



November is going to be a trying and emotional month for me, and I want you to know why. First, as most of you know, our most loyal streaming participant and friend, Donn Start has a serious cancer diagnosis. Donn and I have been close personal friends since 1987, when he and his search committee from Wildwood, Illinois, hired me right out of seminary to be their pastor. Our lives have continually intersected since my stint at that church ended, and Donn has been one of the most faithful, encouraging friends I have had in my entire life.

A few months before Donn learned of his cancer, the two of us agreed to write a book together telling the amazing story of his ministry to the homeless of Bell Road in North Phoenix, Arizona. All of you have heard bits and pieces of his amazing work with his non-housed friends along that brutally hot and woefully underserved stretch of asphalt. I convinced Donn that this story needs to be told as a real-life, non-fiction, Theo of Golden-type tale, and that I would be honored to write it if he would provide me with the stories, access to some of his Bell Road friends, and his unique brand of encouragement.

Given Donn's cancer diagnosis, I've decided to go out to Phoenix from November 3 through November 7 to accomplish as much as I can with Donn to get this book on track before he begins treatments and before my surgery, and introduce me to some of the folks who will be the main characters in this uplifting story. Spending any time with Donn has always been a profound joy for me, and I know that this trip will be that and so much more. Both Donn and I, along with his wife Deb and their adult kids DJ and Jody, and their 5 grandchildren, would covet your faithful prayers.

Shortly after I return from this important personal and professional trip, I will be having my failed ankle replacement re-replaced. This will be a huge pain - both literally and figuratively – no weight-bearing for 6 weeks, no driving for that same period of time, and all the physical therapy and learning to walk all over again...again. The good news this time is that I'll be living much closer to the church – 200 yards close, as in at the end of the alley on Grant Street in a mushroom house garage/carriage house. It's not the most accessible place in the world for a one-legged crutcher, so I may need to host meetings there for 8 weeks or so and do a lot of Zoom-ing with all of you.

(Cont'd)

I could be so depressed and discouraged about having to go through all this again, less than a year from my first one, but I'm not because I can remember how faithfully and lovingly my church family came alongside me and got me through the first go-round of this last December and January. That gives me confidence that, with your help, patience, and kindness, I will get through this once again. And if I don't, as my hilarious brother-in-law Will said just a few weeks back, "Well, I suppose the next step will be a peg-leg, an eye patch, a pirate hat, and a parrot on your shoulder."

While this front page "From Your Pastor" piece may seem all about me, it really isn't. It's a testimony of what this church family has come to mean to me and so many others over the years. You all embraced Donn from the moment he joined us for worship and book groups online. You listened to his story about Bell Road two summers ago and supported his innovative, grass-roots ministry, both financially and in prayer. I know that you all support me in my last-minute trip out to be with him and to work on this book project, which will be Donn's lasting legacy. His dream - and mine - is that, like Theo of Golden, Donn's real-life story will inspire others to fight for and serve the unhoused with creativity, compassion, friendship, and love.

This article is also a testimony about hope, even and especially in hard times. My hope, as I face another replacement surgery, comes from being a part of a loving, reliable church family that really knows how to come alongside someone who is suffering and share his/her burden. As the great hymn of our faith puts it, "Twas grace that brought me safe thus far, and grace will lead me home." Thank you – to ALL of you - who not only call this church with the purple doors your home, but who also MAKE this church a home and haven for so many others...like Donn and me. Keep up the great work. It matters!!!

Have you read any compelling books lately? Perhaps it was a work of fiction that somehow touched your heart and soul. Maybe it was a book with a spiritual focus that you found yourself really wanting to talk about with someone. If so, speak up!

Your Reaching In Team is planning out 2027, and a part of that plan includes time slots for two book groups. Text or email your suggestions to Emily Beynon or Toby Jones as soon as possible, so we can consider your titles as we make our decision.

Thank you!



Lorenzo's House

A Simple Home. A Stable Future. A Community Coming Together.



