Trinity Reformed Church of Northwest Connecticut

Biblical, Traditional, Congregational

Lord's Day Worship for May 19, 2024

"Restore us to You, O Lord, that we may be restored; Renew our days as of old," – Lamentations 5:21



"*" = Please stand if you are able.

Welcome, Greeting & Announcements

Call to Worship - Colossians 3:9-17

Leader: Do not lie to one another,

People: Since you laid aside the old self with its evil practices,

Leader: And have put on the new self who is being <u>renewed</u> to a true knowledge

People: According to the image of the One who created him

Leader: A renewal in which there is no distinction between Greek and Jew, circumcised

and uncircumcised, barbarian, Scythian, slave and freeman,

People: But Christ is all, and in all.

Leader: So, as those who have been chosen of God, holy and beloved, put on a heart of

compassion,

People: Kindness, humility, gentleness and patience;

Leader: Bearing with one another, and forgiving each other, whoever has a complaint

against anyone;

People: Just as the Lord forgave you, so also should you.

Leader: Beyond all these things put on love,

People: Which is the perfect bond of unity.

Leader: Let the peace of Christ rule in your hearts, to which indeed you were called

in one body;

People: And be thankful.

Leader: Let the word of Christ richly dwell within you, with all wisdom teaching

and admonishing one another with psalms and hymns and spiritual songs,

People: Singing with thankfulness in your hearts to God.

Leader: Whatever you do in word or deed, do all in the name of the Lord Jesus,

People: Giving thanks through Him to God the Father.

Prayer of Invocation and Confession Gospel Absolution Text – 1Peter 1:3-5,23

*Hymn #101 (red hymnal) - "Come, Thou Almighty King"

Scripture Reading - Acts 2:1-47

Ancient Creedal Reading – Apostles Creed (pg#845 in the red hymnal)

Offerings Presented

[Please put your tithe/offering in the plates before or after the service – Thank you!] [Gifts labeled "Deacon's Fund go to aid those in need in the congregation.]

*Doxology #731 (red hymnal)

Praise God from whom all blessings flow; Praise Him, all creatures here below; Praise Him above, ye heavenly host: Praise Father, Son, and Holy Ghost. Amen.

*Prayer of Dedication

*Sung Psalm #103B (see insert below) – "Bless the LORD, My Soul"

Prayers of the Church & Lord's Prayer (sins)

Our Father, who art in heaven, hallowed be Thy name. Thy Kingdom come. Thy will be done on earth as it is in heaven. Give us this day our daily bread, and forgive us our sins, as we forgive those who sin against us, and lead us not into temptation, but deliver us from evil. For Thine is the Kingdom, and the power, and the glory, forever. Amen.

Reformation Creedal Reading - Westminster Larger Catechism (1647 AD), 67

Leader: What is effectual calling?

People: Effectual calling is the work of God's

John 5:25

almighty power and grace,

Leader: Whereby out of His free and special love to His elect,

Titus 3:4-5

and from nothing in them moving Him thereunto Eph 2:4-9; Rom 9:11

Eph 1:18-20; 2Tim 1:8-9

John 6:45

People: He does, in His accepted time,

Leader: Invite and draw them to Jesus Christ, 2Cor 5:20; 6:1-2

People: By His word and Spirit; John 6:44; 2Thes 2:13-14

Leader: Savingly enlightening their minds, Acts 26:18; 1Cor 2:10,12

People: Renewing and powerfully determining Ezek 11:19; 36:26-27

their wills,

Leader: So as they (although in themselves dead in sin) are hereby

made willing and able freely to answer His call,

People: And to accept and embrace the grace offered Eph 2:5; Phil 2:13

and conveyed therein. Deut 30:6

Ministry of the Word - Preaching

Prayer of Illumination

*Sermon Text - Titus 3:5-6

*Gloria Patri #735 (red hymnal) .

Glory be to the Father, and to the Son, and to the Holy Ghost; As it was in the beginning, is now and ever shall be, world without end. Amen.

