

KOINONIA

January—February 2021



LUTHERAN PARISH OF NORTHERN DUTCHESS
PASTOR JAMES MILLER



A NOTE FROM PASTOR JIM

Dear Friends in Christ,

I am writing this on a day in early December. We are now in Advent, waiting and preparing ourselves to celebrate the birth of our Lord and Savior, Jesus Christ, and also preparing for His Second Coming. We look forward to both of these events with hope and joy. Even with restrictions still in place, I look forward to our Christmas Eve services at Third (4 and 5:30 PM) and at St. Paul's (7:30 PM) as well as our Christmas Day service at Memorial (10 AM).

This calendar year of 2020 will certainly go down in history as a year to remember, or, more likely, to try to forget. We are thankful that at least in our Parish, we have been largely spared from the ravages of the pandemic. Nevertheless, we cannot avoid feeling rather somber when we consider the toll it has taken around the world. I am sure it has caused each of us at one time or another to pause and consider our mortality. For that reason, you will find several articles in this Koinania dealing with end of life issues.

As your Pastor, I want to remind you of the promises of Jesus, that whoever has faith in Him will have eternal life with Him. Jesus tells us that "God so loved the world that He gave His only Son, that whoever believes in Him should not perish, but have eternal life. For God sent the Son into the world, not to condemn the world, but that the world might be saved through Him." (John 3: 16-17)

Yes, we who believe in Him shall not perish, but there will come a time for each of us when our time on this earth ends, and Jesus calls us to be with Him and all the saints, all those who have gone to Him in the faith. That truly will be a time of joy for us, but for our loved ones who we leave behind, it can be a time of sadness and also confusion. However, that confusion can be reduced if, while we are on this earth, we give some thought to what sort of funeral or memorial service we would like to have held for us.

While we are still in relatively good health, it would be a good idea to be thinking about what sort of a service we might want. Would it be in the church or in the funeral parlor? What favorite passages from the Bible would we like read? Who ought to read them? What hymns would we like to be sung? The more information we can assemble now, the easier it will be for our loved ones to put together a service knowing that our wishes are being honored.

There is one more thing I would like to have us consider. While the service is meant to give honor to the one who has gone to the Lord, and also to give thanks for Jesus being our Savior, the service is also meant to help those who *remain* in this life on earth. A well-planned service will be a blessing to the loved ones, giving them the opportunity to be with the Church community who all come together to honor their brother or

sister to share the grief, and to praise God.

Please give this matter some thought and know that I am always happy to help guide you. And with our minds at peace, let us look with joy and great expectation toward the celebration of the birth of Jesus, the One who shepherds us in this life and carries us with Him to that eternal life where “He will wipe away every tear from their eyes, and death shall be no more, neither shall there be mourning nor crying nor pain any more, for the former things have passed away”. (Rev. 21: 4)

Christ’s peace, Pastor Jim



Rock City Anniversary 1968

You may enjoy watching this video of several events during our 100th Anniversary. There is very little sound but interesting trying to identify people. This was before the church added a fellowship hall off the old parsonage building. So what are the other locations besides Wilcox park? Are we in the grange hall ? Whose house did we gather near with lake in the back? Twin Lakes?

https://www.youtube.com/watch?v=iSbDYn4iZHI&feature=emb_logo

Regards.
Nancy Kelly



Joe Bahnatka	January 25
Arthur Kelly	February 11

God Bless
Memorial Council President
Tandy F. Walker
(518) 789-6899 caroltandy5@gmail.com

Memorial Lutheran New Letter

The Start of a new year of worship at Rock City, we have traveled some challenging times this past year, however with our faith we are entering another with our Lord Jesus Christ Blessings
Keep your faith and trust in him

Keep yourself safe and all around you will be safe

Memorial Remembers

I watched a video on you-tube which was taken in 1968 of events held that year for the 100th Anniversary of the Church in Rock City. It brought to mind some of the regular activities of the congregation and the resulting fellowship.

The women's club, the Willing Workers, meet monthly. It actively planned improvements for the chapel and fund raising events. Meetings were held at member's homes and always included some yummy refreshments. There were two major events each year, the Turkey Supper in the fall and the Smorgasbord in the Spring. These were held at the Grange Hall which was located at the corner of Rock City Road and 199. The building still stands but is no longer used by the Grange. The Parish Hall was only constructed for our church in 1973.

