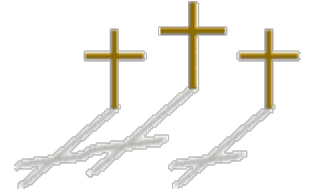


# The Messenger



Monthly Newsletter of Atonement Lutheran Church • January 2010

*We are Called to:*

*Celebrate* God's Love and Grace · *Trust* in the Holy Spirit for Guidance ·  
*Serve* as Disciples of Jesus Christ in the World



*Happy New Year*  
*Eaven Kohlmeier 12.9.09*

Atonement Lutheran Church  
685 Inca Parkway • Boulder, CO • (303) 499-4567  
[www.Atonement-Lutheran.org](http://www.Atonement-Lutheran.org)

A [ONE](#) Lutheran Congregation  
**Care Partners** with **HospiceCare of Boulder and Broomfield Counties**

## *Merry Christmas and Happy New Year!*

Isn't our 'Cover Baby' perfect?! Eaven reminds me that God continually offers us new life and renewal. Every day is a new beginning; God is the God of second chances! So I wish you all a joyful New Year filled with life-giving new beginnings.

In the Lutheran tradition, on January 1, we celebrate "The Holy Name of Jesus." (Luke 2: 21), as well as find renewal by reflecting on what it means to follow the way of Jesus (Matt 25:31-46 about the 'sheep and goats'). In some ways that's exactly what we'll be doing as a congregation during the Sunday CFD education hour in January.

- **January 3 – A New Year: Thinking about Atonement's Future**  
We hope everyone will join ALC's 2010 President, Wayne Tatro, and President-Elect, Carol Winston, in conversation about Atonement's mission for the next years. The economic downturn is actually helpful in this; money constraints are a great impetus to clarify what is, or is not, truly important.
- **January 10 – Council-led Discussion on Proposed 2010 Financial Plan**  
Church Council will present a ministry financial plan for 2010. This is an opportunity to make sure our checkbook supports our mission to Celebrate, Trust and Serve!
- **January 17 – Emerging Church, Emerging Worship with Pastor Nadia Bolz-Weber**  
Pastor Nadia will be preaching in worship and then sharing with us the ministry her congregation, House for All Sinners and Saints, is doing in Denver (see p. 7).
- **January 24 – Atonement's Annual Congregational Meeting**  
We'll conduct the official business of the congregation, including voting for new Council members and adopting a financial plan for 2010.

One of the topics we expect to talk about on Jan. 10 is changing the Sunday morning schedule in order to offer more times and variety for worship. The congregation has been preparing for growth: we've added Pastor Chad to our staff, we've invested time and talent in expanding ministry. We know that to continue to reach out to others we will need to add another worship service on Sunday morning.

As exciting as it is to grow, it can be scary to shift from a schedule that's brought us closer together. I'm encouraged to be part of a congregation that's willing to take risks honoring God's calls to servanthood for the sake of those who do not yet know joy and freedom in Christ, or who need a community to share and sustain them in faith. Way to grow... spiritually, too!

Some of the conversation has been around worship style. As we work toward developing a new less-formal-but-still-Lutheran worship service we'll be 'trying a few things on' at the 9:30 service intermittently during the next few months. The goal at this point is to begin a new Sunday schedule on Easter.

The members of the Worship/Music Committee and Church Council have spent many hours trying to discern how to best fit two services into one morning. There is no perfect Sunday morning schedule to fit all of our objectives, but Sunday morning is the prime time to invite new worshippers. Obviously, many congregations have 2, 3 and sometimes 4 worship services on any given Sunday morning. Every schedule possibility offers a corresponding set of opportunities and challenges. We expect to have a firm recommendation within a few weeks.

Growth and transition of any type usually does not come easily. (Just ask Eaven!) We do well to practice listening for and trusting God's guidance. It's part of our purpose statement, and I'm guessing God would hope for nothing less. Celebrate. Trust. Serve.

Peace and Joy in Christ,

*Pastor Debra*

## Welcome New Members!

New members from our latest class are:

### **Brian and Candace Cadena:**

Both Brian and Candace are graduates of the University of Michigan. Brian comes from Haslett, MI; while Candace is from Mason, MI. Brian is an Economics Professor at CU Boulder. Candace is a Social Worker for the State of Colorado Dept of Social Services. Both Candace and Brian are avid hikers. Brian likes to sing, and Candace enjoys being a group fitness instructor.

### **Ken and Sue Carter:**

Sue hails from Banning, California. Most recently, Sue lived in Van Nuys. She studied at Redlands in 1956 and at CU in 1972 and worked as a Speech Pathologist – Audiologist. Sue enjoys her grandchildren, reading mysteries, gardening, travel, and time with friends.

