The Messenger, December 2024

LADIES DEPARTMENT



LUTHERAN WOMEN'S MISSIONARY LEAGUE

Women ín Míssíon - Zíon Lutheran Míssíon Valley



Bible Study times each month....

Esther Circle-2nd Tuesday of the Month-9 am Ladies Aid-1st Thursday of the Month-2 pm Rebecca/Ruth Circle-1st Monday of the Month-10 am. Each Bible study group or circle has ongoing activities they are involved in, such as the kits, quilts, Ladles of Love, etc. But to participate, you do not have to belong to a circle...



ESTHER CIRCLE

Esther Circle met on Tuesday, November 12, 2024, at 9:00 a.m. for its regular monthly meeting. Present were Iris Heller, Carolyn Seifert, Priscilla Dornburg, Shelley Sharp, Irene Heinold, Eva Cooke, Kay Lagal, Gail Woytasczyk, Bettye Pribyl, Cass Martignoni, Barbara Schmidt and Sherilyn Arnecke.

Hosts were Eva & Cass. Bible Study was led by Barbara from *Lutheran Woman's Quarterly*, "The Lord, My Helper, Keeps Me." (part two)

Business: LOL: Esther C will serve on December 7, Meatloaf, Sweet Rice, Veggie & Rolls. **Sewing:** November 19. **Cookies** are due December 1: Barbara, Shelley, Gail, Kay, Carolyn & Sherilyn. **Marker Dedication:** November 24, 2024, with cake and punch. Thank You to *Judy Faulkner* for the years of prep on this adventure! **Advent Worship** begins. **Christmas Luncheon** follows **Christmas Program** on December 8. **Esther Christmas Party** is December 6 at home of Calton & Sherilyn Arnecke beginning at 4 p.m. with Stew/Cornbread/Chili. Each will bring a finger-food and a Chinese

Christmas Gift valued at \$30. Husbands are included. **Cards** were sent to Westley Kelly Family, Pauline Janak, Gina Jaeger Family, Charles Krueger, Joyce

Morris and Lana Webel Family.

Offering: \$150.00

Sherilyn Arnecke, Secretary/Treasurer

REBECCA/RUTH CIRCLE

Rebecca/Ruth Circle met November Monday, November 4th with 9 members present: Denise Afflerbach, Sherri Bluhm, Pat Harper, Peggy Lee, Shelvy Schneider, Winona Klacman, Sheron Alex, Debbie Meyer, Seda Weaver. Denise was Bible Study Leader: "Christ's Steadfastness: The Apostle's Creed Second Article" was the Bible Study from Fall Woman's Quarterly. Closed Bible Study with Prayer.

BUSINESS: Cookies are needed for South Texas Children's Home Ministries (STCH) Sunday, Dec 1st: 4 dozen: Sherri, Winona, Debbie, Denise, Seda.

Rebecca/Ruth will do Ladles of Love Saturday November 9th: Ham, Green Beans, Dessert, Salad, & Bread will be served to approx. 11 people. Rebecca/Ruth voted for Ladles of Love to be on the 1st Saturday in November.

Rebecca/Ruth Christmas Party will be Tuesday, Dec. 3rd at Sky Restaurant at 11:00am. Secret Pals will be revealed and gifts will be exchanged with price \$20-\$25 and Secret Pals will be drawn for 2025.

Cards were sent.

Closed meeting with Lord 's Prayer.

Monday, January 6, 2025, Rebecca/Ruth will meet for Bible Study. Gloria Buchhorn will be Bible Study Leader. All women of Zion are invited to come and join us for Bible Study and Fellowship.

Winona Klacman, Secretary

LADIES AID

Ladies Aid met on Thursday, November 7th at 2pm. Eva Cooke was hostess and Barbara Schmidt was Bible leader, "Christ's Steadfastness: Apostle's Creed 2nd Article".

We had 2 special ladies today. Welcoming back Priscilla Dornburg and our new member, Gail Woytasczyk. So good to have them both here.

Business: November schedule coming up: Sewing 19th; Marker Dedication & cake 24th; Thanksgiving 28th. **December schedule**: Voters' Assemble meeting 1st; STCH cookies due 1st; 1st Advent Service 7pm 4th; Ladies Aid Christmas Party 2pm 5th at church with finger foods & \$10 gift; Sunday School Christmas program & meal 8th.

We invite anyone to join us for a Bible Study and Fellowship on 1^{st} Thursday every month.

