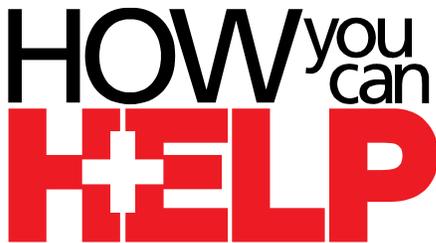


The Commentator

What's INSIDE?

- 2 Preschool
- 2 Family Promise of Yellowstone Valley
- 2 Financial News
- 3 Growing the Seeds of Faith
- 4 Youth News
- 4



- ❖ **Billings Food Pantry Needs** –**See list posted in foyer above the food bank shelf.

MENU



Wonderful Wednesday
January 12th

Guadalajara Heights

Marvelous Monday
January 24th

Play Inn

6PM

(Any questions call Debbie
406-248-5313 or 406-696-7039.)

FRIENDSHIP CLUB

Friendship Club will meet at 11:30 at the Billings Heights Senior Alliance on Jan. 5th. Be sure to call your reservation for lunch by noon on Jan. 4th. Call 406-606-1170. All are welcome.

FROM THE NOMINATING COMMITTEE

We are struggling for nominees for the council and committees. In particular, we could use the following (at a minimum):

- ❖ 3 nominees for Council (*have 2 now, need 5*). More than 3 is even better.
- ❖ 1 or 2 nominees for the Finance Committee.

We have nominees for most other positions. Contact a council member if you are interested in volunteering. The Annual Meeting is scheduled for Sunday, February 6th following the morning worship service. Please make plans to attend.

FROM THE CALL COMMITTEE

The Call Committee has had several meetings to start the process of calling a new pastor. We started off the process with a meeting with the Montana Synod office representative to advise us of the process and procedure outlined by the Synod. We are currently working on the Ministry Site Profile which will be submitted to the Montana Synod Office when completed. The whole congregation was asked to help with completing the Site Profile by filling out a survey that was recently sent out for your input on 10 important qualifications of the new pastor. We have taken the survey results and added them to our Ministry Site Profile and have completed the first draft of our documents. The next step will be to finalize our Site Profile and submit it to the Synod. After that we wait to hear back if there are currently candidates that may be a good fit for our congregation.

Butch Morse – Atonement Call Committee

GROWING THE SEEDS OF FAITH

Dear Members of Atonement,

Congratulations on the past two years of the Growing the Seeds of Faith Capital Campaign (GTSofFCC)!! As we enter the third year of this campaign, please celebrate and consider the wonderful things we have accomplished and will continue to accomplish because of this campaign:

- Tithing gifts to three local ministries: Family Promise, Christikon and Friendship House
 - Total estimated amount given of \$23,000 by end of 2021
- Creation and funding of our own Director of Youth and Family staff position
- Reduction of the Mortgage on our Church Home
 - Mortgage balance reduced by approximately \$300,000 (\$191,000 Cap Camp., \$79,000 mortgage payments and about \$30,000 in other one-time donations)
 - Monthly payments reduced from \$8,150 per month to \$6,500 per month

Without your continued support and steadfast dedication, these blessings could not have happened and your Capital Campaign Team sincerely thanks you! (*cont. pg. 3*)





FROM THE STEWARDSHIP TEAM

The goal of our stewardship ministry at Atonement Lutheran is to help God's people grow in their relationship with Jesus through the use of the time, talents, and finances God has entrusted to them. Financial support of our ministries is an important part of stewardship, as well as taking part in the ministry programs of our congregation. As we consider the coming new year, let us consider An Attitude of Gratitude, by an unknown author:

*O God, when I have food,
help me to remember the hungry.
When I have work,
help me to remember the jobless.
When I have a home,
help me to remember those who have no
home at all.
When I am without pain,
help me to remember those who suffer.
And in remembering,
help me to destroy my complacency.
Bestir my compassion and be concerned
enough to help,
By word and deed, those who cry out for
what we take for granted.
Amen*

THANK YOU

To all Atonement members who adopted a Family for Christmas. All families have been adopted or sponsored for the holidays. FPYV Staff deliver sponsorships if a family is not driving or if they don't have a snow worthy vehicle. FP staff, Kathryn and Felicia, seem very happy playing elves and delivering gifts to families this time of year. Each family is overcome with emotion when they receive their sponsorship. We have seen a lot of grateful tears this year. Thanks Atonement, for doing God's Work.

PRESCHOOL NEWS

Happy New Year from Atonement Lutheran Preschool!

