

OUR WORSHIP SCHEDULE is temporarily suspended, but we will hold modified, **outdoor services on November 8 & 22** at 10am. Worship services are available on line each Sunday morning at elemthoreb.org or ELC Facebook page.

OFFICE HOURS Our building is closed until further notice, but the church office will be staffed every morning from 9am to noon. Phone messages may be left at 437-5012.

ELC'S STAFF

Pastor John Twiton

Pastoral Intern: Tamara Siburg

Accompanists: Carol Engstad, Ruth Heinecke, Barb Underwood

Agape Preschool Director: Amy Kellesvig

Bell Choir Director: Kristin Willcutt

Custodian: Brian Johnson

Junior Choir Director: Barb Underwood

Music team leader: Pat Doty

Office Assistant: Carol Engstad

Office Manager: Kathy O'Donnell

Organist/Senior Choir Director: Diane Dangerfield

Youth Director: Brenda Martin

A Note from PASTOR JOHN

Give Thanks in All Circumstances

^{"15}See that none of you repays evil for evil, but always seek to do good to one another and to all. ¹⁶Rejoice always, ¹⁷pray without ceasing, ¹⁸give thanks in all circumstances; for this is the will of God in Christ Jesus for you." 1 Thessalonians 5:15-18

We are entering into November and the season of Thanksgiving, but frankly I'm having a little trouble getting into that spirit some days. On top of that, I read this passage from Paul's letter, words that I have always found challenging, but probably never more than now. As we approach Thanksgiving in the midst of a pandemic, there seems to be so much hardship, making it harder to see the reasons for rejoicing and giving thanks.

It's easy to count the hard things:

- The pandemic continues to worsen in our area, with rising infections rates in our village and record hospitalizations in the county.
- I won't be gathering with extended family anytime soon.
- I miss seeing all of your faces, hearing voices raised in song, and all the hum of activity in the building and community.

That's just the start, and I know you could all make a list like it. But again, Paul's list of complaints could have been far worseimprisoned, shipwrecked, persecuted, chased out of town, a persistent 'thorn in the flesh', and more. When I think about it there is much to remain thankful for:

- Modern communication technology, allowing us to keep in touch, be informed and entertained.
- Dedicated medical professionals and scientists, often putting themselves at risk to care for others.
- All the farmers, grocers, delivery people, store clerks, teachers, and so many more than keep our society running and safe.

Most of all, the promise of God's abiding love, grace, strength and peace in Christ Jesus. Rejoice and give thanks!!



WAYS OF "BEING CHURCH While the building is closed, and we don't gather as usual, worship continues. You can participate in online worship by joining us on Facebook on Sunday morning at 8:30am, or watch the video later on the Evangelical Lutheran Church of Mt. Horeb Facebook page, or on the church website at: http://elcmthoreb.org/home/worship/sermon-archive/Worship services are also available on YouTube at: Evangelical Lutheran Church of Mt. Horeb

LISTEN TO SUNDAY SERVICE "LIVE" ON YOUR PHONE

CALL: 855 - 514 - 2017 We have set up a telephone-based that will provide a recording of the current Sunday service for anyone who wishes to listen to the service over the phone. We are providing this so that those without an internet connection can access our weekly services, but the service may be used by anyone who dials the access number.

MORNING DEVOTIONS by Pastor John on the ELC Facebook page at 8am Monday through Saturday

CD RECORDINGS of the services are also available. Contact the church office if you would like one mailed: 437-5012 or **elc@mhtc.net**

WHAT MATTERS <u>Stay Connected To Synod Happenings, News, &</u> <u>Events!</u> Grow in your faith and leadership! Stay connected to exciting events and stories of our faith in action in our synod! To sign up for synod news, please email Assistant to the Bishop for Synodical Life, Deacon Vicki Hanrahan at **vickih@scsw-elca.org** to be added to "What Matters."

PASTORAL INTERN

Dear siblings in Christ,

As the weather continues to get colder out, I hope you are able to stay warm. As always, I am willing to chat with you in whatever way is best for you. I can dress warmly and in layers if you wish to meet somewhere distanced outside (I still have a lawn chair in my car), I can set up zoom meetings so we can chat while seeing each other's full face, or chatting on the phone. Let me know if you would like to set up a chat in any of these forms.

Thank you for all who continue to give me feedback on my preaching. I look forward to growing and improving through all the feedback I receive. If you ever want to have a conversation to talk about how I'm doing now that I am 3 months in, please let me know and we can set up a time to chat.

