

"The STEEPLE"

Newsletter of Commerce UMC - DECEMBER 2021

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Sunday Worship: In-Person Worship

Traditional @ 9 am & Contemporary @ 11 am

(Face Mask Recommended even if Vaccinated)

Our Sunday Services LIVE STREAM on our YouTube channel at: <https://www.youtube.com/> and can also be

viewed anytime there after.



A Message from Pastor Andy "All I Want For Christmas"

Around this time of year, when I flip through the channels, I am sure to find some Christmas themed movies playing on repeat. They're all special in their own way, but I really enjoy *A Christmas Story* released in 1983. For me, the movie has a kind of magnetic quality. I simply can't look away. I lose myself in the story no matter how many times I've seen it.

At nine years old, Ralphie Parker has his heart set on one thing and one thing only. For Christmas, he wants a Red Ryder Carbine Action 200-shot Range Model Air Rifle or "BB gun" for short. However, when he makes his request known, he's rejected due to concerns about safety. His mom, his teacher, and the department store Santa Claus all give Ralphie the same response, "you'll shoot your eye out!" Still, Ralphie spends the whole movie with his heart set on that BB gun.

While I've never requested a BB gun for Christmas, I can remember feeling the same way as Ralphie when I was a kid. One year I wanted a ninja turtle action figure. The next year, I told everyone I just had to have a remote-control car. The year after that, I declared Christmas would be ruined if a Nintendo 64 wasn't waiting under the tree for me. Clearly, the item that topped my Christmas list each year changed, but what remained was a desire to receive something that I couldn't get on my own. Most of the time, I was blown away to find my heart's desire standing before me.

So, at 33 years old, what do I want for Christmas this year? Well, I'll tell you there's a lot on my list. As a pastor, I carry with me dozens of prayer requests and life stories. The longer I work in ministry, the more aware I become of the pain and suffering in our world.

For Christmas, I'd love to see friends receive good news on the medical tests they've been anxiously awaiting. For Christmas, I wish for bodies and minds to be healed. For Christmas, I think of those who spend this season without loved ones for the first time as I recall how my father passed just days before the holiday. Honestly, for Christmas, if I could get what I wanted just like when I was a kid, I'd dream bigger. Let's eradicate poverty, liberate the oppressed, end the persistent cycles of violence.

I'm no fool. I understand my wish list will not be met in 25 days. At the

same time, I'm not a faithless pessimist either. I believe one day those big things I'm hoping to see under the Christmas tree will be waiting for me, for you, for all of us. Friends, this is the season we recognize and declare God is with us, and when God is with us, everything changes.

So, be encouraged. Keep your head up high. Sing songs of praise. Mourn with those who mourn, and celebrate with those who celebrate. And finally, ask for the big stuff, because as we know, the one who sent his one and only son, is not the type to withhold from his children.

May the peace of Christ be with you this Advent.
Pastor Andy



Dear Church Family & Friends,
Commerce UMC continues In-person services. Our two styles of services; Traditional at 9 a.m. & Contemporary with our Praise Band at 11 a.m. are back in full swing.

Face Masks are RECOMMENDED even if you are vaccinated. We ask, for the protection of those who are not or can not get vaccinated, unvaccinated should continue to Masks Up. Please check the Website at <http://www.commerceumc.org/events/> for events, and small group activities and their schedule. If your activity/event, small group or committee would like to be scheduled for regular meeting times or hold a special event and are not on the calendar, please contact the church office to proceed with scheduling.

BOTH the 9 am & the 11 am Sunday Worship Services are LIVE STREAMED each week on our YouTube Channel at; <https://www.youtube.com/>

Elderberries December Pot Luck & Christmas Celebration



All are invited to join us on Thursday, December 16 @ Noon in the Fellowship Hall for our **Christmas Celebration Potluck Lunch and White Elephant Gift Exchange**. Please bring a dish to share; drinks and table setting will be supplied. After lunch we are excited to have our fun filled and Oh-so-hysterical White Elephant Gift Exchange. If you would like to participate in the exchange, bring a gift wrapped or bagged item you know longer need or want. All of Commerce UMC Family and Friends are invited to join us for this joyous afternoon of good food and great fun! Any questions or concerns about this event, please Sherrill Sundberg at 248-563-4886.

The "Elderberries" is the name for the Seniors at Commerce UMC, although ALL Seniors from within the community are invited to participate. We meet the third Thursday of each month either in the Fellowship Hall for a potluck lunch or on occasion venture out for a picnic in the park, a field trip to a museum or a special event. Our luncheons many times include stimulating activities & board games, guest speakers, Party/Special Occasions, meals with a theme, and our annual White Elephant Birthday Party.

Get to know your new Christian Education Director.

Commerce UMC recently welcomed **Kristine Van Dussen** as the new Christian Education Director! She will be hosting coffee hour with her family on December 12th, but we wanted to take a moment to let you know a little bit more about her.



Kristine was born and raised in the Pacific Northwest, calling the Seattle area home for most of her life. In 2018 the Van Dussen family took a huge leap of faith and followed God's lead in moving their family to Michigan in search of a better quality of life for their young family. Kristine has been homeschooling their 8-year-old son Samson and 5-year-old daughter Eleanor for the past two years and loves the adventures that this unexpected opportunity has allowed for. Aside from her husband and children, Kristine enjoys spending time with her cats, reading near her indoor plant collection.

