

THE TORCH

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July 2025

Pastors' office phone at
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A Note from Pastor Karol

Dear people of God,

With the start of summer vacations, many will be heading out for vacations, family visits, or simple getaways. Travel offers more than just rest or adventure—it's a chance to witness the beauty of God's creation and to encounter Christ in the faces of those we meet along the way.

Whether you're crossing states or spending time in your own backyard, take time to notice the sacred in the everyday: a beautiful sunrise, a meal shared with loved ones, a helpful stranger you meet along the way. God is present not only in the familiar pews of our sanctuary but also in the winding roads and busy rest stops of life. Blessings in your journeys.

In Christ's peace,

Pastor Karol Van Wulfen

Summer Worship Time – As a reminder our summer worship time is 10:30am in an attempt to beat the heat. We continue this worship time through August 31.

We Remember – Our sister in Christ, Elaine Hart, entered the Church Triumphant on June 6. Her services are private. Please keep her family and friends in your prayers.

Undue Medical Debt (formerly RIP Medical Debt) – In the United States, medical debt is responsible for 62% of personal bankruptcies. Undue Medical Debt was founded in 2014 by sympathetic executives who had previously worked for debt collection agencies. Having seen, first hand, the financial devastation that is caused by medical debt, they founded Undue Medical Debt as a 501c nonprofit organization with the sole purpose of

relieving the burden of medical debt. To date, they have been able to pay off \$15 billion in medical debt, helping over 9.85 million people in this country!

Please see attached note from Glenn and Karen Kruhm for more information on this amazing cause. We are collecting donations all through the summer – look for the pitcher at the back of the church. At the end of the summer, we will announce our full donation – and the amount of debt that will be forgiven because of your generosity!

Backpacks & School Supplies – Though it may feel like summer has just begun it is time to start thinking about going back to school as Walmart, Target and other area stores are already beginning their back to school sales. We will again be collecting backpacks and school supplies for Catholic Charities. The items needed include:

Pencils	Pens
Colored pencils	Highlighters
Erasers	Notebooks
Loose leaf binders & paper	Crayons
Markers	Glue sticks
Construction Paper	Backpacks
Pencil sharpeners	Scissors

Donated items may be left in the box in the Narthex.
All items must be donated by August 10th.

Altar Flowers – We will be taking a flower break the months of July & August and resume in September. If you wish to sponsor a Sunday or month of Sundays in the fall please email Tara, at stewartsvillelutheran@gmail.com. Or drop a note in the mail. The cost is \$40 per week.

Upcoming Events

Council Meeting – Our next council meeting is July 27th, following worship.

Looking Ahead...

175th Anniversary – A committee has just begun planning for our celebration of our 175th anniversary next year. If you have pictures from church events in past years, please let us know! We plan to include a display of pictures as part of our celebration. Also, if you have a memory of your life here at First Lutheran that you would be willing to share, please email it to us at:

StewartsvilleLutheran@gmail.com

Celebration

In July, Marion Krosencky celebrates her 100th birthday! Please join in sending cards to celebrate this milestone for one of our faithful members!

Member Care

Below is the list of members who are in nursing homes or who are currently shut in and can use some cheer:

Mrs. Josie Amey 40 3rd St Stewartsville, NJ 08886	Marion Krosencky 373 Pursel Street Phillipsburg, NJ 08865
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Mrs. Virginia Geffert 402 Sunset Ave Bangor, PA 18013	Pat Piggot 123 Buttonwood Phillipsburg, NJ 08865
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Choir Director – We are looking for a new Choir Director. If you have any leads on someone with a gift for directing choirs, please share the idea with us at stewartsvillelutheran@gmail.com.

New Website – Come check out our updated website at www.stewartsvillelutheran.org where you can learn about First Lutheran's history, view our worship services and make donations digitally!

Thank You!

Sincere thanks to all who participated in the annual Father's Day program. We donated \$630 for Habitat for Humanity of Northwest NJ. Watch for work to begin soon at the site of the old Franklin House. There will soon be three new duplexes built there. Thanks for showing your concern for others..

