Welcome! There are so many different reasons why people gather together. It may be for the love of a team, a viewing party for a common interest, or even a political rally. Whatever the occasion, the expectations are clear and so are the desired outcomes. So why do thousands of people gather in a place like this? Furthermore, what do you expect to experience differently then from the viewing comfort of a screen at home? For me, it is connection and engagement. Gathering here allows me the opportunity to connect with new and familiar people. Plus nothing beats the engagement of something that is happening LIVE and in the flesh. What is it for you? While you work through it, welcome each other with open hearts! —José Bourget
Talking about adding insult to injury—figures released this week indicate that the top 100 CEO retirement packages here in the United States now equal the retirement account savings of 41% of all American households with the lowest retirement wealth. Go figure! So let’s do. The accumulated wealth in the retirement packages of these top 100 American executives is $4.9 billion. “The CEO nest eggs on average are worth more than $493 million, enough to produce a $277,686 monthly retirement check for life, the [Center for Effective Government and the Institute for Policy Studies group] report said” (USA Today 10-28-15). An average monthly retirement check of $277,686? Compare that to the 2013 median average in a 401(K) retirement account of $18,433, yielding $104 a month! Then compare that to the 31% of the “bottom economic group of American families [who] have nothing saved for retirement”(ibid). Go figure indeed.

Of interest is the retirement nest egg of David Novak (no relation to the much poorer chemistry professor David Nowack here at Andrews University), CEO of Yum Brands (the conglomerate

**BY DWIGHT K. NELSON**
that runs Taco Bell, KFC and Pizza Hut). Novak’s retirement package (including deferred compensation) is the largest of all Fortune 500 CEOs and is valued at $234 million. Compare that with what Novak’s fast food workers are able to save for their own retirement!

Reuters comments: “The figures are stunning and cast a harsh and troubling light on soaring retirement inequality. The report offers yet another indication that runaway income inequality is producing grossly unfair retirement outcomes” (www.reuters.com/article/2015/10/28/us-column-miller-pensions-ceo-idUSKCN0SM09C20151028). Or as Sarah Anderson, the economy project director at the Institute for Policy Studies, observed: “The CEO-worker retirement divide has turned our country’s already extreme income divide into an even wider economic chasm” (USA Today).

Jesus’ step brother James once wrote: “Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are motheaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth” (James 5:1-4).

A bitter lamentation from the God who historically has sided with the exploited poor and the socially marginalized.

Jesus Himself warned: “Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth” (Luke 12:15).

So what does all of this have to do with the rest of us who are squeezed somewhere between the middle and the bottom end of this economic chasm? Jesus’ words remind us that greed and covetousness are not the exclusive domain of the wealthy. You don’t have to be filthy rich—in fact we can be dirt poor and succumb to the strangulation of greed. Jesus’ parable of the rich fool, which follows his warning, ends with the solemn observation: “So is he that layeth up treasure for himself, and is not rich toward God” (Luke 12:21). The rich fool died suddenly without spending a single penny of his nest egg. While we are very much alive, Jesus reminds us, is the right time to be “rich toward God.”

So have you been rich toward God lately?

You can follow Pastor Dwight’s blog at www.pmchurch.tv/blog.
Any recent graduate frequently hears about the ending and the conclusion: you will land a job. They just don’t tell you about the process or the journey as much.

You spend hours searching job boards, reading job descriptions, and customizing cover letters and resumes. Then comes the waiting. While some may notify you of their decision regarding your application, the majority of job recruiters will not give you any indication of where you stand. You get the silent treatment. You must simply move on with no closure.

As a recent graduate, I must admit that my job search has been fruitless so far. As much as I tried to stay positive, I began to experience impatience, doubt, and discouragement. I grew impatient at the lack of responses to my job applications. I doubted my life decisions, such as my majors, my alma maters, and my extracurricular activities. I became discouraged, thinking I’m probably not good enough for any job.

Mentally, I was not in the greatest place, but God needed me to be there in order for me to truly appreciate what was coming next.

When I landed at Washington Dulles International Airport in Virginia for the Society of Adventist Communicators (SAC) convention, I knew God wanted me to be there, but I was not aware just how much.

A month prior to the convention, I turned in my research for a blind review. Two weeks prior to the convention, I was approved to present my research. A week prior to the convention, I had run out of options that would enable me to attend.

As a recent graduate with no job and no income, I would not be able to attend the convention. I informed the organizers who invited me, as well as my professors who encouraged me. Just as quickly as the opportunity came, it went.

