

From the Pastor

November 1, 2026

Dear Family & Friends in Christ,

As we enter this season of crisp air and changing leaves, my heart is filled with gratitude for our church family. Autumn naturally invites us to reflect on God's abundance, the blessings of community, and the many ways God continues to work in and through our ministry together.

A Season of Stewardship & Our Matching Challenge: This time of year marks our annual stewardship season—a time to prayerfully consider how we will offer our time, talents, and financial resources to support God's work in the year ahead.

This year, we have an extraordinary opportunity: a generous challenge match. Every dollar pledged toward our upcoming mission and ministry budget will be matched dollar-for-dollar, doubling the impact of your support! Please begin praying about how you can participate. Please fill out and return your estimates of Giving for 2027 on or before November 29. This allows the Finance Committee to plan our church budget for next year. We will celebrate and bless these commitments together on Stewardship Dedication Sunday, December 1.



Feasting Together in Gratitude Before Dedication Sunday, we have the joy of celebrating Thanksgiving as a community. Please mark your calendars for our **Thanksgiving Dinner on Thursday, November 26th at 2:00 p.m.** in the Ranch House. It will be a wonderful time to share a meal, give thanks for one another, and celebrate God's steadfast faithfulness. Please sign up if you are planning to attend and if you are bringing a dish. There are two separate sign up sheets.

Preparing for Advent Right around the corner from Thanksgiving lies the sacred season of Advent. Advent is a period of expectant waiting and preparation—not just for the celebration of Christ's birth at Christmas, but for the quiet, holy ways Christ enters our lives today. In a fast-paced world, Advent calls us to slow down, light the candles of Hope, Peace, Joy, and Love, and open our hearts to the light that shines in the darkness.

A Personal Health Update: On a more personal note, I want to express my deepest gratitude for your continued prayers, cards, and kind words over the past several months.

As most of you know by now, since April of this year, I have been making trips to the Mayo Clinic in Phoenix and in Scottsdale to be evaluated for organ transplant. I have undergone MANY tests and some have even been needed twice! Ugh!



I've been asked how I feel and how things are going so I wanted to take this opportunity to share with all of you. I feel…well, honestly, tired. That's the worst part of having stage 4 kidney disease. I am still able to work, preach, and I still serve this congregation with ALL of my heart and I hope that comes through. During the medical evaluation process, doctors found that I am extremely anemic right now so that is also a reason for the exhaustion, but I am being treated for it and am starting to regain energy.

It is quite a journey to get on the organ donor list. A team of specialists review your evaluations and you are either denied, deferred or approved. After my first review, I was deferred. Although a little heart breaking, not the end of the journey. They required a nuclear stress test, more blood work, and even a visit with a therapist!

I had my second review on October 27th and this time I was **APPROVED** for a pancreas and kidney transplant!!! It will take an approval from my insurance and bloodwork every 30 days, but within the next two weeks I should officially be on the waiting list for a combined kidney and pancreas transplant which is part of the OPTN Waiting List (Organ Procurement and Transplant Network), managed nationally by the United Network for Organ Sharing (UNOS).

Through every step of this process, I have felt sustained by God's grace and the overwhelming love of this congregation. Please continue to hold my family and me in prayer, as we hold all of you in ours.

Thank you for your generous spirit, your faithful commitment, and the deep love you bring to our church community. I look forward to walking through this season of thanksgiving, stewardship, and Advent together with you.

In Christ's peace,

Pastor Kathy



Pastor Kathy & Raul Americano	11/12
Wendy & Willie Mattias	11/30
Joan & Alfonso Valenzuela	11/30

Is your **Birthday** or **Anniversary missing** from the Newsletter? If so, be sure to let the Church Office know or email Dee.karuhe.holywayoffice@gmail.com

November Scripture Readers

Nov. 1 Bill Boals

Nov. 8 Dennis Toresdahl

Nov. 15 Dana Keene

Nov. 22 Dearwyn Knittel

Nov. 29 Mac McElroy

Are You Interested in being a Scripture Reader?

