

# **The Holy Communion**

## **10:00 AM**

**Eighth Sunday  
after Pentecost  
August 3, 2025**

**Palm Lutheran Church  
11 W. Cherry Street  
Palmyra, PA 17078**

## ***Welcome to Worship with Palm Congregation***

Greetings in the name of the triune God. All the baptized are invited to join in the celebration of the Lord's Supper today. Please receive the Sacrament trusting that the crucified and risen Christ is truly present in the bread and wine, and that Christ himself instituted this meal for your strengthening of faith, growth in grace, and forgiveness of sin.

### ***Worship Notes***

- **Welcome Packets for Guests** are located at the ushers stand. The packets contain information about liturgical worship at Palm congregation and our different ministries.
- **Hearing assistance devices** are available in the narthex. An usher will be glad to assist you.
- **Please fill out a communion card** if you are visiting today. We will forward it to your congregation. Members should be sure to fill out a card at least once a year as their formal record of participation for voting membership. The communion cards are located on the center stand/table in the narthex, and in the card holders in the pews. Please place a completed card in the offering plate or hand it to an usher.
- **Parents with small children:** Please help yourself to the **white activities bags** (hanging on the wooden bear) in the narthex for your little one(s) who like to remain active during the service. They are filled with crayons, coloring pages and a few other goodies. At the end of the service, please return them to the clearly-marked basket so they may be refilled. Thank you!

### ***Special Needs?***

- The **Teddy bears** in each pew may be taken to someone in need of a sign of God's love and comfort. If you are able, please place a donation in the envelope attached to the bear, remove the envelope and put it in the offering plate. (Be sure to remove the envelope before giving it to the recipient.) Questions? Call Kitty Wolf at 717-838-4186.
- A **Prayer Chain** within our congregation gives support to those with prayer concerns. To add a person's name to the chain, contact Ann Miller at 717-507-4807. Names will be included for two weeks unless requested for a longer time.

- **Stephen Ministers are willing** and able to care for you by being present and listening while you live through a difficult time in your life. If you feel a need for this kind of prayerful listening care, call Kitty Wolf (717-838-4186), Kristie Cavallaro (717-576-1595), Ann Miller (717-507-4807).

### ***This Morning We Welcome Members of The Susquehanna Chorale***

Sara Zentmeyer soprano, Anna Goss alto, Mark Tedford tenor, and Trevor Kuhlengel bass. Hailing from the south central Pennsylvania region, the Susquehanna Chorale is a chamber choir composed of forty singers who enjoy performing challenging choral literature with high artistic standards. Founded in 1981 by Artistic Director Linda Tedford, the group has received enthusiastic responses from audiences for its interpretations of choral works in a wide range of styles. The Susquehanna Chorale regularly appears throughout the region at churches, universities, and concert halls.

### ***The Liturgy of Word and Sacrament***

*Today's texts offer instruction and encouragement for all who are occasionally overwhelmed by the "unhappy business" of life. Jesus urges us to take care and be on guard against all kinds of greed. We who have died with Christ in holy baptism have also been raised with him and are encouraged to elevate our thinking, seeking the "things that are above." To that end we seek the sustenance of the Lord's supper and the encouragement of God's word.*

***Prelude: "God Be in My Head"***  
***(Susquehanna Chorale)***

## ***Gathering***

### ***\*Confession and Forgiveness:***

P: In the name of the Father,  
and of the ✙ Son,  
and of the Holy Spirit.

**Amen.**

Baptized into Christ, let us confess our sin.

*Silence is kept for reflection. (If you are able, please kneel )*

P: Merciful God,

C: **you free us to love others,  
but we neglect our neighbors and follow our own way.  
You lead us by the Spirit of joy and peace,  
but we turn away from the abundant life you offer.  
You surround us with patience, kindness,  
and generosity,  
but we grow weary in doing what is right.  
In your mercy, forgive us.  
Do not give up on us.  
Heal us, break our bonds,  
and show us the path of life.  
Amen.**

P: You belong to Christ Jesus  
and you are God's children through faith.  
In the cross of ✙ Christ,  
and through the power of the Holy Spirit,  
your sins are forgiven.  
Clothed with Christ, you are a new creation.

