PULPIT AND PEW

OCTOBER 2026
Volume 64, Issue 10

Charitable Donations

Giving money to charitable causes isn't just the good thing to do — it also comes with some nice bonuses, like the fact that it can make you happier and healthier. And it can also have a ripple effect — research shows that if you give to a certain cause, your peers are more likely to do the same.

And then, of course, there are the tax benefits. Here's a short discussion of what you might need to know to be philanthropic *and* financially smart.

How charitable giving affects your tax bill

Typically, if you itemize your deductions (as opposed to claiming the standard deduction), **you can deduct donations from your household's taxable income**. That lowers the amount of tax you'd owe, up to a max of 60% of your adjusted gross income (AGI). If you do not itemize, Qualified Charitable Distributions [QCD] are a method of donating funds from your traditional IRA, including Required Minimum Distributions [RMD] and reducing tax liability. They are available to people, 70 ½ years of age or older and were the topic of previous articles. Please check them out or talk to your financial advisor.

A "charitable contribution" (aka donation) is cash or assets (stock, property, etc.) you give to an organization that meets the IRS's qualifications — an organization such as Reformation, has a tax-exempt status and qualifies.

Unfortunately, donations to organizations that aren't registered as tax exempt (like many grassroots mutual aid efforts, or crowd funding campaigns for people in need) aren't tax deductible. That doesn't mean they aren't worthy of your donations, if they align with your values! It's just something to be aware of.

Charitable Giving

Direct charitable contributions

The giving of cash is the simplest way to donate. Keep good records so that you can get the max tax deduction, if you're itemizing. Any donations over $250 require a receipt from the receiving organization. Such an example of a receipt is the Reformation year-end giving summary provided to members.

Non-cash donations, such equipment, supplies, etc., over $500 require you to fill out a special tax form, and if your donations are more than $5,000, you'll also need an appraisal of the asset.

Planning Goes a Long Way

Saving money on taxes isn't the most important reason to make charitable donations — but it's still a factor in the decision. Please, take some time to think about how sustained giving can fit with your long-term financial and personal goals.

This is not a complete summary of ways to donate funds. Consult your financial advisor and take time talking about how you can donate intentionally to support organizations/charities you hold important. Through them, you can also improve your tax liability and sustain or improve your financial estate

Bible Verse: Proverbs 19:17 Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.

Prayer: Open your hearts to the love God instills in them. God loves you tenderly. What he gives you is not to be kept under lock and key, but to be shared. Let us ask God, when it comes to ask God for something, to help us to be generous.

What is a Steward?

In the Christian sense a steward is a manager of the affairs of ***God*** on earth. ***God*** has made each of us a steward and has given us abilities and talents that are unique. We are intended to use these abilities and talents to serve ***God***.

A Christian steward serves ***God*** out of love and gratitude for these gifts, knowing it's not how much we have but what we do with what we have that is important.

1 Peter 4:10 - "Each of you should use whatever gift you have received to serve others, as faithful stewards of ***God's*** grace in its various forms".

God's Gifts

Human Life: The first and greatest gift of all carries it the greatest responsibilities of all.

Time: When ***God*** gives us life, we do not know how much time we have to use that life. We must use it wisely.

Health: God gives us superior minds to use to their fullest capacity. We are also given bodies to accomplish ***God's*** work.

Talents: ***God*** gives people potential talents when they are born. The Bible tells us to use our talents wisely. If we do not use them, they are wasted.

Relationships: Our relationships with others are a gift from ***God*** and a measure of our stewardship for ***God***.

Gospel: Our stewardship of the *Gospel* extends to: Home; Work; and Church in receiving, sharing and reflecting upon the *Gospel* and its word's.

Property: We bring and take nothing in to and out of this world. Everything we have while we are here comes as a gift from ***God***. In appreciation we chose to share a portion of these gifts.

Giving money, time and talents to the Church is a symbolic act and a practical matter to show your appreciation and devotion to the ***God's*** Church and its work.

