



# The Eagle



**St. John Lutheran Church**  
**Houghton Lake, Michigan 48629**

## In This Issue

Bible Study	
Adult Sunday	4
Fit For Life in Christ	4
Youth Programs	
Centershot	4
Kidz Church	4
Teen Group	4
Minutes:	
Board of Directors	7
Treasurer's Report	8-9
News from ...	
LWML Prayer Guide	n/a
The Outreach Team	4
The Pew	2
The Womb	5
Pastor's Message-	
The View from Here	1-2
Synod News	
Good News for Families	5-6
Upcoming Events	5

The Birthday/Anniversary & The Events Calendars have been placed in mailboxes

### Church Contact Information

Office: 989-366-5164

Fax: 989-366-4420

### Mailing Address

2882 W. Houghton Lake Dr  
 Houghton Lake, MI 48629

### Website

**www.stjohnhl.com**

### E-mail

stjohnlcms@houghtonlakemich.com

## The View from Here

### Why Is It So Hard to Share Our Faith in Jesus Today ... The Message?



Here's one of those challenges that is often leveled at the church...*"I could love Jesus, I just hate the church."* People reject the message because they say it doesn't change the people who believe it. They say that the church is full of hypocrites; the church is just about people who think they're better than everyone else.

In reality, I believe they have a problem with Jesus too; at least right up to the time when they put their faith in Him. It might be Jesus Himself who bugs us.

If you look in the Bible, people were getting angry with Him all the time. That's especially true of people who felt that they weren't sinful, that they didn't need to repent of any sin. They were often angry at Jesus because He pulled no punches with them. Without forgiveness there would be only eternal judgment with God. That makes people today angry as well. But that's not the church talking, that's not us Christians talking, that's Jesus talking. The people that were open to Him, the ones with whom He was gentle, they were sinners too, but they knew it. They were ashamed of it, they were seeking forgiveness for it. He was the One who was perfectly loving to the unlovable, to the ones in need who knew their need.

There's more, however, to what makes Him so challenging to some people, and this might be the one thing that irritates people most of all; and that is Jesus Himself when He claims that He is the only way to salvation, that He and He alone is the Way, the Truth, and the Life. He says He is the Savior of the world, not merely a good example or a loving teacher. In a world of self-help, self-made, self-focused pseudo saviors; that kind of talk would probably get you hung on a cross today too.

So, what can we do to help us share our faith in Him?

There's really no secret to sharing our faith in Him ... we must get to know Jesus and His Word even better today. Because, the only way that people overcome their skepticism of those kinds of claims is when they, by the power of the Holy Spirit, get to know the uniqueness of the Jesus of the Bible. Therefore, I'm just going to say it this way: *"Friend, if you are skeptical of the claims of Jesus, I just ask you will you get to know Him first? Let Him have His say in your life because there is really nobody like Him!"*

Think about what the Bible says, Jesus is God in the Flesh who didn't use His power and status for Himself, He used it so that you and I, rebellious people by nature, could be reconciled to God eternally! I know that His uniqueness can offend at first; but as witnesses, our job is just to keep "boasting about Him." That can eventually cut through the skepticism and the unbelief. Because of our sin, our hearts are as hard as stones. It's the power of Christ, His Word, His Spirit that turns

us from self-centered sinners to forgiven, sharers of His grace to others. Only He can do that!

That's what we're inviting people to see when they come to church. They should see a lot of people just like them, with all kinds of struggles and problems, but with one difference. We see all of our life in the grace of God that comes in and

through Jesus Christ Alone. So even worship is about coming into His presence, receiving His gift, His Word, and then venturing out into the world to be His people so that others might see Him too! So then, as witnesses sharing our faith in Christ, the challenge, really, is to learn how to boast even better about Jesus. Don't be surprised if people even get mad at Him at first. The message of Jesus, shakes all of our lives to our shakable foundation so that He can build our new lives in Him, on Him forever.

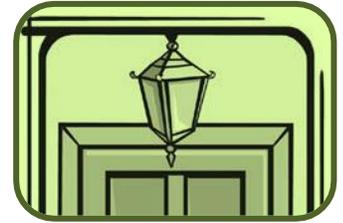
That's the View from Here.

