



Grace Lutheran Church E.L.C.A.
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Gathering in Grace, Growing in Faith, Serving in Love.

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GRACE LUTHERAN CHURCH

Gathering in Grace, Growing in Faith, Serving in Love

October 2026 Newsletter

Pastor's Ponderings



As we move into this fall together, we're embracing the theme, "Grace's 5G Network." Together, we'll reflect upon 5 "G" words that help to shape who we are as people of Grace, both individually and as a community.

God-centered – As a faith community, we are first called to be God-centered, Christ-centered, faith-centered. That's what sets us apart from other organizations, clubs, and communities. God is the one who brings us together, unites us, forgives us, and saves us. Whatever we do here at Grace, our calling is to keep God and Christ at our center, remembering who we are by remembering whose we are.

Generational – The church is one of the only places in society where all generations gather together every week. At Grace, we're blessed to be a multi-generational community, and we seek to support each generation and celebrate how the generations can be a blessing to one another.

Grateful – As forgiven children of God, as people saved by Jesus' death and resurrection, we're freed to live lives of gratitude for all our blessings. We have so much to be grateful for, as individuals and as a congregation. Taking time to express our gratitude in our words and actions brings a light into the world.

Genuine – As followers of Jesus, we're called to be genuine and real, so our words and actions align with our beliefs. Being genuine means welcoming all people, building meaningful relationships, and living out our faith in our words and deeds.

Generous – Generosity flows out of our gratitude. Because God has so generously given to us, we're inspired to generously share what we've been given. Our generosity is an expression of our faith, our compassion for others, and our passion for being part of community. Because we've been so richly blessed by God, we live and give generously of our time, talents, and treasures. Which of these words resonate with you? Which of these words challenge you? In the next month, we'll reflect on how these words can both represent us and challenge us as a faith community. As 5G cellular technology networks sought to better connect people to one another, how can these Grace's 5Gs better connect us with God, one another, and the world?

In Christ,

+ *Pastor Jennifer*



All Saint's Sunday

On All Saints' Day (Nov. 1), we'll remember those who have passed away in the last year and are now saints in God's kingdom. We'll have a slideshow with names and pictures of those who have died since last All Saints' Sunday. If you have a loved one whose name and picture you'd like to include, please bring or e-mail it to the church office by Oct. 26. gracelutherancambridgewi@gmail.com

Altar Guild Meeting

Grace's Altar Guild cares for our worship paraments, furnishings, robes, and the Sacristy. Immediately after worship on October 25, there will be a meeting and training of anybody who would like to be part of the Altar Guild. We'll meet at the front of the Sanctuary at 10:00 a.m.

CART Forum

For well over a decade, the Cambridge Area Resource Team has been assisting struggling people in our community. On Sunday, Oct. 4, we'll welcome CART coordinator Kristin Gowan to Grace both in worship and for a forum after worship. Come learn more about the great things CART does in our community.

Youth Gathering Registration

Youth Gathering Registration happens in October! If your youth is interested in going to the Gathering in Minneapolis this summer, registrations and \$100 deposit are due by October 11.

Know any college students or young adults? There will be a Young Adults Gathering in Minneapolis that week as well. If you know a young adult who's interested, please contact Pastor Jennifer.



Office Hours

The Church Office is open from 9 am – noon, Mon, Tues, Thurs, and Fri. Variable additional hours are available; please contact us if you'd like to make an appointment (608)423-3135 or via email at gracelutherancambridgewi@gmail.com



