

FIRST COVENANT LAMPLIGHTER

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The Greatest Thanksgiving

"Are you going grocery shopping today?" my husband, Roy asked when I picked up the telephone.

"I plan to," I answered.

Thanksgiving was only a couple days away. Everyone in our family would be coming to our house. My funds were limited, therefore my box of coupons awaited me in the car. I knew I had to be creative in my shopping that day. I had to stretch every dollar.

For a few seconds, Roy sat silently on the other end of the line. "Why do you ask?" I uttered, fearing what he might say.

"Nancy, there's a family with a half dozen kids that will not have anything to eat for Thanksgiving. The little one is only five-years-old."

"So what are you saying?" I whispered.

"While you're at the store could you possibly buy something for them?" Roy's words echoed in my heart. Grocery's a five-year-old, eight

in the family My head began to spin thinking about the fifty dollars I had reserved for our family's Thanksgiving dinner.

In the back of my mind I counted the hungry guests who would be coming to our house for dinner. I put my head down on my desk, already feeling defeated.

There's no way possible, I thought. But the com
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passion I heard in my husband's voice struck a nerve inside me.

"Sure," I replied. "But only if God helps."

"Thanks, sweetheart," Roy whispered. "Just do what you can." He then hung up the telephone. I finished my work and prayed all the way to the nearest grocery store.

I entered the parking lot. I noticed a big sign in the grocery store window: Turkeys - 29 cents a pound.

"This is the place, Lord" I whispered. I grabbed my box of coupons, went inside, secured two buggies, and headed to the frozen foods. The turkeys were indeed on sale, but I discovered one big problem. When I read the sign posted on the freezer door my heart sank. "Limit one."

"But I need two," I uttered to myself. I decided to find the manager. I explained the problem. He made an exception.

After tossing a turkey in each buggy, I began my shopping fury. It was amazing how many buy-one, get-one free items were being featured that day. The first item went into one buggy. The free item went in the other. In addition, I had all the right coupons to get exactly what both families needed for a hearty

Thanksgiving dinner. I proceeded to the register and held my breath while the cashier rang up my groceries.

To my surprise, I had enough money. I was even able to purchase a package of cookies for the five-year-old who had stolen my heart, even though I had never met her.

Later that afternoon, Roy and I made a special delivery to a home filled with children of all ages. I will never forget the smiles on the six kids' faces, as they made several trips from my car carrying numerous bags of groceries inside.

This event reminded me of a story. Even though He only had a few loaves and fishes, Jesus multiplied them and fed five thousand people. And to top it off, there was food left over. I wondered if God was doing the same thing that day.

By far, that was the greatest Thanksgiving Day of my life. My entire family shared a hearty meal with us. We had plenty to eat. We even had enough food left over for the evening meal.

That afternoon, when I had time to think about what had happened, I imagined a home, not far from where I lived. There was a mother and a father and six children sitting around the kitchen table, laughing and rejoicing. They enjoyed the same meal that our family had shared together that day.

Then I realized that miracles happen when we step out in faith and in steps God. For with us, some things are impossible. But with God, all things are possible.

—Nancy B. Gibbs

FIRST COVENANT CHURCH PURPOSE STATEMENT

**The mission of First Covenant Church is
to worship God,
equip people to live in faith,
share God's love,
and serve the community around us.**

SERVING CHRIST IN HIS CHURCH

Ushers:

Nov. 6—Linda Skogman
Nov. 13—Roger & Judy Linden
Nov. 20—Lloyd & Muriel Stanaway
Nov. 27—Mike Hannay & Carolyn Erickson

Nursery Attendants:

Nov. 6—Julie Hill
Nov. 13—Audrey Branstrom
Nov. 20—Darlene Reindahl
Nov. 27—Linda Pogorelec

Sound Technicians:

Nov. 6--Roger Johnston
Nov. 13--Mike Hannay
Nov. 20--Roger Johnston
Nov. 27—Mike Hannay

MONTHLY FINANCIAL REPORT

9/1-9/30/2016

Checking account balance as Sept. 1st: **\$3046.49**

General Fund income for current period: **\$4731.00**

Other income: **\$84.87**

Rental income: **\$400.00**

Total expenses for current period: **\$3792.31**

Checking account balance as of Sept. 30th: **\$4385.18**

COVENANT WOMEN MINISTRIES

Ladies Lunch will be at Jue's at noon on Tuesday, November 2 since the students at Ranger Rock are not yet ready for the public. In December they will be ready to serve so we then meet at 12:30.

