

CROSS OF CHRIST LUTHERAN CHURCH

24155 Griswold Road
South Lyon, MI 48178
(248) 437-8810

www.crossofchristlutheran.org

Email: crosslut@bignet.net

JANUARY, 2008

Dear Beloved Members and Friends,

Happy New Year! A blessed Christmas and Epiphany to you!

Beginning on January 6, we celebrate the church year season of **Epiphany** during most of the month of January.

One event we remember and celebrate during Epiphany is the visit of the wise men to worship the baby Jesus. The Apostle Matthew calls the wise men "*Magi*."

Magi from the east came to Jerusalem after Jesus was born in Bethlehem to worship Him. They arrived during the reign of King Herod. The Magi visited the Christ child any where from eight days to two years after His birth. They may have been priests from Persia who were involved in astrology. There were at least two Magi. They looked for the King of the Jews in the Jewish capital city.

It is possible that the star the Magi saw was a conjunction of the planets Jupiter and Saturn in the constellation Pisces. Jupiter was known as the "King's planet." Pisces was associated with Palestine. This conjunction of Jupiter and Saturn in Pisces may have alerted the Magi to the

birth of the King of the Jews. It is also possible that God put a special star in the eastern sky to announce the birth of the King of the Jews to the Magi and to other star watchers.

Wise people seek our Lord. You can exercise wisdom by seeking Jesus. Seek Christ in His Word, the Bible. Seek our Lord through prayer. Jesus will let you find Him. Your Lord will bless you when you seek and find Him.

The Magi came to Jesus' house and worshiped Him. They worshiped Christ by bowing down before Him. The Magi worshiped our Lord by giving Him gifts of gold, frankincense, and myrrh.

The Magi's gifts proclaimed who Jesus is and what He would do in His life. Gold proclaimed Jesus as King. Christ reigns as King of heaven and earth in heaven. Frankincense proclaimed Jesus as Priest. Christ served as Priest by praying for us and His disciples. Jesus served as priest by offering Himself as the atoning sacrifice for us and for all on the cross. Myrrh proclaimed that Jesus would die and be buried. Nicodemus and Joseph of Arimathea put myrrh on Jesus' body when He was buried.

Let us worship Jesus with our offerings. We can follow the Magi's good example. Let us worship Christ with our first-fruit proportionate gifts. Let us worship our Lord with tithes of our income.

We have good reasons to gather together on Sundays during Epiphany. Our King of the Jews and Gentiles was born. Our Ruler and Shepherd was born in Bethlehem. We seek Jesus and come to His house. We bow down and serve our Lord with our bodies. We present Christ with gifts during the offering in our worship services.

May God bless you and your family during this month of January and always!

Sincerely yours in Christ,

Pastor Terry Nelson

Pastor, Chris, and family thank you for the beautiful card and generous gift. It is a blessing to serve such a loving and giving congregation. Thank you for your thoughtfulness and partnership in the Gospel.

WORSHIP & CHRISTIAN EDUCATION

Our winter worship and Christian education schedule is as follows:

WORSHIP	8:00 a.m. & 10:30 a.m. (traditional service)
CONTEMPORARY WORSHIP	9:15 a.m. (first Sunday of the month)
SUNDAY SCHOOL:	10:30 a.m.
ADULT BIBLE CLASS:	9:15 a.m.

SUNDAY SCHOOL is held at 10:30 a.m. in the classroom building for children ages 3 years through 5th grade. (The children are dismissed after the opening hymn from the worship service.) TEAM TRINITY Bible Group meets the first and third Sundays of the month for young people in 6th-12th grades for Bible Study and fellowship.

TEAM TRINITY:

. . . 10:30 a.m. (1st Sun. of month) – Jan. 6
. . . . 9:15 a.m. (3rd Sun. of month) – Jan. 20

ADULT BIBLE CLASS is held in the Fellowship Hall Sundays at 9:15 a.m., except for the first Sunday of the month. Join us for the study *The Quest for Spirituality*. Explore the relationship between science, technology, and faith – how this relationship affects our culture – and how you can biblically respond.

HELP is needed to co-teach the 3 rd -5 th grade Sunday School class, Sundays at 10:30 a.m. We also need SUBS for each of the classes. Contact Amy Lockard at 248-446-9598 or Pastor Nelson.

CONTEMPORARY WORSHIP is held the first Sunday of the month at 9:15 a.m. A praise team leads the congregation in singing contemporary music in an informal worship setting.

JR. CONFIRMATION INSTRUCTION is held on Wednesdays from 4:00-5:30 p.m. for 7th and 8th grade students. Call the church office for more information.

