



## Ask Your LFS Counselor ...

Question: My husband and I get along pretty well most of the time, but we argue every month about money. I'm tired of arguing about it because we never get anywhere. It's going to be even worse now because my hours were just cut back. Is this something we could talk to a counselor about?

Answer: Yes! In fact, it would be a great time to talk with a counselor. Many couples wait to start counseling until their relationship is badly damaged by anger and hurt feelings. Don't wait for that to happen.

Getting information is helpful. You (and your husband) might be interested to know that you are not alone - a research study recently reported that conflict about money was second only to infidelity as a leading cause of divorce (Journal of Marriage & Family Therapy). You say that you generally get along well together. That's great! Think about the skills that you use to relate in other areas, and use them in double strength during discussions about finances. Those skills will include: listening well, then calmly verifying what you think you heard; maintaining a commitment to rigorous honesty; remaining calm and respectful even

though you might feel frustrated; and keeping a big picture perspective (arguing about an unplanned \$10 expense for an hour doesn't make any sense).

Having a plan for how you want to spend the resources you do have is important. An LFS counselor could help you talk about this, or you might consider talking to your pastor. A financial advisor or planner might also be helpful. For example, Thrivent has a free program called Primetime which helps you with your own financial management, reviewing where you are today, where you want to be in the future, and how best to get there. You don't have to be a Thrivent member to use this tool.

If you are a web user, you might benefit from exploring the resources found at [www.crown.org](http://www.crown.org) - including many free worksheets, articles and financial calculators.

If you are a reader, the book (*Cents and Sensibility: How Couples Can Agree About Money*) by Scott and Bethany Palmer might be helpful for you. No matter what you do - do something! Avoiding the financial stress will not make it go away. Doing something now before your relationship is damaged is key.

## Introducing Glen Emery...LFS' Director of Development

His face may or may not be new to you, but many of you will recognize our new Director of Development as being a Financial Associate with Thrivent Financial for Lutherans in Webster and Humboldt counties. Glen Emery comes to LFS with a background well-suited for the kind of work the development position requires, and we are excited to have him on board.

Glen's experience in the financial services industry gives him the necessary expertise and knowledge to help people discover ways to benefit the ministry of LFS today, and by leaving a legacy for ministry in the future. In addition to his expertise in financial planning, Glen brings a heart for families and for family ministry that began in his earlier career as a Lutheran school educator and administrator.

Glen started with Thrivent in the Appleton, WI region before moving to the Fort Dodge community. Prior to that experience, Glen's ministry was in the LCMS school system, serving for 21 years as an elementary school teacher and principal at schools in Wisconsin, Minnesota, Nebraska and Illinois. Glen lives in Fort Dodge with his wife, Vickie. They are the parents of Nathaniel (Grand Forks, ND), Brandon (Polk City, IA) and Amanda (Eau Claire, WI). They are active members at Good Shepherd Lutheran Church in Fort Dodge.



*Glen Emery, LFS' Director of Development, with Rev. Eric L. Schillo, Executive Director.*



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*Caring for Families in Iowa Since 1901*





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## Is There Life After?

The long journey toward healing after the loss of a loved one through death or divorce is not one any of us want to take. Yet many of us find ourselves, or someone we love, on that very road. In addition to individual, couple and family counseling, LFS staff recently began offering group sessions for people experiencing these difficult times. Focused on those who have lost a loved one through death or divorce, the first “Life After” groups have met a great need.

LFS social worker Toni Larson facilitated the group “Life After Loss” and Rev. Eric L. Schillo facilitated the group “Life After Divorce.” Both groups met once each week over a period of 12 weeks. All of the meetings were held at St. Paul Lutheran Church in Fort Dodge, with Rev. Al Henderson leading the combined group in an opening devotion. Members of St. Paul hosted the groups each week, welcoming guests and providing coffee and cookies before each meeting.

Through the LFS partnership with LCMS congregations in Iowa, we plan to offer more of

these groups in the future. If your congregation is interested in hosting a “Life After” group, providing a place for healing and growth to those in your community, we invite you to call us to explore this possibility. Contact

Wanda Pritzel, Director of Operations by email at pritzel@LFSiowa.org or by telephone at 515-573-3138. Participants in the group are not charged a fee, which creates another opportunity! You are invited to prayerfully consider sponsoring a group by helping to cover the cost of materials and staff. (No fee is charged to group participants.) Contact LFS’ Director of Development, Glen

Emery at 800-622-7285 or by email at emery@LFSiowa.org to learn more about this opportunity.

“Life After” groups are just one way that—together with you—we carry out LFS’ mission: We walk with people who are experiencing hard times and are there for them just as God has been there for us. Thank you for your partnership in this shared ministry!



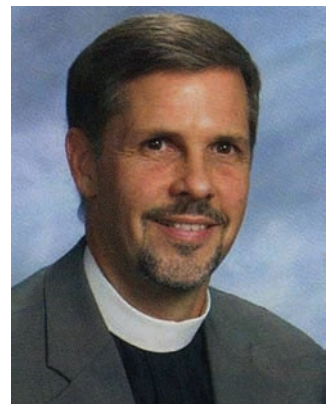
## Congregations Elect Members to LFS Board of Directors



*Mr. John Tolson*



*Rev. Gerry Kapanka*



*Rev. Steven Rempfer*

The Annual Meeting of LFS included election of new members to the 11 member LFS Board of Directors. Elected from the Cedar Rapids Service Area was Rev. Steven Rempfer. Elected from the Des Moines Service Area was. Appointed from Iowa District East At Large was Rev. Gerry Kapanka. The determination of policy and future direction of the ministry of Lutheran Family Service is the responsibility of the Board of Directors. These three men will join the existing board to shape and form the ministry that will serve families in the generations to come. As we welcome these new members, we also recognize three board members whose term of service is ending, including Mrs. Jill Vokt (Trinity, Davenport), Mr. Greg Smith (Trinity, State Center) and Rev. Jonathon Offt (Trinity, Cedar Rapids).

