



THE LORD'S SERVICE

October 18, 2026

PRELUDE

WELCOME

Pastor Bill Massey

TESTIMONY

Operation Christmas Child

TESTIMONY

We bear witness to God's
redeeming grace and
celebrate His faithfulness
as Christ brings restoration
to our lives, our church, and
our world.

GOD
CALLS
US

CALL TO WORSHIP

Only God Himself can call
us into worship. He sets
the terms for worship
because, through His Son,
He makes worship possible.

**The congregation speaks
the print in bold.**

* The congregation is
invited to stand.

INVOCATION

This prayer addresses God
in three persons, asking
Him to be present with
us in worship to help
us worship Him according
to His will.

PREPARATION FOR WORSHIP

*CALL TO WORSHIP

Psalm 47.1-7

Clap your hands, all peoples! Shout to God with loud songs of joy!

For the Lord, the Most High, is to be feared, a great king over all the earth.

He subdued peoples under us, and nations under our feet. He chose our
heritage for us, the pride of Jacob whom he loves.

God has gone up with a shout, the Lord with the sound of a trumpet.

Sing praises to God, sing praises! Sing praises to our King, sing praises!

For God is the King of all the earth; sing praises with a psalm!

*INVOCATION

Pastor Bill Massey

*HYMN OF ADORATION

Holy, Holy, Holy!

Hymnal No.100

♩ D Bm A D G D 7

1. Ho - ly, ho - ly, ho - ly! Lord God Al - might - y!
 2. Ho - ly, ho - ly, ho - ly! All the saints a - dore thee,
 3. Ho - ly, ho - ly, ho - ly! Though the dark - ness hide thee,
 4. Ho - ly, ho - ly, ho - ly! Lord God Al - might - y!

A D Bm A E7 A

Ear - ly in the morn - ing our song shall rise to thee.
 cast - ing down their gold - en crowns a - round the glass - y sea;
 though the eye of sin - ful man thy glo - ry may not see,
 All thy works shall praise thy name in earth and sky and sea.

D Bm A D G D

Ho - ly, ho - ly, ho - ly! Mer - ci - ful and might - y!
 cher - u - bim and ser - a - phim fall - ing down be - fore thee,
 on - ly thou art ho - ly; there is none be - side thee
 Ho - ly, ho - ly, ho - ly! Mer - ci - ful and might - y!

♩ Bm D G D G A7 D 7

God in three Per - sons, bless - ed Trin - i - ty!
 who wert, and art, and ev - er - more shalt be.
 per - fect in pow'r, in love, and pur - i - ty.
 God in three Per - sons, bless - ed Trin - i - ty!

Reginald Heber, 1783-1826

NICAEA 11.12.12.10.
John B. Dykes, 1861

GOD CLEANSES US

CALL TO CONFESSION

As we see God in His
invitation and our praise,
we cannot help but see
how we have fallen short.
God's Holy Scripture has
the authority to reveal us to
ourselves and transition our
hearts to confession.

CORPORATE CONFESSION

We sin in thought, word,
and deed every week. We
confess in prayer both
corporately and privately as
people equally in need of
God's grace.

ASSURANCE OF PARDON

Holy Scripture assures
Christians, sinners saved by
grace, that they are united
to Jesus in His death and
resurrection.

PASSING OF THE PEACE

In Christ, we are one family.
In this moment, we extend
His peace with a smile, a
smile, or a simple greeting.
We do this to remind one
another of the grace we
have received and now
share with each other.

Please stand and extend
God's peace to those
around you.

CALL TO CONFESSION

1 John 1.8-10

If we say we have no sin, we deceive ourselves, and the truth is not in us.
If we confess our sins, he is faithful and just to forgive us our sins and to
cleanse us from all unrighteousness.

If we say we have not sinned, we make him a liar, and his Word is not in us.