CHILDREN'S CHRISTMAS PROGRAM

THANK YOU to Amy Lockard, our Sunday School Superintendent, for directing this year's Children's Christmas Program! Much appreciation is extended to Janelle Lach & Angie Baker for all of their work on the Christmas program, to Colleen & Emily Martin for always doing such a wonderful job with the costumes, and to Myra Prueter for accompanying us on the piano. Thank you also to all of the Sunday School children for their commitment to practicing for the program and for their wonderful performance. Thank you to the parents (and grandparents!) for making sure your kids were at Sunday School each week for practice. We are also grateful to those who shared or donated items for us to use as props. Special thanks to Rich Miller for taking pictures of the children!

CHOIR

The next Choir rehearsal will be held on Wednesday, **January 9**, at 7 p.m. (We will also discuss alternate rehearsal times.)

2 0 0 8 OFFERING ENVELOPES

MEMBERS, pick up your 2008 OFFERING envelopes in the Fellowship Hall today.

CROSS OF CHRIST CHRISTIAN PRESCHOOL

"Preschool With a Plus"

The Preschool children enjoyed a special month celebrating the birth of our Lord and Savior Jesus Christ. Projects, stories, and songs all centered around the *Christmas* theme.

Preschool is on break until Monday, January 7, 2008.

Thank you to our Preschool staff: Janelle Lach, Julie Mattison, Kathy Saven, Marci Wasilko, Kelly Nuttall and Kathy Goodenow. They are what make our Preschool so special!

If you are new to our congregation and would like more information, please call the church/school office. Classes are held for children who are three and four years old. A few children have moved out of the area this past fall, so we have a few openings available.

The Preschool Board will meet again on Monday, February 4, at 7 p.m.

Gifts to our Preschool Scholarship Fund are welcome to give families with financial need the opportunity to attend our school.

2 0 0 8 CALENDARS

Pick up a *free* 2008 CALENDAR in the Gathering Hall. The calendars are a gift from *Casterline Funeral Home* in South Lyon.

LUNCH BUNCH BRUNCH

Join us for the LUNCH BUNCH BRUNCH at the home of Bill & Ettie Ann Hirth, 10800 Seven Mile, Northville (248-349-2545) on Friday, January 4 at 11:30 a.m. Sign up on the Information Board. *All are welcome!*

TAKE DOWN DECORATIONS

HELP take down church CHRISTMAS TREE & Decorations on **Saturday, January 5**, at 9:00 a.m. *Many hands make light work!*

2008 FLOWER CHART

The 2008 ALTAR FLOWER CHART is up in the Fellowship Hall hallway (near the kitchen.) Sign up for those important dates in celebration of birthdays, anniversaries, etc. or in memory of loved ones. Vases are available for \$16 each and may be taken home after worship. Two vases are available each Sunday. (You do not need to sign up for both.) Checks are made out to "Cross of Christ" – designated "Altar Flowers."

COFFEE HOUR SCHEDULE JANUARY – MAY, 2008 *First & Third Sundays*

JANUARY	Board of Trustees
FEBRUARY	Board of Evangelism
MARCH	Team Trinity
APRIL	Women's Outreach
MAY	Church Council

WEB PAGE

Throughout the month, you can go online to check out our church's web page:

www.crossofchristlutheran.org

The Calendar and Newsletter are available each month on this web site. Also, if you would prefer this newsletter be emailed to you, rather than mailed, email us:

crosslut@bignet.net.

THANK YOU

. . . . Thank you to Ettie Ann Hirth and Claudia Abrash for planning *Advent by Candlelight*. It was an enjoyable and meaningful evening!

. . . . Thank you to Ettie Ann for preparing the luncheon for the Circuit Pastors meeting in December.

. . . . Thank you to Steve Klamik and Bill Hirth for snow removal, especially after the last big storm!

. . . . Thank you to all Board members and officers who serve the Lord the year through! Also, our Elders, Sunday School Teachers, Ushers, Greeters, Acolytes, Altar Guild, Praise Team & Musicians, Money counters, and Funeral Dinner helpers.

DONATIONS REQUESTED FOR:

New copy machine
Replace carpeting in church narthex

WOMEN'S OUTREACH

A big *thank you* to all who bought Christmas gifts for the family we adopted through Active Faith. Chris and I took the gifts over on Friday, and the mother was so happy and so appreciative. Because of us they will have a wonderful Christmas! Also, we took a turkey and a gift card to *Larry's Foodland* for their Christmas dinner.

THANK YOU also to those who brought in gifts for the *Berry Home* ladies. The collection was larger than we have had in a few years. They are always very appreciative.

