



Cross Section



Senior Pastor's Message

Dear Friends in Christ Jesus,

I echo St. Paul's words, "I thank God in every remembrance of you, giving Him praise for your partnership in the Gospel of our Lord Jesus." How blessed we are to belong to such a loving, giving, and serving church family. Our ministries still astound me, not only the abundance of ministries, but the number of lives being touched by the love of Jesus. We should all be filled with Godly pride as we contemplate the impact of our small congregation on our community. WE all see the need to do more, and we are all aware where we have fallen short in our dreams and plans. But the very fact that we suddenly are not content with business as usual fills me with joy. WE are moving forward once again in the strength and Spirit of God. May this be the year when every member becomes active in a ministry where each person's gifts and talents can be used to fulfill the purposes of God in this place and time. The month of June ends our fiscal year, and I feel compelled to comment on one important area.

It is often stressed at church leadership conferences that the surest barometer of a person's love for Jesus and the Church is their financial giving. Our gifts to the church reflect the depth of our love for Jesus, and His bride, the Church. It must gladden the heart of God to see the giving at Cross of Christ. This is the first time Cross of Christ has exceeded the budget half-way through the month of May. I pray we all find great joy in the love expressed by the membership of our church family. The giving allows us to sustain and advance and begin ministries. Yes, we are once again moving forward in faith.

Finally, I would encourage each of you to write an expression of your love for Pastor Bill and Lucy Grafe on the occasion of their fifty-fifth year in the Holy Ministry of the Lutheran Church. Pastor Bill was ordained fifty-five years ago into the Pastoral Ministry of the Church. The dinner on June 1st after the late service will be a celebration of the love and blessings that flowed to the children of God through the faithful ministry of our dearly loved Pastor Bill and Lucy. I pray each of you is able to attend and add your love to this tribute to a couple who have given so much of their lives to Jesus and the Church.

For those who may not know, Pastor Bill was the founding Pastor of Cross of Christ. Pastor Bill and Lucy also brought forth a son, whom they named Stephen. This feisty lad grew to become our Pastor Steve.

(Continued)

JUNE 2008

PRAYER FOCUS

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!

2 Corinthians 5:17

Inside this issue:

Buy vs. Rent

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**Join Us...
Celebration
of Pastor
Bill's
Ordination
and
Farewell
Dinner for
Pastor Steve**

**June 1st
at
12:45 P.M.
In the Light
Center**

Pastor Jon, Continued

On June 1, 2008, while we celebrate with Pastor Bill and Lucy, we will also thank God for the blessings He gave us in Pastor Steve, Sarah, Jordan, Allie, and Nate. Like Pastor Bill, who moved on from Cross of Christ to found and serve St. Mark Lutheran Church in Commerce Township, Pastor Steve and his family will be moving on to serve and bless Messiah Lutheran Church in Holt, Michigan. Thankfully not so far that we will be saying goodbye, only see you around. Pastor Steve asked that his farewell dinner and his father's celebration would be connected.

Please express your feelings for this family who has lived in our midst and blessed our lives for many years. Pray for God's blessings as they move forward to serve another family of believers. I also encourage each of you to include a gift of love to express in a tangible manner your appreciation for their ministry. A farewell is always sorrowful and difficult, but in Jesus, we know that no separation is ever permanent. Our dear friends in Christ will not be as present with us, but the love remains forever.

Please join us for the celebrations on June 1, 2008, around 12:45p.m. in the Light Center.

May Jesus keep all of us growing in His grace.

Love in Jesus,
Pastor Jon

THE SPIRITUAL DECISION OF RENT VS. BUY

Every spending decision is a spiritual decision even renting vs. buying a home. With the topic of foreclosures receiving so much publicity today, we wanted to discuss whether it is more desirable to buy or to rent. The choice usually depends on how much you can afford to spend.

The only sure way to determine how much a person or family can afford to spend on housing is for them to live on a budget.

Of course securing housing that fits within an established budget may require a person or family to settle for a smaller house than they desire or may require that they rent for a while.

Generally, no more than 40 percent of Net Spendable Income (this is income after tithes and taxes are deducted) should be allocated to housing. This includes house payments or rent, taxes, utilities, repairs and maintenance, and telephone.

Rent or buy?

When determining whether to rent or buy, the following questions need to be considered.

- *Is employment secure enough to start making mortgage payments?* If not, renting should be considered.
- *How long do we plan to stay in the area?* If the plan to stay in the area is less than five years, renting should be considered—if more than five years, ownership may be a good option. The longer a house is held, the less appreciation is needed to justify ownership.

(continued)

SPENDING DECISIONS, CONTINUED

- *What is the economic outlook for the area?* If the outlook is for growth over the next seven years, buying could be a good option. If little or no growth is projected, renting would be advisable. If the area is at a market peak and the country is about to go into a recession, it probably will be better to rent. If the area is economically at the bottom of the market and the nation's financial situation is getting better, it might be better to own. If inflation in the area increases, the rental scenario tends to get worse, and the ownership scenario tends to look better.
- *What is the cost of living in the area?* If it is high, purchasing a home might exceed the budget allocation for housing. This means that renting may be the best option. If the cost of living is average, buying probably would be a better option. In a large metropolitan area where real estate is generally much more expensive than elsewhere, it is usually better to rent, unless the person or family is going to own for a long period of time.
- *What is the rate of real estate appreciation or depreciation in the area?* Or at what rate are prices and rents expected to increase or decrease in the area over the next several years? If appreciation can be guaranteed at a few points above inflation, it will be better to buy. If it cannot or if depreciation is expected, renting would be best.