Ken is from Hollis, Long Island, NY. He graduated from the RCA Institute (1951), studying electronics and math. Ken worked for the U.S. Dept of Defense. He's lived in Boulder since 1964. Ken's interests are ham radio, flying aircraft, family, and travel.

### **Branko Kosovic, Julie Lundquist and Luka:**

The Kosovic/Lundquist family recently moved back to Boulder from Livermore, CA. Julie's from North Dakota and is a graduate of CU Boulder. She is a scientist and professor at CU Boulder and enjoys hiking, biking, travel, and music. Branko works at NCAR as a scientist. He hails from Rijeka, Croatia. Julie and Branko have one child: **Luka**, who is 3 and a half. Luka likes Thomas the Tank Engine and climbing!

### **Ruth Akubu-Feza Mwira:**

Ruth comes from Kinshasa, Democratic Republic of the Congo. She enjoys being a student these days, as well as prayer and being an evangelist.

### **Jody R:**

Jody has lived in Boulder for many years, although she's from Northeastern Pennsylvania. She graduated from CU Boulder and enjoys painting furniture (among other artistic ventures), gardening, reading, hiking, biking, and listening to piano music.

### **Jeff Stair:**

Jeff was born in Hawaii, although he came to Boulder from Wisconsin. Jeff is a graduate of New Berlin West, is an electrician, and enjoys Bible study, biking, swimming, and scuba diving.



### **Wednesday 6:15 Adult Bible Study**

Epiphany is the season of light. Beginning on Epiphany, Wednesday, January 6, 6:15 pm, our evening study will examine four sculptures by Frederick Hart, "the sculptures of light." Hart uses the new medium of acrylic resin to equate light with life and spirit. How can he depict simultaneously the birth, death, and resurrection of Jesus the Christ in one work? In this transparent medium, the artist has fused the symbols of the Star of Bethlehem, the Crucifixion, and the Resurrection. On that first Epiphany evening, Rev. Dee Watson will direct us in a viewing of the Maquette edition of *The Cross of the Millennium*. Hart created this piece in 1992 as the new millennium approached. Rev. Watson is a retired ELCA pastor and a former owner of an art gallery. She recently moved to Boulder from the East Coast.

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## *New Year's Day Origins*

In 153 B.C., Jan 1, the beginning of the month immediately following the winter solstice, was accepted by the Roman Empire as the beginning of the year. Previously, March 1 had been observed as New Year's Day; later, in the sixth century A.D., March 25, the Annunciation, was adopted throughout Christendom as the beginning of the year. In 1582, Gregory XIII reformed the calendar and restored the beginning of the year to Jan. 1. The adoption of the new date spread slowly. It was not accepted in England and America until 1752.

*(Festivals and Commemorations, by Philip H. Pfatteicher)*

## First Friday Fellowship

Our 1st First Friday of 2010 will be the 2nd Friday of January. Karen Shepard will host us on January 8. We'd love to have you join us at this casual gathering. This is an opportunity to meet and visit. Food and fellowship begin at 6:00. Bring an appetizer or dessert to share. Hosts provide soft drinks and you may bring wine if you wish. Karen's address is 7372 Windsor Drive, Boulder. In February, Marilyn Morris will Host. We hope you can join us for both of these fun events! We are scheduling 2010 and are looking for hosts for March and April. If you are willing to host or if you have questions, please contact Jan Ydstie-Roy (303-554-0311) or Jan Bundy (303-604-0869).

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## December Office Volunteers



Mary Bidinger, Andreas Beuschel, Bob Bundy, Sue Carter, Kate Crawford, Sandy Droeger, Edith Hanson, Barton & Kris Kiburz, Bud & Gerry Luethi, Bob Matheson, Mary Nelsen, Jeff, Sandy and Ben Ramsey, Don & Lucille Ritchart, Audrey Schlack, Peggy Simpson, Ailie Swanson, Wayne Tatro, Jan Ydstie-Roy

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## Attendance:

Month of November

1	187
8	179
15	105
22	175
29	173

## Prayers...



**Scott Alexander and Family; Carl and Katherine Christensen** and family on the death of Carl's sister, Betty; **Cherie McCandless; Leo Nelsen; Court Peterson; Amanda Peebles and Family; Our RMS Bishop and Staff: Bishop Allan Bjornberg, Cheryl Almquist, Dan Bollman, Madelyn Busse, Willie Hobbs, Jim Hytjan, Janice Ladd-Horkey, Kent Mueller and Linda Staats.**

## ...& Praise

### Praise and Thanksgiving for:

Rowan Alexander and Ava Grace Wolny and their sponsors, on their baptisms.

The birth of Eaven Hahn Kohlmeyer on December 9 to Aly and Pastor Chad. Eaven joins big brother, Holden at home.