**Amen.**

*(Please turn to follow the processional cross as it moves into the Sanctuary.)*

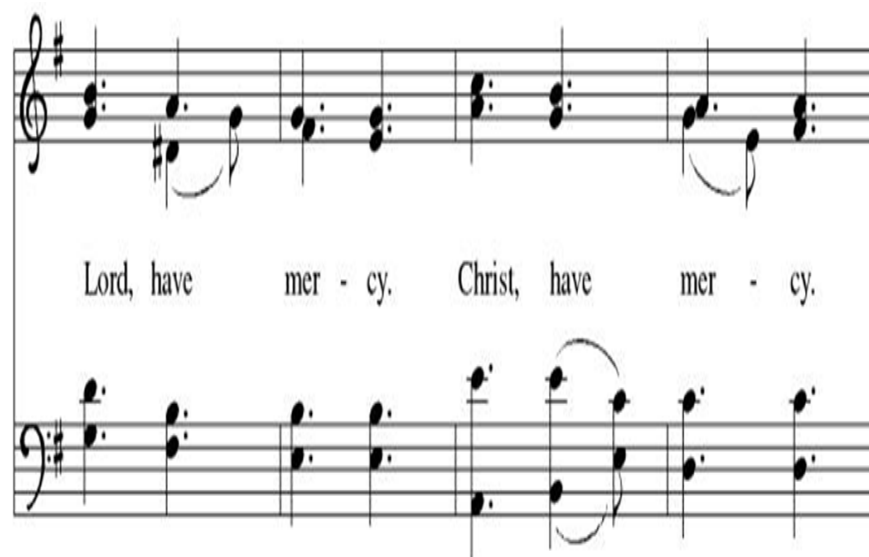
***Gathering Hymn: "What is This Place" #524***

### ***\*Apostolic Greeting:***

P: The grace of our Lord Jesus Christ, the love of God, and the  
communion of the Holy Spirit be with you all.

C: **And also with you.**

*\*Kyrie:*



Lord, have mer - cy. Christ, have mer - cy.

The first system of the musical score consists of two staves. The treble staff begins with a treble clef and a key signature of one sharp (F#). It contains four measures of music, with lyrics 'Lord, have mer - cy. Christ, have mer - cy.' written below. The bass staff begins with a bass clef and the same key signature. It contains four measures of music, with the lyrics aligned under the treble staff. The music is written in a simple, homophonic style, using chords and single notes.



Lord, have mer - cy; have mer - cy, O Lord.

The second system of the musical score also consists of two staves. The treble staff continues the melody from the first system, ending with a double bar line. The bass staff continues the accompaniment, also ending with a double bar line. The lyrics 'Lord, have mer - cy; have mer - cy, O Lord.' are written below the staves. The music maintains the same homophonic style as the first system.

*\*Hymn of Praise:*



- 1 Glo-ry be to God in heav-en; peace, good-will to all the earth.
- 2 Glo-ry be to Christ for - ev - er, Lamb of God and Lord of love.
- 3 Ho - ly One we now ac-claim you; Lord a - lone, to you we call;



Might-y God of all cre - a - tion, Fa - ther of sur - pass - ing worth:  
Son of God and gra - cious Sav - ior, you have come from heav'n a - bove;  
Ho - ly One in faith we name you, God most high, yet near to all:



we ex - alt you, we a - dore you, we lift high our thanks and praise.  
on the cross you died to save us; now you reign at God's right hand.  
Je - sus Christ, with God the Spir - it, in the Fa - ther's splen - dor bright.



Saints and an - gels bow be - fore you; here on earth our songs we raise.  
Hear our prayer; re - store, for - give us; in your prom - ise firm we stand.  
For the peace that we in - her - it, glo - ry be to God on high!

***\*Prayer of the Day:***

P: The Lord be with you.