CORPORATE CONFESSION

Philip Melanchthon, from Psalm 88.13

**Almighty, eternal God, Father of our Lord Jesus Christ, Creator of
heaven and earth, and all humanity, together with your Son, our Lord
Jesus Christ, your Word and Image, and with your Holy Spirit: have
mercy upon us, and forgive our sins for your Son's sake, whom you have
made our Mediator according to your wonderful counsels; and guide and
sanctify us by your Holy Spirit, which was poured out upon the Apostles.
Grant that we may truly know and praise you throughout all eternity!
Amen.**

PRIVATE CONFESSION

ASSURANCE OF PARDON

Psalm 130.7

Lift up your heads and hearts to hear the Good News:

“... hope in the Lord! For with the Lord there is steadfast love,
and with him is plentiful redemption.”

PASSING OF THE PEACE

The peace of the Lord be with you!

And also with you!

*HYMN OF ASSURANCE

Rock of Ages
Hymnal No.500

Unison *Bm7* *A*

1. Rock of A - ges, cleft for me, let me hide my -
 2. Not the la - bors of my hands can ful - fil thy
 3. Noth - ing in my hand I bring, sim - ply to thy
 4. While I draw this fleet - ing breath, when mine eye - lids

D *Bm* *C#m7* *F#m* *Bm7* *E7* *C#m7* *F#m*

self in thee; let the wa - ter and the blood, from thy riv - en
 law's de-mands; could my zeal no res - pite know, could my tears for -
 cross I cling; na - ked, come to thee for dress; help - less, look to
 close in death, when I soar to worlds un- known, see thee on thy

Bm7 *E7* *C#m7* *F#m* *Bm* *A* *D* *C#m7* *F#m*

side which flowed, be of sin the dou - ble cure, cleanse me from its
 ev - er flow, all for sin could not a - tone; thou must save, and
 thee for grace; foul, I to the Foun - tain fly; wash me, Sav - ior,
 judg - ment throne, Rock of A - ges, cleft for me, let me hide my -

Bm7 *D/E* *E7* *A* *E* *D/E* *A* *Fine*

guilt and pow'r.
 thou a - lone.
 or I die.
 self in thee.

Augustus M. Toplady, 1776
 Alt. by Thomas Cotterill, 1815
 Tune © 1985, Music Anno Domini. All rights reserved. Used by permission.

NEW CITY FELLOWSHIP 7.7.7.7.7.
 James Ward, 1984

SCRIPTURE LESSON

We hear and read Holy
Scripture throughout the
service. Listen to this
reading (lesson) to prepare
for the sermon.

SCRIPTURE LESSON

Psalm 34 (p.463)
Elder Will McDaniel

- ¹ I will bless the Lord at all times;
his praise shall continually be in my mouth.
- ² My soul makes its boast in the Lord;
let the humble hear and be glad.
- ³ Oh, magnify the Lord with me,
and let us exalt his name together!
- ⁴ I sought the Lord, and he answered me
and delivered me from all my fears.
- ⁵ Those who look to him are radiant,
and their faces shall never be ashamed.
- ⁶ This poor man cried, and the Lord heard him
and saved him out of all his troubles.
- ⁷ The angel of the Lord encamps
around those who fear him, and delivers them.
- ⁸ Oh, taste and see that the Lord is good!
Blessed is the man who takes refuge in him!
- ⁹ Oh, fear the Lord, you his saints,
for those who fear him have no lack!
- ¹⁰ The young lions suffer want and hunger;
but those who seek the Lord lack no good thing.
- ¹¹ Come, O children, listen to me;
I will teach you the fear of the Lord.
- ¹² What man is there who desires life
and loves many days, that he may see good?
- ¹³ Keep your tongue from evil
and your lips from speaking deceit.
- ¹⁴ Turn away from evil and do good;
seek peace and pursue it.
- ¹⁵ The eyes of the Lord are toward the righteous
and his ears toward their cry.
- ¹⁶ The face of the Lord is against those who do evil,
to cut off the memory of them from the earth.

