Hutchinson to approve the August financial report. Motion carried.

**Pastor:** Activities report attached.

**Youth & Family:** Still looking for Sunday School teachers. If we cannot find someone we may have to rethink how often we can offer Sunday School. Release time will begin September 28. November 1<sup>st</sup> will be the start of homework help. Back to school night went well. The Youth took in \$587.55 at the garage sale.

**Outreach:** No report

**Community & Technology:** No report

**Building:** Zieroth has been trying to get three bids for the church roof. Contractors seem to be very busy so the response has been very slow. He will keep working on it.

The rental house will also be available for rent November 1<sup>st</sup>. After much discussion a motion was made by Coccie and then seconded by Tollgaard to get estimates on windows and siding for both the house and garage so we can make a more informed decision as to where we should go from here. Keep renting or possible demolition.

Dave will need help getting the cornerstone back in place.

**Befrienders:** No report

**HLCW:** No report

**Quilters:** No report

**Administrator:** Window replacement update, calls have been made for bids. Again contractors are very busy so response has been very slow. Kletscher also asked for help with styles/types of windows that the council may be interested in. It was decided to get bids on vinyl, double pane windows with the screens on the inside.

Administrator also asked for help in deciding on what to do with some old paperwork. Zieroth volunteer to help with that project.

A motion by Hutchinson seconded by Tollgaard to purchase a small projector and screen with the money coming out of the memorial account at an approximate cost of \$210.00.

#### **OLD BUSINESS**

- A. How to reach new families in the community. Pastor suggested bringing this to the outreach committee.
- B. Church literature. A motion was made by Seredinski and seconded by Coccie for Pastor along with Coccie to pick out pamphlets for visitors and possible new member not to exceed \$150.00. Funds to come from Missions Account.

#### **NEW BUSINESS**

- A. Boy Scouts would like to meet at the church instead of the school on Mondays after school until 5pm. Motion by Hutchinson second by Tollgaard to approve. They also expressed that someone from the church help monitor their account balance at the bank.

Globe offering in October for Operation Christmas Child boxes.

Next two meetings: October 20<sup>th</sup> and November 17<sup>th</sup>

Closing prayer given by Pastor.

Meeting adjourned.

Lonna Hutchinson, Secretary

Hope Lutheran Church Council Report  
Pastor Carl Fiskness  
August 2016

prepared four sermons and led four worship services  
supplied information and proofread four bulletins  
made six visits with Elsie and made two hospital visit and three home visits on my own  
attended NALC pastors' meeting in Denham  
prepared and led three marriage preparation sessions with two couples  
prepared for and attended worship and music committee  
composed newsletter article and supplied information for the calendar  
participated in meeting with the superintendent/principal and other pastors  
helped make arrangements and picked up ice cream for open house night  
organized and set up display twice for the anniversary  
made other phone calls and e-mails

attended weekday long conference at the Association Free Lutheran Seminary  
participated in continuing education through the Institute of Lutheran Theology

COMMUNITY ATTENDANCE:

Worked a shift at the Fair Concessions  
Attended Parent, Teacher, Student, Community Organization meeting

MILEAGE

Essentia St. Mary's 42 miles x 2 = 84 miles x \$.54 = \$45.36

Essentia St. Mary's 42 miles x 2 = 84 miles x \$.54 = \$45.36

Home visit 9.7 miles x 2 = 19.4 miles x \$.54 = \$10.47

Total miles driven = 93.7      TOTAL MILEAGE = \$50.59

## HLCW MEETING SEPTEMBER 13

President Grace Autio presided at this first HLCW fall session. Nine members were present, including Grace Autio, Jeanette Johnsen, Jan Benson, Elsie Tollgaard, Lois Hendrickson, Laverne Hutton, Carolyn Hosking, Susan Coccie and Nancy Raihala. Meeting called to order at 10:00 a.m.

Minutes of the May 10<sup>th</sup> meeting were read and upon motion made and seconded were voted approved as read.