C: **And also with you.**

Benevolent God, you are the source, the guide, and the goal of our lives. Teach us to love what is worth loving, to reject what is offensive to you, and to treasure what is precious in your sight, through Jesus Christ, our Savior and Lord.

C: **Amen.**

***Children's Sermon***

***Craig Meyer***

***Word***

***First Reading: Ecclesiastes 1:2, 12-14; 2:18-23***

<sup>2</sup>Vanity of vanities, says the Teacher,  
vanity of vanities! All is vanity.

<sup>12</sup>I, the Teacher, was king over Israel in Jerusalem. <sup>13</sup>I applied my mind to seek and to search out by wisdom all that is done under heaven; it is an unhappy business that God has given to humans to be busy with. <sup>14</sup>I saw all the deeds that are done under the sun, and see, all is vanity and a chasing after wind.

<sup>2:18</sup>I hated all my toil in which I had toiled under the sun, seeing that I must leave it to my successor. <sup>19</sup>and who knows whether he will be wise or foolish? Yet he will be master of all for which I toiled and used my wisdom under the sun. This also is vanity.

<sup>20</sup>So I turned and gave my heart up to despair concerning all the toil of my labors under the sun, <sup>21</sup>because sometimes one who has toiled with wisdom and knowledge and skill must leave all to be enjoyed by another who did not toil for it. This also is vanity and a great evil. <sup>22</sup>What do mortals get from all the toil and strain with which they toil under the sun? <sup>23</sup>For all their days are full of pain, and their work is a vexation; even at night their minds do not rest. This also is vanity.

The word of the Lord.

**R: Thanks be to God**

***Psalm: Psalm: 49:1-12***



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- <sup>1</sup> Hear this, <sup>1</sup> all you peoples;  
give ear, all you who dwell <sup>1</sup> in the world,  
<sup>2</sup> **you of high de- <sup>1</sup> gree and low,  
rich and <sup>1</sup> poor together.**  
<sup>3</sup> My mouth shall <sup>1</sup> speak of wisdom,  
and my heart shall meditate on <sup>1</sup> understanding.  
<sup>4</sup> **I will incline my ear <sup>1</sup> to a proverb  
and set forth my riddle up- <sup>1</sup> on the harp.**  
<sup>5</sup> Why should I be afraid in <sup>1</sup> evil days,  
when the wickedness of those at my <sup>1</sup> heels surrounds me,  
<sup>6</sup> **the wickedness of those who put their trust in <sup>1</sup> their own  
prowess, and boast of <sup>1</sup> their great riches?**  
<sup>7</sup> One can never re- <sup>1</sup> deem another,  
or give to God the ransom for an- <sup>1</sup> other's life;  
<sup>8</sup> **for the ransom of a life <sup>1</sup> is so great  
that there would never be e- <sup>1</sup> nough to pay it,**  
<sup>9</sup> in order to live forev- <sup>1</sup> er and ever  
and never <sup>1</sup> see the grave.  
<sup>10</sup> **For we see that the wise die also; like the dull and stu- <sup>1</sup> pid  
they perish and leave their wealth to those who  
come <sup>1</sup> after them.**  
<sup>11</sup> Their graves shall be their homes forever, their dwelling places  
from generation to <sup>1</sup> generation, though they had named  
lands af- <sup>1</sup> ter themselves.  
<sup>12</sup> **Even though honored, they cannot <sup>1</sup> live forever;  
they are like the <sup>1</sup> beasts that perish.**



## ***Second Reading: Colossians 3:1-11***

<sup>1</sup> So if you have been raised with Christ, seek the things that are above, where Christ is, seated at the right hand of God. <sup>2</sup> Set your minds on the things that are above, not on the things that are on earth, <sup>3</sup> for you have died, and your life is hidden with Christ in God. <sup>4</sup> When Christ who is your life is revealed, then you also will be revealed with him in glory.