Thank you for all who have been a part of the 6 week book discussion group on *White Fragility*. It was full of great and hard conversations that will be continued to be pondered. If there are any books that you think would be great to have a book study on, let me know and we can see if we can set it up.

I know of a few young adults who have reached out to me in regards to starting a Young Adult group. We are still in the works to set the times and dates for those. Right now the thought is possibly to meet once or twice a month. The group can change based on what the members hope it to be, as of now it will look like a cross of a bible study and a time for faith/bible/theological ponderings. If you or someone you know is interested in joining the young adult group please let me know!

Peace,

Intern Tamara <u>tsiburg@ELCmthoreb.org</u>, 360.731.2937

COUNCIL NEWS

The Annual Meeting of the Congregation will be held on Sunday, **November 8th at the conclusion of 10am Worship (in the parking lot)**

- Ballots and any needed materials will be handed out upon entering the parking lot.
- Questions can be written out and collected by ushers.
- Agenda will be simplified to conduct the essential business such as budget and elections.



association is planning to record and share a Thanksgiving worship service to be shared online. Watch for details.

TREASURER'S REPORTS

2021 BUDGET PROPOSAL The proposed 2021 budget will be presented at the **Annual Meeting on November 8, 2020.** If you would like to attend a virtual budget listening session with the Treasurer on **Thursday 11/5 at 5:30pm**, please call Steve Hall at 712-5154 by 3 PM that day to arrange it.

The proposed 2021 **General Fund** budget has revenue and expenses of \$371,956, an increase of 2.3% over the 2020 budget. The budget includes 2% raises for staff, and assumes another intern will start next August, after Tamara completes her term. Non-personnel expenses are budgeted 5% lower than the 2020 budget.

The proposed 2021 **Mortgage Repayment Fund** budget includes revenue and expenses of \$43,560, the same amounts in the 2020 budget. The proposed 2021 **Building Capital Fund** budget has revenue of \$9,800 and expenses of \$39,000. This includes \$23,000 for gutter and downspout replacement and eaves trough repairs that are necessary to protect the roof and building. This will reduce the cash balance in the fund from the current \$68,104 to around \$39,000. The normal life cycle of this fund involves accumulating money over time, and spending it down when projects like this become necessary.



GENERAL FUND ACTIVITY (\$)						
	Sept 20	Sept 19	YTD 2020	YTD 2019	YTD Budget	
Income	21,295	27,005	220,028	241,831	272,291	
Transfer In	0	1,722	0	12,057	0	
Expense	22,916	24,110	221,289	260,720	265,981	
Net (1,621) 2,895 (1,261) (6,832) 6,310						

September 2020 Financial Report

Year-to-date General Fund income (39 Sundays) is 9% less than prior year (39 Sundays) and 19% less than budget. YTD expenses are 15% less than prior year, primarily due to the Jan-Jul intern vacancy, fewer staff hours, and lower Leadership Development, Spiritual Growth, Pastoral Ministry, Youth & Family, Maintenance, Administrative, and Utilities costs; YTD expenses are 17% under budget, primarily due to the pastor pay reduction (2nd half March and 1st half April), free intern housing, fewer staff hours, disability insurance timing, and lower Leadership Development, Spiritual Growth, Pastoral Ministry, Youth & Family, Maintenance, Administrative, and Utilities costs. There is \$39,972 in the cash balance from our SBA Paycheck Protection Program Ioan. We expect this Ioan to be forgiven later this year, at which time we will recognize this as income.

BUILDING MAINTENANCE (CAPITAL) FUND ACTIVITY (\$)						
	Sept 20	Sept 2019	YTD 2020	YTD 2019	YTD Budget	
Income	556	992	7,337	5,839	6,000	
Transfer In	0	0	0	0	0	
Expense	0	1800	4,884	16,482	12,000	
Net 556 (808) 2,453 (10,643) (6						

Year-to-date Building Maintenance Fund income is 26% more than prior year and 22% more than budget. YTD expenses (HVAC repair, tree pruning, and wall repairs) are 70% less than last year (HVAC repair, carpet runners, A/C unit replacement, sidewalk repairs, and stone repairs) and 59% less than budget.

