



On 28th Avenue between Lake and 31st Streets Minneapolis, MN 55406 • 612-729-8358 • office@htlcmpls.org • www.htlcmpls.org  
WORSHIP SERVICES: 8:45 and 11:00 am • CHURCH SCHOOL: 9:45 am • Jay Carlson and Ingrid Rasmussen, Pastors

## EXODUS LENDING UPDATE

Many of us at Holy Trinity have been active in the development of Exodus Lending, an alternative to the payday loan debt trap. Adam Rao, director of Exodus Lending, spoke at a payday lending reform press event last week and shared these remarks:

*In early 2012, a payday loan store opened on the corner of East Lake Street and 27th Avenue in Minneapolis, just a short distance from the doors of Holy Trinity Lutheran Church. Having been rooted in the neighborhood for over a hundred years, the congregation at Holy Trinity took notice and began to inform itself about the predatory practices of payday lenders.*

*Research continues to reveal the devastating effects that predatory payday lending has on our communities and on our economy. For the people at Holy Trinity, it was especially the stories of individuals—people who lost their homes, who found themselves in further financial desperation than before, people whose lives were devastated by predatory payday loans—it was these stories that drove them to take action.*

*Exodus Lending is a new, not-for-profit organization that offers trapped borrowers freedom from the payday debt trap through the refinancing of their loans, opportunities for financial education and growth through a client relationship built on respect for the borrower, and increased financial stability through incentivized savings. In sum, Exodus Lending liberates people from the payday debt-trap and helps borrowers achieve a level of financial stability so that they are better prepared to face the challenges that often lead people to payday loans in the first place.*

*We're just getting started in this work, building partnerships with churches, community organizations, and clients, but we are excited about the bright future ahead of us as an organization and about the bright future ahead for our clients because of our work.*

Exodus has gone through several transformations as it has developed and one of the biggest changes, as you can see above, is that Exodus will be refinancing loans for those trapped in payday loan debt and offering them a way out—a fitting image for an organization named “Exodus.”

On Sunday, February 22, Adam Rao and Exodus Lending board members will be presenting at adult forum. Please plan to join us to meet the organization’s leadership and learn more about this new direction. It’s an exciting time to get involved with this work.

If you’re interested in advocating on the issue of predatory payday lending, mark your calendars for JRLC’s Day on the Hill on Tuesday, March 10. Look for more information and a sign-up sheet in the Community Room.

—Meghan Olsen Biebighauser, Parish Organizing Leader

### ENCORE! BREAKFAST

The 3rd Thursday of every month meet other retired people, talk about what you’re interested in or what you’re up to. Are you looking for someone to walk with you around a lake or talk about the latest current events? Join a group of people at Turtle Bread (34th Street and 42nd Ave) at 8:00 a.m. on Thursday, February 19.

### JAZZ CONCERT AT CHRIST CHURCH LUTHERAN

On Sunday, February 15, at 3:00 p.m., the Longefellow Jazz Sextet will perform a concert at Christ Church Lutheran, 3244 34th Ave. S., Minneapolis. A freewill offering will be taken for Lutheran Social Service’s Metro Homeless Youth program.

## TRANSFIGURATION OF OUR LORD

*The Sundays after Epiphany began with Jesus’ baptism and end with three disciples’ vision of his transfiguration. In Mark’s story of Jesus’ baptism, apparently only Jesus sees the Spirit descending and hears the words from heaven. But now Jesus’ three closest friends hear the same words naming him God’s beloved son. As believers, Paul writes, we are enabled to see the God-light in Jesus’ face, because the same God who created light in the first place has shone in our hearts to give us that vision. The light of God’s glory in Jesus has enlightened us through baptism and shines in us also for others to see.*



LESSONS  
2 Kings 2:1-12  
Psalm 50:1-6  
2 Corinthians 4:3-6  
Mark 9:2-9

ADULT FORUM

10:00 am

FEBRUARY 15 “Fifty Years of Wilderness:  
Sigurd F. Olson and the Wilderness Act”  
Kevin Proescholdt

The fall of 2024 marked the 50th Anniversary of the 1964 Wilderness Act, the landmark law that established the National Wilderness Preservation System and provided protections for the Boundary Waters Canoe Area Wilderness and other places around the country. Minnesota’s Sigurd F. Olson played an important role not only with passing the law, but in developing earlier protection for the BWCAW and promoting the concept of wilderness. He and his colleagues often invoked the values of humility and restraint in their efforts for wilderness conservation. Their work helped provide the legacy of wilderness that we enjoy today.

FEBRUARY 22 “Exodus Lending”  
Adam Rao

Exodus Lending is a new, not-for-profit organization with roots at Holy Trinity that seeks to provide trapped payday borrowers a just pathway to financial stability. Its newly appointed Director Adam Rao will share more about the problem of payday lending, Exodus Lending’s progress, and the journey the organization has taken in the last few months towards a new strategy of freedom through refinancing, education through relationship, and stability through savings.

