



The Ripple



Volume 13, Issue 1

JANUARY 2021

WELCOME TO APPLE RIVER COMMUNITY CHURCH

*Reaching out to our community
with Jesus' love*

*We welcome you and hope you
will visit our church and join us
in worshiping our Lord.*

CHURCH SERVICES

9:30 AM Sunday School for
ALL Ages

10:30 AM Worship and
Children's Church for ages
3—2nd grade

Inside seating with distancing.
Please use hand sanitizer. Please
exit the sanctuary using the north
and south exits.

Seating for the most vulner-
able is in the Fellowship Hall
(MASKS REQUIRED).

If you wish, stay in your car and
listen to 107.5 on your radio (only
available in the church parking lot).

10:30 AM Livestream On Facebook
Listen to WPCA, 93.1 Amery
for the service on
Sundays at 1:00 P.M.

or

www.appleriverchurch.org

The Ripple is also on this site.

Online Giving and Security

Pastor Justin



2020 has been a ride. We have seen and experienced things we would have never imagined. Within the walls of the church, we have been impacted by the events of the year and had to make changes: online services, radio broadcasts, parking-lot services and everything in-between. One of the challenges with all of this has been the way we give within the church.

About a year ago, we opened up online-giving at Apple River Community Church. When we did, it could not have been imagined how important this might be to the finances of the church. It has provided opportunity for many people to give who would be unable to do so otherwise. But **there is still a question out there... How does it work?**

Let me walk you through how to give online.

1. Go to the church website APPLERIVERCHURCH.ORG
2. Click on the **BLUE** button that says, "GIVE ONLINE" (it is near the top of the page)
3. Click on "choose a fund" and select "General Giving"
4. Enter your Dollar amount in the box beside it... (\$25,000 would be great!)
5. Then you pick whether you want to give it from a card or from your bank account

To give from a card – just enter your card information in the lines below

- a. Your name
 - i. Card number
 - ii. Date on card
 - iii. CCV number is the 3 digit code on the back of your card
 - iv. Then fill in your address information
 - v. Click BLUE submit button at the bottom
 - vi. **There is a verification to make sure you are not a robot... you** will have to pick pictures that match a description to verify you are real (two times)
 - viii. DONE!

Continued on Page 2

MISSION STATEMENT

The purpose of Apple River Community Church is to glorify God by helping people to find Jesus and grow to be like him.

OUR AFFILIATION *Apple River Community Church is affiliated with the Evangelical Free Church of America (Forest Lake District).*

CHURCH
OFFICERS 2020

To be Updated After
Election of 2021
Officers.

PASTOR

Justin Hosking*

VISITATION PASTOR

Bruce Tanner*

CHAIRMAN

Glen Wright

DEACONS

Rod Wetzig

Odrey Rasmussen

Ron Nelson

Dan Smith

Rich Frankson

TRUSTEES

Dan Lundgren

Steve Wright

CHRISTIAN EDUCATION

Erin Hosking (Supt.)

Deb Brown (Asst. Supt.)

Denise Luster (Member at Large)

CLERK and SECRETARY

Marie Geist Berhow*

DEACONESS

Judy Nelson

Linda Wetzig

Carol Smith

FINANCIAL

Sue Lundgren*

Joan Talmage*

TREASURER

Mark Powell*

Online Giving and Security—*Continued from Page 1*

To give from Bank Account—Continued

- b. To give from Bank Account – click on the ACH button
 - i. Enter your name
 - ii. Enter your account type – checking or savings
 - iii. Enter the routing number on your check (this tells what bank it is coming from)
 - iv. Enter your account number from your check
 - v. Fill in your address button
 - vi. Click the BLUE submit Button at the bottom
 - vii. **There is a verification to make sure you are not a robot... you will have to pick pictures that match a description to verify you are real (two times)**
 - viii. DONE!

The online giving is a secured site. The giving is managed by EASYTITHE.COM. Here is some information about the security protocols they use in their services:

PCI DSS Compliance & Security

As required by the PCI Security Council and all processing banks, easyTithe is a Level 1 Certified PCI Compliant Service Provider. This means easyTithe conforms to the highest set of security

standards in the payment card industry. Your account managers, end users, and easyTithe employees will never have access to the type of sensitive information that might lead to an unauthorized transaction.

