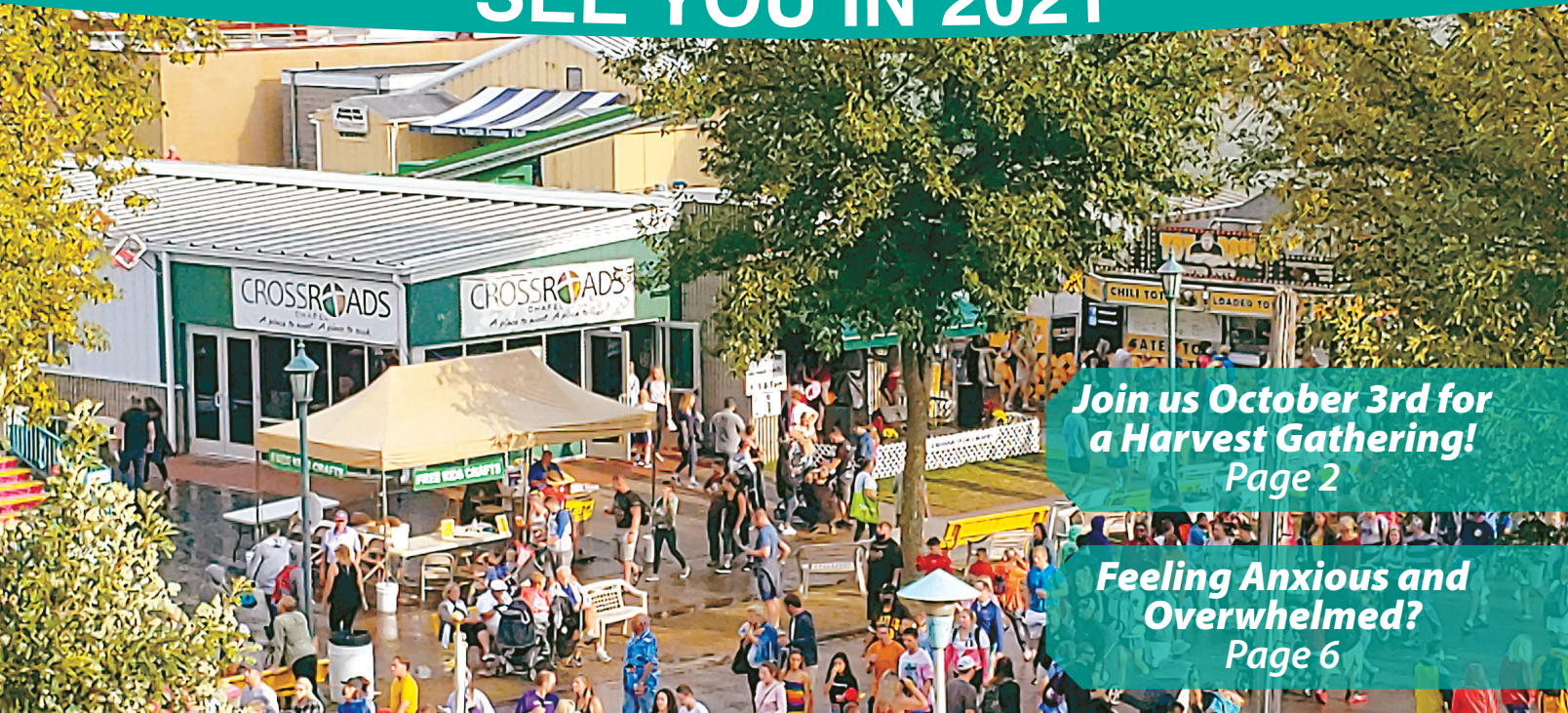




CROSSROADS CHAPEL

SPOTLIGHT

SEE YOU IN 2021



**Join us October 3rd for
a Harvest Gathering!**

Page 2

**Feeling Anxious and
Overwhelmed?**

Page 6



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A place to meet. A place to seek.



Who We Are

For 65 years, Crossroads Chapel has actively engaged in serving the spiritual needs of visitors to the Minnesota State Fair. We offer a safe place for those who seek answers and help to life's questions. With the cancellation of the 2020 Fair, the Chapel doors are closed, however, we are still here to answer questions and pray for you.

The ministry is comprised of volunteer staff from all different walks of life and backgrounds, churches and vocation. Our mission remains steadfast.

*"The Son of Man came to seek and save the lost."
(Luke 19:10) There is no goal more paramount.*

If you are in need of prayer or have questions, please visit our website and click the Prayer Request or Contact Us links. Marcus Bachmann from Counseling Care has written an article on page 6, "Are you feeling anxious and overwhelmed?" which can be helpful during these challenging days.

Will you help us do that?

Mailing address:

2515 White Bear Ave, Suite 8A-202, Maplewood MN 55109 • 651-481-0480

At the Fair:

1362 Underwood St (1/2 block north of Dan Patch Ave)

service@thecrossroadschapel.org

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Photos were submitted by Crossroads Chapel and supporters.

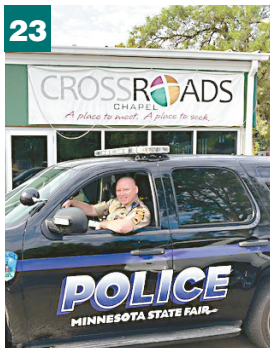
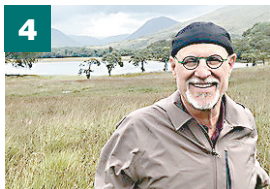
You are
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SATURDAY 10/3/2020 • 4 TO 7 PM
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R.S.V.P. BY SEPT. 28TH
(651)481-0480 or Email us at: service@thecrossroadschapel.org

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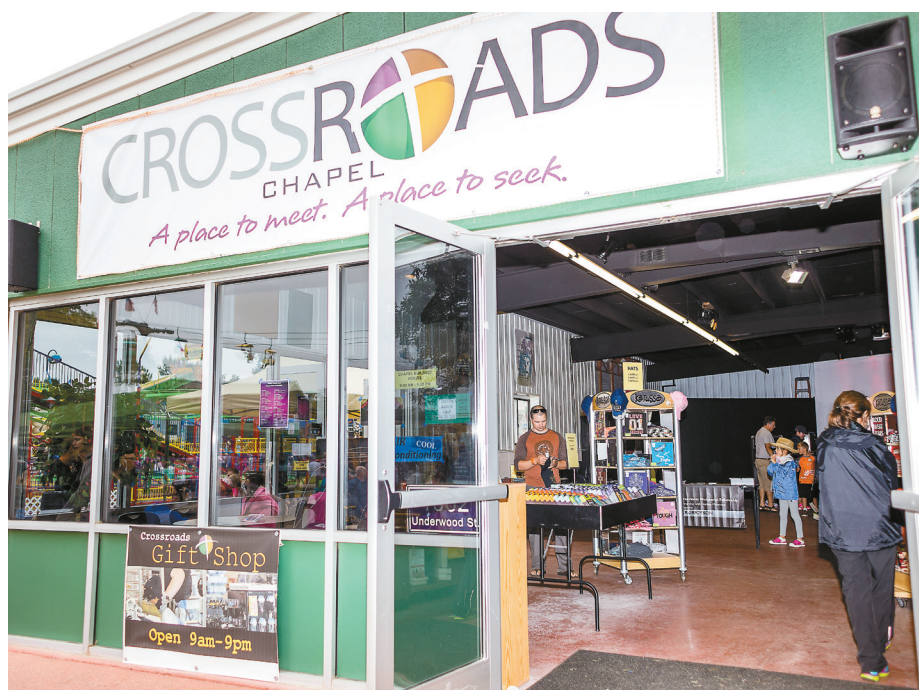
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Meet Larry: CitySites Urban Media

My story like so many who came to know Christ in the early 70s was a desperate desire to get out of the lifestyle of drugs and crime. Being raised in a single-parent home, I had a lot of freedom to follow the crowd. My mother was the sole provider for my sister and me, so I was on my own to follow the crowd. In high school, my crowd-pleasing lifestyle got me suspended 13 times and expelled once and I graduated only by the grace of God.