Eva Cooke, President



Esther C is in charge of Ladles of Love in

December. If you would like to participate in a group or form your own group, please talk to Sherilyn Arnecke.

Sherilyn Arnecke, Chairperson



Each month the ladies of the church are collecting a different item as one of their projects for Victoria Christian Assistance Ministry (VCAM). For the month of **December**, LWML is collecting **Canned Soup, any flavor.** We are asking the congregation to help with this project. It would be very much appreciated. There is a box in the **Narthex near the Ladies Restroom** for your donated item. Please help restock the shelves at VCAM. If any questions, contact Eva Cooke, project chairperson.

Want to thank everyone for contributing food for all these people in need.

Eva Cooke, Chairperson

Thank you, thank you. For the month of October, 60 lbs. Cans of Corn/Green Beans were collected for VCAM!



SEWING DAY

Sewing Day on November 19th, group of 11 ladies were present: Pat Harper, Peggy Lee, Winona Klacman, Michelle Wendel, Darla Sifford, Sherilyn Arnecke, Darlette Mathisen, Irene Heinold, Judy Faulkner, Kay Lagal, and Eva Cooke. We packed 30 quilts, 40 school kits, 12 backpacks, extra notebooks & pencils, many bags of clothes that has been collected. These items will be delivered to Pasadena, Tx. to the LCMS Orphan Grain Train storage facility. We thank everyone who helped sew, donated items and packed bags & boxes.

Our next Sewing Day will be **Tuesday, January 21, 2025,** at 9am in the multi-Purpose Room. There is <u>no</u> Sewing Day in December.

Eva Cooke & Kay Lagal, Chairpersons

Cookies



COOKIES FOR STCH

LWML is asking the congregation and circles to bring cookies for South Texas Children's Home Ministries (STCH) on **Sunday, December 1st.** All kinds are welcome. Please label and put in kitchen no later than **December 1st**. The LWML supports this project annually. The children enjoy this treat as part of their holiday celebration. Thank you.

<u>Women's Renewal |</u> Jan. 31-Feb. 2

Ladies, we are excited to invite you to our annual <u>Women's Renewal</u> retreat at Camp Lone in La Grange! This is the perfect opportunity to bring your friends, or come ready to make some new ones, and enjoy a life-giving weekend together. We'll take time to reflect on God's Word, connect with our sisters in Christ, and explore the beauty of His creation.

Get ready for a fun-filled weekend packed with adventurous Christ-centered experiences, including: hiking, archery, tomahawk throwing, arts & crafts, canoeing, star gazing, prayer walks, campfire devotions, conquering the climbing tower, and so much more!

Join us as we experience renewal both physically and spiritually, growing in our faith and deepening our relationships with new and longtime friends!

*Cost:

- <u>Retreat Center:</u> **\$229/participant**
- Cabins: \$149/participant

*Please note: Cancellations prior to Jan. 17, 2025 will receive a full refund minus a \$25 cancellation fee. Cancellations after this date will result in the forfeiture of all payments.

We hope you can join us!

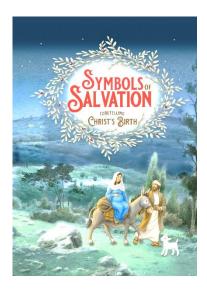
If you have any questions, please contact our <u>Registrar</u> or call (979) 968-1657.

YOUTH DEPARTMENT





There will be <u>NO</u> Sunday School/Adult Bible Study on December 29th. Classes will resume on Sunday, January 5, 2025. Please join us at 9am.



Children's Christmas Program "Symbols of Salvation" Sunday, December 8th at 10am

Practice during Sunday School: Dec. 1, Practice if Needed: Dec. 7 at 9am, Practice during Sunday School: Dec. 8 at 9am and get into costumes at 9:30am. Christmas Program w/worship at 10am.

All children are welcomed and encouraged to participate!

Register by Jan. 17

The Messenger, December 2024

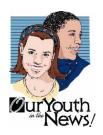


LITTLE DISCIPLES

Little Disciples program is for kids and their parents ages 4-10 this fall. Kids will learn to grow in their Faith and serve others through the "4 L's": Lunch, Lead, Learn, and Laughter. We <u>will not</u> meet in December. Watch for January Messenger for further information.



<u>No</u> Junior Confirmation classes on Sunday, December 22nd and December 29th. Confirmation classes will resume on Sunday, January 5, 2025, from 4:30-5:45pm. We will meet in the Conference Room. If any questions, please contact Pastor Meyer.





