



CONCORDIA LUTHERAN CHURCH

755 Concordia Lane Steamboat Springs, Colorado 80487
970 879-0175

"Learning, Living, Sharing the Gospel"

November, 2013

Dear Brothers and Sisters in Christ:

As I sit at my desk and look out the window at today's light snowfall, I am reminded how quickly things change. Short sleeve shirts last week, and snow today. A lot of things change quickly. We even have a saying: "Things seemed to change right before my eyes". While that might be true for us, I'm sure it doesn't work the same way for God. I wonder what things look like through His eyes. That's what we will take a look at this month. On Sunday, November 3rd, we will start a 4 part series of messages entitled: "Seeing Through God's Eyes". The individual message titles will be:

Seeing Myself Through God's Eyes
Seeing My Problems Through God's Eyes
Seeing My Relationships Through God's Eyes
Seeing Other People Through God's Eyes

I pray that you will join us for this series. On Sunday, November 17th, we will pause our series to hear from our brothers and sisters in Christ who traveled to Haiti to serve and to witness God's love. They will be the ones speaking that day in both services. I am excited to hear what God worked in them and through them. It should be an amazing Sunday!

I want to thank all the ladies who worked on the rummage sale (and all who shopped). Over \$2,100.00 was raised for mission work! That's a lot at \$.25 to \$2.00 for most items. I also want to thank everyone who came and worked on our church work day on the 26th. A lot of cleaning and some fixing was accomplished and your service is appreciated! Some of our men even returned to improve the columns outside of our front entrances. Well done!

The Apostle Paul wrote these words to the believers in Thessalonica: *"Therefore encourage one another, and build each other up, just as in fact you are doing."* 1 Thessalonians 5:11 (NIV). I encourage you to:

- Catch others being good and let them know it.
- Remember the Haiti Mission Team in your prayers. They leave on November 1st.
- As you have opportunity, work your way through our weekly prayer list.
- Think of at least one thing to thank God for everyday.
- Be good stewards of your influence and your affluence.
- Join your brothers and sisters in Christ in worship each week.

Peace+
Pastor Dave

P.S. Remember Daylight Savings time ends November 3rd. Set your clocks back one hour.



Happy November Birthdays

11-1 Chris Duryea	11-18 Cindy Delvalle
11-3 Joanne Boomgarden	11-19 Laura Bradfield
11-4 Susan Warner	11-21 Suzanne Holm
11-4 Shelly Dunlop	11-23 Tyler Dalton
11-5 Janel Kammerer	11-24 Luther Berntson
11-5 Jack Craig	11-25 Daniel Atkins
11-6 Sherwood Dunlop	11-28 Sherry Kammerer
11-6 Ben Lepper	11-30 Justin Bauder
11-14 Cory McConnell	11-30 Heather Davis
11-15 Jim McCreight	

Happy November Anniversary

11-12 Lee & Jeanne Willman
11-19 Jerry & Becky Schmidt

Operation Christmas Child



Only 3 1/2 More Weeks to Pack Your Christmas Shoe Boxes! Start now collecting material for your children's Christmas box. Pick up the informational and instructional brochure at the Operation Christmas Child display in the church lobby and get started on your box(es) now. All boxes must be returned to the church no later than **November 25th**.

CONCORDIA TO SERVE AS ROUTT AND JACKSON COUNTY COLLECTION CENTER FOR OPERATION CHRISTMAS CHILD

Concordia will be collecting Operation Christmas Child Christmas shoeboxes from churches and individuals in Routt and Jackson County. We will receive the boxes, pack them in large shipping boxes and deliver them to the regional collection center. A few volunteers might be needed. Call Jerry Thornton 879-4664 if you have a few hours to volunteer.

Concordia Members' Corner.....

Men's Bible Breakfast is November 9th at 7am at the Egg & I. Join us for fellowship, study and food.

Christmas Bazaar: Saturday, November 23rd Crafters, Cookie Bakers, Specialty Item Makers... we need you!

Ladies of Concordia— We will meet on Monday, November 4th at 7pm. Join us at Stephanie Johnson's house for dinner and fellowship!

Mission Trip to Denver to help sorting at the Operation Christmas Child Processing Center will be Saturday, December 14th. Sign up on the entryway board.

Thanksgiving Eve: Soup & Pie 6-6:45pm and Worship Service at 7pm. Soup and pie makers are needed.....

S.I.S. (Sisters in Spirit)

Christmas Bazaar: 11/23 9am-12pm
Cookie Baking Days: 11/1, 11/4, 11/8, 11/11, 11/15, 11/18 and 11/20.



We need your help for our Christmas Bazaar:



Please consider donating your home-made breads & bakery items; candies & fudge; fancy snacks; jellies & jams; Dry mixes such as soup, cookies, beverages (include recipe to complete); homemade pet treats.

Drop items to Concordia no later than Friday, November 22nd.

Thank You for your help!

IS CONCORDIA HOLDING MORE CASH RESERVES THAN NECESSARY?

This very timely question was raised last fall at the congregational meeting. In response, the MLC undertook a thorough study of the question over the last several months and have determined that about \$30-40,000 is available beyond that necessary for day-to-day operations and a moderate reserve for unforeseen circumstances.

The MLC investigation included a long needed capital reserve study. Such a study looks at all capital replacement items for our more than \$2 million physical plant over the long-term. These items include necessary future capital outlays such as a new roof, replacement of kitchen and office equipment, repaving the parking lot, new flooring, pews, windows, organ, etc. The result of this professional study indicated that to be 100% funded Concordia should have a current balance of \$263,000 in a capital reserve fund and that we should be adding an additional \$40,000 annually. Currently Concordia has \$5,000 designated as capital reserve and nothing in the annual budget to additional funding. This, of course, means that any major capital project would require a funding raising campaign.

Given this information, the MLC concluded that the best use of the \$30-40,000 of available funds was to assign them to the capital reserve fund. These additional funds will increase the capital reserve fund to about 17% of the recommended level. Although it is still far below the suggested amount, it is a substantial improvement. The MLC also decided to include a budget line item in future budget plans to provide for annual funding of the capital reserve account. The Treasurer was directed to consider longer term investments for the capital reserve funds to obtain the best return with minimal risk.