

From the Crossroads of Grace: If I were to ask you to describe your dream home, what would you describe? Most likely, you would describe a beautiful home, set upon a beautiful location of your choice. Most people find themselves focusing on the size, the features, the upgrades, the garage, the kitchen, the bathrooms, the master bedroom, the acreage, the lake, you get the point...

The foundation is often overlooked. I find this ironic because the foundation is perhaps the most important part of the structure, yet often, it's not even a thought. The reality is, if the foundation of your home is weak or bad; the beauty, the size, the location, the amenities, they won't matter when a huge storm comes with torrential rain, heavy winds, snow or sleet. When building a house, one always looks for a solid foundation, set upon a rock.

In Matthew 7:21–29, Jesus reminds us that a strong life isn't built on words alone but on living out His truth. He tells the story of two builders — one who built on rock and one who built on sand. Both faced the same storms, but only the house with the solid foundation stood firm. Jesus' message was simple yet powerful. It is important for us to hear and be in Gods word, as well as living it out.

As a child, I remember singing at the top of my lungs, "Don't Build Your House on the Sandyland," from my favorite vinyl record, Psalty the Singing Songbook. From my earliest days, that song spoke into my life. I can still remember asking questions about the lyrics. I knew what a solid foundation was, but as a child, I couldn't grasp why anyone would want to build their life on anything else. As I grew older, I understood that some people would rather build on the beach, where the view is better, the ocean breeze is inviting, and everything seems picture-perfect.

In the same way we fill our lives with things that we love; Family and Friends, activities, music, hobbies, collections, social media, you get the point. And all of those things that fill our lives, they take our money, they own our moments, they control our hearts, they devour our time, our sweet & precious time. We reach for the stars and we dream big. But my question for you is this: what are you building your life upon? When life gets difficult, are you able to withstand the storms that come your way?

Today, I challenge you to look to the Lord as your anchor and build a firm foundation that can withstand any storm. Spend time in prayer, talk to God, stay rooted in God's Word, go to church, and let God's truth and guidance shape your every decision.

Junior & Senior League & Confirmation

November 5 th	Sr. League	6:00-8:00 pm
	9 th Grade Confirmation	7:00-8:00 pm
	8 th Grade Confirmation	6:00-7:30 pm
November 12th	Jr. League	6:00-7:30 pm
	9 th Grade Confirmation	7:00-8:00 pm
November 19th	Sr. League	6:00-8:00 pm
	9 th Grade Confirmation	7:00-8:00 pm
	8 th Grade Confirmation	6:00-7:30 pm
November 26th	NO League – Happy Thanksgiving!	

Youth Mission Trip Information Meeting

What: 2026 Youth Mission Trip Meeting
 Where: Sunday School Youth Commons
 When: Sunday, November 2nd @ 11:30 am
 Who: Parents AND Youth (Grades 9-12)



Christmas Wreaths

\$20.00

Available beginning at Noon on Tuesday,

November 25th until sold out.

Young Children's Sunday on **November 2**nd, Three Year Olds will be presented with their Story Bible with Family Dinner following the 10:30 service. RSVP to Jo Judson @ 218-252-0156

Thanksgiving Worship will be held @ Hubbard Methodist Church @ 7 pm on **November 27**th.

Calvary Owl's will be meeting for breakfast @ 9:00 am November 4th @ The Cotty in Menahga. Please RSVP to Chris Luckeroth @ 218-255-7467. Please join us!