This February, we have an opportunity to change a family's life—one home, one act of love, and one community at a time.

For the past three years, our church has worked alongside Lorenzo in San Antonio, Guatemala. He has been our driver, our crew chief at work sites, and a constant source of joy and laughter. He has helped us accomplish so much, and we have come to know and appreciate him as a friend.

What we didn't know until our trip last April was that Lorenzo himself is homeless. Without a home of his own, Lorenzo has been unable to spend as much time with his two children as he would like. A simple, safe place for them to stay during his visitation time would make an enormous difference in their lives and give them opportunities to build a stronger future together.

A HOME BUILT WITH LOVE

This February, a seven-person team from our church will travel to San Antonio, Guatemala, to work alongside Lorenzo and a small team of skilled Guatemalan laborers to build his first home.

The plans call for a simple, functional, and durable concrete structure designed to provide safety, stability, and a welcoming place for Lorenzo and his children. The home will include two bedrooms, a bathroom, a kitchen with a bar, and an open living and porch area. Large windows will provide natural light and ventilation, while the sturdy concrete construction will offer long-term durability.

IT'S ABOUT MORE THAN A HOUSE

It's about giving a father a place to call home. It's about creating a safe space where his children can spend time with him, strengthen their relationship, and make memories together. It's about dignity, stability, and hope for the future.

WILL YOU HELP US BUILD LORENZO'S HOUSE?

Our **goal** is to raise **$10,000** to cover the building materials and the labor of our Guatemalan construction partners.

Because this project is our priority, we will not be conducting our usual school supply drive or medical equipment drive before this year's trip. Instead, we are asking our congregation and community to join us in making Lorenzo's House a reality through financial contributions.

OUR GOAL: $10,000

OUR DEADLINE: New Year's Day, January 1, 2027

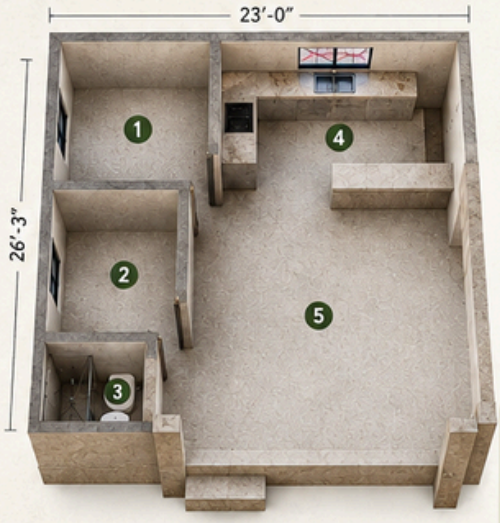
HOW TO CONTRIBUTE: Write a check payable to the church and write "Lorenzo's House" in the memo line.

Chris and Alice in the financial office will make sure your contribution reaches the right place. Although our team will not leave for Guatemala until February 20, 2027, we need to have the funds raised by New Year's Day so the materials can be purchased and delivered in time for construction.

$10,000 GOAL

CONTRIBUTIONS NEEDED BY JANUARY 1, 2027

THE HOME PROJECT



FLOOR PLAN

1. Bedroom 1 — 13'-1" x 9'-10"
2. Bedroom 2 — 13'-1" x 9'-10"
3. Bathroom — 6'-7" x 4'-11"
4. Kitchen with bar — 9'-10" x 13'-1"
5. Open Porch / Living Area — 23'-0" x 16'-5"

PROJECT CONCEPT

An open space that connects the family to each other and to the community.

Large windows for natural light and cross ventilation.

Solid, long-lasting, and low-maintenance construction.

EXTERIOR VIEWS



AN ACT OF LOVE IN ACTION

Our faith calls us to love our neighbors, care for one another, and put compassion into action. Lorenzo's House is an opportunity to do exactly that.

We have known Lorenzo as someone who gives so much of himself to others. Now, we have the opportunity to give something meaningful back to him and his family.

Thank you for helping us build more than a house. Together, we can help build a future filled with greater stability, opportunity, and hope.