SSL Transaction Security

easyTithe uses 256 Bit SSL technology for data transactions. All personal, credit card, & bank information is submitted using 256 bit encryption. There is no stronger form of protection than this encryption and by doing this, we eliminate the possibility that someone might "tap" the line and extract your personal data from it. 256-bit SSL encryption has never been broken and according to RSL Labs, it would take a "trillion-trillion years" to crack the code using today's technology.

The Data Center

Our data center upholds security measures to rigorous standards. Proximity card entry, camera-recorded server room access, and a perimeter security system all protect the data center facilities. These security components ensure only employed, certified Server Engineers have direct access to the data center and individual servers. This restricted access ensures maximum security when maintaining, upgrading, and troubleshooting servers in the racks.

You are more likely to have your mail stolen out of your mailbox than you are to have your information stolen from these guys. Even still, if you are leery about online giving, I'd encourage you to use a Credit Card. There is fraud security in every card, and you can cancel and refund credit card transactions easily. If you are really concerned about online security and someone stealing your identity, I'd recommend signing up for a service like "LifeLock." (This provides a whole other level of personal security for all areas of your finances and protection. It helps eliminate identity theft for all individuals. Did you know, even if you are not using online services, you still can have your identity stolen? LifeLock helps protect against these situations. Come find Justin if you want more information about this security.)

Online giving isn't hard. You might really like it. But you are welcome to continue to give as you have through the years. I just wanted you to be aware of how to use this option.

Justin

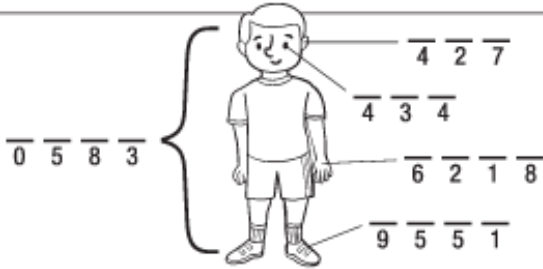




WORKING IN UNISON

Just as body parts work in unison, the church – the body of Christ – is to work together for God’s purposes.

Directions: Fill in the letters for each body part. Add up each part’s number total, and use those totals to complete the Bible passage.



Now if the 20 should say, "Because I am not a 17, I do not belong to the 16," ... And if the 13 should say, "Because I am not an 11, I do not belong to the 16," it would not for that reason stop being part of the 16. If the whole 16 were an 11, where would the sense of hearing be? If the whole 16 were an 13, where would the sense of smell be? ... As it is, there are many parts, but one 16.

1 CORINTHIANS 12:15-17, 20, NIV

PUZZLE A: Answer on Pg. 6 The Bible Quiz, puzzle, cartoons and articles are from NewsletterNewsletter to which we subscribe and have permission to reproduce

“Let us sing even when we do not feel like it, for in this way we give wings to heavy feet and turn weariness into strength.”
—John Henry Jowett

Riddle: One night, a king and queen went into a castle. There was nobody in the castle, and no one came out of the castle. In the morning, three people came out of the castle. Who were they?
See Pg. 6

Bible Quiz:

In the story of the Magi, what word is used to give a sense of Jesus’ age when the wise men visited? What does it tell us?

1. “baby”; Jesus was still a newborn in a manger
2. “child”; when the wise men visited, Jesus had grown past infancy
3. “youth”; Jesus was probably between 10 and 14
4. No word is used to suggest Jesus’ age at the time of the wise men’s visit.



Answer: See Page 6

RENT-A-TEEN

Winter is here. New Years Resolutions to get some work done? Do you need help? Our youth would like to help and earn money for Bible Camp and/or Districts!

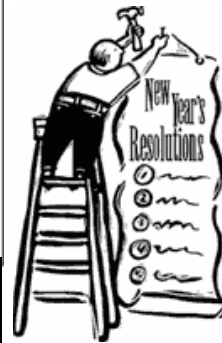
There are no set fees – you decide your contribution for the project.

Call Alice Brown at 715-857-5246 to schedule a crew (large or small), or sign up in the church foyer.

NEW YOUNG ADULT GROUP!

A new group is being established for those young adults who recently graduated and are too old for One-Way Club. Primarily singles.

Stay tuned for more information.



Puzzle!

Complete each saying below. Then place the words from those blanks in the correct order to complete Proverbs 23:4.