Turkey Supper involved all the members. Turkeys, pies and other foods were prepared in their homes and brought to the hall. Turkeys were also roasted in a large cook stove at the hall. Members met to peel potatoes and cook them on the cook stove. I

Particularly remember Ferdi Sator, his sleeves rolled up and wearing an apron while he mashed potatoes for the meal. The bowls of vegetables and the potatoes were prepared and distributed from a counter by the kitchen while the pies were cut and placed on individual serving plates at a counter near the large closet.

Tickets were sold in advance and everyone looked forward to the meal.

Younger members were asked to be waitresses and waiters. Customers were checked in at a desk by the door to Rock City Road. Tables were set on the stage and at the appointed time, everyone with the appropriate tickets were seated and served. If a tickets for a second serving had been sold, those people gathered in the main part of the hall until the first group had finished and the tables were reset. What good food, what good memories, smell those rolls cooking!

Men and boys manned the dishwashing. There was no automatic dishwasher.

Leftovers were sold or auctioned off after the meal.

The Smorgasbord was served as a buffet. Many members had specialty dishes that they made for the event. I particularly remember whole roasted salmon which my grandmother, Margaret Weaver made with a special sauce and sliced olives for its eyes. Ruth Flack made a bread pudding with whole blueberry sauce. The main table held a wide array of items for the buffet. Desserts were served after the meal.

Both events involved many planning meetings, committees and

Sunday School was held each week, immediately after church. Often crafts were fashioned to help decorate for the special events. A special Christmas program was a highlight of the season. There was always a reenactment of the Christmas story, combined with songs and music.

The Sunday School also prepared a program in June for the end of the school year. This might involve a play but also recitations by individual children & often included musical solos. These programs brought the teachers together to plan the programs and help the children practice.

Even when we are not operating under the unusual Ovid conditions, our current opportunities to visit with and interact with our members are greatly restricted in today's modern world.

We will be thankful to reinstitute monthly coffee hour and men's breakfasts when the pandemic abates.

You may be interested in viewing the video. It is available at <http://www.youtube/>

Nancy Vogel Kelly, lifetime member

Message from St. Paul's

As this year is coming to a close, which is not soon enough. We pray that in 2021 we will be able to gather again with family and friends. I miss our coffee hour and social activities where we are able to spend time with our church family!

Our annual meeting will be on January 24, immediately after our church service. We will not be able to have our usual luncheon and Rob Frey's delicious potato salad! Reports will be due by Jan. 13, 2021.

I know this is early, but the reports must be available January 17, 2021, for people to pick up and review. We will not go through each committee report this year unless there is a question.

The main topics are the repairs to the stained glass windows, voting on the 2021 budget and election of council members.

I wish you all a Happy and Healthy New Year, and Gary you are in our thoughts and prayers.

Marilyn Heuer

Council President

845-758-1386, marbobheuer@gmail.com

* Please note, we are in need of a Sunshine Person for St. Paul's ! Gladys Unson has been doing a wonderful job for many years sending birthday cards and get well cards to members and friends of St. Paul's, but she is ready to retire! Please speak to Marilyn if interested!



January Birthdays

1— Bob Unson
5— Debra Kazantzis
5— James Baisley
7— Nabil Ayoub
13— Charlie Lueck
15— Glenn Murray
21— Emma Walker
23— Rob Frey

February Birthdays

1— Christine Murray
9— Alexandra Piaget
10— Ian Bucala
12— Marshall McConville
18— Don Campbell
20— Pat Holden
25— Mary Lou Williams
25— Ruth Queen

REMEMBERING...

St. Paul's lost two long-term parishioners recently. Belle Schultz who grew up in Barrytown and graduated from the Rhinebeck Central Schools, always went to St. Paul's Church in Red Hook. She and Bob were married there in 1949. Their three children were all a part of St. Paul's. Rob served as our sexton. Cheryl taught Sunday school. Rory was in the Luther League and when Pastor Haase and I took about 12 kids to climb a mountain in the Catskills, Belle went with us. We climbed to the top, ate lunch up there, came back down, and were quite pleased with ourselves! Belle sang in the choir for many years and had an active voice in the music ministry. She and Emma sold baked goods on the Red Hook days.

Trudy Thiede came to Red Hook after World War II with her Air Force pilot, Ray, and made a home in Red Hook. They were both active in the Sunday school program. Their daughter, Pam, was an active member of St. Paul's. For many years Trudy knitted and crocheted items and sold them at the Red Hook days donating all the proceeds to the church. After Ray died, she donated a communion set including the chalice to the church. A few years ago she donated funds to renovate the kitchen where we have the Oktoberfest every year.

We miss these two ladies and thank them for their service to the Lord.