Built with love. Built to last. Built to bring hope.

With gratitude,

Your 2027 Guatemala Team

Julie Biddick, Brian Black, Lisa Copass, Hugh Hansen, Toby Jones, Jeff Kloiber, and Hagen Manker

November/December Reaching Out Focus:
Hunger in Our Community

Neighbors Helping Neighbors



Hunger in Our Community: Closer Than We Think

When we hear the word hunger, we may picture a distant problem—or someone who doesn't have enough to eat. But hunger is also present here in Charlevoix.

According to the latest estimates, about **one in seven people in Charlevoix County experiences food insecurity**—meaning they don't always have consistent access to enough food for an active, healthy life. And about **35% of the county's population** is either living in poverty or is working but struggling to offord the basic costs of living.

The numbers are especially striking when we look at our children. During the 2024–25 school year, **38% of students in Charlevoix Public Schools were eligible for free or reduced-price school meals.** That doesn't mean all of those children are going hungry, but it tells us that many local families are living with very limited financial resources. And when school closes for the summer, the need for food doesn't disappear.

Older adults can face a different kind of food insecurity. Someone living on a fixed income may have to choose between groceries, utilities, medical expenses and other necessities. In 2025, Charlevoix County's senior nutrition program provided more than **109,000 meals** through its congregate and take-out programs.

Meanwhile, food prices remain substantially higher than they were just a few years ago. Grocery prices rose more than 11% in 2022 alone, followed by additional increases in 2023, 2024 and 2025. The rate of inflation has slowed, but the prices themselves have not returned to where they were before the surge.

This November and December, our Reaching Out Committee will focus on hunger in our community. We will hear from two members of our church who are closely involved with organizations working to address this need.

Both organizations need more than money. **They need people.** Volunteers cook, serve meals, stock shelves, pack groceries, distribute food, and help make these programs possible.

As we enter the holiday season, we have an opportunity to look beyond our own tables and consider the tables of our neighbors. Hunger doesn't always announce itself. It can exist behind the doors of a family that is working hard, a child who depends on school meals, or an older adult trying to make a fixed income stretch through the month.

We hope you'll join us this fall—not simply to learn about hunger, but to consider how each of us can help.





Saturday, November 8th
at Coffee Hour

Chris Gengle
will introduce us to
Safe Haven Ministries

and its work providing food, fellowship, and support to people in our community. Safe Haven's programs include the Free Breakfast Club and Games & Grub, which provide meals and groceries to local children during the summer.

Saturday, December 13th
at Coffee Hour

Carolyn Klender
will tell us about the
Charlevoix Community Food Pantry

an organization with a special connection to our congregation. The Food Pantry began in 1983 as an outgrowth of a rummage sale at our church and has grown into an important source of emergency food for individuals and families in the Charlevoix Public School District.



Give. Volunteer. Learn.

And help make sure our neighbors have enough.



Reminder!

FALL BACK

Daylight Saving Time Ends

Sunday, November 1 at 1:00 a.m.



Don't forget to set your clocks back ***one hour!***

From the Council

Progress on the Community Resource Hub

A welcoming space for connection, service, and community

As mentioned in communications throughout this year, your Council has been working to make our vision a reality: for our church to be recognized as a resource hub for the community.

Ransom Hall will be reconfigured to make better use of the space for a variety of events and activities, in addition to its current uses. As a community center, it will connect people with a wide range of nonprofit organizations in the Charlevoix area. Church Participants and visitors will be able to learn what these organizations do, what they need, and how to support them or volunteer.



Our first step is to beautify, repaint, and brighten Ransom Hall. We'll upgrade the furnishings to be flexible enough to accommodate a variety of activities and groups.

Eager volunteers have offered to do most of the work. If you're interested in getting involved, please contact Stacey in the office.

Eventually, the north wall along Park Street will feature a gallery-style display of six to eight organizations on a rotating basis, giving priority to those aligned with the current Reaching Out focus. Displays will include graphic posters about each organization and its work, along with a QR code visitors can scan to learn more.