If so,contact Sharon Groves at quilt_wood@yahoo.com or leave a TEXT at (520) 784-9647 Text only please



Ben Barnett	11/01
Gail Schumacher	11/13
Dennis Toresdahl	11/16
Wayne McKee	11/18
Marcus Mattias	11/20
Barbara Duquette-Weathers	11/26
Raul Americano, Sr	11/27

Bake Sale

Carol Portillo will host a bake sale of cinnamon sugar donuts in the front of the church building on Sunday, November 8, after church service. Proceeds go to the church



Problems Hearing??

We have hearing devices available for the hearing impaired. See Greg at the AV booth

COMMITTE meetings

Handcraft Group
Monday, November 2, 2026
10:00 a.m. Conference Room

Choir Rehearsal
Thursdays, 10:45 a.m.-11:45 a.m.
Sundays, 8:30 a.m.-9:15 a.m.

Men's Breakfast
Saturdays, 10:00 a.m. Ranch House
$5 charge

Congregational Life
Sunday, November 1, 2026
11:00 a.m., Ranch House

Finance Committee
November 12, 2026, 12:00 p.m.
No meeting on November 26, 2026

Session
Tuesday, November 17, 2026
1:30 p.m., Conference Room

Worship Committee
Thursday, November 15, 2026
9:30 a.m. Conference Room

Outreach/Mission Committee
Sunday, October 25, 2026
10:45 a.m., Ranch House



Saturday Chef Ron
See page 18 for men's breakfast.

Need a Notary Public?

See Carol Portillo [(480) 686-5531]. The fee is sliding scale. All proceeds go to The Holy Way



WHAT'S NEXT?



As the summer heat begins to cool, we can begin to think about what is coming up for the rest of the year.

Thanksgiving meals for families at Vesey School. More in this newsletter.

Church Thanksgiving potluck: For those interested, plan on Thanksgiving potluck in the Ranch House. Sign up sheets in Narthex.

Angel Tree to adopt children from the McKinney-Vento program for Christmas presents. More on this in this newsletter.

Toys for 3 Points will also be collected around Christmas. More on this in the newsletter



Worship Service is Sundays at 9:30 a.m.

And you can access the Order of Worship at:

www.HolyWayTucson.org

Click on the Worship tab, then Order of Worship tab.

You can also Zoom the Service. Zoom login information is:

This is a recurring meeting at:

https://us06web.zoom.us/j/89894298024?pwd=jCrRhRWcbbw81KGI2ujdpB4HTaEhZm.1

Meeting ID: 898 9429 8024

Passcode: 189007



Sermons are now available online anytime! Check out the latest Sermon or even past Sermons.

1. Go to www.holywaytucson.org
2.Click on “Sermons.”



November 1 Coffee Hour
Ranch House

November 8 Guillermo’s Double L
1830 S 4th Ave

November 15 Coffee Hour
Ranch House

November 22 Coffee Hour
Ranch House

November 29 Salad & Sandwiches
Ranch House

FYI: Salad and Sandwich fifth Sunday is not a potluck.



Did you know that The Holy Way Presbyterian Church has a lost and found? If you have lost anything at the church, please see Office Dee. She has a collection of items.