<sup>5</sup> Put to death, therefore, whatever in you is earthly: sexual immorality, impurity, passion, evil desire, and greed (which is idolatry). <sup>6</sup> On account of these the wrath of God is coming on those who are disobedient. <sup>7</sup> These are the ways you also once followed, when you were living that life. <sup>8</sup> But now you must get rid of all such things: anger, wrath, malice, slander, and abusive language from your mouth. <sup>9</sup> Do not lie to one another, seeing that you have stripped off the old self with its practices <sup>10</sup> and have clothed yourselves with the new self, which is being renewed in knowledge according to the image of its creator.

<sup>11</sup> In that renewal there is no longer Greek and Jew, circumcised and uncircumcised, barbarian, Scythian, enslaved and free, but Christ is all and in all!

The word of the Lord.

**R: Thanks be to God.**

## ***\*Gospel Acclamation***



***\*Gospel: Luke 12:13-21***

P: The Holy gospel according to St. Luke, the 12th chapter

**C: Glory to you, O Lord.**

<sup>13</sup> Someone in the crowd said to Jesus, “Teacher, tell my brother to divide the family inheritance with me.” <sup>14</sup> But he said to him, “Friend, who set me to be a judge or arbitrator over you?” <sup>15</sup> And he said to them, “Take care! Be on your guard against all kinds of greed, for one’s life does not consist in the abundance of possessions.” <sup>16</sup> Then he told them a parable: “The land of a rich man produced abundantly. <sup>17</sup> And he thought to himself, ‘What should I do, for I have no place to store my crops?’ <sup>18</sup> Then he said, ‘I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup> And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ <sup>20</sup> But God said to him, ‘You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?’ <sup>21</sup> So it is with those who store up treasures for themselves but are not rich toward God.”

The Gospel of the Lord.

**C: Praise to you, O Christ**

***Sermon:***

***Pastor Carl Rabbe***

***\*Hymn of the Day:***

***“All Depends on Our Possessing” #589***

***\*Nicene Creed:***

**C: We believe in one God, the Father, the Almighty, maker of heaven and earth, of all that is, seen and unseen.**

**We believe in one Lord, Jesus Christ, the only Son of God, eternally begotten of the Father, God from God, Light from Light, true God from true God, begotten, not made, of one Being with the Father; through him all things were made.**

**For us and for our salvation he came down from heaven, was incarnate of the Holy Spirit and the virgin Mary and became truly human. For our sake he was crucified under Pontius Pilate; he suffered death and was buried.**

**On the third day he rose again in accordance with the scriptures; he ascended into heaven and is seated at the right hand of the Father.**

**He will come again in glory to judge the living and the dead, and his kingdom will have no end.**

**We believe in the Holy Spirit, the Lord, the giver of life, who proceeds from the Father and the Son, who with the Father and the Son is worshiped and glorified, who has spoken through the prophets. We believe in one holy catholic and apostolic church. We acknowledge one baptism for the forgiveness of sins. We look for the resurrection of the dead, and the life of the world to come. Amen.**

***\*Prayers of Intercession:***

**Response:   God of Grace  
                  Hear our prayer**

**Conclusion: In solidarity with all creation, we join our voice to the voice of the whole church and pray for the needs of the world.**