Budget allocation

After answering these questions, take the amount allocated for housing in each scenario and compare the costs.

For rent, consider monthly rent, renter's insurance, term (period of time over which you will rent), estimated inflation rate, and estimated annual rate of increase in the rent (usually this will be the inflation rate).

For ownership, consider purchase price, down payment (usually 10 to 20 percent of the purchase price), closing costs and fees (typically 3 to 10 percent of the loan amount), other regular expenses, amount of mortgage, mortgage rate, mortgage term, mortgage payments, property taxes, homeowner's insurance, marginal tax bracket (the sum of the marginal tax rate on the Federal and state income tax), current standard deduction allowed by the IRS, continuing maintenance costs (generally .5 percent of annual mortgage payment), estimated inflation rate, rate of increase of property taxes, and appreciation rate of the home (generally 2 to 7 percent per year).

Now determine if costs for owning would be equal to or less than rent costs. If they would be equal or less, buying a house may be the wisest choice.

Conclusion

Purchasing a home can be a costly and frightening experience. The process is constantly changing, and potential pitfalls seem to lurk around every corner.

Each person or family needs to learn God's principles and guidelines for buying a home and then make that decision based on what God is specifically telling them about the lifestyle that they are to lead.

Since the cost of housing is perhaps the greatest expense that most adults in America ever incur, it would be advisable for everyone to study their personal situation, research all the possibilities and options, and then pray for the Lord's guidance in order to make educated decisions about what is right and appropriate.

If you are interested in evaluating a rent vs. buying decision, click onto http://www.crown.org/Tools/Calculators/Homeowner_RentvsBuy.asp



MISSION NEWS AND NOTES



June, 2008 Plate Offering Recipients

Beginning with the current fiscal year, 100% of the plate offerings will be for mission support. This month's offerings have been designated for the Mary Eddy - China Team. Mary is the niece of John Hilgendorf, a member at Cross of Christ. Her ministry is a part of the LCMS World Mission effort. More information is available at <http://www.lcmsworldmission.org/>

Haiti Mission Trip This Summer

It is with great sadness that the team leaders announce that they have postponed the 2008 Haiti Mission trip planned for July. Although the current situation in Haiti has improved from the demonstrations held when Pastor Cory was there earlier this year, the U.S. State Department recommends that non-essential travel be cancelled.

We had reached a threshold for making a commitment for air travel and hotel reservations without having the situation resolved. The Haitians have expressed appreciation for our work and efforts, but it was felt that we would risk the safety of members since our team would be split into construction, VBS, and medical sub-teams in order to achieve desired goals.

We will continue planning for a trip later this year or early in 2009. We would like to form a committee that will determine our future goals and organize efforts to meet the needs of the Haiti Lutheran Mission Society and Pastor Louie's vision. If you have been to Haiti on previous mission trips, you will be contacted for involvement. We need to "think outside of the box" and use our skills to provide for the physical and spiritual needs of Haitian people. We plan on continuing VBS sessions and also have medical trips. It has been suggested that perhaps we can offer "sports camps" and vocational training sessions on future trips in an effort to improve the Haitian lifestyle.

It is our plan to send the funds that have been raised for the 2008 trip to Pastor Louie for purchasing food and hiring Haitians to complete the orphanage. Food has been very expensive, difficult to obtain; and doubled in cost over the last year. The leaders feel this is the best way to witness God's love in the short term. Please continue to hold the Haitian people in your prayers. For more information contact Linda & Dennis Toth at 248-338-3606 or dtoth250117MI@comcast.net, and Diane & Ed Stanke 248-334-9737 or Dekbmr@aol.com.

Coming This Summer

"Christmas in July" is coming in the latter part of July and first part of August. School supplies, clothes, toys, and hygiene items will be collected for Lutheran City Ministries in Detroit and St. Paul Lutheran Church in Pontiac. More details will follow in the next newsletter.

Sew Much Comfort

Sew Much Comfort is a nationally recognized non-profit organization providing adaptive clothing, free of charge, to wounded service men and women at military hospitals. The clothing is of simple construction with side seams fastened with a Velcro closure system.

If you have a sewing machine or have access to one and would like to participate in this effort, contact Linda Toth at 248-338-3606 or dtoth250117MI@comcast.net.

Living a Life of Obedience

Our willing obedience to Christ reveals the depth of our faith. Dietrich Bonhoeffer in his book, *The Cost of Discipleship*, wrote "But the Christ Whom the Scriptures proclaim is in every word He utters One Who grants faith to those only who obey Him." He also said, "Obedience to the call of Jesus never lies within our power...the step into the situation where faith is possible is not an offer which we can make to Jesus but always His gracious offer to us." Only in our obedience through faith will God reveal His full nature to us. Oswald Chambers wrote, "We may read some things in the Bible every day for a year and they may mean nothing to us. Then, because we have been obedient to God in some small detail, we suddenly see what God means and His nature is instantly opened up to us!" In order to maintain an intimate relationship with Christ, we need to rely on God's strength so we will not disobey Him by acting or thinking in unacceptable ways. *'Blessed are the pure in heart, for they will see God'* (Matthew 5:8).

