



God calms our financial fears

Trinity Lone Oak Lutheran Church and School 2950 Highway 55 Eagan, MN 55121
Rev. James L. Kroonblawd, Senior Pastor 651.454.7235 office@trinityloneoak.org trinityloneoak.org
Mrs. Stacey LaMere, Principal 651.454.1139 school@trinityloneoak.org tloschool.org

AS WE GATHER

How can we live in a financial world and not have financial fears overwhelm us? How can we get rid of our mouse-like hearts and face financial challenges with the heart of a lion? Malachi, the last prophet in the Old Testament, provides answers for us. Let's listen!

HYMN

A MIGHTY FORTRESS IS OUR GOD

LSB 656

***INVOCATION**

- P In the name of the Father and of the Son and of the Holy Spirit.
C **Amen.**

***CONFESSION AND ABSOLUTION**

Psalm 34:17; 1 John 1:8–9

- P Lord God, we come into Your presence this day with rejoicing. Yet our hearts are also heavy with the burden of our sin. We confess our sin to You and to one another, trusting in Your promise to forgive us and to guide us by Your Holy Spirit to change our sinful ways.
- P We confess to You, Lord,
C **our arrogance and self-deception.**
- P We confess to You, Lord,
C **our discontent with your gracious provision.**
- P We confess to You, Lord,
C **our meager generosity.**
- P We confess to You, Lord,
C **our giving in to the temptation to store up treasures on earth.**
- P We confess to You, Lord,
C **our unwillingness to trust Christ as life's most valued relationship.**
- P As a called and ordained servant of Christ and by His authority, I announce to you that your sins are forgiven through the cross of Jesus. Peace and mercy be upon you now and forever!
C **Amen!**

***KYRIE**

- P In peace let us pray to the Lord.
C **Lord, have mercy.**
- P For the peace from above and for our salvation let us pray to the Lord.
C **Lord, have mercy.**
- P For the peace of the whole world, for the well-being of the Church of God, and for the unity of all let us pray to the Lord.
C **Lord, have mercy.**
- P For this holy house and for all who offer here their worship and praise let us pray to the Lord.
C **Lord, have mercy.**

P Help, save, comfort, and defend us, gracious Lord.

C **Amen.**

***HYMN OF PRAISE**

THIS IS THE FEAST

— *Sung – tune on LSB 155*

***SALUTATION**

P The Lord be with you.

C **And also with you.**

***PRAYER OF THE DAY**

OLD TESTAMENT

Malachi 3:6–10

⁶For I the LORD do not change; therefore you, O children of Jacob, are not consumed. ⁷From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, 'How shall we return?' ⁸Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. ⁹You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

A This is the Word of the Lord.

C **Thanks be to God.**

EPISTLE

Ephesians 3:1–13

¹For this reason I, Paul, a prisoner for Christ Jesus on behalf of you Gentiles— ²assuming that you have heard of the stewardship of God's grace that was given to me for you, ³how the mystery was made known to me by revelation, as I have written briefly. ⁴When you read this, you can perceive my insight into the mystery of Christ, ⁵which was not made known to the sons of men in other generations as it has now been revealed to his holy apostles and prophets by the Spirit. ⁶This mystery is that the Gentiles are fellow heirs, members of the same body, and partakers of the promise in Christ Jesus through the gospel.

⁷Of this gospel I was made a minister according to the gift of God's grace, which was given me by the working of his power. ⁸To me, though I am the very least of all the saints, this grace was given, to preach to the Gentiles the unsearchable riches of Christ, ⁹and to bring to light for everyone what is the plan of the mystery hidden for ages in God who created all things, ¹⁰so that through the church the manifold wisdom of God might now be made known to the rulers and authorities in the heavenly places. ¹¹This was according to the eternal purpose that he has realized in Christ Jesus our Lord, ¹²in whom we have boldness and access with confidence through our faith in him. ¹³So I ask you not to lose heart over what I am suffering for you, which is your glory.

A This is the Word of the Lord.

