

**NORTH PARISH
NEWSLETTER
NOVEMBER &
DECEMBER 2018**



**THRU THE HANDS OF GOD -
ONE HAND HELPING ANOTHER
(North Parish's Mission Statement)**



Dear Members of North Parish

Over the past few weeks, we've been reading about reflections representing a variety of voices on generosity from across the Church. Let me now remind you of the words of Jesus, "But seek first God's kingdom and God's righteousness, and all these things will be given to you as well." "How would our church — and how would we — be transformed if each of us remembered these words of Jesus? We are indeed called to set new priorities for ourselves."

On Sunday, November 18th during our worship service all of us will be invited to bring our pledge cards forward. I hope you look forward to offering your pledge card during the Offertory. It will be a faithful response to all you have received from God and from this parish family.

On behalf of the Vestry, thank you for your faithful witness to God's transformative call on our lives. I'm grateful you are part of the North Parish family.

Faithfully - Donald Clamser Sr.
Stewardship Chair

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NORTH PARISH EPISCOPAL CHURCH

Transforming Generosity: 2019 Pledge



I/we pledge \$_____. I/we plan to fulfill this pledge:

____ weekly, ____ monthly, ____ semiannually, ____ annually.

NAME

ADDRESS

PHONE

EMAIL

____ Please contact me about including the church in my estate plans.

If you are unable to attend church on November 18th, please mail your pledge card to the church office:
North Parish, P.O. Box 487, Frackville, PA 17931. Thank you for your continued financial support!



NOVEMBER MEMORIALS



WINE AND WAFERS: In memory of my friend Frank Baldino who was killed in action November 14, 1968 and are given by Carol Jones.

In memory of Alice and Raymond Umlauf by the Umlauf Family.

BULLETINS: In memory of Alice and Raymond Umlauf by Susan Noble and Family.

SANCTUARY CANDLES: In memory of Betty Noble and Cole Joshua Lauver by the Hynoski Family.

DECEMBER MEMORIALS

WINE AND WAFERS: In memory of Bob Jones by Carol Jones.

BULLETINS: In memory of Katie Strunk Whyne Schenk by Diane Lippincott.

In memory of Harold and Deborah Strunk by Ulceski and Strunk Families.

SANCTUARY CANDLES: In memory of Chester Shanoskie by Fr. Bruce Baker and Sharon.

In memory of Cole Joshua Lauver by the Hynoski Family.

In memory of Ethel Lane by Linda Gerlott.

NEWSLETTER: In honor of Christie Donatti's 15th birthday by Claudia Moyer and in memory of Jim Barnable by Claudia and Christie.

IT IS NOW TIME TO RENEW YOUR MEMORIALS FOR 2019. If you are interested in memorials please contact the church office by phone (570-429-7107) or by sending a note to the church secretary:

Shannon Mozdy, North Parish, P.O. Box 487, Frackville, PA 17931 OR

You can also give your memorials to your church treasurer:

Holy Apostles – Marsha Dudash, St. John's – Elaine Ulceski

The donations for monthly memorials are as follows: Sanctuary Candles - \$5.00

Bulletins - \$10.00; Wine and Wafers - \$10.00, Newsletters - \$10.00



All articles for the JANUARY/FEBRUARY NEWSLETTER should be submitted to our Parish Secretary, Shannon no later than Wednesday, December 5th. Volunteers are needed on Thursday, December 27th at 1:30 p.m. at Holy Apostles, St. Clair to help fold the newsletter.



PLEASE PRAY FOR:

Fr. Bruce Baker
Joseph Bass
Doris Behney
Richard Berger
Danielle Brophy
Nathan Conrath
Alma Davis
Robert Davis
Anne Dorrance
Denise Fegley
Kay Fertig
Julia Foerster
Richard Griffin

Sylvia Guldin
Tatiana Heffner
David Hewes Sr.
Rita Hinchey
Jean Hoffman
Anna Hutchko
Janis Idell
Dolores K.
McKenzie Kline
Helen Kowalchick
Nick Lane
Diane Lippincott
Marilee McDonough

Mia Michalik
Dakota Miller
Raymond Moyer
Shirley Moyer
Janice Norwich
Charlotte Smith
James Spieles, Jr.
David Strunk
Judith Wright
Peg Wylam
Margaret Yasenchak

PLEASE PRAY FOR ALL THOSE SERVING THE MILITARY HERE AND ABROAD

Please call the church office if you have a loved one who needs prayers and also anyone who is serving our military. All those listed on the prayer lists are prayed for during Sunday services.