Jeanette Johnsen's financial report showed a checking balance of \$9.89 as of 3-7-16, and after noting an income of \$695.64 and expenses of \$489.67 a checking balance as of Sept. 10, 2016 of \$215.56; a savings balance as of 9-10-16 after a transfer of \$100 to checking and interest of \$ .34, of \$635.89.

After designated funds for camperships and a Bertha Wain memorial, there are available funds of \$333.43.

Motion was made by Carolyn, seconded by Jan, to accept the financial report as presented. All voted yes.

Grace passed around the table a card from Judy Yund of Bethel with thanks for the gift of \$100 we sent designated to the Bethel Foundation.

There being no old business, Grace opened the new business: The Rebecca Circle is in charge of the next funeral and Rebecca will also be in charge of the next pot luck, which will be in January.

The Fall Bazaar will be held Wednesday evening Nov. 16 with Naomi Circle in charge of the supper; Mary Circle in charge of the baked goods and Rebecca Circle in charge of new items.

Cookie Can Sunday will be December 11 with Naomi Circle in charge.

Apple Pie-making days will be Thursday and Friday, Oct. 6 & 7, and pies will sell again this year for \$8.00 each.

There being no other business, President Grace adjourned the meeting which was followed by the new bible study "Decisions", led by Jeanette Johnsen.

Nancy Raihala, Secretary

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### APPLE PIE MAKING

We will be making apple pies and freezing October 7th. We will begin about 9:00 had such good help and hope you will respond (phone No. 476-2457) will again take stay good frozen for at least a year.



them on Thursday, October 6th and Friday, and plan to finish before 3:00. Last year we to our call again this year. Lois Hendrickson orders. The cost of a pie is \$8.00. These pies

### QUILTING

We will make quilts on the fourth Tuesday. So and ends by 3:00. However you may come Quilting is enjoyable and you will be helping goodies will be provided.



this month it falls on October 25, starting at 9:00 for part of the day, if that is all you are able do. someone in need. Bring a bag lunch, coffee and

**FINANCIAL *Peace***  
**UNIVERSITY**

**Dave Ramsey**



Introductory class will be held on **Sunday, October 16<sup>th</sup> at 6:00 p.m.** in the Hope Lutheran Church sanctuary

\$

*What is*  
**FINANCIAL PEACE UNIVERSITY?**

We all need a plan for our money. *Financial Peace University* (FPU) is that plan! It teaches God's ways of handling money. Through video teaching, class discussions and interactive small group activities, FPU presents biblical, practical steps to get from where you are to where you've dreamed you could be. This plan will show you how to get rid of debt, manage your money, spend and save wisely, and much more!

\$

**A Word From Pastor Carl (Continued from page 1)**

The short version of the story is that debt caused us, over the course of two and a half years of fighting it, to lose everything. We didn't tell anyone what was going on, but if we had to do it again, we would learn from the wisdom of others who have been through it. We soon learned that we were not the only ones at the bottom. Barbie and Ken (you know, the couple who appear to be perfect—perfect clothes, perfect car, perfect house) are broke, and I don't take financial advice from broke people anymore.

On the way up

After losing everything, I went on a quest to find out how money really works, how I could take control of it, and how I could have confidence in handling it. I read everything I could get my hands on. I interviewed older rich people—people who made money and kept it. That quest led me to a really, really uncomfortable place: my mirror. I came to realize that my money problems, worries and shortages largely began and ended with the person in my mirror. I also realized that if I could learn to manage the character I shaved with every morning, I would win with money. I went back to my first love, real estate, to eat and to get out of debt. Along the way, I began another path—the path of helping others, literally millions of others, take the same quest to the mirror.

**Starting Ramsey Solutions**

I formed Ramsey Solutions in 1992 to counsel folks hurting from the results of financial stress. I've paid the "stupid tax" (mistakes with dollar signs on the end) so hopefully some of you won't have to. I wrote the book *Financial Peace* based on all that Sharon and I had learned, and I began selling it out of my car. With a friend of mine, I started a local radio call-in show called *The Money Game*, now nationally syndicated as *The Dave Ramsey Show*.

