



**FAITH
IN ACTION**

Dodge County
Faith in Action
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Vice President:

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Addy Carstensen

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Kenny and Janice
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Maggie Lien

AJ Moosbrugger

DODGE COUNTY FAITH IN ACTION

Friends Helping Friends

4th Quarter Newsletter

FALL 2008

WHAT IS FAITH IN ACTION?

The Faith in Action program was initiated in 1983 with support from the Robert Wood Johnson Foundation. Today there are more than 600 local Faith in Action programs operating in communities across the nation.

Local Faith in Action programs bring volunteers of different faiths together to care for their homebound neighbors who may be isolated and living with chronic health conditions or disabilities. The Faith in Action volunteers come from churches, synagogues, and other houses of worship, as well as from the community at

large, and provide many forms of non-medical assistance, such as:

- Transportation to medical and other appointments
- Help with shopping, reading or bill-paying
- Minor home repairs
- Friendly visiting and telephone support
- Respite care for family caregivers

These simple services can sometimes be the safety net that makes it possible for those with disabling health issues, or other limitations, to enjoy a better quality of life and to

maintain their independence.

Dodge County Faith in Action is a non-profit organization which coordinates volunteers, provides resources, and delivers services to encourage the independence of persons in need. We serve people living in Dodge County including Claremont, Dodge Center, Hayfield, Kasson, Mantorville, and West Concord.

We can be fortunate to have these services available in our community. We strive to bring awareness to our friends in need.

Rose Horsman

NEW DIRECTOR FOR FAITH IN ACTION

In June of 2008 the Dodge County Faith in Action Board hired a new director. Adrienne Carstensen is her name and we are so pleased to have her on board.

“Addy” grew up in the Kasson-Mantorville area of the county and

earned a Bachelor of Arts degree in mass communications with an emphasis in public relations from the University of Wisconsin-Eau Claire.

If you have called the Faith in Action phone number you have probably talked to Addy

personally and found her likable and easy to talk to. She is married to Jake and has one daughter Jacelyn who she cares for along with nine other children at Addy Carstensen’s Family Daycare in Mantorville.

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VOLUNTEERS ARE KEY TO OUR SUCCESS

Dodge County Faith in Action is blessed with numerous volunteers, like Duane Ellingworth, who are always anxious to step up and help out our community members.

Whenever called upon, Duane is always very willing to provide assistance to our community members whenever in need.

Duane and his wife Candy made their home in Kasson 14 years ago. The couple have been married for 15 years and have two beautiful girls, Emily who is a freshman and Annie who is in third grade. Duane is a school psychologist for the Zumbro Education District and works in the Byron School District, and Candy is a computer guru and works for Federated Insurance in Owatonna.

Duane said he volunteers because it is important to give back when you can and that volunteering sets a good example for his children.



Duane and wife Candy, daughters Emily and Annie, and family dog Max.

He commented that Faith in Action allows people to get connected; it is sometimes hard to find people in need and Faith in Action does a good job facilitating that link. "Faith in Action provides an opportunity to help individual people and families who need help. It provides a chance to help on more of a personal basis.

I like the flexibility and the variety of services Faith in Action provides," Duane commented.

Duane and his family are members of St. John's Lutheran Church in Kasson. He is a member of the Youth and Family Commission at St. John's, involved with Faith in Action and is a Lions Club member. In addition to volunteering, Duane enjoys spending his time doing family activities, hiking, playing guitar, watching football, and taking in a good book.

Dodge County Faith in Action would not be what it is today without the support and dedication from volunteers like Duane! Thank You!

Addy Carstensen
Faith in Action, Director

The senior (65+) population in America is mushrooming. At the start of the 20th century seniors made up 4% of the population; by the late 1990's, it had grown to 12.5%. In Dodge County the number of seniors will increase by 12.3% by 2010.

Volunteers Wanted! Let us know!

Interested in helping your community members stay independent? Dodge County Faith in Action is always looking for more volunteers. Please contact Addy at 634-3654 or email us at fiadodge@kmtel.com for ways you can help!

If you would like to receive our newsletter via email, please contact Dodge County Faith in Action.

If you have story ideas or would like to stop receiving our newsletter please contact us.

Check us out on the web at www.fiadodgecounty.org

Look for each issue of our newsletter to be available on our Website!

OUR MISSION: TO COORDINATE VOLUNTEERS, PROVIDE RESOURCES, AND AID IN DELIVERY SERVICES WHICH ENCOURAGE THE INDEPENDENCE OF ALL PERSONS IN NEED.

...NEW DIRECTOR, CONTINUED FROM PAGE 1

Addy has the ability to work well with others (Faith in Action Board, volunteers and clients) as well as to work independently. She has been exploring resources in the county, digging through and organizing/updating past FIA records, matching clients and volunteers, reaching out to area communities for involvement, and organizing fundraising and awareness events.

She is a skilled problem solver with proven leadership qualities and the ability to be extremely flexible and imaginative. I know

personally that she works well under pressure and has strong attention to detail while meeting strict deadlines.

Addy's work experience includes working with the executive director for RochesterFest, writing and editing articles for Luther Midelfort employee newsletter and for MMSI, a Mayo health company. She also served as the Public Relations Director and Special Events Committee Chair for the University Activities Commission.



We are thankful for Addy's experiences and enthusiasm. Welcome to Dodge County Faith in Action!

Cindy Bernards, RN BSN
South Zumbro Lutheran Church
Parish Nurse
DC FIA Board of Directors,
President

"Without a sense of caring, there can be no sense of community."