Sermon – "Regeneration & Renewal"

A Sermon Series on Titus

^{*}Hymn #32 (red hymnal) – "Great Is Thy Faithfulness"

^{*}Benediction - Numbers 6:24-26

Announcements

- There will be no Coffee Hour today because of the **Special Congregational meeting**.
- There will be **no Women's Sunday School on May 26th**. All of Verna's class is welcome to attend Pastor Doug's Adult Study which meets at 9:00 AM.
- We will be voting on Jon Haulenbeek to be a **Ruling Elder** at today's meeting, below is his bio. Jon Haulenbeek received a Masters of Divinity degree from Gordon-Connell Theological Seminary (GCTS) in 1981, the same year he and Trisha were married. Trisha completed her Masters of Theological Studies degree (GCTS) a year or so later. From the very beginning they have lived and worked as a team. They spent roughly 2-1/2 years in Charleston, WV, where Jon accepted a call as associate minister at The Baptist Temple, then another 2-1/2 years, or so as a solo pastor of a yoked parish near Hoosick Falls, NY. From there, they moved to Connecticut where Jon began working as a financial advisor, which he continues to this day, only to find himself back in the pulpit ministry at Northfield Congregational Church a few years later. For the ensuing 18 years, Jon engaged in two roles, a part-time pastor and a financial advisor. When not at his desk, Jon enjoys spending time with his wife and cats, building and fixing things, reading and studying.
- The Elders and Deacons are trying to think of a **local charitable outreach** TRC could do, either for someone in the church, or someone / something in the community If you have any thoughts, suggestions, or requests, please see Pastor Doug.
- If you would like to **help the Franceschetti family** (Dave, Janelle & baby Caleb) there are a few options:
 - Prayer, which is always greatly appreciated.
 - The Franceschetti's have a gofundme account at: https://gofund.me/1c7aaeb4 (Or you can search for: "gofundme Franceschetti Family")
 - If you would like to donate a meal, see Julie Latina.
 (julieannalatina@gmail.com; h=860-824-8410; c=860-480-1687)
- If you have any prayer requests you would like the Internet Prayer Chain to pray for, please email them to Donna Ensminger at: **trcnwprayer@gmail.com**. (If you would like to join the Prayer Chain, also see Donna.)
- There are **Bibles** and "*Basics of the Faith*" pamphlets about various theological topics free if you are interested.
- **Summer worship hours** will be at 9:30 AM for July and August. Sunday School for All Ages will end sometime in June.

Upcoming Special Events

- A new **Wednesday Night Study** (6:30-8:00 PM) will start this week (May 22nd) going through the Book of Ephesians. Arguably, Ephesians is one of the best short (6 chapters) books of the Bible to understand the basics of the Christian faith.
- On Saturday, **June 1**st (with a rain date of June 8th), there will be a **picnic** for the church at the Ensminger's house (100 Hollow Rd; Winchester), starting at noon.
- On Saturday, **July 20**th (with a rain date of July 27th), there will be a **pool party and picnic** for the church at the Decker-Gabelmann house, starting at noon.
- On Saturday, **September 7**th, there will be a **picnic** for the church at the Winters' house, starting at noon.

Normal Weekly Schedule

Sunday

9:00-10:15 AM **Sunday School for All Ages**

• Younger Children's Class (Vika Winters)

• Older Children's Class (Mason Goodell)

• Women's Study (Verna Aldrich)

<u>Taking Hold of God: Reformed & Puritan Perspectives</u> <u>on Prayer</u> edited by Joel R. Beeke & Brian G. Najapfour

Adult Study (Pastor Doug)

Christ & Creed: The Early Church Creeds & their Value

for Today by Nate Pickowicz.

10:30 AM **LORD'S DAY WORSHIP** – Lord's Supper on the 1st Sunday

c.11:40 AM Coffee Hour

Tuesday

10:30 AM – Noon Christian Classic Study (Pastor Doug's house) – Augustine's <u>City of God</u>

Wednesday

6:30 – 8:00 PM **Wednesday Bible Study** (Pastor Doug's house) – <u>Ephesians</u>

Friday

6:30 PM YADG – Young Adult Discussion Group (Pastor Doug's house)

1st & 3rd Fridays

Saturday

[morning] **Prayer Group** – Meets at the Decker-Gabelmann house.

If you are interested, please contact Sheryl Gabelmann.