But when God wants you to be somewhere, you’ll find yourself there regardless.

Four days prior to the convention, I was connected to three individuals who were willing to help me get to the convention. Four days prior to the convention, my plane ticket was booked: I was attending the convention.

The opportunities at the SAC convention were endless. I presented my Master’s research that I completed during...
my graduate program at the Department of Communication. I met professionals in my chosen field of public relations and communications. I connected with prospective employers for possible positions within the church. I learned new concepts and trends in communication from different perspectives. I was given an award recognizing my writing in Envision Magazine’s latest issue. For a recent graduate, the SAC convention is an amazing experience of learning and connecting.

“When God wants you to be somewhere, you’ll find yourself there regardless.”

Looking back, I can say that God had three purposes for my attendance of the convention: (1) to teach me patience; (2) to equip me with confidence; and (3) to provide me encouragement.

With renewed perspective, I returned to my reality of job boards, job descriptions, cover letters and resumes. Although I still have not found a job, the doubt, impatience, and discouragement I was battling and losing to before the convention were no longer a real threat. They may arise from time to time, but I have learned an important lesson.

“When God wants you to be somewhere, you’ll find yourself there regardless.”

My advice? Take advantage of the opportunities placed on your path—you never know what God has waiting for you. What started out as small research presentation for me turned into immense potential opportunities.

Kryzia Abacan is a graduate from Andrews University.
OPENING VOLUNTARY
Let All Things Now Living • Traditional Welsh / Michael Hopkins

INTROIT
Come Into His Presence

CALL TO WORSHIP
Héctor Flores
We come to hear the voice of the Lord.
In God’s word there is power and majesty.
In God’s word there is affirmation for the faithful.
May God speak and bless all people with peace.

DOXOLOGY
Praise God, From Whom All Blessings Flow • 2

INVOCATION
Dwight K. Nelson

HYMNS OF THANKFULNESS
My Maker and My King • st. 1 & 3 of 15
Let All Things Now Living • st. 1 & 2 of 560
Joy By and By • st. 1 & 2 of 430

CONGREGATIONAL PRAYER
The Flores Family
Blest Be the Tie That Binds • st. 1 & 2 of 350

WORSHIP IN MUSIC
Praise to the Lord • Paul Manz

“BY THE WORD OF THEIR TESTIMONY”
Wambui Karanja

CHILDREN’S STORY
Alleluia • Wolfgang Mozart / Merle Isaac

SCRIPTURE
Psalm 119 NKJV • Ale and Joel Duran

Your word I have hidden in my heart, that I might not sin against You.
I will delight myself in Your statutes; I will not forget Your word.
So shall I have an answer for him who reproaches me, for I trust in Your word.
My soul faints for Your salvation, but I hope in Your word.
Your word is a lamp to my feet and a light to my path.
The entrance of Your words gives light; It gives understanding to the simple.
I rise before the dawning of the morning, and cry for help; I hope in Your word.
Plead my cause and redeem me; Revive me according to Your word.
I rejoice at Your word as one who finds great treasure.
We may never know just when and for what circumstance reformer Martin Luther wrote his epic hymn text “Ein feste Burg” (“A Mighty Fortress,” hymn 506). Was it in response to persecution in 1527 in which Luther’s friend Leonhard Kaiser was burned at the stake? Was it in response to the 1529 convocation at Speyer, Germany, in which German princes protested the revocation of their liberties? Musically, this hymn’s melody represents the form of typical German reformation-era hymn (“chorale”) melodies, an “AAB” form in which opening material (the “A”) is repeated, then different material (the “B”) follows. This also is the form of the chorale melody for “Praise to the Lord,” underlying today’s Worship in Music. Also, we open worship with a non-chorale Welsh melody sometimes sung to the words of hymn 560, “Let All Things Now Living.”

**MUSIC ALIVE**

**CHORALES**
WE STUDY
CONNECT • GROW • SERVE • GO

Song Service
Vladimir Slavujevic

Welcome
Thomas Baker

Special Feature
Missions

Offertory

Bible Study
“More Woes for the Prophet” • Classes

Theme Song
Make Me a Blessing

Make me a blessing; make me a blessing.
Out of my life may Jesus shine.
Make me a blessing; O Savior, I pray.
Make me a blessing; to someone today.

