



2508 Washington Ave SW
Bemidji, MN 56601

Cover Article this Month is from Sara Moran on Stewardship

Greetings Church Family!

As we move through this season of ministry together, there is much to celebrate and much to be thankful for. One such moment this fall for me was Confirmation Sunday. We celebrated 34 confirmands affirming their faith and taking an important next step in their walk with Christ. The sanctuary was filled with family, friends, mentors, small group leaders, and members of the congregation who have helped nurture and support these young people along the way. It was a powerful reminder that ministry is never done by one person alone. It takes an entire church family investing their time, talents, prayers, and encouragement into the next generation.

That spirit of investment can be seen throughout Calvary. Our children's ministry continues to grow, with more young families becoming involved in the life of the church. At the same time, opportunities for fellowship and connection among our senior members continue to expand, including the recent Fall Leaf Trip. It is encouraging to see God at work through ministries that touch every generation.

Financially, we are seeing some challenges. June and July giving fell far below expectations. While summer fluctuations are not unusual, they can create challenges in planning and supporting ministry. Online and recurring giving can be especially helpful in providing consistency throughout the year. September brought encouraging news, with both attendance and giving rebounding, and we are hopeful that momentum continues along with needed growth as we enter the year-end giving season.

The reason stewardship matters is not simply to meet a budget. Stewardship fuels ministry. Together as Calvary, we have committed to important goals for the future, including strengthening our adult education opportunities, hiring a full-time music director, addressing deferred maintenance needs throughout our facility, and continuing to reduce and ultimately retire church debt. While the timing of the land sale proceeds will be different than originally anticipated, our commitment to these priorities remains unchanged.

As we think about stewardship, perhaps the most important question is this: **What excites you about Calvary's future?** Whether it is children's ministry, youth and confirmation programs, worship, adult education, outreach, care ministries, senior activities, fellowship opportunities, or something else entirely, what part of God's work here inspires you?

Then ask a second question: **What can I contribute to help make that happen?**

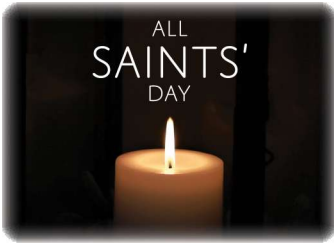
We know it takes a lot of financial support to make this all happen and if you can make that commitment, please do. We also know it takes volunteering, mentoring, teaching, serving, praying, inviting friends, and sharing talents to make this all happen and if you can make that commitment, please do. Stewardship looks different for each person and family, but every one of us has something to offer. Your gift matters!

God continues to do great things through Calvary. Let us continue to be faithful stewards of all He has entrusted to us, putting our gifts into action and working together to help make the vision God has placed before us a reality.

Sincerely,

Sara Moran - President of the Calvary Church Council

All Saints Worship on November 1, 2026



You are invited to join us for a time of remembering our loved ones who have gone to be in a nearer presence with God. At the 9:00am service on Sunday, November 1, we will gather for worship in this special way. We will offer prayers for

all saints, toll the bells as we name loved ones lost in the last year, and celebrate their light by lighting candles in memory of them. We will continue the lighting of candles for loved ones at the 10:30am service, the 11:00am service, and at Calvary Alive on Wednesday, November 4 at Calvary Alive. All are welcome to share in this beautiful tradition. No need to bring anything special. Just your presence and your love. See you as we gather for All Saints Worship.

Christmas Decorating at Church

We will be decorating the church for Christmas on Monday, November 30 at 9:00am. If you're able to help, please contact Judy Westerman 218-340-5474 or Betty Port 218-760-5033. There will be a lunch provided by Kathie Ochowicz.



Voices of Christmas

PART 2 - 2026 ADVENT WORSHIP SERIES



Advent is a season of mystery, wonder, and hope as we anticipate together the arrival of our Savior. Each week we will hear a different voice proclaiming the Christmas story leading up to Christmas Eve when we will experience this whole story of God's love again. May our hearts prepare room for the birth of Jesus. May

we worship together Christ our King!