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**Thanks for the turkeys!** A special thank you is extended to all who donated turkeys for the Cheyenne River Indian Reservation Thanksgiving dinner in November. ALC, friends, neighbors and local businesses donated 320 turkeys, as well as ingredients for all the trimmings! Under the direction of Marion Clifford, Director of Native American Connections, 420 meals were served!! A new roaster was used, which cooks 40 turkeys at a time. Turkeys not used for the dinner were given to volunteers and families in need. Thanks also to our Social Ministry team for providing some money for the truck rental.

*Herm and Joan Schempp*

## Women's Bible Study

So you think that you know the parables? For a new perspective, come to the Women's Bible Study on Thursday, January 7th from 11:30 am to 1 pm. The parable for study, The Woman in Simon's House, will be facilitated by Pauline Farrow. Lunch will be provided by Carol Winston. All are welcome to attend!

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## Moment for Moms

### Giftng Our Children With Strong and Important Values

As I sit here, staring at my new sleeping son, I find myself enjoying the moment and not thinking too much about the future. Although, before long, I am thinking about who he is, who he will become, what things will be important to him, how he will be a blessing to others and how he will share his life with our world.

I remember family value systems being very different between me and my childhood best friend. I specifically remember having a chat with her at a young age about radio stations. She told me that her mother would not let her listen to the local pop/rock station. I was baffled! How could this be? It was interesting how, at such a young age, I encountered this issue.

Sharing with our children strong values is such a tremendous task! It can be especially challenging when we are continuously surrounded by bombarding value systems from others. How do we nurture our family values? How do we respect the values of others, but stay strong in what we believe is important in our family?

Our January Moment for Moms meeting will center on the topic of *Giftng Our Children With Strong and Important Values*. We will meet on Thursday, January 21 from 6:30-8:00pm at Atonement Lutheran Church. Childcare will be provided. Please bring a snack to share. If you have any resources that you have used around this topic, we welcome you to bring them along as well.

Looking ahead in 2010, we will be discussing the following topics:

**February 18:** Intimacy and Marriage

**March 13/14:** Mountain Retreat focusing on Spirituality and Motherhood

**April 22:** Book Club Meeting (we will read a book together and discuss it at this meeting)

**May 20:** Ideas on Summer Activities for Our Kids

We always welcome visiting moms and love to have new members join our group. For more information, or if you have questions, please contact Aly Kohlmeier at 720-862-7644 or [alyehrenberg@hotmail.com](mailto:alyehrenberg@hotmail.com).

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## Come One, Come All

**Saturday, January 2, 5:00 PM**

Tw'as the night after New Year's  
When all through the town  
The parties were over  
The fun's slowing down

You're fidgety and bored  
There is nothing to do.  
Except eat even more  
'Til your eyes bug out, too.

But wait .... Maybe this evening  
Will not be so lame.  
Don't you remember,  
Something like "Pizza and games...."

Don't put away your party mood just yet. It's time for all ages to get together to PLAY! Is your game Candyland, or Bridge? Twister or Trivial Pursuit? Need some *new* opponents? Bring your favorite games and set up a table, or wander through the tables and choose your favorite. Let's make the church rock with laughter, Saturday, January 2 at 5:00 pm. We'll order pizza, but if you have some left over Christmas goodies that you would like to get out of the house, bring them along! And while you are furiously drawing for Pictionary, think about whether we want this to be a monthly event. Questions? Contact Liz Drexler: 303-499-8058 or [esdrexler@hotmail.com](mailto:esdrexler@hotmail.com).

## Letter from Nepal



*(Excerpts from an email to Pastor Debra)*

We are fine. Now it is cold in Kathmandu. It was nice to hear from you last time. I am working part time. Sarita also helps me in my job. The political situation in Nepal is not good. It is difficult for the people. There is always conflict between the political parties. Government is not stable. People want peace for daily life.

Mandakini has completed her Master's degree and attempting to apply for full time job. She is working in Franklin as store cashier. We are planning to visit her graduation ceremony which will be held May 2010 at Sydney. I read the newsletter which publishes from Church. It is very significant to read. I learned the lecture "Education has been the great contribution and it continues to be with the co-operation of many dedicated and highly motivated lay and religious persons of different congregations." Church education of Christian value has been outstanding of long-range influence and continues to give us much to thank the Lord for. There are many lay and religious people who have sustained and supported us as usual.

During my stay in Boulder, I attended the Church and paid attention: "*Peace Reconciliation - The creation of better future are the task of the whole people.*" I sincerely hope that Jesus will be positively and creatively involved in the process and exercise the

positive influence in them through pastoral ministry or cultural expression. It is focused on the whole human person and instills value for life developing talents to be used for common good addressing to congregation go and to give us a selection of scripture readings, prayers, reflections, and prose passages. This is what I learned. Convey my best wishes to all my friends.