STAFF

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COUNCIL

President Kris Tobias

Vice President Steve Bielefeldt

Secretary Janet Koepp

Treasurer Amy Simdon

Outreach Judy Heidebrecht

Education Kristin Rue

Stewardship Connie Kreuser

Hospitality Peggy Punsel

Evangelism Marcia Klemp

Worship Julie Leser

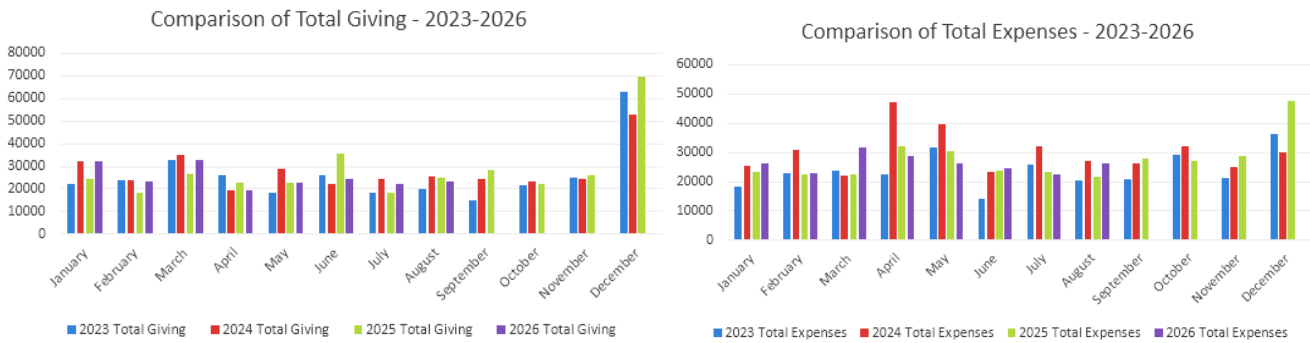
Property John Jensen

Property Richard Scott

From the Treasurer

August 2026 Financial Snapshot			
Income	Year-to-date August 2026 Actual	Year-to-date 2026 Monthly Budget	Over/(under) budget
General Giving	180,109	196,667	(16,558)
Special Giving	18,681	21,333	(2,652)
Misc Income	2,174	2,610	(436)
Total Income	200,963	220,610	(19,647)
Expenses			
Administrative	75,731	76,945	(1,213)
Mission	32,278	34,667	(2,388)
Pastoral	98,655	101,921	(3,266)
Program	4,017	7,080	(3,064)
Other	-	-	-
Total Expenses	210,681	220,612	(9,931)
Total Net Income(Loss)	(9,718)	(2)	(9,716)

Your generosity fuels everything we do—from ministry to outreach—and every gift, big or small, makes a difference. It’s important to stay financially faithful. Let’s continue trusting God together and giving with grateful hearts. Thank you for being such a generous community!



Want to Worship from Home? Here’s How!



Grace’s Sunday services continue to be broadcast on Spectrum cable channel 987 on Sundays at 9am. Sunday services are also livestreamed on Grace’s Facebook page. Just looking for sermons? Check out our YouTube Channel: <https://www.youtube.com/channel/UCdWxSntOyuupFnyLgxSU8aw>

Want to help with Evangelism and reach out to individuals seeking comfort through God’s word? Please see Marcia Klemp.

How Does Your Faith Intersect with Your Life as a Citizen?

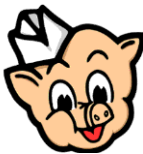


In 2025, the ELCA put out a social statement called, “Faith and Civic Life: Seeking the Well-being of All.” The statement invites us to consider how our faith intersects with our lives as citizens in this country. Both Christianity and the United States have governing documents that guide our lives and governing structures. How do those documents work together? Where should they be separate? Do politics belong in church? Does faith belong in politics? These issues and conversations seem most pertinent as we approach midterm elections in November. Come join us for this 6-week Faith and Civic Life study on Monday nights, starting September 21 at 7 pm.

Final Monarch Update

It’s been a fun summer fostering monarch caterpillars here at Grace. Statistically, in the wild only 10% of monarch eggs actually live to become healthy butterflies. That’s why we’re so excited to have released 17 monarch butterflies! These monarchs and their descendants will winter in Mexico (not a bad idea!), and their future generations will return to continue the cycle next spring.

Save Those Pig Receipts!



If you bring your Cambridge Piggly Wiggly receipts to church, Grace gets back 1% of what you spent! It’s an easy way to help support a local business AND your congregation. Receipts can be left in the marked drawer of the table in the main entrance vestibule.

OCTOBER VOLUNTEERS



- Oct 4** - Ushers: Williams Family Assisting Minister: Erik Olsen
 Reader: Char Luchterhand
 Communion Servers: Randy Luchterhand & Kenny Zickert
 Acolytes: Eliza Armstrong & Abbie Johnson
 Communion Set Up: Ruth Circle
 Coffee Hour: Kilburg & Koepp
- Oct 11** - Ushers: Tim & Evy Jeffers Assisting Minister: Kelly Witte
 Reader: Tim Jeffers
 Communion Servers: Judy Heidebrecht & Mary Jo Fowler
 Acolytes: Corbin Klemp & Liam Johnson
 Communion Set Up: Ruth Circle
 Coffee Hour: Cunningham & Cunningham
- Oct 18** - Ushers: Amy Simdon & Jen Budewitz Assisting Minister: Tim Neuenschwander
 Reader: Amy Simdon
 Communion Servers: Kersten & Peter Mabie
 Acolytes: Eliza Armstrong & Emmett Koehler
 Communion Set Up: Ruth Circle
 Coffee Hour: Gafner & Tatlock
- Oct 25** - Ushers: Jeanine Thurow & Alice Wolfgram Assisting Minister: Andrya Coutts
 Reader: Jim Leser
 Communion Servers: Kelly Witte & Tami Collin
 Acolytes: Oliva Sterwald & TJ Hermanson
 Communion Set Up: Geis Family
 Coffee Hour: Witte/Collin & Reay