1. When the going gets tough, the tough _____ going.
2. People who live in glass houses should _____ throw stones.
3. If the shoe fits, _____ it.
4. "It is easier for a camel to go through the eye of a needle than for someone who is _____ to enter the kingdom of God."
5. Good things come _____ those who wait.
6. When in Rome, _____ as the Romans do.
7. Don't wear _____ your welcome.
8. If you want something done right, do it _____.

Write the unscrambled proverb here:

PROVERBS 23:4

Puzzle B Answer on Page 6.



Birthdays and Anniversaries **

2021

JANUARY

2 Willis Christenson 3 Abigail Beatham 11 Henry Soldner 14 Perry Melstrom 18 Julie Reed	19 Richard Frankson 19 Marlys Johnson 23 Troy Mintz 25 Hanna Khoury	25 Jack Peterson 27 Dana Powell 29 Sean Lundgren 29 Tonja Nelson 31 Sandra Arvold	<table border="1"> <tr> <th colspan="7">January 2021</th> </tr> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>T</th> <th>F</th> <th>S</th> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1 2</td> </tr> <tr> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> </tr> <tr> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> </tr> <tr> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> </tr> <tr> <td>31</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	January 2021							S	M	T	W	T	F	S							1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
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** If we missed your birthday or anniversary, it was not intentional. If you are new to the congregation, we most likely are missing your information. Please update us by email at arcc@amerytel.net or put a note in the Ripple box in the church office.

January Mission of the Month — EFCA Kaylee Tracy in Berlin
Please keep Kaylee and the work she is doing for EFCA in Berlin in your prayers.

An ongoing goal

Still searching for a New Year’s resolution? None is more worthy than becoming Christ-like. In fact, 19th-century evangelist Henry Drummond calls it “the only thing in the whole world worth caring for.”

Two modern-day authors offer more insights. Stormie Omartian points out that we’re either making progress or backsliding on this goal. “There is no neutral position in the Lord,” she writes. “You are either becoming more like Christ every day or you’re becoming less like him.” And followers of Jesus must keep the goal always in focus. Christ-likeness is our “eventual destination,” writes Rick Warren, but the “journey will last a lifetime.”

Live in the light

Often we want to be able to see into the future. We say, “How will next year be for me? Where will I be five or 10 years from now?” There are no answers to these questions. Mostly we have just enough light to see the next step — what we have to do in the coming hour or the following day.

The art of living is to enjoy what we can see and not complain about what remains in the dark. When we are able to take the next step with the trust that we will have enough light for the step that follows, we can walk through life with joy and be surprised at how far we go. Let’s rejoice in the little light we carry and not ask for the great beam that would take all our shadows away.

—Henri Nouwen, *Bread for the Journey*

Numbering our days

To fix what they call a disorganized date-tracking system, professors Steve Hanke and Dick Henry have developed a “permanent calendar.” On it, January 1 is always a Monday, so holidays and birthdays occur on the same day every year. The 364-day calendar eliminates leap years, time zones, Halloween and every Friday the 13th. Instead of leap days, “every five or six years, we’ll have an extra week at the end [of December] when you can party,” says Henry.

Because the permanent calendar is predictable, it reportedly would save money and time. Yet despite almost two decades of work, the idea hasn’t taken off.

However we track our lives, we do well to remember this prayer: “Lord, you have been our dwelling place throughout all generations. ... Teach us to number our days, that we may gain a heart of wisdom” (Psalm 90:1, 12 NIV).

WOMEN’S WHITE CROSS—January 7

9:30– Devotions and Coffee provided by Annette Strandine.
Projects: Sew and roll bandages; tie lap quilts; clean and arrange flower cupboards.
Lunch: Bring your own sack lunch.
Stay as long as you can after lunch to continue working on projects.

All Ladies Welcome!

Sound and Visual System

The components have been installed. They will be tweaked to obtain the best sound and video for in-house worship and on-line worship.

Thank you for the contributions toward this ministry.

Prayer Concerns



Congregational Care:

- Those going through cancer treatments.
- Widows and those going through the grief process

Ongoing Concerns:

- Pray for our church leadership to have wisdom as they guide our church and protect its integrity and core values.
- Pray for our congregation to embrace spiritual discipline including daily Bible reading, prayer and scripture memorization.
- Pray for intentional focus of winning others to the Lord.
- Pray for revival in our churches and a spiritual awakening in America
- The homebound and in nursing homes who are unable to have personal contact of visitors
- Those struggling to find work, reliable shelter and healthy food.