"Lord be with you"  
Lord Jesus be our help and support.  
Have a lovely day.  
With best regards,

Padma  
Sarita

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## Christian Faith Development

**Sundays at 10:50, in the Chapel**

**January 3** – *A New Year: Thinking about Atonement's Future and Mission*

Join President-Elect Wayne Tatro to talk about Atonement's mission for the next years. What's important? What isn't?

**January 10** – *Council-led Discussion on Proposed 2010 Financial Plan*

Church Council will present a ministry financial plan for 2010. This is an opportunity to make sure our checkbook supports our mission to Celebrate, Trust and Serve!

**January 17** – *Emerging Church, Emerging Worship with Pastor Nadia Bolz-Weber* Pastor Nadia will be preaching in worship and then sharing with us the ministry her congregation, House for All Sinners and Saints, is doing in Denver (see p. 7).

**January 24** – *Atonement's Annual Congregational Meeting*

We'll conduct the official business of the congregation, including voting for new Council members and adopting a 2010 financial plan.

**January 31** – *Making Sense of Scripture*

The beginning of a new series using a book of the same title by Prof. David Lose. Led by Pastor Chad.

## Attention Drivers Aged 50 & Over



AARP is offering a Driver Safety Class Sat., Jan. 16 from 8:30 a.m. - 5:00 p.m. at Atonement. This course addresses the physical changes that can affect your driving ability and behavior and ways to compensate for those changes. Colorado insurance companies will offer a premium discount to graduates 55 years or older.

### **You will learn:**

- Defensive driving techniques, new traffic laws and rules of the road
- How to deal with aggressive drivers
- How to handle problem situations such as left turns, right-of-way, interstate highway traffic, trucks and blind spots
- How to safely use anti-lock brakes, air bags and safety belts

The fee for the class is \$12 for AARP members and \$14 for non-members. To register and for more information, contact Teddy at [roomuse@atonement-lutheran.org](mailto:roomuse@atonement-lutheran.org) or call the church office (303-499-4567 X0) on Tuesday or Wednesday and speak with Teddy.

## Pastor Nadia is in the House!

Rev. Nadia Bolz-Weber, pastor of House for All Sinners and Saints, Denver, will be joining us on January 17th to preach in worship and do a Christian Faith Development (CFD) session about her work with the ELCA mission congregation she pastors. The congregation has a ministry with young adults in Denver and is an a capella singing congregation that labels themselves as an ancient - future church with a progressive, but deeply-rooted theological imagination. Join us to hear the word of God and to hear about an important 'emerging church' ministry that we help support through the mission dollars we give through our Rocky Mountain Synod.





# st nicholas party

2009



# Is it the Flu or Just a Cold?

By Pauline Farrow, Parish Nurse

Seasonal influenza, H1N1 (Swine flu), and the common cold are all viral infections. They have similar symptoms, but there are notable differences. A common cold typically starts with a sore throat, developing into a cough and runny nose a few days later. A cold usually lasts about a week and people rarely develop a fever or muscle aches. The flu usually hits more suddenly, causing a fever, headache, dry cough and chills. After the fever subsides in a few days, you may develop nasal congestion and a sore throat. Most people feel tired or exhausted, and complain of muscle aches or pains. The flu tends to last longer than a cold, up to a few weeks. Below is a quick look at the symptomatic differences.

Also, the flu (except for the swine flu) does not cause nausea, vomiting, or diarrhea - what some people call the "stomach flu". This is most likely either food poisoning or some illness caused by bacteria or non-influenza virus. Children may have some gastric symptoms with influenza, but adults rarely do. Because both colds and the flu are viral infections, antibiotics do not work. Antibiotics should only be prescribed if a complication of the viral infection becomes a "diagnosed" bacterial infection. The seasonal and H1N1 vaccines can be given together and it is not too late. But remember it will take about 2 weeks for your immune system to offer full protection against influenza. Other healthy habits to adopt include: washing your hands frequently with warm soapy water or using an alcohol-based hand sanitizer; avoid touching your eyes, nose, or mouth; cover your nose and mouth while coughing or sneezing by using the crook of your elbow or a facial tissue rather than using your hands; if you do become sick, stay home to prevent further spread of the infection; avoid people who are sick if you can; and regularly clean surfaces with a disinfectant.