Help Support Your Church and Community

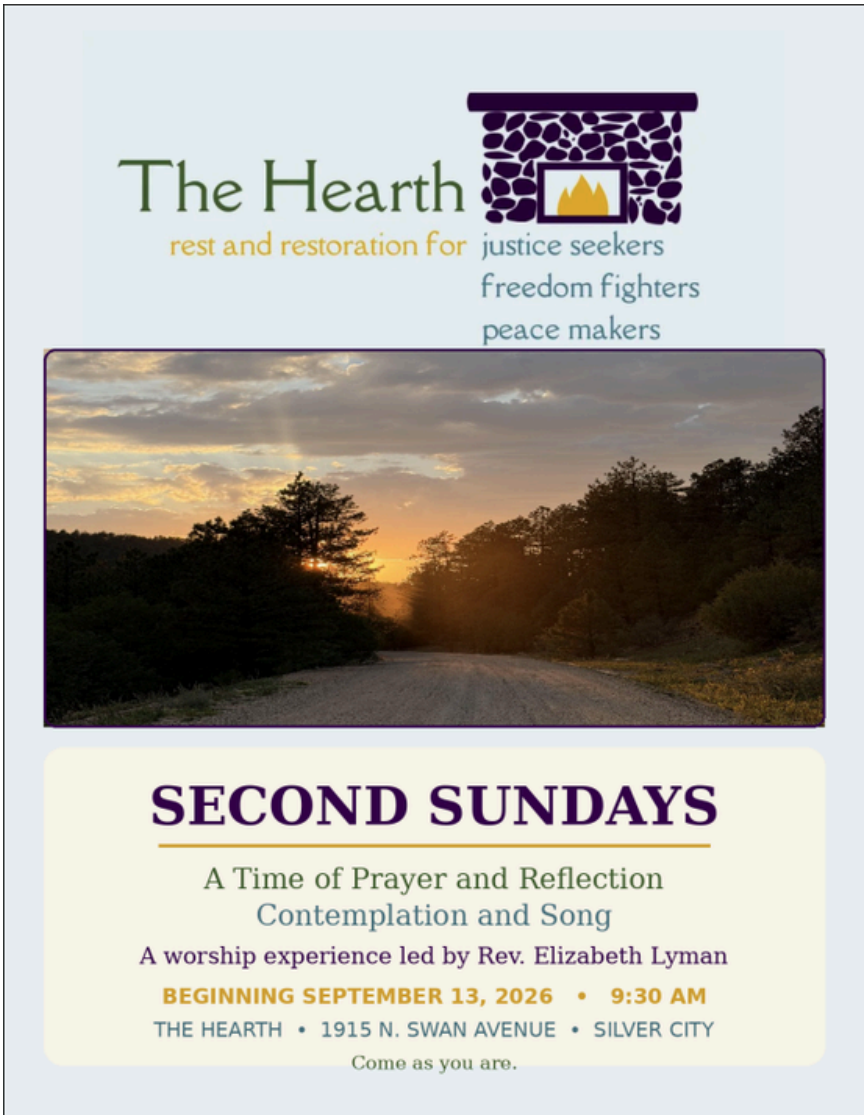


Every donation is currently being matched right now until further notice. This is the time to prayerfully consider a gift that will truly make an impact.

Share this QR code with everyone you know to help spread the word and allow others to contribute. Every donation on GoFundMe will also be matched and it's a very easy way to help.

gofundme

Scan to donate to The Holy Way Presbyterian Church's fundraiser



Visiting New Mexico?

Second Sundays at The Hearth

The Hearth in Silver City, NM, hosts a monthly time of prayer and reflection every second Sunday at 9:00 a.m. Led by former pastor Rev. Elizabeth Lyman. These regular gatherings offer a quiet space dedicated to contemplation, spiritual grounding, and community connection.



Needed--Deacons

The Holy Way Presbyterian Church is in need of church members to volunteer to be Deacons.

First, you may ask: "What does a Deacon do?" Well, I am glad you asked! Our deacons are responsible for supporting the congregation in a variety of ways:

One way is to be supportive of a group of church members which are assigned to them for support. This group is called their "flock." You could say the deacon is the shepherd who cares for their sheep (i.e., flock). The deacon contacts each member of their flock in a variety of ways: at church, by email, message, or telephone. The contact method depends on their flock's preference.

Deacons are also involved in all manners of church fellowship. This includes Sunday Coffee Hour, second Sunday Restaurant, some special occasions, prayer chain and communion preparation.

If asked, I encourage each and every one of you to pray about becoming a Deacon. We will be working on filling the Deacon slots around October. Please consider saying "yes" if you are asked. Or, if God nudges you and suggests you would be a great Deacon, please let Soren Perry know--(707) 704-1296; sorenperry@hotmail.com). If this is the case, we would be pleased to help you start immediately.

Being a Deacon is spiritually rewarding.

