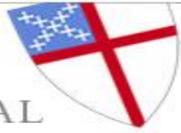


THE  
EPISCOPAL  
CHURCH  
*welcomes you*



# St. John's Spirit

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**November, 2017**

*We are committed to God, to our church, and to each other as a family in Christ,  
providing and cherishing spiritual growth and living our faith in the community.*

## *Praise God From Whom All Blessings Flow*



Sometimes it takes distance from a beloved person or community to fully appreciate the blessings they bring to our lives. Each time I've traveled far away from home, I've realized how fundamental my hometown and family are to my identity, how many lessons I've learned from them, and how incomplete I feel without them. I count it a special grace of God that those feelings of sadness and loss are often replaced by gratitude - deep, confident acknowledgement that my gifts and talents come from somewhere, from someone. I can be grateful for my parents, my schools, and my community and all the gifts and lessons that they've imparted. I can be thankful for where I am, and from where I've come.

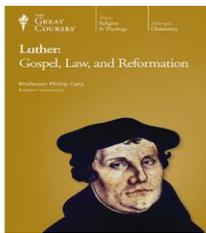
As I find myself midway through the first semester of seminary, I'm caught by a strong feeling of gratitude for Saint John's and its people. I'm grateful for a community that holds its members in prayer, both in times of joy and thanksgiving and in times of sickness and death. I'm grateful for a place that raises up members of the Body of Christ to do the work he has given us to do. I'm grateful for the men and women who share in the Word preached and the Word made flesh and then turn outward to share this abundance with everyone around us. And I'm strengthened by knowing that I'm not alone in feeling this way, by knowing that love, healing, and transformation flow out of Saint John's in the lives of all its members and in the lives of all they touch.

This love is made possible by the gifts that we share, and those gifts have a source. They come from the selfless generosity of the people of Saint John's. They come from the energy we create when we share in the sacraments, in fellowship, and in outreach. And every time we're tempted to think that we are the source of our talents or our treasure, we're reminded that the source of all these gifts, ultimately, is God. It is God who creates us, redeems us, and sustains us. It is God who calls us together around a table to share in a gift we don't deserve.

It is God who takes our offerings, however humble, and transforms them into his very self in the Eucharistic meal. The same God who gave the ultimate gift in the death and resurrection of Jesus Christ. And to him we return all glory, thanks, and praise. *Faithfully and with my prayers for you, Sam Vaught*



Sunday, November 5<sup>th</sup> was the “official” **in gathering of pledges for 2018**. We give thanks for those who have made their pledges known to St. John’s. This helps us in planning for 2018. We still welcome your pledge if you have not yet decided on what you wish to give to enable St. John’s to continue to be The Episcopal Branch of the Jesus Movement in Montgomery County (and a few others as well!). The Vestry begins its work with the budget at its November meeting (November 19<sup>th</sup>) so if it is possible to turn in your pledge by that date, it makes our vision and work on 2018 ministries clearer. Also, we all know that life can change and pledges may be amended (added to or subtracted from) as life happens. *If you have questions, please contact Cindy Smith, Pledge Secretary, or Harry Siamas, Chair, Gratitude Committee.*



**Adults: Sunday mornings:** We invite everyone to join us at 9:15a on Sunday mornings when adult education continues celebrating Martin Luther and the 500th anniversary of him nailing his 95 theses to the door of the Wittenberg Castle church. During November we welcome Helen Hudson, Dr. Bill Cook and Derek Nelson as facilitators.