November 29 - Hope and the Voice of John the Baptist

December 6 - Peace and the Voice of the Innkeeper

December 13 - Love and the Voice of Magi

December 21 - Joy and an Interactive Nativity

Festival of Music

Calvary Lutheran Church is hosting a "Festival of Music" on Sunday, December 13 at 2:00pm. It will feature the combined choirs of Calvary and First Lutheran churches, a Trombone Quartet, and the Handbell Choir directed by Joan Muelebrook. A free will offering will be taken to benefit the Bemidji Food Shelf. Refreshments will be served after the concert. We invite everyone to come and enjoy the beautiful holiday music and donate to a good cause.

Senior Fall Leaf Trip



Calvary has started a senior trip series. In October, we started with a Fall leaf trip. There was a group of people that went to Camp Emmaus and Forest Edge Winery to enjoy the beautiful Fall leaves and fellowship together.

The trip coming up next is the Concordia Christmas Concert, Saturday, December 5 at 2:00pm. A bus will travel to see the 100th Concordia Christmas Concert in Moorhead, MN. It will be a memorable experience to share with one another. Be on the lookout for more exciting trip opportunities for seniors to come!

Pi-A-Palooza:

NOVEMBER 22, 2026 AT NOON



Pi-A-Palooza is back in a new month and just in time for Thanksgiving. Join us on **Sunday, November 22nd at 12:00pm** for a fun church family fundraising event. Have you desired to enjoy pie with your church family? Have you wanted to see how much one of your pies can

auction for? Do you just long to throw a pie in your pastor's face? If your answer to any of these questions is 'yes' then you don't want to miss this special event! All proceeds from this fundraiser go to support Calvary's ministries, and the event is sure to be a great time. Don't worry about lunch either as slices of pizza pie will be available for purchase.

This year we will also be hosting a special silent auction along with it to heighten your experience of joy in life together. Check that out and be sure to bid often as these items and activities are sure to be good time! Come to Eat, Bid, and Throw as we gather to support this mission we share as a church family.

See Calvary's November Birthdays Here

[View this newsletter on the web and follow this link to see who to wish a happy birthday in November!](#)

November's Ministry Partner: Evergreen Youth and Family Services



Evergreen
Youth & Family Services
Strengthening Youth. Preserving Families.

Evergreen is a local non-profit that has been providing shelter and care for youth and families in Northern Minnesota for almost 50 years. Every year, over 1,000 children, youth, and young families come to Evergreen for emergency food and shelter, mentoring, independent living skills training, counseling, parenting classes, housing assistance, and suicide prevention. Evergreen's services are primarily provided through two program sites based right here in Bemidji.

You can give to our monthly ministry partners through RebelGive or by check. In order to help with record keeping, we ask that ALL checks be made out to Calvary Lutheran, with "November monthly ministry partner" written in the memo line.

Sunday School

We had our first Faith Family Project Day recently leading to a display of prayer flags in the Fellowship Hall. Check it out. We'll be gearing up for another one November 29. Watch the Sunday School newsletter handed out each week for more information. As always, if you know anyone interested in Sunday School, invite them to try it out.

Middle School Youth Gathering

We're headed to Luther Crest Bible Camp for another Middle School Youth Gathering...this time December 5-6. We'll be traveling on Saturday and coming back on Sunday. The gathering promises great speakers, a rockin' band (with Pastor Chris and friends), amazing worship, and all sorts of camp-style fun. Visit <http://forms.cloud.microsoft/r/Ji1ZNw37UL> to register and talk to Brett for more information.

ELCA Youth Gathering

We're headed to the ELCA Youth Gathering this summer with kids in grades 8-12 now. It happens June 28-July 2 in Minneapolis with mass gatherings in US Bank Stadium and adventures around the Twin Cities. We're having our first informational and registration meeting on Wednesday, November 4 at 8:00pm following CLUB and confirmation. If you have even a little curiosity, come and find out more. Talk to Brett for more information.

Preschool Friendsgiving



We will be hosting our annual Friendsgiving at preschool on Wednesday, November 25! The kids will each bring a small food item to share with their friends and learn how their small act of kindness can make something big to share with everyone. We will be teaching the kids about thankfulness, giving, and friendship.

Conferences

The Preschool will be having conferences coming up Thursday, November 12 and Friday, November 13. There is no school on Thursday, but childcare is available. On Friday, November 13 Preschool will be closed.

Did You Know?

Unless asked, hospitals don't alert pastors when their congregation members are admitted. If you would like Pastor Chris or Pastor Jeremiah to visit you while you're hospitalized, please don't hesitate to reach out to us at church! We would love to come and pray with you. For those who worship online at home, hymnals and bibles are available for use-Please let us know if you'd like one of the Caring Friends Ministry Team Members to make a delivery and a visit!



