

# the Messenger

FALL 2023

A quarterly publication of Lutheran Social Services of Northwestern Ohio

**Keeping our  
Mission going**  
**Volunteers are the  
lifeblood of LSS services**



Lutheran Social Services of Northwestern Ohio  
is an affiliate of Lutheran Ministries of Mercy





# In this season of giving

At Lutheran Social Services of Northwestern Ohio, this time of year holds a special place in our hearts. As the days grow shorter and the air turns crisp, it is a time of reflection but also of anticipation of what the new year will bring.

The LSS ministry has been sustained for more than a century by an outpouring of support from individuals, communities and businesses. The impact of these contributions through the decades has left a legacy of compassion and unity. This giving spirit has woven its way into the fabric of our organization, serving to inspire staff, enable care and sustain hope.

Gifts of prayers, time, talent and resources have been given in each donor's unique way. Through these acts of kindness, LSS has remained steadfast, even in the most challenging of times.

As this season of giving unfolds, our hearts are open and spirits lifted by all those who make this work possible. We are reminded that we are all connected and that our actions, both large and small, have the ability to transform the lives of others.

We thank you for your help in nurturing and uplifting the work of this exceptional ministry. This season, and in all seasons of the year, may our Good Lord bless you and your loved ones with His presence, peace, and joy in service.

*In gratitude,*



**Kay C., left, is one of the many volunteers who routinely work in our Emergency Choice Food Pantry. Without the support of people like Kay, our ministry could not touch the lives of individuals throughout the area.**



**TERRI RODRIGUEZ**

LMM President and CEO



**LUTHERAN SOCIAL SERVICES**  
of Northwestern Ohio

*Strengthening People in Body, Mind and Spirit*

**The Messenger is published quarterly by  
Lutheran Social Services of Northwestern Ohio.**

*Established 1911*

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# Investing your Time, Talents and Treasures with LSS



TRACIA JAKSETIC

Vice President of LSS

As we get closer to the end of another calendar year, it's important to think about what we have done and can still do to make our world a better place.

Most importantly, our time, talents, and treasures are to be used to bring glory and honor to God's name and to proclaim the name of Jesus in such a way that we "let (our) light shine before others, so that they may see (our) good works and give glory to (our) Father who is in heaven" (Matthew 5:16).

This verse rings true in all aspects of Lutheran Social Services of Northwestern Ohio. From the clients we serve by giving of our time and talents, through the donors who give their treasures so that we can serve the clients that need our services, our mission statement says it perfectly, "In response to God's love for all persons, Lutheran Social Services of Northwestern Ohio provides human services that will strengthen the mental, moral, physical, social and spiritual well-being of those who seek this agency's services."

Let me expand upon Time, Talents and Treasures.

It may be that you give more time.

We've all heard the quote, "Time is your most precious gift." That might be because you only have a set amount of

time. You can often make more money, but you can't make more time. When you give someone your time, you're giving them a portion of your life that you can never get back. That is why the greatest gift you can give someone is your time.

It may be that you could give more of your talents.

We've all been blessed with various talents and personal gifts. Maybe you help clients shop in our food pantry or you are good with providing hospitality to homebound individuals or you are good with teaching. Each of us needs to ask ourselves, how can we give our talents?

It may be that you are called to give more of your treasures.

Whether we like it or not, the services that we offer our clients at LSS all cost money. We have to admit that LSS would not be able to help the tens of thousands of clients each year without individuals giving of their financial treasures.

In conclusion, I'll pose these questions to you:

Is there a way you could increase TIME that you give to support the work of LSS?

Is there a way that you could give your TALENTS and join us in serving clients at LSS?

Is there a way that you can increase your giving of financial TREASURES to support LSS?

May you all be blessed this holiday season and THANK YOU for all you give of your Time, Talents or Treasures for the Clients we serve.

## Ross "honored and grateful" to intern at Findlay office

As a teacher, Kara Ross always enjoyed the social-emotional aspect of education, so much so that it prompted her look into leaving the classroom.

Kara is an intern at the Lutheran Social Services of Northwestern Ohio Findlay office. She is currently studying at the Winebrenner Theological Seminary's Master of Arts in Clinical Counseling program.