C **Thanks be to God.**

CHILDREN'S MESSAGE

***VERSE**

Luke 18:8

- P Alleluia, alleluia!
- C **I tell you, He will give justice to them speedily. Nevertheless, when the Son of Man comes, will He find faith on earth?**
- P Alleluia, alleluia!

***HOLY GOSPEL**

Luke 16:19–31

- P The Holy Gospel according to St. Luke, the sixteenth chapter.
- C **Glory to You, O Lord.**

¹⁹[Jesus said:] “There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. ²⁰And at his gate was laid a poor man named Lazarus, covered with sores, ²¹who desired to be fed with what fell from the rich man’s table. Moreover, even the dogs came and licked his sores. ²²The poor man died and was carried by the angels to Abraham’s side. The rich man also died and was buried, ²³and in Hades, being in torment, he lifted up his eyes and saw Abraham far off and Lazarus at his side. ²⁴And he called out, ‘Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.’ ²⁵But Abraham said, ‘Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish. ²⁶And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us.’ ²⁷And he said, ‘Then I beg you, father, to send him to my father’s house—²⁸for I have five brothers—so that he may warn them, lest they also come into this place of torment.’ ²⁹But Abraham said, ‘They have Moses and the Prophets; let them hear them.’ ³⁰And he said, ‘No, father Abraham, but if someone goes to them from the dead, they will repent.’ ³¹He said to him, ‘If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.’”

- P This is the Gospel of the Lord.
- C **Praise to You, O Christ.**

SERMON HYMN	HAVE NO FEAR LITTLE FLOCK	LSB 735
SERMON	GOD CALMS OUR FEARS	<i>Malachi 3:6-10</i>

FINANCIAL FEARS: _____

“For I the LORD do not change; therefore you, O children of Jacob, are not consumed.” Malachi 3:6

FINANCIAL FEARS: _____

“From the days of your fathers you have turned aside from my statutes and have not kept them.” Malachi 3:7

FINANCIAL FEARS: _____

"Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions." Malachi 3:8

HOW TO OVERCOME FINANCIAL FEARS: _____

"Bring the full tithe into the storehouse, that there may be food in my house." Malachi 3:10

TEST: _____

"Put me to the test, says the LORD of hosts." Malachi 3:10

TRUST: _____

"I will open the windows of heaven for you and pour down for you a blessing until there is no more need." Malachi 3:10

"Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." Luke 6:38

"Seek first the kingdom of God and his righteousness and all these things will be given to you as well." Matt. 6:33

***NICENE CREED—** *See inside back cover of the hymnal or worship projection*

***PRAYER OF THE CHURCH**

- P Christ, our Passover Lamb, you were sacrificed on the cross for our salvation. We remember and celebrate your love, giving thanks for our salvation.
- C **We are made clean, our sins washed away in your blood and our lives marked for service in your name.**

- P Christ, our Passover Lamb, we pray for those in need of help and healing, especially... and all those we name in our hearts.
- C **Let your grace flow through our lives into the lives of those in need.**
- P Christ, our Passover Lamb, fill us with your Holy Spirit to serve as good stewards of your varied grace.
- C **For Jesus, our priceless treasure, we give thanks.**
- P We entrust all whom we name and the unspoken prayers of hearts to You, trusting in Your enduring mercy.
- C **In gifts of speech, teach us to speak the good news of salvation.**
- P In gifts of service, make us willing servants.
- C **You bless your people with the riches of Your Word, Baptism, and Holy Communion.**
- P Help us to treasure these gifts more than possessions and money, so that we may take hold of that which is truly life.
- C **In all things, in our thoughts, our words and our actions, help us to give to you all thanks and praise. In Jesus' name we pray. Amen.**

OFFERING

*PREFACE

- P The Lord be with you.
- C **And also with you.**
- P Lift up your hearts.
- C **We lift them to the Lord.**
- P Let us give thanks to the Lord our God.
- C **It is right to give Him thanks and praise.**