The greatest motivating force for obedience is love and trust in the Lord that originates from God. Do our thoughts and actions reflect a love for the Lord? Rather than drifting and going through the motions of life, are we active in our service and obedience? Are we obedient in our giving? Are we faithfully responding to the needs of others? Oswald Chambers said, "The best measure of the spiritual life is not its ecstasies but its obedience." Richard Baxter wrote:

Lord, it belongs not to my care, whether I die or live,
To love and serve Thee is my share, and this Thy grace must give.
If life be long, I will be glad that I may long obey;
If short, yet why should I be sad to soar to endless day?

God's Word shares the promises of special blessings for those who are faithful and obedient to the Lord. We read in Deuteronomy 11:26-28:

See, I am setting before you today a blessing and a curse—the blessing if you obey the commands of the Lord your God that I am giving you today; the curse if you disobey the commands of your God and turn from the way that I command you today by following other gods, which you have not known.

With a desire for obedience springing from hearts of faith, trust, and thanksgiving, we can, with God's strength, please and obey Him.



REVEREND HOWARD ALLWARDT MEMORIAL GOLF OUTING

Our Shepherd, Redeemer, and Cross of Christ Lutheran Churches are sponsoring the annual Reverend Howard Allwardt Memorial Golf Outing in support of his Endowment Fund which pays the tuition of one student at our LCMS Seminary.

This year the Outing is scheduled for Saturday, July 26th at the Maple Lane Golf Club. Cost is \$80/person & includes golf, cart & a steak dinner. Save the date and join us for this worthwhile event, and maybe a little competition between our churches! More info coming soon in your mailboxes or contact Clem Wolfrom, (248) 334-0140.



Parish Nursing: Adult Vaccinations

Dear Church Family Members,

I am writing this article from the Mayo Clinic in Scottsdale, AZ where my sister, a nurse, is also the medical librarian. I found a brochure on adult vaccinations, and think this is a topic that we all need to know more about.

Adult vaccinations can help prevent serious, life-threatening diseases. These vaccines include influenza (flu), pneumococcal (pneumonia), tetanus-diphtheria-pertussis (Tdap), hepatitis B (HBV) and herpes zoster (shingles).

Flu vaccines help prevent a very contagious viral disease which can cause mild cold-like illnesses and range to serious illness and even death. The vaccine is especially recommended for those with heart, lung and kidney disease, cancer, diabetes and those with a weakened immune system.

The pneumonia vaccine helps prevent complications from a bacterium that causes pneumonia. Since many bacteria are becoming more resistant to antibiotics, it's important to get immunized if you are at risk. Everyone over 65 should receive this vaccination, including those with the above listed risk factors.

Bacteria also causes tetanus (lockjaw), diphtheria and pertussis (whooping cough). Tetanus enters the body through a break in the skin, such as a scratch, cut or puncture wound. Diphtheria and whooping cough can be spread from person to person. A one-time booster is recommended for adults to increase their immunity to these diseases.

Hepatitis B is a viral disease that can result in chronic liver disease and death; it is transmitted through contact with blood and sexual intercourse. People who should be immunized include health care providers, those on hemodialysis, anyone with liver disease, IV drug users and those who are sexually active with multiple partners.

The virus that causes chickenpox is the same one that causes shingles; it results in a painful skin rash, often with blisters. Chronic pain can result in the affected area after the shingles are gone. People over 60 years old should get a one-time shingles vaccination.

Special thanks to Doctors Guettler, Greene, Budaj and Gilcher for their very informative presentation on orthopedic and chiropractic issues in May. If you have other ideas for speakers, let me know.

Have a great summer and remember to wear your sunscreen!

Blessings in Jesus,
Mary Lou Temple RN, Parish Nurse

God is Pro Life

Quick Fact: There are 24 abortion mills in the Detroit area of Wayne, Oakland and Macomb counties.

Prayer Focus: Pray that the men and women working in the abortion mills will come out of the darkness and into the light

Bible Verse: "This day I call heaven and earth a witness against you that I have set before you life and death, blessings and curses. Now choose life, so that you and your children may live and that you may love the Lord your God, listen to His voice, and hold fast to Him." Deut. 30:19 & 20a

"I WISH I HAD BEEN TOLD"

Many women who have had abortions wish that they had been told about the remarkable abilities of their unborn baby. Here are a few brief descriptions of life before birth.

- Day 1: Fertilization—all human chromosomes are present, unique human life begins.
- Day 6: Embryo begins implantation in the uterus.
- Day 22: Heart begins to beat with the child's own blood.
- Week 3: By the end of third week the child's backbone, spinal column and nervous system are forming. The liver, kidneys and intestines begin to take shape.
- Week 4: By the end of week four the child is ten thousand times larger than the fertilized egg.
- Week 5: Eyes, legs and hands begin to develop.
- Week 6: Brain waves are detectable, mouth and lips are present; fingernails are forming.
- Week 7: Eyelids and toes form, nose distinct. The baby is kicking and swimming.
- Week 8: Every organ is in place, bones begin to replace cartilage, fingerprints begin to form and the baby can begin to hear.
- Weeks 9 and 10: Teeth begin to form, fingernails develop, baby turns his head, frowns, and hiccups.
- Weeks 10 and 11: Baby can breathe amniotic fluid and urinate. Week 11 baby can grasp objects. All organ systems are functioning. Baby has skeletal structure, nerves and circulation.
- Week 12: All parts necessary to experience pain, including nerves, spinal cord and thalamus. Vocal cords complete. Sucks thumb.
- Week 14: Heart pumps several quarts of blood through body every day.
- Week 15: Baby has adult taste buds.
- Month 4: Bone marrow beginning to form. Baby will be 8-10 inches in length and one half of birth weight.
- Week: 17: Baby can have dream sleep.
- Week: 19: Babies can be saved at 21 to 22 weeks after fertilization and sometimes they can be saved even younger
- Week 20: Baby recognizes mother's voice.
- Months 5 and 6: Baby now 12 inches long or more and weights up to one and a half pounds.
- Months 7-9: Eyeteeth present. Opens and closes eyes. Using four senses. Knows the difference between waking and the moods of mother. Skin begins to thicken, Layer of fat produced.