January we will be collecting personal hygiene items -- toothpaste, toothbrushes, deodorant, and ladies' personal items for **ACTIVE FAITH**. When shopping for yourself, pick up an extra one for Active Faith. Let's see how much toothpaste, etc. we can put on their shelves.

Advent by Candlelight was enjoyed by about sixty people. Thanks to all who helped make the evening a wonderful experience. The Fellowship Hall looked lovely with the beautiful tables and only candlelight.

Everyone is invited to join the "LUNCH BUNCH" for brunch at the Hirths on Friday, January 4, at 11:30 a.m. Please sign up on the Information Board in the Gathering Hall. "Lunch Bunch" enjoys lunch on the first Friday of each month at a different restaurant. Everyone is welcome to join us. The men sit together and do their "men talk" and the ladies do the "girl talk." The restaurant and a sign-up sheet will be posted a couple of weeks ahead.

THANK YOU to those who purchased COOK BOOKS. Think of giving one for those special gifts throughout the year.

LENTEN DINNERS will be served at **6 p.m.**, beginning ASH WEDNESDAY, **February 6**. A Lenten worship service will follow at 7 p.m. The menus and boards hosting will be listed in next month's newsletter. I will prepare the meals and each board will furnish beverages and desserts, in addition to set up and clean up. There is a free will offering to cover expenses. Everyone is invited!

May everyone enjoy a blessed, happy New Year! *Ettie Ann*

MEMORIALS

+ + In memory of her Husband, Parents, Children, and Siblings, a gift has been given for the new *Copy Machine* by Evelyn Oliver.

MEMBERSHIP

TRANSFER IN:

+ + Steve & Stephanie Petsch,
Jack & Jason
From Hosanna-Tabor, Redford

JANUARY BIRTHDAYS

- 1 Thomas Hermann
- 2 John Lanczki
- 3 Jim Schiller
Tammy Smith
- 6 Jon Russell
Michael Schuett
- 8 Janet Head
Beverly Pixley
- 11 Jacob Lanczki
- 12 Julie Candela
- 13 Edward Schlacht
Robin Wyman
Rory Wyman
- 14 Rob Lockard
Donald Stolz
- 16 Charles Eldridge
Heather Gilbert
- 20 Haley Elandt
Hannah Elandt
Hunter Elandt
- 21 Onnalee Lach
- 22 Susan Miller
Cale Zoeller
- 23 Elizabeth Earl
- 24 Ryan Tisher
- 27 Rachel Barnett
Jeremy Marsh
Jim Zimmerman
- 29 James Baker, Jr.
- 31 Chris Nelson

JANUARY ANNIVERSARIES

- 16 Scott & Tammy Lanam
- 20 Tom & Sherri Harman
- 30 Ray & Sue Brown

AREA VOLUNTEERS NEEDED:

Arbor Hospice: Call 734-794-5396

St. Joe Mercy Hospice: 734-327-3410

STEWARDSHIP CORNER

“Forget about it.” It’s a phrase we may say to ourselves when we don’t want to face up to something. Perhaps we give it in the form of advice to someone who’s complaining about an offense he’s received. According to Paul, it’s a good thing to do. It’s counsel he followed himself: *“Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me Heavenward in Christ Jesus”* (Phil. 3:13b-14).

Paul had a past anyone would want to forget. In his Pharisaical zeal, he had caused the imprisonment, persecution, and even death of many who were followers of the Way. All that changed, we know, when he himself faced Jesus on the road to Damascus. Yet, from our reading of Scripture, we know he didn’t “forget what was behind.” He brought it up many times as he explained the change that Jesus had brought about in his life to the other apostles and as he testified in the highest courts of the day.

Like Paul, we can’t forget about our past sins – and maybe that’s good, as long as we remember that Christ has forgotten them! Remembrance of our sins serves the purpose of keeping us humble and grateful, aware that we walk in God’s ways only as we rely on Him to lead us, thankful that He forgives all sin, past, present, and future. Then we are not encumbered by guilt (I John 3:20).

We begin a new year in God’s grace. We also begin each day, sometimes each moment, as newly forgiven, cleansed stewards equipped through Word and Sacrament to fulfill God’s purposes for our lives.

FROM THRIVENT FINANCIAL: Checking your Credit Profile

A credit report is a powerful document. Watching every move, credit agencies keep track of Americans' borrowing and paying habits. Do good things like pay bills on time and manage debt well, and a credit report will open doors to new opportunities. Miss payments consistently or open too many credit card accounts and it can haunt a person like a phantasm in a bad dream.