**Children: Sunday mornings:** Our children will use The Episcopal Church curriculum “Weaving God’s Promises” this year on Sunday mornings at 9:15a. We are so excited to



have so many children that we have broken the group into three classes (all groups meet downstairs). *Thanks to Kim Roberts and all the others who have stepped forward to help us teach our children!*

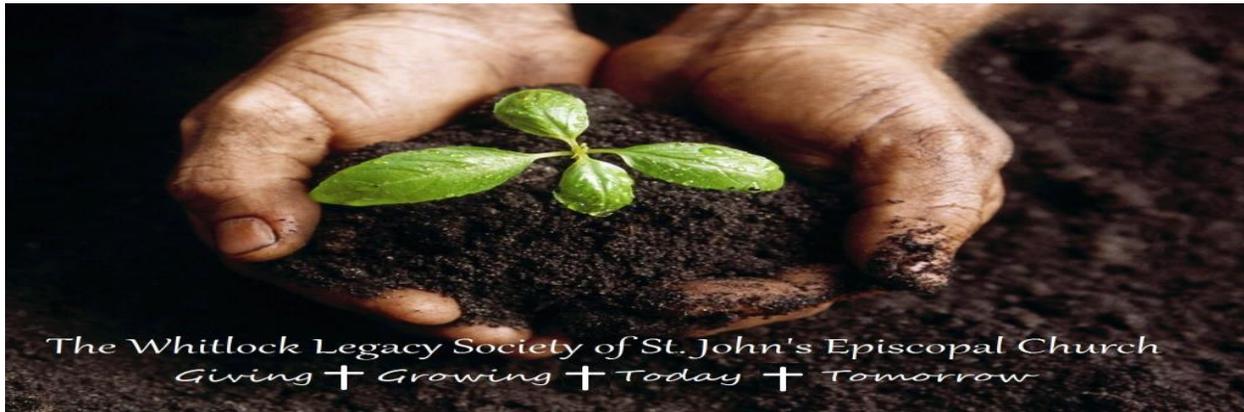


**Thanks to all who helped make our Reformation Celebration a lot of fun (and good food)! Our next big Outreach Celebration will be Mardi Gras, on February 13<sup>th</sup>. Please contact Carole Meyer or Christopher Short (both Outreach Committee) if you are willing to help. We are beginning a new process of accepting Good Will offerings at events like these that are then matched by funds from Outreach to support a variety of Outreach ministries.**



We invite you to join us on **Wednesday afternoons at 4pm in Whitlock Hall** for Bible Study. Come, read and discuss the Word of God. All are welcome- no prior experience is needed. Just an interest and a willingness to deepen your faith!

**Wednesday mornings at 7:30a**, a group meets for ½ hour of centering (silent) prayer, a reading of Scripture and hearing how God speaks to us that day. We finish by 8:15a. It's amazing how well your day goes after a short 30 minutes in prayer! Won't you try it?



The St. John's Planned Giving Ministry offers articles from time to time to provide our parishioners with estate planning tools. Thinking back over the number of funerals we have experienced this and in the recent years, we suggest that planning for your own funeral should be an integral part of your overall estate plan. The following has been adapted from an article distributed by Charles Schwab & Company. Click on the links in the article for more information.

### **Planning a Funeral: What Are the Financial Decisions You Need to Make (By Carrie Schwab-Pomerantz)**

Dear Carrie,

I just watched my best friend experience the death of her mother. Not only did she suffer a loss but the process of making funeral arrangements seemed more difficult and costly than they needed to be. What is your advice for other families going through this? —A Reader

Dear Reader,

First of all, let me say how sorry I am for your friend’s loss. Losing a parent is never easy and I know that it’s difficult making big financial decisions when you feel vulnerable and grief-stricken. Arranging a funeral is especially tricky because you often have to make dozens of decisions in a short period of time.

I also know that death is a subject most of us would rather avoid. But it really is important to talk about because the more you know, the more you’ll be able to responsibly honor a family member.

The truth is, funerals can be a major expense. According to the funeral-pricing site [Parting.com](http://Parting.com) the average funeral now costs upwards of \$10,000, including funeral home fees, a casket, cemetery plot and the cost of opening and closing the grave. The costs can go even higher.

In the best of all worlds, you—or a loved one—will have included funeral arrangement wishes in your estate planning. That can save a lot of guessing, and money, for the people you leave behind. You’ll want to let family members know, for example, whether you wish to be cremated (the least expensive option) or prefer a traditional burial with public viewing (the most costly choice). If there is a place you want to be buried, be sure to include that. There are also options you might not have considered, such as a “green burial,” in which remains are allowed to break down naturally and become part of the earth, or a home funeral; you can explore these by researching online.