*Pastor Winter*

Pastor Bill Winter

**News from the Pew . . . .**

*Submitted by Pamela Joles*



**Greenlight a Vet on November 11, 2015.**



Please Honor our Veterans by displaying a green light outside of your home on Veterans Day. As Americans we need to unite in Honoring our Veterans. Over the next five years, more than one million veterans will transition out of the military and rejoin communities and families across America. Our veterans offer our nation an extraordinary reservoir of human capital and talent.

Dear Veterans,

Those of us who have not served, will never fully understand the sacrifices you've made, both in times of peace and war. We will never fully understand the depth of your scars. But what we can offer you is this: We see you. We recognize your humanity. And we send you LOVE that is gentle, patient and healing. With Blessings and Gratitude, we ask that you remember you are loved.



THANK YOU!

Have a Blessed Thanksgiving my friends!



# Midweek Advent Services Are Coming



**S**tir up your power, O Lord, and come ... with these words we begin each Collect for the Sundays in Advent. Advent is a time between All Saints Day and Christmas in which the church prepares for the celebration of the Lord Jesus coming to earth as a child, one of us, through His virgin mother Mary.

We prepare for this spectacular and merciful event by looking toward our Lord's Second Coming. He came first, to save. He will come second, to judge. Since we who believe in and love the Lord Jesus need not fear his second coming and his judgment, we plead that the Holy Spirit would 'stir up' the hearts and minds of His, and all people ... that ALL may be saved and come to the knowledge of the TRUTH.

This Advent season we will consider the following homiletical topics in our midweek services each Wednesday night at 7 p.m. I pray that you will join us as we prepare.

1. Advent Midweek 1 – December 2, 2015: Stir Up the Power of Hope, Romans 15:12–13
2. Advent Midweek 2 – December 9, 2015: Stir Up the Power of Preparation, Matthew 3:1–12
3. Advent Midweek 3 – December 16, 2015: Stir Up the Power of Love, 1 John 4:15–21

## Stir Up the Power!

## News From the Branch - Youth Programs! -

Submitted by Glen Bromm, Dir. of Christian Ed.



### Centershot

Our Centershot Youth Ministry just finishes up this fall's session on November 2. Archery skills have improved greatly and the instructors are looking forward to some of the children participating in tournaments next year.

Each session includes a Bible Study. This time spent in the Word has been a blessing to everyone involved, children and adults.

The next session will start in January - so watch for further updates!

### Kidz Church

Our Kidz Church and Teen Bible Study Group are slowly seeing an increase in participation since the change in Worship Schedule and we are encouraged by this.



In an effort to reach out to the teens in our congregation and the local community, we are doing something new for that age group. Rather than use a pre-printed, "canned" study, we are having the students suggest topics for each week which are of interest to and affect their lives.

It is our hope that by addressing questions on the minds and hearts of the students, they will find blessings and strength in the time spent in the Word.

The entire team asks for your prayers for our youth, the instructors and the effort being made to reach the young members of our congregation.

## Adult Bible Classes - Confirmation:

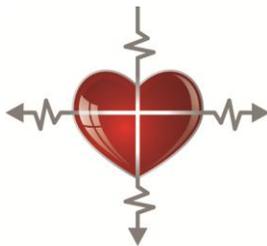
*Fit for Life in Christ*

**Monday Evenings - 7:00 p.m.**

A brand new edition of *Fit for Life in Christ*. Are you satisfied with your life? Do you think you have enough of life? If someone offered you a chance for a more abundant life would you turn it down? If the answer to any of the above questions is "No!" then come join us on Monday evenings for the *Fit for Life in Christ*.

*Fit for Life in Christ* is a 10 wk. course that presents the Word of God in exciting and meaningful ways. It is a course for those who are interested in membership in our church, and for members to deepen their relationship with Christ and help to assimilate new members. **Jesus said, "I came that they may have life and have it abundantly." (John 10:10 ESV)** Who would want to settle for anything less?

*Fit for Life in Christ* is professionally illustrated and significantly improved from previous years. If you are a member and have not taken the course recently, you owe it to



yourself and your life with God to register for this faith-building opportunity.