CONGRATULATIONS TO BOTH Emmy and Olivia Heller on achieving A Honor Roll for the 1st 9week grading period at Mission Valley Elementary School. Emmy is in the 2nd grade and Olivia is in the 1st grade. They are the daughters of Jacob & Ann Heller. **GO MUSTANGS!**





Olivia Heller won 1st place in the Roadrunner Dash 5k for her age group at Rowland Elementary K-Kids Club. She is the daughter of Jacob & Ann Heller. **Way to Go, Olivia!**



If your children have any news like school recognitions, honors, sports, achievements this year that you would like to share, please submit them to the church office. Throughout the year, please submit special happenings. We love to hear about our children.

COMMITTEE NEWS



CHURCH WORSHIP SECURITY

Save the date! The Safety and Security Committee meets on the third Thursday every other month at 7pm. Our next meeting will be January 16, 2025, in the Multi-Purpose room. Members of the congregation are urged to attend.

David Pribyl, Team Leader



ALTAR GUILD

Want to remind all ladies that on Saturday, December 14th, at 8:30am we will have our semi-annual Altar Guild clean up. This should not take us long. Look forward to seeing everyone there. If that morning doesn't suit you, you can come at your convenience before that day, just tell me what you did so we won't overlap that project. Thanking you in advance.

Pauline Janak, Chairperson

LONG RANGE PLANNING COMMITTEE

Long Range Planning Committee had its first meeting on November 7, 2024. Garrett Adcock was elected as chairperson. Terry Depine was elected as Secretary. Members include Brandon Dornburg, Fred Dentler, Darla Sifford, Sherry Hornstein and Lana Webel. There were 6 members present. There was a general discussion of projects that need to be handled. Next meeting is November 17, 2024

LRPC met on November 17, 2024 after church. There was 6 members present. The approval was given from Council to the Playground Committee to remove the fence from around the playground. Discussion on what to do with the pea gravel. Still undecided. Discussion about parking lot going in where playground was and looking for companies to do the parking lot. Dismantling of playground may start sometime in December.

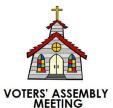
Terry Depine, Secretary

CONGREGATION NEWS



OUR SYMPATHY

Our sympathy and prayers to the family and friends of Helen Adkins who passed away on November 20, 2024. She would've been 105 years old on November 30th. She was the great-grandmother to Casey & Erin Reynolds.



Zion's Voters' Assembly Meeting will be held on **Sunday, December 1st.** The meeting will be held immediately following the Worship Service in the Fellowship Hall. If anyone or organization wouldlike to put something on the agenda, please let Council know.



Congratulations to Nathan & Heather (Simpson) Polster who were married on November 3, 2024. Nathan is the son of Wayne & Peggy Polster. The Messenger, December 2024

*Advent/Christmas Worship SCHEDULE

The Season of Advent began on **Sunday, December** 1st this year. Beginning with the following Wednesday, December 4th and the next two Wednesdays, we will be having a series of Midweek Advent Services here at Zion, all at 7pm. This series is to help you better and properly prepare for Christmas and the Season. **Sunday School/Adult Bible Study starts at 9am & Sunday Worship services will begin at 10am.** Please make plans to attend!

Sunday, December 1 st	 Worship w/Communion
Wednesday, December 4 th	 Advent Service, 7pm
Sunday, December 8 th	 Worship w/SS Christmas Program/ Annual Christmas Luncheon
Wednesday, December 11 th	th – Advent Service, 7pm
Sunday, December 15 th	 Worship w/Communion
Wednesday, December 18 th	th – Advent Service, 7pn
Sunday, December 22 nd	– Worship
Tuesday, December 24 th	 Christmas Eve Candlelight Service 6pm
Sunday, December 29 th	 Worship 10am <u>No</u> Sunday School/

Adult Bible Study



CHRISTMAS CARD BOXES

The Christmas card boxes are set up in the Narthex and ready for your Christmas greetings starting **Sunday, December 1st.** Please check your folder each Sunday.