“Make Me a Blessing,” Ira Bishop Wilson
©1924, Renewed 1952 Word Music, LLC; Used by Permission. CCLI License #392652

Benediction
Vladimir Slavujevic

ORGANIST: Kenneth Logan

See page 18/19 for Sabbath School directory & map
WE PRAISE
CONNECT • GROW • SERVE • GO

As We Begin
Let All Things Now Living • Traditional Welsh / Michael Hopkins

Introit
Come Into His Presence

Praise
I Want Jesus To Walk With Me • Medley • In Christ Alone

Prayer
José Bourget

"By the Word of Their Testimony"
Joanna Nicolle Jones with Rodlie Ortiz (Baptism)

Children’s Story
Alleluia • Wolfgang Mozart / Merle Isaac

Worship in Music
Praise to the Lord • Paul Manz

Sermon
“Mission Possible: Standing Alone—Living up to the Luther in You”
Dwight K. Nelson

Connect Card, Tithes & Offerings

Hymn
A Mighty Fortress Is Our God • 506

As We Depart
A Mighty Fortress Is Our God • Martin Luther / Max Reger

WORSHIP DIRECTOR: José Bourget; ORGANIST: Kenneth Logan
WORSHIP IN MUSIC: PMC Sanctuary Choir; Jeannie Pedersen-Smith, director
Brass Quintet—Eric Loftgren, Brittany Ronto, Kenneth Andrade, Tyler Ronto, Dwight Huslin
OFFERTORY: Ruth Murdoch Elementary School Strings, Héctor Flores, director
Visitors’ Dinner
Join us today after second service in the PMC Commons (downstairs) for a home-cooked vegetarian meal.

Fall Back
Don’t forget to set your clocks back one hour before going to bed tonight.

Stuff A Stocking
God’s Hands 4 Kids invites you to join us in our second annual Stuff a Stocking Project. We are looking for things normally included in a child’s Christmas stocking. We are also suggesting that those of you who knit, crochet, sew, or are crafty use your talents and share love by making scarves, slippers, hats, small dolls and stuffed animals, hair bows, etc. For further suggestions and information go to gh4k.org.

Concerto Night
NOVEMBER 1 • 4:00 PM
HOWARD PERFORMING ARTS CENTER
Andrews Academy presents its 5th Concerto Night program. This year we are featuring soloists John Byeon, Justin Johnson, Nick Tumangday, Dominique Tan-Ng, and Jihoo Choi from Andrews Academy, and Sion Kim from Ruth Murdoch Elementary School. We will play compositions by Haydn, Mozart, d’Indy, and Kabalevsky.
Handel’s Messiah,  
WAUS Second Sunday  
Concert Series  
DECEMBER 13 • 4:00 PM  
PMC SANCTUARY
Sanctuary Choir will anchor a Messiah Sing-along in Pioneer Memorial Church! We welcome the wider Michiana community to sing along on Part One—the Christmas portion—6 choruses, plus the glorious Hallelujah Chorus! Plan to come sing along, or just enjoy listening! (Experienced Messiah singers, come rehearse the choruses: Wednesday evenings, November 4, 11, and 18, and December 2 and 9.) Contact Jeannie Pedersen-Smith at jean.pedersen.smith@gmail.com, or 269.277.0488 for more info.

Invitation to AU Students:  
GROW Cafe  
NOVEMBER 6 • FOLLOWING UV  
PMC COMMONS
Join us after University Vespers for GROW Cafe. There will be hot drinks, fresh cookies, and a relaxing and worshipful atmosphere. Grab a friend to catch up with or simply listen to music. New cards will be available to sign up for GROW Groups or to find a home to dine in for Thanksgiving. We’ll see you there! For more information, contact autumn.m@pmchurch.org.

Thank You
Dear Church Family—Your kind expression of sympathy is deeply appreciated and gratefully acknowledged. The loss is great. Christ’s coming is soon. May we all be ready to accept His grace.
—Dick & Dixie Scott

Andrews Academy  
Penny Arcade  
NOVEMBER 7 • 8:00 TO 10:00 PM  
ANDREWS ACADEMY GYM
We would like to invite all 8th-graders to Penny Arcade. This is a fun evening of games, activities & food; all for just pennies. Get to know Andrews Academy students better as you and your friends enjoy a fun evening. Parents can drop your 8th-grader off at 7:45 PM and can pick them up at 10 PM. If you have any questions please contact the school at 269.471.3138.

