



**Lutheran
Church
OF HONOLULU**

The HeartBeat

Monthly Newsletter of the Lutheran Church of Honolulu • September 2009



*Welcoming
to all*

*Worshipping,
growing,
serving
Christ's Community*

**LUTHERAN CHURCH
OF HONOLULU**

1730 Punahou Street
Honolulu, HI 96822

The people of LCH
Ministers

The Rev. Jeffrey M. Lilley
Pastor

Kanani Rosehill
Parish Administrator

Carl Crosier
Cantor/Choirmaster

Allen Bauchle
Assistant Choirmaster

Katherine Crosier
Organist

OFFICE HOURS

Monday through Friday
9:00 AM to 4:30 PM

Telephone:
(808) 941-2566

Fax: (808) 943-9309

Website:
www.lchwelcome.org

E-mail:
lch@lchwelcome.org

LCH is a Reconciling in
Christ congregation.

**OUR REDEEMER
PRESCHOOL**

Delle Tanioka

Director

6:00 AM to 6:00 PM

Telephone:
(808) 946-2566

Fax: (808) 943-1027



Message from Pastor

When I was in high school I bought a 1939 Ford pickup from my brother. It had the original flathead 6 engine with the sight glass fuel “filter” and a starter button on the floor. Every morning I got up early to charge the battery, pump up the fuel, turn the key, and stomp on the starter button to prepare the truck for its morning commute. Sometimes it took 20 minutes of tinkering and cajoling before the old truck would cough and hack its way to life with a *huge* plume of white smoke. (There go the carbon credits!) With youthful enthusiasm I intended to rebuild and refurbish the pickup. Somewhere beneath the primer gray paint, dented hood, and rusty doors was a beautiful classic vehicle. About a year later, I sold the truck to an equally enthusiastic high school student. I remember watching as he push-started the still primer gray truck, doors still rusty and that lovely dent in the hood.



I never quite managed to make the vision I had conjured up come to reality. As I think about that project of my youth, I realize that while I had the enthusiasm and vision for the project, I lacked the skills and resources to get it done—or frankly, get it started. Desire was simply not enough. Those who study such things say that one must have vision, resources, and will in order to complete any project.

In my work with congregations over the past 20 years, I have been party to many successful ministries and projects, and a nearly equal number that did not go as well. Sometimes we had the vision, but not the resources; sometimes we had the will and the resources, but not the vision; and sometimes we just ran out of steam. In each case, we learned something about ourselves, and about what God might have in store for us. But mostly I have learned that all the skills, vision, and resources in the world will not be enough if God is not in the mix. Perhaps every ministry—new or old—should ask, “What is God up to in this ministry?”

Where is God leading us? Is what we are doing still valid? Are we proclaiming Christ in our ministry or project? Asking those questions helps us focus on God’s mission!

Sometime in September, the Ministry Planning Team will present a report to the congregation that shares what the congregation has said is important in ministry. Gleaned from ‘Ohana Meetings and the Capital Campaign, the report will help each ministry to shape its work and mission for the future. It will also guide our master planning process and help pastoral and lay leadership focus on the mission of God and shape a vision for the present and the future.

Please remember, this process involves you in every step. Your input, prayers, energy, vision, skills, money, and commitment are vital as we move forward into the future God has in store. It will be your vision, resources, and will—the very gifts God gave you—that will help us grow in ministry. God is up to *wonderful* ministry here at Lutheran Church of Honolulu! Give thanks to God!

Pastor Jeff

pr.jeff@LCHwelcome.org



Foodland/Western Union Give Aloha Program starts September 1st

Make a donation (up to \$249.00 per person) to LCH at any Foodland or Sack N Save checkout between September 1 and 30, 2009, using our organization code below, and Foodland and the Western Union Foundation will match donations up to a total of \$325,000 for all organizations combined.