"Winebrenner's exemplary clinical counseling program has prepared me to provide diagnosis, treatment, and evidence-based counseling theories to clients of all ages and backgrounds," Kara said.

"My advocacy is the LGBTQ and other marginalized communities. I enjoy helping people live their healthiest and most fulfilling lives."

She is scheduled to graduate from Winebrenner with her Master's Degree in 2024.

A native of Marion, Kara moved to Columbus to attend Capital University, where she received a Bachelor of Arts in Elementary Education.

She also attended the University of Dayton in Columbus, receiving her Master's Degree in Educational Leadership and Supervision.

Kara taught in the Pickerington Local School District in suburban Columbus for a decade. She relocated to Findlay in 2013 and has been teaching in the Findlay City School District.

Saying she's honored and grateful to intern at LSS "to provide caring and skillful mental health support to our community," Kara also pointed out one of her favorite Bible verses, Matthew 22:36-40.

"Teacher, which is the great commandment in the Law?" And he said to him, 'You shall love your Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself.'"



# ***"You can't give a smile without it making you feel better"***

## **Volunteers vital to success of LSS**

For some families and individuals in Toledo and northwest Ohio, it's becoming harder and harder to keep healthy food on the table.

That's where Lutheran Social Services of Northwestern Ohio steps in, helping 2,381 individuals from June through September of 2023. That's a large chunk of individuals who could replenish their cupboards thanks to our Emergency Choice Food Pantry.

The magic in the pantry doesn't happen without lots of help, though. Every single individual who has received help from our pantry has directly interacted with volunteers who have given of their time and talents to make LSS a better organization.

"I'm in awe of the things we can do and what we can provide and the people we can help," pantry volunteer Amy J. said. "The people here go 110, 125 percent every day. It's a very pleasant atmosphere."

Amy began volunteering in the pantry about five years ago. She had retired from work to help care for family members with medical issues, and she was looking for something to do during her down time. After seeing a flyer asking for help in the LSS pantry, she decided to give it a shot.

Having never been to a food pantry before, Amy came in completely blind and was soon surprised with the amount of people who seek our services.



**Volunteer Amy J. displays her Food Pantry Crew shirt.**



**LSS volunteer Debbie H. helps a client during a recent distribution day in our Emergency Choice Food Pantry.**

"I had absolutely no clue about the different demographics that we serve here at LSS, so it's been very eye-opening," Amy said. "But it's been very rewarding, too."

"We're here, we can help them, and it's done in a healthy, nutritious way and they can make their own choices. I'm just glad to help somebody who needs help."

Another pantry volunteer, Corrine S. knew of the need in the community. As a nurse at Toledo Hospital, she regularly encountered individuals with food insecurities, especially when she transitioned into a home healthcare role.

In more than 20 years as a volunteer, Corrine said she has referred a large number of people to the LSS pantry.

"I've always felt, especially as a nurse ... food insecurity is a huge issue," Corrine said. "I worked at Toledo Hospital, and we had questions as part of discharge planning and it was shocking to me how many people had food insecurities."

And help they do. Since June, there have been 20 volunteers in the pantry, totaling 486 volunteer hours. For LSS Vice President Tracia Jaksetic, the volunteer corp is invaluable for keeping the mission of LSS moving forward.

"We simply could not do what we do without our volunteers," Tracia said. "From picking up groceries at the food bank to stocking our shelves to shopping with our clients, the volunteers are the ones who keep the pantry running."

Both Corrine and Amy have brought multiple individuals into the fold as volunteers at LSS. The common theme in their pitch to new volunteers is love and help.

"I love the love that's here," Amy said.

Corrine added, "I think people see the need, they hear about it. They get a chance to come help."

The volunteers are not only handing out groceries but hope, love and respect as well. It's common to watch individuals leave the pantry with a smile on their face and standing a little taller.

"I have a helpers soul, and if I can see that I can make someone have maybe a little bit better day ... I'm glad to do a little part in lifting their spirits, give them some hope, offer some prayers," Amy said. "You can't give a smile without it making you feel better."

If you are interested in volunteering with LSS, please contact Food Pantry Coordinator Debbie Lisk at 419-243-9178.