Faith & Literature meets on **November 11th** @ 10:00 am in the Luther Room. The book will be <u>The Cold Millions</u> a novel by **Jess Walter**. Any questions call Jo Judson @ 218-252-0156

Kara Carter (Gardner)	November 1			Cooper Baumann	November 21
Linda Horsager	November 1	â_ a		Luka Kondziolka	November 21
Jessica Kimball	November 1		***************************************	Lynn Litzau	November 21
Brian Behrens	November 2	* *		Macy Miller	November 21
Ruth Hed	November 2			Linda Paulson	November 21
Jaxon Lampl	November 2	The second second	The same of the sa	Maurice Spangler	November 21
Jayne Moyer	November 2	4		David Strombeck	November 21
Eli Smith	November 2			Benn Sundsrud	November 21
Walter Stachon	November 2	Jeffrey Lageson	November 12	Jerry Swedberg	November 21
Ayla Breitweser	November 3	Curt McCabe	November 12	Matthew Bruce	November 22
Shane Graham	November 3	Steve Norby	November 12	Kenzie Strasburg	November 22
Jean Kruft	November 3	Mark Evans	November 13	Emma Vrieze	November 22
Nolan Pederson	November 3	Maria Kohrs	November 13	Amanda Bruce	November 23
Dave Sharbo	November 3	Jill Manlove	November 13	Audrey Carlson	November 23
Alexis Stevenson	November 3	Bryce Brovitch	November 14	Scott Leshovsky	November 23
Haley Tate	November 3	Hadley Hedberg	November 14	Dodie Egge	November 24
Erna Johnson	November 4	Caelee Lundy	November 14	Sutton Hansen-Trumble	November 24
Jed Eix	November 5	Hunter Safratowich	November 14	Terri Churchman	November 25
Abbie Randall	November 5	Lori Cease	November 15	Josie Gill	November 25
Adam Shaw	November 5	Conner Hanson	November 15	Alayna Hensel	November 25
Landon Strasburg	November 5	Janet Kahring	November 15	Rae Ann Jacobson	November 25
Marjorie Austin	November 6	Karen Welte	November 15	Kaye Molin	November 25
LaDonne Edelman	November 6	Patrick Simmons	November 16	Reese Splett	November 25
Shane Kirlin	November 6	Bradley Graham	November 17	Olivia Davis	November 26
Isabel Meyer	November 6	Leah Hilmanowski	November 17	Dale Kendall	November 26
Marleen Seach	November 6	Cal Kehr	November 17	Symantha Massie	November 26
Allie Edelman	November 7	Alex Kirlin	November 17	Gary Edevold	November 27
Lela Glander	November 7	Wayne Thompson	November 17	Pat Gray	November 27
Steff Peterson	November 7	Seth Breitweser	November 18	Judy Novak	November 28
Rick Swanson	November 7	Eddie Carlson	November 18	Whitney Steffel	November 28
Shawn Tate	November 7	Chris Coborn	November 18	Susan Wolfe	November 28
Jolynn Wettels	November 7	Cole Coborn	November 18	Dave Free	November 29
Josh Jordahl	November 8	Ryann Hagen	November 18	Keith Hed	November 29
Marcus Benson	November 9	Kathy Nevins	November 18	Ronald Litzau	November 29
Kelsey Christofferson	November 9	Laila Davis	November 19	William Meggers	November 29
Marty Peterson	November 9	Makenzie Eberhardt	`November 19	Krista Carpenter	November 30
Damien Solien	November 9	Karen Sharbo	November 19	Laureen Cunningham	November 30
Mike Ridlon	November 10	Jeni Simpson	November 19	Evan Edevold	November 30
Pat Sullivan	November 10	Jill Simpson	November 19	Diana Eischens	November 30
Peter Young	November 10	Jo Ashmore	November 20	Noah Huot	November 30
Emmalynn Cook	November 11	Candace Gulsvig	November 20	Zachery Lilleodden	November 30
Charlotte Peterson	November 11	Sarah Loktu	November 20	Jed Nordin	November 30
Jodi Sullivan	November 11	Dave Snelling	November 20	Karen Roberts	November 30

~ Memorials ~

In Memory of.... Kornelia Folkestad

Jackie Cheney Gardens

Julie & Amy Bieber Hard Hat Ministry
Colleen & Duane Folkestad Hard Hat Ministry

Susan & Gary Heikes Hard Hat Ministry
Luann & Michael Gesell Hard Hat Ministry
Jana & Jon Peterson Hard Hat Ministry
Nancy McDowell Pastor's Discretionary

Bickey & Frank Bender Endowment Fund



Answers to Pastor Steve's Last Month Quiz

Indulgences:

All are correct. Indulging yields to desires like eating too much. It is an extension of time for payment or homework. More importantly, it is remission from punishment in purgatory, and it was also used as payment for knights who fought in the crusades.

