



MISSION COVENANT CHURCH

# CONNECTION

DECEMBER 2020

## “The World Needs Christmas”

The Christmas season is upon us again and normally it is challenging for many reasons. It used to be that life would get real busy during the holidays. There never seemed to be enough hours in a day to work, keep up on our homes – i.e. snow removal, go to our children’s and grandchildren’s school programs and sporting events not to mention church’s children’s Christmas program. Then there is all the shopping, decorating, sending of Christmas cards and special family, work and community gatherings, Christmas can also bring with it the stress of managing difficult family relationships through tense meals and difficult conversations. This holiday in particular can also be a painful reminder of loved ones who are no longer with us. Now this year 2020 with the Covid-19 Pandemic lockdowns, restrictions on our worship and our personal freedoms, our family gatherings and social time brings new challenges altogether. Along with this is the unique political climate we find ourselves living in with all the uncertainty over our recent election. For all intents and purposes Christmas 2020 is shaping up to be a Christmas like no other.

Beginning with our first Sunday of advent on November 29, 2020 we will have an advent sermon series entitled: “The World Needs Christmas.” You see, Christmas is an event that changed the world. Christmas is a reminder that no matter what life throws at us, God loves us. He loves us so much that He chose to send His only Son into the world as a helpless, dependent infant, who would grow up and go on to make the ultimate sacrifice for us!

John 3:16-17 teaches us that “God so loved the world that He gave His only Son that whoever would believe in Him would not perish but would have everlasting life. For God did not send His Son into the world to judge the world, but that the world might be saved through Him.

The World Needs Christmas!

In Christ’s Love,

Pastor Darrell L. Nelson

## Matthew 1:18-25      Such a Strange Way...

Maybe it's just me, but it seems like God does some pretty bizarre things (human perspective contemplating the Divine). After considering all the strange people God used to establish His chosen people, Israel, He becomes one of them! He becomes one of us! Think about that! The creator and sustainer of all things created man in His own image, and then... well then He becomes Himself the created!!?? Mind blown! How does the Potter become the clay? How can Mary give birth to the One who created her and designed her in her own mother's womb and also become her Savior?

And it doesn't stop there (more human controversy thrown into the incarnation); Mary is not married! Yes they are legally bound together in their engagement according to Jewish law and customs, but the wedding had not happened yet and being pregnant out of wedlock was punishable (according to Jewish law) by stoning!

This reminds me (spin cycle) of Jesus' words to His disciples concerning the rich young ruler. When this young man asked Jesus what he must do to inherit eternal life, Jesus hit on the area of struggle in his life when He answered him "Sell your possessions and give to the poor... then come follow me" (Mat 19). The young ruler walked away sad because he was filthy rich! Jesus' told His disciples that it is harder for a rich man to enter heaven than for a camel to go through the eye of a needle! "Well, how in the world can anyone be saved then" the disciples asked (Vik paraphrase)? Jesus' answer to them helps us as we think about the incarnation. Jesus answered them, "With man this is impossible, but with God all things are possible" (Mat 19:26).

Mary faced a seemingly impossible situation, but she knew God's voice well enough to hear and trust. Joseph was also in a very difficult predicament. We don't know much about Joseph (I wish we did), but we read he was a righteous man and he listened to the angel God sent to him. To us the incarnation is a seemingly impossible situation; God becoming man! But it is exactly how He intended to accomplish His plan to redeem us all. It flies in the face of our understanding, our ability to comprehend and is just not logical! And that is how we can know it was God!!

I think that is the lesson for us today; to be close enough to God in our daily walk with Him that we know His voice and trust His will and follow Him even if He says we should give everything away to do so! So go and live like Jesus is really the One who can save you (Jesus means Jehovah saves)! No matter what you do He will always be with you (Immanuel-God with us)! And if the One who saves you is always with you, nothing He asks you to do will be impossible!



