

CROSS OF CHRIST LUTHERAN CHURCH

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M A Y, 2 0 0 9

Dear Beloved Members and Friends,

We celebrate Mother's Day during the month of May. We may have purchased cards and gifts for our mothers. Our mothers are worthy of the honor we give them.

On Mother's Day, we thank and praise God for our mothers and their love for us. Our mothers are gifts to us from our loving God. Together with God and our fathers, our mothers gave us physical life. Our mother conceived us and carried us in their wombs. They gave birth to us. Our mothers brought us to the sacrament of Holy Baptism where we were born of God.

Love comes from our mothers. Our mothers love us with loving words and actions. Our mothers tell us that they love us. They love us by preparing and serving meals to us. Our mothers love us by caring for us when we are sick or injured. They help provide clothes for us. Our mothers love us by teaching us and by assisting us in our classroom education. They listen to us and encourage us. Our mothers pray with us and for us. They worship with us. Your mothers bring you to Sunday School and Confirmation class. They encourage us and help us to love God. Our mothers encourage us to love family members and fellow Christians.

We can love one another because love comes from God. Agape love comes from God. Agape love knows a person and has blessed purposes for the person. Agape love makes a commitment and sacrifices for the person. Agape love is demonstrated in loving actions and words. God is the source and fountain of love. God pours out His love by the gospel and through the sacraments of Holy Baptism and Holy Communion.

We were born of God when we were baptized. We were born of water and the Holy Spirit by Holy Baptism. God has poured out His love into our hearts by the Holy Spirit whom He has given us in Holy Baptism. (Rom. 5:5) We love God with all our heart, soul, mind, and strength. We love one another as Jesus has loved us. We demonstrate that we are born of God by loving Him and each other. A child demonstrates that he is his father's child by loving his parents and his siblings. A child shows that he knows his parents by loving his family. We demonstrate that we know God by loving Him and one another. We can live in God by living in love. We live in love by obeying God's commandments. We live in love by fearing, loving, and trusting in God above all things and people. We live in love by honoring and loving our mother and father.

Agape love is that God loved us and sent His Son as an atoning sacrifice for our sins. God loved us by sending Christ into the world to offer Himself as an atoning sacrifice for our sins. We could not atone for even one of our sins. Our loving God sent His one and only Son to atone for all our sins. What amazing and wondrous love! Imagine sending your only child to suffer and die for other people's sins. I couldn't and wouldn't do it. Our loving God sent His one and only son to suffer and die for our sins. Thank and praise God for His amazing and wondrous love!

God's love achieved His blessed purpose in your life. You live through faith in Jesus. You have an abundant, fulfilled life here on earth. You have eternal life in heaven. You can live a life of love through Jesus who loved you and gave Himself for you. "This is the testimony: God has given us eternal life and this life is in His Son." (1 John 5:11) Your mother may be in heaven. God's love achieved His blessed purpose in her life.

Happy Mother's Day to our mothers! May God bless you and your family during this month of May and always!

Sincerely Yours in Christ,
Pastor Terry Nelson

MEETINGS AT A GLANCE		
Board of Evangelism	Tues. May 5	7 p.m.
Board of Trustees	Mon. May 11	7 p.m.
Board of Stewardship	Tues., May 12	7 p.m.
Congregation	Sun., May 17	11:30 a.m.
Church Council	Tues. May 19	7 p.m.

WORSHIP & CHRISTIAN EDUCATION

***September through May* SUNDAYS**

WORSHIP	8:00 a.m. & 10:30 a.m. <i>(traditional service)</i>
CONTEMPORARY WORSHIP	9:15 a.m. <i>(first Sunday of the month)</i>
SUNDAY SCHOOL:	10:30 a.m. <i>(for children 3 yrs through fifth grade)</i>
ADULT BIBLE CLASS:	9:15 a.m.
YOUTH BIBLE STUDY:	1 st & 3 rd Sundays <i>(for young people 6th-12th grades)</i>

CONFIRMATION SUNDAY was held on Sunday, April 26, 2009.