Purgatory:

All are correct. It describes the land between trenches during WWI. It is a state of being 'betwixt and between'. Most importantly, it is a place for purification through fire for the removal of sins. It is also the area on the football field that a player does not know which way to go.

October 31, 1517:

Martin Luther posted 95 statements for debate about the sale of indulgences and other issues.

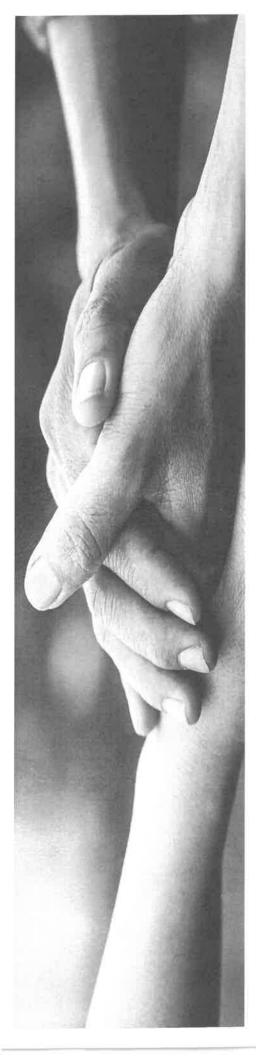
Father of the Reformation:

Martin Luther challenged the authority of the pope from the higher authority of Scripture. He was the first not to be martyred and freedom of religion was allowed in the German states that were protestant. Luther's reply to the demand that he recants or renounce his writings is two-fold. First, he did recant his attacks on certain people that went too far. Second, captive to the Word of God that we are justified by faith in Jesus, he would not.

Luther was taken into protective custody and hid at Wartburg Castle to protect him from being declared, 'Outlaw'. This meant that anyone could kill Luther at no cost. His hidden identity was Knight George and while there he translated the New Testament from Greek and Latin to German.

Luther's simple message is that God loves us so much that God's son Jesus died for us and gives us eternal life. Amazing Grace.

Finally, God's Word of promise is true in a world of turmoil when times are good and difficult.



Little November 2025 Better

There are times in our lives when we come upon things that are difficult to face-moments that feel too heavy, too messy, or simply beyond what we think we can handle. In those moments, it's easy to step back, to tell ourselves that we don't have the right words, the right resources, or the right strength to make a difference.

But what if the goal isn't to fix everything? What if the question we ask ourselves is simply, "How can I make this a little better?"

I think of a caregiver walking into a patient's room filled with suffering and neglect. The situation overwhelming. There appears to be too much to fix all at once. Instead of giving in to discouragement, the caregiver begins with one small act: opening a window to let in fresh air, offering a glass of water, or gently cleaning a wound. Bit by bit, the situation becomes a little better...for both patient and provider.

That simple phrase, 'a little better', reminds me of how God often works in our lives, not always through grand miracles, but through small acts of grace that ripple outward.

"Truly I tell you, just as you did it to one of the least of these brothers and sisters of mine, you did it to me.~Matthew 25:40

Something holy happens when we begin to make things a little better. A glimmer of hope can be seen in the eyes of the one being helped, and, most likely, the one offering help feels that same hope stirring within. The burden becomes lighter, the air feels different, and what once seemed impossible begins to feel possible. Grace moves quietly between giver and receiver until both are changed.

Sometimes "a little better" looks like sitting beside someone who is grieving, not with answers, but with presence. Sometimes it's picking up the phone to check on a neighbor. It might be forgiving a small wrong, offering encouragement to someone who's discouraged, or taking a few minutes to pray for someone you know is struggling. Each small act carries the potential to ease a burden, to bring hope, to reflect God's love.