CHRISTMAS LUNCHEON

Hey Folks, it's that time again! The Board of Fellowship will host the Annual Christmas Luncheon on **December 8th** right after the Children's Christmas Program. Christmas meal will be catered by Werner's at **\$10** per plate, Chicken Fried Steak w/gravy, Mashed potatoes, Green Beans, Salad, Roll, and Tea. Ice cream for dessert by Bd. of Fellowship. **Sign-up sheet will be in Sunday bulletins thru December 1st.** Please pay ahead to Priscilla Dornburg or Seda Weaver for count. Make checks payable to **Zion Lutheran Church.**

ZION'S T-SHIRTS & CAP



We are selling T-shirts and caps with the new Zion's logo on it. They are Forrest Green short or long sleeve screen printed. The cap is Heather Grey/Dark Green with circle rawhide patch logo engraved. The shirts vary in cost according to size and sleeve length \$15-\$22. The cap is \$20. Deadline to order is December 1st and can get an order form from Megan Meyer or church office. Please turn in money to either Megan, Sherita Miller or Seda Weaver. Please make checks payable to Zion Lutheran Church.

See insert.





Pastor's Wednesday evening Bible class will <u>not</u> be meeting in **December**. Watch for further information in the January 2025 messenger.



CHURCH PARKING LOT

When you park at church, please keep in mind those who would benefit from parking closer to the doors of the church and fellowship hall. Consider parking on the north side of the parking lot or the south side of the church, saving the closer parking spots for others. If you need these spots, use them! If it's merely a convenience, save the spaces for those with mobility-related struggles. As a reminder, the spots marked "Handicapped" are reserved on Sundays with those who have handicapped tags on their cars. Thanks for helping care for the needs of others!



RECYLING INK CARTRIDGES

How do we get rewards for recycling ink cartridges? As a Reward Member of Office Depot, the church gets \$2 back in program rewards for each ink cartridge that we recycle, up to 10 cartridges per month. Qualifying purchases include any product or service purchase made in store or online. All brands of ink qualify for recycling rewards. This helps with the rising cost of supplies for the church. There is a basket on a shelf in the Narthex between the Men's & Ladies' Restrooms for your cartridges.





ACTIVE DUTY



On Sunday, November 10th, we recognized our veterans and those presently serving during worship. Thanks to your service.



MISSION VALLEY SCHOOL PLAYGROUND

As the congregation knows Zion and Mission Valley School have experienced a long enduring partnership as "neighbors". We have shared such things as parking space and Fellowship Hall usage. Occasionally, it has been asked if our congregation can utilize the school's playground which is currently located on our leased property. Verification came from Randy Meyer VISD Deputy Superintendent on March 1, 2024, stating, "Zion Lutheran Church is welcome to utilize the campus playground after school hours and weekends. As with any public school property, the district cannot be held liable for injuries that happen on school property. VISD is pleased to be able to work together for the good of the Mission Valley community." So yes, you have permission to use the playground at your own risk.

B

FREE HYMNALS

We have green hymnals, Lutheran Book of Worship, and red hymnals, Lutheran Service Book & Hymnal, to give to anyone who is interested. They are in good condition. They are located in the Narthex and in the Fellowship Hall. Please take one or more.



Did you know Pastor podcasts his sermons on-line at <u>https://podpoint.com/woodencrosses</u>? You can listen on-line or download a sermon and listen later. If you prefer a written copy, he also blogs his sermons (and other miscellaneous writings) at

https://crossesandwoodshavings.blogspot.com/. Feel

free to use and share these resources with friends and family!

Entire Service on: Zion's Facebook page http://www.facebook.com/zionmissionvalley/

*****We are trying to "boost" our social media (Facebook) and internet presence. If you are a Facebook user, go ahead and give us a "Like" at facebook.com/ZionMissionValley. We are posting several times a week with various memes, quotes, Q&A, and interesting articles. "Like" and share what you see, whether it's Sunday's service or a goofy meme! Also, be sure to click on the church webpage, <u>https://zionlutheranmv.org/</u> and let it load up. You don't even have to read it! It drives the algorithms to keep us closer to the top when people do searches for churches in the Victoria area.



Visit our website at: <u>www.vcamvictoria.org</u> or our Facebook page: <u>https://www.facebook.com/vcam.org/</u> for VCAM services or news.

Services Provided for October 2024

Households Served – 1568, Total Number in households – 4080, Food Boxes – 1445, Basic Needs – 4153, Home Delivery – 21 Homeless Served – 149, Homeless Visits – 991, First-time VCAM clients Served – 136

VCAM has roughly 27 more days of operation remaining in 2024. We give Thanks for each & everyone that has a hand in helping our ministry function: the supporting churches, the foundations, the businesses & civic organizations, & the scores of individuals who all give in one way or another.

