

FIRST COVENANT LAMPLIGHTER

First Covenant Church
Virginia, Minnesota
741-7117

www.firstcovenantvirginia.org

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TEN NEW YEAR'S RESOLUTIONS EVERY CHRISTIAN SHOULD MAKE

- 1 Resolve to stay faithful to Jesus Christ. He is the one Truth, Way, and Life. There's no reason to look elsewhere.
- 2 Resolve to not let anything – a career, a significant other, social media, a house – become an object of worship.
- 3 Resolve to watch your language and not speak any destructive talk, especially involving the name of G
- 4 Resolve to prevent burnout by putting aside work one day a week. Trust God to provide for your needs that day and just enjoy the time He's given you.
- 5 Resolve to talk to your parents on a regular basis, and show them love and respect.
- 6 Resolve to be angry less. Channel any feelings of rage, which Jesus said are as severe as murder, into worshiping God and serving others.
- 7 Resolve to honor your commitment to your spouse. Whether in thought or in deed, stay pure and loyal in the union God made.
- 8 Resolve to not take anything that's not yours, including stuff you can hold and put in your pocket, and plenty that you can't, like music downloads, streaming movies, and hours on your timecard.
- 9 Resolve to speak about others only with truth and love, not gossip.
- 10 Resolve to be content with what you have, and not worry about that others are amassing.

—Eric Corpus

FIRST COVENANT CHURCH PURPOSE STATEMENT

**The mission of First Covenant Church is
to worship God,
equip people to live in faith,
share God's love,
and serve the community around us.**

SERVING CHRIST IN HIS CHURCH

Ushers:

Jan. 3—Brian & Julie Hill
Jan. 10—Ken & Linda Pogorelec
Jan. 17—Roger & Gail Johnston
Jan. 24—Shirley Koski & Darlene Reindahl
Jan. 31—Marjean Johnson & Linda Skogman

Nursery Attendants:

Jan. 3—Audrey Branstrom
Jan. 10—Darlene Reindahl
Jan. 17—Marjean Johnson
Jan. 24—Linda Pogorelec
Jan. 31—Shirley Koski

Sound Technicians:

Jan. 3—Roger Johnston
Jan. 10—Mike Hannay
Jan. 17—Roger Johnston
Jan. 24—Mike Hannay
Jan. 31—Roger Johnston

MONTHLY FINANCIAL REPORT 11/15-11/30/15

Checking account balance as Nov. 1st: **-\$438.00**

General Fund income for current period: 6,381.00

Average General Fund income to meet annual
budget: **\$6417.58**

Other income: **\$805.16**

Rental income: **\$100.00**

Total expenses for current period: **\$6,438.04**

Checking account balance as of Nov. 30th: **\$314.96**

WE CAN USE YOUR HELP

Each **Sunday** we have treats. There are four people who have diligently made sure the coffee is on and a treat is available. If you would like to help out with supplying a treat now and then, it would be greatly appreciated; just sign up under treat on the coffee sheet downstairs. Also we are always looking for donations of juice boxes.

Every **Wednesday** night a group from church has been working for Habitat for Humanity. Darlene has been wonderful in bringing us supper almost every **Wednesday**, but having a break would be appreciated. If you can supply a very simple meal for 8-10 people that would be great. There will be a sign-up sheet on the table in the fellowship hall. If you have any questions, give Gail a call.

COVENANT WOMEN MINISTRIES

It is pasty time again, and we need many helpers to make the days run smoothly. The dates are **Friday, January 22**, beginning about noon and **Saturday, January 23**, beginning at 7:00. We need a good crew by 7:00 to get the ovens full as soon as possible. Sign-up sheets are now available in the social hall.

Early bird Triennial registrations are due **January 15**, so it is time to fill out those forms.

Project Day will meet on Tuesday, **January 19th**. We will continue making lap robes.

COVENANT PARK BIBLE CAMP

The camp annual meeting will be held at 9:30 a.m. on Saturday, January 23rd, at Gethsemane Covenant Church in Hermantown. If you are able to represent our church at the meeting, contact the camp office at 218-389-6398 or e-mail office@covenantpark.org.

The schedule is out for the summer camps. Brochures are not yet available but we encourage you to check the schedule and be ready to fill out the forms when they arrive. Registrations need to be in the end of February in order to get the cheapest rate. Our church will continue to pay half of the Early Bird fee.

HABITAT FOR HUMANITY

You are cordially invited to celebrate with North St. Louis County Habitat for For Humanity at the **Building the Future with Habitat** dinner and silent auction, celebrating the 267 lives changed in 73 families through simple, decent, affordable home ownership throughout North St. Louis County. The dinner will be held beginning at 5:15 p.m. on Thursday, February 4th, at Mountain Iron Community Center. The evening will feature an elegant dinner, live music, a program, games, and a silent auction. To reserve tickets, e-mail habitat@nslchfh.org or call 749-8910. Tickets are \$35 per individual in advance and \$40 at the door.

COVENANT MISSIONARY PROFILE: KARL & SUE PETERSON (MEXICO)

Karl: I have focused on four areas: congregational vitality, theological education administration, local church leadership, and mission team administration. In the area of congregational vitality I wear two hats. I am co-leading the vitality team with Sue at the Tlalpan Covenant Church in Mexico City. At the national level I am on the leadership team for congregation vitality, co-teaching seminars, visiting congregational leaders, and leading the process of contextualizing the ministry in the Mexico City area

churches. I am serving as the dean of the Mexico Covenant seminary, which has been asked to develop the orientation/ordination course for pastors who have studied in other seminaries. In addition to co-leading the vitality team at the Tlalpan church, I continue to serve as a deacon at the church. It is an exciting and scary time as the congregation vitality is slowly beginning to re-create a congregational culture that is healthy and missional. Last January I became the country coordinator for Mexico. I am responsible for coordinating the Covenant missionary team serving in Mexico and communication with the Serving Globally staff in Chicago. I am also serving as country treasurer until we begin our home assignment ministry in July 2016.