Finish the Great  
Co-MISSION  
NOVEMBER 7 • FAIRPLAIN CHURCH  
140 SENeca AVE, BENTON HARBOR
ASAP Ministries presents Finish the Great Co-MISSION! Learn what it will take to see Jesus return. Be inspired to find your place in the final mission. Enjoy a wonderful variety of ethnic foods and an afternoon training in cross-cultural ministry with Pastor Scott Griswold. Programs start at 9:30, 10:45, and 2:00.

Adventist Retirees  
NOVEMBER 8 • 1:00 PM  
VILLAGE SDA FAMILY CENTER
We had many new people at our recent ARM event. Please come and meet some of the new attendees! Join us for a vegetarian potluck and an excellent presentation by Petr Cincala speaking on the Mission among the Czech atheists. Come for good fun, superior food and excellent fellowship. To fit in with a Thanksgiving Potluck Theme, please bring a Thanksgiving dish to pass. Questions? Call Cleon or Sandra White 269.471.5553.
ANNOUNCEMENTS

Holiday Gift Market Vendors Needed
NOVEMBER 15
CHAN SHUN HALL
We are seeking Adventist hand-crafters and artists to be vendors for a Holiday Gift Market. For info and to register, contact Diane Hellbley at ingalsbe@andrews.edu.

South Bend Junior Academy International Food Fair
NOVEMBER 15 • 1:00 TO 3:00 PM
1910 ALTGELD STREET, SOUTH BEND
Mark your calendars and plan to attend the annual International Food Fair.

Scrapbooking Together 2 day event
NOVEMBER 21 • 6:00 TO 11:00 PM
NOVEMBER 22 • 9:00 AM TO 4:00 PM
EARLITEEN LOFT
Do you have Christmas gifts/projects you need to get done. Come Saturday night for worship, pizza and scrapbooking/cardmaking. Leave your supplies. Go home and sleep and come back the next morning for another day of scrapbooking/cardmaking. Cost of $5 to cover expense of pizza. Please RSVP to davis@pmchurch.org or 471-3134.

Leaf Raking
Leaves are starting to fall, and the Evergreen Pathfinders are here to help. If you need assistance with fall yardwork, or know of someone who does, leave a message at 269.340.0366 to request assistance. Someone will call and schedule a time for our kids to help. Or you can email evergreen.pathfinders@gmail.com. We will be providing this service through the middle of November.

Looking for Pianists
The Beginners Sabbath School is looking for pianists to help out during the program. If you are interested, please contact Claudia Davison at 269.208.7081 or email at bg1@pmchurch.org.

Pathfinder Staff Needed
The Evergreen Pathfinders have grown. God has sent us many new kids this year, and we are truly blessed. However, we need more mentors for the youth of our church. Our meetings run from 6:30 to 8:30 on Wednesday nights. If you are at least 18, available during this time, and have a calling to share Jesus with the youth, contact evergreen.pathfinders@gmail.com for information on how you can serve.

Volunteer Photographers
Are you a person who loves to take pictures and are good at it? PMC is in need of church photographers who are willing to take pictures of baptisms, baby dedications, and other special events on occasion. You don’t have to be a professional but good with a camera and own your own camera. We are looking for volunteers. Please contact 471.3134 or 471.3972.

PMC Publication Submissions
If you want to submit an article for the bulletin or e-letter, contact Rebecca Coleman at rebecca.coleman@pmchurch.org. All other bulletin information should be submitted to Rachelle Offenback at bulletin@pmchurch.tv.
"M"usic rightly employed, is a precious gift of God, designed to uplift the thoughts to high and noble themes, to inspire and elevate the soul (Education, p. 167).

Some of our fifth-grade students were asked three questions about the benefits of music. Here are their responses:

WHAT IS MUSIC?
- Another language in another world.
- A multicultural melody.
- It’s a time when you can forget your worries and learn God’s peace by making a joyful sound.
- A flow of harmony and peace.
- It’s inspiring.

WHAT ARE THE BENEFITS OF REHEARSALS?
- It improves my skills.
- I’ll become better.
- Learn notes and form songs to play.
- Make sure that I’m going to do well before a concert.

HOW DO YOU FEEL AFTER YOU PERFORMED?
- Triumphant and overjoyed at my accomplishment.
- Happy, peaceful.
- I feel great that I can now play the wonderful songs I hear.
- Good about myself.

Music plays an important and crucial part in the curriculum of Ruth Murdoch Elementary School.