Following high school, I joined the Coast Guard, only to discover that drugs were easier to come by there than they were in civilian life. Eventually my drug addiction gave me an early discharge from military life. It was following that discharge that I was invited by a friend to go skiing in Colorado. It was an inexpensive trip because a church group from Texas was sponsoring it.

I thought it really didn't matter who was behind the trip as long as we got to ski all day. What I didn't know was that this church group held services at night, and you had to attend. Well, as you can guess, the services had an impact on my life and I decided to give Jesus a try. That was nearly 50 years ago, and I can say it was the best decision I have ever made.

My entire life changed, and instead of following after a secular radio career, I decided to work in Christian Radio. Along the way I did go back to school and pursued a theological career so I could become a pastor. Most of my pastoral years were spent in the inner city working among the poor and marginalized and I learned great lessons along the way. During the latter



"I started to write a blog several times a week to address this pervasive attempt by the church to become culturally relevant at the cost of being true to the gospel message."

part of my church career I added the element of audio production, and this grew to where I eventually left the pastorate after 28 years. My newest adventure combined my theological studies with my radio career and CitySites Urban Media was born in 2000. I have enjoyed that shift and for the past 20 years I have been creating video and audio/radio/podcast presentations for ministries and churches, and have met wonderful church/lay ministry leaders through the years.

In the past five years I have become keenly aware that much of the emphasis in many churches is not about the gospel, but about a hybrid that combines a cultural cocktail of scripture and secular postmodern thinking. This is a fancy way of saying that a false gospel has emerged. I realized that truth was being overshadowed by clever marketing and spiritual life was about success. I started to write a blog several times a week to address this pervasive attempt by the church to become culturally relevant at the cost of being

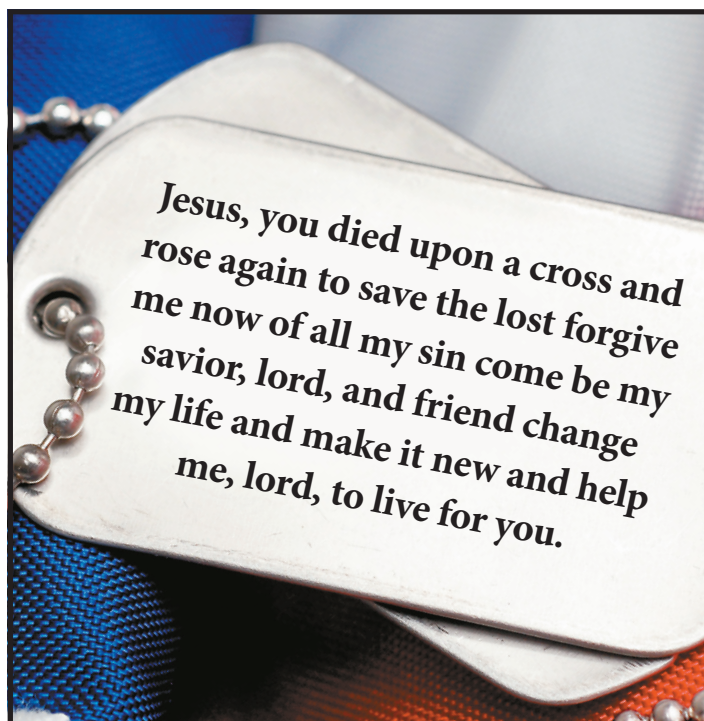
true to the gospel message.

In addition to my blog writings, I have been engaging with other Christian leaders to create podcasts for the internet that do not compromise the truth of God's word.

Someone asked me the other day if I was going to retire soon, and I said never! As long as I have breath

in my body with a brain to think and a heart to believe, retirement is not in the foreseeable future. My wife Paulette and I have been married 38 years, with 5 kids, 11 grandkids, an old home, and one motorcycle for me. Life couldn't be any better.

For more information visit citysitesurbanmedia.com



PAGE SPONSORED BY CITY COLLISION AND GLASS



The annual golf tournament was held on Friday, June 26 at Oak Glen Golf Course in Stillwater, Minnesota. It was a hot and humid day but 17 teams

made the rounds. We had teams from several ministries and local churches: Bless MN, Side by Side, Life Rebuilders, Hope Community Church, Living Faith, Cedar Valley,

and First Evangelical Free Church. After the tournament, dinner was served and prizes given. Norm Barnhardt, a regular at the Chapel during the fair, did a performance.

MARK YOUR CALENDARS!

The date for the 2021 Golf Tournament is June 25th at Oak Glen Golf Course.

Proceeds from the golf tournaments are used for ministry expenses, welcome bags for carnival workers, kid's crafts, Christian entertainment and building maintenance





Are you feeling anxious and overwhelmed?

Anxiety, worry, and stress are all a part of most people's life today. But simply experiencing anxiety or stress in and of itself does not mean you need to get professional help or you have an anxiety disorder. In fact, anxiety is a necessary warning signal of a dangerous or difficult situation. Without anxiety, we would have no way of anticipating difficulties ahead and preparing for them.

Anxiety and its partner, worry, are specific forms of fear. Worry becomes a problem when we believe the big life that "if only I worry enough about this, it will be ok."

Anxiety is my mind thinking, "this is going to hurt." I don't believe that the simplistic statement that all you need is faith, is a solution to anxiety. No one in the Bible is said to have had more faith than Job, yet this faith hero once said:

*"When I lie down, I say,
when shall I arise and the
night be gone? And I am full
of tossing to and fro unto
the dawning of the day."*

-Job 7:4

Anxiety becomes a disorder when the symptoms become chronic and interfere with our daily lives and our ability to function.

Two tips for dealing successfully with fear:

Remember that courage is not having no fear at all. Courage is feeling the fear and proceeding anyway.

One of the best ways of dealing with fear that I've found comes in the form of an acronym: FEAR is False Evidence Appearing Real.

I'm Dr. Marcus Bachmann, and with a team of Christian counselors we are prepared



professionally and practically to give you hope. My wife Michele and I started Counseling Care 16 years ago with the purpose to give people a hope and a future.

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Opening August 9th.
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 Our worship service can also be
 found on Facebook or our website.



Thank You, Crossroads Chapel!



