

**ACOLYTE**

6 Herman Griese / Austin Roscovius  
 13 Levi Holz / Eli Wolfe  
 20 Dalton Johnston / Jackson Jantz  
 26 Jessie Fortin 27 Nickolas Watson/Rhoni Eveland

# November 2011

**OFFERING COUNTING COMMITTEE**

6 Schierkolk / Tackett  
 13 Gil / D. Rand  
 20 DeWitt / Koelling  
 27 Bush / von Seggern

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p><b>6</b> <i>Dawnlight Savings Time ends</i>                      9:15a.m. Women's Bible study—Topic: Worship                      7:00p.m. Sunday Night Live!</p>	<p><b>7</b> 1:00p.m. Mexican Train Dominos—F.H.                      6:30p.m. Bell Choir Practice</p>	<p><b>8</b> <i>Election Day</i>                      9am-2pm <i>Circuit 8 Pastor's Conference</i>—Junction City                      9:00a.m.—2:00p.m. Nimble Fingers—F.H.                      Noon—Sing at Valley Vista</p>	<p><b>9</b> 10:00a.m. Bible study-F.H.                      5:30p.m. 6th grade Catechism                      6:00 5th grade Catechism                      6:15 Choir Rehearsal                      7:15 Praise Practice</p>	<p><b>10</b> <i>Veterans Day</i>                      9:00a.m. Young at Heart travel to Frankfort &amp; Home, Kansas                      7:00p.m. LWML Meeting (Fellowship Hall)</p>	<p><b>11</b> <i>Veterans Day</i>                      9:00a.m. Young at Heart travel to Frankfort &amp; Home, Kansas                      6:00p.m. Church reserved for Wedding Rehearsal</p>	<p><b>12</b> 7:00a.m. Elder's Meeting—F.H.                      8:30a.m. Andrea's toning class—F.H.                      6:00p.m. Worship                      Remember to set your clocks back one hour</p>
<p><b>13</b> 9:15a.m. Blood Pressure check—offices                      9:15 Women's Bible study on "Worship"</p>	<p><b>14</b> 6:30p.m. Bell Choir Practice                      7:00 Church Council Mtg (Fellowship Hall)</p>	<p><b>15</b></p>	<p><b>16</b> 10:00a.m. Bible study-F.H.                      5:30p.m. 6th grade Catechism                      6:00 5th grade Catechism                      6:15 Choir Rehearsal                      7:15 Praise Practice</p>	<p><b>17</b> 2:30p.m. S.O.S. Meeting-Fellowship Hall</p>	<p><b>18</b></p>	<p><b>19</b> 8:30a.m. Andrea's toning class—F.H.                      Kansas District Youth Gathering in Wichita Nov 18—20                      6:00p.m. Worship</p>
<p><b>20</b> 9:15a.m. Women's Bible study—Topic: Worship                      11:30a.m. Congregation Potluck &amp; Voter's Meeting                      7:00p.m. Sunday Night Live!</p>	<p><b>21</b> 1:00p.m. Mexican Train Dominos—F.H.                      6:30p.m. Bell Choir Practice</p>	<p><b>22</b> Noon—Sing at Valley Vista</p>	<p><b>23</b> 10:00a.m. Bible study-F.H.                      7:00p.m. Thanksgiving Worship</p>	<p><b>24</b> <i>Thanksgiving Day</i>                      8:00a.m. to 4:00p.m. Fellowship Hall &amp; Kitchen reserved for Marcia Fox</p>	<p><b>25</b> 11:00a.m. Memorial Service for Esther V. Karman</p>	<p><b>26</b> 8:30a.m. Andrea's toning class—F.H.                      6:00p.m. Worship</p>
<p><b>27</b> <i>First Sunday in Advent</i>                      9:15a.m. Women's Bible study—Topic: Worship</p>	<p><b>28</b> 6:30p.m. Bell Choir Practice</p>	<p><b>29</b></p>	<p><b>30</b> 10:00a.m. Bible study-F.H.                      5:30p.m. 6th grade Catechism                      6:00 5th grade Catechism                      5:45-6:45 Youth will serve supper—Free will offering                      7:00 Midweek Advent Service</p>	<p><i>Looking Ahead...</i>                      December 3, 8:30a.m. Decorate the church for the Christmas Season</p>	<p><b>MT. CALVARY LUTHERAN CHURCH</b>                      17535 Say Road—Wamego, KS 66547                      PHONE: 785-456-2444  <b>WORSHIP SERVICES</b>                      Saturday—6:00p.m.                      Sunday—8:00 and 10:30a.m.                      Holy Communion—all services                      Sunday School &amp; Bible Classes—9:15a.m.</p>	

## HOW TO HIT A FINANCIAL PLANNING HOMERUN

The crack of the bat. The roar of the crowd as you round the bases. While hitting a homerun in the big leagues is nothing but the stuff of dreams for most of us, baseball can serve as a wonderful analogy for our quest for financial security. Reaching retirement, or home plate, is the goal. So step up to the plate, take a swing and round the bases with these general, yet timeless financial tips from Thrivent Financial.

