



WE ACKNOWLEDGE THAT WE GATHER ON THE DAKOTA HOMELAND

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Ingrid C. A. Rasmussen, David Larson-Martínez, and Doug Mork, Pastors

JOIN US EVERY SUNDAY FOR WORSHIP SERVICE AT 10:00 A.M.

EXODUS LENDING CELEBRATES 10 YEARS

~taken from Anna Brelje's comments during a recent Exodus Lending 10-year anniversary event. Used with Anna's permission

The birth of Exodus Lending changed my life when my congregation, Holy Trinity Lutheran Church, began our community organizing journey against payday lending in 2012. At the time there were three payday lenders in this neighborhood. As most of you know, payday lending is a predatory lending practice where lenders typically charge 200-600 percent interest for supposed short term loans between paychecks. But nearly all borrowers get trapped in a cycle of debt, unable to pay off the original loan. Months or years can go by in a cycle where the borrower pays high interest payments over and over again, with no relief in sight.

When we started talking about it, stories of congregants and neighbors enduring the payday lending trap emerged—including mine. One afternoon, nearly 100 Holy Trinity members came together for a community meeting to launch the campaign. In front of that room I shared for the first time my story of being a victim of payday lending. I had never told anyone because I was embarrassed for what I saw as a personal failing. But I was not alone. Sharing my story with others brought me a sense of freedom for the first time. I was told that what had happened to me, our neighbors, and tens of thousands of other Minnesotans, was morally wrong. And we decided together that we had to make it stop.

So we set off with a two-pronged strategy, determined to

1. Start an alternative lending institution; and,
2. Force the Minnesota legislature to ban payday lending practices.

Exodus Lending was born. It hired staff and began lending in 2015—offering 0% interest payday-refinancing loans. For trapped payday loan borrowers, it was radical relief. So radical that then, and now, people don't actually believe it's real, frequently believing it to be a scam.

But Exodus Lending has brought very real freedom to vulnerable people in our community. Since it began refinancing payday loans it has saved 955 individuals \$2,818,651 in predatory lending fees and interest. Fulfilling a long held dream, we are now offering free small-dollar loans to marginalized individuals—our new resiliency loan program. We are now taking on more predatory online lenders who charge astronomical interest rates. And in 2023, the vision we had to bring down

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THE FEAST OF SAINT FRANCIS

READINGS

Job 39:1-18; Psalm 121; Acts 4:32-35, 5:1-11; Luke 12:13-31

ADULT FORUM

Holy Trinity Adult Forums feature in-person presentations beginning at 9:00 a.m. on Sunday. The presentations are also available via [Zoom](#) (meeting ID:858 5687 1594; passcode:317879) for those unable to attend in person.

October 5 "Exodus Lending"

Come hear the story of Exodus Lending, a powerful nonprofit born here at Holy Trinity in response to the predatory lending crisis on Lake Street. Now celebrating ten years, Exodus Lending continues to fight for fair lending and equitable access to credit for all Minnesotans. In this forum, we'll reflect on the recent anniversary celebration and lift up the community members and values that have shaped this work from the beginning. Join us as we honor a decade of giving credit where credit is due—and dream together about what's next.

October 12 "Youth Trip to North Carolina" Holy Trinity Youth

Join our post-confirmation youth who traveled to North Carolina this past summer. They will share their experiences of helping those affected by Hurricane Helene. Our youth partnered with the [Towel Ministry](#) of the Episcopal Diocese of Western North Carolina for a week of service, learning, and connection. They are excited to share a taste of what they experienced with you all in gratitude for our congregational support of these trips.

~ Concerning People ~

We pray today for all those in need of God's tender care, especially those who face illness, sorrow, or hard times. We pray especially for **Mike Miller**; **Mary Heltsley**; Tre Tellor's mom **Jill**; **Tina and Neela**; Tracey Baubie's mom **ShaRon**; Jeff Olsen Biebighauser's mom **Jo**; **Rick Lathrop**; **Mary Petersen**; Karen Batdorf's sister **Marie**; **Mike Kelly**; Katie Murray's mom **Pat**; **Josie Tober**; and **Gerry and Linda Berglin** upon the death of their daughter, **Reidun**.

PARISH INFORMATION

the payday lending stores happened when a rate cap was adopted by the legislature. Most all have now closed their doors.

So today we celebrate 10 years of the lending model that truly brings good news to oppressed people. This model was birthed by people of faith, almost as a spiritual experience. When we chose the name, "Exodus Lending," we were reflecting on our faith tradition's stories and teachings about freedom and about fair lending. During that time I read the entire book of Exodus from front to back for the first time. For those of you who don't know the full story, it's kind of shocking. Moses dramatically frees the people, parting the Red Sea. But after this, the people over and over cycle back into despair and disbelief in their own God-given freedom. This cycle happens not once, but FIVE times in the story. Reading it, they almost seem silly, needing constant reassurance from Moses. Why wouldn't they accept that they were free?

But today, at times, it is almost impossible to believe that we are free. We look around and can't find answers. Good news is scarce, and if I'm being honest, God's promises that I hope for can appear bleak. But I am here to proclaim that at least in the story of Exodus Lending there is freedom. As you all have nurtured, and financially supported this organization, we are proclaiming good news. Through the power of our collective actions over these ten years we have shown each other over and over again, despite all our doubts, that we can trust each other to overcome evil and provide for everyone among us. We can trust that through each other, that like the daily manna - the abundant daily bread from heaven in the Exodus story, that our manna—our freedom through community—is here today, and it will be here tomorrow.