Jr. Confirmands:

*Thomas Wayne Hamlet –
 Psalm 110:1
 Chandler Andrew Lach –
 John 3:16*

Adult Confirmand:

*Dawn M. Smutek –
 Matthew 21:22*

May God bless them as they continue to grow in the grace and knowledge of our Lord Jesus Christ.

SUNDAY SCHOOL

The last session of Sunday School for this school year will be Sunday, May 17. Thank you and God's blessings to Amy Lockard, Sunday School Superintendent, and our Sunday School teachers: Angie Baker, Kristen Bowman, Amy Deeds, Janelle Lach, Onnalee Lach, Dawn Lanczki, Dawn Miller, Matt Nelson, Shari Stevenson, and Marci Wasilko.

*"Train up a child in the way he should go
 and when he is old he will not depart
 from it." - Proverbs 22:6*

DEBT REDUCTION FUND QUESTIONS & ANSWERS

(from Bruce Mach, Financial Secretary)

1. Why do we have the Green Debt Reduction Envelopes?

I'm glad you asked! Before we built the new sanctuary, the Church Extension Board wanted to see how committed we were to making the monthly payments. Each member family received a Debt Reduction Commitment card and a set of envelopes. We were to make a three-year pledge for Debt Reduction only, separate from our General Fund pledge. After the three years, we were to incorporate the Debt Reduction into our General Fund budget.

2. Do we still need to use them now?

The Church Council decided to continue issuing the Debt Reduction envelopes, realizing that it is all too easy to forget about our earlier commitment to repay the debt without the physical presence of the envelopes. We have continued to use these funds to directly make our mortgage payments.

3. Are all the receipts from the green envelopes immediately used as mortgage payments?

The mortgage payments are made in full each month using the receipts from the green envelopes. If there is not enough money from the Debt Fund receipts during the month, funds are drawn from the General Fund to make up the balance. This was a common occurrence until last year when we refinanced the mortgage and lowered our payments. Now, whenever there is a leftover balance, we withhold or "bank" the balance.

4. So what happens to that balance now?

Holding this balance allows us to be more flexible with our expenditures. Keep three things in mind:

- a. Church income is seasonal. It is especially low during the cold months of January and February (weather related) and the summer months (family vacations).
- b. Most church expenses are constant throughout the year and must be paid on time.
- c. Some church expenses are also seasonally high (heating bills, front-loaded insurance payments, etc.) We try to be as fair with our lenders as we are with our congregation, so we occasionally "borrow" from the balance of the debt reduction fund.

5. Does "borrow" mean we pay it back?

Yes, absolutely! We have always repaid the Debt Reduction funds from the General budget receipts as they become available.

Continued

QUESTIONS ABOUT “DEBT REDUCTION” continued:

6. So what happens to the balance then? Do we ever make principal reduction payments?

We have made substantial principal payments on the mortgage through the years as the Debt Reduction Fund accumulates. The Church Council continually reviews the balances each month.

7. Why don't we just use the green envelopes to reduce the principal and pay the mortgage directly from the General Fund receipts?

When we originally decided to build the new sanctuary, many of our members were surprised that, over the years, we had been making interest-only payments on the mortgage for the old building. Even though the mortgage payments were listed as a General Fund budget item, the General Fund receipts were not enough to cover the principal portion of the monthly mortgage payments. So after twenty-plus years of worship in the old, original building, we still owed almost all of the principal. We were unable to get a mortgage to finance a new building until we paid off the old mortgage. The situation is the same today. If we didn't have the green envelopes to make the monthly mortgage payments, we would not have the money from the General Fund to pay it.

8. What if I do want to designate my contributions to principal only?

Although the Church Council recommends that the green envelopes be used for the monthly mortgage payments, we do encourage you to make donations towards the principal through special gifts and memorials. Just mark “Mortgage Principal” on any envelope next to the amount of the contribution. We have always honored requests for principal-only payments. In fact, we have a separate line on our counters' form and on our check request form that specifies principal-only payments.