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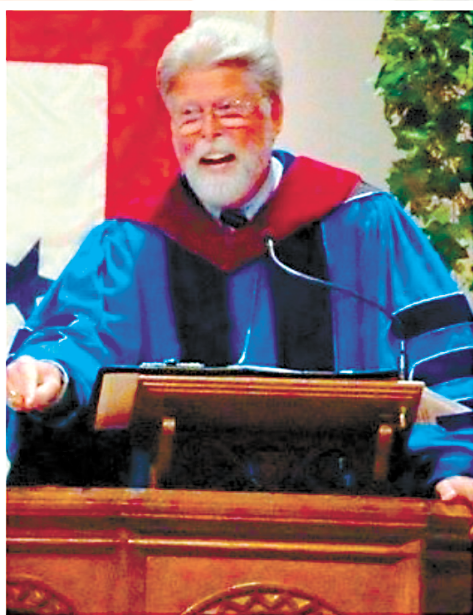
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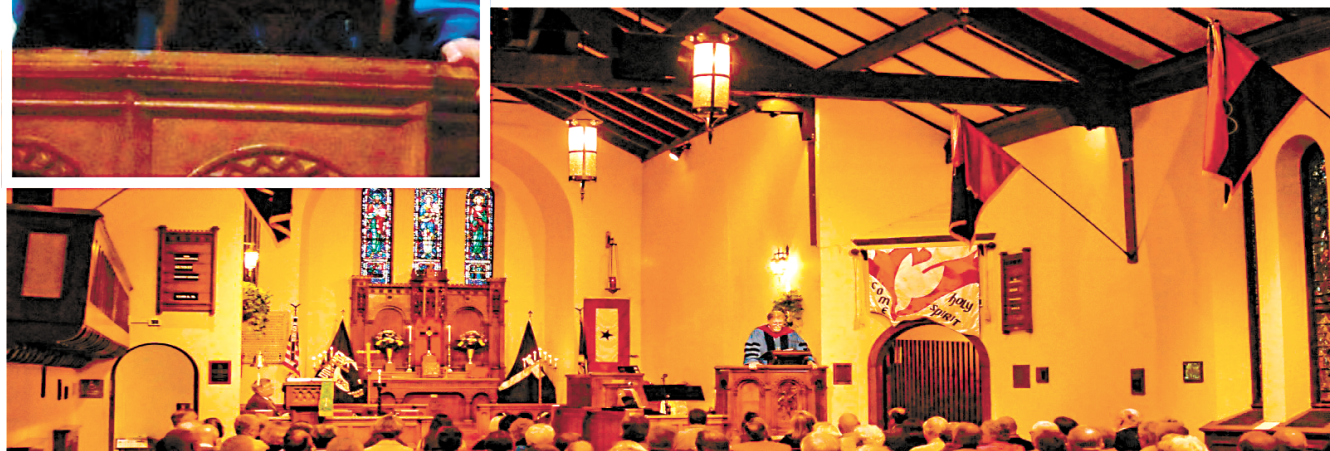
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“We boldly stand for traditional values as set forth in the absolute truth of God’s Word which we believe to be an unchanging and everlasting authority in all matters of Christian faith and morality.



A sincere welcome awaits all those who attend the Chapel where you’ll hear a faithful proclamation of the Good News, a wide venue of musical talent, and experience the joy of a blessed fellowship.”

**— Rev. Dr. Kenneth L. Beale, Jr.
*Senior Chaplain***



**View the Chapel worship services LIVE at <http://new.livestream.com/accounts/3709164>
Tune in every Sunday at 11:00 a.m. (Central Time) wherever you have internet/wireless access. Past services are archived there for later viewing as well.**

Duevel Concepts

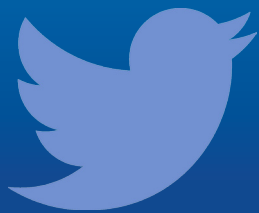
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"I felt truly inspired by the speaker, and I could almost feel as if he were talking to me. It really sparked something in me, and he made me want to save sex for marriage."

Student at Eden Prairie HS

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Choice: Your choices now will affect your future.

"He told the truth and did so in a way kids understood. Plus, he was passionate about the topic."

Teacher at Tartan HS

Each year Empower ARC speakers present to about **19,000 students** through **450 inspiring presentations** to youth in the twin cities. After a presentation **43% students** had a changed mind towards choosing to save sex for marriage, while **100%** of those already saving sex felt affirmed in their decision to wait.

"I believe every student needs to hear this no matter where they are in their decision process on this topic. It is good to hear that people wait until marriage and it is OK!"

Teacher at Chaska HS

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Book a speaker, Become a speaker,
Share your Story, Support the Cause!

Jenny@EmpowerARC.org / www.EmpowerARC.org
Instagram: empowerarcmn
PO Box 120256, New Brighton, MN 55112
{Empower ARC is a SRA Sexual Risk Avoidance Program
Formerly the Abstinence Resource Center}



Comedy Illusionist & Fun Bible Story Guy Mr. Norm

One of our favorite performers here at the Crossroads Chapel is the witty & inspiring - Mr. Norm. He has brought smiles and laughter with his tricks to audiences around the world.

Mr. Norm gets kids, teens and adults excited about reading their Bible. Inspiring fun for all ages.

Bring the Good News Program to your Church

Family Fun at the Crossroads with Mr. Norm

Mr. Norm loves to hear laughter as he brings joy and clean comedy to corporate banquets, festivals, colleges, churches and family events. His unique entertainment has inspired students in schools and colleges across India, Egypt, Germany, Ukraine, Mexico, Haiti, Taiwan, Hong Kong, England, Kenya, South Africa and Singapore.

He has become a familiar face at the Crossroads each summer with his fun tricks and uplifting message about God's love.

Mr. Norm enjoys doing fund raising Clean Comedy Nights for youth mission trips and he is also building an orphanage in Kenya. He spent three weeks doing over 50 shows across Kenya and found a group there that had a desire to build an orphanage. "I saw the need and figured I needed to do something." It is about 1/3rd funded at this point. If your group would like a special Clean Comedy Night to support this - please contact Mr. Norm.

For corporate or secular settings he has a motivational speech on Health, Humor & Happiness. Laughter is indeed good medicine.

Corporate and School events:
- EntertainmentMN.com

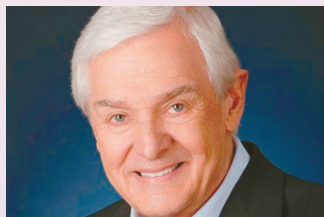
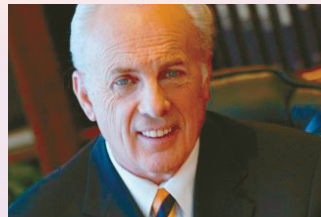
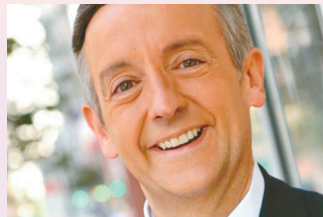
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Meet the Board of Directors

Max Haake



In Faimount, Minnesota Max and Ashley are busy parents of four children, Graylyn, Stetsen,

Jensen and baby Gretchen. When he is not hanging out with his family or playing basketball, he loves to drum! Max works in the Automation Industry, mainly Fertilization Automation. Max says, "Being a part of the Crossroads Chapel at the State Fair has been rewarding. Crossing paths with thousands of folks attending the Fair and working side by side with the board members and volunteers has helped fuel the passion for sharing the Amazing Grace of Jesus Christ." What does he eat at the fair? Cheese curds!