Prayer: O Lord, giver of life and source of freedom, I know that all I have received is from your hand. Gracious and loving God, You call us to be stewards of Your abundance, the caretakers of all you have entrusted to us. Help us to always use Your gifts wisely and teach us to share them generously. *Amen*

Yours in Christ,
Pastor Jim



OCTOBER BIRTHDAYS



1 Charlotte Jeschonnek
2 Sarah Gibson, Sharon Lessig
3 Diane Whitehead
4 Susan Gross
5 Jon Correll, Sawyer Schaeffer
6 Bob Fliegel
7 Cathy Tice
8 Michael Trexler
11 Mark Hoover, Tammy Schmehl
12 Mike Gumpert
13 Evan Carson, Shaun Schweitzer
14 Dorothy Hoerr, Jacob Thomas, Azlyn Ramus, Stacey Bossler, Gwendolyn Kauwell
15 Heather Reidinger
16 Virginia Frey, Stephanie Hafer Shaak, Whitney Fayewicz, George Breidegam
19 Dennis Moser
22 Heather Doll, David Scalese
23 Jill Hafer Linsenbigler
24 Allison Correll
25 Scarlet Jordan
26 Lynkyn Harlow, Craig Houp
27 Lori Mack, Bradly Shollenberger
29 Michael Billinger
30 Sandra Ruppert
31 Heather Hafer, Kay Oswald

If your birthday is in October
and is not listed here, please call the
church office,
610-779-3480, with your full birth date
M/D/Y. Thank you.



PRAYER GROUP

The October meeting dates
for the Prayer Group are
the 13th and 27th at
11:00 AM in Fellowship Hall.
Please contact Joanne Rutherford
610-406-9355 or jmr14290@gmail.com

FOR YOUR CALENDAR!

Daylight Savings time ends at 2:00 a.m.
on Sunday, November 1.

Set your clocks BACK one hour at bedtime on Saturday night, October 31.

News and Notes from the Social Ministry Committee

Ah, the brightly colored leaves, cooler weather, and the crisp autumn air! The sights of pumpkins, warm-colored chrysanthemums, and corn stalks decorate many homes! It's a cozy season. No wonder many people consider this to be their favorite time of year.

The Social Ministry Committee is continuing to prepare soup for the New Journey soup kitchen. We'd like to thank all of the members of the congregation who have been joining the committee in donating the ingredients to prepare the soup each month. Our next soup team will be held on Wednesday, October 14 at 10:00. At 11:00, while the soup is cooling, we will hold our October meeting. Please feel free to join us as we make the soup. If you'd like to learn more about the committee, you may gladly stay for the meeting.

The Exeter Area Food Pantry is open the third Friday of every month. Volunteers are always needed to help with an assortment of jobs. First, help is needed the day before the food distribution day to organize and set up the various food areas. On the day of distribution, volunteers may help sign in the clients or help them shop for their food. The pantry is located at the former M.L. Lausch Elementary School at 200 Elm Street in St. Lawrence. There are two sessions; from 9:45 to 12:45 and 12:30 to 3:30. You may make your volunteer time the length that works for you.

We wish you a happy autumn filled with all it has to offer!

GODS WORK, OUR HANDS

Advent Festival November 29



Come, enjoy, prepare and share. Our Adult S.S. Class will be hosting the annual Advent Festival for everyone immediately following the worship service on the first Sunday in Advent, November 29. All ages can gather to share a small lunch, choose and share activities and holiday crafts. We will share some of the crafts with those who are unable to attend but enjoy being part of our congregation as we prepare for the celebration of Christ's birth and light the outdoor Advent candle.
We will conclude our activities by 1:30
as we understand that everyone's calendar is full.

Join us for a night of family fun at

SCHWARZWALD LUTHERAN CHURCH

250 CHURCH LANE ROAD, JACKSONWALD



(RAIN OR SHINE)

SUNDAY, OCTOBER 18, 2026

4:00 PM-6:00 PM

(SET UP 3:00-4:00 PM)

- COME IN COSTUME!
- DECORATE YOUR TRUNK!
- CHILDREN UNDER 12 MUST BE ACCOMPANIED BY AN ADULT.