Our Organization Code is 78224

Writers' Workshop

Writers' Workshop will meet next on Monday, *August 31st*, 7:00–8:30 PM in the Boardroom (or the Rainbow Room) at LCH. Our Fall schedule has now been set; future meetings are scheduled for September 28, October 26, and December 7. All are welcome. For information, please call Kathryn Klingebiel through the Church Office (941-2566).



Angel Network

The August in-gathering for the Angel Network was satisfying. A shopping cart with saimin, canned goods, Spam, and personal care items was collected for the Angel Network located at Calvary by the Sea Lutheran Church. Thank you for all your support. In-gatherings are scheduled for the first Sunday of each month, so your next opportunity to participate is *September 6th*.

Leadership Roundtable

Sunday, *September 6th*, at 11:45 AM, the chairperson or another representative of each committee will meet in the Boardroom with Pastor Jeff and Council President Olivia Castro. This meeting, repeated the first Sunday of every month, is to enhance communications among committees. See you there!

Come Join In Stitches

Come join us the second and fourth Saturdays of the month from 9:00 to 11:00 in the Boardroom to work on your own craft or on something for the church. The next few meetings are *September 12 and 26*, October 10 and 24, November 14 and 28, and December 12.



Social Ministries Meeting

The Social Ministries Meeting in September will be on the second Sunday, *September 13th*, after the 10:30 AM service. We are looking for more members of the committee. Please show up and become a part of a living and loving activity.



Food for Thought

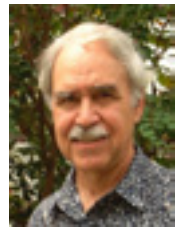
Food for Thought will meet for our next potluck supper and discussion at the home of Irmgard Hörmann on Saturday, *September 26th*, at 6:30 PM. All are welcome. For directions or information, please call Kathryn Klingebiel through the Church Office (941-2566).

Thank you for the Prayer Shawls!

We were able to send off 9 completed prayer shawls to Lutherans Concerned/North America to bring to the ELCA Churchwide Assembly. These were available in the chapel for people to use as they prayerfully consider some of the proposals before the assembly. The goal was 500, and as of last word from LC/NA, they had collected 450. Thanks to the people who worked so hard to show support.

Process Thought Forum

The Process Forum for September will discuss an article by John Cobb, "The Common Good: Individual Rights and Community Responsibility." Cobb, of course, is recognized as a preeminent process thinker. You can get a copy of the article by downloading it from Religion Online and/or simply googling the title and author of the article. The session will be held on Saturday, *September 12th*, 9:30–11:00 AM at Lutheran Church of Honolulu, at Punahou and Dominis Streets. A repeat session will be held on Sunday, *September 13th*, after the second service. Newcomers are welcome for these stimulating discussions. For further information call Fritz through the Church Office (941-2566).



Are you available to donate two hours on the last Wednesday of each month? HeartBeat Team Leader and Team Member(s) Needed

LCH needs a volunteer to lead the *HeartBeat* mailing team. Other team members are also wanted. It will take approximately two hours of your time on the last Wednesday of each month. Both training and written procedure are available.

The meeting time will be changing for the September mailing session to an afternoon time period. With a later gathering, we hope it will be more convenient to have more volunteers help with the mailing.

Call the church office at 941-2566 if you can donate your talents to this special communication activity.

GOLF* Anyone?

Enjoy an afternoon on the links after church on Sunday, *September 20*. The group will meet at Hawaii Country Club (the former Kunia C.C.) around noon for a friendly round. All are invited, regardless of ability or experience. See Peggy Anderson for details.

Ms. Peggy

* GOLF = Good Ol' Lutheran Fun

Get Ready for Sunday School

Sunday school Rally Day is *September 6th*. We invite parents to fill in Sunday School registration forms if they haven't already done so. Look for the table in the courtyard between services. Children and youth are invited to gather in Isenberg Hall at 9:10. Sunday School teachers will be on hand to meet the children, show them to their classrooms, and participate in games or other fun activities. Small children can be picked up from their classrooms between 10:15 and 10:20.