Chris Heeb



If you have ever met Chris, you would know is he obsessed with telling people about Jesus.

Chris is in full-time ministry with Good News for Israel, a branch of Chosen People Ministries. He loves to do projects around the house and tinker with cars. Married 21 years to Gina "hottie" Heeb, they have four children: Ben, Hadasah, Paul and "best mutt", Abby. What is he missing from the fair food selection this year? Key Lime Pie on a stick and whatever new meat is sold. Favorite verse is Ecclesiastes 12:13-14. Depending on the current COVID situation, Chris is hoping to start services at the Chapel on Saturday's soon. Watch our website for details!

Drew Saterdalen



Drew has previously served as Board President and now is the Treasurer. Drew

and Sue have two sons, Josh and Evan. Their home church is Living Faith in Circle Pines, Minnesota. When not working as a Business Manager for Michael D Heider-scheid Construction, Drew likes to

read and fish, probably not at the same time. Mouth-watering, butter dripping corn is one of his favorite fair foods. Egg rolls from Que Viet also top the list. 2 Timothy 2:11-13 is Drew's favorite verse.

Julie Curtis



Originally from Minneapolis, Julie lives in St. Paul with her husband, Tom. They have two

children, Ashley (married to Billy) and Dan. Both Ashley and Dan "grew up" at the Chapel over the years with Julie and later Tom's involvement with the ministry. Julie works full-time at Bethel University and is the Office Manager for Crossroads as well as Board Secretary. Favorite fair food? Not enough room to list them all. Key Lime Pie is near the top though! Hobbies: not fishing/golfing for sure. Crafts! "Be still and know that I am God..." Psalms 46:10.

Terry Schuveiller



If you want something done, go to Terry! Terry has served the ministry tirelessly and faithfully

for many years. Although he is officially "retired", Terry continues to be an independent sales rep for a commercial cabinetry company. Terry and his wife Leann have two adult daughters and live in White Bear Lake. They attend Living Faith Church. Terry's hobby is golfing and has been the driving (pun intended!) force for Crossroads Annual Golf Tournament. He is missing the French fries from the State Fair this year. Favorite verse: Proverbs 3:5-6.

Madison Grove



Madison serves as a Senior Advisor in the Employee Benefits division of North Risk Partners.

He is an active member of the South West Twin Cities Metro Camp of Gideons, International.

A resident of Prior Lake, Madison and his wife Marlene are parents to three married sons and will soon be welcoming their first great grandchild this fall. What would Madison be eating if he was at the fair? Mini donuts! His favorite verse is Proverbs 3:5-6. Golfing and fishing are what Madison likes to do in his off-time.

Doug Peterson



Doug and Judy have three children, Sarah (Tyler), Jenny (Jon) and Josh (Becki). Each

have three children ranging from 4-14. His favorite food is fat bacon. Life verse is Acts 20:24 "But my life is worth nothing unless I use it for doing the work assigned to me by the Lord Jesus - the work of telling others the good news about God's wonderful kindness and love." Besides farming with his brother at their family farm in Southern Minnesota, Doug performs with his family music group, Heart Song, leading worship at their local church, and attending stock car races as a "Racers for Christ" chaplain. Judy and Doug will be celebrating 45 years of marriage in September. He's very thankful for God's blessings on his life and the opportunities to serve Him!

Terry Frances



Born in Houston, Texas,

Terry was an All-American football player winning two state championships. Terry and his wife, Roxanne moved to Minnesota in 1998. They have four adult children, AJ, Sam, Alyssa and Joel. He is the Program Director at Minnesota Adult & Teen Challenge where he has seen thousands of men commit their lives to the Lord. Terry's favorite verse is John 9:4 "I must work the works of Him that sent me while it is day, for night comes and no man can work". Turkey legs is his favorite State Fair food. In his spare time, he enjoys golfing, preaching and sharing his story with others.

Shawn Jones



Shawn is the Crossroads Board President. It is not unusual to see Shawn eating mini donuts while

working at the Chapel. Shawn's wife, Shari also volunteers. They have been married 37 years and have two grown children, Nick and Lauren. Both kids are married and have given Shawn and Shari 4 grandchildren. They attend Hope Community Church is Corcoran where Shawn is part of the Men's Community and sings on the worship team. He has over 26 years of senior leadership in multiple businesses.

Terry Munoz



Terry Munoz is the Founder & Executive Director of Side By Side Ministries, a

ministry that takes youth ministry to underserved communities. Terry met his wife Kris while hosting her youth evangelization team in California. Eventually the Munoz's moved back to Kris's home state of MN. Side By Side was founded in 1999 with a mission of helping young people to know Christ and offering communities necessary resources for success in youth ministry. Terry & Kris consider themselves missionaries to young people in a culture that desperately needs to receive the gospel of Christ. As a member of the Board at Crossroads Chapel for the past 5 + years, Terry has been able to be a part of the larger Church coming together to serve as missionaries for the 12 days of the fair. He looks forward to seeing this ministry grow to better serve fair-goers as well as to utilize the Chapel building for outreach the rest of the year. "So having great love toward you, we were willing to impart to you not only the gospel of God but also our own lives, because you were dear to us" - 1 Thessalonians 2:8



Larry Kutzler
See page 4 to learn about Larry



In 2018, the Crossroads Chapel decided to construct & display an authentic first century Roman "Tau" cross. Other than the type of wood which was not available to us, we recreated a very credible replica which is approximately 400 pounds.

The Roman execution stake which Christians call the "Cross of Christ" is the most well-known symbol in History or as I like to say, HIS-story.

Starting about 2,200 years ago, it was the most intimidating symbol of Roman power and cruelty. The so-called Tau cross was named after the 19th letter of the Greek alphabet for T. The crosses were used for approximately 200 years before Christ and 300 years afterward. This was the Divine method God chose before the foundation of the World to deliver us from our Sins. This Tree-ology is the Gospel in part as spelled out in 1st Corinthians 15:1-4. Jesus brutal death on the Tree, His burial and HIS Resurrection would eventually deliver all of Creation from the curse in the Garden.

The TAU was a 2-piece cross. The vertical piece was in the 10-12 ft range and was buried 2-3 ft. The cross beam which our Lord carried was anywhere from 80-120 pounds. The Lord's cross also had a small wooden sign called a titlist, mentioned in John 19:19-20- "Roman Governor Pilate had a sign written out and put on the cross, reading Jesus of Nazareth, king of the Jews... and it was written in Hebrew, Greek and Latin".

In Genesis 2, God created ADAM, AW-DAM, the first man. He was named after the minerals/dust of the ground called Earth/AW-DAMA. Being direct physical descendants of our great uncle Adam,

SEEKING BIBLICAL TRUTH?

This is the type of truth we will be teaching at "Coffee at the Cross" starting this fall at the Chapel. Please connect with us at our website, thecrossroadschapel.org



"Who his own self bore our sins in his own body on the Tree, that we being dead to sins, should live unto righteousness: by whose stripes we were healed."