RESERVE A SPACE USING THE SIGN-UP SHEET AT CHURCH OR CALL 610-779-3480 FOR MORE INFORMATION.

YOU CAN HELP MAKE TRUNK OR TREAT A SUCCESSFUL COMMUNITY OUTREACH!

PLEASE COMPLETE THE FORM BELOW AND PLACE IT IN THE OFFERING PLATE OR TURN IT IN AT THE CHURCH OFFICE.

----------(cut) ----------

I am willing to help at Trunk or Treat in the following way(s)



_____ donate candy

_____ donate money

_____ decorate my car trunk

_____ donate my time to help:

_____ games

_____ prayer tent

_____ set up

_____ clean up

Name(s)_____

Phone number _____

HARVEST HOME MUMS

Please help us decorate our sanctuary for HARVEST HOME by sponsoring mums.
The cost is $7.00 per plant for a 9" pot.
You may take the plants home after the service on Harvest Home Sunday which is OCTOBER 18.
There will be an assortment of colors to choose from at that time.

PLEASE PLACE YOUR ORDER IN THE OFFERING PLATE
OR BRING IT TO THE CHURCH OFFICE BY OCTOBER 11.

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MUM ORDER FORM

_____ x $7.00 = _____
\# Total enclosed

Name _____
As you would like it to appear in the bulletin – names only, please.

Env. # _____



Christian Education Update

We had an energetic start to our Sunday School year and are already looking ahead to our big fall events and initiatives. We are looking to our entire congregation to help our children with their outreach endeavors this month.

Trunk or Treat is on October 18th. Our youth will run games and set up-trunks for children within our community to enjoy, but it is our biggest community outreach event of the year and cannot do it alone. Every year we count on all generations of our church to set-up trunks. Please sign-up to decorate a trunk. The sign-up sheet is in the narthex. It is also hanging on the youth news bulletin board in the Sunday School hallway. We will gratefully accept any pre-wrapped candy or small non-candy items to hand out to our trick-or-treaters.

Our children are spearheading a new global outreach initiative. We will be raising funds for God's Global Barnyard, an ELCA sponsored program that provides animals to families living in poverty. Children will turn in donations on the last Sunday of the month. They will also be present during Worship if you would like to make a contribution. We will provide congregational updates throughout the year to let you know what animals have been supplied to families in need.

We strive to live up to this year's guiding Bible verse, "Let your light shine before others," Matthew 5:16. Thank you for your support!

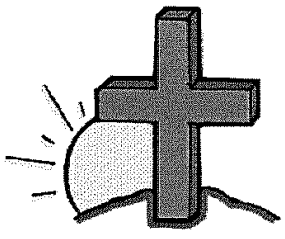
Upcoming Events

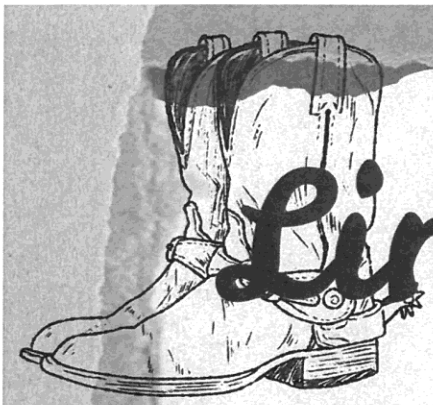
Line Dancing Class - October 2
Our youth know how to line dance...and they love it! They will be teaching line dances to anyone who attends on October 2 from 6:00-8:00 in Fellowship Hall. It is meant to be a fun event open to all ages. No charge, just fellowship. Food will be provided!

Trunk or Treat - October 18
Start gathering ideas for your trunk! Our biggest outreach event of the year will be epic with your creativity.

Fall Event - November 15
This is a youth-favorite. Our youngest children will participate in Christian-themed yoga while the oldest youth will do a more in-depth craft with Roo Hoo Boutique. More info coming!

Christmas Pageant & Christmas Cookie Celebration - December 13
Our classic Christmas pageant will take place during worship and will be followed by our churchwide Christmas Cookie Celebration. We're hoping for no snow this year!