Put your preferences in writing and give copies to your family members and attorney. Don’t put them in your will, however; a will is often not found or read until *after* a funeral. Be sure to ask family members what they want, too. “In my experience, the decedent may say, ‘Oh, it doesn’t need to be much of a bother,’” says Craig Tregillus, franchise rule coordinator for the Federal Trade Commission (FTC), which oversees the funeral industry, “but family members may need an opportunity to grieve and get past the loss.”

You might want to visit a local funeral home and make arrangements in advance. If you decide it makes sense to prepay a funeral, make sure that your loved ones know about it. If your survivors are unaware of the contract or don’t understand how it works, your money could easily be wasted.

Whether you’re able to plan ahead or not, it’s important to comparison shop when planning a funeral. It’s easier than you might think. In 1984, the FTC enacted the Funeral Rule, which requires funeral homes to give you prices over the phone or hand you an itemized price list when you visit in person (they’re not yet required to post them online.) If you don’t know what to ask, check out the FTC’s handy guide, [Funeral Costs and Pricing Checklist](#) which provides a list of questions for when you call around.

I know that most of us don’t really want to talk—or even think—about death. But death is a part of life. And your friend’s experience shows how important it is to be informed and make savvy financial decisions even when you’re grieving a loss. With a little planning, funerals and memorials don’t have to be expensive. A funeral plan that reflects your personal preferences and provides guidelines for those who are left behind can grant peace of mind for them—and you.

**How Much Does a Funeral Cost in Crawfordsville, IN?** *(from the Parting.com website)*

<b>Service Type</b>	<b>Average Price</b>	<b>Lowest Price</b>
Traditional Funeral	\$6,243	\$6,105

<b>Service Type</b>	<b>Average Price</b>	<b>Lowest Price</b>
Cremation Memorial	\$3,223	\$3,045
Direct Cremation	\$1,921	\$1,795

Plus the cost of grave site and the cost to open/close the grave plus the cost of any marker. Remember that a columbarium niche at St. John's is only \$500 and we also provide the urn that is inserted directly into the niche.

Learn more about St. John's guidance by opening the following link as well as the links contained within it: [End Of Life and Funeral Arrangements](#). We recommend consulting with Rev. Jan as you make these decisions and that you provide a copy of your funeral plan for her file.



**Financial statements** are posted on the bulletin board as it is available (usually about mid-month for the prior month and once the bank and investment statements are available and the Vestry has met and accepted the monthly financials).



September 2017 Year to date:      Total Revenues of \$121,088.29  
 Total Expenses of \$115,963.59      Net Income of \$5,124.70

*We are running slightly behind on pledges. If you made a pledge, please make sure you are current. And, if your circumstances have changed and you will not be able to make your pledge, please let Cindy Smith, Pledge Secretary know. Thank you.*



Won't you please help out? We need hosts for our coffee hour after the 10:30a service. A few of you regularly sign up but there are many more who could.... Please see the bulletin board in the hallway and find a Sunday when you might provide cookies or treats to go with our coffee.

Rev. Jan is available by cell phone (765-225-8554) or email (janet.oller@gmail.com). Office hours are by appointment. Check the calendar posted on the office door for the most current schedule. She generally does not read or respond to emails or voice messages on her days off or her Sabbath.

Date	Lector	LEMS	Cruc/Acolyte	Greeters	Altar Guild	LEVs	Counters	Coffee Host	Flowers
11/5 8a	P Swanson	P Swanson	C Fields						
10:30a	H Hudson	K Roberts & M Hudson	J Culley & P Lohorn	Bennetts	B Culley M Reidy	S Fain & K Gary	N Bennett & J Gary		Burds
11/12 8a	R Pickering	R Pickering	K Haffner						
10:30a	W Olander	John & Betty Culley	W Turner & B Turner	Blacks	S Evans & J Gallagher	H Hudson & D Booher	E Fain & W Olander		Oller
11/19 8a	Mark Kusssmaul	Meribeth Kusssmaul	C Fields						
10:30a	J Gary	D Booher & J Burd	Sam Hildebrand	Brocks	J Yerkes & T Lawrence	H Hudson & D Booher	S Albrecht & T Twarek		C & J Smith
11/26 8a	K Haffner	K Haffner	T Titus						
10:30a	Mark Kusssmaul	R Pickering & Meribeth Kusssmaul	S Charles/CJ Charles	Garys	CJ Charles & C Fields	Pickerings	A White & J Roberts		S Evans