9. Has this system really worked?

Since the first Sunday worship in the new sanctuary, we haven't missed a single mortgage payment, a pay day (although some were delayed a week or two), and all our regular budgeted expenses have been paid. Our mortgage balance has dropped from almost \$700,000 to just over \$295,000. As we head into the lean months of summer, we have the “cushion” of a surplus in both the General Fund and the Debt Reduction Fund.

10. What if I still have questions?

Check **Sunday, May 17**, on your calendar. We will be having our Quarterly Congregation Meeting after the 10:30 a.m. service. We are planning to review these and any of your questions at that meeting.

CROSS OF CHRIST CHRISTIAN PRESCHOOL

REGISTRATION for the 2009-2010 school year is off to a great start! We held registration in March. If you missed the registration date, it's not too late to sign up for fall classes. Spots are still available, but the morning classes are filling fast! Call the preschool office at 248-437-0871 for more information.

Classes are held September through May for children three and four years old.

SPAGHETTI DINNER

A SPAGHETTI DINNER will be held **Wednesday, April 29, from 5:30 – 7:00 p.m.**, in the Fellowship Hall. Cost is \$5 for Adults and \$3 for Children. Enjoy good food and fellowship. Invite family and friends to join us!

FRIENDSHIP SUNDAY

A "Friendship Sunday" will be celebrated on Sunday, May 17. Invite family and friends to worship with you. A Continental Breakfast will be served following the 10:30 a.m. service.

CONGREGATION MEETING

A Quarterly Congregation Meeting will be held on Sunday, May 17, at 11:30 a.m. Mark your calendars and plan on attending.

LUNCH BUNCH

The Lunch Bunch will meet at *Riverbank* (Currie & Ten Mile Roads) in South Lyon on Friday, May 1, at 11:30 a.m. Men and women welcome. Invite a friend.

FOPS

Families of Preschoolers & Younger

A social evening is being planned for families with young children on **Friday, May 29, from 7:00-8:30 p.m.** in the church Fellowship Hall. Please join us for an evening of fun, fellowship and getting to know other families in our church. *All are welcome!* Bring the whole family. Snacks will be provided. Sign up on the Information Board if you plan on attending. If you have any questions, call Rachel Zoeller at 248-207-5187.

CHAIRS FOR SALE

The orange chairs from the Fellowship Hall are for sale for \$2 each (39 are available). See one of our Trustees for more information or call the church office.

AREA NEWS

St. Paul Lutheran School in Northville will hold an OPEN HOUSE on Thursday, May 7, from 6-8 p.m. for children going into Kindergarten through 8th grade. Learn about a Christian Education at St. Paul's. (A spring rummage sale will be held during the Open House hours.)

CROSS OF CHRIST CONNECTIONS

Did you ever need an electrician, plumber, lawn maintenance, a baby sitter, an adult sitter, etc. and wonder who to call?

Are you an electrician, plumber, have a lawn maintenance business? Would you like to baby sit, adult sit, be a personal shopper (for someone who can't shop), driver, baker, decorator, or seamstress?

Let's Connect!!

A sign up sheet will be posted on the board. You can sign up your business, or your name for side jobs, your phone number (or business #), and what you would be available to do.

As the economy seems to worsen, this would be a time for members and friends to help each other with services and extra money. Names and numbers will be available, and it's up to you to Connect! The following have already signed up.

Bill Hirth	Repair lawnmowers & small engines
Ettie Ann Hirth	Baker – rolls, cakes, etc.
Rose Eldridge	Adult sitting & baby sitting
Dana Hamlet	Werner Landscaping
Chuck Hamlet	Custom shelving & multiple services

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

MEMBERSHIP

BAPTISMS:

- + + Joshua Steven Petsch
Child of Steve & Stephanie Petsch
March 29, 2009
- + + Aaron Michael Faust
Child of Michael & Dana Faust
April 19, 2009

THANK YOU

Thank you to Mike & Sherry Bugar, Bill & Ettie Ann Hirth, and the Board of Elders for providing the EASTER breakfast. It was delicious!