P.S. for Deacons

Snowbirds areencouraged to consider becoming Deacons. If you have a telephone and a computer, the "flock" component of the Deacon duties can be done remotely!

Here's a Change!

As of January 1, 2027, Congregational Life will no longer be a separate committee. This committee will be consolidated with Deacons. We need six Deacons to be installed in January 2027. The newly formed Deacons will meet the first Sunday of each month in the Ranch House at 11:00 a.m.

The Fellowship of Christ We Share



Bring the full tithe into the storehouse, so that there may be foodinmy house, and thusput me to the test, says the Lord ofhosts; see if I will not open the windows of heaven for youand pour down for youan overflowing blessing.
Malachi 3:10

The Holy Way Estimate of Giving for 2027

To Support God's work in the world through the mission and ministry of

The Holy Way Presbyterian Church, during 2027,

I commit myself to the Body of Christ and to The Holy Way:

Time and Talents

God has given me/us the gift of time, abilities and experience. During 2027 I/we will give of our time and talents in the following ways:

Church:_____

Community:_____

Neighbors:_____

So that we may minister to our congregation and community,

I/we pledge financial support to The Holy Way in the amount of: $_____

To be paid: ____Weekly ____ Monthly ____ Annually

$_____Extra gift at end of the year

_____ I will pay my Per Capita of $48.12 (per member)

Name(s):_____ Phone:_____

Email:_____

Thank you for your support.

Please fill out this form and bring it on or before November 29 for Stewardship Dedication Sunday

Or fill out this form and email it to:

kathy@holywaytucson.org or mail it back to the church at:

The Holy Way PC 4040 S. Bilbray Ave Tucson, AZ 85746

JOIN US
on Veteran's Day





Come out and represent The Hoy Way this Veteran's Day. We will have a booth at the event and will need a few folks to come (even for a few hours) to promote the church just by being there. You can come for a little or come for a lot!

The event will be held at the Camino Verde Community Park at the corner of Blue Star Dr and Red Bank Well Pl.

From the church: Take W Ajo, left on Camino Verde, left on Copper Leaf Dr and then a right on Blue Star Dr.

See you there!

Serena Project

The Outreach/Mission Committee sponsors the Serena Project which accepts small stuffed toys for children involved in domestic violence calls. The toys must not have buttons or other items that could be choking hazards. Your donations are given to local sheriff's offices and fire departments who can give these to traumatized children. A collection box is in the Narthex.



We invite everyone to submit articles of interest to the congregation. If you have an idea but can't put it on paper, you can send your thoughts by email or phone call to Office Dee or Dee Ellis. **The deadline for submission is always the 20th of each month.**

The deadline for the **December** newsletter is

✦ November 20 ✦

Thanksgiving Potluck

Mark your calendar for November 26, 2026, 2:00 p.m. If you do not have a family gathering or just don't want to cook a large Thanksgiving meal, you are invited to a Thanksgiving meal at The Holy Way Presbyterian Church. We acknowledge that some people will not have a gathering to go to, or making a large meal for two or three people may be a bit much. The plan is to have the gathering in the Ranch House. Crock pots can keep the food warm long after they are unplugged. Putting dishes in a box lined with thick towels also keeps the food warm.



We will place two sign-up sheets in the Narthex. One will be for the number in your party and one will be for what you plan to bring.

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Prayer Shawl Ministry

If you knit or crochet, we invite you to make and contribute prayer shawls and/or lap robes. If you have questions, contact Dee Ellis at (520) 270-8367 or email: dmtrellis@comcast.net Also if you would like to seek comfort in a prayer shawl or lap robe, call Dee Ellis

Prayer Chain

We have two new contact people for the prayer chain. They are **Ginger Manly** and **Janie Saxton**. Their emails and phone numbers are on the back sheet of the newsletter. Please note that Ginger's number is a land line--do not leave a text on this line. Janie's number is a cell phone and can receive texts.



Always giving thanks to
God the Father
for everything in the name of
our Lord Jesus Christ.