-1 Peter-2:24

the Apostle Paul makes it clear that all of Creation was bound up with Adam's Fall which had severe physical & spiritual consequences. Our bodies became cursed by disease and death, which was first brought into the world by Adam eating from the forbidden fruit of "the Tree of the Knowledge of Good and Evil". From a human standpoint it seemed like all hope should have been lost! What was God's plan now? HIS plan all along was to send HIS second Adam!

The second Adam was Jesus, a Divine mixture of all man & God. He was designed

to reverse the curse that the first Adam brought upon all of us when he disobeyed God's will in the Garden. The Tree's fruit had no power to destroy but it was breaking God's divine will that brought the punishment. God decided that the second Adam was going to undo the curse and redeem us through nailing him to another tree and that Tree was called the Cross of Calvary.

Jesus, also the Lamb of God (John 1:29) came to redeem us by being crucified on this symbolic Tree of Good and Evil. The Apostle Peter says, "Who his own self bore our sins in his own body

on the Tree, that we being dead to sins, should live unto righteousness: by whose stripes we were healed" (1 Peter 2:24).

God nullified Satan's power over us that he had won in the Garden. Satan couldn't have imagined that the second tree, the Cross, would be his undoing.

Lastly in Revelation 22 in the New Jerusalem, the third tree, the Tree of Life will heal HIS people forever.

I hope you enjoyed this Tree-ology! Keep seeking HIS Truth, Chris Heeb, chrisheeb.org@gmail.com



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“Lord, if you’re real, get me out of here!”

When Ruby* received a private message on social media offering her a job at a computer shop, she saw it as a way to begin a life of independence. She quickly discovered the job wasn’t what she was offered.

Instead, she was trapped in the grasp of a couple who exploited her in front of strangers online who would pay for her abuse.

She was 16.

“I felt imprisoned and powerless. I cried and prayed... ‘Lord, if you’re real, get me out of here!’” Ruby recalls.

International Justice Mission (IJM) helped local authorities find and rescue her along with 5 other girls. The people who ran the illegal operation were sentenced to 15 years in prison.

Today, Ruby is free and safe. She has even forgiven the couple who harmed her – praying for them at the back of the courtroom after their conviction.

IJM worked to place Ruby in an aftercare home where she lives as she studies in college. She is considering pursuing a law degree with the hope of helping other girls who are trapped in similar trafficking operations.

Ruby has a new life because people prayed and gave to the work of freedom. Will you join us?

*A pseudonym.



FREEDOM IS THE WORK OF GOD'S PEOPLE.

Right now, innocent children are being abused, and enslaved. You can take a stand to protect them.

Become a Freedom Partner to bring rescue and restoration to those trapped in trafficking and slavery. Your support will meet urgent needs during COVID-19 and help children like Ruby find freedom and healing.

Become a Freedom Partner at ijm.org/rescue-today.



IJM

2020 ENTERTAINMENT

SYVERS



JOEL HANSON

AUGUST 28th 1, 3:30, & 6PM

POSTPONED

MINNESOTA ADULT & TEEN CHALLENGE



WONDER STATE

AUGUST 29th 1, 3:30, 6PM

www.wonderstateband.com



HEART
OF THE CITY

Heart of the City Band

AUGUST 30th 1, 3:30 & 6PM

www.heartofthecity.org

AUGUST 30th SUNDAY SERVICES 7:45 – 9:30 – 11AM
WORSHIP: LIVING FAITH SPEAKER: J3



SARA RENNER

AUGUST 31st 1, 3:30 & 6PM

www.sararenner.com



STEVE DUEDE BAND

SEPTEMBER 1st 1, 3:30 & 6PM

www.steveduede.com

SCHEDULE AUG 27 - SEPT 7



JOHN RUSSELL

SEPTEMBER 2nd 1, 3:30 & 6PM
www.hosannalc.org



THE KINGERY FAMILY

SEPTEMBER 3rd 1 & 3:30PM
www.thekingeryfamily.com



JOHNNY HOLM BAND

SEPTEMBER 3rd 6PM
www.johnnyholm.com



NATALIE CROMWELL



THE BENSON FAMILY

SEPTEMBER 5th 1, 3:30 & 6PM
www.bensonfamilymusic.com

TILL 2021

WEDNESDAY SERVICES 7:45 – 9:30 – 11AM
 BREAKFAST: TERRY BAXTER



FAMILY THREE

SEPTEMBER 6th 1, 3:30 & 6PM
www.familythreemusic.com



HEART SONG

SEPTEMBER 7th 1, 3:30 & 6PM
www.heartsonministries.net

AUGUST 27th - SEPT 7th MR. NORM - The Illusionist
www.GoodsNewsProgram.weebly.com SHOWS DAILY [11:45am – 2:30pm – 4:30pm]





~SUPPORT~

CROSSROADS MINISTRIES CROSSROADS CHAPEL

Crossroads Ministries relies on YOU!

The opportunity is great, and we need you!

We can't expand our Mission Field without your help.

With so much uncertainty in our world today, and with so many people suffering from fear, anger, and racial tension, we need to think differently about life and about each other...regardless of race, political party, or religious persuasion.

Nothing is more important to us than to help people know God by sharing the Story of Jesus.

We're asking you to become a partner with us in telling His Story.

We're asking people, like you, to help us reach every Soul that some through the Minnesota State Fairgrounds.

The opportunity is great, and we need you!

We've stated a GoFundMe Campaign to raise \$30,000 to help us expand our Ministry to a 365 Day Beacon of Light for the Gospel.

We also need to be in a strong position for the Minnesota State Fair in 2021, so we can, once again, hit the ground running on day one.

Will you help us in sharing the Story of Jesus?

We are the Crossroads Chapel at the Minnesota State Fair.

VISIT OUR CAMPAIGN PAGE, DONATE, AND SHARE!

Charity.GoFundMe.com/Crossroads-Chapel

TheCrossroadsChapel.org

2020 STATE FAIR CANCELED

When you look at the MN State Fair website, the first thing you see is, “2020 State Fair Cancelled”. The fair is one of the many things cancelled due to Covid-19. Excerpts from Jerry Hammer, Minnesota State Fair General Manager says it all. The decision to cancel was made on May 22.

Dear Friends,

We’ve been working hard and doing our very best with preparations for the 2020 State Fair. The picture was cloudy in March, but things have cleared up considerably since then. Right now is the time of year when things need to really take off if we’re going to have a fair, but we can see that we’re out of runway and can’t get off the ground. There will be no State Fair this year.

This will have a big impact on thousands of businesses and the tens of thousands of people whose talent, dedication and love bring the fair to life. We understand exactly what they’re going through because we’re going through the same thing.

So this isn’t a difficult decision. It’s the only decision. It’s the right thing to do. As we go through this strange summer, we’re extremely grateful for the understanding and support of everyone who makes the State Fair possible – especially the millions of fair fans from around the globe. The best thing we can all do right now is to help the world recover and heal. In the meantime, your team of State Fair pros is working hard to come back bigger, better, stronger and smarter in ‘21. We’ll see you next year at the Great Minnesota Get-Back-Together.

It did not come as a surprise based on the current status of COVID-19. Was this a surprise to God? Certainly not! The Crossroads Board is praying for new opportunities to share the Good News of Jesus. Will you join us in prayer?