Every time a bill is paid late or a new credit card is opened, it shows up on a credit report. That credit report reveals a person's financial reputation and informs landlords, banks and even potential employers if a person is financially responsible or a financial risk. It impacts the ability to get loans at a reasonable interest rate or even get a loan at all. Checking – and fixing if necessary – one's credit report is a new and important responsibility everyone needs to take seriously.

Credit report basics

Credit reports are compiled by three credit reporting agencies: Equifax, Experian and TransUnion. These agencies collect information on a person's financial history by examining such things as bill payment history, the number of balance transfers between credit-card companies, the number of open credit accounts and other factors that reveal creditworthiness. Each organization has a scoring system into which each individual is rated.

What's the score?

To develop a credit score, creditors use a statistical program to compare a person's credit history with the credit performance of consumers with similar profiles. The credit scoring system awards points for factors that help creditors determine who is most likely to repay a debt and make payments on time. The credit score is considered a simple and quick answer for lenders to determine a customer's level of risk when applying for credit.

Tracking a credit report

These scoring agencies make mistakes, so tracking one's credit report regularly and carefully reviewing it for accuracy is

important. People often find old accounts still open or other mistakes that might unfairly and negatively impact a credit score. It is a person's responsibility to locate and correct errors by completing a dispute form included with the credit report or writing a letter to the bureau explaining the mistake.

The federal Fair Credit Reporting Act (FCRA) requires each of the major nationwide consumer reporting companies to provide a free copy of one's credit report once every 12 months if requested. To order a free annual report, visit www.annualcreditreport.com or call toll free 877-322-8228.

Fixing your credit history

If no mistakes are there, yet the credit score is bad, a person can take steps to improve their score by:

- Consulting a qualified financial representative for counseling and options toward becoming debt-free.
- Consolidating high-rate credit cards.
- Closing credit accounts not used recently (be sure not to just cut up the card; cancel the account by writing or calling each credit card company).
- Focusing on paying off outstanding balances and making payments on time.
- Avoiding the card shuffle of transferring credit balances from one card to another for lower rates.

Being haunted by a bad credit report is no way to be financially healthy. Regular monitoring of credit reports and correcting errors means less worry when it comes time to borrow money and helps one focus on the good things – saving for retirement or planning for a child's education – that will help you sleep easier at night.

Raeann Kusch, CFP CLU FIC, is a Senior Financial Consultant and Regional Management Consultant with Thrivent Financial for Lutherans information, visit www.thrivent.com or call 800-THRIVENT (800-847-4836). Raeann Kusch can be reached at 734-432-7777.

JANUARY 2008

CROSS OF CHRIST LUTHERAN CHURCH

Email: crosslut@bignet.net

Office: 248-437-8810

Web: www.crossofchristlutheran.org

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
+ Indicates Holy Communion		1 New Year's Day	2	3 7:00pm Bd. of Elders	4 11:30am Lunch Bunch Brunch – Hirth's	5 9:00am Take Down CHRISTMAS Decorations
6 8:00am Worship 9:15am Contemporary Worship 10:15am Team Trinity Yth. 10:30am Worship 10:30am Sunday School 11:30am Coffee Hour	7 9:30am-2:30pm <i>Preschool resumes</i> 5:30 & 6:30pm Weight Watchers	8 6:30-8:30pm Cub Scouts 7:00pm Bd. of Evangelism	9 4:00-5:30pm Confirmation 7:00pm Choir	10 6:30-8:30pm Girl Scouts	11	12
13 8:00am Worship + 9:15 am Adult Bible Class 10:30am Worship + 10:30am Sunday School (<i>Russell Baptism</i>)	14 5:30 & 6:30pm Weight Watchers 7:00pm Trustees	15 7:00pm Church Council	16 4:00-5:30pm Confirmation 7:00pm Choir	17 6:30-8:30pm Cub Scouts	18	19 10:00am Women's Outreach
20 8:00am Worship 9:15 am Adult Bible Class 9:15am Team Trinity Yth 10:30am Worship 10:30am Sunday School 11:30am Coffee Hour	21 5:30 & 6:30pm Weight Watchers	22 6:30-8:30pm Cub Scouts	23 4:00-5:30pm Confirmation 7:00pm Choir	24 6:30-8:30pm Girl Scouts	25	26
27 8:00am Worship + 9:15 am Adult Bible Class 10:30am Worship + 10:30am Sunday School	28 5:30 & 6:30pm Weight Watchers	29	30 4:00-5:30pm Confirmation 7:00pm Choir	31 6:30-8:30pm Cub Scouts		