MORTGAGE REPAYMENT FUND ACTIVITY (\$); (LOAN BALANCE IS \$159,348)						
	Sept 2020	Sept 2019	YTD 2020	YTD 2019	YTD Budget	
Income	2,047	3,723	26,242	31,181	32,670	
Expense	3,630	3,696	32,670	42,736	32,670	
Net	(1,583)	27	(6,428)	(11,555)	0	

Year-to-date Mortgage Repayment Fund income is 16% less than prior year and 20% less than budget. YTD payments are equal to budget and 24% less than prior year (we made an extra \$10,000 principal payment last year). Final payment is scheduled for May 2024. The cash balance includes \$1,340 from the SBA loan for Apr/May interest. When the loan is forgiven, we will recognize this as income.

Respectfully submitted by Stephen J. Hall, CPA, ELCMH Treasurer

CHILDREN & YOUTH NEWS

SUNDAY SCHOOL on ZOOM Join us on ZOOM, 9:00 - 9:30 am, each Sunday morning. Youth, who are 3 years old - 8th grade are invited to participate. It is great seeing their faces each week. Lessons are also emailed, if you are unable to attend our ZOOM time.

CONFIRMATION on ZOOM - Our 7th & 8th graders meet together each Wednesday, (7 - 8 pm) on ZOOM. Currently, they are discovering more about the Lord's Prayer.

AFFIRMATION OF BAPTISM Our Confirmands celebrated their 'Affirmation of Baptism' on October 25th, during a special service. The service is available on our website, Facebook page, and our YouTube channel. Our youth who were confirmed were: Lauren Albrecht, Addison Anderson, Sawyer Kahl, Andrew Kellesvig, John Malin, Colton Martin, Abigail Sadler, Aaron Schmidt, Olivia Schrank, Sawyer Stapelmann, Emma Sutter and Sydney Wyss.



FUSE NIGHTS on ZOOM Youth, who are 9th -12th graders are welcome to join our high school group on ZOOM, **Mondays**, **November 2 & 23**, **at 7pm**. FUSE nights build relationships, challenge each other in exciting games, time to hang out,

and learn about what it means to share our faith with everyone. Invite your friends to join us.

ELC FAITH CONNECTION This Facebook group page is designed to include our congregation and our Mt Horeb Community, of all generations. Our focus is to provide fun, spiritual ways to stay engaged in their faith and with each other, beyond our church walls. Examples of things shared: our current weekly summer challenges, posting events that are open to anyone to join, such as Day Camp, our FUSE (high school group), and welcoming posts from other churches in town. Contact Brenda, if you need help connecting.

Blessings and stay safe, Brenda Martin, Youth Ministries Director <u>brenda.martin@elcmthoreb.org</u>

BUCKY BOOKS FOR SALE till NOV 15th

Last chance to pick up a Bucky Book and help our youth for their future summer opportunities. Each book sells for \$35.00. Three ways to obtain your book!



- 1.) Drive in Service November 8th, 10am
- For faster delivery, email <u>Brenda.martin@elcmthoreb.org</u> and a copy will be delivered to your door.
- 3.) Order online at <u>https://www.buckybook.com/evangelical-lutheran-church-mt-horeb</u>The books would be shipped directly to your home.

The Bucky Book makes a great gift! Please consider buying some for family and friends to support our cause even more or share the link with friends. Thank you for your support.

BENEVOLENCE

Finding Grace in a Difficult Place

In the summer of 2019, I had a chance to peel back the curtain on the work of the **Madison Area Jail Ministry**. I'd never been to the county jail downtown, and was treated to a series of conversations and a walk through the general population on the women's side. That visit served as the basis for a video I created for MAJM, which we'll post to the church website in November as we conduct our annual donation drive for this incredibly valuable service through the Benevolence Program.

It's difficult to not have preconceptions of a jail and the people who find themselves within its walls. It's a place we all aim to avoid, a place that comes with a stigma. But as I learned, it's also a place of grace. A place where Rev. Todd Marcotte sees boundless opportunity to share Jesus' teachings and give people the tools they need to set a new course in their lives. MAJM provides one-on-one services for both inmates and the Sheriff's Deputies who staff the jail. He meets often with people battling through the worst episodes of their lives. He provides sought-after reading materials -- religious and otherwise -- as well as handling personal tasks like tracking down reading glasses and serves as a conduit for family members on the outside.