¹⁷ When the righteous cry for help, the Lord hears
and delivers them out of all their troubles.

¹⁸ The Lord is near to the brokenhearted
and saves the crushed in spirit.

¹⁹ Many are the afflictions of the righteous,
but the Lord delivers him out of them all.

²⁰ He keeps all his bones;
not one of them is broken.

²¹ Affliction will slay the wicked,
and those who hate the righteous will be condemned.

²² The Lord redeems the life of his servants;
none of those who take refuge in him will be condemned.

This is the Word of the Lord.

Thanks be to God.

PRESENTATION OF TITHES & OFFERINGS

We set aside a tithe and
additional offering of our
resources for the purposes
of God, for His glory. Both
are a display of our joyful
dependence upon God
rather than ourselves.

TITHES AND OFFERINGS

OFFERTORY

Sometimes a Light Surprises

Words: William Cowper, Music: John Hullah,

Arr: John Wykoff

Sanctuary Choir

Sometimes a light surprises the Christian while he sings;
It is the Lord, who rises with healing in his wings.
When comforts are declining, he grants the soul again
A season of clear shining, to cheer it after rain.

In holy contemplation we sweetly then pursue
the theme of God's salvation and find it ever new.
Set free from present sorrow, we cheerfully can say,
"Let the unknown tomorrow bring with it what it may."

It can bring with it nothing but he will bear us through;
Who gives the lilies clothing will clothe his people too:
Beneath the spreading heavens no creature but is fed;
And he who feeds the ravens will give his children bread.

Though vine nor fig tree neither their wonted fruit shall bear,
Though all the fields should wither, nor flocks or herds be there;
Yet God the same abideth, his praise shall tune my voice,
For, while in him confiding, I cannot but rejoice.

*DOXOLOGY

LASST UNS ERFREUEN

Praise God from whom all blessings flow; praise him, all creatures here be-

low; al-le - lu - ia, al-le - lu - ia! praise him a-bove, ye heav'n-ly

host; praise Father, Son, and Ho-ly Ghost. al-le - lu - ia, al-le -

lu - ia, al-le - lu - ia, al-le - lu - ia, al-le - lu - ia!

DOXOLOGY

A doxology is a hymn or word of praise to God for His goodness and glory. The Gloria Patri is another example of a doxology.

PRAYER OF THE CHURCH

We share in our health and sickness, happiness and sorrow, assurance and doubt, as we bring our prayers to God, together. Holy Scripture commands elders to pray with and for God's people, not just publicly, but privately. If you have a prayer request, email it to prayer@cpccchatt.org.

SERMON

A preacher is commanded to faithfully steward God's Word by submitting to it, studying it, and expositing it (holding it forth), bearing witness to Jesus, by the power of the Holy Spirit.

PRAYER OF THE CHURCH

Elder Tracy Wright

SCRIPTURE LESSON

James 4.11-12 (p.1013)

Do not speak evil against one another, brothers. The one who speaks against a brother or judges his brother, speaks evil against the law and judges the law. But if you judge the law, you are not a doer of the law but a judge.

¹²There is only one lawgiver and judge, he who is able to save and to destroy. But who are you to judge your neighbor?

SERMON

The Danger of Playing God

Pastor David Stephenson

*HYMN OF RESPONSE

Take My Life and Let It Be Hymnal No.585

1. Take my life, and let it be con - se - crat - ed,
 2. Take my hands, and let them move at the im - pulse
 3. Take my voice, and let me sing, al - ways, on - ly,
 4. Take my sil - ver and my gold; not a mite would

Lord, to thee. Take my mo - ments and my days; let them
 of thy love. Take my feet, and let them be swift and
 for my King. Take my lips, and let them be filled with
 I with - hold. Take my in - tel - lect, and use ev - 'ry

flow in cease - less praise, let them flow in cease - less praise.
 beau - ti - ful for thee, swift and beau - ti - ful for thee.
 mes - sag - es from thee, filled with mes - sa - ges from thee.
 pow'r as thou shalt choose, ev - 'ry pow'r as thou shalt choose.

