

Interested in having dinner with some of your fellow church members? We invite you sign up for our Guess Who's Coming to Dinner event! All adults are welcome to join us on Saturday, November 16 at 6:00 PM for an evening of food and fellowship!

So how does this event work? Sign up to attend—and you can also let us know if you're willing to host—and groups will be randomly assigned. Before the event you'll find out

where you're going and what to bring—and when you arrive, you'll discover who you will be having dinner with that evening! This is a great opportunity to get to know fellow Covenant members that you maybe don't usually spend time with. And who knows—you might even meet someone new!

Sign up using the QR code below or on the paper sign-up sheet at church and watch for more information in the coming weeks. We hope to see you there!



Check out this group of diners from our 2017 Guess Who's Coming to Dinner event!





Sound Advice: Hearing Assistance at Covenant

About 1 in 3 people aged 65 to 75 suffer some hearing loss. For those over 75, this rises to more than 1 in 2. Hearing loss often happens so gradually that those experiencing it do not notice it until a spouse or friend brings it to their attention. Usually, the first signs of hearing loss are difficulty hearing highpitched sounds, like a cymbal being played softly. As time goes on, this loss of detail in hearing makes it harder to tell similarsounding words apart. For example, "cat" and "cap" or "bread" and "thread." Might you be starting to suffer hearing loss? A free and confidential online hearing test is available at hearingtest.online.

You can also watch this <u>TEDx Talk</u> to learn more about hearing loss. At 11:49 in the video, you can hear the difference between a regular hearing aid and one using a telecoil. (The link to the TEDx talk: <u>bit.ly/4eyXydQ</u>.)

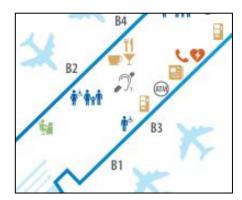
If you're struggling with hearing, hearing aids can help. But in large spaces like our church sanctuary, the sound bounces off the walls and ceiling, almost causing echoes. These reflections, arriving at you late due to the room's large size, confuse the hearing aids and make it harder for them to amplify speech clearly. People without hearing aids do not suffer much from these echoes because normal hearing is more directional.

How Hearing Loops Help

The best technology that is available now to solve this problem in big spaces is a hearing loop. A hearing loop is a system that sends sound directly from our sound system to your hearing aid. At Covenant, the hearing loop covers the main sanctuary (but not the balcony or fellowship hall). If your hearing aid has a "telecoil," you can use it with the loop to hear much more clearly. The technology does not so much make the sound louder. Rather, it greatly improves the detail, crispness, and fidelity of diction in the signal. It also removes most background noise and clutter from the signal. Even people with the mildest hearing loss will experience increased ease, reduced fatigue, and a peacefully increased focus on the message when listening to speech using hearing assistance.



If you see this symbol, the venue supports telecoil-equipped hearing aids.



Churches are not the only places where hearing loops help people. Here is a map of an airport terminal. See the little telecoil symbol near the center of the illustration? The gate announcements come directly into your hearing aids anywhere in the gate area if you use a telecoil. (Did you know that the Gerald R. Ford Airport in Grand Rapids, MI was the first U.S. airport to install this technology? There are now about 20 airports in the U.S. that are at least partially looped. Hundreds of international airports are also equipped with hearing loops.) Look for the symbol on walls, entry doors, and in literature.

Connecting at Covenant

Over the past couple of months Covenant's elders and council have considered priorities to direct our work and discussions. In the

midst of denominational tensions, how can Covenant continue to build on the good work of its 50-year heritage? What should be maintained or renewed to continue our heritage as "a seeking, serving, and sending church?" A goal for this coming year is to facilitate and enhance Covenant connections. We've identified activities and groups which serve as important connectors, discussed possible improvements, and considered specific connections/needs that are not currently being met. Recognizing that all of us have busy lives, we hope that being intentionally inclusive using existing activities will increase connections without spending more time.

If you have questions or specific suggestions about how to enhance our Covenant connections, please contact any of the elders or deacons. Remember that developing our connections nurtures the Covenant body to "serve, not only inwardly, but also outwardly with intentionality and passion."

-Chris Goedbart

(for the Elders and Council)

Sound Advice: Hearing Assistance

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Do You Have a Telecoil?

About 80% of hearing aids sold in the U.S. have a telecoil already built in. You might already have a telecoil in your hearing aid. However, to use it, your audiologist needs to configure it. Ask your audiologist about it. If a telecoil is there, they can add a setting called "telecoil" to your hearing aid programs. For example, you might already have settings like "normal," "noisy places," or "music." The "telecoil" setting will pick up the signal from our hearing loop. Once this "telecoil" setting is configured by your audiologist, you can use the telecoil in any place that has a hearing loop. No further configuration is needed. Here is a list of places with hearing loops in lowa: time2loopamerica.com/ia/

you don't have hearing aids at all, at Covenant we have another option you may use. We broadcast a low-power FM signal of our service on a special frequency reserved by the FCC for this purpose. At no cost, you can borrow a special receiver with ear buds or earphones to listen in. Our sound techs can also work with you to customize even more discreet and convenient arrangements if desired.