ACTIVE FAITH

Remember ACTIVE FAITH with your non-perishable food items. Suggestions: canned meats, cereal, box mac-n-cheese, paper products, etc. Any items appreciated. Place in the box provided as you enter church.

WOMEN'S OUTREACH

Eight ladies were present for our April meeting. Thanks to Claudia for her devotion "*Celebrating the Resurrection.*"

Profit Events:

Thanks to all who attended our "*Salad Smorgasbord*" and thank you to the ladies for all of the delicious salads and desserts. \$138 was added to our funds. The "*Easter Bakery*" was a success. Thank you to all the bakers and buyers. The \$200 was matched by Thrivent Financial for Lutherans, giving us \$400. Thirty more folding chairs will be purchased for the Fellowship Hall, giving us 100 chairs. There are still chairs (orange!) for sale at \$2 each.

Social Event:

A LADIES LUNCHEON will be held on Saturday, May 9, at noon. Cost is \$10. We promise you a fun and memorable couple of hours. Punch, coffee, and tea will be served upon arrival at noon. Add the fellowship for a great beginning. Lunch will follow with a delicious chicken salad croissant and fruit and, of course, a special ladies dessert! We will be entertained by The Petticoat Ladies, portraying several Vaudeville gals. Oh yes, Sophie Tucker and Kate Smith will be here. They will share their stories with us and sing to us, and we will sing with them. It's going to be delightful! A \$10 donation upon arrival to cover the expenses would be appreciated. Please invite your mothers, sisters, aunts, nieces and friends. You must sign up!

Outreach Projects:

Prayer shawls are being knitted. They will be blessed and taken to shut-ins or sick friends. Thanks to Audrey Campbell for encouraging this project and making so many of the shawls. There are several patterns if anyone would like to knit the shawls. Also, if anyone has a sick family member or friend, tell Pastor or Chris. A shawl can

be given to them to warm their shoulders and heart and to know they are in our prayers. There will be a Blessing of Shawls on Mother's Day, Sunday, May 10, at the 10:30 a.m. service.

Shut-in Visits

We have 12 shut-ins, some in nursing homes and some in their own homes. A list is on the Information Board. Check the list. It would be wonderful if members would visit shut-in members.

"Baby Coupon" Box

We thought it would be nice and helpful to all of our new parents if we had a Coupon Box for them. A dollar or two off a big box of diapers might be helpful. Members. . . cut out those baby coupons, and new parents . . . be sure to look through that box. A dollar saved is a dollar earned!

Welcome Baby Gifts

Women's Outreach would like to give new parents a Gift Basket for their new baby. Suggestions, if you would like to contribute to the gift, are diapers, wipes, ointment, bibs, onesies, and receiving blankets. Mark the bag "Baby" and place on corner counter in kitchen. *Thank you to all who have donated baby items!*

A Cross of Christ **RUMMAGE SALE** is being planned for Thursday, JUNE 4 (9am-6pm), Friday, JUNE 5 (9am-3pm) and Saturday, JUNE 6 (Bag Sale 10am-2pm). You may begin bringing in your "stuff" after Memorial Day. Unfortunately we do not have room to store your things because of Preschool classes and other church events. Nancy Ulrich has willingly taken on the job as Chairperson, but she will need lots of co-chairpersons and workers! This can be a great money maker, and again we can get some of the proceeds matched by Thrivent Financial.