Mark your calendars now for our annual smorgasbord. The date is Tuesday, December 13. We will be using local talent for our traditional Lucia program. Be thinking of friends that may not be involved with a church group that you could invite to come with you.

COVENANT PARK FALL FUNDRAISER

The Covenant Park Fall Fundraiser will be held 5:30-7:30 p.m. on Saturday, November 19th, at Salem Covenant Church in Duluth. The event will feature dinner, silent auction, summer camp pictures, and stories of how God has been working through the camp's ministry. If you plan to attend, please e-mail the camp at office @covenantpark.org or call 218-389-6398.

COMMUNITY GARDEN UPDATE

This year thanks to all the rain we only had to water the garden a few times. We were able to give away about one quart of sugar pod peas to the neighbors during the summer, the only thing that grew besides the carrots and potatoes. We tried to grow flowers around the containers, but the soils were not helpful and the plants quickly died. We harvested the potatoes and carrots last month and distributed 15 bags of each to neighbors of the church. Thanks to all the ladies who came out to help sew the burlap bags for the potatoes. In each bag we included our church's Sunday schedule and an invitation to join for worship and Sunday school.

—Barb Knapper

CHORAL CONCERT

A Range of Voices community choir (formerly East Range Choral Society), under the direction of Ann Marie Lubovich, will present "Let Freedom Sing," a concert of patriotic and seasonal choral music at 7:00 p.m. on Friday, November 11h, at Chisholm Baptist Church, and 2:00 p.m. on Sunday, the 13th, at Gethsemane Lutheran Church in Virginia. Admission is \$5.00 at the door. Refreshments will be served following the concert.

A MESSAGE FROM COVENANT PRESIDENT GARY WALTER

The Covenant was founded in 1885 by Swedish immigrants who had very little. One year later, these passionate immigrants raised funds to buy a house, which they called the Home of Mercy. There they cared for the sick, elderly, and orphaned. It was their struggles that made them sensitive to the struggles of others. From the beginning, our concern for people facing hardship has been the hallmark of who we are. Today, Love Mercy Do Justice, one of our five mission priorities, reflects our continued desire to care for the needs of others. Loving mercy is helping the hurting. Doing justice is addressing the causes of that hurt from a biblical perspective. We need both.

Here are three initiatives that show how LMDJ helps to support and mobilize congregational ministry:

Bezalel, Corp. A new corporation—named after Bezalel, the chief artisan in the Tabernacle—will support congregations in affordable housing projects. Through purchasing distressed properties and using the renovated homes for affordable housing, congregations help stabilize and transform communities while also providing employment opportunities and training.

Open Door Immigration Service (ODIS) Centers. Immigrants from all over the world are vulnerable to unscrupulous and predatory people who promise assistance, extract exorbitant fees, and then disappear with no services rendered. The Covenant is joining with other denominations to establish trustworthy church-based centers that provide legal support to immigrants.

The Urban Ministry Initiative (TUMI) Centers. In partnership with World Impact, we are bringing affordable ministry training to leaders who do not have access to traditional seminary education. Through TUMI courses, community leaders receive formal grounding in biblical and theological studies so they can serve with the ECC in their home communities.

We can all attest to the fact that these past months in our society have been contentious. Jesus says, "Blessed are the peacemakers..." One way to become peacemakers is to step into the fractured places, loving mercy, and doing justice. May our hearts, like those of the early Covenanters, be tender to the struggles of others.

COVENANT TRUST COMPANY

According to data collected by the Employee Benefit Research Institute (EBRI) in 2015, only 22% of workers were very confident that they would have enough money to live comfortably through their retirement years. Only 25% were very confident that they were doing a good job preparing for retirement. Current retirees appear a bit more certain: 37% were very confident they did a good job preparing for retirement.

While these numbers are actually higher now than they were just a few years ago (in 2013, only 17% of workers were very confident they were doing a good job preparing for retirement), there are still very few people confident in their retirement plans.

How confident are you in your retirement planning? It's important to save for retirement as soon as possible; your investing power is always greater today than it is tomorrow. However, simply saving isn't enough -- you need a plan for retirement and contingencies for that plan should you have to retire early, take a hiatus from work to care for family, or face any number of situations that may arise.