Our church will continue using Ransom Hall for everything we do there now, including Coffee & Conversation, guest speakers, occasional special services, classes, and events. We'll simply share it more broadly with the larger community, helping others make the most of it, too.

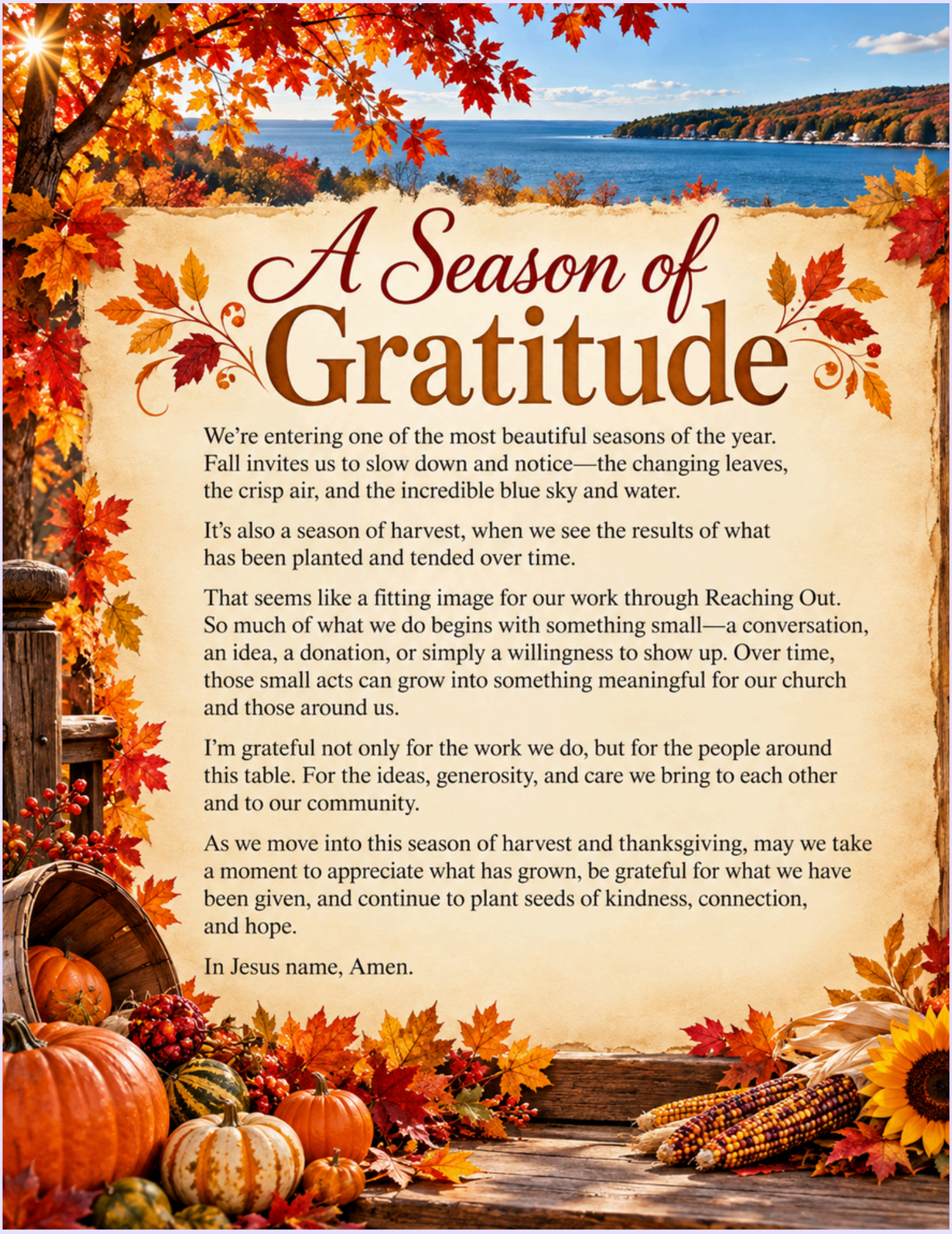
Significant progress has been made in recent months. Leadership teams have been building support for a design concept and developing an implementation plan. The good news is that we can begin some parts of the transformation this year, making Ransom Hall a more inviting community center.