Concerns Beyond our Doors:

- Our local, state, national and international leaders.
- Teachers, staff, parents and students this school year which will be different than normal.
- Racial inequality in our community and around the world.
- Those afflicted with COVID and their caregivers, and healthcare professionals.
- Our elected president and other officials.

Our Prayer Chains are Active.

If you have a prayer concern, contact Lorraine Aune (715-268-2429) or Deb Brown at debbriel37@gmail.com. Contact them if you want to be added to a prayer chain.



Hospital Calls: If someone is hospitalized, please contact Pastor Justin and/or Pastor Bruce.

The deaconesses also need to know so they can visit, send cards, etc. Our deaconesses are Judy Nelson, Linda Wetzig and Carol Smith.

Because of HIPPA laws, hospitals do not call when a member is admitted. We would rather have several calls about a hospitalization than not to know. Thank You!



The following members and friends recently passed away:

Nancy Jorgenson
December 7, 2020

Betty Cheshire
December 17, 2020

Keep their families in your prayers.

A word for the year

Every January, some people pray and ask God to provide a word for their year ahead. Friends have shared theirs with me, but I was hesitant to embrace the practice myself. I'd love to receive a word like *flourish*; then again, I might be like the friend who heard *health* and then faced many physical challenges that year.

But I tried it for 2020 and heard *prepare*. My first reaction was that the word wasn't very exciting, which possibly confirmed I hadn't orchestrated it. Indeed, 2020 ended up full of significant, unexpected change for our family, with careers, school, church and friends. *Prepare* reminded me that amid chaos, God had prepared me for each moment and continues to prepare me for what's next.

Give it a try! Regardless of the word you receive or what lies ahead, you can trust that God loves you and is ultimately in control for 2021 and beyond.

—Janna Firestone

Proposed Constitution Changes

The Deacons have been in discussion about making some large-scale changes to the constitution since 2019. We started with the question of "How do we best organize ourselves so it matches Scripture and fits our congregation?" Our current constitution acknowledges a problem within the first few words of the constitution, "The deacons of Apple River Community Church will function as Elders." Bruce and I have discussed this and we both agree that an Elder lead church is the most scriptural mode of church operation. However, when the 2010 constitution change was rolled out, the congregation didn't want to have Elders, so they created Deacons who function as Elders. This doesn't make a lot of sense. Why not just have Elders in the church?

The 2010 constitution change came about from a series of events in the old board that allowed individuals to function "unchecked" and created a division within the church. As such, the constitution was re-written to remove the temptation for a "power-grab" to happen again. But in doing so, we created the problem of Deacon-Elders and removed the influence of women in leadership. This has led to a different division where men lead some areas of the church and women lead others areas of the church. A communication barrier is created and a different division is formed.

So, we have sought to bring unity back into the church board and represent all areas of ministry. The best solution we have come up with is to follow the biblical practice of the establishment of Elders over a community of believers according to what Paul taught Timothy to do in his ministry. We wrote the constitution to represent an Elder Board and a Leadership Board. The Elders are 3 men plus the pastor. The elected Elders will serve with term limits and undergo Elder Training to be eligible to serve. They serve on the Leadership Board to ask the question, "Is what is being proposed scriptural and honoring to Christ?" The Leadership Board will be comprised of Finance, men, women, and children's ministries, mission's, deacons and deaconess, trustees and a few other ministries of the church. The function of the Leadership Board is to "organize and communicate the practical ministry of ARCC."

We have postponed the vote on the new constitution to February to allow more time to discuss what the Deacons have been discussing since 2019. We really believe this is the best option for ARCC and would like to hear your questions and thoughts. Please come by during any of our discussion times. Please know, we have been revising this constitution for a long time but there are still some things you might see that we need to address. When we meet in February, we won't have much time for discussion at that meeting, so PLEASE DISCUSS and READ the proposal PRIOR to our meeting.

It is our anticipation that with your input, we would be voting to approve the new constitution in February; therefore, we will vote at our annual meeting to postpone the election of new officers until after the constitution has been ratified. If the constitution is not ratified, we will vote after the constitution vote for officers to fill previously held positions. This is done to allow for more discussion time around the constitution. It was hoped that we could have done more of this discussion during the summer of 2020; however, 2020 was a difficult year and that didn't happen.