Clearer Sound, Better Experience

Imagine being able to hear every word as if you were sitting in a quiet room with the speaker right in front of you. Every word is crisp. You experience a peaceful, calm, and easy focus on the message and the music. That's what hearing assistance can do for you!

Next month's "Sound Advice" column will provide tips for using the livestream.

What if You Don't Have a Telecoil?

If your hearing aids don't have a telecoil, or if

-Doug DeBoer

November Birthdays & Anniversaries

- 1 Jan Bajema Clark Stiemsma
- 3 Natalie Brummel Benjamin Hummel Mary Ploegstra
- 5 Vaughn Donahue Rue Mellema Ben Van Schouwen
- 8 Rebecca DeSmith Kristi Hummel
- 10 Stephen Schreurs
- 11 Verlyn De Wit
- 13 Sophie Visscher
- 14 Mark Christians Nancy Vanden Bosch

- 16 Mia Mercado Castelan Lauren Vander Plaats Joni Visscher
- 18 James Rylaarsdam
- 19 Bob Bielema
- 20 Courtney Rylaarsdam Duane & Jan Bajema Paul & Ruth Clousing
- 21 Cambri Zonnefeld Alejandro & Isabel Castelan
- 23 Bob DeSmith Sadie Landman
- 24 Louisa DeVries

- 26 Georgina Gracia David Taylor
- 27 Tim Kamp Ryan Zonnefeld
- 28 Neil Collins McCarthy Doug & Marge DeBoer Channon & Joni Visscher
- 29 Laremy DeVries Claire Hummel Hannah Landman
- 30 Ed & Mary Dengler



Christmas Shopping Idea

As the weather begins to change and Christmas gets closer and closer, we invite you to check out Miriam's website. Miriam works as an artist in Northern Africa, and Covenant partners with her as she works, builds relationships, and shares the good news with those around her. She's recently let us know that she's been adding some new items to her website, so check out the new ornaments, poster prints, bags, etc. and consider supporting a good cause while doing your Christmas shopping! You can browse through her art at www.rooted.studio/shop/



November Scheduling Nursery



Lee R. Jeff T, Ryan Z





Coffee Servers

Ruth Clo, Steve C, Terry F, Carol O, Erika VS

Substitutes

If you are unable to serve on your assigned date for coffee, usher, or greeter, contact:

> Duane B, Rachel L, Gidge M, Ron O, Dave S, Laurey Z

Are you traveling this winter?

Are you planning on taking off for a month or two or for most of the winter? Please notify the office with the dates you'll be gone and I will avoid scheduling you during that time!

Courier Copy-It's up to you!

The *Courier* is issued monthly at Covenant church. If you have copy that you wish to be included, send it to the church office. Each issue is distributed on the last Sunday of the month. Copy deadline is Monday, November 18 for the December issue.

Nurserv Monitor: Jenni M

November 3 Alejandro & Isabel C, Tom & Ruth C AM

November 10 AM Lee & Jenni M, Luke & Sarah H

November 17 Jeremy & Kristi H, Duane & Jan B AM

November 24 AM Jake & Trena VW, Ryan & Angela H

November 28—Thanksgiving Day Rob & Megan H, John & Linda V AM

December 1 AM Dave & Emily K, Steve & Pat C

Formation Sunday Evenings

Join us for our 6:00 PM Sunday evening gatherings this month:

November 3: Combined Reformation Day Service at Faith CRC (5:00 PM)

November 10: Vespers

November 17: Vespers

November 24: Communion Vespers

Notes from the Deacons

The Covenant Deacons know that you want your giving to be generous, intentional, and knowledgeable, so this article provides some guidance/clarity regarding giving to missionaries and ministry shares. We want to reiterate that we are pleased when you give "as needed," trusting the deacons to allocate funds to high-priority areas. But we also know some of you would like to give more to specific missionaries, missions or ministry shares than what is built into the General Fund annual budget. So we want to clarify here what happens to these gifts.

What is a fund?

The word "fund" has multiple meanings, but when accountants set up a "fund," it means they create an account that must be used in a designated way and which can carry balances from year to year. Covenant has only three bank accounts, one each for the General, Christian Education, and Compassion Funds. But we keep separate track of two additional "funds" within our General Fund, a "Missions Fund," and the "Building Fund." So, when you give "as needed," the deacons may allocate a portion of your gift to any or all of the church's ministries. But when you give to the "General Fund," we are limited to allocating your gift to either the line items in the annual budget, missions' activities, or buildingrelated expenses.

How gifts designated to missionaries, Ministry Shares, and Special Offerings are handled:

If you designate a gift to a particular missionary, including via the Spring or Thanksgiving special offering envelopes, the deacons allow these gifts to accumulate in a General Fund account tied to these missionaries and add the accumulated "additional support" to their next regularly-budgeted payment.