A "Fit for Life" manual is provided, and Bibles will also be available. There are no tests or memory work in this course, and you don't have to be able to find Habakkuk in 30 seconds or less.

### Sundays Group:

#### *Christianity & The Competition*

A new DVD/ Discussion Study with Dr. Paul L. Maier. "The world horizon is littered with competing religions and philosophies. Which has it right? The bold claims of Christianity or other religious rivals . . . We'll look at Sacred sources (biblical documents that are reliable and essentially unchanged over time) and secular sources (evidence from geography, archaeology, ancient history, etc.). Although Christianity is by far the largest of the world religions, it is increasingly challenged today by competing belief systems. In fact, the globe is littered with every possible variety of religious and parareligious spirituality. While ... this cannot hope to deal with them all, we shall address the major religious systems in both the east and the west ..." This study attempts to answer the question: *In our multicultural age, should we insist on the TRUTH of Christianity?*



**Join us every Sunday morning at 9:15 a.m.**

**in the Sanctuary**

## Group News From . . .

### Your Outreach Team

Come join us as we reach out to our local community with a Free Community Meal on Wednesday, November 4, 2015, beginning at 5:00pm. Thank you to all who have volunteered to help with this event and for those bakers who are contributing dessert items for this evening.

As the dinner falls on our regular meeting night, our next planning meeting for future events will be Wednesday, December 2, 2015. Please prayerfully consider joining this dynamic group of people. All church members are welcome!

Image: [http://4.bp.blogspot.com/\\_5aEKVtc-P-4/T5jANaMshyI/AAAAAAAAJb8/aGNDds2-qui/s1600/Outreach+Ministries.jpg](http://4.bp.blogspot.com/_5aEKVtc-P-4/T5jANaMshyI/AAAAAAAAJb8/aGNDds2-qui/s1600/Outreach+Ministries.jpg)



## News From the Road

### Gang -

Submitted by Art Ketelhut

We have now completed 19 years with the State Adopt-A-Highway program and 13 years with the County program. The trash never seems to end, but we have always been able to attract a good crew of volunteers to combat the problem.

Many thanks to the following who were willing to donate their precious time joining me to help clean-up our last two assignments on M-55 and Reserve Road: Glen & Dee Bromm, Bob & Mary Collison, Jeff & Anita Faust, Don & Dawn Lingenfelter, Gloria Owaski, Mike Sanders, Bob Tarvis, and Pastor & Judy Winter.

During our many years of service we have used 1,293 bags, consumed 112 dozen donuts, had 95 volunteers who have worked one or more times, and 1,585 minutes



of instruction have been given not to mention the number of minutes spent in pleasant social time.

If you feel the urge to help next season, you can begin practicing in your own neighborhood. Watch the Sunday bulletin for further information.

As a special note - It's been a pleasure leading this worthwhile project when you have volunteers willing to donate their precious time.

## News From the Womb -

submitted by Pamela Joles,  
Board of Social Welfare



*Do unto others as you would have them do unto you.*

Just think about it . . .

## Remembering Those Who Serve....

### Please pray for:

- SSgt Chris Bromm
- Darcy Mooney - Reserves  
(Barbara Sny's Daughter)
- Will Mooney
- Matthew Petersen
- Justin Stensrud - Air Force



## Coming Attractions....

*Save the Date....*

### Upcoming Dates to Remember

(Times can be found on the Calendar)

- Nov 03 - BUNCO
- Nov 04 - Community Meal
- Nov 05 - LWML/Ladies Aid Meeting  
Board of Elders
- Nov 09 - Red Cross Blood Drive
- Nov 12 - Ladies Bible Study
- Nov 15 - Opening Day - Rifle Season
- Nov 17 - Big Brothers/Big Sisters
- Nov 24 - Circuit Pastors' Winkel Here
- Nov 25 - Thanksgiving Service
- Nov 26 - Thanksgiving Day
- Nov 27 - Church Office Closed for Holiday
- Nov 29 - Advent by Candlelight Service



Don't forget to join us for  
Fellowship Between  
Sunday morning services!

