

# “Here I Stand!”

REFORMATION  
1<sup>st</sup> Sunday in End Time  
October 31, 2021



---

---

## Grace Evangelical Lutheran Church

Rev. David R. Clark, x303  
[pastorclark@graceglendale.org](mailto:pastorclark@graceglendale.org)  
Rev. Mark R. Jacobson, x321  
[pastorjacobson@graceglendale.org](mailto:pastorjacobson@graceglendale.org)

{Wisconsin Evangelical Lutheran Synod}  
5600 W. Paltaire Avenue  
Glendale, AZ 85301  
Sunday 8:00 & 10:30 AM  
623-937-2010

Principal Joel D. Walker, x302  
[jwalker@graceglendale.org](mailto:jwalker@graceglendale.org)  
Office Manager, Debbie, x322  
[officemanager@graceglendale.org](mailto:officemanager@graceglendale.org)  
Secretary, Alice, x301  
[secretary@graceglendale.org](mailto:secretary@graceglendale.org)

### WELCOME...

- *May the Word of God bring you comfort in Christ alone.*
  - *Check our website at [www.graceglendale.org](http://www.graceglendale.org) for more information.*
  - *Please reserve **the BACK PEWS** for parents with **SMALL CHILDREN**.*
  - *Ask an usher to receive a **RECEIVER** if you are in need of hearing assistance.*
- 
- 

## OPENING HYMN: #474 – Stand Up, Stand Up for Jesus

**Stand up, stand up for Jesus,  
Ye soldiers of the cross!  
Lift high his royal banner;  
It must not suffer loss.  
From vict'ry unto vict'ry  
His army shall he lead  
Till ev'ry foe is vanquished  
And Christ is Lord indeed.**

**Stand up, stand up for Jesus!  
The trumpet call obey;  
Forth to the mighty conflict  
In this his glorious day!  
Ye that are brave, now serve him  
Against unnumbered foes;  
Let courage rise with danger  
And strength to strength oppose.**

**Stand up, stand up for Jesus!  
Stand in his strength alone.  
The arm of flesh will fail you;  
Ye dare not trust your own.  
Put on the gospel armor;  
Each piece put on with prayer;  
Where duty calls or danger,  
Be never wanting there.**

**Stand up, stand up for Jesus!  
The strife will not be long;  
This day the noise of battle,  
The next, the victor's song.  
To him that overcometh  
A crown of life shall be;  
He with the King of glory  
Shall reign eternally.**

Text, Tune, Setting: public domain.

## **DIALOG FOR REFORMATION DAY:**

- M:** Grace and peace to you from God our Father and the Lord Jesus Christ, who gave himself for our sins to rescue us from the present evil age, according to the will of our God and Father, to whom be glory forever and ever. *(Galatians 1:4)*
- C:** **My soul faints with longing for your salvation, but I have put my hope in your word.** *(Psalm 119:81)*
- M:** The Scripture declares that the whole world is a prisoner of sin, so that what was promised, being given through faith in Jesus Christ, might be given to those who believe. *(Galatians 3:22)*
- C:** **Turn to me and have mercy on me, as you always do to those who love your name.** *(Psalm 119:132)*
- M:** You are all sons of God through faith in Christ Jesus, for all of you who were baptized into Christ have clothed yourselves with Christ. *(Galatians 3:26)*
- C:** **May your unfailing love be my comfort, according to your promise to your servant.** *(Psalm 119:41)*

M: When the time had fully come, God sent his Son, born of a woman, born under law, to redeem those under law, that we might receive the full rights of sons. Because you are sons, God sent the Spirit of his Son into our hearts, the Spirit who calls out, “Abba, Father.” So you are no longer a slave, but a son; and since you are a son, God has made you also an heir. (Ga 4:4-6)

**C: I have sought your face with all my heart; be gracious to me according to your promise.** (Psalm 119:58)

M: It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery (Galatians 5:1)

**C: I will walk about in freedom, for I have sought out your precepts.** (Psalm 119:45)

M: May we never boast except in the cross of our Lord Jesus Christ. (Galatians 6:14)

**C: Turn my eyes away from worthless things; preserve my life according to your word.** (Psalm 119:37)

**LORD, HAVE MERCY:**.....p. 15 CWS

The image shows two staves of musical notation in G major (one sharp) and 4/4 time. The first staff contains the melody for the first line of the hymn, with lyrics: "Lord, have mer - cy on us. Christ, have mer - cy". A square box containing the letter 'C' is placed below the first note. The second staff contains the melody for the second line, with lyrics: "on us. Lord, have mer - cy on us. A - men." The music ends with a double bar line.