## Cold Symptoms

- Gradual onset
- Possible mild fever
- Mild body aches
- Mild fatigue
- Nasal congestion/runny nose, sneezing
- Possible mild headache
- Mild cough and sore throat

So what can you do if you get the flu? If you have had close contact with someone who has the flu or you start having flu symptoms, contact your doctor right away about taking an antiviral med to help prevent your catching the flu virus or diminish the effects of the flu. There is a window of opportunity if the med is taken within 24-48 hours of the onset of symptoms. Besides the antiviral drugs, the best way to treat a cold or the flu is to provide symptomatic relief by drinking fluids, getting plenty of sleep and using over-the-counter (OTC) products. If you are taking prescription medications, are pregnant, are over 65 years or are a young child, or have chronic medical conditions; please talk first with your doctor or pharmacist before taking OTC meds.

Common ingredients in OTC cold or flu products include:

Antihistamines used to treat sneezing and runny noses and are found in allergy or cough and cold products. Common side effects are drowsiness and dry mouth. Please read the labels for those medical conditions that limit the use of this. Decongestants can help relieve nasal and sinus congestion (stuffy nose). Common side effects include increased blood pressure, trouble sleeping, and a serious complication if you are taking a MAOI (Monoamine oxidase inhibitor- an antidepressant). Check the label for other medical conditions that require consultation with your doctor. Cough suppressants help decrease coughing and expectorants help loosen mucus to make it easier to cough it up. Cough suppressant meds, such as dextromethorphan, should not be taken with the MAOI antidepressants. Analgesics (ibuprofen-Advil, acetaminophen-Tylenol, Aspirin) help decrease fever and pain. Never give Aspirin to anyone under the age of 18, as Aspirin is linked to Reye's syndrome. Be aware that cold products may contain several ingredients to treat multiple symptoms. To avoid duplicate products and side effects, consider using individual products treating you specific symptoms.

## Influenza Symptoms

- Sudden onset
- High fever (102-104 degrees lasting 3-4 days, chills)
- Severe muscle and body aches
- Severe fatigue, weakness, exhaustion
- May develop nasal congestion
- Severe headache
- Severe dry cough, may develop sore throat
- Loss of appetite

## What do OWLS do in the Winter?

Although some owls will go south to warmer climates for the winter, many stay put year 'round. The schedule for Atonement's OWLS (Older Wiser Lutherans) begins again on January 6 and we invite anyone 55 and older to join us. We will continue to meet every Wednesday at 4:30 concluding in time for our 5:30 fellowship supper. We invite everyone to join the Wednesday night fellowship meal at 5:30 prepared by Chef Scott. Cost is \$5 (children eat free).

Please call the church office if you have questions or would like someone to pick you up, 303-499-4567.

*Our January and early February activities include:*

A monthly worship service featuring lots of old familiar hymns and Holy Communion is planned for the third Wednesday of January.

We will show weekly videos that will be followed by lively discussion. Our first video will be January 6 @ 4:30. We are mixing it up this winter with various videos. One video series we have enjoyed are the Andy Griffith TV shows and discussions about the life lessons they share. We also are planning other inspirational videos about hymn authors and other topics, to be announced. Each video will be scheduled to allow time for us to share our observations, insights and related experiences. This will be led by one of our pastors. We hope you can join us!!

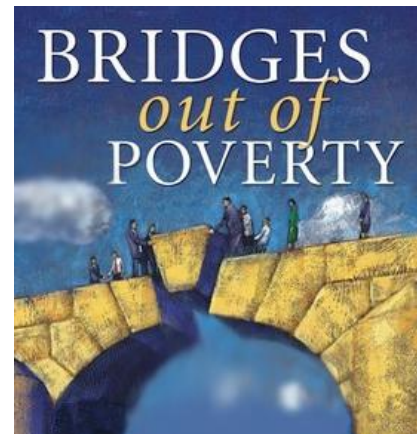
### **Winter Schedule:**

Jan 6	Video & discussion @ 4:30
Jan 13	Video & discussion @ 4:30
Jan 20	Favorite hymn sing@ 4:30
Jan 27	Video & discussion @ 4:30
Feb 3	Video & discussion @ 4:30
Feb 17	Ash Wednesday service
Feb 24	Lenten Soup Suppers begin

## January Love Offering

Energy Outreach Colorado is dedicated to keeping Colorado homes warm, healthy and safe by raising money for energy assistance. We assist people in emergency situations by helping pay the balances on their utility bills. We also help limited income families to be more self-sufficient by funding energy efficiency measures that lower energy costs in affordable housing across Colorado. You can find more information at [www.energyoutreach.org](http://www.energyoutreach.org).

## Bridges Out Of Poverty Training



### **January 9th and 16th**

We had Clinton Moore and Ellen Salvador visit us at CFD to tell us about how Bridges Out of Poverty is working with Habitat for Humanity to help coach newly-placed families on how to make sound financial decisions as well as other life skills. We had great response to this class and have scheduled the Training on Saturday, January 9th and 16th at Atonement from 9 a.m. to noon. This is a two-part class. Those who participate in the training will have the opportunity to serve as coaches to a family (each family is assigned a team of 4-6 coaches). You can come to the training and then decide if you are called to serve as a coach. It's a great way to learn more about how to support people living in poverty in Boulder. Please RSVP to Andrea Vahl if you will be attending.