A huge shout out the Minnesota State Fair police who work tirelessly before, during and after the fair. One of the police told us he smiles as he drives by the Chapel. He stops in everyday during the fair. We are blessed to know these brave men and women.

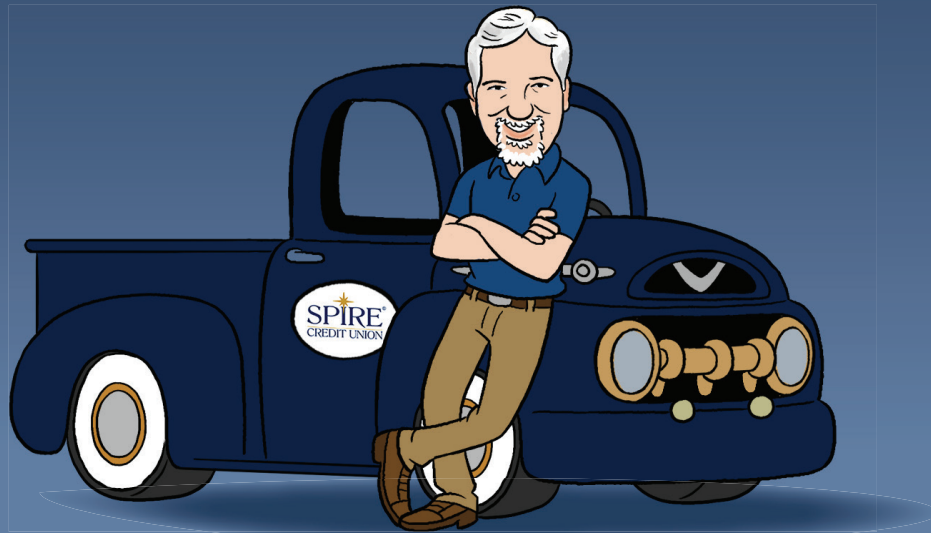
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SPIRE CREDIT UNION

HOW IT ALL STARTED

PHOTO BY TRACY WALSH | PHOTOGRAPHER

SPIRE Credit Union was founded in 1934 when a man named Edgar Archer had trouble getting a loan during the Great Depression. Since then, SPIRE has grown to help over 127,000 members with saving and checking accounts, certificates, money markets, car and home loans, Visa credit cards, retirement and investment services and so much more. SPIRE has twenty branches in Minnesota plus a robust digital platform. SPIRE is currently ranked among the best financial institutions in Minnesota. SPIRE is small enough to know you, but big enough to help you achieve your wishes, hopes and dreams. All 300 employees care about helping members. The interactions aren't transactions, they work to build relationships.

Dan Stoltz has been with SPIRE Credit Union for over 21 years, 11 years as president and CEO. He has led SPIRE to exponential growth, completing six mergers in the last six years. However, it is the service and dedication to the members that Dan is so proud of. A truly exceptional leader, Dan is known for giving out his personal office number (651.641.2286) so anyone can call him! Throughout his years as CEO, Dan enjoys speaking on leadership and fully embraces servant leadership.

Dan's mantra is that life is about giving and not getting. "To live fully, we must fully give." This ties into how Dan thinks people should manage their finances too. Dan believes in the 10-10-80 rule, where you have three "buckets" of money. The first bucket, equivalent to 10%, is for paying it forward. Give to others first. Help to improve a life or your community. Find your passion and use this portion for that. The second bucket, 10%, is for paying yourself. Put this money away for

an emergency fund or in a retirement or savings account. The third bucket, 80%, is to pay others. This is the money you use for housing, food, clothing, transportation and other expenses. The order of this rule is important—one may overspend in paying yourself and not save enough to pay it forward. Prioritize and give back first and always!

SPIRE has a product that helps to make giving back, just a bit easier. The Signature Visa credit card gives back .25% of every transaction back to causes that help improve lives including animals, cancer, child wellness, community outreach, financial education, homelessness, hunger and veterans.



Dan stands by his personal mission statement in order to stay grounded. Dan wrote this while pursuing his MBA in the early nineties, "I want to live my life with integrity and service towards my faith, family, friends, and the marketplace." This order is intentional it aligns with his own personal priorities. Faith is very important and has always driven Dan. John 3:16 is his favorite Bible verse. The Golden Rule, treat others as you want to be treated, is another strong belief he lives by. Dan and his wife, Robin have built a solid family foundation after 36 years of marriage with three grown children and nine grandchildren.

You might see Dan driving the 1952 Ford SPIRE Pickup on TV, but he is truly driven by his midwestern values growing up in St. Paul and just loving Minnesota. Friendly, personal and genuine service is something every member can experience from a midwestern company like SPIRE Credit Union.



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PASTOR GREG PAGH
CHAIR, BLESS MINNESOTA



BLESS MINNESOTA IS INSPIRING ALL MINNESOTANS TO **GO BEYOND NICE** HELPING MAKE MINNESOTA THE KINDEST STATE IN THE NATION. WE BELIEVE THAT CHRISTIANS ARE CALLED TO DEMONSTRATE RADICAL LOVE FOR THE WORLD AND EVERY PERSON IN IT!

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YOU CAN BLESS MINNESOTA!

While our state and nation continues to experience an unprecedented level of uncertainty, fear, tragedy and chaos, there are tangible steps that you can take to help make a positive change. Read on to learn how!

Right now, Bless Minnesota is partnering with Christian churches and ministries throughout the state and nation to establish 1 Million Ekklesias starting in the home. Ekklesia is the Greek word translated church in the Bible but it's not the building, it's the people! Jesus said that wherever "two or three gather in my name, there I am with them." Matthew 18:20

So here's the challenge for every Minnesotan!

1. Begin by realizing that you are the church and that God desires to use you right where you're at!
2. Dedicate your home as an Ekklesia, a tangible expression of the church, where two or three or more gather daily in Jesus' name. Invite the presence and power of Jesus into your home in a new and intentional way.

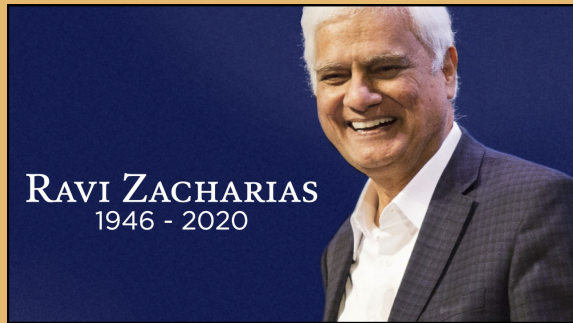
3. Adopt your neighbors in prayer. When you begin with prayer, the Holy Spirit will lead you to action. Activate the authority you have in Jesus to bless instead of curse... build meaningful relationships instead of isolating... respond to the needs of others in tangible ways... and share the Good News of Jesus Christ.

Together we can change the spiritual climate in Minnesota and help move this state and nation forward in a positive way. To be counted as part of the 1 Million Ekklesias go to Facebook, Ekklesia Everywhere, sign in and watch the 5 minute video from Dr. Ed Silvoso. (The information you give will not be shared or used for solicitation in any form.)