Imagine a recent retiree who is new to Charlevoix and looking for meaningful ways to get involved in this vibrant, caring community. A visit to our Hub could put information right at their fingertips—a one-stop shop for community engagement.

To get the painting started, the existing furniture will be moved temporarily. We'll carefully sort through the bookshelves, keeping and relocating books that best fit the theology and focus of our current community. We'll find an appropriate place within our facility to display the books we keep. Extra shelves the church no longer needs will be donated to the County Jail for its library.

Now that the garden area has been so beautifully renovated—and the entrance from the garden is so welcoming and filled with light—we're excited for the first space people enter to reflect our church's commitment to serving the community. With its purple doors, Ransom Hall will be open, welcoming, and functional. We envision organizations throughout the area wanting to use this newly arranged space for meetings, gatherings, and events.

Keep an eye out as this meaningful expansion of our purpose unfolds! The work will happen in phases as fundraising supports each step.



A Season of Gratitude

We're entering one of the most beautiful seasons of the year. Fall invites us to slow down and notice—the changing leaves, the crisp air, and the incredible blue sky and water.

It's also a season of harvest, when we see the results of what has been planted and tended over time.

That seems like a fitting image for our work through Reaching Out. So much of what we do begins with something small—a conversation, an idea, a donation, or simply a willingness to show up. Over time, those small acts can grow into something meaningful for our church and those around us.

I'm grateful not only for the work we do, but for the people around this table. For the ideas, generosity, and care we bring to each other and to our community.

As we move into this season of harvest and thanksgiving, may we take a moment to appreciate what has grown, be grateful for what we have been given, and continue to plant seeds of kindness, connection, and hope.

In Jesus name, Amen.

An Incredible Reaching In Opportunity...



Are you seeking a greater awareness of the sacred in your life? Are you curious about how God is calling you to show up in the world? Have you ever thought about what brings you the greatest meaning and purpose at this point in your life? Are there some tough spiritual questions brewing inside you that you'd like to explore more deeply? Are you at a crossroads in your life and need discernment on how best to proceed?

If you answered yes to any of these questions, you may find meeting with a spiritual director helpful, enriching, and life-giving.

A spiritual director is a guide, trained to listen deeply, ask open-ended questions, and pay close attention to the sacred stories unfolding in your life. A spiritual director is an attentive presence. Through this attentive presence, the spiritual director can often help those seeking divine direction gain greater clarity about their spiritual path and, in the end, find a deeper, daily connection to God.

It is important to note that a spiritual director is NOT a therapist. A spiritual director accompanies someone and helps them reflect deeply on the spiritual aspects of their life journey.

Mary Heintzkill is a certified spiritual director as well as a board-certified chaplain. She has spent her career accompanying people on the path of life. When Toby got to know Mary through a board they both served on, he invited her to a Reaching In meeting to talk about spiritual direction and what she might offer our church.

Our Reaching In team is interested in forming an informal partnership with Mary to offer individual spiritual direction to participants who would like to explore more deeply the ways God is at work in their lives.

If you are interested in potentially exploring spiritual direction in 2027, or if you have further questions, you are welcome to contact Mary directly at **maryheintzkill@gmail.com** or give Toby a call, as he has worked with spiritual directors during several periods of his life.

The entire Reaching In team is excited about bringing this incredible opportunity for deep spiritual growth to our church family. We hope many of you will make 2027 the year you become far more intentional about your walk with God.

