

Pilgrim Proclaimer

Pilgrim Evangelical Lutheran Church and School • 3901 1st Ave South • Minneapolis, MN 55409 • 612.825.5375 • www.pilgrimonline.net

My teenage daughters, Sara and Rene', and I were living on the Eastern Shore of Maryland. I was a single parent, scraping by on a Social Security disability check. We were grateful for the row house I was able to rent in Chestertown. I had learned how to make ends meet so we had just enough for rent, food, utilities and clothes.



I found it hard to sleep with the noise from the street below my window. I dreamed of a house of my own, with a room for each girl, trees in front, and peace and quiet. I was new to my faith at the time, but the more I brought this desire of my heart to God, the more it increased. I had never prayed for something so big.

I had never bought a house before, either. I didn't know what steps to take. I did know I would have to be approved for a mortgage, so in early spring I called the Farmers Home Administration (FmHA) in Chestertown and inquired about a home loan. When I told the clerk the amount of my monthly check, she responded, "Don't even bother to apply."

Even so, my desire grew. One morning I was sitting at the breakfast table, praying some, thinking some. Absent-mindedly, I pulled a cardboard "Bible Promise" out of the of the plastic loaf-shaped container I had recently started keeping: "*Cast thy bread upon the waters;*" I read, "*for thou shalt find it after many days*" (Ecclesiastes 11:1). My knowledge of the Bible was virtually nil at the time, but it sounded to me as if I should take some action. I grabbed the phone book, looked under "Realtors" and selected one.

"I want to look at houses, and I need to know how to go about buying one," I told the man at the other end of the line. He made an appointment for the next day.

The first place he showed me was a newly renovated row house on the street behind mine. There were three main rooms lined up one behind the other. The dining room and kitchen opened onto a porch. Upstairs were three bedrooms. Trees were visible from every window. The street was quiet. We walked the entire house and the tiny yard. It was perfect. "I could take this house," I mused.

The agent looked at me perplexed, then smiled. "Somehow this ought to be harder."

I was not sure what he meant. He locked the house, and we drove back to the office, where he filled out papers. "You'll have to qualify for a loan, of course," he said.

I thought he was simply showing me what would be involved in buying a house like the one I had seen, but a few minutes later he took the papers and escorted me to the senior agent. As I sank into a chair a thought came to me: This is the house I have for you. I was so overwhelmed I almost missed the agent's questions: "How much can you put down on this house, Ms. Karni?"

I reached into my purse and pulled out my checkbook. The balance was \$1.56. "I can write you a check for a dollar," I said.

The agent shrugged. "Well, we can make a contract binding with a dollar," he said.

As I prepared to sign the papers, which I now realized were a sales contract, the agent told me the house was owned by the town. I would have to be approved as well as find a mortgage. I left the office dazed. What have I done?



The next day I went to town hall and filled out the approval-request forms, then went to the FmHA office. Maybe I'll have better luck in person. "You'll be called for an interview," a clerk said. I wondered if she had overlooked my income.

Within days I went before a loan counselor. He handed me a sample sheet and said, "Show me how you would budget your monthly income."

I made a list. The gentleman whistled when he saw my numbers. "This is impressive. I wouldn't have believed anyone could have made so little go so far!"

During the weeks that followed I went to see the row house every day. "Oh, God, would you?" and thought, Yes, I really think you will! I pictured the house wrapping me and the kids in peace. But one day I realized there would be grass to cut and leaves to rake. I had no mower and no rake—Yet.

"And I need a shed to put them in!" I said aloud. Of course I hadn't a penny in the budget for a shed, but then I had had only one dollar to buy a house...

Six weeks to the day after I called the real estate agent, I received a call from the mortgage company. I had been approved for a low-interest 30-year loan. My payments would be no more than my current rent!

Next I had to call town hall and see if I had been approved to purchase the house. As I dialed the town manager's office, however, it dawned on me that when someone bought a house there were closing costs.

Lord...? It was a partial prayer, as the town manager, came on the line. He assured me that I had been approved by the town. Almost as an afterthought, he added, "Oh yes, Ms. Karni, the town has not spent the entire amount of the restoration grant for the house. We have to use it or lose it, so we'll pay for your closing costs. And we had a storage shed built for the backyard. It will be delivered soon."

The real-estate agent seemed surprised, but pleased that I had actually found a way to purchase the house. As we finished closing, he handed me a piece of paper from my folder. "Here, Ms. Karni. Processing a check for a dollar is not cost-effective. You may have it back!"

The next day the girls and I moved in. We had so little, it didn't take us long to get settled. After supper I sat with the girls in our cozy, freshly painted living room and thought about the events of the past few months. I had dreamed about a house of my own and prayed about it. I had pursued my dream and tested my newfound faith, "but God gave the increase" (I Corinthians 3:6). And we were living in our dream house.

Worship Schedule

Sunday 8:30 a.m. Traditional
10:30 a.m. Contemporary
In the summer second service is outdoors, East of the church, next to the school building, weather permitting
Sunday School starts at 9:00 a.m.
Free Coffee and treats are provided between services

Wednesday evening
Bible Study
starts at 6:00 pm
Worship at 7:00 p.m.

Wednesday services during Lent are held at 1:00 and 7:00 p.m.

Community events invite:

Pilgrim Lutheran School Gym
3910 Stevens Ave S
Minneapolis MN

Blood Drive:

Attention Blood Donors !!!
May 22, 2010,
8:00 am - 12:00 pm
walk-ins accepted
If you have any questions or you would like to make an appointment, please call 612-861-6182. Laurie Sorensen Blood Drive Coordinator

Annual Rummage Sale:

June 10th-12th
The annual rummage sale is hosted by the Ladies Guild

Summer Carnival:

June 26th
Pilgrim Lutheran School
3910 Stevens Ave S

A video of our worship service is broadcast on cable TV:

In Minneapolis, channel 75
Monday at 8:00 p.m. and several additional occasions over the week
On Southwest suburbs cable channel 15
Wednesday at 4:30 p.m. and Thursday at 7:00 p.m.
Programs are delayed several weeks.

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Need to talk with someone?

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