Bless Minnesota is inspiring all Minnesotans to "Go Beyond Nice" helping make Minnesota the kindest state in the nation. For this initiative we are partnering with a global ministry called Transform Our World. Please visit our website at BlessMinnesota.org to learn more. Let's do this together!

*Dr. Gregory Pagh
Senior Pastor, Christ Church Otsego
Founder and President, Bless Minnesota*

Crossroads Chapel remembers Ravi Zacharias



About 20 years ago, I had the great privilege of spending time with Ravi at Luther Seminary Chapel in St. Paul along with about 400 students. I can still remember his poise and presence. I asked him his opinion about Romans 9-11, which is Paul's dissertation on the restoration of Israel and the Jewish people in the End Times. He said it was a fascinating passage that he had never really studied but was looking forward to studying.

Ravi was an atheist from a Hindu culture until a suicide attempt changed his life. When he was 17 years old in India, he didn't take school or life seriously. He attempted suicide by swallowing poison, but he survived, and his life completely changed.

It was at an Indian hospital where he was introduced to the Bible and John 14:19 by his mother, with the words "Because I will live, you will also live." It touched Ravi so much that he committed his life to Jesus. At age 19, Ravi won a preaching contest, and his life in ministry was off to a flying start. He made it his life mission to confront skeptics peacefully.

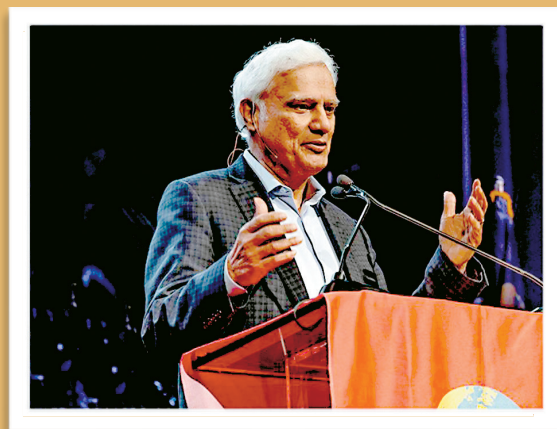
In 1983, while speaking at a Billy Graham Evangelistic Association conference in Amsterdam, Ravi felt called toward apologetic ministry. Through grace, respect, clarity and an intellectual philosophy, Ravi gave countless speeches and wrote numerous

books answering key objections and questions about the origin, meaning and morality of Christianity.

He spent the summer of 1971 speaking to American troops in Vietnam. At one point in Vietnam, the car Ravi was traveling in broke down. One passing Jeep refused to help, but Ravi and his traveling partner ultimately got the car started. A short time later, Ravi discovered the Jeep that passed him by was riddled with bullets and all four people were dead. He saw that as a sign from God, that he was being protected from above.

What has really caught my attention is how well received he was all over the world.

In 1992, Ravi was invited to speak in the Soviet Union at the Lenin Military Academy. He also spoke at events in the United Arab Emirates, the Philippines, and Bethlehem Bible



College in Palestine, as well as Universities around the World.

And he was invited to speak to the United Nations on four different occasions!

I can't wait to spend eternity with my dear brother Ravi!

~ By HIS Grace, Chaplain Chris Heeb

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Serving Ministry Leaders

- Ordination, Licensing and Ministry Rostering (Credentialing)
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- Fellowship, Networking, and Training
- IMF Alliance Church Initiative Providing Support to Member Churches

How can IMF serve you?

At International Ministerial Fellowship (IMF) serving others defines who we are. Our Founding Pastor, Frank Masserano, learned the importance of serving others as a preacher's kid. It was his job to shine the shoes of pastors, evangelists and missionaries that would visit his family's home.

It is that same servant's heart that has been embedded into everything we do here at IMF. We love pastors, chaplains, missionaries, and ministry leaders. We help remove the barriers that would otherwise stop individuals from pursuing their God-given ministry dreams. We

provide a spiritual and legal covering, opportunities for fellowship, regular encouragement, and ministry support to each



The Horace B. "Red" Jackson Ministry Center located in Excelsior, MN.

of our members. With approximately 1300 members worldwide, we seek to come alongside you where you are.

We serve chaplains by providing ecclesiastical endorsement and ongoing training and support. It is our joy to serve as one of the largest non-denominational chaplain endorsers for the United States Armed Forces, as well as civilian chaplains.

IMF serves missionaries around the globe in over 40 countries. We provide the support of a mission sending agency and ongoing encouragement to each of our 100+ missionaries. **Wherever you feel called to serve the Lord, we are here to serve you.**

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Gideons, International

You walk into your hotel room and hang your clothes in the closet, unpack your bag, and empty your pockets into the privacy of your bedside drawer and there it is: a Gideon Bible. As a believer in the teachings of the Bible, there is an instant sense of comfort and positive vibe knowing your hotel is receptive to these Bible placements.

Gideons believe and know that hundreds of lives are changed every year because God prompts people open that drawer, take out that Bible, and start reading it, some for the first time ever. The Gideons organization receives testimonies all the time about how people are transformed simply from the reading of God's Word. Some have wondered, is it OK to take that Bible for yourself? The answer is YES! Hotels are resupplied every year with new Bibles. It's not stealing to take a Gideon Bible from your hotel room.

Hotels are just one way Gideons are active in distributing Bibles. They also visit many of the Minnesota college campuses each year, including the U of M, handing out those small green New Testaments to



*In Times of Crisis,
People need the comfort
found in God's word.*

students who are receptive to receiving them. Other distributions are to motels, hospitals, medical clinics, grade schools, high schools, community events, military, nurses, chaplains and more. Gideons believe the Holy Spirit is at work in every New Testament that is handed to a person.

Today, there are approximately 270,000 Gideons and Auxiliary worldwide



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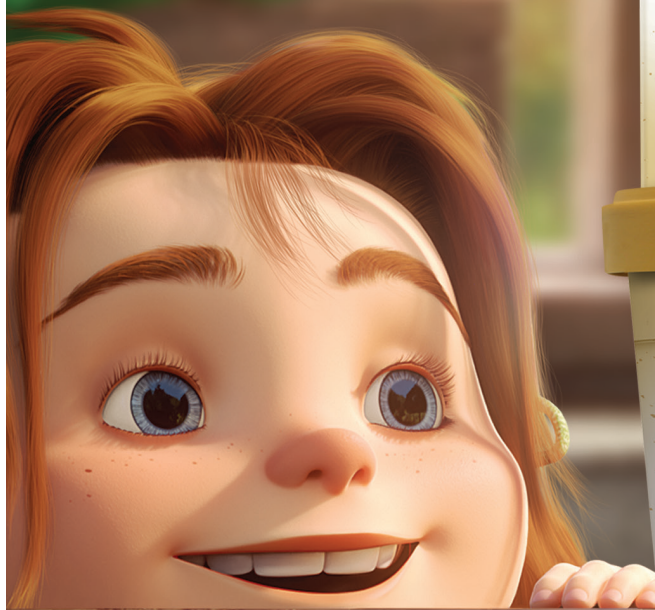
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The Crossroads Chapel store



The Crossroads Chapel introduced a Christian book and gift store in 1971 when the Chapel was located near the Education Building. It was operated for many years by Gene and Donna Smith.