Annie, a woman I spoke with, has been so moved by Rev. Marcotte's work that she plans to pursue a career in the ministry when she is released. One of the male inmates, John, told me that despite the gruff, tough-guy exterior carried by many of the men behind bars, he sees in many cells the books that Rev. Marcotte distributes. There are a lot of hurting people in the jail, John told me. That's fertile

ground for showing people the power of grace. Rev. Marcotte is realistic about the seeds of hope that he plants; some will get washed away immediately, and some will take years to grow. But he has found his calling in helping these marginalized members of our society.



This ministry relies solely on donations, so please consider a gift to Benevolence this month to help Rev. Marcotte continue this important work. You can donate by:

- Mail: Send a check to ELC and note "Benevolence" in the memo
- Online: Visit the ELC website and click "Give"
- **Digitally**: Download the "GivePlus Church" mobile app, or text "Benevolence" to 608-400-0183 with the amount you wish to give.

On behalf of Benevolence,

Adam Mertz adammertz2@gmail.com

GENERAL INFORMATION



MOUNT HOREB AREA BLOOD DRIVE will be held on Friday, November 27 (day after Thanksgiving) from 11am-4pm at ELC. For an appointment, please contact (800)

448-3543 or visit www.redcrossblood.org. As always, walk-ins are welcome. All blood types are needed to ensure a reliable supply for patients. A blood donor card, or driver's license, or two other forms of identification are required at check-in. Eligible donors must be at least 17 years old, or 16 years old with a signed Red Cross parental/guardian consent form where state permits, must weigh at least 110 pounds and be in general good health.

KNITTERS / CROCHETERS Join the baby cap makers on Tuesday, **Nov. 10 and 24th from 9-11am**. It's most likely too cold to be outside, but we can wear masks, spread out and wipe down chair and table surfaces in Fellowship Hall. Enter from the south doors by the chapel.

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15	28	37	51	73
6	17	32	45	61
9	15	\star	60	70
12	15 26	44	52	66
7	22	34	48	72

The Spiritual Growth and Fellowship Committee will be hosting more virtual Bingo Games. We would love to have you and yours join us for this fun, family friendly event. The games will take place at 7pm on **Thurs. November 12 and December 10**. The winners will be awarded with gift cards for local businesses. Watch your email

for detailed instructions.

CHRIST IN OUR HOMES devotional booklets **Christ in Our Homes** are available. We have put some in a plastic tub outside the church doors by the circular drive. If you would like us to mail one to you, contact the church office at 437-5012 or **elc@mhtc.net**.

NEIGHBORS HELPING NEIGHBORS Just in time for the holidays...

NOVEMBER BLANKET DRIVE Please consider sharing the warmth of the holidays with people in need. Consider donating new throw blankets to Neighbors Helping Neighbors (NHN) and bring holiday cheer to an area family. The congregations of ELC and other area churches are participating in a blanket drive for our local Clothes Closet, now part of NHN. Bring your donated blankets or throws to church during the month of November. There will be a large green bin at the main door (Main St.) and NHN will distribute them in December.

OTHER NEWS FROM THE CLOTHES CLOSET It's official, the Clothes Closet and the food pantry have become part of the local group Neighbors Helping Neighbors. We are still located in the same place, still run by area churches and their volunteers. However, NHN has more services to offer our community and it is all in one place! You can find more info about NHN at https://www.mthorebneighbors.org

ELC Runs Clothes Closet in January <u>Almost here and we need help!!</u> Members of ELC staff the Clothes Closet the last week in December and the entire month of January. Next month we will be looking for volunteers to sign up for CC shifts in late December or January. If you have volunteered for the Clothes Closet before, we will be contacting you again to see if you can help. Want more info? Call or email Kate Hook (**katehook63@gmail.com** or 608-327-9944)

ELC Needs a Clothes Closet Representative. Can you help? Current CC rep Kate Hook will be stepping down from the NHN Clothes Closet Steering Committee in February. It would be great if we could have a new rep on board for January to help Kate coordinate ELC volunteers. It is a great way to meet members of our congregation. Now would be a good time to join the team, giving you an opportunity to learn about this valuable local mission and how ELC volunteers staff the facility. The CC rep also attends 2 steering committee meetings each year, one the first Saturday in February and the other the first Saturday in October. If you are interested or want more info, call Pastor John at 608-437-5012, or Kate at 608-327-9944. Prayerfully consider joining the Clothes Closet team.