"I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place. When I was woven together in the depths of the earth. Your eyes saw my unformed body." Psalm 139:14-16a

Your Sister-In-Christ
Betty Daykin



Reminder: The deadline for the Cross Section is the 10th of the preceding month. Submit your information via email to newsletter@bloomfieldcross.org

UNINTENDED CONSEQUENCES

Biofuels are one of the major reasons you and I are paying more for groceries these days. For most of us, it is just an inconvenience. For many around the world, however, it is a catastrophe. Last week, United Nations Special Investigator Jean Ziegler called the use of biofuels, such as ethanol, a “crime against a great part of humanity.”

In the past, global food crises were sparked by natural disasters and bad harvests. What makes this food crisis a crime against humanity is: We caused it. And like many man-made problems, this one can be traced to our false worldview.

Here in the United States, egg prices are up 35 percent; milk up 23 percent; and bread up 16. For most Americans, who on average spend 10 percent of their income on food, these increases squeeze our budgets.

But for the “great part of humanity” Ziegler talks about, it is a lot worse. In countries like Ethiopia and Bangladesh, people can spend 70 percent of their income on food; so even modest increases in food prices can impair their ability to feed their families. And price increases for the staples they depend on have not been modest: Wheat prices have doubled and corn prices quadrupled in the last year.

Rising food prices are causing social instability. According to the World Food Program, “33 countries in Asia and Africa face political instability as the urban poor struggle to feed their families”—which is why the president and Congress are talking now about increasing aid to these countries.

While the rise in food-staple prices has many causes, as Ziegler noted, one of them is definitely man-made: the use of cropland and food-staples to produce bio-fuels such as ethanol. He called “transforming hundreds and hundreds of thousands of tons” of foodstuffs into fuel “absolutely catastrophic for the hungry people.”

Look at it this way: It takes 510 pounds of corn to make 13 gallons of ethanol—that amount could “feed a child in Zambia or Mexico for a year,” while it fuels your car only for a week!

Ziegler is not alone; the IMF (International Monetary Fund) has raised grave concerns, and Secretary of State Rice recently spoke of the “unintended consequence from the alternative fuels’ effort.”

What is maddening about this is that the biofuel effort is fueled by politicians handing out massive subsidies to the farm belt and pandering to glassy-eyed environmentalists. Every presidential hopeful who participated in the Iowa caucuses had to sing the praises of ethanol. That is why John McCain stayed away, because he opposes the subsidies.

Now, I am all for farmers making money on their crops. They deserve it. But no politician with a shred of integrity can deny that it is more important to feed a child in Zambia for a year than to feed your car for a week. And—as if I need to remind you—this is an election year, so ask your candidates where they stand on this tragic political folly. And call your members of Congress to tell them how you feel.

A properly informed worldview is the key here. Two non-Christian worldviews have merged to bring about this crisis: one that sees maintaining political power as an end in itself, and one that sees the environment as our chief concern, even at the expense of humans.

We Christians insist on the proper use of government: that is, to restrain evil and promote justice. And we believe in proper environmental stewardship. But we insist that people, especially the poor, must come first.

By Chuck Colson
BreakPoint Commentaries, 5/7/2008



Opponents carry injured home-run hitter around bases

Associated Press, FoxSports.com

Updated: April 30, 2008

With two runners on base and a strike against her, Sara Tucholsky of Western Oregon University uncorked her best swing and did something she had never done, in high school or college. Her first home run cleared the center-field fence.

But it appeared to be the shortest of dreams come true when she missed first base, started back to tag it and collapsed with a knee injury.

She crawled back to first but could do no more. The first-base coach said she would be called out if her teammates tried to help her. Or, the umpire said, a pinch runner could be called in, and the homer would count as a single.

Then, members of the Central Washington University softball team stunned spectators by carrying Tucholsky around the bases so the three-run homer would count - an act that contributed to their own elimination from the playoffs.

Central Washington first baseman Mallory Holtman, the career home run leader in the Great Northwest Athletic Conference, asked the umpire if she and her teammates could help Tucholsky.

The umpire said there was no rule against it.

So Holtman and shortstop Liz Wallace put their arms under Tucholsky's legs, and she put her arms over their shoulders. The three headed around the base paths, stopping to let Tucholsky touch each base with her good leg.

"The only thing I remember is that Mallory asked me which leg was the one that hurt," Tucholsky said. "I told her it was my right leg and she said, 'OK, we're going to drop you down gently and you need to touch it with your left leg,' and I said 'OK, thank you very much.'"