Early 80s to 1988

In the early 80s the Reverend Art Ramsland and his wife Pearl staffed the book and gift store. The Ramslands were instrumental in helping with the relocation of the Crossroads Chapel to our second facility, the old Quonset building on Underwood st. in 1988.

1990 to 2004

For 14 years Ron and Betty Swanson managed the book and gift store from 1990 – 2004. The selection increased in variety as the Swanson's made products available from their Christian book business, "Heart to Heart Communications".

2005 to 2013

Judy Eckback took over the store management from 2005 – 2013. Judy also operated her book business, Inspirational Resources and was able to find many unique Christian jewelry pieces from Bob Seimon Design, Dicksons and Cross Jewelry. During this time, the Chapel was relocated in 2011 to its present location on Underwood next to the KidWay.

2014 to Current

In 2014, Tom Curtis assumed the store responsibilities assisted by Liz Wieberg. Tom was a manager of a North wester Bookstore before LifeWay bought the chain.

The store product was increased by partnering with a local vendor, LifeWay Christian Stores as well as product from the ever popular Kerusso witness-wear t-shirts. In March, 2019 LifeWay Christian Store closed all its brick and mortar locations due to internet retail competition. The Chapel store lost one of its main suppliers but God knew and was

providentially preparing us for another product source— donated used items.

We put out a call to churches and individuals for donations of gently used Christian books, CDs, and movie DVDs. We were overwhelmed with the generosity of these items! During the fair, we sold thousands of donated items at a reduced rate. All sales from the bookstore were put

back into supporting the ministry.

As we continue to witness brick and mortar store locations closing, Crossroads continues to be committed to offering a 12 day, "hands-on" shopping experience during the fair. We are anticipating putting out another call for donations for the 2021 fair. If you are interested in donating, please contact thecrossroadschapel@gmail.com.

Thank you to our honored sponsors!
Your donations, sponsorships, and help will continue
the legacy of ministry at the fair.

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9:15am + 11am Sunday Services



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K-5TH GRADE

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Thank you, Volunteers

If you do a Google search on “volunteer opportunities”, the results are over 320,000,000. How do you choose where to volunteer with a faith-based organization? With so many opportunities, we are grateful for the people who have continually served at Crossroads.

Crossroads Chapel has influenced people at the Minnesota State Fair with the good news of Jesus Christ for over 65 years. The ministry started with volunteers and today is still run mostly by volunteers. They donate their time to minister to the those who visit the Chapel each year. Thousands of people from young to old are ministered to each year during the Minnesota State Fair. The impact our volunteers have had over the years is amazing!

In 2019, we had several churches and ministries volunteer. Teams from Rockpoint Church, Cedar Valley Church, Living Faith Church, Maranatha, East Chain Evangelical Free Church, First Evangelical Free Church, Emmaus Free Lutheran Church, Side by Side Ministries, Emmanuel Christian Church, Bless MN, and MN Adult and Teen Challenge distributed Bibles, made cross necklaces with kids and prayed with fairgoers.

We had volunteers lined up for this year but then Covid 19 hit and the fair was cancelled. We are anticipating the 2021 Minnesota State Fair to be great!





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Kallan



Adult & Teen Challenge
Minnesota



Kelly



Facing each and new challenges

Mn Adult & Teen Challenge is a faith-based non-profit organization that began its journey over thirty years ago, starting from humble beginnings in a reclaimed crack house in Minneapolis. It has now grown to twelve campuses throughout the state, serving more than 4,000 clients each year.

At MnTC, our mission is to assist teens and adults in gaining freedom from chemical addictions and other life controlling problems by addressing their physical, emotional and spiritual needs. Today our programs range from telehealth and out-patient services, to residential licensed treatment, residential long-term recovery, and aftercare services. In addition to addressing substance use disorders, we provide co-occurring mental health services, offer a specialized Opioid addiction program, and provide trauma-informed care throughout our campuses.

Something that makes us unique is that we often provide care even for those without the ability to pay for services. We're able to do this thanks to generous support from church partners and individuals who come alongside us providing financial gifts. On average we raise \$1,453 per month for each client in our long-term recovery program. Research shows that 80% of those who graduate our program have the tools they need to not only stay sober, but to live fuller, happier lives. We thank God for this result.

Kallan's Story

My mom passed away when I was 5 years old, so I never really felt the love that only a mother can give. I began experimenting with alcohol and marijuana

at age 13. I tried to fill the void in my life after losing my mom with independence, popularity and rebellion. In high school, my dad was my principal, so I felt like I had to party harder than all of the other kids in order to prove myself. I started using prescription pills my freshman year of high school, which quickly led to trying heroin. I made one bad decision after another, constantly trying to feel better about myself and become numb to the lifestyle that I had created. After overdosing a number of times and watching my step-brother almost lose his life to an overdose, I realized I needed to make a change.

I came to Mn Adult & Teen Challenge in 2013. It took many months for my heart to finally soften and surrender to my need for Jesus. I'm thankful that Mn Adult & Teen Challenge gave me the tools and community I needed to find freedom. I still maintain friendships with both MnTC staff and other clients. Since graduating, I worked for MnTC for a time, which allowed me to share my story and grow my professional skills. I'm now married, working in sales and marketing for a local manufacturing company

In response to the growing need across Minnesota, we have expanded. We now have campuses in Minneapolis, Brainerd, Duluth, Rochester and Buffalo.

Kelly's Story

I started using as young girl dealing with abuse. When I began, I never realized my life would turn into an endless search for something to cover and mask the pain. I found myself in places I never thought I'd go because that's where the next high was. I lost my sons, my family and all of

my friends and found myself homeless and living in my car. And then a pastor helped me get into MnTC.

Throughout my program, I dug into all of the hurt and guilt I had been holding onto, and with God's grace I was able to forgive myself. After graduating I have been blessed to find restoration with all three of my sons. I've been part of weddings, and have been by their sides through the happiest times of their lives. I've also been able to give back by working for MnTC for 9 years; I've just been promoted to a Lead Recovery Coach Coordinator. I've also been blessed with my 6th grandchild, with a 7th on the way. The best part is, none of my grandchildren know me as an addict but only as the praying Nana that loves them.

For everyone 2020 has been a year of unplanned surprises. As a Minneapolis non-profit, we've had to adapt to the pandemic and to the riots that occurred in our backyard. While there have been many uncertain moments, we continue to see God at work and trust in His plan. When looters and rioters were in the streets to cause chaos, the community around us came together and protected our buildings from destruction.

The need for our services has never been greater. It is because of the community around us that we have survived, grown, and can help more people than ever. Because of you, our supporters, lives are being transformed, families are being restored, and communities are being strengthened.

To learn more go to mntc.org. To give online go to mntc.org/give



Together

we can end the cycle of

addiction

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Since 1983, Mn Adult and Teen Challenge has been helping Minnesotans struggling with drug and alcohol addiction to find freedom. Donate, volunteer or mentor today, and you can help us end the cycle of addiction throughout Minnesota. **Every single dollar you give will transform lives, restore families, and strengthen communities throughout Minnesota.**

We're here for you, wherever you are. We now offer Telehealth Outpatient Services for assessments, group and individual therapy in your home. mntc.org/telehealth-program



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