M: God, our heavenly Father, has been merciful to us and has given his only Son to be the atoning sacrifice for our sins. Therefore, as a called servant of Christ and by his authority, I forgive you all your sins in the name of the Father and of the Son † and of the Holy Spirit.

**C: Amen.**

M: In the peace of forgiveness, let us praise the Lord.

**GLORY TO GOD:** .....p. 16 CWS

**C** Glo - ry to God in the high - est, and peace to his peo - ple on earth. Lord God, heav - en - ly King, al - might - y God and Fa - ther, we wor - ship you, we give you thanks, we praise you for your glo - ry! Glo - ry to God in the high - est, and peace to his peo - ple on earth. Lord Je - sus Christ, on - ly Son of the Fa - ther, Lord God, Lamb of God, you take a - way the sin of the world; have mer - cy on us. You are seat - ed at the right hand of the Fa - ther; re - ceive our prayer, re - ceive our prayer. Glo - ry to God in the high - est, and peace to his peo - ple on

earth. For you a-lone are the Ho - ly One,  
 you a - lone are the Lord, you a - lone are the  
 Most High, Je - sus Christ, with the  
 Ho - ly Spir-it in the glo - ry of God the Fa-ther.  
 Glo - ry to God in the high - est, and peace to his peo - ple on  
 earth. Glo - ry to God, glo - ry to God!

**SALUTATION:**

M: The Lord be with you.

**C: And also with you.**

**PRAYER OF THE DAY:**

M: Let us pray.

Gracious Lord, our refuge and strength, pour out your Holy Spirit on your faithful people. Keep them steadfast in your Word, protect and comfort them in all temptations, defend them against all their enemies, and bestow on the Church your saving peace; through your Son, Jesus Christ our Lord, who lives and reigns with you and the Holy Spirit, one God, now and forever.

**C: Amen.**

**FIRST LESSON: The Christian stance is created by Scripture**

**alone.** Jeremiah 18:1-11 <sup>1</sup>This is the word that came to Jeremiah from the LORD: <sup>2</sup>“Go down to the potter’s house, and there I will give you my message.” <sup>3</sup>So I went down to the potter’s house, and I saw him working at the wheel. <sup>4</sup>But the pot he was shaping from the clay was marred in his hands; so the potter formed it into another pot, shaping it as seemed best to him. <sup>5</sup>Then the word of the LORD came to me. <sup>6</sup>He said, “Can I not do with you, Israel, as this potter does?” declares the LORD. “Like clay in the hand of the potter, so are you in my hand, Israel. <sup>7</sup>If at any time I announce that a nation or kingdom is to be uprooted, torn down and destroyed, <sup>8</sup>and if that nation I warned repents of its evil, then I will relent and not inflict on it the disaster I had planned. <sup>9</sup>And if at another time I announce that a nation or kingdom is to be built up and planted, <sup>10</sup>and if it does evil in my sight and does not obey me, then I will reconsider the good I had intended to do for it. <sup>11</sup>“Now therefore say to the people of Judah and those living in Jerusalem, ‘This is what the LORD says: Look! I am preparing a disaster for you and devising a plan against you. So turn from your evil ways, each one of you, and reform your ways and your actions.’”

**ADULT CHOIR:** ..... God Is Our Refuge

**SECOND LESSON: The Gospel comes to all by grace alone.**

Revelation 14:6-7 <sup>6</sup>Then I saw another angel flying in midair, and he had the eternal gospel to proclaim to those who live on the earth—to every nation, tribe, language and people. <sup>7</sup>He said in a loud voice, “Fear God and give him glory, because the hour of his judgment has come. Worship him who made the heavens, the earth, the sea, and the springs of water.”

**VERSE OF THE DAY:** Alleluia. If you continue in my Word, you are truly my disciples, you will know the truth, and the truth will make you free. Alleluia.