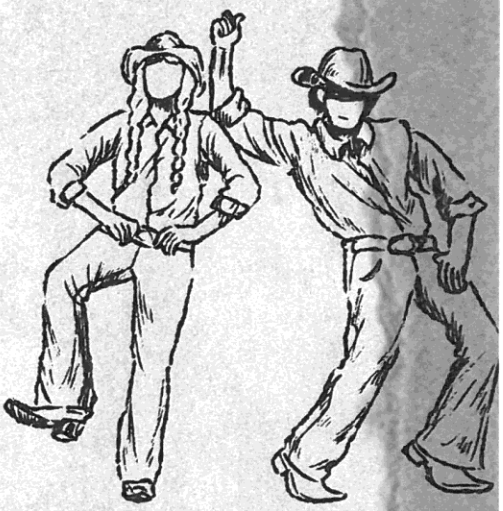




Line Dancing

Learn the steps, follow the beat, and line dance your way to a great time!

Grab a friend and come join the fun. We need YOU there to make it a night to remember!

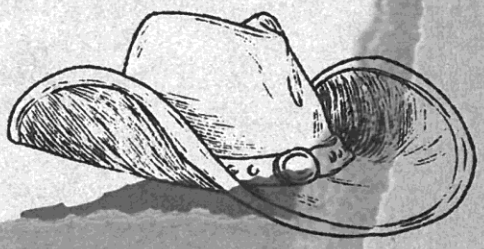


When: October 2nd, 2026

6-9 pm

Where: Schwarzwald LUTHERAN Church

250 Church Lane Rd, Reading PA, 19606



MUSIC MINISTRY

Please note the October calendar below for music at Schwarzwald! As always, your help in any of the musical groups here at Schwarzwald is always welcome, and your donations to the music fund are always appreciated!

Thursday, October 1st - 6:00 Alternate youth chorus rehearsal.

Sunday, October 4th – 9:00 Youth Chimes rehearsal
9:30 Kathy pushes in to SS for youth chorus rehearsal.
10:45 Youth Chorus AND Youth Chimes will perform during the beginning portion of the service
12:00 Adult Choir will rehearse immediately following service.

Thursday, October 8th – 6:30 Adult Bell Choir rehearsal

Sunday, October 11th - 9:00 Youth Chimes rehearsal
Adult Choir Anthem – "The Lord Will Be My Shepherd" – Price/Besig
12:00 Adult Choir will rehearse immediately following service.

Thursday, October 15th – 6:30 Adult Bell Choir rehearsal

Sunday, October 18th – 9:00 Youth Chimes rehearsal
10:00 Youth Chimes and Adult Bell Choir combined rehearsal. Both groups will perform a joint anthem "Simple Gifts"
12:00 Adult Choir rehearsal immediately following service.

Thursday, October 22nd – 6:00 Alternate Youth Chorus rehearsal

Sunday, October 25th - Reformation Sunday
9:00 Youth Chimes rehearsal
9:30 Kathy will push in to SS
Guest Musicians: Kutztown University Brass
12:00 Adult Choir rehearsal TBD

October 29th - NO REHEARSALS – Kathy is away

November 1st – Youth Chorus will sing anthem early in service – Emma and Kailey will conduct them in Kathy's absence
Clara will be playing service music today.
NO REHEARSALS



11th Annual Toy Give for the Children of the Exeter Area Food Pantry

December 11, 2026

Distribution will take place at Schwarzwald Lutheran Church

Each year the number of children and families served grows larger. Your generosity has made it possible for us to continue to provide gifts for hundreds of children in our community each year. We are so grateful.

It takes all of us to get this job done.

THERE ARE SO MANY WAYS THAT YOU CAN HELP!

Please consider purchasing a toy or toys for children aged BIRTH THROUGH 13 YEARS OLD. This can include toys, games, puzzles, dolls, cars, trucks, building sets, art supplies, Barbies, Legos, etc.