**Coffee Hour Hosts Needed**

*Please sign up in the Kitchen*



## News From the Airwaves -

You can find them on your dial ...

**Lutheran Hour Ministries** broadcasts out of the following stations:



Station	City, State	Freq/Band	Day, Time
WSAM	Saginaw	1400 AM	Sun 8:30a
WFCX	Traverse City	94.3 FM	Sun 7am
WFDX	Traverse City	92.5 FM	Sun 7am

you can also listen online at: [www.lutheranhour.org](http://www.lutheranhour.org)

## Tribulations and Teens

November 2015



"Growing old ain't for sissies."

My aunt and uncle still say this to me from time to time. You see, they're getting to retirement age, and every once in awhile, they'll give me the lowdown on that's creaking, hurting, or just not working right anymore. And really, they're not even in that bad of shape. Many others have it way worse.

But it's true. Growing old, and life in general . . . it's just plain hard sometimes. So many losses. It can be overwhelming. Yes, there are lots of good times too, and lots for which we can be thankful, endless blessings to enjoy, moments when we almost forget that this life isn't our final destination. But perhaps for most of us it feels as though, as we age, more and more gets taken away. We get a clearer picture of what it means to live in a fallen world, to endure what Scripture calls the "great tribulation."

What compounds this problem is when our families are affected by the difficulties and challenges of life, when we have to explain to our children about life and loss and the sadness that can sometimes come along with that. How do we talk to the young ones - who perhaps haven't experienced firsthand the effects of our sin-sick world - about this "great tribulation"? How do we get by and teach our families about how God brings us through this life, through the loss and hardship?

By telling them the story of Christ. His is, of course, a story about suffering and adversity. From the time of His birth, He was under attack. Herod wanted him dead; He endured the murder of His cousin, John the Baptist; and He was despised, ridiculed, and nearly stoned to death. And we all know how the story ends.

That's right. We all know how the story ends. Not in death, but in resurrection from the dead. But how does teaching our families about Christ help them to learn about *our* situation, about our suffering and tribulation? Because Jesus' story is our own, and because of that, our story will have a spectacular ending too.

In the Book of Revelation, we get a glimpse of this happily-ever-after:

These are the ones coming out of the great tribulation. They have washed their robes and made them white in the blood of the Lamb.

. . . Therefore they are before the throne of God, and serve Him day and night in His temple; and He who sits on the throne will shelter them with His presence. They shall hunger no more, neither thirst anymore; the sun shall not strike them, nor any scorching heat. For the Lamb in the midst of the throne will be their shepherd, and He will guide them to springs of living water, and God will wipe away every tear from their eyes. (Rev. 7:14b-17)

We can certainly talk to our families about loss and sadness and all that the world, death, and the devil might throw our way. But that's just not the end. God has promised us salvation, and we get through this life by relying on that promise. We are baptized into Christ, after all, so what goes for Him goes for us. Growing old may not be for sissies, but we have God - whose weakness is stronger than our strength - to bring us through this great tribulation and wipe every tear from our eyes. And He will do it.

Author: Dcs. Jennifer L. Miller

Scripture quotations from the ESV Bible, copyright 2001 by Crossway Bibles, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