Altar Guild - Brenda, Haven, and Cally Lovick

- **Education.** Kristin reported Sunday School starts this Sunday, September 13th . She and Kinsley painted a cross mural downstairs in the youth classroom hallway as part of Kinsley's mentorship service project. The Wi-Fi downstairs is working! Thank you!
- **Property.** Richard reported that all parking lot lights are now on dusk-to-dawn sensors. The church has received a donation of a riding lawn mower. The road project involving drainage, grading, new culverts, and repaving is being completed by the Town of Oakland at no cost to Grace.
- **Outreach.** Judy reported that the school kits will be checked by confirmation students on Wednesday evening, and we will get a final count then. All kits will be boxed up and delivered on Saturday, Sept 12.

Old Business.

- **Compliance & Security Task Force.** Nothing to report.
- **Street & Drainage Construction.** Covered above in Property report.

New Business.

- **Community meal – planning.** Grace is responsible for the meal on Oct 1. It will be held at the middle school this time, possibly giving us access to a kitchen more suitable for cooking and serving. Sign-up sheets will be passed around starting this Sunday.
- **Fall Programming & Event Calendar.** Let Catherine or Pastor know about any suggested additions or changes.
- **Pastor's Health Insurance – 2027 Portico rates and benefit election.** Portico is a comprehensive service that manages insurance and benefits for ELCA clergy. The annual enrollment for 2027 is during early October. The cost for Pastor's current Value High-Deductible Health Plan 4000 will increase by approximately \$372 per month. This plan is the lowest cost of the four options offered and paid by the congregation. Pastor is eligible to elect personal contributions to a Health Savings Account (HSA). We discussed the impact on the 2027 budget, along with increases that can be expected in other areas of church operations. We're confident that budget adjustments can be found and that we will move forward under God's guidance.

Adjournment. Amy moved to adjourn the meeting. Marcia seconded the motion. Unanimously approved. Meeting adjourned at 8:10 PM, closing with the Lord's Prayer.

Next Meeting. Our next meeting will be Thursday, October 15 at 7:00 PM.

Submitted by Janet Koepp, Council Secretary



GRACE LUTHERAN CHURCH
COUNCIL MEETING MINUTES
September 8, 2026

(Minutes will be reviewed & approved at next Council meeting)

Call to Order. President Kris Tobias called the meeting to order at 7:05 PM following a potluck dinner hosted by Pastor Jennifer.

Attendance. Present: Pr. Jennifer Jelinek, Marcia Klemp, Connie Kreuser, Amy Simdon, Richard Scott, John Jensen, Judy Heidebrecht, Peggy Punsel, Janet Koepp, Kris Tobias. **Absent:** Steve Bielefeldt, Julie Leser, Kristin Rue.

Devotions. Kris reflected on the parable of the fig tree and other thoughts from his recent reading.

Approval of Minutes. John moved to approve the August meeting minutes. Amy seconded the motion. Unanimously approved by those who attended the August meeting.

Approval of Agenda. Marcia moved to approve the agenda. Judy seconded the motion. Unanimously approved.

Correspondence. None.

Treasurer's Report. (Amy) We had a net loss of \$2,990 in August, giving us a year-to-date loss of \$9,718. Our General Giving through August was \$180,109 which was \$806 more than 2025 and \$16,558 less than the 2026 budget. The YTD Special Giving through August of \$18,681 was \$4,208 more than last year and \$2,652 less than the budget. Our YTD expenses through August of \$220,612 were \$10,698 more than last year and \$9,931 under budget. The checking account balance of \$84,055 on 8/31/26 was \$3,065 less than at the end of July with the general fund balance approximately \$1,508.38 less. Janet moved to approve this report and send it to audit. John seconded the motion. Unanimously approved.

Pastor's Report. Pastor is celebrating her tenth anniversary at Grace this week. She has seven first-year students starting confirmation this fall and a class of eight students being confirmed in October. The ELCA Youth Gathering will be held in Minneapolis next summer; 8th graders through high school seniors can attend. She showed some pictures of free equipment available from a large company in the Twin Cities; Jeff Seaborg is renting a large truck to transport items we might be interested in. These include a commercial dishwasher, a gas range/oven, conference room chairs, floor mats, and a white board easel. If not taken, much equipment will be bulldozed into a construction site.