-Anthony J. D'Angelo

A REVERSE MORTGAGE MAY BE THE ANSWER FOR YOUR FINANCIAL TROUBLES

Home care can be very expensive for most. This is sometimes a limiting factor in our desire to stay in our home for as long as possible. One solution is to tap into the equity in our home to help pay for these costs.

For those at least 62 years old, taking out a reverse mortgage may be one way to pay for long-term care. In a reverse mortgage, a homeowner receives a sum of money from a lender, usually a bank. The amount of money one can borrow is based on the value of the house, the age of the borrower, and the current interest rates.

The homeowner can choose to

take the loan as a line of credit, and thereby decide when and how much money to use. In that respect, no interest is charged on the unused portion of the loan. Another benefit of this type of a loan is that it does not have to be repaid until the homeowner dies, sells the home, or permanently moves out. Generally, the loan is paid by the homeowner's estate from the net proceeds of the sale of the home after the homeowner has died.

As with most financial decisions, you should speak with an attorney or other professional before taking out a reverse mortgage.

Luckily, provisions of the Housing and Economic Recovery Act of 2008, which will go into affect October 1, 2008, provide some protections. Under the new law, fees will be capped at 2% for most borrowers. Additionally, lenders are prevented from requiring borrowers to purchase insurance, annuities, or other products as a condition for getting a reverse mortgage. Finally, Lenders are also prohibited from working with other professionals who are trying to sell seniors financial products as part of the lending process.

Anthony J. Moosbrugger



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Dodge County Faith In Action Goals For 2008

Dodge County Faith in Action has set several goals for 2008 in hopes we can serve more people in meeting our mission, which is:

“TO COORDINATE VOLUNTEERS, PROVIDE RESOURCES, AND AID IN DELIVERY OF SERVICES WHICH ENCOURAGE THE INDEPENDENCE OF ALL PERSONS IN NEED.”

To accomplish our mission we need volunteers that can provide services for the needs of our clients, which include:

- Picking up a few groceries or running errands.
- Providing a ride to/from medical or other appointments.

- Friendly visiting (talking and listening).
- Reading and helping to pay bills.
- Doing small home repairs, yard maintenance, etc.

One of our first goals is to get the Dodge Center and Hayfield areas on board with Faith in Action. We want to establish one or more churches in these areas so we can get a communication line started and bring together volunteers from many faiths to work together in care of their neighbors. We collaborate with area churches as business partners and help one another accomplish each other's goals.

Our other goals include:

- Continue to increase our volunteer

and client base in Dodge County. Our goal is to try to increase our volunteer base from our current 40 to 60, and try to double our client base from 20 to 40 by year end.

- In our service organizations, money is one of the basic needs; this is also true for Faith In Action. One way we plan to increase our income is to apply for grants, and do fundraisers through our church business partners.

If you are interested in helping Dodge County Faith in Action or you belong to a church that would like to be business partners with FIA, please call 634-3654 or email us at fiadodge@kmtel.com.

Jerry Harris

Fall Soup and Pie Extravaganza to be held October 13 at Community Celebration Church

Dodge County Faith in Action held the First Annual Soup and Pie Fundraiser in October of 2007. This event was a great success! Over 140 people were served – going through eight roasters of homemade soup and 25 delicious homemade pies. The event raised approximately \$900.00. The money raised went towards helping Faith in Action care for the community members in Dodge County as well as to fund the salary of a part time director.

FIA is now embarking on the Second Annual Soup and Pie Fundraiser. This event will be

held on October 13th, 2008 from 5:00 p.m. to 7:30 p.m. The event will be held at Community Celebration Church in Kasson. Take the evening off from cooking - join us for a delicious bowl of chicken noodle soup, wild rice soup, vegetable beef soup or chili. Top it off with a fantastic piece of homemade pie!

Help us support this worthwhile organization!

A free will offering will be accepted.



Guests enjoying a nice meal at the 2007 FIA Soup and Pie Dinner.



One of the many light displays at the Borgstrom-Durst lights drive-thru.

10th Annual Christmas Lights Drive-Thru

The holiday lights at our home began 10 years ago with a 25 year old blo-mold plastic Santa and a nativity scene. In 1999 we added more lights and with the help from our friend from Wisconsin Dells, who started doing professional lighting, we added even more lights and invited people to drive thru our yard.

We usually spend a weekend in mid January searching for holiday lights sales. Thank goodness we both enjoy this hobby! However, some of the items, like the moving train, we purchased at an auction and Kenny designed our Santa flying over the driveway from things we bought at Menards and a flower shop.

Each year we continue to add and move things around. We sometimes forget where things go so we refer to a video of past years. People always ask, "how many lights are there?" I hope to count this year but I can say on the all red tree to the west of our house, there are 13,500 lights!

We had so many people offering to donate money to our light display project that, in 2002 we approached our friend Nicky Riedel, who was the current Dodge County Faith in Action director, and asked if the organization would like to use our display as a fundraiser. Now seven years later we have had a lot of volunteer assistance putting up

and taking down the lights from Dodge County Faith in Action. A special thank you to Kenny's main man, Jerry Harris.

This year we will turn on the lights Saturday, December 6. We will also have the Third Annual Hot Chocolate Drive Thru that same evening from 6:00-8:00pm. Each night the lights turn on around 5:30pm and shut off at 11:00pm. The lighting display will turn off for the year on the last day of December. We hope to see more people this year so spread the word to family and friends.

Kenny and Janice Borgstrom-Durst
24704 575th St., Mantorville