Adult Day Services



Calvary Preschool visited Adult Day Services for the first time this year! We played Bingo and visited their patients. We are so incredibly grateful for this continued partnership with them!

FINANCIAL REPORT

12 MONTH FISCAL YEAR – JULY-JUNE

General Fund – September

<u>Income</u>	<u>Budgeted</u>	<u>YTD Income</u>
\$84,005	\$113,870	\$242,956
<u>Expenses</u>	<u>Budgeted</u>	<u>YTD Expenses</u>
\$97,240	\$107,888	\$298,314

Cash, Receivables, & Savings: \$66,906

Sept. Ministry Partner: Calvary Preschool Scholarships \$3,416

Calvary Foundation Balance: \$66,031

We want to thank everyone for their continued support as we grow in our ministry together!

Update on Calvary's Land Sale

We wanted to take a moment and update you on the progress of the land sale. At our special congregational meeting held back in June of 2026, our congregation approved the sale of 17.5 acres of our eastern property to Garaga, the company attached to the eastern side of our property. Following that approved motion, we shared that our council would appoint a negotiating team to work out the details of the sale which could take several months to finalize but would hopefully resolve before year's end. We also shared that the sale could take a few forms ranging from a one-time purchase to a combination of purchase and donation amounting to the total approved for the sale. As you receive this communication, we continue to be in negotiations with Garaga and are working through what a purchase agreement will look like.

The conversations have been encouraging with only a couple of challenges to overcome. One of them relates to the timeline of the sale. Garaga has requested to finalize the purchase of the discussed land in their next fiscal year which begins April 1, 2027. This request is due to the tariffs which have been placed upon Canada by the U.S. Government which has resulted in Garaga paying over a million dollars in tariffs monthly. We have already seen the effect of these tariffs through the change of the manufacturing line in their current facilities, (also discussed at our special congregational meeting) so this request did not come as a surprise. Through conversation we have been able to work out a plan together and are closing in on a final agreement.

Although these tariffs have caused a hardship, Garaga wants to continue to honor the original price point of \$1,067,220 discussed throughout this process and approved by our congregation. In October, a purchase plan design was brought to our council, and we have agreed to receive the total amount through two separate mediums. One part will be a purchase in April of 2027 of \$618,000. The other part will come as a series of donations between December 1, 2026 and December 1, 2029 amounting to \$449,220. These donations are made to honor the remainder of the approved price point and given because of Calvary's commitment to serve all people through care, support, and education. We are working through the details now of this design of purchase. Because of the delay of the donations, the purchase agreement will include language protecting the development of the land or the transfer of the title until after the full resolution of all financial commitments from the purchasing party have concluded.

As always, please ask questions if you have them and we will keep you updated as developments come. Take care and God bless!

Pr. Chris, the Calvary Council, and the Land Sale Team

Opportunities TO CONNECT

Men's Breakfast & Bible Study - Wednesdays 8:00am at Perkins
Martha Circle - 3rd Tuesday of every month 1:00-3:00pm
Hope Circle - 3rd Tuesday of every month 9:30-11:00am
Marigold Circle - 1st or 2nd Monday of every month 10:00-12:00pm
Senior Group - 3rd Friday of every month 12:00-1:30pm at Giovanni's
Quilters - Every Thursday from 9:00-11:00am
Choir - Every Thursday from 5:30-6:30pm

GRIEF SUPPORT GROUPS

The Refuge - 2nd & 4th Tuesday of every month, 4:00-5:30pm in Room 1 at Calvary (Erin Kossivi 813-417-7678)
Refuge Kids - Weekly, Fridays at Bemidji Covenant Church Family Life Center from 4:30-5:30pm (Erin Kossivi 813-417-7678)



RebelGive

Connect Through
Giving!



Call Jamie or Garrett for Help! 218-751-1893



Closed for Thanksgiving

The church building and preschool will be closed Thursday, November 26 and Friday, November 27 for Thanksgiving break. We hope you all enjoy time with family and friends!



CALVARY ALIVE NOVEMBER MENU:

NOV. 4 - SPAGHETTI

NOV. 11 - CHICKEN BREAST/RICE

NOV. 18 - TATOR TOT HOTDISH

*Vegetarian & Gluten Free
Options Available