"She said, 'You deserve it, you hit it over the fence,' and we all kind of just laughed." "We started laughing when we touched second base," Holtman said. "I said, 'I wonder what this must look like to other people.'"

"We didn't know that she was a senior or that this was her first home run," Wallace said Wednesday. "That makes the story more touching than it was. We just wanted to help her." Holtman said she and Wallace weren't thinking about the playoff spot, and didn't consider the gesture something others wouldn't do.

As for Tucholsky, the 5-foot-2 right fielder was focused on her pain. "I really didn't say too much. I was trying to breathe," she told The Associated Press in a telephone interview Wednesday. "I didn't realize what was going on until I had time to sit down and let the pain relax a little bit," she said. "Then I realized the extent of what I actually did." "I hope I would do the same for her in the same situation," Tucholsky added.

As the trio reached home plate, Tucholsky said, the entire Western Oregon team was in tears.

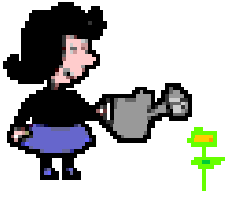
Central Washington coach Gary Frederick, a 14-year coaching veteran, called the act of sportsmanship "unbelievable."

For Western Oregon coach Pam Knox, the gesture resolved the dilemma Tucholsky's injury presented. "She was going to kill me if we sub and take (the home run) away. But at the same time I was concerned for her. I didn't know what to do," Knox said.

Tucholsky's injury is a possible torn ligament that will sideline her for the rest of the season, and she plans to graduate in the spring with a degree in business. Her home run sent Western Oregon to a 4-2 victory, ending Central Washington's chances of winning the conference and advancing to the playoffs.

"In the end, it is not about winning and losing so much," Holtman said. "It was about this girl. She hit it over the fence and was in pain, and she deserved a home run."





DEDICATION OF NARTHEX TRANSFORMATION **SET FOR JUNE 8, 9:45AM SERVICE**

This Narthex Transformation has been accomplished through memorial contributions in loving memory of:

Jan and Harry Hartman
Ginny Hoke
Paul Holt
Dorothy Kuzera
Bart Larive
John Rakolta
Sarah Reusch
Ron Richards
William Ridenour
Barbara Scott
Wilkinson Family Memorial
Judah Wooten
And the Generosity of The Women of Cross of Christ

If you had ever served at the Welcome Center in its former location or as a Greeter, you know that the tendency for people entering the Narthex, is to go to their left. They smell the coffee and see a crowd – even though for some, the crowd is a deterrent, they are already headed in that direction.

The goal of the changes was to make the Narthex flow better, give people a comfortable place to have a cup of coffee, check out church activities and visit with friends. We consulted with Shannon and Jason Bartley (designer/architects) and our plan took shape. It is our hope that you now find the Narthex area more open without barriers and more functional to greet and serve our visitors and members.

The following individuals and their companies were instrumental in the completion of this project:

Shannon and Jason Bartley
Bartley Consulting, LLC
John Daiek
Daiek Woodwords
Cathie Leavy
Hunt Sign Company
Primo Danti
Primo Granite and Marble

Bryan Boswell
Rembrandt Kitchens and Baths
Carol and Meg Czechowski
Michigan Floral
Ralph Leo
R.E. Leo Electrical Contractor
Mr. Roger Lee
Carpet Contractor

Dear Pastor Reusch;

While we are certain that Linda Toth has already expressed her thanks for use of the church and its facilities at our recent SEW MUCH COMFORT sew-in, we want to express our gratitude as well.

The setting for this highly motivated group of volunteers was outstanding; from the room set-up; the audio support and all of the electrical aids.

The volunteer sewers turned out a large quantity of specially adapted shirts to be used by our wounded military personnel in facilities all over the country.

‘Without the kind of support offered by you and your church members, we could not begin to provide the amount of free garments we do.

Thank you again for your outstanding support in helping those who have given (and continue to do so) so much on our behalf.

In gratitude,
Patricia M. Quintero, N. Central Regional Director, Sew Much Comfort

Dear Cross of Christ,

All I have been through these past few years has certainly been humbling and extremely hard...to say the least. But it has been with the love, prayers, support and help of wonderful folks like you that has kept my focus on the One who has His hand upon me...reminding me that He is ever-present and is not deaf to my tears or place in life. It keeps reminding me that even though I experience so many hardships– His promises still remain and are still TRUE...and that He has given me people who genuinely love and care about me...more often than I know. Thus, reminding me that I have value and purpose in this life even when I sometimes feel I do not.

Through your love and generosity I am reminded:

- He will never leave me or forsake me!
- He will not leave me comfortless, but that He will continue to come to me!
- He will always hold my hand...with His nail scarred hand!
- He is ever present, ever caring and ever powerful!
- He collects my tears in a bottle!
- He knows all I think before I think or feel it...and loves me just the same!
- This world is not my home, but abiding in Him is!
- His Kingdom is more real than anything I can see or touch!
- He loves me so much—He wants to make His home in me...forever!
- That my value is not in “what I do” or “what I have or have not” but my value lies in the promise of Who Lives Inside Me!
- He found me valuable enough to die for!
- And that somehow, some way, whether I am aware of it or not, he is still using me to touch lives for His Kingdom in my every day life!
- I am also reminded that I am part of a family—His family—His people—who are the body, bones and flesh of Him in this world!!