At the Lutheran Church of Honolulu, we take seriously the teaching ministry of Jesus for all ages, but especially for the children and youth of our congregation. We know that the values and the life-style of faith, taught and modeled at a young age, will serve as a foundation for their entire lives. We invite your children to participate in Christian Education each Sunday during the school year.

LCH Learning Ministries encourages children's spiritual growth and awareness through Bible study, music, crafts and play activities, and interaction with the entire congregation. Heifer Project International is the children's major service project.

With the younger children we use the "Witness Sunday School Curriculum: Learning for the Bible to Live the Good News" from Augsburg Fortress Press, which features age appropriate Bible stories and activities that teach children about being God's people in today's world.

A part of each Sunday School hour (usually beginning at 9:50) is devoted to the F.R.O.G.S. choir. F.R.O.G.S. is an acronym for "Families Revering Our God in Song." The choir consists of Sunday School children, their teachers, and parents and grandparents who enjoy singing with the children. The F.R.O.G.S., under the leadership of Vicki Gorman and Anna Womack, offer their music at several services and activities throughout the year.

Here are the teachers and classrooms for the different age groups:

- **3-4 year olds and 2 year olds with parents** meet in the classroom next to Isenberg on the Punahou Street side with Stephanie Luuloa.
- **Pre-kindergarten and kindergarten children** meet in Isenberg Hall, Ewa side, with Laurie Leach and Linda Miller.
- **1st-3rd grades** meet on the lanai behind the nursery with Jake and Emily McIlvaine.
- **4th-5th grades** meet in Isenberg Hall, Punahou side, with Teresa McCreary and Wayne Gau.
- **6th-8th grades** meet in Pastor's Office, with Fritz Fritschel.
- **High school youth** meet in the Rainbow Room, with Sean D'Evelyn.

Scholarships Available

Before the upcoming school year, please submit your scholarship applications to the Scholarship Committee (Fred Paul Benco). You can obtain the applications from Kanani at the Church Office.

Fred Benco

Committee/Interest Group Chairs

Aloha Jam:	Pastor Jeff Lilley
Archives:	James Cartwright
Audit:	Shannon Liston
Compline	Keane Ishii
Concert:	Carl Crosier
Communications:	Carol Langner
Council:	Olivia Castro
Fellowship:	Jeanette Hanson
Finance:	Steve Miller
Food for Thought:	Kathryn Klingebiel
Garden Club:	Carol Langner
In Stitches:	Linda Miller
Learning Ministry:	Fred Benco
Mary Magdalene Society:	Francisco Barajas & Robert Zimmer
Ministry Plan Task Force:	Olivia Castro
Mutual Ministry:	April Smith
Pau Hana:	Pastor Jeff Lilley
Pre-Compline	The Rev. Fritz Fritschel
Process Theology:	The Rev. Fritz Fritschel
Property:	Jean-Paul Klingebiel
Scholarship:	Fred Benco
Social Ministry:	Ray Herradura & Robert Zimmer
Stewardship:	Pam Buckley & Jeanne Castello
Sunday School:	Laurie Leach & Linda Miller
Worship & Music:	Linda Miller
Writers' Workshop:	Kathryn Klingebiel
Youth:	Sean D'Evelyn & Crescent C.



What's New on the LCH Website?

Bill Potter, webmaster

If you're a regular visitor to the LCH website, you've probably noticed that on many pages, whenever a room or other location on the LCH is mentioned, it appears as a hyperlink. Those links take you to a series of pages describing the room and how to get there. These new "places" pages were added to help visitors—and others who are not familiar with every part of our campus—know how to get places. This is one more example of our commitment to be "welcoming to all."

We have also begun preparing parallel "people" pages that will add a human face to our website. Once the "people" pages are available, we hope that when something on the website tells parents with new Sunday School children to "talk to Linda Miller" (for example), they will be able to recognize her. If you are one of our leaders, I hope you'll respond graciously with information for your own "people" page when you are asked for that information.