*(Please rise for the Gospel in honor of the words of Jesus.)*



**GOSPEL LESSON: Christians live out their reformation by faith alone.** Mark 13:5-11 <sup>5</sup>Jesus said to them: “Watch out that no one deceives you. <sup>6</sup>Many will come in my name, claiming, ‘I am he,’ and will deceive many. <sup>7</sup>When you hear of wars and rumors of wars, do not be alarmed. Such things must happen, but the end is still to come. <sup>8</sup>Nation will rise against nation, and kingdom against kingdom. There will be earthquakes in various places, and famines. These are the beginning of birth pains. <sup>9</sup>“You must be on your guard. You will be handed over to the local councils and flogged in the synagogues. On account of me you will stand before governors and kings as witnesses to them. <sup>10</sup>And the gospel must first be preached to all nations. <sup>11</sup>Whenever you are arrested and brought to trial, do not worry beforehand about what to say. Just say whatever is given you at the time, for it is not you speaking, but the Holy Spirit.



**THE FIRST PETITION:**..... Luther’s Small Catechism

M: Hallowed be your name.

**C: What does this mean?**

M: God’s name is certainly holy by itself, but we pray in this petition that we too may keep it holy.

**C: How is God’s name kept holy?**

M: God’s name is kept holy when his Word is taught in its truth and purity and we as children of God lead holy lives according to it.

**C: Help us to do this, dear Father in heaven!**

M: But whoever teaches and lives contrary to God’s Word dishonors God’s name among us.

**C: Keep us from doing this, dear Father in heaven!**

**HYMN OF THE DAY: #201 – A Mighty Fortress Is Our God**

**A mighty fortress is our God,  
A trusty shield and weapon;  
He helps us free from ev'ry need  
That has us now o'ertaken.  
The old evil foe Now means deadly woe;  
Deep guile and great might Are his dread arms in fight;  
On earth is not his equal.**

**With might of ours can naught be done;  
Soon were our loss effected.  
But for us fights the valiant one  
Whom God himself elected.  
You ask, "Who is this?" Jesus Christ it is,  
The almighty Lord. And there's no other God;  
He holds the field forever.**

**Though devils all the world should fill,  
All eager to devour us,  
We tremble not, we fear no ill;  
They shall not overpower us.  
This world's prince may still scowl fierce as he will,  
He can harm us none. He's judged; the deed is done!  
One little word can fell him.**

**The Word they still shall let remain,  
Nor any thanks have for it;  
He's by our side upon the plain  
With his good gifts and Spirit.  
And do what they will -- Hate, steal, hurt, or kill --  
Though all may be gone, Our victory is won;  
The kingdom's ours forever!**

Text, Tune, Setting: public domain.

**SERMON: ..... Mark 13:5-11**

***Our Reformation Rally Cry***

1. WATCH OUT! – Combat deception with truth.
2. BE ON YOUR GUARD! – Witness boldly by faith.

**CREATE IN ME:** .....p. 21 CWS

**C** Cre - ate in me a pure heart, O God, and re -  
new a right spir - it with - in me.  
Do not cast me a - way from your pres - ence or  
take your Ho - ly Spir - it from me. Re -  
store to me the joy of your sal - va - tion, and up -  
hold, up - hold me with your free Spir - it.

***Offerings of Love to Our Lord***

*Please fill out the "Welcome to Grace" register in your pew at this time*

**PRAISE RINGERS:** (8:00)..... Festive Peal

**PRAYER OF THE CHURCH:**

**M:** Almighty and eternal God, when the time had fully come, you sent your Son to take our place under the demands of the law and to endure the just punishment for our sins. For our sake you accepted his sacrifice on the cross and raised him from death to glorious splendor.

**C:** Praise the Lord, my soul, and forget not all his benefits.

M: When the time had fully come, you bestowed your Spirit on your people as a testimony that you had called them to proclaim the gospel to every creature. Equipped and encouraged, they carried the Word of salvation into all the world.

**C: The Lord reigns. Let the earth be glad; let the distant shores rejoice.**

M: When the time had fully come, you raised up your servant Martin Luther to restore the pure and right teaching of the Scriptures to a troubled Church. You renewed your people with the light of your love, and your holy church grew and prospered throughout the world.