Online Resources

Church's Facebook Page: facebook.com/people/Trinity-Reformed-Church/61554974150922/

Church's Webpage: TrinityReformedCT.org

Church Youtube Channel: youtube.com/@TrinityReformedCT

Pastor Doug's Youtube Channels:

Simply Reformed: youtube.com/simplyreformed Pilgrims of Plunder: youtube.com/@PilgrimsofPlunder Liking, Commenting, Sharing facebook posts and Subscribing, Liking, Commenting on youtube helps boost TRC's online

outreach.

Leadership

Teaching & Preaching Elder: Pastor Doug Aldrich

(860-379-1147; douglas_aldrich@sbcglobal.net)

Ruling Elders: Bob Ensminger

(860-485-8738; robert.ensminger@arthurgrussell.com)

Rich Gabelmann

(860-605-7852; rgabelmann0415@gmail.com)

Deacons: David Mattson (chair), Carl Bierce, Caleb Goodell,

Mason Goodell, Dean Winters

Music Coordinator & Treasurer: Cindy Rines

Clerk: Sheryl Gabelmann

Sunday School: Verna Aldrich, Mason Goodell

Sermon Notes

Titus 3:4-5a "Regeneration & Renewal" A Sermon Series on Titus May 19, 2024

Introduction

- 1) Today is Pentecost Sunday.1
 - a) If you believe in using the liturgical calendar, Pentecost is one of the most important Christian holidays.
 - b) It's day when the Holy Spirit came upon the early church powerfully, like fire. Acts 2:3-4
 - c) This was as per the promise of Christ, that He and the Father would send the Spirit in a special way to start the New Covenant Church. Matt 3:11; Mark 1:8; Luke 3:16; 11:13
- 2) All the major Christian holidays center around the Lord Jesus, though Pentecost does have a special focus on the Holy Spirit.
 - a) **Christmas** = The Second Person of the Trinity, God's Eternal Word, His Son, becomes incarnate (i.e. takes on human flesh) in the person Jesus Christ.
 - b) **Good Friday** = The Lord Jesus dies for the sins of the world.
 - c) **Easter** = The Lord Jesus victoriously rises from the dead.
 - d) **Ascension** = The Lord Jesus ascends into heaven to be enthroned in glory with His Father.
 - e) **Pentecost** = The Father and the Son send the Holy Spirit to specially dwell in Christ's spiritual body on earth, i.e. the church.
 - f) **Return** = The last Christian holiday that has not yet happened, the Lord Jesus will return in power and glory at the end of the age to begin the new heavens and new earth.
- 3) While Acts 2 gives us the history of the first Christian Pentecost, Titus 3 gives a great explanation of its impact on each of us.

Overview - Titus 3:3-8

- 1) Titus 3:3-8 is one of the greatest simple descriptions of the Gospel in the Bible.
 - a) It follows the classic pattern of:²
 - i) First, you have to understand the problem **Sin**.
 - ii) Next, to know the solution Salvation is only through Christ.
 - iii) Finally, the outcome of such a salvation Good works.

Passover (Pesach, Feast of Unleavened Bread) – Celebrates the Exodus and the time of planting, sometime between March and April. (Ex 12:3-20; Lev 23:6; Deut 16:1-8)

Pentecost (Shavuot, Feast of Weeks, Day of First Fruits, Feast of Harvest) – The completion of the barley harvest, the first harvest, sometime between May and June. (Ex 23:16; 34:22; Num 28:26; Lev 23:16)

Feast of Tabernacles (Sukkot, Feast of Booths, Feast of Ingathering) – The second harvest and the end of the year, sometime between September and October. (Lev 23:34; Num 29:12-38)

Repent - Believe - Follow is found in: Rom 1:18-3:20 - 3:21-4:25 - 5:1-15:33 Ps 107:17-19a - 107:19b-20 - 107:21-22

Mark 1:15a - 1:15b - 1:16-17

Rom 3:19-20 - 3:21-30 - 3:31

1Cor 6:9-10 - 6:11 - 6:12 **Eph 2:1-3 - 2:4-9 - 2:10** John 3:9-13 - 3:14-18 - 3:19-21 John 6:36 - 6:37-65 - 6:66-69