Bananas 4 CHRISTmas,

Pastor Carey

PS. Thank you to all who have been praying for Jennifer and I, bringing us food, running errands etc as we struggled through Covid 19. Jennifer had mild symptoms with just a cough, but I had a bad 2 weeks of fever, fatigue, body aches, coughing, loss of appetite/taste/smell, etc. Some of you have experienced this as well. We are both doing great now and are praying for those we know are facing this battle right now. "God give us all strength to overcome and help us to trust you no matter what!" AMEN

# Lonely Times. Lonely People

We are now entering the 10-month mark in this pandemic. Something that has become apparent...covid is not the only form of a pandemic we are facing! Many people are lonelier now than they have ever been. Extroverts and introverts alike are all struggling to find connection. Some families didn't gather for the holidays, youth have not been able to see their friends with no school, jobs have been lost, marriages have been tested, and Church families distanced. Nearly everything we love and have come to know is no longer the same and the results are widespread loneliness. To know and be known is a God given desire, in fact God tells us in Genesis 2:18 when he made Adam that it is "not good for man to be alone." God saw that loneliness wasn't good and sought to do something about it through creating Eve which led to a growing population of humans. God did not eradicate loneliness, but he offered a better solution to the problem. He knew that Adam was not designed to be alone...and deep down whether introverted or extroverted, we all realize that loneliness is a problem.

**With that said, how can we stay healthy and connected during this time of rampant loneliness?**

**1. Foster an intimate relationship with Jesus Christ. (Psalm 63:1-11)**

- Our greatest needs must be fulfilled in our Lord and Savior, so saturate yourself into that essential relationship.

**2. Make it a priority to connect AND reach out**

- There are so many ways that we can connect despite a pandemic. I am reminded of some of our seniors that call each other every day...there is so much wisdom in them doing this! Not only are these people able to connect with each other, they know that someone is going to check in on them. This helps greatly to meet our needs of knowing and being known. Get creative! Find ways to make it a priority...and don't forget to reach out to others because your thoughts and words and actions towards others may be the very thing they needed to get through that day. It also might be the very thing that you need too!

**3. Pray & Worship**

- This goes hand in hand with point #1, but I want to clearly emphasize this! Think of the life of David, constantly he is crying out to the Lord in his discouragement, loneliness, and fear. He would worship God in song. He suffered the hardship of lost/distanced relationships. He suffered being hunted by a blood hungry king. He suffered the emotional struggle of the unknowns in life....yet he would turn to God in prayer and worship! Recently I heard a person say that they have been listening to christian radio/worship songs because in that time God supplies them with peace that overcomes their anxiety. Worship and prayer are powerful tools you have to combat against the loneliness you feel. Be sure to participate in our worship services.

**4. Seek help**

- If loneliness is consuming you and your life, do not hesitate to reach out for help whether that be us as staff, your close friends, a mentor or even a counselor. All of us need help to deal with the situations we face and there is no shame in seeking out help.

**5. Serve and bless others**

- Some of the greatest joy we experience in life is found not in self serving but in serving and blessing others! Make that a priority!

In Christ,  
Pastor Nathan



### Mission Statement:

“Partnering with families to help children discover Jesus and learn how to live for Him”

For more details, go to [missioncovenantchurch.org](http://missioncovenantchurch.org)  
(Mission Kidz! webpage)

### Mission Kidz!

Is a ministry for children  
6 weeks through 4th grade.

Mission Kidz! will continue to be the same as the past few months until further notice for children ages 3 years old through the 4th grade. Two-year-old children are welcome to attend at parents' discretion. Our Large Group Leader will be meeting the children by the MMC doors to walk them down to the classrooms and will return them to the MMC at the end of the service.

One side of the nursery will be open during all of the services for parents to bring and watch their own children. Video of the services will be livestreamed into the Mom's room.

### MISSION KIDZ! SCHEDULE FOR THE REMAINDER OF THE YEAR

Sunday, November 29, December 6, 13 & 20  
In-Person for ages 2 through the 4th Grade

Sunday, December 27

\*Special On-line Combined Mission Kidz! Lesson  
and Christmas Program Video

\*In-Person craft packets will be available for  
children to have during the church service.