1st CONGREGATIONAL UCC
CHARLEVOIX

VOLUNTEER
Emergency Shelter Coordinators Needed

When severe weather, a prolonged power outage, a fire, or another local emergency strikes, our church is ready to open its doors as an emergency shelter. To keep that promise, we are looking for caring, dependable people to serve as **Volunteer Emergency Shelter Coordinators.**

Coordinators help open, organize, and close the shelter when it is needed. They welcome guests and help them feel safe and comfortable, coordinate fellow volunteers, and keep track of basic needs like cots, blankets, food, and water. They also serve as a point of contact with emergency personnel and community partners.

This is an unpaid, occasional position with no fixed schedule. The shelter is activated only during emergencies, and coordinators serve as their personal availability allows. Basic shelter training is provided, with periodic refreshers to keep everyone prepared. A calm, caring approach and good communication and organizational skills are what matter most.

Open to everyone.

Because we never know when the shelter will be needed, this opportunity is open to all, both full-time and part-time residents.

Not ready to coordinate?

Please join us anyway. Anyone interested in helping at the shelter in any capacity is warmly welcome, even if you don't wish to serve as a coordinator. Many hands make a safe and welcoming shelter.

Position Overview

The Volunteer Emergency Shelter Coordinator(s) will help organize and oversee the opening and operation of our church's emergency shelter when needed during severe weather or other local emergencies, such as extreme weather, extended power outages, fire, etc.

This is an unpaid, occasional volunteer position. While there is no fixed schedule or ongoing work requirement, volunteers must complete periodic refresher training to remain ready. Activating the shelter happens strictly during emergency events.

Responsibilities

- Help open, organize, and close the shelter as needed.
- Welcome guests and help ensure they feel safe and comfortable.
- Coordinate volunteers and help organize basic shelter needs, such as cots, blankets, food, and water.
- Communicate with emergency personnel and community partners as needed.
- Help maintain a safe, clean, and welcoming environment.

Qualifications

- A calm, caring, and dependable approach.
- Good communication and organizational skills.
- Willingness to help during an emergency, as personal availability allows.
- Completion of basic shelter training, which will be provided.

To learn more or to volunteer, please contact Stacey at **office@chxucc.org.**

Things That Go Bump in the Night – A Spooktacular Success!



On October 16, 2026, Charlevoices: True Stories Told Live treated the audience to a delightfully spooky evening! Against an atmospheric stage setting, our masterful emcee, Matt Smith, guided the audience through six true stories ranging from the spectral and unsettling to the downright hilarious. There were chills, laughter, and plenty of surprises!

The evening also raised funds to support the continuing mission of Charlevoices—bringing people together through the art of live storytelling, nurturing new storytellers, and building community connections.

Missed the show? Want to enjoy it again?

Visit **chxucc.org,** click Online Worship, and scroll to **Charlevoices** to discover what went bump in the night!

Our heartfelt thanks to First Congregational UCC for providing such a wonderful home for storytelling.

Learn more about us at **Charlevoices.org.**

Notes from the Kitchen

Good People • Good Food • Brighter Days

Together Through Every Season





Autumn is Here

Autumn means chilly days and snow not far behind. We will continue to be inspired by Toby's sermons and welcome the opportunities to work and celebrate life together.



A Fresh Brew for Fall

We have a new and slightly larger air pot that we are serving coffee out of. Remember that if it is a bit too strong for your tastes there is a pot of boiling water close at hand to adjust the coffee to your liking. Half-and-half as well as other additives are also available.



Share Something Special

Coffee and conversation depends upon participants coming forward to contribute the tasty treats that are served. It's a great opportunity to buddy up with a friend, or better yet someone from the congregation who you don't know that well yet, to prepare or purchase and serve baked goods, fruits, vegetables, whatever you wish to bring. Ovens are available if you wish to heat up chicken wings or any other finger food to add a bit of warmth and spice to our autumn gatherings.