FOR MORE INFORMATION:
Evelyn Savory • 471.3225
esavory@andrews.edu
PIONEER MEMORIAL CHURCH

| PASTORS |

Chaplain / Pioneer
José Bourget • 471.6254
bourget@pmchurch.org

Discipleship / GROW Groups
Sabine Vatel • 471.6153
vatel@pmchurch.org

Harbor of Hope
Taurus Montgomery • 269.923.9274
montgomery@pmchurch.org

Lead Chaplain
June Price • 471.6282
madrigal@andrews.edu

Lead Pastor
Dwight K. Nelson • 471.3134
nelson@pmchurch.org

Pastoral Care
Don Dronen • 471.3133
dronen@pmchurch.org

Stewardship
Sharon Terrell • 471.6151
terrell@pmchurch.org

This Generation Evangelism
Rodlie Ortiz • 471.6154
ortiz@pmchurch.org

Youth Ministries
Ben Martin • 471.6176
martin@pmchurch.org

Media Ministries
471.3246
mediateam@pmchurch.org

Music
Kenneth Logan • 471.3231
logan@pmchurch.org

| STAFF |

Admin. Assistant
Autumn Mincinoiu • 471.3150
autumn.m@pmchurch.org

Admin. Assistant
Sabine Vatel • 471.3543
vatel@pmchurch.org

Admin. Assistant / Facilities
Janna Quetz • 471.3133
janna.quez@pmchurch.org

Interim Media Director
Jonathan LaPointe • 471.3678
lapointe@pmchurch.org

Assistant Treasurer
JoAnn Siagian • 471.7656
siagian@pmchurch.org

Bible Work Coordinator
Tabitha Umali • 269.340.2031	
tabitha.umali@pmchurch.org

Clerk
Jackie Bikichky • 471.3972
bikichky@pmchurch.org

Communications
Rebecca Coleman
rebecca.coleman@pmchurch.org

Executive Assistant
Sherrie Davis • 471.3134
davis@pmchurch.org

Graphic Designer
Rachelle Offenback • 471.3647
bulletin@pmchurch.org

Maintenance
Larry White • 471.3649
white@pmchurch.org

CONTACTS
| MINISTRIES |

**Adventurers**
Kemmoree Frame-Duncombe  
269.277.2925  
adventurers@pmchurch.org

**Deacons**
Milan Vajdic • 471.0328  
deacons@pmchurch.org

**Deaconesses**
Vida Giddings • 473.2175  
deaconesses@pmchurch.org

**Elders**
Russell & Cynthia Burrill • 473.3738  
elders@pmchurch.org

**GROW Groups**
growgroups@pmchurch.org

**Health**
health@pmchurch.org

**Pathfinders**
Matthew Johnson • 240.755.2661  
evergreenpathfinders@gmail.com

**Public Address**
Joel Kitchen • audio@pmchurch.org

| Sanctuary Choir |

Jeannie Pedersen-Smith  
269.277.0488  
jean.pedersen.smith@gmail.com

| SABBATH SCHOOL |

**Adult**
Judy Aitken • 240.7997  
adultss@pmchurch.org

**Birth - Grade 1**
Claudia Davisson • 269.208.7081  
bg1@pmchurch.org

**Grade 2 - Earliteen**
Robert Barnhurst • 473.1613  
g2teen@pmchurch.org

| OUR SCHOOLS |

**Andrews Academy**
Jeannie Leiterman • 471.3140  
leiterma@andrews.edu

**Andrews University**
471.7771 or 800.253.2874  
enroll@andrews.edu

**Ruth Murdoch / K-8**
Evelyn Savory • 471.3225  
esavory@andrews.edu

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**LIVE STREAMING**
www.pmchurch.tv
Sabbath 11:45 AM

**ONLINE**
www.pmchurch.org  
www.pmchurch.tv

**PHONE** – 269.471.3133
**FAX** – 269.471.6152

**RADIO**
WAUS – 90.7 FM  
Sabbath 11:30 AM
| ADULT |

12 Group 1
13 Group 2 (Portuguese/Brazilian)
14 Group 3
15 Group 4 (Yugoslavian)
16 Group 5
17 Group 6
18 Group 7
19 Group 8
20 Group 9 (Spanish)
21 Group 10
22 Group 11 (Balcony)
23 Group 12 (French)
24 Conference Room
25 Indonesian Class
26 Something In Common
27 SDA Beliefs

| CHILDREN |

Birth - 18 months 1
18 - 36 months 2
3 yr. olds 3
4 yr. olds 4
5 yr. olds 5
6 yr. old - 1st grade 6
2nd / 3rd grade 7
4th grade 8
5th / 6th grade 9
Earliteen 10
Youth 11