Thank you very much, again, for all your gifts of love, care and family! This means more than you will ever know.

From my heart,
Jeanette Pugliese

Dear Jon,

“I no longer trust my own goodness or my ability to obey God’s law, but I trust Christ to save me” (Philippians 3:9).

As we trust Christ alone, through the proclamation of his powerful Word, the house of the Lord is established among the nations. That summarizes the work of the Lutheran Heritage Foundation: proclaiming God’s Word through literature that is faithful to the Scriptures and the Lutheran Confessions, translated into the language of the nations, and I was very pleased to present to your congregation this work of the Lutheran Heritage Foundation.

I am deeply grateful for the opportunity to preach at Cross of Christ as I recently visited your congregation. And, I am exceedingly thankful for the support from your people through the month of May. The work of LHF is ever developing, always exciting. Throughout history, and today also, attempts have been made to silence the Word of Christ. But, with assistance from people like you, the work of LHF will continue to stifle those who would bind the Word of God. How? As you know, LHF has produced more than 400 publications in over 90 languages where there have been very few Christian writings (perhaps no Christian literature at all). LHF makes these books available to lead the world to Christ. Many times LHF has heard the Macedonian cry, “Come over and help us,” and LHF has produced over three million copies of books, distributed free of charge.

You know the great world-wide need for Christian literature and missions; therefore, LHF is deeply indebted to you for any support that you could offer.

In Christ,
Rev. James E. Fandrey
Lutheran Heritage Foundation, Church Relations



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Vicar Provides Positive Impact

Greetings in the Name of our Savior, Jesus!

It is starting to feel like the home stretch here at Zion. With Pentecost past and Confirmation Sunday coming up this weekend, all major events here are over with, with the exception of VBS this summer. Call Day at the Seminary was last month and Zion has been assigned a new vicar for next year. Folks here are getting used to the idea that it won't be too much longer and there will be another change as I head back and the new vicar comes in.

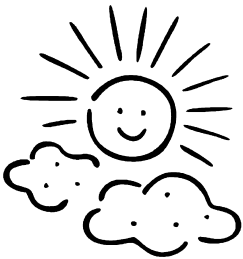
My mom and sister were able to visit here over the weekend of Pentecost/ Mother's Day. They were excited to see me at work here and get to chat with all of the people I've gotten to know over the past several months.

My work here has truly been a joy. I've just finished giving a four week class on evangelism that was extended a week by popular demand. All of the material was put together by me, so it was nice to see how it sparked lively discussions and many thought provoking and devotional moments. Confirmation Sunday comes up this Sunday and I'll get to see all of the confirmands that I've been teaching over the past year stand up and make their confession of faith and take part in the gracious gift of Holy Communion. I have also been working with the elders of the congregation to put together a Bible study for the summer that will look at current events and try to look at how God's Word can and should still guide us today.

Many have made it clear that when the time comes for me to leave, I will be missed. It is sorrowful to know that I will have to part with all of the people who have become a part of my life here, but at the same time joyful to know that I have had an impact on their lives and helped bring the love of Christ to them. I look forward to returning to the Seminary, if for no other reason, then it means that I am that much closer to being out in the world and doing the work of Christ.

My prayers are with you all. I hope that the ministry of your church continues to shine with the light of the Gospel and that you continue to fearlessly proclaim the salvation that comes through Christ alone. I look forward to seeing you all again.

**Yours in faith,
Richard Davenport**



At an evening church meeting, a very wealthy man rose to give his testimony.

"I'm a millionaire," he said, "and I attribute it all to the rich blessings of God in my life. I can still remember the turning point in my faith, like it was yesterday:

I had just earned my first dollar and I went to a church meeting that night. The speaker was a missionary who told about his work. I knew that I only had a dollar bill and had to either give it all to God's work or nothing at all. So at that moment I decided to give my whole dollar to God. I believe that God blessed that decision, and that is why I am a rich man today."

As he finished it was clear that everyone had been moved by this man's story. But, as he took his seat, a little old lady sitting in the same pew leaned over and said: "Wonderful story! I dare you to do it again!"

LIBRARY CORNER—NEW TITLES FOR MEN

The library has recently received quite a few books for men, which is most appropriate as Father's Day is approaching. These books are good for fathers, husbands and single men too! *The Man in the Mirror* by Patrick Morley is an award winning Christian book targeting a general male audience. It focuses on challenges facing men, such as temperament, integrity, relationship and money concerns. *Leap over a Wall* by Eugene Peterson uses stories from David's life so the reader better understands the role of God in his own life. *Leadership Lessons of Jesus* by Bob Briner and Ray Pritchard is relevant to any man (or woman for that matter) who either aspires or is currently in a position of leadership within an organization. *The Power of a Praying Husband* by Stormie Omartian is specifically aimed at helping husbands better understand and effectively care for their wives through prayer. *The Ten(der) Commandments* by Ron Mehl discusses the commandments in the context of their expression of the Father's love towards His children. And finally, *From Ashes to Glory* is the inspirational autobiography of Bill McCartney, college football coach and founder of Promise Keepers.

Parenting Teenagers is a STEP or Systematic Training for Effective Parenting of Teens manual. Its contents include chapters on such useful topics for parents as "Changing your Response to your Teen", "Encouraging Cooperation and Solving Problems" and "Using Consequences to Build Responsibility". *Healthy Teens* by Alice McCarthy is a resource book for parents which describes a variety of challenges faced by teens and their parents and suggests where help can be found. *The Strong-willed Child* by Dr. James Dobson is a classic parenting guide from birth through adolescence for children with this particular temperament.