Committee Reports. (Provided in writing and/or discussed in the meeting as needed.)
• **Stewardship.** The committee met on Sept. 8 to discuss ideas for the annual stewardship program and pledge drive. Connie passed around a brochure for a program used at her former congregation, which we are free to borrow from.

OCTOBER AT GRACE

Sunday	Mon	Tues	Wed	Thurs	Fri	Sat
27 9 am Worship SERVICE-Also on Cable Channel 987 & Facebook 10:15 Sunday School 10:15 Choir Rehearsal	28 9:30 am Quilters 7 pm Adult Study	29	30	OCT 1 Grace serves Community Dinner	2	3
4 9 am Worship SERVICE- Also on Cable Channel 987 & Facebook 10:15 am Sunday School 10:15 am Choir Rehearsal 10 :15am CART Forum	5 9:30 am Quilters 7 pm Adult Study	6	7 9 am Ruth Circle 11am Outreach Committee 6:30 pm Confirmation	8 12 noon Staff Mtg	9	10
11 FIRST COMMUNION SUNDAY 9 am Worship SERVICE- Also on Cable Channel 987 & Facebook 10:15 am Sunday School 10:15 am Choir Rehearsal	12 9:30 am Quilters 7 pm Adult Study	13	14 9 am Lydia Circle 6:30 pm Confirmation	15 Newsletter content due 7 pm COUNCIL MEETING	16	17
18 CONFIRMATION SUNDAY 9 am Worship SERVICE- Also on Cable Channel 987 & Facebook 10:15 am Sunday School 10:15 am Choir Rehearsal	19 9:30 am Quilters	20	21	22	23	24
25 9 am Worship SERVICE- Also on Cable Channel 987 & Facebook 10:15 am Sunday School 10:15am Choir Rehearsal	26 9:30 am Quilters 7 pm Adult Study	27	28 6:30 pm Confirmation	29	30	31

GROWING FAITH-FILLED KIDS



First Communion

October will bring an extra-special Sunday as we celebrate our First Communion students! Through their lessons, they will be learning about Communion, creating their own chalices and journals, baking bread, and preparing for this important milestone in their faith journeys. We are so excited to celebrate Eliza, Maddie, TJ, Ansel, Everett, Olivia, Abbie, Liam, and Keegan on October 11!



What We're Learning

Sunday school is back in full swing! This month, we are talking about being brave!



Bravery takes many shapes and forms. Kids are faced with challenges every day that require some level of bravery, such as having to step out of their comfort zones, sticking up for someone or something they believe in, or simply being comfortable with and confident of who they are.

The Bible stories about David and Esther in this series may seem larger than life at first. How do I relate to someone who was able to take down a giant with a sling? How can I do anything when I don't have any power or authority – both David and Esther were royals! But upon closer inspection, kids will come to realize that David and Esther had God's help – a lot of it – along the way. Through these stories, kids can discover small ways they can exhibit bravery, because God knows who they are and God can use their gifts. They will also find that a form of bravery is to show others mercy. Their bravery will be put the test with challenges, but God can help overcome those difficulties, and they can rest assured that God has a plan for their lives!

Confirmation Corner



Our first Mentor Night will be Wednesday, October 7 at 6:30 pm. Students and mentors should attend together or make other arrangements with Pastor Jennifer.

Third-year students – You'll need 5 sermon notes, completed Mentor Booklet, and your Faith Statement completed by October 14. The Confirmation Dessert Reception and rehearsal for 3rd year students, families, and mentors will be Oct. 14 at 7:30 pm. Confirmation Sunday is October 18th.

Your Generosity Abounds



The continued generosity within our Grace Community for the work of the Outreach Committee is inspiring. On September 12th (with the help of Richard & John), we shipped 48 boxes containing 102 quilts, 100 school kits, 100 personal care kits and 20 baby care kits to the LWR (Lutheran World Relief) warehouse in Minneapolis. These items will be distributed by LWR around the world or right here in the United States, wherever the need arises. We couldn't have done it without your help and support. Whether you shared the lightly-used sheets you were switching out, the extra fabric pieces found while cleaning the closet, or you purchased towels, notebooks or diapers – you made a difference in someone's life. The Grace Outreach Committee sincerely thanks you for all you do.



Cambridge Community Dinner



Grace is hosting and serving the Cambridge Community Meal at Nikolay Middle School at 5:30 pm on Thursday, October 1. Every year, as we plan for the dinner, the response we get when asking for volunteers is amazing! A huge thank you to everyone who agreed to help this year: coordinators (Pat Hall and Tony Buonincontro), the set-up team, the servers, the clean-up crew, those who donated money, and the many who provided desserts!! It is certainly true that many hands make for light work. Thank you!