PRAYER LIST POLICY:

We will begin a new prayer list beginning January 1st. If you would like your name to remain on the prayer list or you need to add someone please notify the office before then.

We ask that you call the church office at 570-429-7107 or email us at nparish@ptd.net. Please leave your name, phone number and the name of the person for the prayer list.

You can also mail the form below to the church office at:
North Parish, P.O. Box 487, Frackville, PA 17931

Name on the prayer list: _____

Person making the request: _____

Please note: The prayer list will be updated at the end of June also.



VESTRY MEETING
Sunday, November 18th – 4:00 p.m.
St. John's, Ashland, PA

CHRISTMAS FLOWERS/MEMORIAL DONATION FORM



Please fill out this form and place it in an envelope with your donation and place it in the collection or mail it to the church office: North Parish, P.O. Box 487, Frackville, PA 17931

PLEASE NOTE:

MEMBERS OF HOLY APOSTLES - Please give your donations to Lois Hewes.
Checks should be made payable to Good Shepherd's Guild
MEMBERS OF ST JOHN'S - Please give your donations to Elaine Ulceski
Checks should be payable to St. John's ECW

Name of Donor(s): _____

Church: _____

In Loving Memory of: _____

In Loving Memory of: _____

In Loving Memory of: _____

Amount Enclosed: _____

PLEASE RETURN BY December 5, 2018.

All memorials will be published in the January/February Newsletter.



NOVEMBER BIRTHDAYS

1 – Bonnie Hynoski	17 – Aubrey Scanlan	27 – Theresa Price
Denise Ulceski	19 – Albert Leibig, Jr.	28 – Christie Joy Donatti
4- Nicole Scanlan	21 – Ryan Lindenmuth	30 – Monique Snyder
6 – Sam Correll	22 – Nicholas Price	Patricia Snyder
Ryder Chase Bowers	24 – Neal R. Miller	Frances Clamser
8 – Carole James	Mary Umlauf	
10 – Lilly Meade	26 – Charlotte Smith	

DECEMBER BIRTHDAYS



2 – Joshua Jacobs	12 – Holly Jazwinski	18 – Robert Scheuren
4 – Jennifer Evans	Sue O'Neill	21 – Clayton Demcher
Janis Idell	Michael Leshner	23 – Jane Shaqfeh
Mary Price	Alicia Rathosky	26 – John Price, Jr.
8 – Randall Snyder	14 – Albert Leibig	Stephen Ulceski
10 – Brooklyn Hewes	15 – Dakotah Hewes	27 – Mary Alice Reese

DON'T BE ALONE ON THANKSGIVING

**You are invited to:
Thanksgiving Day Dinner
November 22, 2018**



**Holy Apostles' Episcopal Parish Hall
307 E. Hancock St.
St. Clair, PA**



Please RSVP by November 15th

**Call Bonnie Baker at (570) 429-2272
Church Office at (570) 429-7107**

**Eat In – Take Out – Delivery available
Delivery beginning 11:00 A.M.
Take Outs – 12 noon
Eat –In – 1:00 P.M.**

Volunteers are needed to cook, run deliveries and serve meals. WE WILL NEED A LOT OF VOLUNTEERS ON WEDNESDAY, THE DAY BEFORE THANKSGIVING beginning at 9:00 a.m. and Thanksgiving Day at 9:00 a.m.

We also need donations of: turkeys, and pumpkin pies. Monetary donations will also be accepted to help with the dinner. Please make checks out to: North Parish. If you can donate any of these items or help with preparations, please, contact Bonnie Baker.