Sanger Branch Library. Photo courtesy of Toledo Lucas County Public Library.

## Library system feels positive impact from outreach events

Being a librarian in 2023 isn't only about helping customers hunt down their favorite book or offering suggestions on what to read next. Increasingly, librarians are acting as another avenue for individuals in need to search for help.

"I have witnessed firsthand the impact Lutheran Social Services has had at Sanger. More than once, Jeremy has brought with him bags of food for a customer who really needs help but has no transportation. It's very gratifying to witness love in action."

— Faith Hairston,  
Sanger Library Manager

The Toledo Lucas County Public Library system has seen an increase in those in need asking for help, so it has established relationships with agencies and organizations across the area, including Lutheran Social Services of Northwestern Ohio.

"Increasingly, people are visiting libraries for help that far exceeds what

we can do ourselves," TLCPL Adult Services Coordinator Allison Fiscus said. "This was true prior to COVID but made much more evident since.

"The trick is to find where libraries work into the larger social services ecosystem. At our core, our role is as a referral service, but we do have one thing that is invaluable to our partners -- physical locations across the entire county and people already in our spaces."

LSS is in four different libraries every month as part of its outreach initiative. A LSS representative is also a monthly visitor to the TARTA Hub in downtown Toledo and the Job and Family Services building on W. Sylvania Ave.

Faith Hairston, the Manager of the Sanger Branch on Central Ave., said having partnerships with agencies is fantastic. LSS is at Sanger on the first Tuesday of each month.

"Large numbers of people come into our buildings for a variety of reasons, and the presence of an agency is a flag of sorts to say, 'Did you know what we offer?'" Faith said. "Even when customers come in and don't need the information and services personally, they often know someone who does and are able to share it."

Faith said her librarians often get questions about social service resources, so the ongoing education of staff is important.

"Hosting a social service agency at a branch is a great way for staff to meet and walk with representatives from the agencies to become better informed about their services," Faith said.

The idea for hosting social services agencies began during the pandemic when the libraries were asked to provide new services, such as handing out masks and test kits, scheduling vaccine appointments and providing internet access in their parking lots.

Allison said the leadership at the library asked why them? Why were they the go-to place for these services?

"It was then that we connected the dots," she said. "We are already all over the county, we have a high level of trust with the community, and everyone knows where their library is."

According to both Faith and Allison, the reaction from the public and TLCPL staff has been positive to hosting social service agencies.

"I have witnessed firsthand the impact Lutheran Social Services has had at Sanger," Faith said. "More than once, (Mission Advancement Coordinator) Jeremy (Schneider) has brought with him bags of food for a customer who really needs help but has no transportation. It's very gratifying to witness love in action."

For more information on LSS outreach events, please visit our website at [www.lssnwo.org](http://www.lssnwo.org).



# Community helps LSS exceed goals with second Stock the Shelves benefit

For the second time, Lutheran Social Services of Northwestern Ohio put out a call for help, asking the community to donate food and money to our Emergency Choice Food Pantry.

And for the second consecutive year, the people of Toledo and northwest Ohio answered.

LSS hosted its second annual Stock the Shelves event in August at our location on Collingwood Blvd. in Toledo. The event is geared towards generating donations of food items and money for the pantry as well as increasing our visibility in the community.

This year, food donations exceeded 1,600 pounds and monetary donations were more than \$3,000. The Stock the Shelves event has now raised more than 2,600 pounds of food and \$8,000 in two years.

"Our second Stock the Shelves event really struck a chord with me," LSS Pantry Coordinator Debbie Lisk said. "The sincere generosity of people is awe inspiring, when we can come to our community with a need and we see the true goodness of people come forth."



**LSS volunteers Kay C. and Jennifer M. help organize donations in our large boardroom during the 2023 Stock the Shelves event.**

"Our Food Pantry is serving more and more individuals and with climbing numbers, our budget is stretched thinly. We are striving to maintain the standard we have set of serving each individual and family a five-day supply of food each month, and we are more easily able to do so because of fundraisers like Stock the Shelves."

"I like to call it five days of food, plus a little bit more, due to the fact that I always try to have a miscellaneous shelf that has things that aren't necessarily in the four food groups. I like to have cake, cookie and other mixes with frostings or condiments like mustard and ketchup. The clients love this shelf and it brings a little happiness to their day. Stock the Shelves helps me keep things like this going."