Sue: After many years of prayer for revitalization in Mexico, the Tlalpan Covenant Church is the first one to embark on the journey to vitality. I am co-leading the team with Karl while I lead the commission on the history of our church. Living out our relational covenant is a challenge and a blessing as God works in our lives and our congregation. I continue to develop and facilitate a weekly women's Bible study series and disciple several women from the group. More women attended the Covenant Women's Retreat this year with hopes for many more next year. My first friend in Mexico City (2002) gave her life to the Lord just after Christmas last year, and it has been a highlight for me to begin discipling her. I continue to train Sunday school teachers to train others to teach, develop VBS material, and teach the 5th and 6th-grade Sunday school class. We adopted a new format this year turning Sunday school into the Sunday club, allowing more people to minister and be trained. I was also asked by the Tlalpan church leaders to lead the worship team as we go through a year of transition. The last Sunday of each month you can find me hanging out with the youth in a variety of activities as we walk with the them and encourage them to grow in their relationship with the Lord.

COVENANT TRUST COMPANY

The Next Generation

What is a millennial?

The definition varies a bit, but generally speaking, a millennial is a person born between 1980 and 2000. It was believed that the generation of children born during this period would be drastically different than the generation before them — Generation X. Simply calling this new generation “Generation Y” seemed inadequate, and so the designation “millennial” was coined in 1991, partly inspired by the new millennium that was only a few years away. The term helps us identify a large group of people who are facing financial issues that other generations haven’t had in the past — at least, not on the same scale. Lule Demmissie, Managing Director at TD Ameritrade, summarizes those financial issues succinctly:

“Millennials are...earning less, their median net worth is down, and many face decades of student loan payments. Pair that with the uncertainty surrounding their retirement, and they appear to be facing a less-than-bright future. Not to mention that one in five millennials is also providing financial support to aging parents to the tune of \$18,250 a year...It’s no wonder they’re pushing off having families, starting businesses, or buying houses.”

Considering all this, it’s not too surprising that a recent survey by howmuch.net revealed that over 50% of millennials have less than \$1,000 in savings, or that a Nerd Wallet survey showed 90% of millennials don’t believe they’ll have enough money for retirement.

So what can we do to help millennials?

In addition to offering no-minimum IRAs, Covenant Trust Company is invested in the financial education of millennials and future generations. We keep a personal finance blog and are now producing our own videos and podcasts to edify people of all ages. But studies show that young adults, teens, and children learn about money from their families. According to a survey by Mint, they want to learn how banks, credit cards, and investing work; how to manage money; and know more about their family’s financial situation.

So if you have a millennial or younger person in your life, we encourage you to talk to them about money: find out what they want to know, tell them your financial story, and share whatever wisdom you can pass along. If you would like some resources, contact Steve Allison, our local Financial Services Representative, at [1-877-768-1766](tel:1-877-768-1766) or email him at srallison@covenanttrust.com. We would be happy to be part of that conversation.

THANK YOU NOTE

I would like to say thank you on behalf of the 2015 Community Connect Committee for your donation/support of the event. There was a great turnout of attendees and service providers. We were able to distribute many items to those in need and connect these individuals to some of the 25 service providers that may be able to assist them ongoing,

There were 256 households that attended this event serving 546 individuals. Of the 256 households:

- roughly 78% had an annual household income equal to or less than \$11,490 per year
- 60% live in a rental property
- 15% own their now home
- 20% are living with family or friends, on the street, in a shelter, or are in treatment
- 58% are on medical assistance
- 11% have no insurance
- *63% were women heads of households

We were able to distribute:

- 325 bags of groceries
- 181 bottles of shampoo and bars of soap
- 188 toothbrushes and toothpaste
- 141 bags of personal care items
- 200 \$10 gas cards
- 350 children’s sweatshirts
- 131 adult winter jackets
- 90 children’s winter jackets
- 205 blankets
- 45 pairs of snow pants
- 268 scarves
- 338 pairs of gloves and mittens

Thank you again for your support. It is only with the help of the community that we can make this event a success for those in need. We have begun planning for Community Connect 2016, which will be held in Hibbing. We hope for your continued support.

—Heather Lindua
Community Connect Coordinator

JANUARY BIRTHDAYS

Gail Johnston 6th
Heather Roark 28th

BULLETIN, CALENDAR, AND NEWSLETTER DEADLINES

Items for the February calendar need to be e-mailed or in the church office by Sunday, January 17th.

Weekly bulletin items must be e-mailed or brought to the church office by 9:00 a.m. Wednesday. E-mailed items need to have either “calendar” or “bulletin” in the subject line.

Items for the February issue of the **Lamplighter** should be turned in by Sunday, January 24th. Items may be submitted by e-mail to wbchris@q.com. Remember that we are always looking for news of interest for the “Among Us” column.



First Covenant volunteers at the Salvation Army

AMONG US

In recent months we have welcomed four new members into the fellowship of our church. **Carolyn Erickson** and **Roger Johnston** were received on their confession of faith. **Pastor Jeffrey Jones** and **Heather Jones** transferred their membership from the Biwabik Covenant Church.

Carolyn Erickson spent Christmas in California with her daughter and family.

Shirley Koski's family spent Christmas together at the home of Lynette and family in Utah.