¹ The Christian Pentecost is celebrated 50 days after Easter, which is directly tied to the Old Testament holidays of (OT) Pentecost and Passover. Pentecost, like Passover, originally was one of the three great harvest/pilgrim festivals of ancient Judaism, which are:

Passover (Pesach, Feast of Unleavened Bread) – Celebrates the Exodus and the time of planting, sometime between March

² As the <u>Heidelberg Catechism</u>, Q#2, puts it: *Question*: What must you know to live and die in the joy of this comfort? *Answer*: Three things: First, how great my sin and misery are; (Rom 3:9-10; 1John 1:10). Second, how I am set free from all my sins and misery; (2John 17:3; Acts 4:12; 10:43). Third, how I am to thank God for such deliverance. (Matt 5:16; Rom 6:13; Eph 5:8-10; 2Tim2:15; 1Pet 2:9-10). This pattern of

- b) The order is critical!
 - i) You can't skip steps!
 - ii) If you water down any step, especially the first one, you will not get the rest.
- 2) Titus 3:3 is a wonderfully blunt statement of sin: "For we also once were foolish ourselves, disobedient, deceived, enslaved to various lusts and pleasures, spending our life in malice and envy, hateful, hating one another."
- 3) Titus 3:8, the final step, is a glorious statement about good works but more about that in a future sermon.
- 4) Titus 3:3-7 is about salvation in Christ.
 - a) We have looked at Titus 3:3-5a, the broad foundation of salvation: "But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, . . ."
 - i) Salvation is an act of God based solely on His kindness, by His grace. (Grace is undeserved mercy.)
 - ii) Even good works based on God's law cannot save us, as we just read in Titus 3.
 - A murderer helping an old lady across the street doesn't get him off the hook for murder.
 - Even our best good works are filthy rags before God
 because they will always be tainted with mixed motives.

 Is 64:6
 - There has to be justice, there has to be perfection, our good works have to be sanctified.
 - b) We need to be "put in" Christ.

Eph 1:1-2:10

Rom 11:6

- i) His perfect righteousness needs to be credited to us.
- ii) His blood needs to cover our works to make them pleasing to God.
- iii) However, we are getting ahead of ourselves.
- c) Titus 3:5b-8 begins a more detailed explanation of what "according to His mercy" means.
 - i) Titus 3:7 is about being justified by His perfect righteousness by faith alone.
 - ii) Titus 3:8 is about good works.
 - iii) More about those in future sermons.
- 5) For Pentecost Sunday, let us look at what comes before justification and good works, as taught in Titus 3:5b-6 "by the washing of regeneration and renewing by the Holy Spirit, whom He poured out upon us richly through Jesus Christ our Savior,"

Washing of Regeneration - Titus 3:5b

- 1) To be justified (declared righteous) before God, we have to believe in Christ. Rom 3:21-31; Eph 2:8-9
- 2) To believe in Christ requires an inward change, a change of the heart.
 - a) When the Bible uses the word "heart" do not first think about emotions.
 - i) The radical dualism that the Mind = Reason and Heart = Emotion, is not biblical.
 - ii) When you hear "heart" in the Bible think of the totality of the inner man, including: The mind, will, reason, desires, etc.

Deut 4:39; Jer 24:7; Luke 9:47; Rom 10:9-10; 2Cor 4:6; Eph 1:18 iii) In modern culture we like to downplay the mind in favor of emotion (a word not found in the Bible) or the will (i.e. desires).

This is unbiblical. The mind is that part of the inner man that controls rational decision making.

1Cor 14:14-15,19 Matt 15:32; Heb 12:11

• This is not stoicism, the rejection of feelings, since such things as joy, happiness, even sorrow, can be a blessing.

Matt 15:32; Heb 12:11 Phil 1:7; 3:1; 4:4

It is affirming we have been given a rational soul, which
makes us superior to the beasts, and we should let clear
biblical thinking control our direction, not the whims of
emotions, feelings or (fleshly) desires.

Ps 8:4-8; Is 1:18; John 1:14

Gen 1:27-28;

Matt 22:37;

Luke 24:45;

Rom 1:28; 7:25;

If you have a godly emotional reaction, praise God.
 However, don't pursue after emotions, which would be foolish.
 Instead pursue godly thinking to govern your actions.
 (Have a similar attitude to miracles or acts of God's power.)

b) The inner man, that by his fallen nature is spiritually dead and needs to be made alive, to be born anew, to be born again, to be regenerated.