Leading up to the event, LSS received assistance from Tarta in publicizing the event. Lucas County Commissioner Lisa Sobecki attended the event and dropped off a donation from county employees. Officers from the Toledo Police Department were on hand to help us close an entrance to our parking lot and take donations into our building.

Local media coverage included stories on 13abc WTVG-TV and Channel 11 WTOL-TV, stories in The Blade newspaper, and appearances on the Fred LeFebvre show on 1370-AM and Proclaim-FM.



**Toledo Police officers Siminiak, center, and Cheaib, right, take a donation from Lutheran Ministries of Mercy chairman Charles Winters during the Stock the Shelves event in August. The TPD officers volunteered their time during the two-hour event.**

Plans are already in motion to bring Stock the Shelves back for a third time in 2024.

Just because the Stock the Shelves event is past doesn't mean there aren't opportunities to support the pantry, though. Food donations can be made Monday, Wednesday or Friday at our Toledo location, and monetary donations can be dropped off at the office or made via our website, [www.lssnwo.org](http://www.lssnwo.org).

## Stock the Shelves

### By the Numbers

1,600: Pounds of food donated

\$3,000: Monetary donations made

21: Cars that passed through the event



# LSS makes donating easy on Giving Tuesday

Now in its 11th year, Giving Tuesday will again serve to inspire individuals to give to nonprofits across the world.

Lutheran Social Services of Northwestern Ohio has participated in Giving Tuesday since its inception, with the goal to raise \$1,000 that first year. This year's Giving Tuesday is on November 28.

Last year, the agency raised more than \$12,000. Our goal this year is to raise \$15,000.

You can donate on Giving Tuesday by visiting our website, [www.lssnwo.org](http://www.lssnwo.org) and clicking on the "Donate" button. Once there, select the special Giving Tuesday tile.

"Events like Giving Tuesday are vital to agencies like ours that rely upon the generosity of others who believe in the work we do," LSS Vice President Tracia Jaksetic said. "We have big goals and high hopes for this year's Giving Tuesday, and with the kindness of others, I know we can meet it."

To donate on Giving Tuesday, please visit our website at [www.lssnwo.org](http://www.lssnwo.org) and click on the "Donate" button. Once there, you will see a special tile set up just for Giving Tuesday.

All donations made on Giving Tuesday will benefit our Emergency Choice Food Pantry, which serves nearly 900 individuals each month.



LSS case manager Sherry Easterling speaks with an individual during a First Wednesday re-entry event at the Toledo Museum of Art's Glass Pavillion in June.

We have secured an initial matching donor of \$1,250 and are seeking additional individuals or groups who pledge to match total donations up to a certain amount. If you are interested in serving as a matching donor for 2023, please call 419-243-9178 or email [toledo@lssnwo.org](mailto:toledo@lssnwo.org).

## Findlay Food Pantry serving needs in Hancock County

Our Emergency Choice Food Pantry is open from 11 a.m.-2 p.m. every Tuesday at St. John's Lutheran Church in Findlay, 1701 Tiffin Ave.

The Findlay Food Pantry is funded, in part, by the West Ohio Food Bank and Findlay Area churches and donors.

Contact our Findlay office by calling 419-422-7917





# Sharing Resources. Enhancing Lives.

As we celebrate 10 years of working together under the Lutheran Ministries of Mercy (LMM) umbrella, know that you are a wonderful source of inspiration and we appreciate your support of those in our care.

The Planned Giving Department of LMM, in partnership with our Mission Advancement teams, continues to create new friendships and opportunities for financial stability through giving. Donations from events, gifts of stock, charitable gift annuities, gifts of property, and direct transfers from IRA and donor advised funds are just a sampling of ways we can accept gifts today.



**Jeanette Hrovatich**  
Director of Planned Giving

Each donation, no matter the size, designation or “use as needed” is vital to the support we provide to more than 28,000 individuals and families we are serving each year. And, as you take advantage of gift giving, you might also receive special tax benefits all while providing for your neighbors in need.