Start contributing to a 401(k) or IRA if you aren't already. If your employer matches your contributions to a 401(k), take full advantage of it. Each year, increase your savings by a percent (or two). Develop a plan that will help you make adjustments as your life changes or in case of emergencies. Even if you're already retired, you should make contingency plans if you haven't already. For example: what will you do if your taxes or health care costs increase, or if your investments go through a down period?

A good retirement plan should include:

- A retirement savings goal and a savings/investment plan to reach that goal.
- A budget for retirement expenses that covers: living arrangements, groceries, hobbies/entertainment, transportation, healthcare costs, remaining debt, etc.

- A plan to manage money during retirement, including: a savings withdrawal rate, investment management strategies, and charitable giving plans.
- Alternatives, adjustments, and contingencies.

Covenant Trust Company can help you save and plan for your retirement. Steve Allison and Erik Carlson, our Financial Services Representatives, can tell you more about our no-minimum Traditional and Roth IRAs, asset management services, and our investment strategies for retirees. Contact Steve or Erik to hear more about them.

KATE'S MAKE A WISH EXPERIENCE

This past week, I went on my Make A Wish Trip to Green Bay, Wisconsin. I wanted to share my experience because the majority of what we see on the news/internet is negativity and upsetting stories. So I thought I'd bring a little light and hope to the table. This has been an incredible blessing that I'm so thankful I had the opportunity to experience. While it takes root in the fact that I have a chronic illness, it shows that good can come from bad. From the very beginning of my wish all the way to the bittersweet end, every part of this trip surpassed any and all expectations or visions I had. Every single person I met along the way (Make A Wish volunteers & staff, Green Bay volunteers & staff, and of course, the Green Bay Packers themselves) went out of their way to make this an unforgettable and amazing experience. Their kindness and genuine care was incredible. It was a good reminder that despite all of the troubles and stress of the world, there are people out there who are caring and are trying to make a difference. These type of hardworking people do not get the recognition they deserve, but I have seen firsthand that they are out there. So a huge thank you to Make A Wish MN & WI and the Green Bay Packers & Staff for this completely amazing and memorable wish. It has been so surreal.

—Kate Barnes

NOVEMBER BIRTHDAYS

Bill Schuknecht	7
Sarah Skogman	11
Linda Skogman	18
Wayne Christiansen	21
Audrey Branstrom	29
Greta Kolstad	30

AMONG US

We extend our Christian sympathy to **Nancy and Pastor Dick Gustafson** on the death of Nancy's sister Debbie, who died on October 22nd in Savannah, Georgia, as the result of a tragic bicycle accident. Mail will reach the Gustafsons at 4236 County Line Road, Moose Lake, MN 55767.

Congratulations to **Jonathan and Molly Johnson** on the birth of Eleanor Ann on October 16th. Proud grandparents are Pastor Roger and Marjean Johnson. Mail will reach Jonathan and Molly at 23 Vick Park B, Rochester, NY 14607.

BULLETIN, CALENDAR, AND NEWSLETTER DEADLINES

Items for the December calendar need to be e-mailed or in the church office by Sunday, November 20th. Weekly bulletin items must be e-mailed or brought to the church office by 9:00 a.m. Wednesday. E-mailed items need to have either "calendar" or "bulletin" in the subject line.

Items for the December issue of the **Lamplighter** should be turned in by Sunday, November 20th. Items may be submitted by e-mail to wbchris@q.com. Remember that we are always looking for news of interest for the "Among Us" column.

ON THE LIGHTER SIDE

The Grace Church treasurer went to the pastor with the bad news that they couldn't make the mortgage payment or pay the utilities. So the pastor went to his congregation on a Sunday morning. "We need an extra large offering this morning. We will honor the person who gives the largest offering by inviting him or her to pick out three hymns for the service."

To the pastor's delight, there was a one thousand dollar bill in the offering plate, which made him so excited that he asked the big giver to identify himself or herself.

A quiet little lady sitting in the back corner shyly stood up, and the pastor invited her to the front. Telling her how generous her gift was, he also invited her to select three hymns. Her eyes brightened as she looked over the congregation. She then pointed to the three handsomest men in the sanctuary and said, "I'll take him and him and him"!