Eph 2:1-3,5; Col 2:13

- 3) The Greek word here for "regeneration", paliggenesía, in Titus 3:5 is beautiful.
 - a) It is the combination of two words:

Pálin (return back, again, re-) + *Génesis* (birth, begin)

- = **Paliggenesía** (regeneration, new birth, born again, new beginning, genesis again)
- b) "Regeneration" is the technical word for "Born Again", both of which are found in the Bible.

Matt 19:28; Titus 3:5 John 3:3,7; 1Pet 1:3,23

4) As the Lord Jesus clearly taught "unless one is born again he cannot see the kingdom of God" and "you must be born again."

John 3:3,7

- a) From our perspective this feels like something we do.
 - i) I hear the Gospel.
 - ii) I come to know that I am sinner and God who is holy hates sin.
 - iii) Thus, I turn away from myself, sin, the world and Satan and turn and trust in Christ as my Lord, Savior and God.
 - iv) And from this conversion I now try to live a Christian life.
- b) From our perspective this is all true and wonderful.
- c) However, notice where Titus, and all of the Bible, puts the emphasis not on the actions of man but on God who acts.
- 5) God makes us born again which causes us to trust in Christ.
 - a) Spiritually dead people cannot make themselves believe.
 - b) They have to be given a new heart which causes them to believe.
- 6) This is the clear teaching of Scripture:
 - a) Titus 3:4-5a "But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration . . ."

- b) 1Peter 1:3,23 "Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, . . . for you have been born again not of seed which is perishable but imperishable, that is, through the living and enduring word of God."
- c) Ezekiel 36:22-27 "Therefore say to the house of Israel, thus says the Lord God, 'It is not for your sake, O house of Israel, that I am about to act, but for My holy name, which you have profaned among the nations where you went. I will vindicate the holiness of My great name which has been profaned among the nations, which you have profaned in their midst. Then the nations will know that I am the Lord,' declares the Lord God, 'when I prove Myself holy among you in their sight. For I will take you from the nations, gather you from all the lands and bring you into your own land. Then I will sprinkle clean water on you, and you will be clean; I will cleanse you from all your filthiness and from all your idols. Moreover, I will give you a new heart and put a new spirit within you; and I will remove the heart of stone from your flesh and give you a heart of flesh. I will put My Spirit within you and cause you to walk in My statutes, and you will be careful to observe My ordinances."
- 7) Be careful, several mistakes are possible here:
 - a) Regeneration comes before faith, not the other way are around.
 - i) We do not make ourselves born again by believing.
 - ii) God gives us a new heart which causes us to believe.
 - iii) If you are not sure if you are "born again" then ask the following questions:
 - Do you know you are sinner and are trusting in Christ?
 - Always remember, never put your faith in your faith, but put your faith in Christ.
 - If the answer is "yes" then you are born again.
 - Now continue to trust in Christ and do the good works He has commanded!
 - b) Do not believe the baptism makes you born again simply by the ritual itself.
 - i) The new birth is related to baptism, that is very true!
 - ii) As Titus 3:5b reads: "washing of regeneration".
 - iii) Baptism represents God's promise to us, just as we are symbolically washed by the application of water, so too God will wash us inwardly by giving us His Spirit through Christ.

John 3:5; Acts 2:38; 16:33; Eph 5:26; 1Pet 3:21

- iv) Always remember the direction of the sacraments is God speaking to us the good news of Jesus Christ.
- v) What saves us is faith in Christ.
- 8) To be given new life, to be born again, to have a new Genesis, has implications.

Renewing By the Holy Spirit - Titus 3:5c-6

- 1) This new birth the Holy Spirit gives is also a new beginning about a renewal, a renovation, of our inner self.
 - a) Titus 3:8b "by the washing of regeneration and renewing by the Holy Spirit"
 - b) Obviously, "regeneration" and "renewal" are very similar concepts.
 - c) "Renewing" or a "renovation", is about making the person different from the past.