**Amen.**

***\*Sharing of the Peace:***

**P: The peace of Christ be with you always.**

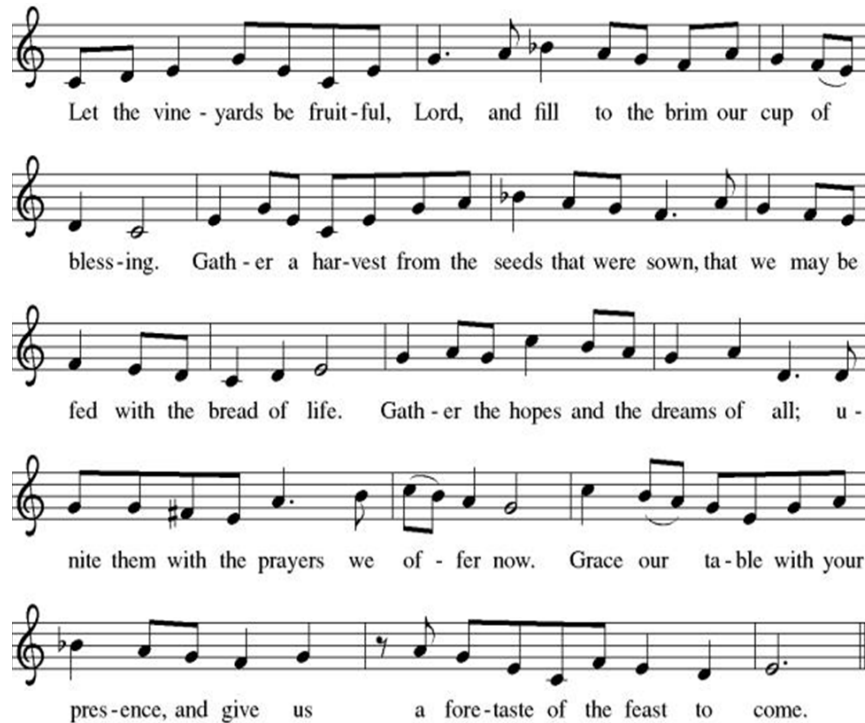
**C: And also with you.**

## *Meal*

### *Offering of our Gifts*

#### *\*Offertory Anthem: Psalm 131 (Van)*

#### *Susquehanna Chorale*



Let the vine - yards be fruit - ful, Lord, and fill to the brim our cup of  
bless - ing. Gath - er a har - vest from the seeds that were sown, that we may be  
fed with the bread of life. Gath - er the hopes and the dreams of all; u -  
nite them with the prayers we of - fer now. Grace our ta - ble with your  
pres - ence, and give us a fore - taste of the feast to come.

#### *\*Offering Prayer*

P: Let us pray:  
Creator God,  
in your wisdom you bring forth all that is good  
and the harvest is plentiful.  
Strengthen us at your table with these gifts of the earth  
and our labor,  
that we may work for the good of all;  
through Jesus Christ, our Savior.  
C: **Amen.**

*\*Holy Communion*



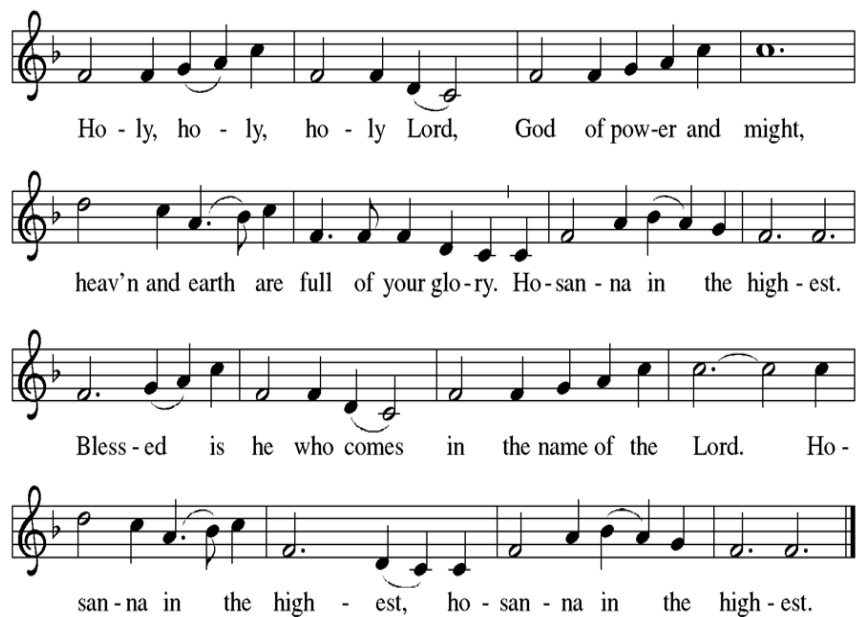
The Lord be with you. And al - so with you.

Lift up your hearts. We lift them to the Lord.

Let us give thanks to the Lord our God.

It is right to give our thanks and praise.

