

# THE WORD AND THE WORLD

BY JAY LOTTERER

Senior Pastor, Covenant Harvest Church

►► I'm certain many of us can recall our parents reminding us to thank the person who just gave us a gift, even if it's a gift we didn't ask for or are not sure that we want. As Christmas is upon us, we all have a variety of traditions that fill our hearts and minds. None is more exciting than to see gifts galore under our Christmas tree on Christmas morning.

Sometimes, in the chaos of the Holiday, we forget the principle behind that present! In the Bible, the prophet Isaiah writes a familiar passage that is quoted a lot this time of year. "For unto us a child is born, unto us a son is given and the government shall be upon his shoulder. And his name shall be called, Wonderful, Counselor, Mighty God, Everlasting Father, Prince of Peace." (Isaiah 9:6). It was written as a prophecy more than 700 years before Jesus' birth! That's an amazing story all by itself!

So, what exactly do these "gifts" we exchange really signify? Black Friday shopping, shop local, Walmart, Amazon, and the list

goes on...all a part of our traditions for Christmas. Many, many gifts given.

When you stop to think about it, there is really only one gift that matters. And that gift represents "many" gifts all in one. The gift of Jesus to the earth was given to "us." Just like the Bible verse says, "unto us" he was given. What is this gift like? Just read the passage again. He will be Wonderful (joy giver and amazing), Counselor (giver of wisdom), Mighty God (authority of all things good), Everlasting Father (forever Father, same yesterday today and tomorrow), and Prince of Peace (here to cancel the chaos). What a gift! That's something that I wasn't expecting, not really what I even asked for, and certainly more costly than I ever expected to receive.

This Christmas, I invite you to unwrap the gift of Jesus all over again. Invite Him to rule over your chaos, run to Him as Father, hear His wisdom, experience His joy, and allow Him to reign in your heart and life all over again. The gift that keeps on giving, not just on Christmas but every day of our lives.

*Jay Lotterer is the Senior Pastor at Covenant Harvest Church, located at 615 South Highway 69, Pittsburg, KS 66762. He can be reached by email at [jaylotterer@gmail.com](mailto:jaylotterer@gmail.com) or by phone at (620) 231-6881. The church meets Sundays at 10 am, for Monthly Prayer on the 1st Wednesday each month at 6:30 pm, and offers several Home/Small Groups. Visit the church online at [www.covenant-harvest.org](http://www.covenant-harvest.org).*

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# Insurance bids spark questions about payroll, risk, rising costs

CRAWFORD COUNTY COMMISSION MEETING - DECEMBER 19, 2025

BY PHILIP STEVENS

HOMETOWN GIRARD

►► Insurance premiums, amended 2025 budgets, and multiple closed-door legal discussions shaped the Dec. 19 meeting held at the Crawford County Courthouse in Girard. All three commissioners, Bruce Blair, Tom Moody, and Carl Wood, were present, along with County Clerk Lisa Lusker and County Counselor Jim Emerson.

Early in the meeting, officials opened sealed workers' compensation insurance proposals, an item discussed previously. Quotes were received from K-Works and the county's current carrier, Ryan Insurance (Travelers). The K-Works proposal showed a total premium of \$222,219, while the Travelers premium summary totaled \$360,007, both based on an experience modification factor of 1.24 and a reported county payroll of more than \$14.2 million.

Discussion focused on how payroll growth, experience modifiers, and department classifications affect overall costs, particularly within the Sheriff's Office, Road and Bridge, and EMS. Commissioners agreed to forward both proposals for detailed comparison and a formal recommendation. Wally, from Ryan Insurance pleaded his case during the meeting, noting that while the K-Works proposal appeared significantly lower, coverage structure and classification differences should have a closer review before any decision is made. "We're at two percent commission," he said. "I wasn't expecting that big of a difference either... But, uh... we

were here the last four meetings... We're little. Is that worth 100 grand? I don't know." Commissioner Moody replied, "Well, it's worth something."

Commissioners thanked Wally for his efforts, past and present, before moving on to other business.