Lolly Humphrey

Meetings

Third W&M Jan 5, 2021 & Feb 2, 2021 @ 4:00p.m.

Congregational Councils: Third Jan 12 & Feb 16 @ 5:30p.m.

Annual Congregational Meetings

Memorial TBA

St. Paul's January 24, 2021 Reports due 1/13/21, Reports available on January 17, 2021

Third January 31, 2021 Reports due 1/17/21, Reports available on January 24, 2021

Special Worship Service

Ash Wednesday @ Third February 17, 2021

Faith Building Opportunities

Confirmation

Meeting in person monthly

at

St. Paul's Red Hook

Bible Study

with Pastor Jim

Thursday

10 a.m.

Third Rhinebeck– in Fellowship Hall (with Masks)

All are Welcome!

Invite a friend!

Service Opportunities

Crafty Christians

In person workgroup is on pause

We encourage all to continue their projects at home.

Contact Bonnie Reyero 518-697-7608

All members and friends of the Parish are welcome to participate.

Children's Community

Clothes Closet

1st Friday of each month

9:30a.m – 12:00 pm.

Third Rhinebeck

Carol Cronk

845-889-4168

We are in need of boys clothing!

Samaritan's Purse

Operation Christmas Child

The Parish collected 43 boxes for Operation Christmas Child!

The Parish assembled 13 satchels plus extra items for the Seafarers Christmas at Sea!

Seafarers Christmas at

Sea Project

Thank you for your participation in our Parish mission of service.

Worship Under COVID-19

Ongoing Sunday Morning

8:30 am Memorial in Rock City with Holy Communion

9:45 am Third in Rhinebeck with Holy Communion immediately following the
worship service

11:00 am St. Paul's in Red Hook with Holy Communion

Appropriate social distancing is being followed in all Parish services.

Attendees must wear masks throughout the service and while inside the building.
Hand sanitizer is readily available.

Please consider your personal health and comfort circumstances in your decision to attend an in-person worship service. Persons at higher risk of complications from COVID-19 are encouraged to consider viewing the worship service video available on the Parish YouTube:

LutheranParishNorthernDutchess

Please Note:

In consideration for the health and safety of all congregants anyone who:

- tested positive for COVID-19 within the past 14 days,
 - has flu-like or other COVID-19 symptoms, or a fever, or
 - has been exposed to the virus or to someone who has tested positive within the past 14 days, or
 - returned from a COVID-19 hot spot within the past 14 days and is required or recommended to quarantine,
- should not attend an in-person worship service or gathering.



Worship Services on Video

YouTube Channel: LutheranParishNorthernDutchess

Weekly uploads generally by Tuesday Evening

If you missed a Sunday, the services are still available on the channel for easy access.

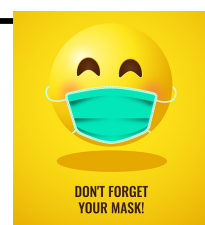
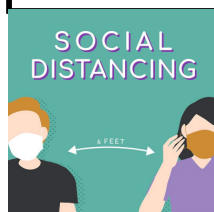
Access Videos:

Parish Webpage: www.LutheranParishNorthernDutchess.org

Click on Pastor Jim's picture on the Home Page. This will take you to the YouTube channel for the Parish. Select the readings or sermon you would like to view.

Please share via your social media networks, Like the Parish Facebook page, subscribe to this YouTube Channel, and/or forward the weekly emails.

Pastor Jim continues to be available for pastoral care, conversation, and prayer:
phone 914-441-4360 or email circuitpastorjim@aol.com.



Four professionals are contributing articles for our newsletters about being prepared for life and death matters. These articles will be included in the next several issues. Our friend, Gary Stock, a member of St. Paul's, had a car accident and is in a nursing home, unable to manage his own affairs. This has left confusion and frustration for his daughter, so I have asked these professional to offer guidance to all of us. You may want to save these newsletters for reference as you organize your personal matters.

Lolly Humphrey

Basic Estate Planning

By Debbie Lewis, CFP

The failure to establish an estate plan will create problems for your loved ones if you should become incapacitated or die. This is an introduction to the essential planning documents should be considered regardless of your family or financial situation.

Last Will and Testament

A will directs how you want your assets distributed upon your death. If you don't have a will, your property and accounts will pass according to state laws which may be different from your own wishes. In addition, a will allows you to name an executor and a guardian for minor children. Remember that a will only controls assets that you own solely and that do not have named beneficiaries. Assets that you own jointly with another person will pass to that person if you die first and accounts such as life insurance and IRA's will pass to named beneficiaries.