**C: God is our refuge and strength, an ever-present help in trouble.**

M: When the time had fully come, you made our forefathers bold to take their stand on the truth of your Word. You have blessed their sons and daughters and have enabled us to preserve and proclaim the saving gospel.

**C: Sing to the Lord, for he has done glorious things; let this be known to all the world.**

M: Let this be a time, O Lord, when you renew us again by Word and sacrament, when you reform our hearts and minds, and when you restore to us the joy of fellowship and service. Grant to us in this age and in this place the courage of the apostles, the steadfastness of the reformers, and the dedication of those who have gone before us.

**C: May the Lord our God be with us as he was with our fathers; may he never leave us nor forsake us.**

M: May this be a time, O Lord, for confession and repentance. Forgive us for the apathy that harms our faith and hinders our works. Forgive us for boasting of our past achievements and for blaming others for our present problems. Rid us of indifference to public worship and Bible study. Destroy the distrust that plagues us, and shatter every thought and word that harms the unity of the Spirit and the bond of peace.

**C: Create in us pure hearts, O God, and renew steadfast spirits within us.**

**M:** Let this be a time, O Lord, when we recommit and re-consecrate ourselves to the ministry of the gospel. Let us find joy in our unity, zeal for our work, and success in our labor.

**C:** **May God be gracious to us and bless us and make his face shine on us, that his ways may be known on earth, his salvation among all nations. Amen.**

**LORD'S PRAYER:.....p. 22 CWS**

**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. Lead us not into temptation, but deliver us from evil. For the kingdom, the power, and the glory are yours now and forever. Amen.**

**HYMN: #204 – O God, Our Lord, Your Holy Word**

**O God, our Lord, Your holy Word  
Was long a hidden treasure  
Till to its place it was by grace  
Restored in fullest measure.  
For this today our thanks we say  
And gladly glorify you.  
Your mercy show and grace bestow  
On all who still deny you.**

**Salvation true by faith in you  
That is your gospel's preaching,  
The heart and core of Bible lore  
In all its sacred teaching.  
In Christ we must put all our trust,  
Not in our deeds or labor;  
With conscience pure and heart secure  
Love you, Lord, and our neighbor.**

**Lord, you alone this work have done  
By your free grace and favor.**

**All who believe will grace receive  
Through Jesus Christ, our Savior.  
And though the foe would overthrow  
Your Word with grim endeavor,  
All he has wrought must come to naught  
Your Word will stand forever!**

**Since you are mine, my Lord divine,  
Death holds no dreadful terrors;  
Your precious blood, my highest good,  
Has blotted out my errors.  
My thanks to you -- Your Word is true!  
Fulfill your promise ever,  
And mercy give while here I live  
And heav'nly bliss forever.**

Text: © 1941 Concordia Publishing House. Used by permission of CPH. Tune and Setting: public domain.

**PRAYER:** .....p. 27 CWS

**C: Amen.**

**BENEDICTION:** .....p. 27 CWS

**M: The Lord bless you and keep you.  
The Lord make his face shine on you and be gracious to you.  
The Lord look on you with favor and † give you peace.**

**C: Amen.**

**CLOSING HYMN: #203 – Lord, Keep Us Steadfast in Your Word**

**Lord, keep us steadfast in your Word;  
Curb those who by deceit or sword  
Would seek to overthrow your Son  
And to destroy what he has done.**

**Lord Jesus Christ, your pow'r make known,  
For you are Lord of lords alone;  
Defend your Christendom that we  
May sing your praise eternally.**

**O Comforter of priceless worth,  
Send peace and unity on earth.  
Support us in our final strife,  
And lead us out of death to life.**

Text, Tune, Setting: public domain.

Reprinted with permission under ONE LICENSE #A-705990. All rights reserved.

✠ ✠

**TODAY'S ALTAR FLOWERS** were donated in celebration of the preaching of God's Word in its truth and purity.

✠ ✠ ✠

**IN HIS INFINITE WISDOM**, the Lord took to himself in heaven the soul of Charity Spevacek on Sunday, October 24<sup>th</sup>. A memorial service will be held at 10:30 AM on Thursday, November 4<sup>th</sup> at Shepherd of the Valley Lutheran Church, 14650 W. Bell Road in Surprise. A light luncheon will follow the service.