### Mission Project

In 2020, our children are once again  
collecting an offering to support Deyling  
Lisbeth from Nicaragua. Yearly Goal: \$550

Offering total so far for 2020: **\$408.00**

These monies are used to assist World Vision, a global Christian humanitarian organization. They partner with children (including Deyling), their families, and communities to help them reach their full potential by tackling the causes of poverty and injustice. Jesus' love is always at the center of their mission.

### Prayer Requests:

God, we thank you for sending Jesus to us and for offering us a way to be saved. We ask that you help each of us to be able to keep our focus on the immeasurable gift of Jesus and to celebrate the gifts of hope, peace, joy and love that you sent to us on that first Christmas.

**Amen!**



### STARS OF THE MONTH

  
**PETER & KARA  
KEPHART**



**THANK YOU, PETER AND KARA KEPHART,  
FOR THE ENDLESS WAYS YOU HELP IN  
MISSION KIDZ! THROUGHOUT THE YEAR.  
YOUR WILLINGNESS TO BE A PART OF THE  
MISSION KIDZ! ON-LINE VIDEOS HAS BEEN  
SUCH A JOY AND GREATLY APPRECIATED!**



# Financial Update

General Fund Actual Income through **Oct:** \$443,426  
General Fund Budgeted Income through **Oct:** \$446,107

General Fund Actual Expenses through **Oct:** \$418,052  
General Fund Budgeted Exp. through **Oct:** \$446,882

General Fund Actual Surplus through **Oct:** \$25,374  
General Fund Budgeted Surplus through **Oct:** \$ -775.00

Missions Fund Actual Income through **Oct:** \$98,513  
Missions Fund Budgeted Income through **Oct:** \$93,373



All men are invited to join us for an hour of Bible study and Christ centered fellowship every Wednesday from 7:30 – 8:30 a.m. in the Fellowship Hall.



## Adult Bible Class

Want to learn more?

Join us this Fall on Wednesdays at 6:30 p.m.  
for our adult **Quest** Class taught by Pastor James.

Sign up by calling the church office



## Wednesdays

Elevate, Grades 6-8: 3:30-5:00 p.m.  
Vertical, Grades 9-12: 6:15-8:15 p.m.

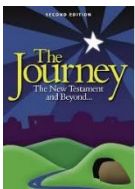
**In-Person Starts on December 2**



Wednesday, 3:30-5:00 p.m.

OR

Sunday, 10:00 a.m.



Church Contact Information:  
Phone: 715-364-2738

Email: [info@missioncovenantchurch.org](mailto:info@missioncovenantchurch.org)



Good News Club  
is presently  
POSTPONED.

We are patiently waiting for clearance to hold Good News Club at NES. Thank you for understanding and please hug your Good News Club student for all of us. We miss each one so much! God is good and we are trusting Him for the right time to return. Please contact Jennifer Vik at 218-340-9059 if you have any questions.



Join us for **PICKLEBALL** at Mission Covenant Church. This is an extension of our SAM Ministry, but all adults are invited to play. We have the equipment – so come out join the fun and bring a friend!

We will play Monday, Wednesday and Friday from 9:00-11:00 a.m.



**132 shoeboxes collected!**  
**Thank you for your support.**



This annual program provides wish list items to families where a parent is in prison. “Angels” and a sign-up will be at the main entrance, the deadline for turning gifts in is Sunday, **December 13**. If you have questions, contact Marion Bradley at 715-398-7299.