5. Take my will, and make it thine;
 it shall be no longer mine.
 Take my heart, it is thine own;
 it shall be thy royal throne,
 it shall be thy royal throne.

6. Take my love; my Lord, I pour
 at thy feet its treasure-store.
 Take my self, and I will be
 ever, only, all for thee,
 ever, only, all for thee.

CONFESSION OF FAITH

By confessing our faith together using statements believed by Christians over the ages, we join in the sweep of Christian history even as we await the return of Jesus.

*CONFESSION OF FAITH

Westminster Confession of Faith 8.1

Christian, what do you believe?

It pleased God in His eternal purpose, to choose and ordain the Lord Jesus, His only begotten Son, to be the Mediator between God and man, the Prophet, and King, the Head and Savior of His Church, the Heir of all things, and Judge of the world. Unto whom He did from all eternity give a people to be His seed, and to be by Him in time redeemed, called, justified, sanctified, and glorified.

*GLORIA PATRI

MEINEKE

Glo - ry be to the Fa - ther, and to the Son, and to the Ho - ly
Ghost; as it was in the be - gin - ning, is now, and ev - er
shall be, world with - out end. A - men, a - men.

GOD COMMISSIONS US

BENEDICTION

Just as God calls us to worship at the beginning of the service, He graciously sends us into our week with a blessing (good word) founded on the redeeming work of Jesus.

*BENEDICTION

2 Corinthians 13.14

The grace of the Lord Jesus Christ and the love of God and the fellowship of the Holy Spirit be with you all.

POSTLUDE

SERMON NOTES

Title: The Danger of Playing God

Text: James 4.11-12

MISSION

Covenant Presbyterian Church exists to love God and our neighbors by making Christ known in all of life.

CPC PASTORS

David Stephenson (Senior Pastor), Bill Massey (Associate Pastor of Discipleship),

Travis Hutchinson (Assistant Pastor of Children & Youth)

CPC OFFICERS

ELDERS: Jason Brown, Adam Cathey, Jason Coffey, Don Griffin, Jon Harris, Ken Henry, Ken Hostetler, Bill Massey, Will McDaniel, Chris Rimondi, Adam Sanders (Clerk), Todd Smith,

David Stephenson (Moderator), Phil Wade, Rex Wagner, Tim Warren, Tracy Wright

DEACONS: Geff Adams, Mike Bacon, Paul Baierl, Thomas Blackburn, Jonathan Calloway, Jason Collins, Rich Denkinger, Mike Evatt, Jon Griffin, James Hall, Jay Helton, Steven James, Eric Mantel (Clerk), Mike Mason (Chairman), Richard Mauroner, Jared McCurry, John Morrison, Vince Pereski, Caleb Ray, Tim Sotelo, Phil Spotts, Matt Wright

MUSICIANS

Director - John Wykoff, Piano - Don Griffin, Organ - Evangeline Wykoff, Violin - Rebecca James

WELCOME

We are glad you joined us this morning! If this is your first visit with us, please fill out a Connection Card (located in each pew).

Join us in the Lobby for coffee and fellowship before Sunday School. If you are visiting or are wanting to become a member of Covenant, consider attending the *What Is Presbyterian?* Class meeting in Room 119.

We invite you to join us next week as Pastor Bill preaches from James 4.

Finding your way:

Scan the QR code to view a map of our campus. Printed maps can be found on the bulletin board just off the Lobby and outside the Nursery.