We may not always be able to fix what's broken or heal what's hurt, but we can bring a little light into difficult spaces. Often, that light, however small, shines brighter than we know. With God's help, even the smallest act of compassion can become a doorway to grace.

Action Thought: How can I make this a little better?

Who Are We In the Dark? Liz Stone

"Public victories mean little if we keep losing private battles" - R. Miller, 2025

It's easy to celebrate the moments that others see, the times we appear generous, kind, or faithful in the light of day. But what about the moments no one sees? What about the choices we make when no one is watching?

Even the smallest "doing right" in private matters deeply. Those moments shape the person we truly are. They form our character, not the public recognition. If we cut corners, hold on to resentment, or live a certain way one in public and another in private, we create a split within ourselves, and it's exhausting to live divided.

Jesus reminds us in Matthew 6:6, "When you pray, go into your room and shut the door and pray to your Father who is in secret; and your Father who sees in secret will reward you." Our private actions, prayers, and choices are seen by God, who knows the truth of who we are. What we do in secret is not hidden from Him; it's where our faith becomes real.

We can't be one kind of person in the light and another in the dark. Eventually, the truth of who we are shows through. As Luke 8:17 says, "For nothing is hidden that will not be disclosed, nor is anything secret that will not become known and come to light." The closer we walk with Jesus, the easier it becomes to say no to small compromises and the whisper of sin.

Jesus didn't live a double life. He didn't say one thing in public and do another in private. His integrity did not waver. What you see with Jesus is what you get. His light doesn't flicker between honesty and pretense; it simply shines true.

We're called to live that way too. We are called to be reflections of Christ's truth and love, both in public and when we're alone. That might mean choosing honesty when it's inconvenient, forgiving someone who'll never know, or praying for guidance & strength in a moment of quiet temptation.

When we "do right" in private, even in the smallest ways, something holy happens: the light within us grows stronger, making the right choices becomes easier. When that light shines from the inside out, it becomes something others can see, not as performance, but as authenticity.

The next time you find yourself at a quiet crossroads, one where only you and God know what's at stake, remember: the victory that matters most isn't the one that others will see. It's the one that happens in your heart.



DRAFT Calvary Lutheran Church Council Minutes September 9, 2025 530 PM

Members Present: Monica Foster, Mark Harmon, Clark Arneson, Wayne Koop, Sara Forsberg, Gretchen Pederson, Tony Platz, Joe McKinnon, and Stuart Larson. Staff Present: Pastor Steve Norby, SAM Dana Kocka, SAM Liz Stone and Wayne Pearson. SAM Dana Kocka was recognized and thanked for 20 years of faithful service to Calvary!

Pastor Steve opened the Council Meeting with a short devotion and prayer.

Reports:

Secretary's Report: Motion by Tony Platz, 2nd Mark Harmon, to approve August 12th, 2025 minutes, carried.

Treasurer's Report: Wayne Pearson was recognized and thanked for 10 years of faithful service to Calvary! Wayne Pearson presented the Accounts Balance Sheet which was reviewed/accepted. Total August income was \$59,249 and total expenses were \$55,264 which added \$3,984 to the checking account. Mortgage income was \$8,803. Mortgage payment \$10,428 was made. The mortgage balance is now \$1,235,359.

Committee Reports:

Caring and Outreach: The September Pickle Jar donations will go to Midwest Mission humanitarian relief, October to Headwaters Animal Shelter, PR2PR in November and Seminary Support in December. Faith Community Nursing Health Ministry has received many volunteers in the initial stages of launch.

Family Ministry: As Written. Core enthusiastically supporting Community Celebration.

Finance: As written. Motion to change copy machine 5-year contract support to Liberty Business Services at \$375/month for 11,000 copies by Tony Platz, 2nd Stuart Larson, carried.

Learning: As written. Motion to approve Confirmation updates by Dana Kocka, 2nd Sara Forsberg, carried. Pastor Steve teaches 9th Grade Confirmation classes and SAM Liz Stone teaches 8th Grade Confirmation.