In addition to the usual additions related to activities on campus, we are happy to have pictures and explanation for the scarlet paraments introduced this year on Palm (Passion) Sunday. Visit the Paraments, Vestments, and Banners page in the Worship section to see pictures of these paraments and read the story behind them.

As we enter the new school year and an increased level of activity around LCH, I want to make sure everyone knows that other members and I may be taking pictures for the website. The more pictures we have of activities on our campus, the better people will understand what LCH is like and want to become a part of our *'ohana*. However, you can also be assured that we consider it a privilege to include pictures of our members, friends, and visitors on the website. If you do not like having your picture taken or prefer not to have your picture on the website, please let us know, and we will respect your wishes.

LCH Mutual Ministry Team

There is a small group of folks from the congregation that meet once a month to support Pastor Jeff's call to ministry here and exchange ideas and concerns about what God is up to at Lutheran Church of Honolulu. We are the Mutual Ministry Team.

What we are: We are eyes, ears and open minds to your ideas, praises and concerns about our life together at LCH.

What we are not: We are not the Complaint Department!

Please do come and talk to one of us about what you think God might be calling us to do here and how we might continue to grow and "be" church in our local community and the world.

Members of the Mutual Ministry Team are (in no particular order): April Smith, Olivia Castro, Jerelyn Watanabe, Chuck Huxel, Paul Benco, Randy Castello, Peter Lee, Michael Formby and Pastor Jeff Lilley.



Harvest Bake Sale

The Social Ministries Committee is going to sponsor a bake sale on Sunday, October 25th. Goodies will be on sale between services and after the second service. So, Ladies and Gentlemen, please dust off those recipe books and clean those baking pans. Some of you who have participated in the past can expect a call.

Funds raised by this activity will go to our local Meals on Wheels organization, which was founded by Irmgard Hörmann and others. We hope to have a lot of baking aromas going on and some hungry souls at church. This can only be a success if all pitch in. Mahalo.

Greetings to all my friends at LCH

As I write this, I am now well on into my third week of internship—I began the first weekend of August. My supervising pastor had me up and preaching the first weekend (two days after I moved into the intern house) and leading worship by the second. The congregation has been very welcoming to me. Many people were there to help me move in to the house, and I shook a great many hands and had far too many names thrown at me my first Sunday.

I am now starting to get to learn the names of many of the people, and starting to figure out the basic routine of my life for each week.

My life is quite full of Bible studies and meetings and getting ready for leading services (either as preacher or liturgist). In the next month or so, my internship committee is organizing the local version of *'ohana* gatherings to get me more familiar with the people in the congregation and with the local area.

I believe that this will be a good year, and that they will show me the ropes of being a pastor. I am learning about areas that I will do well in and those that will require an extra amount of effort.

As always happens whenever I leave, I miss you and I miss Hawaii, and am already looking forward to my next trip back.

In peace,
Jacob Burkman



OYEA NEWS

The Oahu Youth Education and Activities board has been busy getting ready for a wonderful year of youth activities. The first big news is that OYEA is now incorporated in the State of Hawaii and is a 501(c)(3) organization. All donations made directly to OYEA are tax deductible under IRS rules. This will allow us to apply for grants and work with other agencies as we put together programming for our youth.

The Board continues to seek a qualified director to lead OYEA. We are working on finding qualified candidates. In the mean time, the Youth Council, made of up youth from each congregation, is doing a great job of planning for the school year. You can read more about their first fall activity, an outing at Wet'n'Wild Hawaii, on page 7.

Finally, the Board of Directors would like to thank you for your continued support of this vital ministry with youth. It is only through your prayers and financial gifts that we are able to “keep the faith” with our youth. (We especially thank LCH for their gift to help offset the costs of incorporating!) Gifts of any amount are greatly appreciated!