MT. HOREB GIVING TREE It's hard to believe that we're already getting close to the end of another year and the holiday season. As you begin your preparations, please consider helping a local charity: **The Mt. Horeb Giving Tree.** The Giving Tree works with the Mount Horeb area community to bring gifts to low income children, disabled adults and senior citizens. All applicants live within the



Mount Horeb Area School District. Since the organization has few expenses and is managed entirely by volunteers virtually all of your donated money is spent directly on gifts for Mt. Horeb area residents. There are multiple ways to donate this year:

Purchase a gift from the wish list

- Pick out a gift from the Virtual Tree at https://mhgivingtree.weebly.com/gift-donations.html
- o Gift tags will be at Miller's (only) this year.
- Please note: The drop off location and dates will be different this year, more details coming soon.

Make a monetary donation

- Mail a check payable to Mount Horeb Area Giving Tree. Attn: Giving Tree | MH UMC | 9542 County Hwy S | Mount Horeb 53572
- Make an online payment to their Venmo account @MHGivingTree
- Make a payment to their PayPal account by clicking the "Donate" button at https://mhgivingtree.weebly.com/giftdonations.html

Personal items needed which will be distributed with the gifts (New Items)

Diapers/pull-ups Winter gear - hats, gloves, scarves Children's books SocksUnderwear Blankets Wrapping paper

More information is available at https://mhgivingtree.weebly.com or on Facebook@mhgivingtree.

Thanks, Amy Sinner Spiritual Growth & Fellowship

[13]

Sawyer Kahl Do not be anxious about anything.

Andrew Kellesvig

Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go."

John Malin

God is our refuge and strength, an ever-present help in trouble.

Colton Martin

Fear not, for I have redeemed you; I have called you by name, you are mine.

Abigail Sadler

Your word is a lamp to my feet and a light for my path.

Aaron Schmidt

Fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with my righteous right hand.

Olivia Schrank

I can do all things through him who strengthens me.

MEMBERSHIP NEWS

CONGRATULATIONS TO THE FOLLOWING 9TH GRADERS WHO WERE CONFIRMED ON OCTOBER 25.

Lauren Albrecht

Surely I am with you always, to the end of the age.

Addison Anderson

Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.

Joshua 1:9

Psalm 46:1

Isaiah 43:1

Psalm 119:105

Isaiah 41:10

Philippians 4:13

Matthew 28:20

Ephesians 4:32

Philippians 4:6

Sawyer Stapelmann-

Fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with my righteous right hand.

Emma Sutter

Hebrews 12:14

Make every effort to live in peace with everyone and to be holy; without holiness no one will see the Lord.

Sydney Wyss

Psalms 119:37

Turn my eyes from worthless things, and give me life through your word.



Mary Krantz, Agnes Robertson (friend of Holly Thompson), Nick Sydow (friend of Connie Curran's sons), Makenzee Smith, Delores Bryant, Brian Marshall (friend of Kim Kelliher), Brock Howe, Martha Hartman, Dorothy Jelle, Jeannie U'Ren,

Mike Olson (Wendy Rasmussen's brother), Ruth Ann Nemet, Connie Fausett (sister of Diane Twiton & Jean Bower), Irene Bruflat, Sally Gaard (friend of Margie Kahl), Laurie Duden (Brenda Martin's aunt), Harlan Oimoen, Bill Steinhauer, Grace Aavang, Peter Toniazzo, Trevor, Lizzie & Cammie Sayre (family of Tamie Reichert), Richard Schuhler (friend of Ron & Bonny Kellogg), Dianne Haskins (friend of Char Smith)

PLEASE KEEP IN YOUR PRAYERS our partner congregation IGLESIA EVANGÉLICA LUTERANA DIVINO SALVADOR (Divine Savior Lutheran Church) in Cataño, P.R

OUR SYMPATHIES & PRAYERS are with

- the family and friends of Lyle Opsal. Lyle passed away on October 6.
- **Christine Monahan & family.** Her mother Frigga E. Ruscetta passed away in September.
- family & friends of Ruth Osterholz, who passed away on October 18
- Amy & Greg Kellesvig & family. Amy's mother, Judy Jennings passed away on October 20.