Many companies define success based on the dollars coming in, but at Ramsey Solutions, we define our success by the number of lives changed: listeners getting out of debt, readers taking their first Baby Step and saving \$1,000, *Financial Peace University* graduates investing for their future. We learned early on that if we help enough people, the money will come. Our mission statement isn't just lip service—it's our mantra:

Ramsey Solutions provides biblically based, common-sense education and empowerment that give HOPE to everyone in every walk of life."

## PRAYER REQUESTS – OCTOBER 2016



For those who are ill or hurting

Dinah Tveit  
Theresa Fisher  
Wayne Thom  
Violet Johnson

Millie Samuelson  
Barbara Barrows  
Cindy Swenson

Warren Johnson  
Joy Greene  
Yale and Char Pulling

Sulo Jatkola  
Danette Johnson  
Sadie Stokke

All those who spiritually struggle

For those in the military and their families

Michael Thom  
David Shafer  
Damien Autio

For places where wars and conflict take place

Syria and Iraq Christians and missionaries threatened by the advances of ISIS  
Other victims of terrorism  
Israel and Palestine  
Persecuted church around the world  
Those suffering from natural disasters

For our missions and world missionaries

Ekka family & other missionaries commissioned with the World Mission Prayer League  
Vision Petrozavodsk  
Judy Yund and Bethel Hospital  
Peace\*Love\*Haiti

Thanksgiving

Rob Benson and Kalen Kuehl's improved health  
Start-up of fall ministries

## October 2016 HOPE LUTHERAN CHURCH PLANNER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>SEP 26</b> <b>USHER TEAM:</b> Burt Suonvieri & Dave Zieroth					<b>1</b> <b>3:00</b> Brea Vance & Malcom Wallaker wedding
<b>2</b> 9:30 Worship & Sun.Sch. 10:45 Fellowship 1:00 Brina Bullock & Phillip Johnson wedding 1-4 Thom Anniversary (Cromwell Pavilion)	<b>3</b> <b>USHER TEAM:</b> Rob Benson & Bubba Vance  <i>Rosh Hashanah</i>	<b>4</b>	<b>5</b> Religious Release: 12:55 Elementary Religious Release 1:45 High School Religious Release	<b>6</b> 9:00 Apple pie making 9-10:30 AM Ruby's Pantry @ Arrowhead Town Hall 1-3 PM Pastor's Office Hours	<b>7</b> 9:00 HLCW apple pie making	<b>8</b>
<b>9</b> 9:30 Worship & Sun.Sch. 10:45 Fellowship	<b>10</b> <i>Columbus Day</i> <b>USHER TEAM:</b> Don Rosemore & Tim Tollgaard 3:10-5:00 Boy Scouts	<b>11</b> 10:00 HLCW Meeting and Bible Study  <i>Yom Kippur</i>	<b>12</b> 9-11 AM FW Food Shelf at FST Religious Release: 12:55 Elementary Religious Release 1:45 High School Religious Release	<b>13</b> 1-3 PM Pastor's Office Hours	<b>14</b>	<b>15</b>
Pastor gone for Augsburg Lutheran Churches Theological Conference in Brookings, SD						
<b>16</b> 9:30 Worship & Sun.Sch. 10:45 Fellowship  6:00-7:30 Financial Peace University beginning session	<b>17</b> <b>USHER TEAM:</b> Roy Autio & John Seredinski	<b>18</b>	<b>19</b> Religious Release: 12:55 Elementary Religious Release 1:45 High School Religious Release	<b>20</b> 12:30 FBCP  2-4 PM Pastor's Office Hours 7:00 Church Council	<b>21</b> 10:00 Bible Study at Riverview Manor  Pastor officiating at Brittany Brigan & Austin Carter wedding in Culver	<b>22</b>
<b>23</b> 9:30 Worship & Sun.Sch. 10:45 Fellowship 6:00-7:30 Financial Peace University	<b>24</b> <b>USHER TEAM:</b> Mark Johnson & Dave Zieroth 6:00-8:00 Boy Scouts	<b>25</b> 9:00 HLCW quilting	<b>26</b> 9-11 AM FW Food Shelf at FST Religious Release: 12:55 Elementary Religious Release 1:45 High School Religious Release	<b>27</b> 9:30 Worship & Music Committee 2-4 PM Pastor's Office Hours	<b>28</b>	<b>29</b> 10:00-2:00 Lake Superior Fellowship Group Fall Conference "The Connection between Faith and Health" New Life Lutheran Church in Duluth
<b>30</b> <i>Reformation Sunday—499<sup>th</sup> anniversary</i> 9:30 Worship & Sun.Sch. 10:45 Fellowship 6:00-7:30 Financial Peace University	<b>31</b> <b>USHER TEAM:</b> Jeff Kletscher & Dean Fries  <i>All Hallow's Eve</i>	<b>Notes:</b>				

