



Dear friends,

My main man, Karl Barth, once told the church we should keep the Bible in one hand and a New York Times in the other. Well, what with college savings plans and retirement accounts and the unprecedented instability in the global financial markets, I've been spending quite a bit of time in the last few weeks following Barth's advice. And I haven't been liking what I've been reading.

Several factors have combined to create a kind of perfect storm in the global markets; a storm that has the potential to reshape life around the world. I heard the best summary of how we got here in a piece reported by Alex Blumberg and Adam Davidson titled "The Giant Pool of Money". Here's a link to the story:

[http://www.thisamericanlife.org/Radio\\_Episode.aspx?episode=355](http://www.thisamericanlife.org/Radio_Episode.aspx?episode=355)

Here's a summary. First, due to a growing world market the amount of money that countries, companies, and institutions have to invest, the giant pool of money, has grown enormously since the year 2000. For hundreds of years this money grew slowly until the year 2000 when it stood at 36 trillion dollars. Now from 2000 to 2006 this number had doubled to around 70 trillion.

So, in a very short period of time money managers found themselves with this vast amount of money to invest, and they looked for investments that are safe, but that would also grow. Now, the place the world used to keep all this money was mainly in U.S. Treasury bonds. These were considered extremely safe, and they provided a small return. However, if you will remember just a few years back, our friend and turtle look alike, Alan Greenspan, decreased the federal funds rate to an absurdly low level due to concern about growth. This left the "giant pool of money" hungry for investments that seemed safe *and* would provide a reasonable return.

Ha-HA! This is precisely the point when big Wall Street banks started buying mortgages and packaging them as what are known as mortgage backed securities, which gives investors the return of a mortgage (about 5-9%), without all the volatility related with home owners. And this was fine, until around 2003 when everyone who could reasonably afford a mortgage had one. And this is the point, friends, when banks started drinking the Kool-Aid.

In 2003 commercial banks on Wall Street, desperate to offer the giant pool of money more mortgage backed securities, started purchasing mortgages without the historic due diligence that ensured a home buyer had

the income and assets to reasonably pay back the debt. First, banks continued to confirm income, but allowed people to simply state their assets- to simply tell the bank how much money they had, in other words. And then, the banks finally allowed what are now known as NINA loans- standing for No Income and No Assets. A person willing to pay a higher interest rate could simply state their income and their assets to a bank, and just like that they had access to an enormous amount of credit.

Unfortunately, you now know the rest of the story. The first problem is that home prices fell. So not only does this diminish the value of the asset behind the asset back securities, but homeowners who depended on their home values to rise started to default on their payments. While the original mortgage backed securities had default rates around 1.5% to 3.5%, these subprime securities are expected to experience inconceivable foreclosure rates upwards of 50%. So now, not only are the mortgages not being paid, but the assets underneath are worth much less as well.

So why does a pastor care about all this? Well I believe this isn't merely a financial crisis. I believe this is a moral and spiritual crisis as well. The story that emerges from this mess is a cancerous sense of individualism in which otherwise sane people willingly set aside their questions and better judgment simply in order to make more money and to purchase things in reality they couldn't afford. And, and I think this is the most alarming aspect of this, people like myself kept to ourselves and simply watched all this going on without saying a word. People like me were comfortable thinking this story was really just about others, not realizing how interconnected we are, and, whether we like it or not, that we are all in this together.

Now did you know at the very core of Reformed theology is the belief that God is not an individual but a community? We all run around with this Gary Larson image in our head of God with a big white robe and a big white beard, but our tradition tells a different story. Our grandmothers and grandfathers in the faith remind us God isn't a single individual, but that God exists as a community of three persons: Father, Son, and Holy Spirit; creator, redeemer, sustainer. And moreover this community isn't run like a hierarchy with the father barking out orders to the second and third persons, but the church believes the three people live in a state of *perichoreisis*. *Perichoreisis* literally means mutual indwelling, and it refers to how each person of the Trinity flows into and is intimately connected with one another.



And, when we affirm that *we* are made in the image of God, we affirm not our rugged individualism, but our capacity to live in communion with God and with one another. When we affirm we are made in the image of God, we are saying that what happens to our brother and sister happens to me. This is what Paul means when he refers to us as being so connected to Christ and to one another that we actually form one body.