The library has three new Veggie Tales videotapes; *Thankfulness, God Wants Me to Forgive Them* and *The Power of Words*. For any of you unfamiliar with Veggie Tales, these stories are fun and values-enhancing entertainment options for younger children. *Time in God's World* is a picture book explaining the concept of time for preschoolers in a way that emphasizes God's care.

God's Mirror by Max Lucado has an accompanying CD, giving the option of reading or listening to a modern-day parable which enlightens us about our role as mirrors of God's goodness and reflectors of His love to the world. It's a quick read (or listen), but very worthwhile.

Borrowers, please remember to check off in the notebook that you returned your materials once you have returned them, and donors, thank you!

Heather Sherk

St. Stephen Lutheran School

is now accepting applications for the 2008-2009 school year.

Call 248-673-5906 to have information sent to you or to schedule a visit.

We invite you to be a part of the great things that are happening at St. Stephen!





JUNE BIRTHDAYS

Andrew Bergstrom	6/1	Jennifer Moss	6/10	Carolyn Williams	6/21
Jack DeBrincat	6/1	Dolores Schihl	6/10	Amy Ford	6/22
Betty Wright	6/1	Edwin Stanke	6/10	Cassie Jack	6/22
Matt LeBarre	6/2	Sharon Weeks	6/10	Robert Pahlow	6/22
Beth Dameron	6/3	Patricia Marion	6/11	Carol Schave	6/23
Clara Valenti	6/3	Noreen Rosin	6/11	Brian Swank	6/24
Barbara Armbruster	6/4	Debbi Lampkin	6/13	Wendy Zewatsky	6/25
Kirsten Kozel	6/4	Cathy Boggs	6/14	Denise Gosselin	6/26
Pierce Mason	6/4	Josh Brown	6/14	Jennifer Kubit	6/26
Vincent Valente	6/4	Tom Daykin	6/14	Razili Stanke	6/26
Ashley Peacock	6/5	Brent Pifer	6/14	Alexandra Azzam	6/27
William Dreger	6/6	Chase Ehlert	6/15	Hilman Fortney	6/27
Kyle Kos	6/6	Dain Evans	6/15	Christin Kehoe	6/27
Jake Michalski	6/6	Vijay Kodi	6/15	Suzanne Loebel	6/27
Scott Miller	6/6	Kelly McAllister	6/15	Shelby Davidson	6/28
Luke Dameron	6/7	Andrea Strohmaier	6/15	Scott Dudley	6/28
Matt Kozel	6/7	Adam Romanko	6/17	Victoria Hechtman	6/28
Liam Cesal	6/8	Erika Dudley	6/18	Jack Wright	6/28
Michael Stein	6/8	Jamie Kohl	6/18	Sharon Schaible	6/29
James Brown	6/9	Annette Stieg	6/19	Jordan Scrimger	6/29
Linda Boergert	6/10	Jonathan Behr	6/20	Charlotte Wright	6/30
Lucy Grafe	6/10	Claire Atwood	6/21	Connie Zorn	6/30
Leslie Miller	6/10	Phillip Krause	6/21		



Yoga with Spirit!

Join us for Christian Yoga at Cross of Christ!

Classes begin Wednesday, June 25th at 9:00 am in classroom 7.
Wear comfortable clothes and bring a yoga mat.

Pay per class or purchase a series of classes.
Space is limited – call Nancy Wilkie at 248-505-0789 to reserve
your spot!

Come and center yourself in Christ through prayer, yoga
postures, and
Scripture meditation all in a Christian setting.

Church Bulletin Bloopers

- This being Easter Sunday, we will ask Mrs. Lewis to come forward and lay an egg on the altar.
- The ladies of the church have cast off clothing of every kind. They can be seen in the church basement.
- Thursday night – potluck supper. Prayer and medication to follow.
- During the absence of our pastor, we enjoyed the rare privilege of hearing a good sermon when A. B. Doe supplied our pulpit.
- The Rev. Adams spoke briefly, much to the delight of his audience.

MEMBERSHIP INFORMATION: PRAY, SEND CARDS

Florence Arendt
Fox Run Village
41120 Fox Run, #114
Novi, Michigan 48377-4804

Kathleen Kaiser
Elizabeth Briarbank
Assisted Living for Women
39315 Woodward
Bloomfield Hills, MI 48304
(248) 203-2728

Bettye Kelsey
50 Merrimac Court
Bloomfield Hills, Michigan
48304-3339

Mrs. Jane Lindh
3128 Hartslock Woods
Drive
West Bloomfield, Michigan
48322-1843

Ms. Michelle Hein
172 East Iroquois Road
Pontiac, Michigan 48341-1609

Jinny Polrler (sister of Diane Stanke)
227 Central Street
Battle Creek, Michigan
49017

Mrs. Jane Robb
2316 Greenlawn Avenue
Bloomfield Hills, Michigan
48302-0216

Lillian Spelllcy(Lillian is mother of Doug LaFontaine)
c/o SunRise of Bloomfield Hills
2080 South Telegraph Road
Bloomfield Hills, Michigan
48302