Meals on Wheels: 11/2: Carole Meyer & Betty Culley; 11/9: Ellen Ball & Tom Twarek; 11/16: Susie & Sam Hildebrand; 11/23-Thanksgiving; 11/30: Cindy & Jerry Smith

Making Coffee: 11/5: Bud Arnold; 11/12: Tom Sheets; 11/19: Tom Sheets; 11/26: Jim Capeheart  
 Kitchen Clean up: 11/5: Hudsons; 11/12: Sue Fain; 11/19: Meegan Reidy; 11/26: Shirley Burd

# November 2017 – as of October 25th

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			<b>1</b> 7:30a-Centering Prayer (WH) 11:30a-Flower Lovers (WH) 4p-Bible Study (WH) 5:15p-Liturgy (WH)	<b>2</b> 6p-Girl Scouts (WH) 7p-Choir <b>Rector Sabbath</b>	<b>3</b> Oller: St Christophers Retreat- Leader	<b>4</b> Oller: St. Christopher's Retreat-Leader
<b>5</b> 8 & 10:30a-HE 9:15a-Formation 2p-EFM (WH) <i>In gathering of pledges</i>	<b>6</b> Noon: League (WH) 7p-Bennett (Library) Oller: Day Off	<b>7</b> 9:25a-Tuttle Chapel	<b>8</b> 7:30a-Centering Prayer (WH) 12-Oller: Clergy Lunch 4p-Bible Study	<b>9</b> 6p YSB(WH) 6p-Girl Scouts (SSR) 7p-Choir <b>Rector Sabbath</b>	<b>10</b> Oller Day Off	<b>11</b> <a href="#">Veterans Day</a> 11a-Private: Ludwig Family/Columbarium
<b>12</b> 8 & 10:30a-HE 9:15a-Formation 2p-EFM (WH)	<b>13</b> Oller: Day Off	<b>14</b> 9:25a-Tuttle Chapel 6:30p-Oller (WH)	<b>15</b> 7:30a-Centering Prayer (WH) 4p-Bible Study Reindeer Set Up	<b>16</b> 6p-Girl Scouts (WH) 7p-Choir <b>Rector Sabbath</b> Reindeer St Up	<b>17</b> Oller: Pathways Retreat-Indy Reindeer Set Up	<b>18</b> 8:30a-Divorce Recovery Workshop (Lib) Oller: Pathways Retreat
<b>19</b> 8 & 10:30a-HE 9:15a-Formation 12-Vestry 2p-EFM (WH)	<b>20</b> Adult Ed Mtg- TBD (W Turner)	<b>21</b> Oller Day Off 9:25a-Tuttle Chapel	<b>22</b> 7:30a-Centering Prayer (WH) 4p-Bible Study	<b>23</b> <a href="#">Thanksgiving Day</a> -Office Closed	<b>24</b> Office Closed	<b>25</b> <b>Rector Sabbath</b>
<b>26</b> 8 & 10:30a-HE 9:15a-Formation 2p-EFM (WH)	<b>27</b> Oller: Lilly- Pathways Mtg, Indy	<b>28</b> Oller: Lilly mtg 9:25a-Tuttle Chapel	<b>29</b> 7:30a-Centering Prayer (WH) 4p-Bible Study Oller: Lilly mtg, Indy	<b>30</b> 6p-Girl Scouts (WH) 7p-Choir Oller: Ember Day/Indy Waycross EFM		Rev. Jan can be reached by cell phone: 765-225-8554 or email: <a href="mailto:janet.oller@gmail.com">janet.oller@gmail.com</a> She usually does not read or respond to emails on her Sabbath or Day Off.