FOR THE TEENAGERS 14-18
We would appreciate the purchase of gift sets: Make-up sets, Nail Care Sets, Shaving Sets, Cologne Sets, Perfume Sets, Hand Cream and Body Wash Sets, Adult Art Sets,(Fine tip markers, graphic pencils, colored pencils) etc. The Amazon Wish List below will include examples of these sets. Teenagers will also receive a gift card to a local store from our generous partner, Hack Away at Hunger.
Donations of hats, socks, gloves and scarves for ALL AGES are also appreciated.
Donations of gently read CHILDREN's and TEEN's books that you no longer need are welcomed.
New books are also appreciated.

***All items can be placed a collection box located in the community, or you can deliver them to Schwarzwald Lutheran Church. There will be two collection boxes at the church entrance (top of the steps) in the center of the building. The railings at this entrance will have bows tied to them to help you locate the boxes. The boxes are emptied daily.**

Please DO NOT leave them near the Community Refrigerator and Pantry.

For those who prefer a monetary contribution, please send a check made payable to Schwarzwald Lutheran Church (marked "Toy Give") and send it to 250 Church Lane Road, Reading, PA 19606

Below you will find a link to an Amazon Wish List with suggested items you may purchase for the children in case you are looking for a little help choosing. Any item purchased from this list will be shipped directly to Schwarzwald. You can copy and paste the link in your browser or email me to have a link sent to you. You can also search for the list named Exeter Toy Give 2026 under accounts and lists, search for a list on the Amazon home page.

https://www.amazon.com/hz/wishlist/ls/1LH2ID2SYV8WD?ref_=wl_share

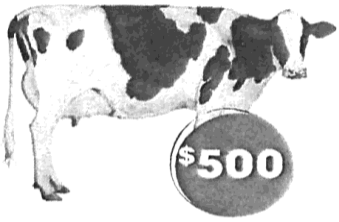
If you prefer to shop online at any other store website, the items can be shipped directly to Schwarzwald Lutheran Church, 250 Church Lane Road, Reading Pa 19606

If you have questions, please contact Doris Jaeger at 610-780-9825 or bdj43077@msn.com.
You may also call the Schwarzwald Lutheran Church office at 610-779-3480.
It would be helpful if all toys could be available by December 4th. Thank you!

Drop off locations include: Schwarzwald Lutheran Church, Exeter Township Building, Exeter Library, Schwarzwald UCC, St. Catharine of Sienna, St. Lawrence UCC, Reformation Lutheran, Bethany Lutheran, Breakfast Hut, Spine and Wellness Center, & Diamond Federal Credit Union.

God's Global Barnyard

An animal can make a world of difference for a family in need. Animals provide food to eat, fertilizer to grow crops and offspring to sell at the market. With one gift, you can help a family escape the cycle of hunger and poverty for good.



Cow

A cow's milk, meat, fertilizer and calves can quickly strengthen a family's financial security.



Chicks

Chicks begin laying eggs at just a few months old, offering nutritious, protein-rich meals for families who are hungry.



Goat

Fresh milk from a goat is very nutritious and can be used to make products like yogurt and cheese to sell at the market.



Honeybees

Bees pollinate plants and boost crop growth — helping the wider community. Soaps and candles can be made from their wax and sold at the local market.



Pig

Within months after birth, piglets grow to weigh over 200 pounds — bringing a big payoff at the market.



Fish Farm

A fish farm and training in good business economics can provide a lifetime of meals for a community.

Beginning in October, the SLC children/youth will be collecting funds for "God's Global Barnyard" on the last Sunday of each month during worship. Please help them by contributing to this worthy cause that provides animals to families living in poverty.

COUNCIL MEETING HIGHLIGHTS (August)

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Council Officers: Doris Jaeger, President
Chris Thompson, Vice President
Scot Griesemer, Treasurer
Chuck Heydt, Corporate Secretary

Members: Mark Bauer, Sarah Gibson, Barry Hoover, Elizabeth Kennedy, Joanne Rutherford, Janice Stanislaw, Chris Thompson, Carolyn Woodford, Larry Yoder

Pastor's Report

- Pastor submitted his written report along with the confirmation schedule and expectations for 2026-2027. Three churches will be involved – Schwarzwald, St. Mark's, and St. Paul's. The confirmation class students/parents will sign a contract so they know what is expected.