Shop at **AmazonSmile**

And Amazon will make a donation to: **Mission Covenant Church**



AmazonSmile is a website operated by Amazon with the same products, prices, and shopping features as Amazon.com. The difference is that when you shop on AmazonSmile, the AmazonSmile Foundation will donate 0.5% of the purchase price of eligible products to the charitable organization of your choice. Go to [smile.amazon.com](https://smile.amazon.com) and log in using the same log in information as your amazon account. After signing in, underneath the Search box place your cursor over the word **Supporting**: and then to the right of the default charitable organization click on the word **change**. Click in the search bar below the spotlight charities box where it says, Click in the search bar below the spotlight charities box where it says, “Or pick your own charitable organization”, type Mission Covenant Church in the box, click on the search button to the right, then select Mission Covenant Church Poplar WI. You are done! Amazon Smile will donate to MCC every time you shop! (Be sure you ALWAYS log in to Smile.Amazon.com for this donation to occur.) Feel free to contact the church office or stop in and we will be happy to help you set this up!

**To date we have received**  
**2019: \$180.57**  
**2020: \$179.41**  
**T: \$359.98**

**We thank you for your donations!**



The Senior Adults Ministry is collecting Hats and Mittens for the Annual Mitten Tree to benefit the Brule Head Start. A collection box at the main entrance for you to drop off your hats and mittens. Deadline for the collection is **December 10**.





## Mission Kidz! Schedule for the End of the Year

Sunday, Nov. 29, Dec. 6, 13, & 20

In-Person for Ages 2 through 4th Grade

Sunday, December 27

\*Special On-line Combined Mission Kidz! Lesson and Christmas Program Video

\*In-person craft packets will be available for children to have during the church service

## Advent Sermon Series "The World Needs Christmas"

Sunday, December 6

"Life's Author"

Worship Services, 8:30, 10:00, and 11:00 a.m.

Sunday, December 13

"The Message of Christmas"

Worship Services, 8:30, 10:00, and 11:00 a.m.

Sunday, December 20

"The Perfect Story"

Worship Services, 8:30, 10:00, and 11:00 a.m.

Thursday, December 24

"Hope of All the Earth"

Worship Services, 4:00 p.m. & 6:00 p.m.

Sunday, December 27

"For the Good of Others"

Worship Services, 8:30, 10:00, and 11:00 a.m.

Children's Christmas Program will be online



New this year, in order to follow distancing guidelines, we will have two Christmas Eve Services. We are asking you to reserve your attendance for either the 4:00 p.m. or the 6:00 p.m. service. We have a simple form on our website to register, or you can call the church office 715-364-2738. Thank you!

**Worship Service Times**

**December 24, 2020**

**4:00 p.m. and 6:00 p.m.**



The Christmas Eve Love Offering this year is going to Support Jitokeze Wamama Wafrika In Kapenguria, Kenya. You may remember that a group of 9 from Mission Covenant left on June 6, 2019 for the sole purpose of building a relationship with this training center of women in rural Kenya. Situated just a few kilometers from the

border with Uganda, Jitokeze works to strengthen women and their families.

## The Jitokeze Mission

We seek to empower marginalized and vulnerable girls and women in West Pokot Kenya to overcome poverty and improve their resilience to the impacts of climate change as well as contribute to building sustainable communities where they dwell.

In Kenya, women are almost a substandard class. Jitokeze serves girls who have suffered harmful cultural practices like Female Genital Mutilation, early marriages and are denied access to education just because they were born girls. These practices lock girls and their children in the cycle of poverty and make them highly vulnerable to harsh realities like violation, unemployment, food insecurity and conflict.



Our goal this year is to raise \$13,000 for this offering. That amount is broken down with \$3000 going to purchase fabric so they can make sanitary napkins. This will be a new project for the center. Finally, the \$10,000 donation will offset costs at the school so that they can continue the work that they are doing teaching food security through growing crops, sewing and tailoring and other life skills many of us take for granted.

**As we end out 2020, please plan on joining us to support Jitokeze and the girls of West Pokot County Kenya.**







Psalms 16:11b states, "in Your presence is fullness of joy". Why do I think that is true?

First, when we are in God's presence our focus is changed. We are seeking His face and rather than focusing on the problems that surround us. A great activity is to write out the letters of the alphabet and then record an attribute or character trait of God for each letter. Whether it is His love, goodness, holiness, righteousness, sovereignty, tenderness, etc. you will find an attribute to meet any of your needs.