For those with children:

Your children are welcome and wanted in worship! Little ones sometimes have a hard time sitting quietly through a service. Please take advantage of these helpful tools:

- **Special Bulletin** - designed for our Little Theologians (available in Narthex)
- **Family Worship Room** - where children can be a little louder and more active (windowed room in Sanctuary)
- **Family Restroom and Nursing Mother's Room** (in Family Worship Room)
- **Nursery** - available to children born after September 1, 2023 (deacons can direct you)
- **Calm Kit Bags** - borrow fidgets and tools to help soothe the wiggles during worship (in Family Worship Room)

THIS WEEK AT A GLANCE

Sunday, October 18

Worship Service - Sanctuary - 9:30 am
Sunday School - *visit cpcchatt.org for class list*
Youth Fall Retreat Ends

Tuesday, October 20

ROMEO Breakfast - Ringgold Cracker Barrel - 8am
Women's Proverbs Study - Rooms 121-122 - 10 am

Wednesday, October 21

Midweek Meal - SFH - 5:30 pm
Children, Youth, & Adult Midweek Classes -
Visit cpcchatt.org for class list
Session Meeting - Room 105 - 8:15 pm

Thursday, October 22

Young Moms' Bible Study - Room 105 - 9:30 am

Friday, October 23

Men's Bible Study - Room 105 - 8:30 am

Saturday, October 24

Morrison/Chalverus Wedding Shower - SFH - 1 pm

Sunday, October 25

Worship Service - Sanctuary - 9:30 am
Sunday School - *visit cpcchatt.org for class list*

NEWCOMER'S LUNCH

Sun, Nov 15 • 12:15 pm • SFH

Welcome, we are so glad you're here! You are invited to a Newcomer Lunch with Pastor David Stephenson and his wife, Kelly, in Schum Fellowship Hall. Please contact Shannon Ratliff at SRatliff@cpcchatt.org or 423-899-5099 to RSVP for lunch or to ask additional questions.

CHURCH MEMBERSHIP

Want to become a member of our Covenant Presbyterian family? Please contact the church office at office@cpcchatt.org to make an appointment.

COVENANT LIFE

GUEST MISSIONARY SPEAKER

VIKTOR KRUTKO FROM BELARUS

TODAY • Sunday School • SFH

CPC has a long history of support for gospel work in Belarus. Over the years, CPC has sent pastors, church officers, choirs, and ministry teams there, as well as hosted Belarussian Christian choirs and pastors here in Chattanooga. Viktor has visited us on many occasions and he and his church have received CPC members/teams in through the years. Viktor is a prominent leader in the evangelical church in Belarus. Join us to hear about God's ongoing work there!

ROMEO BREAKFAST

Tue, Oct 20 • 8 am • Ringgold Cracker Barrel

Our ROMEO breakfast is for retired men from CPC and sister churches who meet at the Cracker Barrel in Ringgold, GA for a time of fellowship. If you're looking for a time of fellowship and encouragement, please join the **Retired Old Men Eating Out**. We'd love to see you there!

MORRISON/CHALVERUS WEDDING SHOWER

Sat, Oct 24 • 1 pm • SFH

We are celebrating Ryan Chalverus and Heather Morrison, who will be getting married on December 12. Men and women, please join us in blessing this young couple as they begin their new life together! They are registered at the Knot, or scan QR code.



CANDY DONATIONS NEEDED

The Children's Ministry is collecting individually wrapped candy to give away during our upcoming Fall Festival on Wednesday, October 28. Please leave the sweet treats in the church office by Wednesday, October 21.

FALL FESTIVAL

Wed, Oct 28 • 5:30 pm • Front Lawn

Everyone is invited to our annual Fall Festival to celebrate the Reformation. Come enjoy carnival games, inflatables, candy, and prizes while learning about key figures and events in the Reformation. A fun dinner will be served **outside at 6pm**, and festivities will last until 8 pm. Children should feel free to wear costumes. Invite and bring your neighbors and friends! Activities for all ages!

COLLEGE & CAREER GAME NIGHT

Fri, Oct 30 • 6 pm • Ingram's Home

You're invited to an evening of games, fellowship, and food for all college-and-career-aged students at Calvin and Hannah Ingram's house. Dinner will be provided. Join GroupMe for updates - 'CPC College and Career'. Make plans to join us and bring a friend.