Treasurer's Report

- The Finance Committee approved the disbursements.
- There is a significant downturn in current envelopes.
- One of the CDs expires on 10/13. All the remaining CDs are laddered through May 2028.

Old Business

- Security update - all outside locks have been converted to a master lock.

New Business

- Church Council member 1st terms are coming to an end - Janice, Elizabeth, Chris and Lynne and they will need to decide if they want to stay on council for a second 3-year-term. Chuck, Carolyn, Barry and Doris' terms will end in 2028.
- Bulletins and Newsletters – Microsoft Publisher will be ending in October of this year. This is the software used for all bulletins and newsletters. We will transfer over to an 8½ x 11 bulletin size. We will continue to look into other options.
- Church Directory - we need a committee for this.
- Altar flowers – We will continue to use silk flowers for the near future.
- We are in need of a Worship and Music Committee Chair.
- Secretaries Conference –Diane will attend the Annual Parish Secretaries Conference in York, PA, in October.
- According to our Constitution, our Annual Congregational Meeting is on the 4th Sunday of January. Since there are 5 Sundays in January in 2027, the council voted to hold the meeting on the 5th Sunday in January 2027.
- Security Handbook – reviewed changes and suggestions. Doris will rewrite and submit to council.
- Sunday School classroom doors - It was decided that a magnet would be placed over the lock which can be quickly removed if locking is needed.
- Outside doors will be locked with signage on how to gain access for worship.

BUDGET INFORMATION (August)

Income:

Budgeted Income	$20,697	(Current envelopes)
Actual Income	$16,482	(Current envelopes)

Expenses:

Budgeted Expenses	$28,652	(Amount includes a full-time pastor salary)
Actual Expenses	$19,496	

Schwarzwald Lutheran Church

OPPORTUNITY HOUSE
"FILL THE TRUCK"
SEPTEMBER 2026

A heart felt thank you for your generous participation in the "Fill the Truck" community outreach effort. Your unselfish donations helped replenish essential supplies for Opportunity House. Donated items will help families as they work to rebuild their lives. On-site, boxes and bags of non-perishable food items, including canned goods, beans, pasta, cereal, juice and other food stuffs were loaded on the truck and sent on their way to the tables and pantries of needy families. Volunteers sorted pieces of used furniture which were then loaded on to the truck. In addition, your kindness also resulted in 4-5 complete living or dining room sets, picked up locally at homes throughout the area. Appliances, lamps and other electrical household items were tested, packed and sent on their way. Clothing is a critical need for the over 500 people who walk through the doors at Opportunity House each year. As such, numerous boxes and racks of clothing were assembled, packed and loaded. All donations directly benefit families in Berks County

Deuteronomy 15:11 ***"There will always be poor people in the land. Therefore I command you to be openhanded toward your fellow Israelites who are poor and needy in your land"***

"We are a congregation of hundreds of brothers and sisters in Christ, caring for each other and our community in response to God's love made known to us in His Holy Word."

A brighter tomorrow awaits countless members of the community as a result of your love, tireless action and understanding.





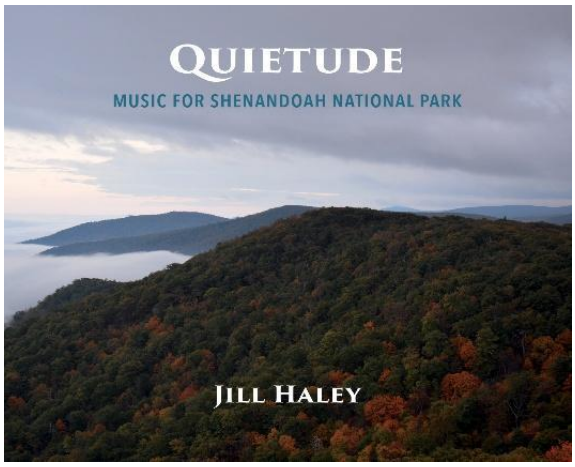


QUIETUDE - MUSIC FOR SHENANDOAH NATIONAL PARK

Artist in Residence, oboist and composer, Jill Haley,

will share a concert of music she wrote about the park with video.