We feel this unity sometimes, don't we? We felt it when the towers fell in 2001, and for a time neighbors reached out to one another and people volunteered for no other reason than they wanted to be part of something larger than themselves. My own family certainly felt this in the last month feeling so much love and support from our church family and from our friends at Intel. And from the sounds of it, this financial crisis not only reminds us how tied we are to one another today, but if the solutions we find aren't successful and our economy continues to slide, we may become far more obviously dependant on one another tomorrow and in the days to come.

Friends, I think the challenge before us will be to make decisions grounded in our faith and not in our fear. These are the kinds of times that make us want to pull back from one another and protect what we have. But even Wall Street is coming to realize what the People of the Street, a translation of the earliest name for the Christian movement, know in the deepest part of ourselves: we stand and fall as one body.

We can start by supporting the upcoming Heifer month at the church. All October long we're going to be learning about the Heifer Project (<http://www.heifer.org/>) and their work in equipping families around the world with the training and animals they need to combat hunger, develop community, and quite literally, to change the world one farm at a time. And if we raise enough money...sigh...yes, yours truly will even kiss a pig. So you *know* I'm committed- are you?

In Christ,

Pastor Ken



**Cindy, Steve and Stephanie Hoppe**

Cindy was born in Richland, WA but grew up in Gladstone, OR as the second of four children. Cindy was raised Presbyterian, attending Oak Hills Presbyterian Church and Oregon City Presbyterian Church growing up.

She's a "Beaver Believer," having attended several years at Oregon State University, and being part of the Gamma Phi Beta sorority. When she took a year off to earn college money, her strong skills in office administration/management surfaced, and her employers were the recipients of her expertise, dedication and loyalty.

Marriage and a daughter came along. Steve's career has been in the construction field, predominately commercial. Stephanie is now a sophomore at Tualatin High School.

For the past 10 years, Cindy has worked for Deloitte & Touche, transferring to California to continue her career (i.e., her boss just could not let her go!). The family lived in Valencia, CA at the time and they were members of the Newhall Presbyterian Church, where Cindy served on the Church Life committee. In addition, she was a Girl Scout leader for five years for her daughter Stephanie's troop.

When Cindy and her family returned to Oregon, she maintained her position with Deloitte & Touche and is able to do her job, mostly by telecommuting from home and frequent travel to the Los Angeles area.

Cindy and Steve celebrated their 20<sup>th</sup> wedding anniversary in July. They are very family-oriented, having parents and siblings in the area. They both like to garden and did all the landscaping for their new home in Tualatin. They get away as much as possible to a family beach home in Manzanita, OR.

# FLOAT THE BOAT!



The Mission Committee has set an audacious goal to raise \$5,000, which will buy an Ark from Heifer International. The Ark supplies 15 pairs of healthy,

strong animals, provides training in animal care, and requires that the gift be “passed on” to another family.

The main event to help us reach our goal is a **fund raising dinner**, sponsored by the Fellowship Committee, later this month on

**Saturday, October 25th.**

The theme of the dinner will be “Eat simply so others may simply eat.” The main course will be provided by the Fellowship Committee; there will be a sign-up sheet in the narthex for salads and desserts with an ethnic theme. Mark your calendars.

At the dinner, we’ll eat (isn’t that what we always do?) and later, auction off an array of interesting items. Members have donated treasures or employed their time, talent and creativity to make some wonderful items. We’ll also auction off the animals created last month by our youth and other congregational members. Join us for this fun event and help float this boat!

The dinner and auction is just one way you can help support this Mission Committee project. In the narthex, look for the ark with the adjacent animal cards. Grab one of the cards and subscribe to the amount for that particular animal (hint – the water buffalo is slightly more expensive than the chickens). Another way is to take a Heifer calendar and follow the guidelines for periodic contributions (one of its suggestions is to look in your refrigera

tor and donate a nickel for each carrot you see – we hope you have a large bag of baby carrots!). Another way to help is to take one of the Heifer banks and encourage your children to provide ballast for the ark.

Heifer International provides dozens of different species of animals and fowl to people in need around the world. The Heifer Ark is their largest project. An ark launches a boatload of help and hope for hungry people. An ark consists of pigs, camels, water buffalo, guinea pigs, ducks, chickens, oxen, cows, rabbits, donkeys, bees, sheep, llamas, geese and goats. As it was with Noah, the ark is about hope and about a new beginning. Help us provide that hope and a new start to those in need.