CPC BLOOD DRIVE

Wed, Nov 4 • 4:30 pm • Bloodmobile

CPC is hosting a blood drive in partnership with Blood Assurance. The Bloodmobile will arrive at the church and receive donations between 4:30-8:30 pm. Sign up for a time to give. Don't forget to eat a good meal, avoid energy drinks, bring your ID, and drink extra water.



COVENANT LIFE

MIDWEEK MENU

Oct 21: Dijon Maple Chicken, Broccoli, Salad Bar, and Brown Sugar Glazed Apple Cake

Oct 28: Hot Dogs & Fixings, Chips, and Assorted Homemade Cookies

- Adult: \$6 / Child (5-11): \$4
- Family Max: \$20
- Cash or Check (Put in Cash Box)
- Pay Online (cpcchatt.org/give or scan QR code)



The cost per meal is suggested only.

If you don't have the full amount, don't worry. Pay what you can.

Visitors enjoy a free meal.

Food allergies? For a list of Midweek meal ingredients email our Hospitality Coordinator, Emily Calloway, at ECalloway@cpcchatt.org

RUNNING LATE FOR SUPPER?

If you realize that you will be arriving late for our Midweek meal, you can text Emily by 6:15 pm at 423.432.1743 with your name and ask for a boxed meal to be set aside for you to pick up when you arrive.

MORE INFORMATION

All music is printed under CCLI No. 447727.

Website: cpcchatt.org

Prayer Requests: Email your request or update to prayer@cpcchatt.org These needs are shared M-F. If you have an urgent need, contact your shepherding elder.

Online Directory: Contact the church office to request access.

NURSERY SCHEDULE - TODAY

Worship - 9:15 am			Sunday School - 11 am	
Front Desk	Little Lambs	Busy Bees	Little Lambs	Busy Bees
Sherry Baierl	Heather Harris Hannah Schreiner Kristin Sotelo	Jon Harris Micah Schreiner	Adam Cathey Leanna Cathey	David Gernhard

NURSERY SCHEDULE - OCTOBER 25

Worship - 9:15 am			Sunday School - 11 am	
Front Desk	Little Lambs	Busy Bees	Little Lambs	Busy Bees
Lauren Warren Stacy Collins	Judy Foster Lina Lewin Lisa Wright	Truett Hostetler Tim Warren	John Wykoff Peter Wykoff	Christopher Collins

MISSIONS



Dr. Bill Higgins
Mexico

Ministry Focus:

Bill leaves for Mexico on October 28 to teach a seminar at the School of Theology of John Calvin University in Mexico City. Saturday night he will take the overnight bus to the mountains of Michoacán, where he will be preaching Sunday and then teaching a second conference among the P'Urepecha people. He will be emphasizing the evangelistic efforts of John Calvin & the importance of sharing the Gospel in one's native language - bringing sound, reformed literature in Spanish, as well as his evangelistic booklet to be translated. This year, particularly, he appreciates your prayers for his health, which is somewhat fragile because of his cancer.

Prayer:

- For the Lord's blessing on his labors, and those of his mission team from Westminster Biblical Missions
- That the Lord would strengthen the leadership of the churches there
- For strength, health, and safety (Michoacán is now listed as the most dangerous state in Mexico)



Frank & Cindy Sindler
Equipping Farmers International - Global

Ministry Focus:

EFI restores food security, helps churches and leaders build sustainable livelihoods for life's needs and emergencies, and equips ministries to fund themselves - so local churches move from dependence to resilience, all from a Biblical foundation.

Prayer:

- For funding to fill positions on EFI's International Team
- For the nearly 7,000 farmer-church leaders who EFI will impact
- For training opportunities among farming families in the Global South

More details at cpcchatt.org/ministry/outreach