Sign Up to Help

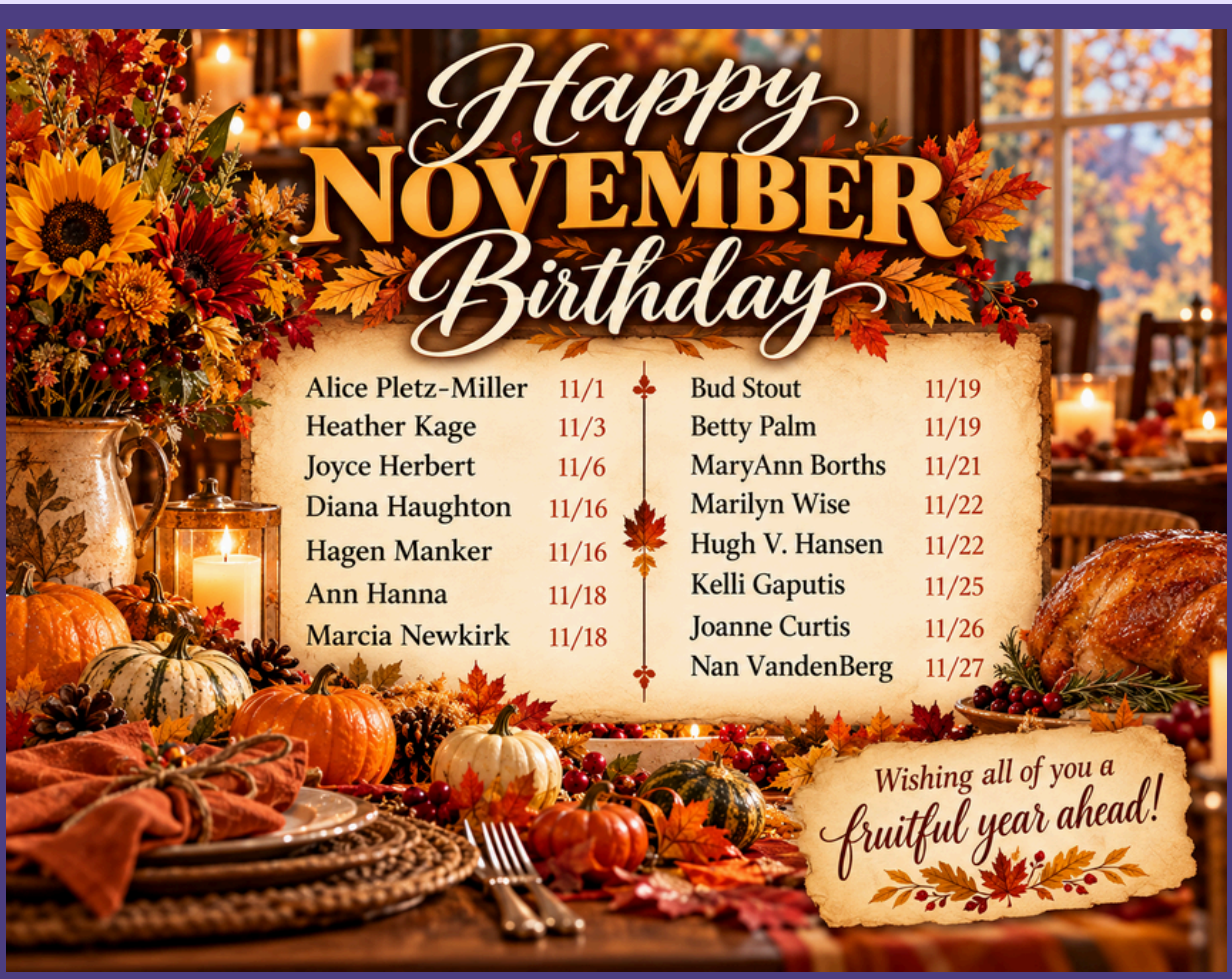
The sign-up sheets are on the bulletin board across from Stacey's office but you can also call or text Susan to volunteer. Thank you!

Questions?

Please give Susan a call or text at **312-608-3996.**

We look forward to seeing you!

Good Food. Great Company. A Stronger Community.