If you would like more information on planned giving or have already remembered us in your estate plans, please let us know so we can say thank you today! Contact Jeanette Hrovatich at 419-972-4373 or by email at [Jhrovatich@luthmin.org](mailto:Jhrovatich@luthmin.org).

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## Fowler, Goodman two newest members of Mental Health team

Lutheran Social Services of Northwestern Ohio is pleased to introduce two new members to our counseling family.

Joshua Fowler is a Group Facilitator for the agency, working in the Anger Management classes and Abusive Partner Intervention Program. He will also be involved with our Re-Entry Program which focuses on providing individuals recently released from incarceration with resources to reduce the rate of recidivism.

“I enjoy giving back, I enjoy the intrinsic rewards (of social work),” Joshua said. “I like to make an impact on people’s lives. I really want to make an impact on people’s lives.”

Eileen Goodman is a part-time Clinician working in Fremont. She will be seeing clients in the afternoons and early evenings two days each week.

Joshua received his undergraduate degree from The Ohio State University and his Master’s from the University of Toledo.

He has worked in social work for more than a decade. He believes his strengths are group facilitation and creating a dialogue.

“Lowering recidivism rates through the Anger Management and APIP forum, getting guys to successfully complete the program,” Joshua said of his goals with LSS. “Getting guys to take ownership, to learn different alternatives through anger management sessions and open dialogue, to make more positive choices.”

Eileen has worked as a Clinical Therapist and Counselor



**Joshua Fowler is a Group Facilitator for Lutheran Social Services of Northwestern Ohio. He will work with the Anger Management and Abusive Partner Intervention programs.**

for more than 20 years throughout northwest Ohio. She has experience with outpatient individuals, couples and family therapy as well as treatment plans and assessments.

To learn more about our Anger Management or APIP programs, or any of our behavioral health offerings, please visit our website at [www.lssnwo.org](http://www.lssnwo.org) or call 419-243-9178.



# Easy steps to take when facing student loan repayment

By MEGAN PICKERING  
LSS Financial Stability Manager

The Biden-Harris Administration's plan to forgive student loans for up to \$20,000 has been blocked by the Supreme Court, so what does that mean for those who need to start repaying their student loans?

Congress recently passed a law preventing further extensions of the payment pause. Student loan interest resumed on September 1, and payments will be due starting in October. Borrowers will be notified by their loan servicer regarding their payment and due date.

With student loan payments starting back after the COVID-19 payment pause, what should you do?

It is important that your loan servicer has your correct contact information. This information can be updated on StudentAid.gov and on your loan servicer's website. If you are unsure of who your loan servicer is you can find that information on StudentAid.gov.

If your payment is "unaffordable" to your household, you should explore affordable repayment plans, on StudentAid.gov. You can compare repayment plans with the loan simulator tool on StudentAid.gov.

Loan forgiveness options do exist for those that work in public service, have a disability, those who were defrauded by their school or those who enrolled in a school that abruptly closed.

In certain situations, you can have your federal student loans forgiven, canceled, or discharged, which means you won't have to pay back some or all of your loans. Public service loan forgiveness is the most common and is an option for those that are a teacher, government employee, work for a nonprofit, have a disability, or if you pay your loans under an income-driven repayment plan.

If you don't qualify for loan forgiveness, cancellation, or discharge, you are required to repay your loan. Don't ignore delinquency or default notices from your loan servicer. If you are having trouble making your monthly payments, contact your loan servicer, so that they can go over all your options to get your student loans out of default.

Don't default on your student loans, as there are consequences that you may not be aware of. Student loan debt is reported to all three credit bureaus, and missed payments will drop your credit score.