CHRISTMAS EVE SERVICES

December 24, 2018

Holy Eucharist

5:00 p.m. – Holy Apostles, St. Clair

Celebrant – The Rev. James C. Smith

7:30 p.m. – St. John's, Ashland

Celebrant – The Rev. James C. Smith

AUGUST 2018 FINANCIAL REPORT

North Parish Receipts

General Account

August	\$ 2,314.32
Transfer in from DIT-Gen. Fund	\$ 30,000.00
Transfer in from DIT-Gen Fund YTD	\$ 60,000.00
Year to Date Gen. Receipts	\$ 95,004.51

Transfer in from M&I (Current Expenses)	\$ 5,000.00
Transfer M&I Year to Date	\$ 8,000.00
Transfer from M&I-DIT-YTD	\$30,000.00

M&I Account August	\$ 39.14
Transfer in from DIT-M&I-current	\$ -
Year to Date	\$ 33,257.68

Memorial Account

August	\$ 35.00
Year to date	\$ 891.42

Balances

General Account	\$ 39,389.88
M&I Account	\$ 41,845.59
Memorial Fund –temp. rest. fund	\$ 11,769.23

North Parish Disbursements

General Account

August	\$ 66,580.31
Year to Date Expenses	\$102,377.98

M&I Account

August	\$ 35,000.00
Year to date	\$ 38,000.00

Memorial Account

August	\$ -
Year to date	\$ 4.00

SEPTEMBER 2018 FINANCIAL REPORT

North Parish Receipts

General Account

Sept.	\$ 5,096.96
Transfer in from DIT-Gen. Fund	\$ -
Transfer in from DIT-Gen Fund YTD	\$ 60,000.00
Year to Date Gen. Receipts	\$ 101,101.47

Transfer in from M&I (Current Expenses)	\$ -
Transfer M&I Year to Date	\$ 8,000.00
Transfer from M&I-DIT-YTD	\$30,000.00

M&I Account Sept.	\$ 1,399.89
Transfer in from DIT-M&I-current	\$ -
Year to Date	\$ 34,657.57

Memorial Account

Sept.	\$.97
Year to date	\$ 892.39

Balances

General Account	\$ 37,180.44
M&I Account	\$ 43,245.48
Memorial Fund –temp. rest. fund	\$ 11,770.25

North Parish Disbursements

General Account

Sept.	\$ 7,306.40
Year to Date Expenses	\$109,684.38

M&I Account

Sept.	\$ -
Year to date	\$ 38,000.00

Memorial Account

Sept.	\$ -
Year to date	\$ 4.00



NEWS FROM MARION C PRICE TRUST FUND

Long Term Care Insurance – can be expensive and confusing, hopefully this will make it a little easier to understand.

Someone with a physical illness, a disability or cognitive impairment (such as Alzheimer's Disease) often need long-term care. Long-term care generally helps you live as you are instead of improving or correcting medical problems.

If you have a major illness or injury, such as a stroke, heart attack or broken hip and need assistance with daily living, such as bathing or dressing. You may need nursing home or home care for a short time or you may need these services for several months, years or the rest of your life. It's hard to know if you will need long-term care.

Depending on the policy options you select, long-term care insurance can help you pay for the care you need, whether you are living at home, in an assisted living facility, nursing home or hospice facility. The insurance might also pay expenses for home care or adult day care. Some policies will even help pay costs associated with modifying your home so you can keep living in it safely.

When you decide to shop for long-term care insurance seek out an independent agent who sells policies from multiple companies rather than a single insurer, making it easier to compare companies. Be sure the person you are working with has had additional training in long-term care insurance and check with Pennsylvania's Insurance Department (www.insurance.pa.gov) or you can contact the Consumer Service Bureau toll free at 1-877-881-6388 to confirm that the person is licensed to sell insurance in Pennsylvania.

Factors to consider:

- ❖ Policies cost less if purchased when you're younger and in good health.
- ❖ Premiums often increase over time and your income may decrease. If you find yourself unable to afford the premiums, you could lose all the money you've invested in a policy. Premiums vary based on a variety of factors. These factors include your age, health when you buy a policy and the level of coverage, benefits, and options you choose.
- ❖ A rule of thumb is that you may not be able to afford the policy if the premiums will be more than 7% of your income.

Most policies limit the total benefit they'll pay over the life of the policy. Some policies state the maximum benefit limit in years while others may write the policy benefit limit in dollar amounts. Policies normally pay benefits by the day, week, or month.

When you buy a policy, insurance companies let you choose a benefit amount. It's important to know how much skilled nursing homes, assisted living facilities and home health care agencies charge for their services before you choose the benefit amounts in your policy.