Second, when we are in God's presence our priorities are changed. We no longer seek self-satisfying activities but our delight and desire is to please and honor God.

God is light so in His presence we can bathe in His brilliance. I don't know about you but after a stretch of gray days my soul rejoices when the sun breaks through. We cannot be overcome with S.A.D. (seasonal affective disorder) when sitting in His Son-shine.

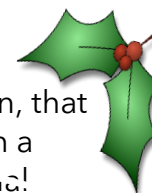
One more reason I believe we have *fullness* of joy is that God does not do anything halfway. God Who lavishes His love on us and gives wisdom generously will gladly indulge us in fullness of joy!

The coming of Christ at Christmas opened the way for us to enjoy God's presence so thus the theme of Christmas Joy for our would-be Christmas event. The planning of our event took many twists and turns and many of the ideas were great in theory but difficult in reality. Since our in-person event and even the recording of a program was not possible, I asked Michelle Thompson to share her thoughts on Christmas Joy with us via the newsletter.

Sandy Johnson



## Christmas Joy



The world in which we live is filled with so much uncertainty, fear, and political division, that when I turn on the television or look at social media, I feel as though I'm drinking from a firehose of bad news. When society's overwhelming stress combines with our personal struggles, this results in some of the greatest trials--the likes of which I have not experienced in my life. I was thinking that in my 42 years the only time I have seen the U.S. in this kind of agony was after 9/11. That was horrible, and everyone was impacted by it.

The difference between 2011 and 2020 is that during the tragedy of 9/11, the U.S. was UNITED; now we face great DIVISIONS combined with ISOLATION. The combination of division and isolation can be so unsettling and can instill havoc on a person mentally and emotionally. What can we do when so much of this is out of our control? Christmas is coming, and it's the happiest time of the year, yet the backdrop is mostly bad news.

As Christians we must keep looking to God and anchor ourselves in the **Good News** He has given us in Jesus Christ. Christmas is God's gift to us--His Son. The long-awaited Messiah came to bring salvation and make forgiveness possible, restoring our relationship with God. Thanks to God's provision of a Savior, the division and isolation between God and mankind is gone! When we believe in truth, we are united and connected with God; our hearts can be filled with a sense of comfort and joy that can surpass the chaos around us.

In the Christmas story, the angels had a great role in helping us understand what the birth of Jesus Christ meant and why it brings Joy. First the angel Gabriel appeared to Zechariah, letting him know that he would have a son who would make ready a people prepared for the Lord (Luke 1:17). At first, he did not believe, but later Zechariah came to believe. Scripture tells us the Holy Spirit came to Zechariah, and he prophesied regarding his son John (the Baptist):

<sup>76</sup>And you, my child, will be called a prophet of the Most High;  
for you will go on before the Lord to prepare the way for him,

**<sup>77</sup>to give his people the knowledge of salvation  
through the forgiveness of their sins,**

**<sup>78</sup>because of the tender mercy of our God,  
by which the rising sun will come to us from heaven**

**<sup>79</sup>to shine on those living in darkness"**

**and in the shadow of death,  
to guide our feet into the path of peace."**

(Luke 1:77-78)

This prophecy provided the knowledge that Jesus, the Author of Salvation, was coming. I am in awe of this passage, thinking of how God puts all things perfectly together for His people, even in the detail of preparing hearts. What joy we have when we meditate on God's salvation plan, His mercy, His desire for us to be reconciled to Him, walking in the light and experiencing peace! Though the darkness of troubles can seem overwhelming, Jesus' light is greater, and He is our guide, that brings me GREAT JOY.