Interested in Membership at Lutheran Church of Honolulu? You're invited!

Pastor Jeff invites you to explore the Christian faith and the ministry of Lutheran Church of Honolulu as part of a New Member Inquiry Class. This discussion-based course will cover the basics of the Christian faith as well as touchstones of the Lutheran movement such as baptism, communion, and teachings of the church. We will also introduce you to the ministry of Lutheran Church of Honolulu. There will be ample time for discussion and questions throughout the course.

Anyone interested in learning more about the faith is welcome to attend! The group will meet Sunday evenings, 5:30–7:30 PM for four Sundays, *September 27th*, October 4th, 11th, and 18th. Childcare will be provided as needed. If you are interested in the class but unable to attend at the scheduled time, please let Pastor Jeff know.

Hukilau Assembly—October 17th

The Fall Hukilau Assembly will be held at Lutheran Church of Honolulu October 17th, 10:00 AM to 2:00 PM. Everyone is invited and encouraged to attend this gathering of ELCA Churches in Hawai'i as we worship and fellowship together. LCH will provide lunch and other hospitality for the event. If you are able to help host our fellow Lutherans, please contact the church office!



Oberammergau 2010

Pastor Jeff Lilley will be leading a trip to Germany June 4–15, 2010, to explore Lutherland and experience the Oberammergau Passion Play. Arranged through Reformation Tours and assisted by Gail Vachon, the tour will begin in Berlin and include visits to Wittenberg, Eisleben, Erfurt, Eisenach, Mainz, Worms, Heidelberg, Rothenburg, Augsburg, and Munich. At each stop, we will learn about the developing history of the Reformation and the theology of Martin Luther and other reformers, while enjoying the sights and sounds of Bavaria. The tour concludes with excellent seats at the Passion Play in Oberammergau. The tour is priced at \$3,595 exclusive of air. All hotel, transfers, fees, and tips—and many meals—are include. For more information, please talk to Pastor Jeff or visit the tour website at <www.reformationtours.com/site/490868/page/929001>.

Attendance and Offering for August

Attendance and Offering for Sunday, August 2, 2009

9:15 AM Service	116	Offering	\$2,091.00
Compline	28	Music Fund	\$235.00
Total	144	Social Ministries	\$120.00
		Angel Network	\$25.00

Attendance and Offering for Sunday, August 9, 2009

9:15 AM Service	111	Offering	\$2,938.00
Compline	24	Benevolences	\$25.00
Total	135		

Attendance and Offering for Sunday, August 16, 2009

8 AM Service	54	Offering	\$3,164.00
10:30 AM Service	77	Learning Ministries	\$70.00
Compline	24	Music Fund	\$20.00
Total	155		

Attendance and Offering for Sunday, August 23, 2009

9:15 AM Service	47	Offering	\$2,498.00
10:30 AM Service	75	Sunday School Offering	\$0.50
Compline	23	Learning Ministries	\$70.00
Total	145	Music Fund	\$50.00
		Social Ministries	\$30.00
		Calabash for Amelie	\$135.00

Offering & Attendance for Sunday, August 30th were not available at time of publication.



September 2009 Calendar



September Birthdays

9/01	Annabelle Beck
9/02	Jiajia Seffrood
9/03	Kalau Jones
9/03	Mary Reese
9/03	Jimmy Castro
9/03	Bill Hamblet
9/03	Michael Gorman
9/08	Charles Pearson
9/09	Joseph Zuiker
9/10	Gerda Turner
9/11	Carl Crosier
9/11	Emily Okikawa
9/11	Naomi Castro
9/11	Kyra Ann Takamiya
9/11	Iniki Shelton
9/12	Susan Haas
9/13	Lars Tellander
9/16	David Barber
9/17	Carolyn Ishikawa
9/18	Sacha P.
9/21	Jerome Vasconcellos
9/21	Miranda L.
9/22	Justin J.
9/25	Sharon Von Deylen
9/29	Janelle Allen
9/29	Colette J.