Mr. Robert VanNorman
8610 Perry Lake Road
Clarkston, Michigan 48348-2955

Johanna Wurst
1010 Argyle Avenue
Pontiac, Michigan 48341-2303



FAMILY & FRIENDS IN THE MILITARY

Mr. Ryan Alexander - currently out of the US - Please keep Ryan in your prayers!
(children: Caleb & Caitlyn)

Tyler Barnes
Tylerbarnes@us.army.mil

Specialist Matthew Duggins (son of Tom Duggins; presently in Iraq)
Lt. Col. Kerry Gordon ((nephew of Lillian & Russ Marley; stationed at the Pentegon)
11201 Glen Park Drive
Fredricksburg, Virginia
22407

Michael and Jena Gruits (son of Diane Stanke)
3937 Plainville Road
Cincinnati, Ohio 45227
(children: Avery & Roman)

Sgt. Robert and Mrs. Nicole Luecke (friend of the Reusch Family) - currently in Iraq
19049 County Route 189
Adams, New York 13606-3214

Doug Qultmeyer (family member of Betty & Pastor Jon)
10725 Abercorn Street,
#170
Savannah, Georgia 31419

Mr. and Mrs. Kelth A. Waller (godson of Betty and Pastor Jon)
654 Ravenhurst Circle,
#101, Spring Lake, North Carolina 28390
(child: Brayden)

JUNE ANNIVERSARIES



Kris & Julie Atwood
James & Lynn Brown
David & Peggy Budaj
Robert & Kathy Dowbenko
Doug & Linda Ebert
Bill & Claire Fuhrman
Chuck & Karen Gilcher
Joseph & Debbie Guettler
John & Wanda Hilgendorf
Bill & Anita Johnson
Steve & Cyndy Kirschbaum

6/18/1994
6/21/1997
6/22/1985
6/8/1990
6/24/1994
6/10/1950
6/22/1991
6/1/1998
6/21/1980
6/30/1951
6/6/1987

Konrad & Sue Kohl
Fred & Ruth Korzon
Brad & Debbi Lampkin
George & Fran LaPlata
Eric & Andrea Lorey
Mike & Dianne Ruprich
Jeff & Sue Saracsan
David & Kristina Schaefer
Robert & Julie Schulte
Richard & Diane Scott
Fred & Mickey Wilkinson

6/16/1984
6/1/1946
6/11/1994
6/23/1946
6/20/2003
6/18/1983
6/6/1970
6/10/1995
6/30/1990
6/10/1989
6/25/1950

JUNE CHURCH CALENDAR HIGHLIGHTS

ONGOING EVENTS

SUNDAYS

8:15 Worship
9:45 SonLight City (thru 6/8)
9:45 Worship
11:15 Worship

Beginning 6/22 worship times are 8:30 and 10:15

MONDAYS

10am Adult Bible Study

TUESDAYS

7am Men's Bible Breakfast
10 am Adult Bible Study
11:45 Primetimers (6/3)
5:45pm Prayer Time
7pm Volleyball

FRIDAYS

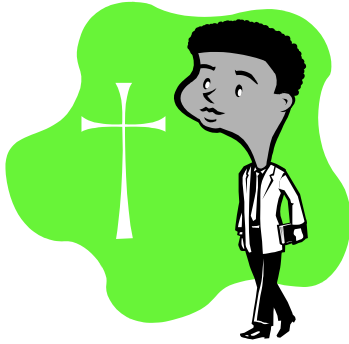
6/6 6:00 Scrapbook Crop

SATURDAY

5:30 Worship

CALENDAR ON THE WEB!

Go to www.bloomfieldcross.org and click on the "Calendar" link to the right side of the home page.



Is a Reverse Mortgage right for you?

We have received a few inquiries about Reverse Mortgages and whether or not they are worth consideration. So, here is my best attempt to answer the questions. Remember however, before you think about going into any kind of debt, it is essential that you speak with God and consult with His Words. God has never said that having debt is a sin, but He does warn that debt is not a good thing (the borrower a servant to the lender Proverbs 22:7).

That being said, is there any such thing as good debt? Some, over the age of 62, think a Reverse Mortgage could be beneficial. However, before signing any contracts, be sure to seek spiritual, legal and financial counsel. Not all Reverse Mortgages are administered at the same cost.

So, what is a Reverse Mortgage? Reverse Mortgage is a loan taken against the equity in a home. A owner does not have to make monthly payments on a reverse mortgage; and the loan does not have to be repaid until the homeowner moves or dies.

Sound too good? Well, there are some higher costs that have to be considered. I have always lived by a saying, "there are no free lunches" when it comes to finances. Let's take a look at some costs.

While, many of the upfront fees associated with this type of loan are capped by FHA, a borrower will pay:

1. a mortgage insurance premium equal to 2 percent of the maximum value of the home.
2. an annual premium thereafter equal to 0.5 percent of the loan balance.

In addition to these two primary fees, you can expect to pay other standard closing costs associated with getting a mortgage, including title insurance, attorney's fees, recording taxes, etc.

The amount of money that can be acquired from a reverse mortgage depends on several factors: Applicant must be 62 years old or older, the market value of the house, fees and outstanding loans on the house (home equity, second mortgages).

If an individual or a couple wants to improve their standard of living and if they don't believe it is necessary for them to leave the ol' homestead for heirs to enjoy, this type of loan may be fitting.



Reaching Beyond
Our Walls

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