November AT A GLANCE

Lay Readers

Nov 1 – OPEN
Nov 8 – Suzanne Balter
Nov 15 – OPEN
Nov 22 – OPEN
Nov 29 – OPEN

Coffee & Conversation Hosts

Nov 1 – Joyce Herbert, Margaret Potter, MaryLee Campbell
Nov 8 – Caroline Klender, Kathie Libert, Ingrid Nedwick
Nov 15 – OPEN
Nov 22 – OPEN
Nov 29 – POTLUCK COLLABORATION

Team Meetings

Reaching In – Thurs, Nov. 5 @ 9a
Reaching Out – Weds, Nov. 11 @ 9a
Council – Sun., Nov. 15 @ 11:45a
Trustees – Sun., Nov. 22 @ 11:45a

Reaching In meets the 1st Thursday of the month.
Reaching Out meets the 2nd Wednesday of the month.
Council meets the 3rd Sunday of the month.
Trustees meets the 4th Sunday of the month.

NOVEMBER 2026

Worship • Meetings & Groups • Office Closures • Special Events

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 • In-Person & Virtual Worship • 10:30am COMMUNION FALL CHURCH CLEANUP – *Volunteers Needed!*	**2** • Main Church Office Closed **TOBY OUT**	**3** CMA Hours 11a-2p • 10am Prayer Group **TOBY OUT**	**4** **TOBY OUT**	**5** CMA Hours 11a-2p • 9am Reaching In Mtg • 6:30pm Choir Rehearsal **TOBY OUT**	**6** • Church Offices Closed	**7**
8 • In-Person & Virtual Worship Coffee & Conversation: *Chris Gengle on Safe Haven Ministries*	**9** • Main Church Office Closed	**10** CMA Hours 11a-2p • 9am CMA Directors Mtg - *FCUCC* •10am Prayer Group	**11** • 9am Reaching Out Mtg	**12** CMA Hours 11a-2p • 6:30pm Choir Rehearsal	**13** • Church Offices Closed • 12:30pm COA Grief Sup	**14**
15 • In-Person & Virtual Worship • 11:45am Church Council	**16** • Main Church Office Closed	**17** CMA Hours 11a-2p • 10am Prayer Group	**18**	**19** CMA Hours 11a-2p • 6:30pm Choir Rehearsal ***TOBY OUT**	**20** • Church Offices Closed **TOBY OUT**	**21**
22 • In-Person & Virtual Worship - *Guest Pastor* Tom Dickleman • 11:45am Trustee Meeting ***TOBY OUT**	**23** • Main Church Office Closed ***TOBY OUT**	**24** CMA Hours 11a-2p • 10am Prayer Group ***TOBY OUT**	**25** ***TOBY OUT**	**26** THANKSGIVING DAY 12p-3p Community Dinner *Community Reformed Church* *109 Elm Street, CHX* 	**27** • Church Offices Closed	**28**
29 • In-Person & Virtual Worship	**30** • Main Church Office Closed	**Dec 1** • 10am Prayer Group • 11am CMA Hours	**Dec 2**	**Dec 3** • 9am Reaching In Mtg • 11am CMA Hours • 6:30pm Choir Rehearsal	**Dec 4** • Church Offices Closed	**Dec 5**

*For more information, visit our website at **www.CXUCC.org**, under the Participant Resources Tab*

**Toby will be out of the office for surgery and recovery from Nov. 19 to Nov. 28, 2026.*

No Matter Who You Are, or Where You Are on Life's Journey,

You are Welcome Here!



1st CONGREGATIONAL UCC CHARLEVOIX

1st Congregational UCC of Charlevoix
101 State Street, Charlevoix, MI 49720
(231) 547-9122 (office)
www.CHXUCC.com

Our Covenant

"Our church community seeks to embody God's Spirit and live the teachings of Jesus. We offer a sense of belonging to each other and to all our neighbors, as we build a just and sustainable world for ***all.****"*

Toby Jones, Pastor
Shelley Fisher, Music Minister
Stacey Luoma, Office Manager
Lynette Webb, Childcare Supervisor