Tuesday	September 1	Foodland's "Give Aloha" begins
Wednesday	September 2	8 O'Clock Ensemble, 6:30 PM
Thursday	September 3	Book of Faith Bible Studies, 10:00 AM Preschool Chapel, 10:30 AM
Saturday	September 5	Congregational Work Day, 9:00 AM
Sunday	September 6	Angel Network In-Gathering Holy Communion, 8:00 AM Christian Education for All Ages, 9:10 AM Choral Eucharist, 10:30 AM Leadership Roundtable, 11:45 AM Pre-Compline Discussion, 8:30 PM Compline, 9:00 PM
Monday	September 7	Labor Day Holiday—Office Closed
Tuesday	September 8	Worship & Music, 6:30 PM
Wednesday	September 9	Finance Committee, 12:30 PM Confirmation, 6:00 PM
Thursday	September 10	Book of Faith Bible Studies, 10:00 AM Preschool Chapel, 10:30 AM LCH Choir Rehearsal, 7:00 PM
Saturday	September 12	In Stitches, 9:00 AM Process Thought Forum, 9:30 AM
Sunday	September 13	Holy Communion, 8:00 AM Christian Education for All Ages, 9:10 AM Choral Eucharist, 10:30 AM Process Thought Forum, 12:00 NOON Social Ministries, 12:00 NOON Pre-Compline Discussion, 8:30 PM Compline, 9:00 PM
Monday	September 14	Council Committee Reports Due, 12:00 NOON Aloha Jam, 6:00 PM
Tuesday	September 15	Heart Beat Deadline, 9:00 AM Executive Meeting, 6:00 PM Council Meeting, 6:30 PM
Wednesday	September 16	Confirmation, 6:00 PM
Thursday	September 17	Book of Faith Bible Studies, 10:00 AM Preschool Chapel, 10:30 AM LCH Choir Rehearsal, 7:00 PM
Friday	September 18	IHS Meal—Prepared, 1:00 PM IHS Meal—Served, 5:30 PM
Sunday	September 20	Holy Communion, 8:00 AM Christian Education for All Ages, 9:10 AM Choral Eucharist, 10:30 AM Confirmation, 12:00 NOON Golf at Hawaii Country Club, 12:00 NOON Pre-Compline Discussion, 8:30 PM Compline, 9:00 PM
Monday	September 21	Professional Ethics & Boundaries Workshop@LCH
Thursday	September 24	Book of Faith Bible Studies, 10:00 AM Preschool Chapel, 10:00 AM LCH Choir Rehearsal, 7:00 PM
FRIDAY	SEPTEMBER 25	Downtown Lunch Bunch @ Zaffron, 12:00 NOON
Saturday	September 26	In Stitches, 9:00 AM Food for Thought, 6:30 PM