NOMINATE A SPECIAL APPEAL FOR 2026

Each year, Holy Trinity identifies and authorizes special financial appeals for 2-3 organizations or efforts. Special appeals are characterized by being open ended (i.e., we give to the organization(s) what we receive), they are normally approved for just one year, and they are supported by a special appeal letter which is sent to all the giving households in the congregation.

The Financial Stewardship Committee and Church Council work together to select the organizations. They evaluate proposed organizations based on the organization's relationship to or history with Holy Trinity; the connection between the organization and the goals of Holy Trinity; and the donation's impact. They seek to achieve a balance between local and global giving.

If you have a 501(c)3 organization that you'd like to nominate, please contact one of the church's standing committees and ask for support of your nomination. By tradition, the World Hunger of the ELCA has been included as one of the causes designated for a special appeal and therefore does not need to be submitted by a standing committee. Nominations will be accepted until November 12, 2025. Nominations, supported by a standing committee, may be emailed to Pastor Ingrid.

THIS WEEK

TUESDAY, OCTOBER 7—WORSHIP READINGS STUDY

Join Pastor Doug and congregants on Tuesdays at 11:00 a.m. in the youth library or on [Zoom](#) to study the assigned worship readings for the upcoming Sunday. Participants need not attend every session, and no prior bible experience is necessary (to join on [Zoom](#): Meeting ID: 872 7504 3389, Passcode: 336030).

TUESDAY, OCTOBER 7—KNITTING GROUP

Knitters (and crocheters!) are invited to bring their knitting or crochet projects to Holy Trinity on the first Tuesday of each month at 1:30 p.m. All are welcome to join in for needlework and conversation. For more information, contact Liz Blood.

THURSDAY, OCTOBER 9, 7:00 P.M.

CHRIST BE OUR LIGHT: CHANTING THE PSALMS IN HOPE

Join Ann Schrooten on Thursdays to lean into the ancient practice of chanting the psalms. Ann says, "In the coming days and weeks, our intention will be to sing through all 150 Psalms in order, beginning to end."

CHANGES TO SCHEDULE OCTOBER 15-19

Wednesday, October 15:

Youth activities are canceled due to MEA

Sunday, October 19, adjusted schedule:

Faith Formation | 9:00–9:50 a.m.

We will be having a Faith Story Time hour that will have activities for children and youth of all ages.

SEQUEERITY AT HOLY TRINITY

You may notice a new presence on Sunday mornings: a staff member from *Sequeerity*, a Minneapolis-based de-escalation team. They'll be here from 8 a.m. to 1 p.m., walking through the building and grounds. Their staff wear T-shirts that say *Sequeerity*, so you'll be able to recognize them easily. They are not armed, and their focus is on relationship-building and de-escalation. They already partner with congregations such as Shir Tikvah and First Universalist, which share similar values and commitments..

SAVE THE DATE

SMALL GROUP EVENT: EXPLORE SPIRITUAL PRACTICES

Are you looking to deepen or refresh your spiritual life this fall? Join us for a four-session small group exploring a variety of spiritual practices—simple, grounding ways to connect more fully with God in everyday life.

Led by Nicki Hines and Marge Higgins, this group will meet Thursdays, October 30, November 6, and November 13 from 6:30 to 8:00 p.m., and Sunday, November 9, from 1:00-2:30 p.m. Sign up in the Community Room.

WORSHIP PARTICIPANTS FOR SUNDAY, OCTOBER 5, 2025, 10:00 AM

Preacher	Ingrid Rasmussen (she/her)
Presiding Minister	Ingrid Rasmussen (she/her)
Cantor	Ann Schrooten (she/her)
Altar Guild	Roberta Shaw (she/her)
Crucifer	Tre Tellor (he/they)
Assisting Minister	Rick Liedholm (he/him)
Communion	Scott Cole (he/him), Stephanie Cole (she/her), Sue Roberts (she/her)
Ushers	Adam Lewis (he/him), Amber Lewis (she/her), Chuck Jordan (he/him), Ginny Jordan (she/her)
Coffee Servers	Connie Adams (she/her), Deb Sodt (she/her)
Counters	Deb Helmelm (she/her)
Closer	Bob Hulteen (he/him)
Video Operator	Bob Hulteen (he/him)

PARISH EVENTS OCTOBER 5-11, 2025

Sunday, October 5	8:30 AM Adult Retreat Ends 9:00 AM Family Coffee Hour 9:00 AM Youth Education 10:00 AM Adult Forum 10:00 AM Worship Service of Holy Communion 12:00 PM Swahili Service
Monday, October 6	6:30-8:00 PM Adult Choir
Tuesday, October 7	11:00 AM Worship Readings Discussion 1:30 PM Knitting Group
Wednesday, October 8	5:00-6:00 PM Choir Family Meal 5:45-6:30 PM Jubilation Youth Handbell Ensemble 5:45-6:45 PM Children's Choir 6:30-8:00 PM Gloria Ringers 6:30-8:00 PM Open Gym 6:45-7:30 PM Cantate
Thursday, October 9	7:00 PM Christ Be Our Light: Chanting the Psalms in Hope

LIVESTREAM LINKS FOR WORSHIP SERVICES

A [live-stream](#) of the 10:00 a.m. Sunday service is available online at 9:55 a.m.
 You can access recordings of previous worship services [here](#).