Don’t forget, if we reach our goal, Pastor Ken has agreed to gladly (?) kiss a member of the pwaka family in front of the entire congregation. Cast your vote for lipstick or no lipstick on that pig. Don’t miss this opportunity!

## Road to the Ark:

- Sept. 28 Paint hand-crafted animals**
- Oct. 5 Start of Heifer Ark Building**
- Oct. 10 & 11 Garage Sale sponsored by Christian Ed**
- Oct. 19 Blessing of the Animals**
- Oct. 25 Fellowship Dinner and Auction**

## Joke of the month:

Where did Noah keep his bees?

Answer: In the ark-hives of course!

## DEACON PARISH GATHERING

On Sunday, October 19 after church, members of Carolyn Hales's parish #2, Julie Van Buren's parish #7, and Sherry Nelson's parish #3 are gathering at Sherry Nelson's home for lunch. Adults and children are welcome. There will be a simple meal of soup, bread, beverage and cookies. It is a time to gather and get to know each other better.

## TPC Family Fall Festival

Sunday, Nov. 9th, Noon - 2:00 pm

The Family Fall Festival will be an event for all families to attend. Lunch will be provided. Games like donuts on a string, cupcake walk, handicrafts, and such will be offered. It will be a fun time for kids of all ages to socialize with each other. There is no cost to attend. This festival replaces the Halloween Party we had held in previous years. CE is running the event.

Sign up on the Narthex Communication Tower. Needed donations include, but are not limited to, bags of candy, donuts, hot dogs (1 package from Costco?) and 2 packages of buns (from Costco?), chips, cookies, cupcakes for cupcake walk, etc.

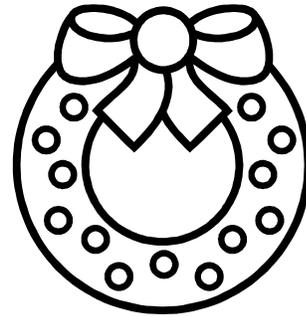
Please sign up so we can get an idea of what is available for this fun family event for all ages. Also, we need a few people to help with lunch. Contact Jackie Dannemiller, [ndannemi@spiritone.com](mailto:ndannemi@spiritone.com) or 503/885-2405.

## Greg and Debby Owen are Grandparents!

Schuyler Phomrose Owen was born on August 15, 2008 and weighed 7 pounds, 3 ounces. Her proud parents are Kevin and Pat Owen of Silver Spring, Maryland.



Greg and Debby recently visited with Sky, Pat and Kevin and love being Nana and Grandpa.



## HANGING OF THE GREENS SUNDAY, NOVEMBER 30, 5 PM

What is Hanging of the Greens?

It's a family friendly service that starts the season of advent. During the service we decorate the sanctuary for the Christmas season. The supplies are organized and spread out in the narthex. As you enter the church you may be given a slip of paper that asks you to do something, such as:

Bring in the hay.

Bring in the window candles

Put hats, gloves and mittens on the Christmas tree.

The bulletin for the service tells you when to do your "task." We also sing Christmas hymns and read scripture. The service ends with our singing "Joy to the World."

Afterward we gather in the narthex for fellowship and a potluck supper of soup and salad.

It's a delightful way to start advent. Again, the date and time are Sunday, November 30 at 5 p.m.



Mittens, gloves and socks can be placed on the tree on any Sunday in advent. These "ornaments" are then donated to kids in need.

## 2009 WOMEN'S RETREAT

will be **Friday, January 30 through Sunday, February 1** at Alton Collins Retreat Center. More details will follow.

### CHILDREN'S MESSAGE "TEAM" WISHES TO GROW

There are many ways to create a great Children's Message for our young people. Do you have a special story to tell? A favorite children's book? A hobby you can share? The desire to take part in a play or a reader's theater effort? Or simply the willingness to try to take a passage from the Bible and make it meaningful to our children?

If you can answer "yes" or even "maybe" to any of the above, I'd love to talk to you about becoming part of our Children's Message team. Our "team" currently has only one member, and I'd love to change that. Your commitment can be ongoing or just a one-time shot. You can develop your idea on your own, or I can assist you with ideas for presenting to the children.

If you are willing to be part of what truly is a Children's Message team, please contact Marilyn Staples-Sundt at 503.692.4393 or by email at [marilyn-staples@verizon.net](mailto:marilyn-staples@verizon.net).