## *Atonement's ONE Lutheran*

### **Verse of the Month:**

“Speak out for those who cannot speak, for the rights of all the destitute. Speak out, judge righteously, defend the rights of the poor and needy.” — Proverbs 31:8-9

### **Good News About Malaria**

The World Health Organization (WHO) reports that greater financial support is helping to achieve significant progress in the fight against malaria, noting that over one third of endemic countries have reported more than a 50 percent decline in malaria cases since 2000.

The WHO released its 2009 World Malaria Report on December 15th, providing the most recent information on the status of the malaria epidemic and highlighting progress toward global malaria targets.

Funding to combat malaria has jumped from \$0.3 billion in 2003 to \$1.7 billion in 2007. This surge in resources has contributed to impressive progress on the ground: 140 million long-lasting insecticidal nets were delivered to high-burden African countries from 2006 to 2008, use of effective malaria medicine is on the rise compared to 2006, and 31 percent of African households were estimated to own at least one insecticide-treated net in 2008 compared to 17 percent in 2006.

Significant reduction in child malaria deaths could help some African countries, like Sao Tome and Principe, Zanzibar and Zambia, to reach the 2015 MDG goal of a two-thirds reduction in child mortality.

However, this progress is not enough. Africa's 31 percent insecticide-treated net coverage is still well below the World Health Assembly (WHA) target of 80 percent household coverage by 2010, and only 15 percent of children with a fever in malaria-endemic country received malaria medicines, compared to the WHO's target of 80 percent. The report also notes that \$5 billion will be required annually until 2015 to scale-up and sustain global malaria control and elimination, and funding needs to give greater attention to larger endemic countries rather than smaller countries with lower disease burdens.

Malaria still claims the lives of 863,000 people every year (Africa accounts for 89 percent of these deaths), but this number is down from 881,000 in 2006. The drop is primarily attributed to fewer deaths in Africa among children under 5.

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## *What Can We Do?*

It's not just the holiday season, it's budget season -- when President Obama makes critical decisions impacting the Global Fund to Fight HIV/AIDS, Tuberculosis and Malaria. Ask him to give a global gift and include \$1.75 billion for the Global Fund in his Fiscal Year 2011 budget. Go to [www.one.org](http://www.one.org) and click on the Act Now link.



# Life Events Drive Need for Financial Guidance

## Eleventh in a Series from Thrivent Financial for Lutherans

By Deidre G. Farrell, Paul Dahlgren, Bruce Hoelter, and Tim McNamara

Financial professionals see it every day. A person who has never felt the need for a financial guidance walks in their door right after a significant life event – maybe the birth of a child, marriage, or an unexpected inheritance. Life events like these and others may turn professional financial assistance from a nice-to-have into a need-to-have situation.

What life events often drive this need? Financial professionals say that retirement issues are among the main reason people visit them – and this need is becoming more palpable as the 76 million baby boomers enter retirement. This transition to retirement can be a trying one. Retirement often means leaving behind the identity one formed through work and a routine that developed over years on the job. It may also mean added opportunity – and possibly challenges – in filling one's time.

Beyond the personal lifestyle issues, outliving assets in retirement is increasingly becoming one of the concerns among boomers – and a key driver to get financial guidance now rather than later. But retirement questions affect boomers and non-boomers alike – for some it's managing a nest egg; for others it's learning strategies to build enough wealth to be ready for retirement.

### Other life events

Retirement, however, is not the only life event that drives a need for guidance. Many other life events require attention when it comes to finances, including:

- **Education.** During the past 20 years, tuition costs have increased dramatically, and financial aid for secondary education has not kept pace. Thus, paying for a child's college education is an even larger life-changing event for parents than ever before.
- **Change in marital status.** Getting married introduces new challenges. In fact, about two-thirds of married people say they disagree with their spouse about money. A good way to lessen the stress is to make financial decisions together and reassess those decisions over time with the help of a financial professional.
- **A birth or adoption of a child.** This life event is a whopper, and usually requires some additional financial guidance. Making room for the new addition into one's budget is critical. It's also a time to evaluate the need for additional disability and life insurance coverage.

Life events are inevitable, so are financial needs as they evolve and change over time. Moving with life events – and seeking guidance as they arise – can help create the financial balance whenever change occurs.