If your gift is generically designated for "Missionary Support," "Missions," or our "Missions Fund," it will be added to our Missions Fund balance, which gives the deacons the freedom to apply these funds to a variety of "missions" activities now or in the future. So, use this option if you want to encourage more missions' activity at Covenant, whether funding missions' trips, making additional resources available to our current missionaries, or incentivizing new outreach and missions' activities, trusting the deacons to allocate these gifts to "most needed" missions' activities.

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Fund	Budgeted	Received	Difference
General	(1/1/24-10/20/24) \$275,157	\$281,095	+\$5,938
Christian Education	(8/1/24-10/20/24) \$11,674	\$24,893	+\$13,218
Refresh Building	(1/1/24-10/20/24) \$60,092	\$69,395	+\$9,303

Giving Graph

Notes from the Deacons

(Continued from page 6)

Likewise with gifts to Ministry Shares, except we do not maintain a "Ministry Shares Fund" which carries over to successive calendar years. So, if you designate a gift for a particular Ministry, such as Thrive, Resonate, or Reframe Ministries, your gifts will accumulate and be added to our next regularly-scheduled (quarterly) payment to that ministry. But gifts designated generically to "Ministry Shares" will accumulate and be sent as "additional support" with the next quarter's regularlybudgeted Ministry Shares payment. As with other payments to "Ministry Shares," these funds will then be allocated at the discretion of CRCNA and its agencies.

Finally, all special offerings, including those collected in the Spring and Thanksgiving offering envelopes, are also accumulated and disbursed to the designated organizations as soon as possible and no later than the end of the year.

If you have questions about any of this, please contact your pastoral group deacon. And thanks again for your continued gifts and for trusting the deacons' decisions about the use of these funds.

-John Visser

(for the deacons)

Would you like to learn more about Ministry Shares in the CRC? We encourage you to go to <u>www.crcna.org/MinistryShares</u> to learn more about what our denomination is doing with our Ministry Shares funds!



Grandma Alert! Grandpa Alert!

Dave and Jeri Schelhaas welcomed their first great grandchild on August 6, Hattie Lynn Hilbrands. Hattie's grandparents are the Schelhaas' daughter Jennifer and husband Cal De Jong and Hattie's parents are granddaughter Paige and



husband Tanner Hilbrands, all of Sioux Falls.

-Dave & Jeri Schelhaar





October 27—Christians/Van Schouwen November 3—DeWit/DeJong November 10—Stiemsma/Zonnefeld November 17—Breems/Kramer

Wondering which Pastoral Group you're in?

The Pastoral Group lists can be found on our website: <u>https://covenantcrc.net/directory-</u> <u>committees/</u>

Tithing & Serving

John Visser, in one of his opportunity for giving announcements a few weeks ago, mentioned how the deacons are blessed when they see young people begin tithing to the church. He encouraged people to teach their children to tithe.

That announcement started my thinking about another way we teach our children to "tithe" to the church, and that is through serving the church with time. Most of us recognize that we should give monetarily, but what do we give in our time? LOTS!

On that note, there is the usual litany of things that we think about—Sunday school teachers, council members, Gems and Cadets counselors, committee members. All of these are important—don't take me wrong in this! But these people often receive some public thanks at commissioning services, special Sundays for Gems and Cadets, etc.

At this time I want to thank some of the often overlooked, unmentioned, and unnamed people who also serve our church.

Did you know that the lawn doesn't magically get mowed here at church? I don't even know who has been mowing it, but I know the church hasn't paid someone to do it since 2018. Thank you to our lawn-mowers!

Another member has tended the plants in church for more years than I know. Do you enjoy the Christmas cactus and hibiscus tree when they bloom? Thank you to our plantkeeper!

A while back I arrived at church just in time to see a person kneeling in the rock garden by the hydrangea bushes pulling weeds—not a building committee member, just someone who saw the need. Someone has picked up the windfall apples and this summer someone planted new plants in the dividers in the parking lot. Thank you to everyone who has done these things!

And as the person writing checks for the church, I can confidently say that our utility bills have decreased significantly in the past couple of years compared to 3-4 years ago. Part of that is due to changes in the facilities like covered thermostats and new lighting, but part of it is also due to people making sure lights are turned off when they are the last to leave the building. Again, thank you!

This "little things" list could go on and on-I know a lot more gets done than any of us know or could recount, and is often unnoticed by the rest of us. Thank you to everyone who does the "little" things.

But this brings me back to what we teach our kids about giving of their time. First, we model the giving of time by doing it cheerfully, even when we don't get recognized for what we do. Second, sometimes we "volun-tell" our kids that they will do something at church. Does it have to be "big"? No! Maybe it means expecting them to help with dishes in the kitchen when we're assigned coffee duty. Or maybe it means saying "I noticed that

______ needs to be done at church. Let's go do that together." For many families, church cleaning has been an opportunity to teach their kids to volunteer time at church. Teach our kids to keep their eyes and hearts open for little ways they can help. And then, for all of us who no longer have children living at home, when we see our kids (or other adults!) doing some "little" thing, tell them THANK YOU!

-Marge DeBoer