✠ ✠ ✠

**THANK YOU** to Lara Johnson (*trumpet*) for providing the special music for this morning's services.

✠ ✠ ✠

Worship attendance: 8:00 AM – 140; 10:30 AM – 152

Sunday School attendance: Adults: Hall – 79; Room 1 – 15;

Children – 39

Tue. *Topics* Class: 13; Wed. *Ezekiel* Class: 8; Fri. *Galatians* – 10

Senior ushers - 8:00 AM: Chris Paul

10:30 AM: Sam Jacobson

Organist: Denise Koehnlein

### **HOSPITALIZED OR RECUPERATING AT HOME:**

Carolyn Meyer (Home)

Alexandra Janosek (Home)

Adrienne Siffring (Home)

Ed Junas (Home)

Michael Lorenz (Home)

### **THIS WEEK AT GRACE:**

**SUN - REFORMATION Worship, 8:00 & 10:30 AM; Bible Class & Sunday School, 9:30 AM; Joint Reformation Service, 4:00 PM**

MON - Adult Choir, 7:00 PM; Praise Ringers, 8:00 PM  
 TUE - *Timely Topics* Bible class, 2:00 PM; Ladies Aid, 7:00 PM  
 WED - ABC @ IHOP, 8:30 AM; LES Early Release, 11:30 AM; Public  
 School Confirmation Class, 6:30 PM; *Ezekiel* class, 7:00 PM  
 THU - NO School – AZ-CA Teachers Conference; Elders Meeting,  
 3:00 PM  
 FRI - NO School – AZ-CA Teachers Conference; *Galatians* Bible  
 Class, 10:00 AM  
 FRI-SUN – Pioneer Campout

### **OTHER ANNOUNCEMENTS:**

1. *Forward in Christ* and November Bible-reading & activity calendars are in the Narthex and south entrance to the church.
2. Thank you to the crew that cleaned the church last week. The cleaning crew for November 6<sup>th</sup> will be captained by Heidi Pedersen with Glen, Hailey, & Kyla Pedersen; Don & Laurel Bollmeier; Pastor, Amy, Eli, Sam, & Owen Jacobson; and Kevin & Diane Roever.



**JOINT REFORMATION SERVICE...“Here I Stand”** – *“I will speak of your statutes before kings and will not be put to shame”* – Psalm 119:46. The West Valley Joint Reformation Service will be held here at Grace at 4:00 PM **TODAY**, October 31<sup>st</sup>. It is a celebration of the 500<sup>th</sup> anniversary year of the Diet of Worms, where on April 18, 1521, Luther stood before Emperor Charles V and refused to retract his writings which were based on Holy Scripture. The central issue of the Reformation is still an issue with which every human being must wrestle today, so come and help celebrate God’s undeserved grace by which the Lord guided Luther to reform his Church.



**SCRIPTURAL GREETING & THANKSGIVING CARDS** are available for purchase in the fellowship hall before Bible class this morning. Greeting cards can be purchased singly and by the box. All proceeds help support the ministries of Grace Ladies Aid.

**2022 SCRIPTURAL CALENDARS** are available for purchase at the Greeting Card table at the back of the hall this morning. The cost is \$8.00 per calendar, and the proceeds will go toward a youth ministry here at Grace.



**COLUMBARIUM INFORMATION...**The Columbarium Committee will be hosting a meeting for all interested members on November 14<sup>th</sup> after second service to present more details about the project and answer any questions. You can also learn more by going to the Grace website at <http://www.graceglendale.org> and follow the links to the information and forms or by contacting any member of the Columbarium Committee.



**WOMEN'S ADVENT BY CANDLELIGHT** is scheduled for Sunday, November 28<sup>th</sup> at 5:00 PM in the fellowship hall. All ladies of Grace are invited to attend an evening of fellowship and celebration in anticipation of our Savior's birth. Because it has been a while since we have held this event, **please sign up on the sheet in the narthex** so we know if there is still interest. You may Contact Bonnie Clark for information.



**GRACE ONLINE CALENDAR RIGHT ON YOUR PHONE...**If you subscribed to our online calendar before September 1<sup>st</sup> of this year, you need to unsubscribe from it because it cannot be updated. Please subscribe to our NEW online calendar at [www.graceglendale.org/calendar](http://www.graceglendale.org/calendar). Look for the megaphone icon!