### OLD PIANO...KEEP, DONATE OR SELL?

There is an old upright piano that's currently in the youth room downstairs. We're thinking about finding it a new home. But before we do, we want to check with everyone. Does anyone in the congregation want that piano? Does anyone in the congregation know anyone or any organization that would like to have that piano? We would give it away to anyone who could come pick it up or arrange to have it picked up.

If no one in the congregation wants the piano, we'll try to sell it at the garage sale on October 10 and 11. If that doesn't work, there's Craig's List.

Comments? Suggestions? Please email them to [susan@tpcspirit.org](mailto:susan@tpcspirit.org).

## GOINGS ON IN THE OFFICE

After worship each Sunday, volunteers go to the office to take care of the morning offering. For confidentiality and accuracy, they need a quiet working environment. Please do not go in the office after worship until after the QUIET PLEASE sign is taken down from the office door. If you need to leave a message or return something to the office, please use the Office Drop Box located by the office door in the narthex. The copy machine can be used once the counters are finished. Thanks for your cooperation.

### CAN YOU HELP ON FRIDAY MORNINGS?

We are looking for a person or persons who can come to the church office on Friday mornings about 10:30 a.m. to fold and stuff the Sunday bulletins. It can be just an occasional Friday morning; we're flexible. If you're interested, please call the office at 503-692-4160 or email Susan at [susan@tpcspirit.org](mailto:susan@tpcspirit.org).

### POP CAN RECYCLING CONTINUES

Proceeds go to the women's retreat account to help offset the cost of the speaker. The next retreat will be Friday through Sunday, January 30 through February 1, 2009.

### October Birthdays

2	Kaity Olsen	19	Cacye Cobb
3	Bill Wood	20	Kathy Kinyon
3	Chris Robertson	20	Molly Winterrowd
4	David Collins	22	Ryan Schleicher
6	Lynn Friese	25	Barbara Crall
8	Jack Lemmon	25	William Schmidt
8	Gina Olson	26	Jennifer Ayers
9	Alexandra Backen	29	Mike Hines
11	Tony Mitchell	29	Matthew Dannemiller
17	Ron Fabbro	30	Elizabeth Shafer
18	Will Lambeth	30	Jerry Shiffer
18	Lauren Ayers	31	Sherry Nelson
19	Marshall Watkins		



## **“GARAGE” SALE OCTOBER 10 AND 11 BEFORE YOU GIVE THAT AWAY...**

TPC Sunday School and Christian Education are planning a “garage” sale on **Friday and Saturday, October 10 & 11** to raise money to help fill the Heifer Ark and for improvements to the Sunday School rooms.

Donation items can be brought to the church and placed in the 3/4/5<sup>th</sup> grade classroom now through Thursday, October 9. Please bring large items no earlier than Thursday afternoon, October 9. No adult clothing, please.

We will need help pricing items, setting up, and working at the sale. Sign-up sheets are on the narthex tower. If you have any questions, please contact our coordinators:

Gina Olson at [mgolson5@comcast.net](mailto:mgolson5@comcast.net) 650-4351 or Shari Olsen at [ssjkolsen@msn.com](mailto:ssjkolsen@msn.com) 635-4019.

## **“GARAGE” SALE Volunteer Opportunities!!**

Sign-up sheets are in the narthex  
Please help us make this sale a success

Children are welcome to come and help with the sale. There is no school on Friday, October 10.

Donations are currently being accepted. Feel free to price your own items. Tags and tax receipts are available in the 3/4/5<sup>th</sup> grade classroom

### **We need help with....**

**Pricing**—after church on Sunday 9/28 and 10/5 (stay 30 minutes or 3 hours!)

**Pricing, Sorting and Set-up** on Thursday, Oct 9, shifts from 1-9 pm.

**Sales Help:** Cashiering and Re-organizing as items sell

Friday, Oct. 10	8:30—11:00 am
	11:00 am to 1:00 pm
	1:00 pm to 3:00 pm
Saturday, Oct. 11	9:00-11:30 am
	11:30-2:00 pm

**Clean-up:** Saturday, Oct. 11, 2:00-3:00 pm

### **Deliveries**

Pre-sale: pick up items for donation from members - requires truck or van

Post-sale: take unsold items from TPC to local donation site – requires truck or van