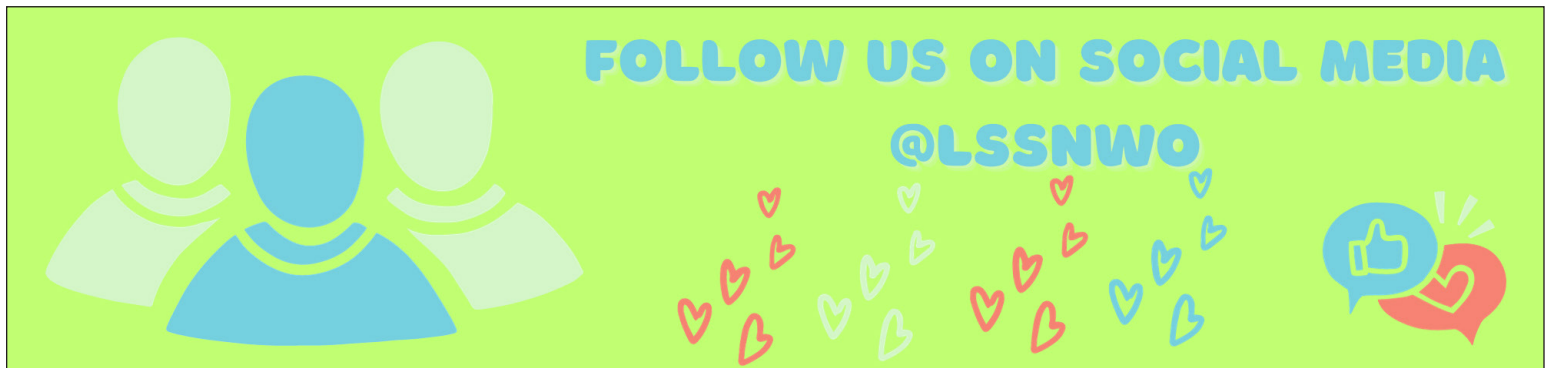


**LSS Financial Stability Manager Megan Pickering says exploring affordable repayment plans on StudentAid.gov can help you compare repayment plans and get you on track to pay back your student loans.**

There are also options for loan deferment, forbearance or loan consolidation to help you get back on track once you fall behind. If you cannot make your monthly payment reach out to your loan servicer to discuss your options.

Beware of scams. You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation or debt relief for a fee. You never have to pay for help. Make sure you only work with the U.S. Department of Education, the office of Federal Student Aid and your loan servicers. Never give out your personal information or account password to anyone.

To be connected to one of our Financial Stability Coaches, please call 419-243-9178.





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		<b>Mr. Jeffrey L. Schwartz</b> Maumee	

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Toledo  
Crosspoint Community Church  
Toledo

**About LSS**

Lutheran Social Services of Northwestern Ohio provides mental health counseling, a food pantry, financial coaching, and an array of other services. With multiple service sites throughout Northwest Ohio, we serve all ages, faiths, races, identities and economic status with professional and confidential services.



Carl and Barbara Dierksheide  
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Church  
Toledo  
Grace Lutheran Church  
Fremont  
Greater Toledo Community  
Foundation  
Toledo  
Harbor  
Toledo  
Hope Lutheran Church  
Ottawa Hills  
IMCO  
Perrysburg  
Kroger  
Cincinnati  
Lucas County Commissioners  
Toledo  
Lutheran Church Of The Master  
Perrysburg  
Memorial Lutheran Church  
Toledo  
Messiah Lutheran Church  
ELCA  
Toledo  
Network for Good  
Southfield, Mich.  
Olivet Evangelical Lutheran  
Church  
Sylvania  
Peace Lutheran Church  
Bowling Green  
Perrysburg Fit Body Boot  
Camp  
Rossford  
Point Place UCC  
Toledo  
Riverpoint Ministries  
Toledo  
Solomon Lutheran Church  
Woodville  
St. John Evangelical Lutheran  
Church  
Oak Harbor

St. John Evangelical Lutheran  
Church  
McComb  
St. John Lutheran Women  
Hicksville  
St. John The Baptist Catholic  
Church  
Toledo  
St. John's Lutheran Church  
Montpelier  
St. John's Lutheran Church  
Fremont  
St. John's WELCA  
Oak Harbor  
St. Martin's Lutheran Church  
Archbold  
St. Michael Lutheran Church  
Ottawa Lake, Mich.  
St. Paul Evangelical Lutheran  
Church  
Blissfield, Mich.  
St. Paul Lutheran Church  
Women  
Clyde  
St. Paul's Lutheran Church  
Napoleon  
St. Peter Evangelical Lutheran  
Church  
Norwalk  
St. Peter Lutheran Church  
Martin  
St. Stephen Lutheran Church  
Sylvania  
Sylvania United Church of Christ  
Sylvania  
Thrivent  
Trinity Lutheran Church  
Elmore  
Trinity Lutheran Church  
Wauseon  
Trinity Lutheran Church  
Findlay  
Zoar Lutheran Church  
Perrysburg  
**IN KIND**  
Ms. Diane Adler  
Arcadia  
Mr. Donald L. Arnold  
Toledo  
Mrs. Julie Beitelschees  
Maumee  
Ms. Anise Burton  
Toledo  
Rev. and Mrs. Chuck Campbell  
Toledo  
Mr. Doug Clough  
Northwood  
Mr. and Mrs. Terry Cohrs  
Napoleon