During new business, Fiscal Clerk Randi Ryan presented American Rescue Plan Act reimbursement requests while Lusker briefly stepped out to retrieve paperwork for the upcoming budget hearings. Ryan reviewed three invoices that had been discussed earlier during a work session: \$5,532.80 for New Foundations salaries, \$7,672.50 for Sugar Creek Packing reimbursements, and \$6,485 to Adam Jones Law Firm for work related to the county's comprehensive plan. The reimbursements were approved unanimously by a roll-call vote.

The commission then conducted a public hearing on amended 2025 budgets for the General Fund, Ambulance Fund, and Consolidated 911 Fund. Lusker explained that amendments were required to avoid budget law violations, particularly where year-end expenses exceeded original projections. For Consolidated 911, spending had surpassed the original \$300,000 budget, prompting an increase to ensure sufficient authority to pay remaining 2025 expenses.

Prompted by questions from Commissioner Wood, there was a discussion about the distinction between budget authority and available cash, particularly for EMS.

"We're at two percent commission... Is that worth 100 grand?"

Wally, Ryan Insurance

"Well, it's worth something."

Tom Moody, Commissioner

Lusker explained that while the amended budget legally allows the department to spend more than originally authorized for 2025, it does not guarantee sufficient cash on hand to pay all remaining bills. EMS had approximately \$134,000 in cash available, but end-of-year expenses and late-arriving bills could exceed that amount. Emerson said deposits expected later in December and a tax distribution in January should help cover costs, but the commission may need to consider a temporary cash transfer at a Dec. 30 meeting if revenues fall short.

The meeting included several executive sessions. One five-minute session addressed Convention and Visitors Bureau job performance. Three additional 15-minute sessions were held under attorney-client privilege to discuss communications, accounts payable, a Chamber contract, and anticipated litigation related to EMS. No binding action followed the closed sessions.

Before adjourning, officials reviewed courthouse closures for the Christmas and New Year holidays and confirmed that the regular Dec. 26 meeting was canceled. Chief Judge Kurtis Loy and 11th Judicial District Court Administrator Mac Young are scheduled to appear at the Jan. 6 meeting to provide an update on Recovery Court and district operations.

The meeting adjourned after all agenda items were addressed.

# Girard Medical Center announces orthopedic surgery partnership set to begin in 2026

BY PHILIP STEVENS

HOMETOWN GIRARD

►► Girard Medical Center has announced a new partnership that will bring orthopedic surgical services to Girard beginning in 2026, allowing patients to receive specialized care closer to home.

According to a press release issued by Girard Medical Center, the hospital has partnered with Dr. Michael Zafuta, an orthopedic surgeon with Freeman Health System. Dr. Zafuta practices with Freeman Orthopedics & Sports Medicine and serves as the official team orthopedic physician for Pittsburg State University.



Dr. Michael Zafuta

COURTESY PHOTO

Dr. Zafuta specializes in orthopedic surgery and sports medicine, with a clinical focus on knee, shoulder, and sports-related injuries. He is board certified in orthopedic surgery by the American Board of Orthopedic Surgery.

Under the partnership, Dr. Zafuta will begin offering surgical services at Girard Medical Center in 2026. The hospital says the addition will allow patients to receive orthopedic care locally, from initial consultation through surgical treatment, rather than traveling outside the area.

"We are thrilled to partner with Dr. Zafuta and Freeman Orthopedics and Sports Medicine," said Travis Battageler, chief executive officer of Girard Medical Center, in the release. "This collaboration expands the orthopedic services available at GMC and strengthens our ability to care for patients locally. Beginning orthopedic surgeries in 2026 is an

exciting step forward and reflects our commitment to bringing high-quality, specialized services to our community."

This new partnership contributes to Girard Medical Center's broader effort to expand specialty care services and improve patient access to advanced medical treatment while keeping care close to home.

Patients seeking additional information about orthopedic services or wishing to schedule an appointment may contact Freeman Orthopedics & Sports Medicine - Pittsburg at 100 N. Pine Street in Pittsburg, Kansas, or by calling 620-231-3750.

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