P: It is indeed right, our duty and our joy.....we praise your name and join their unending hymn:



Ho - ly, ho - ly, ho - ly Lord, God of pow-er and might,

heav'n and earth are full of your glo-ry. Ho-san - na in the high - est.

Bless - ed is he who comes in the name of the Lord. Ho -

san - na in the high - est, ho - san - na in the high - est.

***\*Eucharistic Prayer***

**P:** Blessed are you, O God of the universe.  
Your mercy is everlasting  
and your faithfulness endures from age to age.  
Praise to you for creating the heavens and the earth.  
Praise to you for saving the earth from the waters of the  
flood. Praise to you for bringing the Israelites safely through  
the sea. Praise to you for leading your people through the  
wilderness to the land of milk and honey.  
Praise to you for the death and resurrection of Christ. Praise  
to you for your Spirit poured out on all nations.  
In the night in which he was betrayed,  
our Lord Jesus took bread, and gave thanks; broke it, and  
gave it to his disciples, saying: Take and eat; this is my body,  
given for you. Do this for the remembrance of me.  
Again, after supper, he took the cup, gave thanks, and gave  
it for all to drink, saying:  
This cup is the new covenant in my blood,  
shed for you and for all people for the forgiveness of sin. Do  
this for the remembrance of me.  
With this bread and cup  
we remember our Lord's passover from death to life  
as we proclaim the mystery of faith:  
**Christ has died.**  
**Christ is risen.**  
**Christ will come again.**  
Reveal yourself to us in the breaking of the bread. Bless this  
feast.  
Grace our table with your presence.  
Raise us up as the body of Christ for the world.  
**Come, Lord Jesus.**  
O God of resurrection and new life:  
Pour out your Holy Spirit on us  
and on these gifts of bread and wine. Breathe new life into  
us.  
Send us forth,  
burning with justice, peace, and love.  
**Come, Holy Spirit.**  
With your holy ones of all times and places, with the earth  
and all its creatures,  
with sun and moon and stars, we praise you, O God, blessed  
and holy Trinity,  
**Amen.**

***\*The Lord's Prayer:***

P: Gathered into one by the Holy Spirit, let us pray as Jesus taught us:

C: **Our Father in heaven, hallowed be your name,  
your kingdom come, your will be done,  
on earth as in heaven.**

**Give us today our daily bread.**

**Forgive us our sins as we forgive those  
who sin against us.**

**Save us from the time of trial and deliver us from evil.**

**For the kingdom, the power, and the glory are yours,  
now and forever. Amen.**

***\*Invitation to Communion:***


P: The kingdom of God is set before you.  
Eat and rejoice.

C: **Thanks be to God.**

***Communion of the Faithful:***



1 O Lamb of God, you bear the sin of all the world a - way;  
2 O Lamb of God, you bear the sin of all the world a - way;  
3 O Lamb of God, you bear the sin of all the world a - way;



you suf-fered death our lives to save: have mer-cy now, we pray.  
you set us free from guilt and grave: have mer-cy now, we pray.  
e - ter-nal peace with God you made: give us your peace, we pray.

***Communion Hymns:***

***"Break Now the Bread of Life" #515***

***"In Christ There is No East or West" #650***

***\*Prayer after Communion:***

A: Mothering God,  
you gathered us to your table  
and we drank deeply of your grace.  
Send us out by your Spirit  
to love our neighbors as ourselves  
and proclaim your love in Jesus' name.

C: Amen.

***Sending***

***\*Benediction:***

P: The love of God abound in you;  
the grace of our Savior Jesus Christ fill your hearts;  
and the life of the Spirit  
✠ bless you and give you peace.

C: Amen.

***\*Sending Hymn:***

***"We know that Christ Is Raised" #449***

***\*Dismissal:***

P: Go in peace. Live by the Spirit.

C: Thanks be to God.