"Benefit triggers" is the term usually used to describe the way insurance companies decide when to pay benefits. Benefit triggers are an important part of long-term care insurance policies. Look for a

section called “Eligibility for the Payment of Benefits” or simply “Eligibility for Benefits” in the policy and outline of coverage.

Typically, a policy pays benefits when you can’t do a certain number of the ADL’s (bathing, dressing, toileting, eating, transferring and continence), such as two or three of the six. Some policies say that you must need someone to actually help you do the activities others may say you qualify if you only need someone nearby to help you if you need it. Some long-term care policies pay benefits only if your doctor orders or certifies that the care is medically necessary.

How many days you have to wait for benefits to start will depend on the “Elimination Period” (waiting period). During an elimination period, the policy won’t pay the cost of long-term care services you receive, it can be 20 days or up to 100 days after you start using long-term care or become disabled. You also might be able to choose a policy with a zero-day elimination period but expect it to cost more.

You can probably choose other policy features, but some insurers don’t offer all of them. Each may increase your policy’s cost:

- ❖ Waiver of premium lets you stop paying the premium once you’re eligible and the insurance company starts to pay benefits.
- ❖ Premium refund at death. This benefit pays to your estate any premiums you paid minus any benefits the company paid.
- ❖ Downgrades – Some insurers will let you reduce your coverage if you have trouble paying the premium.

The “Free Look Period” allows a window of time to make sure the policy is right for you without the pressure of an insurance agent. If you decide to cancel within 30 days you most likely will be reimbursed for premiums you paid during the application process. During the free look period:

- ❖ Review the policy in detail.
- ❖ Be sure you understand how much coverage you’ll have and how the policy will cover the service you will receive.
- ❖ Consider your financial situation.
- ❖ Reach out to your insurance agent with any questions or if you decide to cancel policy.

Clothesline of Love - will be hanging in front of Trinity with colorful hats, gloves and scarves generously donated by our parishioners to offer warmth to those needing them. Donations of new or gently used items will be appreciated.

CPR class will be held at Trinity on Saturday, January 12, 2019 at 9:00 AM.

For more information about Clothesline of Love or CPR call Kathy Burda at 570-621-3220.

NORTH PARISH EPISCOPAL CHURCH SERVICES

NOVEMBER 2018

November 4	Morning Prayer Morning Prayer	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	Robert Tiley Donald Clamser, Sr.
November 11	Morning Prayer Morning Prayer	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	Donald Clamser, Sr. Robert Tiley
November 18	Holy Eucharist Holy Eucharist	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	The Rev. Dolores Smith The Rev. Dolores Smith
November 25	Holy Eucharist Holy Eucharist	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	The Rev. Kurt Kovalovich The Rev. Kurt Kovalovich

	Notes:	Color:
November 4	The Twenty-fourth Sunday after Pentecost (All Saints)	Green
November 11	The Twenty-fifth Sunday after Pentecost	Green
November 18	The Twenty-sixth Sunday after Pentecost Pledge Sunday	Green
November 25	The Last Sunday after Pentecost (Christ the King)	White

NORTH PARISH EPISCOPAL CHURCH SERVICES

DECEMBER 2018

December 2	Morning Prayer Morning Prayer	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	Robert Tiley Donald Clamser, Sr.
December 9	Morning Prayer Morning Prayer	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	Donald Clamser, Sr. Robert Tiley
December 16	Holy Eucharist Holy Eucharist	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	The Rev. Dolores Smith The Rev. Dolores Smith
December 23	Holy Eucharist Holy Eucharist	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	The Rev. James C. Smith The Rev. James C. Smith
December 24	Holy Eucharist Holy Eucharist	5:00 p.m. 7:30 p.m.	Holy Apostles St. John's	The Rev. James C. Smith The Rev. James C. Smith
December 30	Holy Eucharist Holy Eucharist	9:00 a.m. 11:00 a.m.	St. John's Holy Apostles	The Rev. Kurt Kovalovich The Rev. Kurt Kovalovich

	Notes:	Color:
December 2	The First Sunday of Advent	Purple
December 9	The Second Sunday of Advent	Purple
December 16	The Third Sunday of Advent	Purple
December 23	The Fourth Sunday of Advent	Purple
December 24	The Nativity of Our Lord Jesus Christ	White
December 30	The First Sunday after Christmas Day	White