We are looking forward to what this New Year has in store for us! We are gearing up for opening enrollment for the 2022-2023 classes. We are excited to continue our journey in education.

Our December was packed with tons of fun Christmas crafts and activities! The students did an excellent job performing their Christmas program for family and friends. Way to go!

In January, we are going to be working with the letters K-N. Learning about the square, numbers, and about the Fruit of the Spirit. **Peace**

We could use your help with some of the supplies we will be working with this month. If you are able to find and donate these items, it would help us are great deal!

- ♥ Mini Christmas Light bulbs
- ♥ Kazoos for 20
- ♥ Popcorn
- ♥ Dixie Cups
- ♥ Large Oatmeal Containers (both filled and empty)
- ♥ Albertsons, Target, or Walmart Gift cards

Thank you for those that were able to help last month in donating items on the list. Thank you for your support and please keep us all in your prayers as we learn together!

Sara Westrope-Atonement Lutheran Preschool Director

FAMILY PROMISE

Atonement Lutheran will again be hosting Family Promise **January 30-February 5, 2022**. By being the weekly host, we are responsible for nightly suppers for one family: a mom, dad and two teen boys, 13 yrs. and 16 yrs. Exact information will be given to those who volunteer to deliver an evening meal to the FP Day Center (10 South 26th Street, Billings) involving going through the locked door to the kitchen on the first floor and putting the food in the fridge or on the counter. Please contact Lorraine Theurer (245-4400) if you can prepare part of a meal, or a whole meal. Also, if you want to prepare a meal, but would rather leave at Atonement, we will make sure it gets to the FP Day Center.

COLUMBARIUM

This is a reminder that all of the discounted prices for the Columbarium Memorial Garden (niches, ossuary, memorial wall inscriptions and scattering garden) will end December 31, 2021. If you would like to take advantage of these lowered prices please contact Marilyn Franklin or the church office at 245-7004.

ATONEMENT FINANCIAL REPORT

General Fund November 2021		Building Fund November 2021	Building Fund Reserve
November Expenses	\$26,123.98	November Monthly Mortgage	10/21 \$17,359.36
November Income	\$25,807.00	November Income	11/21 \$18,141.51
Net Income November	\$(316.98)	Net Income November	\$782.00
Net Income YTD	\$4,506.53	Net Income YTD	\$(10,497.95)

Tom Danielsen – Treasurer, Atonement Lutheran Church Council

GROWING THE SEEDS OF FAITH (CONT.)

As we approach the third and final year of this Capital Campaign, we pray for the same impact on all three areas of our targeted Capital Campaign ministries. However, as the Campaign concludes in November of next year, the three Capital Campaign goals and objectives also conclude. This means that continued funding of the Youth and Family position will need to be supported from the General Fund. In addition, through our lending agency, Mission Investment Fund, Atonement has received a free loan amortization each year of the campaign as we have been able to pay down yearly 10% of the remaining loan balance. The effort to reach these milestones and mortgage payment adjustments continues to help us save a significant amount in the interest we pay on our mortgage.

With these factors in mind, the Capital Campaign Team is asking...what would happen if the GTSofFCC is extended another year? How could we continue to receive the annual 10% principal reduction incentive to further the debt reduction? What options/strategies might help us maintain the benefits we are seeing now because of the GTSofFCC? While the Capital Campaign Team thinks the idea of extending the Campaign another year is worth considering, this is a decision that all Atonement members should have ample time to consider and vote upon at an Annual Meeting or at a separate special congregational meeting. The Capital Campaign team with support from the Council would like to include discussion of these ideas and possible the benefits that they would provide to Atonement.

The Capital Campaign Team knows the past two years has been anything but average. However, your support for the Campaign has never wavered and we cannot thank you enough. We look forward to another great year and wish you and your family many blessings this Christmas season.

With Blessings, Your Capital Campaign Team

Mark Halvorson and Tyler Westrope, Co-Chairs

Mark Halvorson *Tyler Westrope*

Please review this table which summarizes the history of the current mortgage with MIF since we have occupied our new Atonement home. These figures show the overall trend of mortgage payments and debt reduction and how the additional help from a Capital Campaign accelerates principal balance reduction and saves in interest payments.