Father's Day Habitat for Humanity

In Honor Of:

Rev. C.C. Satterfield, Jr.
Fathers Loved
Albert Hawk
Herman Hageman
Julius & Eugene Hausold

Given By:

Allen & Nancy Satterfield
Patty Potts
Lauri Tranchida
Joyce Hosford
Hausold Girls

Franz Foltz
William Zeiner
Vincent Burd

Ron & Margie Zeiner

Loved Ones
Loved Ones
Markley Fleming
Tom Terminelli
E.L. Van Wulfen
Loved Ones
Loved Ones
Guy Fleming
DJM McCormack
Dennis McCormack
Henry Budke
John Tietjen
George Corrado
Les Crawford
William Tietjen
Walter Cyphers

The Hawk Family
The Milazzos
Guy & Sue Fleming
Sue & Guy Fleming
Rev. Karol Van Wulfen
James Piggott
Peggy Edmiston

Amy & Casey McCormack

William Tietjen

Ethel Corrado

Kevin & Heidi Cyphers

You are invited!

*Please invite others to join us:
help us to spread the word about our
In person Worship at 10:30am
And online at our website:
www.stewartsvillelutheran.org*

Note from Glenn Kruhm regarding Undue Medical Debt

About 20 years ago, I met a lady at church, Suzanne, and we became good friends. One day, while walking our dogs through the woods, she told me her concerns about her father's health. Ed was stumbling a lot, which was unusual. A few months later he was diagnosed with ALS, a disease that, as it progresses, affects muscles and, eventually, breathing. Ed was hospitalized for 19 months before the disease finished its tragic course.

Although Ed had veteran's benefits and long-term care insurance, his wife, Pat, was left owing \$177,000 for his medical expenses. For the next four and a half years, Pat struggled to pay whatever she could towards reducing this mountain of debt. Like most of us, she was only able to make a small dent in the wall of debt that placed a tremendous stress on her as she entered her eighth decade.

Thankfully, miracles do happen! In 2024 Pat received a letter from Undue Medical Debt which informed her that the entire amount of the \$177,000 medical debt in her name had been erased! She was free from the prison of debt! The news was so stunning that she could not believe it was true until she called her son, a lawyer. He was able to confirm that it was indeed true, thanks to the compassionate work of the Undue Medical Debt organization.

This organization erases medical debts, large and small. In fact, a lot of typical medical debt is between \$1000 to \$2000, but that can be a huge burden to a family making minimum wage and it can ruin their credit rating.

In the United States, the richest country on the face of the Earth, medical debt is responsible for 62% of personal bankruptcies. Undue Medical Debt was founded in 2014 by sympathetic executives who had previously worked for debt collection agencies. Having seen, first hand, the financial devastation that is caused by medical debt, these good people founded Undue Medical Debt as a 501c nonprofit organization with the sole purpose of relieving the burden of medical debt. To date, they have been able to pay off 15 billion dollars in medical debt helping over 9.85 million people in this country!

Undue Medical Debt accomplishes this economic miracle by buying up large bundles of medical debt for pennies on the dollar from hospitals and physicians who are willing to accept a little payment instead of the prospect of no payment from people who are driven into poverty and bankruptcy by medical debt. The funds they use to purchase this medical debt comes from generous and caring people like you and me. For every one dollar that we contribute to the organization, Undue Medical Debt is able to purchase one hundred dollars of medical debt. Ten dollars buys a thousand dollars of debt; 100 dollars buy 10,000 dollars of debt; and a thousand dollars buys \$100,000 dollars of medical debt!

This good work has saved millions of people from economic disaster. This program allows us to make a difference in the lives of those who have already suffered a great deal from personal illness or tragic loss of a loved one. As our Lord and Savior, Jesus, said, "Truly I tell you, whatever you did for one of the least of these brothers of mine, you did for me" (Matthew 25:40).

Thank you, and God bless you for your kindness.