## Don't Forget!!!!

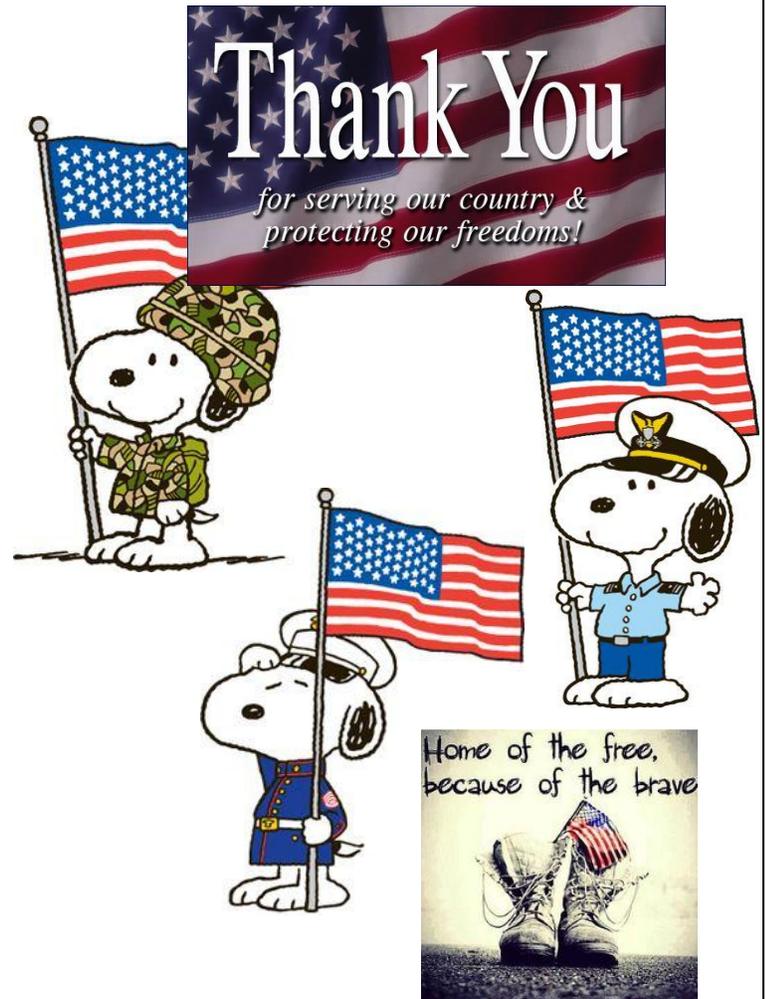
Newsletter Deadline for the December Christmas issue of *The Eagle* - **November 20.**



To those of you who submit articles - I am grateful for you because you help make this newsletter much more interesting to read!

Remember - anyone can contribute an article, or at least ideas to create an article. So if something is only your mind let me know. Have an opinion you'd like to share - I'm willing to open up a "Open Letters" area. These letters would have to deal with issues affecting our church or the Christian life, information would have to comply with the following rule of thumb: your comments must be truthful, helpful and kind. No personal attacks or accusations will be published and your name will be published with the letter. Want to give thanks, recognize a milestone, compliment someone on a job well done - this might be the perfect venue. Have a concern, see a need not being addressed here's your chance.

*And that's all the latest over the fence and from your neighbors - and let's all remember those who have served so that we may enjoy the lives we live - Our veterans!*



***And may you and your families have a Blessed and Happy Thanksgiving!***





St. John Lutheran Church  
Fiscal Year 2014-2015  
July 1, 2015-June 30, 2016  
Month Ending September 30, 2015

**SALARIES**

	<u>September 2015</u>	<u>Year to Date</u>	<u>Budget</u>
Pastor's Salary	\$ 4,440.00	\$ 13,314.00	\$ 53,274.00
Pastor's Housing Subsidy	600.00	1,800.00	\$ 7,200.00
Pastor's Retirement & Ins.	2,269.80	6,809.40	\$ 28,500.00
Pastor's Social Security	-	2,037.00	\$ 8,151.00
Car Displacement	400.00	1,200.00	\$ 4,800.00
Car Expense	119.00	320.00	\$ 2,000.00
Employees Social Security	-	521.64	\$ 3,050.00
Organists	295.52	1,532.24	\$ 7,500.00
Secretary	969.99	3,382.47	\$ 15,000.00
Custodian	546.39	2,103.74	\$ 8,725.00
Guest Preachers	-	-	\$ 1,000.00
<b>Total Salaries</b>	<b>\$ 9,640.70</b>	<b>\$ 33,020.49</b>	<b>\$ 139,200.00</b>

**PROPERTY**

New Property Expense/Improvement	\$ 24.98	\$ 574.34	\$ 1,000.00
Equipment Purchases	-	2,690.60	\$ 3,000.00
Supplies Lawn & Repairs & Snow plowing	490.25	1,307.06	\$ 7,000.00
Electricity	390.34	1,155.34	\$ 5,500.00
Telephone	151.92	455.96	\$ 2,200.00
Fuel-DTE Gas	328.00	984.00	\$ 4,750.00
Sewer Usage	-	198.00	\$ 800.00
Disposal	76.67	231.77	\$ 900.00
Insurance	-	500.00	\$ 5,000.00
<b>Total Property</b>	<b>\$ 1,462.16</b>	<b>\$ 8,097.07</b>	<b>\$ 30,150.00</b>