Please continue to support the needs of our food pantry (perishable & non-perishables foods), basic needs (toiletries & hygiene) & clothing donations.

Blessings...Marc

Clients come on a once-a-month basis, while our homeless population is served on a daily basis. *All services are provided free*.

Please continue to refer those who require our services to VCAM & please continue to support. *"Providing hope when things seem hopeless..."*



Due to the privacy laws, hospitals no longer notify pastors when a member is admitted or treated. If you know of anyone being taken to the hospital (emergency or otherwise), or who is especially ill, please call an Elder, Pastor Meyer or contact the church office.



VISITATION

If you are in the hospital or would like a home visit, please call an Elder, Pastor or Church office.



PRAYER LIST

To add another person's name to our prayer lists, you must be a member or active worshipping guest of Zion and identify yourself as the one requesting prayer for someone else. It is your responsibility to gain this permission! The church office reserves the right to edit prayer requests for publication.



REQUESTS FOR PRAYERS

- 1. Bill Lagal
- 2. Cole Ohrt friend of Zion
- 3. Holly Corey
- 4. Patricia Gonzales friend of Richard & Joy Alex
- 5. Loma Chandler Karen Wood's sister
- 6. James Morris, Sr.
- 7. JoNell Martin
- 8. Clemmie Cooley friend of Bettye Pribyl
- 9. Ann Pantel wife of Curtis Pantel
- 10. Doug Mendenhall Alexis Mendenhall's dad
- 11. Leonard Denton friend of Pastor Meyer's
- 12. Maudi Garcia friend of Jacki Cooke
- 13. Jeanette Laza cousin of Irene Heinold

- 14. Mary Lee friend of Cass Martignoni
- 15. Lisa Roman niece of Cass Martignoni
- 16. Kamryn McDavid granddaughter of Pribyl's
- 17. Mai Harwell
- 18. Dianne Laser Laura Meyer's friend
- 19. Rose Goebel
- 20. Derek Depine step-son of Terry Depine
- 21. Allie Faulkner Faulkner's granddaughter
- 22. Ken Sifford
- 23. Julie Heinold
- 24. Kay Lagal
- 25. Richard Bludau friend of Reinecke's
- 26. Alissa Blount
- 27. Jodie Schaefer friend of Barbara Schmidt
- 28. Dalhardt Goebel
- 29. Lynn Reiman friend of Irene Heinold
- 30. Becky Debore friend of Irene Heinold
- 31. Glennie Bednorz friend of JoNell Martin
- 32. Chuck Mueller friend of Gloria Buchhorn
- 33. Travis Weaver brother of Ronny Weaver
- 34. Ava Soliz Ann Heller's friend's daughter
- 35. Randy Kersten Peggy Polster's brother
- 36. Jim Krause
- 37. Priscilla Dornburg
- 38. Narmina Ibraghimova friend of Faulkner's
- 39. Reed Afflerbach grandson of Afflerbach's
- 40. Pauline Janak
- 41. Emily friend of Ann Heller
- 42. Charles Krueger Cass Martignoni's brother
- 43. Gail Hogan Barbara Schmidt's cousin
- 44. Kenneth & Nancy Hahn Faulkner's friends
- 45. Kathy Lyssy Bancuch friend of Sherilyn Arnecke & Bea Fuchs

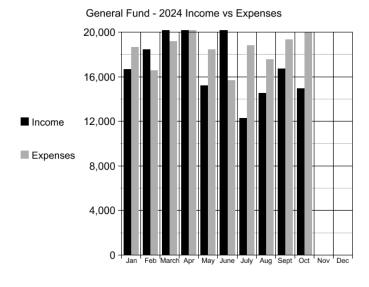


Please continue to keep our shut-ins in your prayers and enliven their lives through visits, letters, and cards or phone calls.