MAY BIRTHDAYS

- 1 Laura Shank
- 2 Carol Walrath
- 3 Rachel Byrum
- 6 Michael Brown
Michelle Conrad
- 9 Charley Hall
Bruce Mach
- 10 Ron Miller
- 11 Andrew Mattison
- 14 Carol Hermann
James Bedard
Shari Stevenson
Aaron Zoeller
- 15 Chandler Lach
- 18 Janet Gorman
Scott Lanam
Lyne Nelson
- 19 Jeff Hantz
Albert Massoll
- 21 Zachary Wasilko
- 22 Carol Nelson
- 23 Nicole Hermann
- 25 Helen Perttunen
Ryan Schoenberg
Michaela Vanderhaeghen
- 27 Karen Neiswinter
- 29 Shealyn Lach
Shelby Martin
Evelyn Mayer
- 30 Blake Evans

MAY ANNIVERSARIES

- 10 Jim & Sue Zimmerman
- 11 Charles & Amy Deeds
- 15 Donald & Joann Stolz
- 21 Bill & Ettie Ann Hirth
- 25 Steve & Dianne Klamik
- 29 Alan & Janelle Lach

THRIVENT FINANCIAL FOR LUTHERANS GIVINGPLUS PROGRAM

Cross of Christ Christian Preschool is now participating in the Thrivent Financial GIVING PLUS Program which provides \$1 for every \$2 contributed to our school by a Thrivent policy holder, up to \$300 per year. (Forms are available in the church office.)

THANK YOU to Thrivent for matching funds for the EASTER BAKERY in the amount of \$200.

*Looking to donate to a special need?
Consider the following funds*

Snow Blower	
Gutters & Heat Tape	
Cement Work Fund	
Pew Candle Holders	
Debt Reduction	Garage Fund
Carpet Fund	Copier Fund

Vacation Bible School

July 27 - 31, 2009

9 a.m. - Noon

For children going into Kindergarten (or 5 years old by Dec. 1)
through going into Sixth Grade
\$10 materials fee per child

Group's "**CROCODILE DOCK**" -
Where Fearless Kids Shine God's Light

_____ I can help prepare crafts at home before VBS.

_____ I can be a Class Assistant the week of VBS.

_____ I can help at the Registration Table on Monday, July 27,
(for about an hour.)

_____ I can help pass out Snacks to the children.

_____ I can assist the Song Leader at Music Time.

_____ I can help the children with Crafts the week of VBS.

_____ I can help with Recreation outside.

_____ I can help Decorate the week before VBS.

Name _____

Phone Number _____

It may be early, but we need commitments to plan for VBS!
We anticipate around 150 - 175 children will participate in this year's
VBS.

Any questions, call the church office.

Place in box provided on Gathering Hall table or
mail to church office.

REGISTRATION FORMS AVAILABLE. Call the church or stop by.

MAY 2009

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
+ Indicates Holy Communion					1 11:30am Lunch Bunch - Riverbank	2
3 No 8:00 a.m. service 9:15am Contemporary Worship 10:15am Team Trinity Yth. 10:30am Worship 10:30am Sunday School	4 5:30 & 6:30pm Weight Watchers	5 6:30-8:30pm Cub Scouts 7:00pm Board of Evangelism	6	7 6:30-8:30pm Girl Scouts	8	9 12noon-2pm Ladies' Luncheon 5:00-9:00pm Girl Scouts
10 <i>Mother's Day</i> 8:00am Worship + 9:15am Adult Bible Class 10:30am Worship + 10:30am Sunday School	11 5:30 & 6:30pm Weight Watchers 7:00pm Trustees	12 6:30-8:30pm Cub Scouts 7:00pm Board of Stewardship	13	14	15	16
17 <i>Friendship Sunday</i> 8:00am Worship 9:15 am Adult Bible Class 10:30am Worship 10:30am Sunday School 11:30am Team Trinity Yth 11:30am Cong. Meeting 11:30am Contin. Breakfast	18 5:30 & 6:30pm Weight Watchers	19 7:00pm Church Council	20 Preschool Picnic Field Trip Day	21 Preschool Picnic Field Trip Day 6:30-8:30pm Girl Scouts	22	23
24/31 8:00am Worship + 9:15am Adult Bible Class 10:30am Worship +	25 <i>Memorial Day observed</i>	26 6:30-8:30pm Cub Scouts	27	28	29	30