**THANKSGIVING ALTAR FLOWERS...**If you'd like to make a \$10 donation to help purchase our Thanksgiving altar bouquets, please sign the sheet in the narthex & enclose payment in the pink envelope (make checks payable to "Grace Ladies Aid"). Please mark if you'd like to take some flowers after the Thanksgiving service.



**THANKSGIVING WORSHIP SERVICE** is Thursday, November 25<sup>th</sup> at 9:00 AM. Please note that there is only **one** service. Grace students (PK-8) will sing for this service!

**ABC IN NOVEMBER...**The Adult Breakfast & Coffee group will meet on Wednesday, November 3<sup>rd</sup> at IHOP, 6601 W Peoria Avenue in Glendale at 8:30 AM. Please sign up on the sheet in the narthex so

that adequate seating can be arranged. The morning will consist of a devotion, fellowship, and breakfast (on your own)!



**FOOD DRIVE...** Grace Ev. Lutheran School's food drive will run from **Wednesday, October 20<sup>th</sup> to Wednesday, November 17<sup>th</sup>**! Watch for supermarket sales! The following items are needed most, especially if they are **whole grain, low sodium, or low fat**. The food drop off dates will be coming soon.

**CANNED FOODS:**

Vegetables & Fruit  
Beans & Meat  
Tuna & Chicken  
Soups & Stews

**DRIED FOODS:**

Rice (1 lb. bags)  
Beans (1 lb. bags)  
Pasta (1 lb. bags)  
Cereal

**MISC. ITEMS:**

Peanut Butter  
Jams & Jellies  
Breakfast Bars  
Juice

**Check expiration dates on all items.** Please do not donate expired items! **NO GLASS CONTAINERS, please!** Glass tends to break in transit, which not only makes a messy situation, but also a very hazardous one!



**DONATE FROM YOUR SMART PHONE!** Scan this image using your phone's QR code reader! Contact Debbie at ext. 322 if you have any questions or need help with setting this up. Automatic or one-time deductions for offerings may also be accessed from the [graceglendale.org](http://graceglendale.org) site with the "Click Here to Donate Online" button. *Please use your checking or savings account information rather than a credit or debit card to save the processing fees.*



**FINANCIAL UPDATE:** Need amounts are based on a goal of **\$873,142.00 by 6/30/2022.**

**Week ending 10/24/2021:**

**YTD 7/1/2021 through 10/24/2021:**

Weekly Need:	15,000.00	YTD Need:	274,000.00
Weekly Actual:	39,123.75	YTD Actual:	277,819.11
Weekly +/-:	+24,123.75	YTD +/-:	+3,819.11

**JOB OPPORTUNITIES...** Martin Luther College is now accepting applications for the following positions:

- **Regular part-time Serials Librarian** (*closes November 2, 2021, at 12:00 pm*)
- **Part-time Bookstore Assistant** (*closes November 2, 2021, at 12:00 pm*)
- **Part-time Custodians** (*open until filled*)
- **Part-time Women's Tennis Head Coach** (*open until filled*)
- **Part-time Athletics Equipment Manager** (*open until filled*)

Apply online at [mlc-wels.edu/hr/](http://mlc-wels.edu/hr/). For additional information, contact the MLC Human Resources Office at 507.354.8221.



**COLLEGE COOKOUT...** On Sunday, November 14<sup>th</sup>, Grace is hosting a Hamburger & Brats Cookout in our courtyard for WELS college students and their friends. There will be “backyard” & “table” games available for those who want to play as well as “the game” for those who’d like to watch their team. With this event, we’d like to...

1. ...give our WELS collegians & friends an opportunity to meet other WELS collegians & friends.
2. ...encourage our hometown WELS students to be active in their congregations and our out-of-town students to find a home-away-from-home WELS congregation.
3. ...help students find rides to Grace or other WELS congregations on Sunday morning if they need a ride.
4. ...help our college students grow in faith through Lutheran Bible studies.

Food will start coming off the grill at 5:00 PM. Please RSVP to Pastor Jacobson at [pastorjacobson@graceglendale.org](mailto:pastorjacobson@graceglendale.org) or call 623-937-2010, ext. 321. RSVP no later than Friday, November 12<sup>th</sup>, so we know how to plan.