*PROPER PREFACE

***SANCTUS**— *Sung – tune on LSB 161*

*PRAYER OF THANKSGIVING

*THE WORDS OF OUR LORD

*PROCLAMATION OF CHRIST

- P As often as we eat this bread and drink this cup, we proclaim the Lord's death until He comes.
- C **Amen. Come, Lord Jesus.**
- P O Lord Jesus Christ, only Son of the Father, ...So remember us in Your kingdom and teach us to pray:

***LORD'S PRAYER**— *See inside back cover of the hymnal or worship projection*

*PAX DOMINI

***AGNUS DEI—** *Sung – tune on LSB 163*

DISTRIBUTION Distribution is at the rail, with both common cup and individual cup; de-alcoholized wine in center of tray. Gluten free wafers available by signifying to pastor/elder. Please use the pew cards to register your attendance at Holy Communion.

HYMN

HYMN

ALL GLORY BE TO GOD ON HIGH

NOT WHAT THESE HANDS HAVE DONE

LSB 947

LSB 567

***NUNC DIMITTIS—** *Sung – tune on LSB 165*

***POST-COMMUNION THANKSGIVING**

***BENEDICTION**

HYMN TO DEPART

GOD'S WORD IS OUR GREAT HERITAGE

LSB 582

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This Reformation Sunday, Tim Morris enhances our worship services with trombone music. Thanks to Tim for using his musical talents to glorify our almighty God!

Serving Our Lord

		October 26, 2025	November 2, 2025
Musician		Diane Streich	Diane Streich
Cantor		Dave Workman	Andy Koch
Altar Guild		Jane Shull	Sharon Drews and Nim Traeger
Elder	8am	Kurt Vallin	Bill Breitinger and Sam Erdman
	10:30am	Bill Breitinger	Kurt Vallin and Matthew Berg
Reader	8am	Dan Schield	Jon Peterson
	10:30am	Peter Naas	Kurt Vallin
Usher Team	8am	Layne Streich	Gary Sheets
	10:30am	Terry Stoerzinger	Ben Swenson
Greeter(s)	8am	Open	Open
	10:30am	Open	Helen Stoerzinger
Acolyte(s)	8am	Dana Vallin and Sabontu Benya	Isaac Koch and Beth Koch
	10:30am	Lillian Olander and Ian Olander	Dana Vallin and Sabontu Benya
Projectionist	8am	Matthew Boll	Jean Peterson
	10:30am	Sebastian Ness	Sebastian Ness
Live Stream	8am	Jim Nicklas	Jim Nicklas
Coffee Hour	9:15am	Koch family	Koch family

COMING UP AT TLO — October 26, 2025 — November 2, 2025		
REFORMATION SUNDAY (OBSERVED)		
Sun	8:00*am	Worship with Holy Communion
	9:15am	Family Education Hour - learning for everyone in the family!
	10:30am	Worship with Holy Communion
	12:30pm	Peniel Evangelical Church
Mon	10:00am	Adult study - Exodus - join us!
Tue	7:00pm	TLO Church Council
Wed	6:30am	Men's Bible Study
	7:00pm	Truth Rising - the study
Thur	6:00pm	Peniel event
Fri	9:00am	Women of the Word (WoW) Bible study
Sat	9:00am	Women's Bible study
	1:00pm	Peniel events
ALL SAINTS DAY (OBSERVED)		DAYLIGHT SAVINGS TIME ENDS
Sun	8:00*am	Worship with Holy Communion
	9:00am-noon	Scholastic Book Fair
	9:15am	Family Education Hour - learning for everyone in the family!
	9:15am	Moms in Prayer
	10:30am	Worship with Holy Communion
	12:30pm	Peniel Evangelical Church
*worship online at www.trinityloneoak.org		



Nomination forms for TLO Associate Pastor of Family Ministry

The purpose for the TLO Associate Pastor of Family Ministry position is to serve the Church in its family discipleship, youth, and adult ministry.

More specifically, TLO is seeking to partner with families to; 1) grow the youth programming in the middle and high school levels, 2) expand the small group ministries and Bible study groups, and 3) reach out further to unchurched families connected to our preschool and community.