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*Deidre G. Farrell, MBA, LUTCF, FIC, Paul Dahlgren, CFP®, ChFC, CLU, Bruce Hoelter, LUTCF, FIC, and Tim McNamara are financial associates with Thrivent Financial for Lutherans in Boulder. They can be reached at 303-532-1215. This column was prepared by Thrivent Financial for use by this representative.*

*Neither Thrivent Financial for Lutherans nor its respective financial associates and employees provide legal or tax advice. For complete details, consult with your tax advisor or attorney.*

## *Birthdays*

Mira Canion	1/1
Tom Reisinger	1/2
Bailey Wallace	1/2
Cecelia Lundgren	1/3
Anya Prater	1/3
Ina B. Olson	1/4
Katie Moran	1/6
Amanda Cyboron	1/7
Mary Jenson	1/7
David Olson	1/7
Dale Roy	1/7
Ardelle Bowron	1/9
Anna Jenson	1/11
Bryan Johnson	1/11
Wayne Tatro	1/11
Jonah Beuschel	1/12
Lindsay Solonycze	1/12
Julie Tatro	1/13
Russ Miller	1/17
Kris Kiburz	1/18
Kate Crawford	1/19
Gene Arehart	1/20
Holden Kohlmeyer	1/22
Katie Bernstein	1/25
Evan McCandless	1/26
Andrea Vahl	1/27
Ken Weaver	1/28
Les Nesbitt	1/31



## *Anniversaries*

Jeff & Kathy Stith	1/13
Doug & Nancy Schaefer	1/24
Sue & Court Peterson	1/28

**“Look!** The virgin will conceive a child!  
She will give birth to a son,  
and they will call him **Immanuel,**  
Which means **God is with us!**”  
Matthew 1:23





# January

## Sunday Worship Calendar 9:30 AM

*We thank all those who offer their gifts in leading worship this month.*

9:30 am	January 3 <i>Christmas 2</i>	January 10 <i>Baptism of Jesus</i>	January 17 <i>Epiphany 2</i>	January 24 <i>Epiphany 3</i>	<i>January 31 Epiphany 4</i>
<b>Readings</b>	Jeremiah 31:7-14 Psalm 147 Ephesians 1:3-14 John 1:1-18	Isaiah 43:1-7 Psalm 29 Acts 8:14-17 Luke 3:15-17, 21-22	Isaiah 62:1-5 Psalm 36 1 Corinthians 12:1-11 John 2:1-11	Nehemiah 8:1-3, 5-6, 8-10 Psalm 19 1 Corinthians 12:12-31a Luke 4:14-21	Jeremiah 1:4-10 Psalm 71 1 Corinthians 13: 1-13 Luke 4:21-30
<b>Assisting Minister</b>	Tim Snyder	Kathy Lindholm	Tim McCandless	Cherie McCandless	Stan Jackson
<b>Greeters</b>	Gene and Mona Arehart	Barbara Fink Edith Hanson	Andreas Beuschel Sandra Davis	Bob and Lea Patterson	Kent Bowron Sydney Swennes
<b>Ushers</b>	Mike and Drake Neilands	Jerry and Janet Gilland	Kent Bowron Sydney Swennes	Stan Jackson John Erickson	Bob Bundy Jean Koster
<b>Lector</b>	Dorothy Weaver	Antje Sliger	Jody R.	Andre Dion	Steve Vahl
<b>Acolyte</b>	Olivia Neilands	Kathy Lindholm	Antje Sliger	Tim Snyder	Jan Ydstie-Roy
<b>Altar Care</b>	Mary and Bill Anderson	Kate Crawford	Liz and John Drexler	Joy and Gary Symes	Bonnie Brooks
<b>Communion Asst.</b>	Jan and Bob Bundy, Joan Schempp, Jan Ydstie-Roy, Stan Jackson, Antje Sliger	Jan and Bob Bundy, Antje Sliger, Irene Koster, Jeanne Nijhowne	Jody R., Linda Wisler, Kathy and Erin Twaddell, Mary Weisbach	Antje Sliger, Andre and Kim Dion	Kathy Stith, Joan Schempp, Tim McCandless, Tim Snyder, Antje Sliger
<b>Musicians</b>	Jubilate! Sacred Singers	Sanctuary Choir SpiritSong	Carillon Choir Sanctuary Choir	Sanctuary Choir SpiritSong	Carillon Choir Sanctuary Choir