### First Base *Get on base by:*

- \* Creating an emergency cash fund with at least three to six months worth of living expenses set aside. This fund is essential to cover unexpected short-term expenses, like a major car repair bill or broken furnace. Keep the funds safe and accessible in a savings or money market fund, and be sure to replenish the fund later if you draw from it for an emergency.
- \* Purchasing property insurance that protects you and/or your business against the loss of the property or income. Auto, homeowners and business owner policies fall under this category.
- \* If your employer does not provide health coverage, buy your own. You can't afford to be without it. "If you fall ill and have to be hospitalized without health insurance, you will quickly realize that the cost of not being insured far exceeds the cost of premiums," said Bruce Fear, vice president of Protection Products and Solutions for Thrivent Financial.

**Second Base**—As you head to second base you're approaching the middle part of your life and earnings potential. Second base is about protecting your income from a long-time illness or injury, or the death of a loved one.

- \* Investigate disability income insurance. It's easier and cheaper to get when you're younger, and provides a benefit to replace a portion of your income if you become too sick or injured to work. It protects your most important asset – your ability to earn an income.
- \* Life insurance is also essential. It protects your loved ones against the loss of income they would experience if you died. There are two main types – term and permanent. Both help preserve the lifestyle of your surviving family members, but permanent can also allow you to accumulate a cash benefit.

**Third Base**—Third base is about protecting your hard earned dollars, the assets you've accumulated for retirement or other financial goal. As you head to third, consider what types of events can lower your probability of rounding third and heading home? Two key items you should consider:

- \* Investigate medical insurance. While many companies provide medical insurance, once you retire, the coverage usually ends. And, if you aren't eligible for Medicare you'll need to consider individual medical insurance. If you're eligible for Medicare, keep in mind it won't cover all your health-related expenses in retirement. Supplemental insurance can cover the gaps.
- \* Long-term care insurance should also be on your mind at this stage. The coverage can provide for necessary medical or personal care services provided outside a hospital setting, such as in a nursing home or your own home.

### Reaching Home

Covering all of the bases over time will help you reach home plate--protecting your retirement plans.

\*Estate planning is a key element of retirement planning. This is the process of working with your legal, tax, and financial professional to arrange your financial affairs so that you have sufficient assets to meet your lifetime needs, while ensuring that your wealth will be distributed according to your wishes after your death.

"A stable, solvent retirement in which you can maintain the standard of living you enjoyed while you were working is the equivalent of hitting one out of the park," added Fear. "With a little bit of planning, the goal can be within reach."

Visit [www.Thrivent.com](http://www.Thrivent.com) to learn more about retirement savings, investing and tax planning. Dave Mack, is a Financial Representative with Thrivent Financial for Lutherans in Manhattan. He can be reached at (785)537-7969.

# November



## BIRTHDAYS

- 1 Brock Daugherty
- Paul Mabrey
- Lori Fortin
- Brenda Steele
- Charles Miller
- Amanda Winter
- Shawn Speier
- James Rincon
- Jackson Zeigler
- Tyler Wiegert
- Colby Brummert
- Don Coleman
- Silke Arand
- Dr. Bob Tackett
- Byron Zeigler
- Nicolette Zeigler
- Heather Petermann
- Bobbi Eveland
- Brodie Cottam
- Robin Rogers
- Kinley Soeken
- Dustin Bird
- Myles King
- 27 Roman Eveland

## BAPTISMS

- 2 Jean Northup
- 6 Alexis Rincon
- Bryce Rincon
- Kaleb Winter
- 8 Leah Winter
- 9 Colyer Brummert
- 10 Aaron Fritz
- 11 Jonah Jantz
- 13 Tate Winter
- Emery Wolfe
- 15 Destiny Hamm
- 16 Cheyenne Filbert
- Cody Filbert
- Chelsea Filbert
- Cassidy Filbert
- Kelsie Winter
- 18 Brad Blume
- Brian Blume
- 19 Hollie Lind
- Marinna Lind
- 20 Don Coleman
- 21 Allie Blume
- Lori Fortin
- 22 Arionna Davies
- 23 James Wahl
- Rebecca Wahl
- Michelle Wahl
- 24 Autumn Barnes
- Megan Brooks
- 25 Jared Schierkolk
- 26 Courtney Price
- 27 Dale Gier
- 28 Kyler Soeken
- Carson Steel
- 29 Silke Arand
- John Schierkolk



**PLEASE NOTE:** If any of the names or dates listed are incorrect, or if any name has been omitted, please let the Church Office or Dolores Schierkolk know.  
Thank You.

## Happy Anniversary...

- 3 Roy & Susan Hatfield - 1979
- 4 A. Scott & Dawn Julian - 2005
- 24 Ron & Janice Harold - 1962
- 27 Lanny & Nancy Bosse - 2004