**TUALATIN PRESBYTERIAN  
CHURCH CALENDAR  
OCTOBER, 2008**

Sun	Mon	Tues	Wed	Thu	Fri	Sat
<b>28</b> CONGRE- GATIONAL MEETING FOLLOW- ING WOR- SHIP	<b>29</b>	<b>30</b>	<b>1</b>  7:15 pm Choir practice	<b>2</b>	<b>3</b>	<b>4</b>
<b>5</b> World Com- munion Sun- day	<b>6</b> 7:00 Bell practice (N)  7:00 Spiritual Form. off site	<b>7</b> 7:00 CE meet- ing (O)  7:00 Mission meeting (MP)	<b>8</b>  7:15 pm Choir practice	<b>9</b>  Garage Sale set-up day downstairs	<b>10</b>  TPC Garage Sale 9 am to 3 pm	<b>11</b>  TPC Garage Sale 9 am to 2 pm
<b>12</b>  5:30 p.m Youth Group Italian Night	<b>13</b>  7:00 pm Bell practice (N)  7:00 Deacon meeting (MP)	<b>14</b>	<b>15</b>  7:15 pm Choir practice	<b>16</b>  7:00 Session Mtg (N)	<b>17</b>	<b>18</b>  7:00 am Men's fellow- ship breakfast
<b>19</b>	<b>20</b>  7:00 pm Bell practice (N)	<b>21</b> 6:30-8:30 Tuesdays Treasures (N,K,N) 7:00 Fellow- ship mtg (O)	<b>22</b>  7:15 pm Choir practice	<b>23</b>	<b>24</b>	<b>25</b>  Heifer potluck and auction afternoon/ evening
<b>26</b>  5:30 pm Youth Group LOGO Legos	<b>27</b>  7:00 pm Bell practice	<b>28</b>	<b>29</b>  7:15 pm Choir practice	<b>30</b>	<b>31</b>  Halloween	

TPC office hours are Monday through Thursday, 9 am to 3 pm and Friday, 9 am to noon.

Have you moved or changed your email address? Please let us know.

Call (503) 692-4160 or email Rhoda@tpcspirit.org

Church website: [www.tpcspirit.org](http://www.tpcspirit.org)

TUALATIN PRESBYTERIAN CHURCH  
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**Reminder:**  
**Sunday, September 28, 2008**  
**Congregational Meeting after worship**

**TUALATIN PRESBYTERIAN CHURCH**

9230 SW Siletz Drive, Tualatin, OR 97062

**Rev. Ken Evers-Hood**

**Phone:** 503-692-4160      **Web Address:** [www.tpcspirit.org](http://www.tpcspirit.org)

**Worship Service – Sundays at 10:30 a.m.**

**Elders:** Craig Bowen, Norm Dannemiller, Paula Miller, Scott Mitchell, Joan Nardi, Adele Pelletier, Meg Price, Chris Robertson and Marsha Steffen

**Deacons:** Rob Ayers, Edda Brown, Pam Cameron, Carolyn Hale, Jack Lemmon, Sherry Nelson, Judy Nix, Bill Smiley, Kathy Sweetland, Julie Van Buren, Linda Watkins

**Treasurer:** Mike Shiffer  
e-mail: [treasurer@tpcspirit.org](mailto:treasurer@tpcspirit.org)

**Clerk of Session:** Mary Shiffer

**Webmaster:** Melissa Evers-Hood  
e-mail: [webmaster@tpcspirit.org](mailto:webmaster@tpcspirit.org)

**Newsletter Editor:** Susan Springer  
e-mail: [newsletter@tpcspirit.org](mailto:newsletter@tpcspirit.org)

**Administrative Assistants:** Rhoda Friesen and Susan Springer  
e-mail: [rhoda@tpcspirit.org](mailto:rhoda@tpcspirit.org) [susan@tpcspirit.org](mailto:susan@tpcspirit.org)

**Music Director:** Kris Sparks  
e-mail: [music.director@tpcspirit.org](mailto:music.director@tpcspirit.org)

**Bell Choir Director:** Martha Wilson  
e-mail: [bells@tpcspirit.org](mailto:bells@tpcspirit.org)

**Music Accompanist:** Ron Fabbro

**Art Director:** Ellen VanSchoiack

**Bereavement Committee:** Pam Cameron

**Wedding Coordinator:** Stacy Mauer

**Church Office Hours**

Monday – Thursday: 9:00 a.m. – 3:00 pm, Friday – 9:00 a.m. to noon