Isaiah 41:10

MEMORIAL GIFTS GIVEN IN LOVING MEMORY of

- Martha Hartman for Unspecified Memorials from Diane Bartz, Steve & Diane Mueller, Bonny Kellogg, Dick & Carol Engstad, Kirsten & David Edwards and Jim & Alice Uptegraw; for the General Fund from Helen Kahl and Char Smith; for Technology from Norm & Rita Hefty: and for Divine Savior Lutheran from Helen Martinson
- Kendall & Milo Bergum for Technology/Streaming from Dorothy Bergum and Linda & Ken Kellogg
- **Dorothy Mae Rasmussen** for the **Unspecified Fund** from Char Smith

And to thank Ruth Heinecke for masks for the Music Fund from Char Smith

NOVEMBER 11, 2020 IS VETERAN'S DAY. At ELC, we want to Honor the sacrifice of our current active military and veterans have made for our country in the name of freedom and democracy. The following are active duty military serving our country at this time:



Kamryn Huseth	James Larson
Brandon Lutz	Craig Mortvedt
Jacob Slaney	Kaleb Stapelmann

Jack Lunaas Grant Schult Jacob Warner

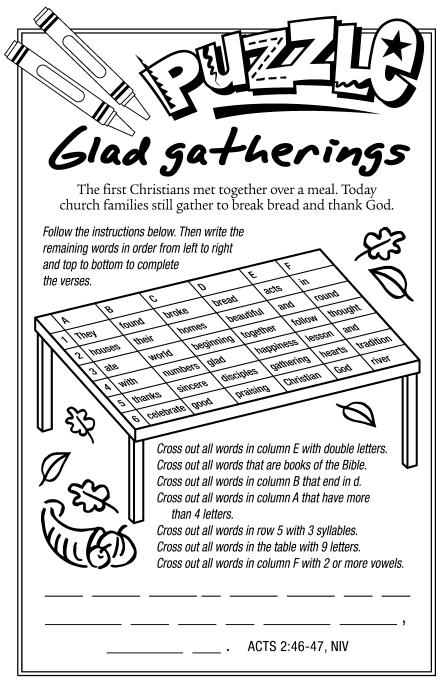
The following are veterans from our congregation who have served our country:

Vaughn Ableman James Collins David Edwards Allen "Skip" Greve John Huseth Paul Kellesvig Wayne Knudson Harland Oimoen Marc Stamm Peter Strube Allan Bartz Vern Drape David Field Chris Hook Richard S Johnson Kendall Kittleson Ken Landen Robert Schiefelbein Steve Stensby Jim Uptegraw David Baumgartner Daniel Edwards David Flom Jeff Hook Larry Kaletka Scott Klassey Patrick O'Donnell Gerald Stamm Irvin Steinhauer Delbert Warner

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	ovember
-	BIRTHDĂYS

2	Eleanor Guenther	10	Mike Hanson	19	Jacob Luttropp
	Jody Morey		Dorothy Johnson	20	Ron Cushman
3	Madilyn Hadac		Ron Kellogg		Janice Warner
	Tara Hogseth	11	Brady McCue	21	Susan Koller
	Dolores Kahl		Amy Sadowski	22	Mary Thompson
	Addison Malinowski		Angela Lombard	23	Chris Laabs
	Michael Vasen	12	Vern Drape		Samuel Olson
5	Kathy Conrad		Alan Fauque		Linda Schroeder
	Bailey Fischer	13	Tyrann Riechers	24	Parker Fargo
	Todd Fritz		Ian Samuelson	25	Charles Friske
	Jeri Huseth	14	Ryan Bredeson	26	Delaney Mertz
	Brianna Walton		Jaxon Lutz	27	Janet Ekenberg
6	Tanya Howe		Lucas Schult		Heidi Ford
	Henry Knudson	15	Jack Davis	28	Reid Fargo
	Brooklynn Kreul		Helen Haroldson		Polly Rosborough
	Shayla Morin		Thomas Orshall	29	Dave Edwards
	Jan Okeson		Bill Redman		Dawson Pasker
	Harlan Olson	16	Joyce Hanson	30	Rosann Field
7	Marlene Holum		Helen Ladwig		
	Steve Knuteson	17	Virgil Haag		
	Payton Schroeder		Monica Jenson		
9	Brenda Martin		Darlene Johnson		
	Beth Scheele		Paul Koller		
	Delmar Siltala		Noah Laabs		
	Travis Stamn	18	Jacob Festge		
	Deloris Witte		Bridget Krueger		
lf v	we've missed you or a	mem	ber of your family,	or if	we've listed
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your birthday incorrectly, please contact the church office.



Answer: They broke bread in their homes and ate together with glad and sincere hearts, praising God. Acts 2:46-47, NIV