Resource Ministry: As written. Sunday School windows to be frosted/tinted. **Worship Ministry:** No meeting.

Youth Ministry: Youth will help run Community Celebration activities. Will purchase 9 Square in Air and GAGA Ball.

Innovation: As written. CDM app to be activated for enhanced computer performance.

Business:

Head Usher leaders needed.

Gideon Bible Presentation: Announcement during Jan worship service. Interested folks to meet between services.

Community Celebration: The Celebration Sunday Sept 14th 1-4 PM will feature spiritual comradery, free food, Dunk Tank, Bounce Houses, and 3 Bands to play. Area churches and Public are invited. Logistics fully supported and many volunteers scheduled. Some food, beverage and activities will be donated.

Other Business: Calvary will inquire about an updated Police safety briefing.

Adjournment: Chair adjourned the meeting ending with our Lord's Prayer.

Council Agenda items/Reports need be submitted to the office by no later than Noon, Thurs prior to each meeting.

Respectfully Submitted, Wayne Koop, Council Secretary

GENERAL FUND (Operational) MONTHLY FINANCIAL- Monthly Goal: \$62,945

2025	Income	Expenses	Difference
Dec '24	\$133,537	\$121,327	\$12,210
January	\$51,425	\$64,272	(\$12,847)
February	\$76,015	\$57,485	\$18,530
March	\$70,456	\$59,524	\$10,932
April	\$49,453	\$68,300	(\$18,847)
May	\$49,529	\$57,430	(\$ 7,901)
June	\$57,272	\$60,695	(\$ 3,423)
July	\$44,420	\$61,075	(\$15,755)
August	\$59,248	\$55,264	\$3,984
September	\$62,599	\$61,566	\$1,033
October			
November			
December			

BUILDING FUND
INCOME
September Total:
\$8,996
Monthly Mortgage:
\$10,429

Calvary Lutheran Church 112 Park Avenue South P.O. Box 187 Park Rapids, MN 56470 NON-PROFIT ORG U.S. Postage/PAID Park Rapids, MN 56470 PERMIT #7

Address Service Requested



Lead Pastor - Steve Norby
SAM / Education & Youth - Dana Kocka
SAM / Media Specialist - Liz Stone
Treasurer - Wayne Pearson
Office Coordinator - Debby Hanneman
Worship Coordinator - Sandy James
Custodian - Collin Current
Custodian - Ronnie Benton
Organists - Sandra Lichter, Mary Nepsund, Shalom Grandy
Adult Choir & Bell Director - Mary Nepsund
Nursery Coordinator - Gracie Eischens
Bethel Cemetery - Jim Ertl

Calvary Church Council

218-255-3052 Monica Foster, President
317-796-8529 Mark Harmon, Past President
763-286-8535 Clark Arneson – President Elect
218-616-2087 Wayne Koop, Secretary
651-206-3673 Wayne Pearson, Treasurer
612-708-6548 Sara Forsberg, Caring & Outreach
612-827-8236 Gretchen Pederson, Family Ministry
952-988-6961 Tony Platz, Finance Core
218-791-0801 Erika Randall, Learning Core
218-556-4674 Joe McKinnon Resource Core
612-325-0804 Shalom Grandy, Worship Core
320-894-3199 Nicole Brandt, Youth Core
701-430-7466 Stuart Larson, Innovation Core

Mission Partners: Iglesia Luterana San Lucas, Eagle Pass, Texas/ Mission Partner in India/San Pedro Lutheran in Toa Baja, Puerto Rico

Calvary's Office Hours Monday-Thursday 8:00am-2:00pm Phone-218-732-7284

Office Email: calvarylutheranpr@gmail.com
Website: www.calvaryparkrapids.com





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e-m@il prayer.chain

Join Calvary's e-mail prayer chain to share, receive & pray for the needs of others. Contact Lin Norenberg at 218-255-3414 or lindanorenberg@gmail.com