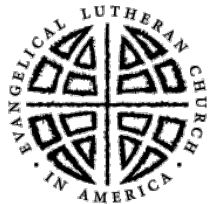
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<i>January 2010</i>						
					<b>1</b> New Year's Day- Office Closed	<b>2</b> 5:30 PM All Church Pizza/Game Night
<b>3</b> 8:00 AM Morning Worship/Holy Communion 9:00 AM Fellowship Time 9:30 AM Worship with Jubilate Singers, Children's Church 10:50 AM CFD: Congregational Discussion-Atonement's Future and What's Important for 2010 10:50 AM Sunday School for All Ages	<b>4</b> <b>OFFICE CLOSED</b>	<b>5</b> 9:00 AM LifeSpark Sessions (Occasionally, throughout week) 10:30 AM Pastor's Text Study 1:30 PM Staff Meeting	<b>6</b> 4:30 PM OWLS Bible Study 5:30 PM Fellowship Dinner 6:00 PM Carillon Choir; SpiritSong 6:00 PM Children's Music Class- R11; Confirmation 6:15 PM Book of Faith Adult Bible Study 7:00 PM Sanctuary Choir	<b>7</b> 11:30 AM Women's Bible Study/Lunch 6:30 PM Executive Committee Meeting 6:30 PM HospiceCare 7:00 PM First Thursday Committees	<b>8</b> 9:00 AM Congregational Care-Hospice Meeting 6:00 PM First Friday Fellowship@Kar en Shepard Home	<b>9</b> 9:00 AM Bridges Out of Poverty Training
<b>10</b> 8:00 AM Morning Worship/Holy Communion 9:00 AM Fellowship Time 9:30 AM Worship, Aweida Baptism, Children's Church 10:50 AM CFD: Council-led Discussion 10:50 AM Sunday School for All Ages	<b>11</b> <b>OFFICE CLOSED</b>	<b>12</b> 9:00 AM LifeSpark Sessions (Occasionally, throughout week) 10:30 AM Pastor's Text Study 1:30 PM Staff Meeting 7:00 PM My Story Writing Group	<b>13</b> 4:30 PM OWLS Bible Study 5:30 PM Fellowship Dinner 6:00 PM Carillon Choir; SpiritSong 6:00 PM Children's Music Class; No Confirmation Class 6:15 PM Book of Faith Adult Bible Study 7:00 PM Sanctuary Choir	<b>14</b> 3:00 PM Pastoral Care Team 7:00 PM Church Council	<b>15</b> <b>MESSENGER ARTICLES DUE</b>	<b>16</b> 8:30 AM AARP Driver Safety Class 9:00 AM Bridges Out of Poverty Training
<b>17</b> 8:00 AM Morning Worship/Holy Communion 9:00 AM Fellowship Time 9:30 AM Worship, Children's Church 10:50 AM Sunday School for All Ages 11:45 AM Stephen Ministry Peer Support	<b>18</b> <b>OFFICE CLOSED</b>	<b>19</b> 9:00 AM LifeSpark Sessions (Occasionally, throughout week) 9:30 AM Love Day 10:30 AM Pastor's Text Study 1:30 PM Staff Meeting	<b>20</b> 4:30 PM OWLS Bible Study 5:30 PM Fellowship Dinner 6:00 PM Carillon Choir-SA; SpiritSong 6:00 PM Children's Music Class; Confirmation (Parents Night) 6:15 PM Book of Faith Adult Bible Study 7:00 PM Sanctuary Choir	<b>21</b> 6:30 PM HospiceCare 6:30 PM Moment for Moms	<b>22</b>	<b>23</b> 9:00 AM Camerata Retreat
<b>24</b> 8:00 AM Morning Worship/Holy Communion 9:00 AM Fellowship Time 10:50 AM Congregational Annual Meeting 10:50 AM Sunday School for All Ages	<b>25</b> <b>OFFICE CLOSED</b>	<b>26</b> 9:00 AM LifeSpark Sessions (Occasionally, throughout week) 10:30 AM Pastor's Text Study 1:30 PM Staff Meeting	<b>27</b> 4:30 PM OWLS Bible Study 5:30 PM Fellowship Dinner 6:00 PM Carillon Choir-SA; SpiritSong 6:00 PM Children's Music Class; No Confirmation Class 6:15 PM Book of Faith Adult Bible Study 7:00 PM Sanctuary Choir	<b>28</b> 3:00 PM Pastoral Care Team	<b>29</b>	<b>30</b> 10:00 AM Faith Alive Event
<b>31</b> 8:00 AM Morning Worship/Holy Communion 9:00 AM Fellowship Time 9:30 AM Worship, Children's Church 10:50 AM Sunday School for All Ages						

**Atonement Lutheran Church**  
**685 Inca Parkway**  
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**303.499.4567**  
**[www.atonement-lutheran.org](http://www.atonement-lutheran.org)**

Return Service Requested

## *January*

Please help us keep your address current by keeping us informed.  
The church must pay for each address change from the Post Office.



*Living in God's amazing grace*

**Atonement Lutheran Church** ELCA  
God's Work. Our Hands.

**Coming in JANUARY**

**January 24:**

*Atonement's Annual Congregational Meeting*