Forms for nominating a candidate for TLO Associate Pastor of Family Ministry are available in the narthex; return the form to any elder: Sam Erdman (chair), Bill Breitingner, Matthew Berg, Andy Olson, Ben Swenson, Kurt Vallin



7th & 8th Graders Are Raising Funds for Their Washington DC Trip in April

The students are continuing to work towards raising funds to pay for the trip. You can help them by buying wreaths or poinsettias for the holidays through Gertens Fundraiser. Order online through October 30th and pick up December 4th in the TLO parking lot. www.gertensfundraising.com **Store ID: 299**

Thanks for your support!



The Trinity Lone Oak Lutheran Library is sponsoring the **Scholastic Book Fair** where you will be able to shop for birthday or Christmas presents or just items for enjoyment and benefit TLO Library at the same time. The Book Sale will be open Sunday, Nov. 2nd and 9th 9:00 to noon, Tuesday, November 4th, 2:30–9:00, and also Thursday, November 6th, 2:30-6:00. We hope to see you there!



Save The Date! OCC Lunch and Shoebox Packing Event November 23 | 11:30am

Save the date to come and have lunch and help pack boxes. The cost to ship each box is \$9 so **donations towards this cost** are also needed. Need more information? Contact Cindy Rahn or Leann Becker.



Worship Assistants Needed

Assistants as Altar Guild, Greeter, Usher, Coffee Hour server, acolyte (grade 5-8) are important and necessary. Contact the church office if you would like to serve the Lord in any of those roles.



Birthdays this week

Oct 27	Elizabeth Frick, Kevin McDonough, Aleksander Stenstad
Oct 28	Heather Hakanson
Oct 29	Michael Holey, Peter Rahn, Jill Simonetti
Oct 31	Karen Turnmire
Nov 1	Wendy Nguyen

Anniversaries this week

Oct 29	Dave and Marsha Workman
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WEEKLY DEPOSITS: October 19, 2025

General Fund Income:			
	Current and Mission Weekly Offering - supporting staff and operations	\$	9,207.00
	(Our offering budget is \$10,475 per week)		
	Building Reserve Fund - supporting monthly mortgage payments	\$	425.00
	(Our offering budget is \$675 for per week)		
	Tuition	\$	4,256.53
	1883 School Annual Fund - supporting TLO School	\$	130.00
	Church and school fees	\$	397.09
	Subtotal General Fund Income	\$	14,415.62
Special Purpose Income (not available for general fund spending)			
	YTF2 - Yesterday, Today, Forever 2 initiative	\$	150.00
	Acorn Scholarship Fund	\$	125.00
	General support of Rev. Tom Park in Taiwan	\$	25.00
	Chapel offering - supporting Hats 'n Mittens	\$	31.00
	Young Investors stamps through Lutheran Church Extension Fund	\$	334.00
	Subtotal Special Fund Income	\$	665.00

Fiscal Year To Date as of October 19, 2025

Current and Mission:			
	YTD Budgeted Giving (\$10,475.00 per week for 16 weeks)	\$	167,600.00
	YTD Actual Giving	\$	132,014.39
	YTD Difference	\$	-35,585.61
Building Reserve Fund			
	YTD Budgeted Giving (\$675.00 per week for 16 weeks)	\$	10,800.00
	YTD Actual Giving	\$	10,260.00
	YTD Difference	\$	-540.00



stewardship

Revelation 14:6 – “Then I saw another angel flying directly overhead, with an eternal gospel to proclaim to those who dwell on earth, to every nation and tribe and language and people.” During the Reformation, this text was used to refer to Luther’s ministry and the Lutheran message. We have an eternal Gospel to proclaim. Christ has freed us from our sins without any works on our part. We are saved by grace alone! And, ironically enough, Luther said this should make him the “apostle of works.” Once we are freed by grace, we are truly free to serve God in works that flow from thankfulness and praise. *From lcms.org/stewardship*

Remember in Prayer



Mission Field:

- Rev. Tom Park, Theological Educator in Taiwan is OUR missionary and requests prayers for his mother as she deals with her chronic health issues.