Please prayerfully read the constitution. Acts 14:23, 20:28, 1 Timothy 3:2, 3:1-16, 5:17, Titus 1:6-9, 1 Peter 5:1-4 will give you some insight about Elders. They are different than Deacons (1 Timothy 3:8-13, and Acts 6:1-7). Come to any of the meetings scheduled. They are at different times on different days to accommodate different schedules. You don't have to come to all of them, pick one that works the best for you. The last one on the 30th, will be for wrap up and summary of what the other meetings presented.

In Christ,
Justin

Friday Jan 8th at 10 AM for discussion about the constitution.

Saturday Jan 9 at 9AM for discussion about the constitution.

Monday Jan 11th at 10AM for discussion about the constitution.

Saturday Jan 30 at 10 AM for round table discussion about the constitution.



Apple River Community Church Calendar of Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
3 9:30a Sunday School 10:30a Worship/Children's Church	4	5 9:30a Women's Bible Study	6 10:00a Men's Bible Study 5:30p One-Way	7 9:30 White Cross Noon lunch	8 *** 10:00a	9 *** 9:00a
10 9:30a Sunday School 10:30a Worship/Children's Church	11 *** 10:00a	12 9:30a Women's Bible Study 6:30p Deacon Mtg. 7:00p Exec. Bd. Mtg.	13 10:00a Men's Bible Study 5:30p One-Way	14	15	16
17 9:30a Sunday School 10:30a Worship/Children's Church	18	19 9:30a Women's Bible Study	20 10:00a Men's Bible Study 5:30p One-Way	21	22	23
24 9:30a Sunday School 10:30a Worship/Children's Church	25 <u>RIPPLE Deadline!!</u>	26 9:30a Women's Bible Study 5:00p Sr. Saints	27 10:00a Men's Bible Study 5:30p One-Way	28	29	30 *** 10:00a Roundtable Discussion
31 9:30a Sunday School 10:30a Worship/Children's Church			*** Constitution Discussion dates/times: Pastor available. Stop by for information about the changes.			
Bible Quiz A Answer: B (See Matthew 2:1-12.) Bible Quiz B Answer: B: (See chapter 5:1-10 and chapter 9:11-15.) Puzzle A: Body:-16, eye-11, ear-13, hand-17, foot-20 Puzzle B: Do not wear yourself out to get rich. Proverbs 23:4 Riddle: The knight (night), the king, and the queen!						
Ripple Articles MUST BE received by the deadline (January 25) to be in the February Ripple. Send to arccc@amerytel.net (PREFERRED) or put in Ripple box in church office. Thank You, Marie						



Turning the Page



A filler page instead of blank. Get out your crayons and pencil.

Your comments on the Ripple are welcome.

This is your newsletter. If you have news to share, recipes, requests, etc. turn them in by the due date.

All submissions are subject to review by the editor and pastor. Editing as appropriate—spelling, wording, etc.



From darkness to light

In the Bible, God speaks often about light and darkness. He gives us much instruction about which path we should choose.

- | | |
|-----------|---------------|
| 1. Good | Righteousness |
| 2. Death | Children |
| 3. Go | Life |
| 4. Evil | Come |
| 5. Adults | Bad |

Match the opposites and then write the word in the right-hand column in the correct blanks to finish each verse.

"When your eyes are good, your whole body also is full of light. But when they are _____, your body also is full of darkness." Luke 11:34, NIV
(1)

"I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of _____." John 8:12, NIV
(2)

"I have _____ into the world as a light, so that no one who believes in me should stay in darkness." John 12:46, NIV
(3)

"For what do _____ and wickedness have in common? Or what fellowship can light have with darkness?" 2 Corinthians 6:14, NIV
(4)

"For you were once darkness, but now you are light in the Lord. Live as _____ of light." Ephesians 5:8, NIV
(5)

Bible Quiz 2

A New Testament book says God designated Jesus as a "high priest" and that Jesus was the most perfect mediator between God and humans.

Choose the name of the book below:

- A. Romans
- B. Hebrews
- C. Matthew
- D. Revelation

See Bible Quiz 2 on Page 6