✓ LCH Worship Participants

	September 6	September 13	September 20	September 27
	8:00 AM	8:00 AM	8:00 AM	8:00 AM
LECTOR	Michael Formby	Chris Bushman	Peggy Anderson	Chuck Huxel
COMMUNION ASSISTANTS	Laurie Leach Chuck Huxel	Peggy Anderson Ken Bauchle	Laurie Leach Crescent C.	Jim Sullivan Stephanie Luuloa
ACOLYTE	Emily McIlvaine	Colin B.	Sophie C.	Seth Lilley
LAYING OF HANDS		Jim Sullivan		
USHER	Fred Benco	Fred Benco	Fred Benco	Fred Benco
	10:30 AM	10:30 AM	10:30 AM	10:30 AM
LECTOR	Irmgard Hörmann	Kathryn Klingebiel	Peggy Brandt	Angie Nierman
DEACON	Josie Bidgood	Ray Herradura	Michael Burnett	Mary Fastenau
SUBDEACON	Bob Tellander	Mary Fastenau	Jeanne Castello	Sean D'Evelyn
COMMUNION ASSISTANT	Randy Christensen		Bob Tellander	Karyn Castro
ACOLYTES	Jordan M. Savannah M.	Karyn Castro Bob Zimmer	Mitchell G. Niell G.	Steve Jensen Reid W.
LAYING OF HANDS		Bob Zimmer		
USHERS	Peter Flachsbart Jean-Paul Klingebiel Chuck Pearson	Peter Flachsbart Jean-Paul Klingebiel Chuck Pearson	Peter Flachsbart Jean-Paul Klingebiel Chuck Pearson	Peter Flachsbart Jean-Paul Klingebiel Chuck Pearson
ALTAR GUILD	Jeanette Hanson Olivia Castro Mary-Jo Estes Billie Jean Ries	Jeanette Hanson Olivia Castro Mary-Jo Estes Billie Jean Ries	Jeanette Hanson Olivia Castro Mary-Jo Estes Billie Jean Ries	Jeanette Hanson Olivia Castro Mary-Jo Estes Billie Jean Ries

September 2009 Calendar — cont'd

Sunday	September 27	Holy Communion, 8:00 AM Christian Education for All Ages, 9:10 AM Choral Eucharist, 10:30 AM New Member Inquiry Class, 5:30 PM Pre-Compline Discussion, 8:30 PM Compline, 9:00 PM
Monday	September 28	Writers' Workshop, 7:00 PM
Wednesday	September 30	Foodland's "Give Aloha" ends Confirmation, 6:00 PM 8 O'Clock Ensemble, 6:30 PM



OYEA gets Wet'n'Wild

Mark your calendar and get ready for OYEA's outing to Wet'n'Wild Hawai'i (formerly Hawaiian Waters Adventure Park) on Saturday, September 26.

For a mere \$33.99 each, both adults and children over 3 can enjoy a day of fun and fellowship at the water park, along with a BBQ chicken plate lunch. (If you have an annual pass or gift tickets, you can join in for \$10, the cost of lunch.)

There's even a paintball tournament that day if you don't want to spend all day in the water.

See Pastor Jeff for more details or to sign up.



Prayer Requests

Amelie

Shane





Lutheran Church

OF HONOLULU

1730 Punahou Street. Honolulu, HI 96822

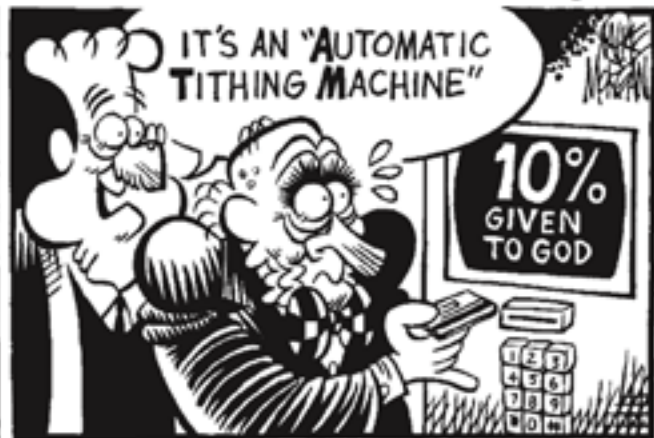
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**Deadline for the next
HeartBeat
Tuesday, September 15th**

FOR HEAVEN'S SAKE

By Mike Morgan



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Word Play

Franklin D. Roosevelt's oratorical advice: "Be sincere, be brief, be seated."

"A banker friend remarked to me that you know your bank is in trouble when its share price is less than the cost of taking money out of one of its A.T.M.'s."

—Thomas L. Friedman, in *The New York Times*

"Everybody thinks of changing humanity, and nobody thinks of changing himself."

—Leo Tolstoy, via Lois Ward

"A man who has never gone to school may steal from a freight car, but if he has a university education, he may steal the whole railroad."

—Theodore Roosevelt