**OCTOBER BIRTHDAYS**

- 3 Liam Seredinski  
Dale Rauvola
- 4 Molly Johnsen  
Elvie Tollgaard  
LuAnn Heikkila
- 5 Cory Suonvieri
- 6 David Jatkola
- 9 Russ Abell
- 11 Wayne Thom
- 12 Ann Bolstad
- 13 Pastor Owen Christianson  
Anna Hall
- 17 Mark Johnsen
- 22 Shannon Johnsen  
Jim Hutton
- 24 Bob Andrews  
Tamera Lundstrom
- 27 Marissa Johnson



**OCTOBER ANNIVERSARIES**

- 1 Liz & Wayne Thom ('66)
- 2 John & Sue Hutchinson
- 3 Pat & John Seredinski ('71)

**NOVEMBER BIRTHDAYS**

- 1 Lilly Autio  
Pam Rahja
- 5 Rose Chambers
- 6 Susan Coccie
- 7 Mae Olson
- 9 C Jean Hutchinson  
Shawna Berendt
- 10 Rebekah Bolstad Jonas
- 12 Dawn Shafer
- 13 Nancy Raihala
- 14 Jan Benson  
Wyatt Rauvola
- 16 Pastor Carl Fiskness
- 17 Linda Chambers
- 19 Eric Hall
- 21 Sue Hutchinson
- 22 Josef Suhonen
- 23 Leanne Aho
- 26 Wyatt Peterson  
Jordan Myles
- 29 Carl Kuehl

**NOVEMBER ANNIVERSARIES**

- 1 Tim & Jen Myles ('91)
- 12 LeRoy & Mildred Samuelson ('55)
- 22 Laverne & Ed Hutton

**HOPE LUTHERAN CHURCH GIVING**

General Fund Giving

August 28	\$1021.00
September 4	\$3164.00
September 11	\$1030.00
September 18	\$2022.00

Missions – Backpacks (Globe)

August 28	\$ 5.00
Total for Backpacks	\$ 71.00

Missions – Suohonen (Globe)

September 4	\$ 5.00
September 11	\$ 50.00
September 18	\$ 345.00

Youth

Rummage Sale	\$ 587.55
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***Has Your Address Changed?***

Did your mailing address change when the post office remodeled? If you answered yes, please let the church office know.

Thanks.

25 Pam & Bob Rahja

29 Robert & Darci (Rahja) Dahl



*Wayne and Liz Thom are celebrating their 50<sup>th</sup> year of marriage on*

*October 2, 2016, from 1:00-4:00 p.m.*

*The celebration will be held at the Cromwell Community Center (AKA Pavilion).*

*Bring a memory to share and enjoy the fun!*

*Hosted by their sons and families*

## **HOPE LUTHERAN CHURCH WEB SITE**

**Hope Lutheran Church now has its very own web site. Visit us at:**

[www.hopelutheranfloodwood.org](http://www.hopelutheranfloodwood.org)

**Also visit us on FACEBOOK:**

**Hope Lutheran Church,  
Floodwood, MN**

*The Beacon of Hope is published each month for members and friends of Hope Lutheran Church, Floodwood, Minnesota. News items should be given to Ann Bolstad (476-2130, cell 343-0943 or send to [draseal@aol.com](mailto:draseal@aol.com)) by the 24<sup>th</sup> of the month.*

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Carl Fiskness, Pastor

*Sunday School & Worship 9:30 a.m.*

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