The messages continued when the angel Gabriel came to Mary, letting her know she was going to have a baby. He would be called Great, the Son of the Most High, and His kingdom would never end (Luke 1:31). This news was shocking and created hard circumstances for Mary; she accepted God's will and trusted Him to work it out. Then an angel of the Lord appeared to Joseph, letting him know it was ok to take Mary as his wife; Jesus would save His people from their sin, and He would be called Immanuel, "God with Us" (Matthew 1:21, 23). When Joseph was faced with hard decisions, he obeyed God's will and took Mary as his wife. The Jewish people were living in hard times, longing for Messiah to come, and God was faithful to His promise. Remember the angel appeared to the shepherds, saying, "I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Savior, which is Christ the Lord" (Luke 2:10). God announced to the lowly shepherds the wonders of His compassion and mercy plan for us. We can take to heart the love God has for us that cannot be stopped, even when times are hard. The birth of Jesus is designed to bring us great joy. When our outward circumstances are in times of turmoil, we can rest in what we know to be true. Seek truth when you are hurting by reading God's word; pray for His strength to hold you up, and continue to lift your eyes to Jesus with a thankful heart for His love and sacrifice. May the peace of God, which transcends all understanding guard your hearts and minds in Christ Jesus (Philippians 4:7), and may the joy of salvation sustain you now and forever. *Merry Christmas!*



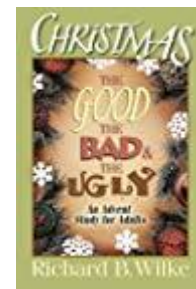
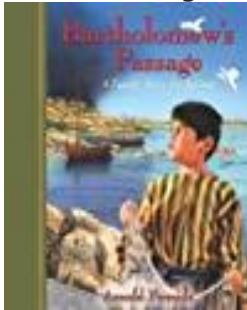
Michelle Thompson

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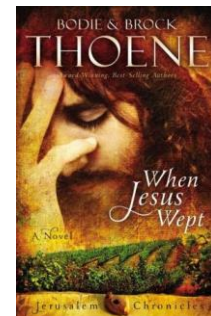
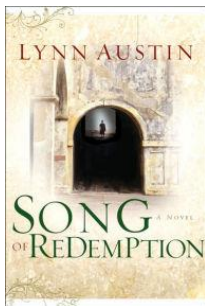
# LibraryLines

## LET EVERY HEART PREPARE HIM ROOM!

In our own church library, as we prepare for advent, keep your eyes out for a variety of Christmas devotionals and picture books and holiday tradition books on display. Please literally check them out and "Come and worship, come and worship, worship Christ the newborn King!"



As vacation approaches, we have many new fiction books (generously donated) for you to enjoy. We've been blessed with titles by Lynn Austin, Karen Kingsbury, Francine Rivers and Bodie Thoene.





# Sharing One's Surplus

## Saturday, December 12



We will continue our SOS Foodshare distribution the same as we have the past 3 months with **ONLINE PURCHASES- see link below** and it will be a **DRIVE THRU ONLY service**, where guests will stay in their vehicles and shares will be brought out and loaded into your vehicle by our volunteers.

This process will be as follows:

- **DRIVE THRU ONLY** format so **PLEASE REMAIN IN YOUR VEHICLES**.
- You will be directed where to line up your vehicle.
- Please **ONLY** arrive 10 mins before your online registration time slot.
- Registration will begin at 10:00am and will end when all shares have been distributed.
- While you are waiting in line, our volunteers will come to your vehicle to confirm your online registration and put a 1/2 or full sign under your windshield wiper.
- When prompted you will pull your vehicle up the side church doors and volunteers will bring your share(s) to your car and load it into your vehicle.
- PLEASE HAVE **YOUR TRUNK EMPTY AND READY TO RECEIVE THE BOXES** CONTAINING YOUR SHARE. Some things may be boxed, but you should also have an extra empty tub or two in your trunk.
- **THE CHURCH BUILDING WILL NOT BE OPEN**, however, you may use the restroom.

In light of the current situation, we will be carrying out this distribution with considerably fewer volunteers. Please be patient with this process as we strive to follow CDC guidelines while we help our community to stretch their food budget during this critical time. We are hopeful that with a little patience and understanding we can make this a safe and successful distribution for those that participate.