- 2) This saving faith that has been given us, when it first appears, does fully justify us before God More about that next week.
 - a) That faith, however, doesn't go away, it is to grow.
 - b) Just as David prayed in his great penitent prayer: "*Create in me a clean heart, O God, and renew a steadfast spirit within me.*" Psalm 51:10

Lam 5:19-22

- 3) That is why the Bible calls Christians to be continually renewed, especially their minds, which controls our thinking and direction.
 - a) Romans 12:2 "And do not be conformed to this world, but be transformed by the <u>renewing</u> of your <u>mind</u>, so that you may prove what the will of God is, that which is good and acceptable and perfect."
 - b) Ephesians 4:23b-24 "be <u>renewed</u> in the spirit of your <u>mind</u>, and put on the new self, which in the likeness of God has been created in righteousness and holiness of the truth."
 - c) Colossians 3:10-11 "put on the new self who is being <u>renewed</u> (or renovated) to a true <u>knowledge</u> according to the image of the One who created him a renewal in which there is no distinction" of nationality, race, or social status, "but Christ is all, and in all."
- 4) All this is possible because Christ is the author and perfecter of faith!

Heb 12:2

a) If salvation is all of God (which it is!) then we can have full assurance.

Col 2:2

- b) Which will create in us more faith, more hope and more love.
- c) Know how much God's kindness has been given to us by the Holy Spirit "whom He poured out upon us richly through Jesus Christ our Savior" Titus 3:6
- d) If you are in Christ then you lack nothing!

1Cor 1:7

- i) You have been given the full kindness of God.
- ii) You have been given perfect salvation.
- iii) You have received God's full mercy.
- iv) You have been made clean and made anew.
- v) Because the Holy Spirit has been poured out upon us richly through Jesus Christ our Savior!
- 5) This renewal brings blessings in this life and is preparing us for heaven.
 - a) It is in the new heavens and new earth when our body gets regenerated and renewed.
 - b) "Therefore we do not lose heart, but though our outer man is decaying, yet our inner man is being renewed day by day. For momentary, light affliction is producing for us an eternal weight of glory far beyond all comparison, while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal." 2Cor 4:16-18
 - c) Because not only will the saints be fully redeemed but also all of creation. Ps 104:30
- 6) To cite the only other time "regeneration" is used in the New Testament, quoting our Lord:

 "And Jesus said to them, 'Truly I say to you, that you who have followed Me, in the regeneration when the Son of Man will sit on His glorious throne, you also shall sit upon twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or farms for My name's sake, will receive many times as much, and will inherit eternal life. But many who are first will be last; and the last, first." Matt 19:28-30

State of the Church Report for May 2024

1) The Lord has been very merciful!

Praise His name!

And thank you all for your support and prayers!

- 2) We are moving from the start-up phase to the normal operational phase
- 3) All the basic things are up and running, except owning a building. He have:
 - a) Leadership (elders, deacons, treasurer, clerk, etc.).
 - b) Music, Sunday School, Prayer-Chain & College-Age ministries.
 - c) Place for Lord's Day worship, study & fellowship.
 - d) Paraphernalia for worship (hymnals, sacrament items, correct plates, piano, booklets, etc.).
 - e) Business Stuff (email address, phone number, P.O. Box, bank account, insurance, incorporated).
 - f) Internet Outreach (active Facebook page, webpage needs to be made pretty, youtube channel sermons uploaded, Pastor Doug's has two youtube channels).
 - g) Active outside of Sunday to keep the sense of fellowship and charity going.
- 4) Statistics:
 - a) Membership: 42
 - b) Average attendance³: 44.1
 - c) Baptisms: 5
- 5) As the Deacons take over the daily temporal operation of the church the elders will be working on:
 - a) Lord's Supper Policy
 - b) Outreach & Missions
 - c) Denomination & Presbyterianism
- 6) Finally, we have clarity of purpose and direction, and unity of fellowship in Christian charity, Praise God! (1Cor 1:10)

³ 1.14=48; 1.21=49; 1.28=19; 2.4=40; 2.11=46; 2.18=38; 2.25=51; 3.3=41; 3.10=41; 3.17=45; 3.24=42; 3.31=63; 4.7=43; 4.14=41; 4.21=68; 4.28=40; 5.5=32; 5.12=47