***Postlude: "Allegro Maestoso e Vivace from  
Sonata II" (Felix Mendelssohn)***

**Our Palm Family in Prayer**

**Grieving:** The family of Dick Kern.

**Immediate concern:** Patrick Grant, Andrew Conard, Craig and  
Bonnie Housel, Sue Nale, Lee Phillips, Bob Baker, Brian Hoy,  
Hilda Maderik, David Snover, Kailyn Nadden, Fran Drupp,  
Nancy, Sean.

**Ongoing:** Angela Machac, Andy Bomberger Leon Riegel,  
Harry Fox, Dan Charpentier, Mae Rader, Margaret & Craig Solle,  
Lorraine and Garin Moore, Cindy, George Henrikson, Pat Gontz.

**Worshipping at home:** Cindy Starr, Marilyn McCurdy.

Attendance for July 27, 2025 Service

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### **Gifts Given Today**

Chancel flowers today are sponsored by Jim Schnebel and Eileen McHale-Schnebel in honor of their 11th Wedding Anniversary.

Our bread sponsors are Tom and Kimberly Gillespie in celebration of their daughter Briella's birthday.

### **Flood Buckets/Social Ministry**

For the month of August we are collecting heavy-duty rubber gloves. A list of needed supplies is posted on a board in the Narthex.

### **Social Ministries**

Is collecting Food for the Caring Cupboard Children's Lunch Program through August 23. Please see the bulletin board in the Narthex for the needed items.

### **Property Committee**

The Property Committee would like to thank Duane Rexrode, Don and Kitty Wolf and Tim Miller for the design and installation of the two (2) new handrails along the side stairs of the chancel. Both steps now have the option of a left or right handrail to use for your convenience to enter or exit the chancel. Thank you, Duane, Don, Kitty and Tim!"

### **Clothing Drive Drop-off Continues thru August 13 Donations to be placed in the trailer.**

Clothes need to be clean and gently used, no tears, holes, or stains. All sizes of clothing for women, men, children, and infants will be accepted. This also includes coats, suits, and accessories (shoes, handbags, belts, gloves, mittens, and hats). All items should be placed into a bag/box. Please indicate on the front of the bag/box the gender and size of the articles. There are sign-up sheets on the table in the narthex. If you could give a some time to assist in sorting the clothing, please sign up. It would be greatly appreciated. If you have any questions, please contact Phyliss Moyer, 717-304- 2872. Thank you in advance for your help and time.

### **Dear Palm Family**

Thank you for all of the caring messages, cards, prayers, and the prayer shawl as I underwent knee surgery and throughout the recovery. All are greatly appreciated. I am grateful to be part of such a caring church community and felt so very supported through this journey. Thank you again. In God's love, Rosalie Jerpe.

### **Book Study**

Discussion on 'W is for Walking on Water', Matthew 14:22-33, tomorrow-Monday, 7/28, 10:30, Gathering Area. We will take a break for the rest of August and resume on Sept. 8 with 'X is for Oxen', Luke 14: 15-24. We then have two more chapters to finish the book 'A is for Alabaster' We will then need a new book to read. Open to suggestions. See Linda Williams if you have a book to recommend or if you want to browse through my bag of possible reads. Our Monday discussions are great. Looking forward to diving into a new book (after we finish X, Oxen, Y, Yeast and Z, Zaccheus). Hope to see you in the Gathering Area on Monday.

### **Ministers of the Liturgy**

<b>Presiding Minister</b>	Pastor Carl Rabbe
<b>Assisting Minister</b>	Laurie Miller
<b>Crucifer</b>	Laurie Miller
<b>Communion Assistants</b>	Patty Van Scyoc Vivian Rexrode
<b>Lector</b>	Susan Williams
<b>Organist</b>	Carol Harlacher
<b>Torch Bearers</b>	Patty Van Scyoc Vivian Rexrode
<b>Greeters</b>	Chris Kohr Amanda Kohr
<b>Ushers</b>	Cory Bender Larry Geib Tim Miller Glenn Snover
<b>Altar Guild</b>	Deb Ricker Patty Van Scyoc
<b>A/V Ministry</b>	Scott Thomas

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**Upcoming Meetings/Events**  
**August 3 thru August 26, 2025**  
**Pastor Carl on Vacation August 20-27**