**Charities**

Synod's Work	\$ 800.00	\$ 2,400.00	\$ 9,600.00
T.I.M. (China/Pastor Mahlburg)	-	750.00	\$ 3,000.00
Lutheran Home & Family Services	-	-	\$ 500.00
Social Welfare	-	-	\$ 1,000.00
Community Fund	-	-	\$ 200.00
Lutheran World Relief	-	-	\$ 500.00
Katie Conference Endowment Fund	-	-	\$ 200.00
Local Charities	-	-	\$ 500.00
Lutheran Hour Ministries	-	500.00	\$ 500.00
Sowers Fund	-	500.00	\$ 500.00
Miscellaneous Charities	-	-	\$ 500.00
Veterans of the Cross	-	-	\$ 500.00
L.A.M.P.	-	-	\$ 500.00
Roscommon County "I AM" 4 Life	-	-	\$ 500.00
Lutherans for Life	500.00	500.00	\$ 500.00
<b>Total Charities</b>	<b>\$ 1,300.00</b>	<b>\$ 4,650.00</b>	<b>\$ 19,000.00</b>

**Special Projects**

Major Repairs	0	0	\$ 2,000.00
<b>Total Special Projects</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,000.00</b>

**St. John Lutheran Church  
Fiscal Year 2014-2015  
July 1, 2015-June 30, 2016  
Month Ending September 30, 2015**

<b>CHURCH SUPPLIES</b>	<b>September 2015</b>	<b>Year to Date</b>	<b>Budget</b>
Bulletins & Worship Aids	\$ 72.92	\$ 813.29	\$ 4,800.00
Altar Guild	269.48	488.62	\$ 2,000.00
Postage	-	118.38	\$ 750.00
Office Supplies	45.41	2,967.62	\$ 12,500.00
Portals of Prayer	-	200.00	\$ 900.00
Confirmation Materials	187.50	331.50	\$ 600.00
Sunday School & VBS	24.64	595.78	\$ 3,000.00
Puppet Ministry	164.00	164.00	\$ 500.00
Praise Team	-	-	\$ 600.00
<b>Total Church Supplies</b>	<b>\$ 763.95</b>	<b>\$ 5,679.19</b>	<b>\$ 25,650.00</b>

<b>MISCELLANEOUS</b>	<b>September 2015</b>	<b>Year to Date</b>	<b>Budget</b>
Conferences	\$ -	\$ 111.14	\$ 2,000.00
Evangelism	106.33	369.03	\$ 1,000.00
Outreach	-	-	\$ 1,000.00
Centershot Ministries	-	-	\$ 1,000.00
Coffee & Donuts	226.70	519.92	\$ 2,400.00
Other Miscellaneous	136.63	434.44	\$ 4,500.00
<b>TOTAL MISCELLANEOUS</b>	<b>\$ 469.66</b>	<b>\$ 1,434.53</b>	<b>\$ 11,900.00</b>

<b>TOTALS - MONTH / YEAR TO DATE / BUDGET</b>	<b>\$ 13,636.47</b>	<b>\$ 52,881.28</b>	<b>\$ 227,900.00</b>
-----------------------------------------------	---------------------	---------------------	----------------------

<b>INCOME SUMMARY</b>	<b>September 2015</b>	<b>Year to Date</b>	<b>Income / Expense Comparison</b>
Worship Services	\$ 17,046.31	\$ 50,878.51	Current Month \$3,691.22 Year To Date <b>\$1,240.29</b>
Coffee & Donuts	125.10	418.10	
Interest	1.00	3.02	
Donations	150.00	320.00	
Miscellaneous	5.28	21.36	
<b>TOTAL INCOME</b>	<b>\$ 17,327.69</b>	<b>\$ 51,640.99</b>	

<b>CHECKING ACCOUNT</b>	<b>Previous Balance</b>	<b>Income</b>	<b>Expenditures</b>	<b>Balance</b>
General Fund	\$ 15,532.83	\$ 17,327.69	\$ 13,636.47	\$ 19,224.05