Revocable Living Trust

A living trust can be used instead of or in conjunction with a will. You can transfer ownership of property or accounts to a trust during your lifetime. The trust controls distribution of your assets at your death. It can be changed during your lifetime and can also govern assets if you become incapacitated. A living trust enables you to avoid probate, maintain privacy and, if worded properly, reduce estate taxes.

Durable General Power of Attorney

A power of attorney document allows you to name another person who can handle your affairs when you are unable to do so. Some of the powers you might authorize could be handling banking and investment transactions, buying and selling property, entering into contracts, and filing tax returns.

Health Care Power of Attorney

A health care power of attorney allows you to designate a person who will have the authority to make health care decisions on your behalf in the event that you are unconscious, mentally incompetent or otherwise incapacitated.

Living Will

A living will, or advance directive, allows you to make your wishes known regarding life prolonging medical treatments. You can indicate which treatments you do or do not want in the event that you are incapacitated.

Working with an attorney to get these documents in order will give you peace of mind and save your family headache and heartache later.



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Key Estate Planning Documents You Need



There are five estate planning documents you may need, regardless of your age, health, or wealth:

1. Durable power of attorney
2. Advance medical directives
3. Will
4. Letter of instruction
5. Living trust

The last document, a living trust, isn't always necessary, but it's included here because it's a vital component of many estate plans.

Durable power of attorney

A durable power of attorney (DPOA) can help protect your property in the event you become physically unable or mentally incompetent to handle financial matters. If no one is ready to look after your financial affairs when you can't, your property may be wasted, abused, or lost.

A DPOA allows you to authorize someone else to act on your behalf, so he or she can do things like pay everyday expenses, collect benefits, watch over your investments, and file taxes.

There are two types of DPOAs: (1) an immediate DPOA, which is effective immediately (this may be appropriate, for example, if you face a serious operation or illness), and (2) a springing DPOA, which is not effective unless you have become incapacitated.

Caution: A springing DPOA is not permitted in some states, so you'll want to check with an attorney.

Advance medical directives

Advance medical directives let others know what medical treatment you would want, or allows someone to make medical decisions for you, in the event you can't express your wishes yourself. If you don't have an advance medical directive, medical care providers must prolong your life using artificial means, if necessary. With today's technology, physicians can sustain you for days and weeks (if not

months or even years).

There are three types of advance medical directives. Each state allows only a certain type (or types). You may find that one, two, or all three types are necessary to carry out all of your wishes for medical treatment. (Just make sure all documents are consistent.)

First, a living will allows you to approve or decline certain types of medical care, even if you will die as a result of that choice. In most states, living wills take effect only under certain circumstances, such as terminal injury or illness. Generally, one can be used only to decline medical treatment that "serves only to postpone the moment of death." In those states that do not allow living wills, you may still want to have one to serve as evidence of your wishes.

Second, a durable power of attorney for health care (known as a health-care proxy in some states) allows you to appoint a representative to make medical decisions for you. You decide how much power your representative will or won't have.

Finally, a Do Not Resuscitate order (DNR) is a doctor's order that tells medical personnel not to perform CPR if you go into cardiac arrest. There are two types of DNRs. One is effective only while you are hospitalized. The other is used while you are outside the hospital.

Will

A will is often said to be the cornerstone of any estate plan. The main purpose of a will is to disburse property to heirs after your death. If you don't leave a will, disbursements will be made according to state law, which might not be what you would want.

There are two other equally important aspects of a will:

1. You can name the person (executor) who will manage and settle your estate. If you do not name someone, the court will appoint an administrator, who might not be someone you would choose.

Benefits of a will:

- Distributes property according to your wishes
- Names an executor to settle your estate
- Names a guardian for minor children



Other benefits of a living trust:

- Gives someone the power to manage your property if you should become incapacitated
- Lets a professional manage your property for you
- May circumvent state laws that limit your ability to give to charity, or force you to leave a certain percentage of your property to your spouse

2. You can name a legal guardian for minor children or dependents with special needs. If you don't appoint a guardian, the state will appoint one for you.

Keep in mind that a will is a legal document, and the courts are very reluctant to overturn any provisions within it. Therefore, it's crucial that your will be well written and articulated, and properly executed under your state's laws. It's also important to keep your will up-to-date.

Letter of instruction

A letter of instruction (also called a testamentary letter or side letter) is an informal, nonlegal document that generally accompanies your will and is used to express your personal thoughts and directions regarding what is in the will (or about other things, such as your burial wishes or where to locate other documents). This can be the most helpful document you leave for your family members and your executor.