Ephesians 5:20

Thanksgiving is an annual event for many of us. Ephesians and many other parts of our Bible tell us to always be thankful--that means every day, not just one day of the year. This is really difficult when bad times hit us, or have an argument with anyone. Most of us tend to fall back into a pitty party. I have had a lot of those throughout in my 82 years that God has blessed me with.

I have found that many of my losses and grieving have actually been blessings. Many of you may think that that doesn't sound right. Well, think about it. We all experience losses. Look what we have learned or how our lives have benefited (in God's own time!). We are not the same. Look for the beauty in life every day. Have a blessed year every day.
-submitted by Dee Ellis

November 11











Angel Tree

Some of you “old timers” may recall we used to have an angel tree. On the back of the angels hanging on the tree there will be information for gift giving. The information will include the child’s sex, age and clothing sizes. It may also have a wish list from the child. You might also see: 1 of 3, 2 of 3, 3 of 3, etc. This means 3 of 3 indicates there are three children in the family. We are working with Evelyn See of the McKinney Vento Program. This is a federal program that ensures unhoused children can remain housed, clothed and in school. Evelyn will choose ten children. Each will be assigned numbers as their identities must remain anonymous.

If you are so inclined, you can adopt an entire family. See Dee Ellis or Joe Riegert if this is the case.

The amount we recommend spending is $35 per child. If you adopt an entire family, you can choose what you wish to spend.

Here’s the process. Take an angel from the tree. Then add your name and the Angel Number to the list on a nearby clipboard.

The details are still being worked on, so look to the December Newsletter for more info.

Smart IRA Strategies: What You Need to Know

1. Before Age 59½: Handle with Care
Taking money out early comes with costs. Most pre-59½ withdrawals trigger standard income taxes plus a 10% IRS penalty.
Penalty Exceptions: You can bypass the 10% penalty for specific events—such as a first-time home purchase (up to $10,000), qualified higher education costs, major medical expenses, birth/adoption fees, or emergency personal expenses ($1,000 annual limit).

2**. Ages 59½ to 73: The Flexible Window**
During this period, you can withdraw funds penalty-free whenever you choose.
Traditional IRAs: Withdrawals count as taxable income for that year.
Roth IRAs: Original contributions come out tax-free anytime. Earnings are also tax-free if the account is at least 5 years old.

3**. Age 73 and Beyond: Required Minimum Distributions (RMDs)**
The IRS requires you to start taking mandatory annual withdrawals—called RMDs—starting at age 73.
The Rules: Calculated based on your account balance and IRS life expectancy tables. Missing an RMD leads to a steep 25% excise tax penalty on the unwithdrawn amount. Roth Exemption: Original Roth IRA owners never have to take lifetime RMDs.

Pro-Tips for Tax-Smart Withdrawals
Qualified Charitable Distributions (QCDs): If you are 70½ or older, you can donate funds directly from a Traditional IRA to an eligible charity. This counts toward your RMD once required, lowers your Adjusted Gross Income (AGI), and avoids income tax on the transfer.

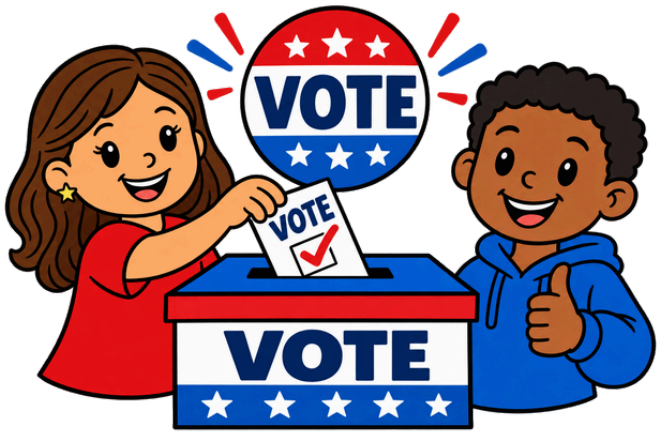
Partial Roth Conversions: In lower-income years before RMD age, converting chunks of a Traditional IRA into a Roth IRA lets you pay taxes upfront at a lower rate, reducing future mandatory distributions and enabling tax-free growth.