***Link for online purchases which will only stay open until 12pm Friday!***

<https://eventsframe.com/e/tZ94lrs7C/mission-covenant-church-sos-food-share/>

Blessings,  
Your SOS Foodshare Volunteers

Dear Church Family,

Several months ago, the Church Council approved the creation of an electronic directory for our parishioners. The new electronic directory is hosted by, “The Instant Church Directory Online.” This program allows us to access our churches directory online via phone app and home computers. We can also print hard copies for those who would so desire. The site is secure, password protected, and only authorized directory participants of Mission Covenant Church can access it. You can share as little or much information as you want about yourself/family.

**Information you can share;**

**Name(s)**

**Home address**

**Email address**

**Phone number**

**Photo** (you will need to email photo the Church office)

**Birth and anniversary dates**



The advantage of an electronic directory is you can update your information instantly. If something changes it can be updated quickly so the directory stays current.

We understand that some people may want to be included in the directory and others are not interested. So, we are asking that you let the church office know your participation preference & information from above that you want shared. Please contact us via email at, [info@missioncovenantchurch.org](mailto:info@missioncovenantchurch.org) or call the office 715-364-2738

The administrative team is working hard to be accurate with all the information entered into the directory, but it will require you in phase two of this rollout, to check **your profile** for accuracy and make necessary updates.

**What is next??** Please contact church office with your participation preference and the information you would like shared in the directory as listed above in bold.

Thank you, MCC Electronic Directory Team





## Things to do before the new year

With 2021 just around the corner, now is a good time to review a few important financial matters.

### 1. **Have you made your IRA contributions for the year?**

You have until April 15 of 2021 to make your contribution for 2020, but there is no time like the present to move funds into your IRA. You can increase your tax deferred position and get the funds working for you as soon as possible. The contribution limit for 2020 is \$6,000 and if you are over 50, the IRS allows you to contribute an additional \$1,000 to your IRA as a “catch up.”

### 2. **Wondering about taking your RMD?**

Normally we would take this opportunity to remind those of you required to take a minimum distribution from your IRA, 401(k) or 403(b) to get that done prior to year-end. Due to the CARES Act, however, there is no requirement to take an RMD in 2020. You can skip the RMD for 2020 if you choose. This includes those individuals who turned 70½ years of age in 2019 and had to take their first RMD by April 1, 2020.

### 3. **Have you completed your charitable giving?**

A gift of appreciated securities is a good idea, both for the donor and the recipient, and with the stock market up, the timing could be right. If you are making cash donations to qualified public charities, remember that the CARES Act increased the individual limits to 100% of your adjusted gross income. Remember to get a receipt from the charity.

### 4. **When is the last time you reviewed your estate plan and beneficiary designations?**

Has there been a new arrival in your family? Did your children become adults? Has there been a marriage or divorce? Did someone pass away? If you have experienced any of these changes, it is time to look at the beneficiaries under your will, trust, IRA, company retirement plan and insurance policies. You want to make sure all documents are up to date and reflect your current wishes.

Want help to get this done and checked off your “to do” list before 2020 draws to a close? You may contact one of the following Financial Service Representatives of the Northwest Conference who will be pleased to help you:

Steve Allison  
Financial Services Rep  
847-583-3264  
[srallison@covenanttrust.com](mailto:srallison@covenanttrust.com)

Erik Carlson  
Financial Services Rep  
847-583-3280  
[ewcarlson@covenanttrust.com](mailto:ewcarlson@covenanttrust.com)

Karlene Crabtree  
Client Services Rep  
847-583-3277  
[kmcrabtree@covenanttrust.com](mailto:kmcrabtree@covenanttrust.com)

This example is general in nature and intended for purposes of information and education only. It is not a substitute for individual, professional investment, tax, or legal advice. Covenant Trust Company is not responsible for losses sustained by anyone relying on this information as personal counsel.





		Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
			7:30am - Men's Bible 9am - SAM Pickleball, MMC 3:30pm - Confirmation, CE 3:30pm - Elevate, Youth 6:15pm - Vertical, Youth	6pm - Worship Practice,	9am - SAM Pickleball, MMC	
6	7	8	9	10	11	12
8:30am - Contemporary 8:30am - Mission Kidz!, CE 10am - Confirmation, MMC 10am - Contemporary 11am - Traditional	9am - SAM Pickleball, MMC 6:30pm - Elder Board	7pm - Council Meeting, CE	7:30am - Men's Bible 9am - SAM Pickleball, MMC 3:30pm - Confirmation, CE 3:30pm - Elevate, Youth 6:15pm - Vertical, Youth 6:30pm - Quest Adult Bible	6pm - Worship Practice,		9:30am - SOS Food Share,
13	14	15	16	17	18	19
8:30am - Contemporary 8:30am - Mission Kidz!, CE 10am - Confirmation, MMC 10am - Contemporary 11am - Traditional	9am - SAM Pickleball, MMC		7:30am - Men's Bible 9am - SAM Pickleball, MMC 3:30pm - Confirmation, CE 3:30pm - Elevate, Youth 6:15pm - Vertical, Youth	6pm - Worship Practice,		9am - Rural Care & Share
20	21	22	23	24	25	26
8:30am - Contemporary 8:30am - Mission Kidz!, CE 10am - Confirmation, MMC 10am - Contemporary 11am - Traditional	9am - SAM Pickleball, MMC 6:30pm - Elder Board		7:30am - Men's Bible 9am - SAM Pickleball, MMC	4pm - Christmas Eve 6pm - Christmas Eve	Merry Christmas	
27	28	29	30	31	1	2
8:30am - Contemporary 8:30am - Mission Kidz!, CE 10am - Confirmation, MMC 10am - Contemporary 11am - Traditional	9am - SAM Pickleball, MMC		7:30am - Men's Bible 9am - SAM Pickleball, MMC 3:30pm - Elevate, Youth 6:15pm - Vertical, Youth	6pm - Worship Practice,		



		TUE Dec 1	WED 2	THU 3	FRI 4	SAT 5
		Paulsen, Kole Schafter, Dan Zambori, Paul	Ludke, Grace Stroede, Mikenna	Ehresmann, Karl Johnson, Sandy	Kman, James & Peggy	Ahlberg, Katie Ahlberg, Roger & Judy Fredericks, Liz
6	7	8	9	10	11	12
Lindberg, Jon & Beth	Hofstrand, Natalie Sayles, Weston	Paulson, Nancy Raunio, Axel	Holsclaw, Allison Petzold, George & Terry	Kubarek, Hannah Wedan, Julie	Bloomquist, Jan	Larson, Rob & Holly Monson, Ben Schulz, Marcie Soyring, Jerry
 <i>Happy Anniversary</i> 						
13	14	15	16	17	18	19
Gustafson, Megan Hursh, Adriana Peck, Roger & Gail Westerlund, Elijah	Bender, Wendy Thompson, Chad	Anderson, Debbie Greatsinger, Jay Landwehr, Adam Monson, Michelle Olson, Kylie	Anderson, Abigail	Cordts, Joan Nollet, Byran	Nelson, Jack Nelson, Pastor Darrell & Cinc	Goetsch, George & Donna Holsclaw, Andy Jamison, Don & Marcia Johnson, Laura
20	21	22	23	24	25	26
	Paulson, Cody Smith, Jim & Nancy	Gaffke, Eric Stack, David & Janice Thompson, CJ	Greene, Natalia Stariha, Richard & Nancy	Bergsten, Charles Exferd, Dale		Gaffke, Roman Newman, Isla
27	28	29	30	31		
	Anderson, Mark Christner, Kate Laakso, Steve	Greene, Tom & Rosa Nagel, Dorothy Rantala, Cliff & Lynn	Burkhart, Lisa Levine, Lowell Rusboldt, Jeff Weyandt, Scott & Kadi	Musch, Jeff & Brandi Musch, Jeff & Naomi Smith, Kay Van Guilder, John & Julie		