Dalhardt & Rose Goebel %Whispering Oaks Rehab & Nursing Home 105 Hospital Dr. Cuero, Tx 77954

James Morris, Sr. 3472 FM 447 Victoria, Tx 77905 Dan & Doris Nugent 5404 FM 236 Victoria, Tx 77905

CHURCH ATTENDANCE	
Sunday, October 27 th	91
Sunday, November 3 rd	101
Sunday, November 10 th	104
Sunday, November 17 th	104





BAPTISMAL ANNIVERSARIES FOR DECEMBER

- December 1 Donald Heinold, Ronald Heinold
- December 2 Nicole Asdahl, Judy Faulkner December 3 – Terry Depine, Melanie Pantel
- December 4 Landen Finn, Kathy Harryman
- December 5 Tyler Heller
- December 3 1 yier fielder
- December 8 Tyler Maroney
- December 11 JoBeth Willemin, Rachel Palmer
- December 13 Kelly Arnecke, Tim Meyer
- December 18 Russell Autry, Jacky Clay, Jr
- December 19 Doris Nugent
- December 20 Cody Autry, Harvey Jaeger
- December 22 Roscoe Johnston, Gavin Johnston
- December 25 Gary Dement, Greg Harwell
- December 26 Christopher Meyer
- December 29 James Morris, Sr.



CELEBRATING BIRTHDAYS IN DECEMBER

- December 1 Judy Faulkner, Christopher Meyer, Kaden Ramirez December 2 – Hayden Webel December 3 – Justin Heinold, Jason Heinold
- December 4 Pauline Janak
- December 5 Michelle Homan
- December 6-Ethan Windberg
- December 7-Gail Woytasczyk
- December 8 Julie Heinold, Teresa Boswell, Holly Corey
- $December \ 9-Stetson \ Sparck$
- December 10 Eric Lester
- December 11 Wayne Polster
- December 14 Tim Meyer
- December 15 Adam Innes
- December 16 Sheron Alex, Jacob Heller,
- December 20 Kay Lagal
- December 23 Twila Wendel
- December 27 Brittny Cain
- December 28 Randy Carter
- December 29 Homer Harryman



ERRORS AND/OR OMISSIONS

The Messenger Staff wants to correct any errors and/or omissions. Please let the church office know promptly.

CHRISTIAN SYMBOL

ADVENT COLORS — One of the season's symbolic colors is blue, representing hope. During Advent, we wait in hope to celebrate again God's coming in human form. We also look forward in hope to Christ's coming in glory at the end of the age. Purple symbolizes the royalty of Jesus, the

coming Prince of Peace, and the penitence with which we receive him. Some congregations also use pink or white candles in Advent wreaths, with pink symbolizing joy and white symbolizing the Christ Child.





The church season of Advent began as a time of repentance for Epiphany, which was the secondbiggest baptism day in the early church. Fasting was once a part of Advent, as it often still is for Lent.

Advent comes from the Greek word parousia, which was often used to talk about Jesus' second coming. So Advent is a season of preparation not only for the celebration of Jesus' earthly birth but for his promised return.

Some Christians celebrate Advent by not putting the baby Jesus into their manger scenes until Christmas morning. This adds to the anticipation that's a special part of the season.

A GLORIOUS HOPE



Let us today go down to Bethlehem, and in company with wondering shepherds and adoring Magi, let us see him who was born King of the Jews, for we by faith can claim an interest in him, and can sing, "Unto us a child is born, unto us a

son is given." Jesus is Jehovah incarnate, our Lord and our God, and yet our brother and friend; let us adore and admire. ...

Let us reverently bow before the holy Child whose innocence restores to [humankind] its ancient glory; and let us pray that he may be formed in us, the hope of glory.

-C.H. Spurgeon, Morning and Evening

FYI

CHURCH CONTACTS

Sunday School – Board of Education/Youth Lutheran Youth Fellowship – Board of Education/Youth Altar Guild, Pauline Janak Blood Drive, Church Office Leaders Of Compassion, Judy Faulkner Shelley Sharp Ladles of Love, Sherilvn Arnecke Library, Sherita Miller Memorials, Seda Weaver LWML President, Darla Sifford Esther, Iris Heller Ladies Aid, Eva Cooke Rebecca/Ruth, Debbie Meyer Worship/Music Bd., Hilbert Nagel Church Secretary, Seda Weaver Sound System, David Miller Kitchen Cartel, Darla Sifford Board of Elders, David Miller Board of Trustees, Pauline Janak Board of Outreach, Judy Faulkner Board of Education/Youth, Jacki Cooke Candice Clav Board of Fellowship, Priscilla Dornburg Security & Safety, David Pribyl

CHURCH COUNCIL MEMBERS

President, Pat Zmeskal Vice-Pres., Pauline Janak Secretary, Sherilyn Arnecke Treasurer, Seda Weaver Financial Sec, Teresa Boswell Elder, David Miller