Unlike your will, a letter of instruction remains private. Therefore, it is an opportunity to say the things you would rather not make public.

A letter of instruction is not a substitute for a will. Any directions you include in the letter are only suggestions and are not binding. The people to whom you address the letter may follow or disregard any instructions.

Living trust

A living trust (also known as a revocable or inter vivos trust) is a separate legal entity you create to own property, such as your home or investments. The trust is called a living trust because it's meant to function while you're alive. You control the property in the trust, and, whenever you wish, you can change the trust terms, transfer property in and out of the trust, or end the trust altogether.

Not everyone needs a living trust, but it can be used to accomplish various purposes. The primary function is typically to avoid probate. This is possible because property in a living trust is not included in the probate estate.

Depending on your situation and your state's laws, the probate process can be simple, easy, and inexpensive, or it can be relatively complex, resulting in delay and expense. This may be the case, for instance, if you own property in more than one state or in a foreign country, or have heirs that live overseas.

Further, probate takes time, and your property generally won't be distributed until the process is completed. A small family allowance is sometimes paid, but it may be insufficient to provide for a family's ongoing needs. Transferring property through a living trust provides for a quicker, almost immediate transfer of property to those who need it.

Probate can also interfere with the management of property like a closely held business or stock portfolio. Although your executor is responsible for managing the property until probate is completed, he or she may not have the expertise or authority to make significant management decisions, and the property may lose value. Transferring the property with a living trust can result in a smoother transition in management.

Finally, avoiding probate may be desirable if you're concerned about privacy. Probated documents (e.g., will, inventory) become a matter of public record. Generally, a trust document does not.

Caution: Although a living trust transfers property like a will, you should still also have a will because the trust will be unable to accomplish certain things that only a will can, such as naming an executor or a guardian for minor children.

Tip: There are other ways to avoid the probate process besides creating a living trust, such as titling property jointly.

Caution: Living trusts do not generally minimize estate taxes or protect property from future creditors or ex-spouses.

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The Importance of Pre-Arranging your Funeral

We so often hear the uncertainty amongst family members as to what their loved one would have wanted as to their funeral arrangements. Death is a topic not often discussed but inevitable none the less.

Benefits of Pre-Planning your Funeral:

Peace of Mind
YOUR wishes are first and foremost
Ease on your family
Pre-payment option to lessen the financial burden

What is Pre-Planning? Preplanning is the process of prearranging with the option of prefunding funeral merchandise and services to be provided in the future.

How Pre-Planning Works? An individual meets with his/her funeral director and selects the funeral merchandise and services of their choice. Then a PrePlan Itemization Statement is completed to reflect the items chosen and prices for each, with the total funeral charges identified. There is no obligation to put money away at this time, it will simply give you an idea of your ideal funeral cost.

Interested in Pre-Funding your Arrangements? A Revocable or Irrevocable Preneed Agreement is signed by the Consumer and the Funeral Director. The Consumer prepays the funeral arrangements with a check made payable either to the funeral firm or to PrePlan. Your funds are safe and secure with PrePlan, they are 100% FDIC insured and 100% Compliance, with all forms reviewed by New York State Department of Health. Your funds will earn a competitive net yield and you will receive annual statements

Is Medicaid a factor? Applicants/Recipients of Medicaid/SSI who wish to prefund their funeral during the spend down process may set up one Irrevocable Burial Trust inclusive of funeral services and merchandise with NO dollar limit.

This information only briefly touches on the extent of pre-planning your funeral. Every person's situation is different and there are many factors to consider.

We would love the opportunity to sit down and discuss with you your options.

Bruce, Eleanor & Clare Troy



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Dated Material Address Correction Requested

To:



KOINONIA

Lutheran Parish of Northern Dutchess

Pastor James Miller

www.lutheranparishnortherndutchess.org

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*Contributors: Pastor James Miller, Monica C. Gabryszewski (Third),
Tandy F. Walker (Memorial), Marilyn Heuer (St. Paul's),
Lorraine Humphrey (St. Paul's)*



**Memorial Lutheran Church, 8:30 am Service, 1232 Rte. 308, (Rock City)
Rhinebeck, NY 12572 Council President: Tandy Walker**

**Third Lutheran Church, 9:45 am Service, 31 Livingston Street, Rhinebeck,
NY, 12572 Council President: Monica C. Gabryszewski**

**St. Paul's Lutheran Church, 11:00 am Service, 7412 South Broadway,
Red Hook, NY 12571 Council President : Marilyn Heuer**

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