<b>Social Ministries</b>	<b>August 5, 10:00-11:00 Parlor</b>
<b>Worship and Music</b>	<b>August 5, 1:00 in the GA</b>
<b>Property Committee</b>	<b>August 5, 7:00-8:00 pm CR</b>
<b>PEO</b>	<b>August 12, 6:30 -9:30 pm MPR</b>
<b>Council Meeting</b>	<b>August 12, 7:00-8:30 pm CR</b>
<b>Memory Care Group</b>	<b>August 14, 10:00-11:30 am</b>
<b>Clothing Drive &amp; Free Meal</b>	<b>August 16, 9:00 am -1:00 pm</b>
<b>Parish Visitor Committee</b>	<b>August 19, 10:00 am GA</b>
<b>Noon Meal</b>	<b>August 21, 12:00-1:00 MPR</b>

<b>Palm Lutheran Church</b> 11 West Cherry Street, Palmyra, Pennsylvania 17078 717.838.3311 <i>www.palmlutheran.org</i>	
<b>Office Hours: Monday–Thursday, 8:30 AM to 2:30 PM</b>	
<b>Pastor</b>	<b>Pastor Carl Rabbe</b> 507-841-1329 <i>pastorcarl@palmlutheran.org</i>
<b>Congregation Council President</b>	<b>Dexter Daubert</b> 717-383-0365 <i>dexnred@gmail.com</i>
<b>Director of Youth Ministry</b>	<b>Michael Williams</b> 717-265-6492 <i>youth.director@palmlutheran.org</i>
<b>Director of Music</b>	<b>Holly Gainor</b> 717-579-9375 <i>palmlutheranmusic@gmail.com</i>
<b>Parish Administrator</b>	<b>Fatima Nelson</b> 717-838-3311 <i>parish.secretary@palmlutheran.org</i>
<b>Director of Volunteer Ministries</b>	<b>Sue Nale</b> 717-884-5239 <i>sanale@verizon.net</i>
<b>Sexton</b>	<b>Lauren Conard</b>

# Can You Find All the Words?

## Wealth, Greed, Ignorance

Y S U C W D L E H H A H E X U H U G J J K W F Q  
X T I L Z K Z W C P T B J G N A D Y G A M R O M  
W O I R A H X I G X Z Q B G E I K Q A M C K R Y  
V J Z R S S R O M A I D R R Z G N Y T G R H T K  
X B H Z E N C F L T G H D V H U O Z W R Y D U G  
S E E I K P O C A Y C S T O O E C O I E U P N L  
G D R N G F S I C T F E R C L U L E R E X O E Q  
Z K E E O P D O T E Q A X N D B R S R C A O S Z  
P D P Z C E D V R A E W I R I J J R M W S R Z A  
P A R C H N V F A P T X X V N J M J E S K F R Y  
O V O I K K A A D E X O P O G V F A O D O M R G  
M Z P G M B A N T H E V U X S B L E F O X U E O  
S R E T I T E Z I S C Y R Q I T F Q W H X C G W  
U C R H O Z D N L F N M F X H K J R O U K N Y T  
B X T X N M U O D X A P S K K D Z T L M X Y D E  
V B Y F J E W I G G R M O S Q J L B C O E I P V  
F W J U R S K T S R O O W Q K Y I H F N X H R A  
H L B W O J C P T E N L Z I D Q R V O V M I B T  
G Y A P O Z D M B E G J K W C I S M E O H W U S  
G U Y H P C N E O D I O F T S J Z W M L J U O T  
Y L P T C I B D V Z X H N T Y F G K F E S H L D  
Q A H F Y Z S E R N B V M X E R L U T N B W I S  
E N N E B C S R Y V J A Y P W M B N N M U H E O  
X J N S M L E W P X S T M W M S H I K L V F S O

prosperity  
stave two  
property  
luxury  
rich

quotations  
stave one  
finance  
wealth  
poor

redemption  
ignorance  
fortune  
money

Christmas  
holdings  
Scrooge  
greed