The Holy Way Food Bank

The October 2026 donations to Sells included 13 boxes of food, 9 bags of clothing and shoes.

There is a great need of canned foods, especially canned meats. Cans with pull tops should be selected. Check the expiration date. Outdated food cannot be distributed. Perishable items cannot be accepted.

Yes, we call it the "Food Bank," but articles of clothing are also welcome. Clean clothing and blankets in good repair are also accepted and needed.



November 3, 2026

Our military men and women have fought and died for this privilege.



Holy Way Food Cabinet

Remember—there is a cabinet in the Ranch House which is kept full of nonperishable food for those of us in our church who may have food insecurity. Contact the church office for details.



Western Way Corral

Our own Phil Hollis is participating in the Western Way Corral. Here's their schedule:

Monday, 12/7/26, 3 p.m., Western Way Resort
Wednesday, 12/9/26, 3 p.m., Tucson Estates
Sunday, 12/13/26, 3 p.m., Copper Crest

CHRPA

Community Home Repair Projects of Arizona

PO Box 26215
Tucson, AZ 85725-6215
(520) 745-2055

This is a non-profit agency dedicated to helping low-income homeowners in Tucson and Pima County with emergency home repairs, including adaptive and safety modifications for people with disabilities. They also have a toilet repYour paragraph text



McKinney-Vento Program

Evelyn See, Director of the McKinney-Vento Program is organizing clothing for the children enrolled in her program.

She has organized a clothing closet for the families to use as a resource to keep children in this program adequately clothed.

She is always grateful for contributions of items or gift cards. Gift cares to Walmart are especially welcome.



Legacy Giving

Legacy giving can be done by any individual through a will or other formal estate planning.

Why?--A legacy gift can be a memory of their life through this gift. This can motivate others to do the same.

The gift can be a one-time option after death or be a recuring donation throughout their life. Legacy gifts can be monetary or material goods, property, mutual funds, stocks, life insurance policies and other options to be discussed with your financial planner.



MEN'S BREAKFAST

EVERY SATURDAY • 10:00AM $5.00



Join us for good food and great fellowship!
At Holy Way Presbyterian Church

SESSION at THE HOLY WAY Presbyterian Church

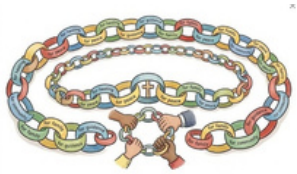
Committee	Elder	Email	Telephone
Buildings & Grounds	Dennis Toresdahl	B23electra@gmail.com	(207) 756-4294
Christian Education	Dearwyn Knittel	mdknittel@gmail.com	(520) 400-5306
Clerk of Session	Dee Karuhe	dee.karuhe.holywayoffice@gmail.com	(520) 965-2249
Congregational Life	Dee Ellis	dmtrellis@comcast.net	(520) 270-8367
Deacon Liaison	Soren Perry	sorenperry@hotmail.com	(707) 704-1296
Finance/Stewardship	Carol Portillo	waterbug1966@yahoo.com	(480) 686-5531
Nominating Committee	Carol Portillo	waterbug1966@yahoo.com	(480) 686-5531
Outreach/Mission Committee	Joe Riegert	Jgr_jkr@msn.com	(520) 861-5390
Personnel	Jeannie Hollis	holliscj@aol.com	(520) 461-6779
Treasurer	Char Bowring	dncbowring@bcglobal.net	(520) 883-1642
Worship Committee	Phil Hollis	pdhollis@gmail.com	(520) 461-6538

BOARD OF DEACONS at THE HOLY WAY PRESBYTERIAN CHURCH

Deacon	E-mail	Telephone
Soren Perry	sorenperry@hotmail.com	(707) 704-1296



Prayer Chain



Leader	E-Mail	Telephone
Ginger Manly	gingerpooh@gmail.com	(520) 578-7880 (home)
Janie Saxton	janiesax@aol.com	(612) 387-7756 (cell)