Those with Health Concerns:

- Eddie Burdick
- Dixie Cliff
- Larry Flannery, recovering at home. Pray for strength and continued healing.
- David Frick, recovering from rotator cuff surgery that was more extensive than expected
- John, grandfather of 2 TLO students, diagnosed with cancer while visiting MN
- Tyler Keech, brother of 2 TLO students, diagnosed with a massive osteosarcoma
- Silas Kohn, undergoing treatment for LCH
- Justin Kube, nephew of Ken and Marla, undergoing multiple surgeries after a fall
- Joseph Labhart (Flannery's grandson) ongoing health concerns
- Marilou Larson, close cousin of Alice Dornseif, being treated by a specialist
- Renata Rahn, strength for each day
- Laverne Ziebell, needing surgery soon
- For TLO members and friends in care facilities or homebound
Donine Leatherby + Jeff Schaaf + Sharon Phelps + Char Timm

For those who mourn

- For the family of Gloria Kohn, Jim Kohn's sister-in-law, who passed October 21. Gloria's faith was strong to the end and her battle is won. Praise Jesus!

General and ongoing Prayers:

- A Prayer for Reformation Sunday: Gracious and Almighty God, You are our refuge and strength, a very present help in trouble. We give You thanks for the Reformation, through which You restored the clear light of Your Gospel, that sinners are justified by grace alone, through faith alone, for the sake of Christ alone. On this day of remembrance, we give You thanks for Martin Luther and all who have gone before us, confessing the faith with boldness and joy. May we, too, be faithful unto death, that we may receive the crown of life, through Jesus Christ our Lord. Amen
- For our nation: Let Your glory dwell in our land that mercy and truth, righteousness and peace may abound in all places.
- Ryan Kroonblawd - Seminarian - Classes begin on Oct. 21 at Lutherische Theologische Hochschule in Oberursel, Germany. Pray for Ryan to fully comprehend the lectures and assignments he will be receiving in German through 2 semesters of studies. His wife, Emily, will be working on campus in various capacities.



Our Weekly Memory Verse:

And he believed the Lord, and he counted it to him as righteousness. **Genesis 15:6**



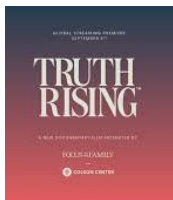
Welcome Guests We are glad you are here today! Here are a few things we thought you would like to know to help you feel at home with us today. If you are visiting please introduce yourself to our team. We love to make new friends!

For those with small children, a nursery is available, located in the narthex, if you need a place to care for your child. Children's bulletins are in the narthex, or ask an usher.

Restrooms are located to the east end of the narthex near the main entrance.

Large print copies of the worship folder are available. Please ask an usher.

At this service we celebrate Holy Communion. Please speak with our pastor or an elder before communing if this is your first time receiving the Lord's Supper at TLO. The light-colored wine in the center of the individual communion tray is de-alcoholized wine, where the alcohol is reduced to .05%.



Truth Rising: The Study
Wed, Oct. 29, Nov. 5, Nov. 12, Nov. 19
7:00-9:00pm
TLO Conference Room

Truth Rising: The Study is built around four key themes — Hope, Truth, Identity, and Calling—this free study equips you to understand the times, ground yourselves in God's truth, and step boldly into your role in history, and move from awareness to action. Note that it is highly recommended that you have watched the Truth Rising film before our study begins. Find it on truthrising.com or contact the church office to get connected.



That the World May Know— Led by Jim Kohn
Resumes Sunday, November 9 | 9:15am | TLO Conference Room

This video-based Bible study series filmed in Israel reveals archaeological evidence that affirms the truth of the Bible and gives us historical and cultural contexts to better understand the people and places in the Bible *and how to live in today's culture*. Teacher and historian Ray Vander Laan provides keen insights into the scriptures to guide our study. This Bible study meets in the upper level conference room Sunday mornings.