Concordia Lutheran Church  
Toledo  
The Coutcher Family  
Sylvania  
Ms. Diane Dauer  
Toledo  
Mr. Al Deiter  
Curtice  
Engler, Garrow & Roth, LTD  
Maumee  
First Evangelical Lutheran  
Church  
Findlay  
Ms. Marilyn E. Ford  
Toledo  
Glenwood Lutheran Church  
Toledo  
Good Shepherd Lutheran  
Church  
Toledo  
Harbor  
Toledo  
IMCO  
Perrysburg  
Mr. Fred Lefebvre  
Toledo  
Mrs. Penny Lewis  
Oregon  
Lucas County  
Commissioners Office  
Toledo  
Mr. Tom Luettkie  
Toledo  
Mrs. Megan O'Brien  
Williston  
Perrysburg Fit Body Boot  
Camp  
Rossford  
Mr. Joe Peterson  
Toledo  
Ms. Jamie Petroff  
Toledo  
Mr. and Mrs. Todd Slight  
Napoleon  
Mr. Ernest Smith  
Toledo  
St. John Evangelical  
Lutheran Church  
McComb  
St. Stephen Lutheran  
Church  
Sylvania  
Ms. Jacqui Tucker  
Toledo  
Ms. Nancy Wamer  
Oregon  
Mr. Charles Winters  
Sylvania

## PLANNED GIFTS: CHARITABLE GIFT ANNUITIES

Mr. Terry Bossert  
Maumee

## MEMORIAL GIFTS

Mr. John Boesling  
in memory of Evelyn S. Boesling  
Defiance

Mr. and Mrs. James Bork  
in memory of Dick and Betty Lock  
Maumee

Ms. Luann Croy  
in memory of Bill Reber  
Perrysburg

Mr. Craig Lewis  
In Memory of Loved Ones  
Marion

Mr. and Mrs. Norman Merkel  
in memory of Bill Reber  
Toledo

Mr. and Mrs. William Nelson  
In Memory of Loved Ones  
Oregon

Mr. Samuel G. Otermat  
in memory of Janet Otermat  
Fremont

St. Paul Lutheran Church Women  
in memory of Herbert Aldrich and  
Craig M. Feick  
Clyde

Ms. Frances Wilson  
in memory of Rev. Thomas  
Wilson  
Holland

## HONOR GIFTS

Calvary Lutheran Church  
in honor of Rev. Robert S. Noble's  
15th Anniversary of Ordination  
Northwood

Christ Evangelical Lutheran  
Church  
in honor of Rev. Robert S. Noble's  
15th Anniversary of Ordination  
Bowling Green

Ms. Gladys Kroos  
in honor of Shawn and Mary  
Jacoby's 40th Anniversary  
Elmore

Ms. Tania O'Brien  
in honor of Tania O'Brien's  
Birthday on September 7th  
Toledo

St. John's WELCA  
in honor of Mr. and Mrs. Gary  
Cullenen's 65th Anniversary  
Oak Harbor



LSS Administrative Office  
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Toledo, Ohio 43620



**LUTHERAN SOCIAL SERVICES**  
of Northwestern Ohio

*Strengthening People in Body, Mind and Spirit*

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# *the* Messenger

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## INSIDE THIS EDITION



### Stock the Shelves

LSS raised more than 1,600 pounds of food during Stock the Shelves.



### Student loan repayment

Our Financial Stability Manger says don't ignore your payments.



### Giving Tuesday

Make sure to remember LSS as you make your donations on Nov. 28