### TWO SERVICES ON ASH WEDNESDAY (FEBRUARY 18)

We will have two services on Ash Wednesday: one at 12:00 noon and one at 7:00 p.m. Both services will offer communion and imposition of ashes, and both will be in the sanctuary. There will be a soup supper at 5:30 p.m. in the Community Room.

# PARISH INFORMATION

## KINSHIP MEAL—SAVE THE DATE

Twice a year the Nurturing Relationships Committee organizes kinship meals, which allow members to dine together and learn about each other in the warmth of someone's home. We choose dates around the time that we receive new members, so that we can invite these newest branches of God's living tree to a gathering soon after their arrival. The meals are for anyone interested in a more intimate gathering of people from church. Please mark your calendars for a meal on Friday, March 13, or Saturday, March 14, and sign up in the Community Room!

## JULIE WRIGHT TO BE ORDAINED

Former Holy Trinity intern, Julie Wright, has been called to the Ministry of Word and Sacrament to serve as Associate Pastor at Amazing Grace Lutheran Church in Inver Grove Heights. Her ordination will take place on Sunday, March 1, at 4:00 p.m. at all Saints Lutheran Church in Cottage Grove.

## FRENCH COOKING CLASS—NEW CLASS ADDED

Sarah Wieben, artist and chef, will be leading a cooking class on the evenings of Thursday, March 19 and March 26. Participants will learn how to cook a four-course French meal, including French bread, a selection of French cheeses, green salad with classic vinaigrette, cheese souffle, coq au vin, and maple pot de creme. Participants will eat a meal, too. Hosted by the 20s, 30s, 40s group. Adults of all ages welcome. Sign up in the Community Room by March 5. Cost will be \$25; scholarships available. Please note: *space is limited*.

## KINSHIP WITH CREATION—YOUR SWEET LITTLE PUPPY DOG

Our modern dogs' lineage is long-debated. Most geneticists now agree that domestic dogs originated as wolves in West Central Asia. They domesticated themselves by hanging around humanoids, feeding on leftovers, venturing ever closer. In spite of all the other changes caused by selective breeding, dogs retain their primitive loyalty to an *Alpha* member of the pack. That's *you*. Like it or not, dog owners serve as surrogate *Alpha* wolves. That's kinship.

Jay Carlson and Ingrid Rasmussen, Pastors  
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Ingrid Rasmussen

PARISH EVENTS February 15-21, 2015		
Sunday	8:45 am	Worship Service with Holy Communion
	9:45 am	Sunday School
	10:00 am	Adult Forum in the Sanctuary
	11:00 am	Worship Service with Holy Communion
	12:00 pm	Winter Retreat returns
Monday	2:00 pm	Swahili Service
	11:00 am-2:30 pm	AARP Tax Aide
	6:00 pm	Executive Committee
Tuesday	7:00 pm	Council meeting
	11:00 am-2:30 pm	AARP Tax Aide
Wednesday	11:00 am	Text Study
	3:30 -5:30 pm	Open Gym
	7:00 pm	Book study
	10 am-3 pm	Mosaic workshop
	12:00 pm	Ash Wednesday Service
Thursday	5:30 pm	Soup Supper
	6:00 pm	Youth choirs
	7:00 pm	Ash Wednesday Service
	7:45 pm	Adult Choir
	8:00 am	Encore! at Turtle Bread
	6:00 pm	New Member Class

WORSHIP PARTICIPANTS FEBRUARY 15, 2015		
8:45 AM		11:00 AM
Linden Kung	Acolytes	Oskar Jensen
Carol Berg	Assisting Minister	Dennis Ormseth
Lisa Martens	Crucifer	Jody Cameron
Kevin Proescholdt, Pam Blomgren	Communion	Stephanie/Scott Cole
Carol/David Berg	Altar Guild	Stella Townsend, Roberta Shaw
Bob Peschiutta, DeWayne Townsend, Marcea Mariani, John Goring	Ushers	Alan Libra, George Madich, Lynda/Dennis Nordholm
Ann Neuendorf	Coffee Servers	Gary Johnson
Donna Heyer, Pam Blomgren	Counters	Vicki Mann, Bruce Johnson
	Closer	Cliff Brown
Financial Report	February 8	Year to date
Budget requirement	13,982.69	83,896.15
Budget receipts	8,467.28	87,265.04
African Pastors' endowment	50.00	115.00
Boiler donations	15.00	82.00
Exodus Appeal	55.00	1,680.00
Special gift in memory of Vi Madson by Bob/Helen Norheim		
African Pastors' Fund by Bud Dixon		
Exodus Lending in memory of father, Paul, by Deb Sodt		