SATURDAY, 11/14/26 at 3 pm in The Miller Center at RACC.



Scan QR code for tickets or go to: www.millercenter.racc.edu

Phone for tickets: 610-607-6270

OCTOBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 2:00pm Worship and Music Committee mtg. (FH) 6:00pm Youth Choir reh. (S)	2 4:00pm Set-up (FH) 6:00pm Line Dancing (FH)	3
4 9:00am Youth Chimes reh. (S) 9:30am Sunday School (SS / FH) 10:45am Worship Service (S) 12:00pm Sr. Choir reh. (FH) 7:00pm AA meeting (SR)	5 7:00pm AA mtg. (SR)	6 10:00am Tuesday Morning Bible Study (FH)	7 7:00pm NA Meeting (SR)	8 9:00am Breakfast Bunch (BH) 5:30pm Girl Scout Troop 1867 (FH) 6:30pm Handbell reh. (S)	9	10
11 9:00am Youth Chimes reh. (S) 9:30am Sunday School (SS / FH) 10:45am Worship Service (S) 12:00pm Sr. Choir reh. (FH) 5:30pm Sinfonia rehearsal (FH) 7:00pm AA meeting (SR)	12 6:45pm Girl Scout Troop 11135 (FH) 7:00pm AA mtg. (SR)	13 10:00am Tuesday Morning Bible Study (FH) 11:00am Prayer Group (FH)	14 10:00am Soup Group (K / FH) 11:00am Social Ministry Comm. mtg. (FH) 6:30pm Lions Club mtg. (P) 7:00pm Church Council (FH) 7:00pm NA Meeting (SR)	15 6:00pm Girl Scout / Pagoda Service Unit Meeting (FH) 6:30pm Handbell reh. (S)	16 2:00pm Exeter Area Food Pantry (EAB)	17
18 9:00am Youth Chimes reh. (S) 9:30am Sunday School (SS / FH) 10:45am Worship Service / 12:00pm Sr. Choir reh. (FH) 3:00pm Set-up (PL) 4:00pm Trunk or Treat (PL) 7:00pm AA meeting (SR)	19 7:00pm AA mtg. (SR)	20 10:00am Tuesday Morning Bible Study (FH)	21 11:00am Exeter Senior Citizens (FH) 6:30pm Lions Club meeting (FH) 7:00pm NA Meeting (SR)	22 5:30pm Girl Scout Troop 1867 (FH) 6:00pm Youth Choir reh. (S)	23	24
25 9:00am Youth Chimes reh. (S) 9:30am Sunday School (SS / FH) 10:45am Worship Service (S) 12:00pm Sr. Choir reh. (FH) 5:30pm Sinfonia rehearsal (FH) 7:00pm AA meeting (SR)	26 6:45pm Girl Scout Troop 11135 (FH) 7:00pm AA mtg. (SR)	27 10:00am Tuesday Morning Bible Study (FH) 11:00am Prayer Group (FH)	28 7:00pm NA Meeting (SR)	29	30	31 9:00pm Move clocks back one hour at bedtime

Key: **HC**—Holy Communion **FH**—Fellowship Hall **SR**—Scout Room **CR**—Choir Room **PCC**—Parlor Coffee Cafe **PV**—Pavilion **S**—Sanctuary
P—Parlor **N**—Narthex **K**—Kitchen **Z**—Zoom **EAB**—Exeter Schools Admin. Bldg. **SS**—Sunday School room(s) **PL**—Parking Lot
LGI - Large Group Instruction Room **SCA**—Schwarzwald Cemetery Assoc. **YR**-Youth Room **CO**—Church Office **BH** – Breakfast Hut Rest.

Published monthly by

Schwarzwald
LUTHERAN CHURCH
Serving and Loving Christ Since 1737

Join our family, share God's love.

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Reading, PA 19606
Phone 610-779-3480
Fax 610-779-2777
Website: www.schwarzwaldlutheran.org
Office e-mail: administrator@schwarzwaldlutheran.org

Pulpit and Pew

RETURN SERVICE REQUESTED

OCTOBER 2026