<b>SPECIAL ACCOUNTS</b>	<b>Income</b>	<b>Expenditures</b>	<b>Balance</b>
General Fund Savings	\$ 3.07	\$ -	\$ 16,465.53
Teddy Bear Fund	\$ 0.12	\$ -	\$ 2,826.83
Improvement Fund	\$ 376.35	\$ -	\$ 8,643.14
Memorial Fund	\$ 0.23	\$ -	\$ 5,546.06
Univ/Sem Ed Fund	\$ 0.24	\$ -	\$ 5,781.28
Youth Fund	\$ 2.54	\$ -	\$ 4,996.50
Bell Choir Fund	\$ 0.10	\$ -	\$ 2,309.24
Flower Fund	\$ 60.01	\$ -	\$ 267.93
Parsonage	\$ 0.67	\$ 45.00	\$ 15,872.04
School Bldg. Fund	\$ 0.07	\$ -	\$ 1,672.08
Thrivent Choice Funds	\$ 219.11	\$ 302.00	\$ 2,593.29
Choir Fund	\$ 0.02	\$ -	\$ 551.40
Kidz Church/VBS	\$ -	\$ -	\$ 147.80
Together In Mission (T.I.M.)	\$ 651.02	\$ -	\$ 1,070.03
Praise Team Fund	\$ -	\$ -	\$ 180.20
Centershot Ministries	\$ 302.00	\$ -	\$ 448.29
Family Fun Fest	\$ 341.03	\$ 152.12	\$ 944.76
Building Fund	\$ 0.13	\$ -	\$ 3,026.73

Church Extension Fund-Dedicated Fund Balance	\$ 1,410.88
Church Extension Fund-One Year Fixed Rate Note	\$ 16,242.29
Church Extension Fund-One Year Fixed Rate Note	\$ 23,584.90
CEF 24 Month Step-up Note	\$ 45,820.52
Credit Union Savings Account	\$ 2,110.08
2 Year Fixed Rate Note	\$ 48,561.73



## Ladies Aid / LWML

submitted by Carol Andrews

### ST. JOHN LADIES AID/LWML MEETING OCTOBER 8, 2015

Our October meeting was called to order at 1:00 P.M., following our tailgate party, by our president Eleanor Rabideau. Pastor Winter led us in singing a hymn and presented a devotional.

Roll call was taken with 18 members present.

September minutes were accepted as presented.

Treasurer's report was given by Erma Stevens. Beginning balance \$5,464.96, income 183.09, expenses \$214.91, ending balance \$5433.14. CEF \$3197.47. Petty cash \$2.70.

Happy October birthdays to Monika Pfannes and Jan Wilton.

#### OLD BUSINESS

Fall rummage and bake sale – was a success with income of \$1245. Thanks to all who donated items, provided bake sale goodies, and worked to make this a success.

Luncheon – as discussed previously was changed to bringing your own sandwich for lunch starting at 12:00. Coffee and dessert will still be provided by our members.

#### NEW BUSINESS

Bake sale – will be held on Sunday, December 13.

Project Hope – A motion was made and passed to make a donation of \$500 to Project Hope.

BUNCO – will be held on November 3 with a sack lunch at 12:30 P.M. followed by BUNCO game at 1:00 P.M.

#### LWML

Treasurer's report - as given by Denise Reda showed a beginning balance of \$ 434.62, income of \$117.75 and no expenses, leaving a balance of \$552.37 .

Lutheran World Relief – School bags were taken to St. Lorenz School by Barb Walter and her sister.

Quilts – were on display in the overflow area on 10/11.

Thank you – to Betty DeWitt, Pat King, Barb McIntyre, Aileen Singbiel, and Sylvia Tumath who are baking and serving the treats for coffee hour on 10/18.

**Our next meeting will be held on November 5, at 12:00 P.M. beginning with a sack lunch and dessert and coffee provided by our members.**

We closed with the Lord's Prayer at 2:00 P.M.

Respectfully submitted by Mona Prevlch in the absence of Carol Andrews.

Minutes subject to approval