YEAR END	MORTGAGE BALANCE	MONTHLY MORTGAGE PAYMENT	TOTAL YEARLY MORTGAGE PAYMENT (PRINCIPLE + INTEREST)	MORTGAGE PRINCIPLE	MORTGAGE INTEREST	SIGNIFICANE EVENTS IN MORTGAGE HISTORY- ADDITIOANL PRINCIPAL REDUCTION
2013	\$1,673,828					Sale of original Atonement/Prior Capital Campaign(s) and establishing current Mortgage with MIF upon occupying the new Atonement
2014	\$1,640,924	\$9,559	\$105,149	\$32,904	\$72,245	
2015	\$1,370,943	\$9,559	\$114,707	\$41,949	\$72,758	Sale of lots to St John's/WyndStone \$223,032 + \$5,000 principle only gift
2016	\$1,324,681	\$8,150	\$99,209	\$34,753	\$64,456	\$10,000 principle only donations
2017	\$1,278,961	\$8,150	\$97,800	\$35,490	\$62,310	\$10,000 principle only donations
2018	\$1,241,088	\$8,150	\$97,799	\$37,872	\$59,927	
2019	\$1,191,936	\$8,150	\$97,125	\$39,153	\$57,972	\$10,000 principle only donations. Mortgage adjustment in Oct 2019
2020	\$1,053,266	\$7,950	\$91,549	\$39,901	\$51,648	\$106,000 principle only donations + Capital Campaign/Mortgage adjustment in Oct. 2020
2021 (Oct.)	\$920,055	\$7,240	\$86,880	\$40,872	\$46,008	\$103,000 principle only donations + Capital Campaign/Mortgage adjustment in Oct. 20201
2022**	\$8??,???	\$6,500	\$78,001	\$37,013	\$40,988	\$100,000 principle only donations + Capital Campaign (Projected)

** Projections for 2022 based on adjusted mortgage payment and first two years of giving to the Growing the Seeds of Faith Capital Campaign.



1290 Sierra Granda Blvd.
 Billings, Montana 59105
 (406) 245-7004
 atonementbillings.org

Non-Profit
 Organization
 U.S. Postage
 PAID
 Billings, MT



**Evangelical Lutheran
 Church in America**
 God's work. Our hands.

Save the Date: Sunday, February 6th Atonement Annual Meeting!

JANUARY 2022

- ☞ Jan 3 WELCA Board Meeting
Property Committee
- ☞ Jan 5 Friendship Club
- ☞ Jan 12 WW Meal - Guadalajara
- ☞ Jan 18 Church Council Meeting
- ☞ Jan 20 Hope Circle
- ☞ Jan 24 MM Meal – Play Inn
- ☞ Jan 30 5th Grade Milestone
Atonement Hosts Family
Promise

YOUTH NEWS

On Jan. 30th directly after the 10:00 am service all families of 5th grade students are invited to meet in the Jerusalem Room for a brief class on the Ten Commandments. Students will learn how the Ten Commandments act as a guide for a more faith filled life and parents will learn how to support their student in learning and understanding each commandment.

Nikki Groshans – Director of Youth and Family Ministries

STITCHES AND SCRIPTURES

Join us on Sunday evenings from 6:00 until 7:30pm! You can bring any project you are working on - cross-stitch, hardanger, knitting, crochet, or anything else. If you would like to learn something new, we have a group of marvelous teachers! All are welcome to come share the love of Jesus Christ and one another! For more information, please contact Jane Hansen at jhansen0359@gmail.com See you there!

THANK YOU SO MUCH

Thank you to those whose generous spirits and loving hearts contributed to the "Adopt a Unit" program. All the staff at the Heights Walk in Clinic were so appreciative of your wonderful and unique gifts of support. I would like to add my personal thank you for helping in this outreach program, you made a difference!
Judy Lawrence- Atonement C.A.R.E Team

Thank you simply falls short for the gratitude we have to all who supported and lifted me in prayer during and following my Dbl bypass surgery. For each meal, word of encouragement and well wish we are eternally thankful to all our Atonement Lutheran friends.

Nancy & Dean Rupe

WEDNESDAY BIBLE STUDY GROUP

Jan. 5th – Baptism of Our Lord

Isaiah 43:1-7; Psalm 29; Acts 8:14-17; Luke 3:15-17, 21-22

Jan. 12th – 2nd Sunday of Epiphany

Isaiah 3:1-5; Psalm 36:5-10; 1 Corinthians 12:1-11; John 2:1-11

Jan. 19th – 3rd Sunday of Epiphany

Nehemiah 8:1-3, 5-6, 8-10; 1 Corinthians 12:12-31a; Luke 4:14-21

Jan. 26th – 4th Sunday of Epiphany

Jeremiah 1:4-10; Psalm 71:1-6; 1 Corinthians 13:1-13; Luke 4:21-30

Facilitated by Pastor Marty Mock beginning at 10:00am