Kristine has been involved with children's ministry for many years and is continuously humbled by the love young children have for the Holy Spirit. She relishes the moments when children make the connection between God and their own personal lives. For Eleanor, anytime there is a pink sunset, God is giving her an extra hug. For Samson, anytime he sees a cat symbol, he knows God is thinking of him. These small moments, that may seem insignificant at the time, but are truly molding young hearts to live and love more like Jesus.

Kristine Van Dussen, Christian Education Director
Kristine.CUMC@gmail.com 248.363.3935 Ext 304

CONFIRMATION CLASSES BEGIN IN JANUARY

Youth currently in 6th grade and above are eligible to begin classes to help prepare them for their decision in life in follow Christ.



United Methodists use the term "confirmation" to mark the first time a baptized Christian publicly "confirms" their intention to live the vows of the baptismal and membership covenant and so becomes a professing member of the local congregation and The United Methodist Church.

Classes will be conducted by Andrew Ruhlen, our Youth Director and under the direction of Pastor Andy. Adult Mentors are needed - Each class attendee will be paired with a UM Member Mentor.

If you are interested in helping nurture the upcoming Confirmands, please contact Andrew at youthgroupandrew@gmail.com or call him at 810-210-4224.



Christmas Marketplace Saturday December 4, 2021 ~ 9 am to 4 pm

We will host our Cookie Walk... Donations from UMW members and the congregation are greatly appreciated. This is the most popular area of our event as in most years we are completely sold out of all the goodies. Please bake and bring your goodies into the kitchen to be plated and presented on the self-serve table for sale. Gloves and hand sanitizer will be provided for choosing your goodies that will be sold by the pound.

Susie Thompson will be doing the Christmas Greens again this year, if you have a container you would like filled for your Holiday decorating please contact Susie (248-887-4773) to give her your container. Make sure your name and phone number are attached to it. She and her helpers will also have beautifully made arrangements for sale the day of the event.

There will also be a White Elephant table again this year supplied with donations by you. These items need to be "like new", gifts you bought but never gave, or received but never used... but Please No clothing or shoes. A box will be provided in the fellowship hall to receive your donations.

If you are a crafter or enjoy needlework and would like to make an item or items for the UM Women's Craft Table it would be greatly appreciated. Your craftwork helps fill our table and makes it very festive at the same time. Please contact Kyle Caswell if you have any questions.

There will be a lite lunch menu for a small fee for sale to eat in or carry out. We will need many workers to help with this event - A signup sheet will be on the board and YOUR Participation is GREATLY APPRECIATED!

If you have any questions about this year's Marketplace Event, please contact Kyle Caswell 248-363-9820.

Commerce Women's Book Study group will be starting a new book Dec 1st by Ace Collilns; "Stories Behind the Best Loved Songs of Christmas". *Behind the Christmas songs we love to sing lie fascinating stories that will enrich your holiday celebration. Taking you inside the nativity of over thirty favorite songs and carols, Ace Collins introduces you to people you've never met, stories you've never heard, and meanings you'd never have imagined. From the rollicking appeal of "Jingle Bells" to the tranquil beauty of "Silent Night," the great songs of Christmas contain messages of peace, hope, and truth. Each in its own way expresses a facet of God's heart and celebrates the birth of his greatest gift to the world--Jesus, the most wonderful Christmas Song of all.*



The Group will meet Wednesday's at 5:30 pm to 7 pm in the Wesley Room on Dec. 1, 8, 15, & 22 on the subject of this book and then take a break until January. Any questions, please contact Diane Senk at 248-770-0711.

Operation Christmas Child Shoeboxes

With your help and generous donations we were able to fill and ship 100 boxes to the Samaritan's Purse Operation Christmas Child program this year! Way to GO! You have helped bless children all over the world with your participation in this Ministry.





Anchored Hope Angel Tree (Commerce Kids on a Mission)

Our annual Anchored Hope Tree is up & decorated with tags labeled with items Anchored Hope is in need of. Feel free to take as many ornaments as you would like, purchase the item listed and return your donation to under the tree any time until Jan. 5, 2022. In January during Sunday School, the kids will pack your donated items into kits that Anchored Hope will passed out to the women they serve on the streets of Detroit. If you aren't able to take an ornament tag from the tree, and still would like to help, please see the list of suggested items to donate. And of course, remembering us and our service through your gift of PRAYER is always appreciated! You may learn more about Anchored Hope Outreach at their website: www.anchoredhopeoutreach.org

Items needed by Anchored Hope Outreach: Women's: Hats, Gloves, Scarves, Coats (XS-L), NEW Socks, NEW underwear (sizes XS through Medium). Small blankets, new/gently used purses, backpacks, string bags, hand & foot warmers, hairbrushes, combs, nail clippers, file, hair ties, headbands, small compact mirrors, small flashlights with batteries, travel first aid kits, sunglasses, small umbrellas, gallon & quart sized Ziploc bags, large paper lunch bags, snack sized chips/goldfish/cheez-its, cereal/granola/protein bars, cheese/pb crackers, dried fruit, pudding/applesauce/fruit cups, individual packs of cookies, gum, mints, chapstick, Q-tips, toothbrushes, floss, wipes, washcloths, pads/tampons, small bottled water/Gatorade, travel sized shampoo, conditioner, body wash, deodorant, lotion, toothpaste, mouthwash, soap, tissues, hand sanitizer and cotton balls.

Continue to Pray for



Lynn Delaney Judy Rose, Becky and Family Linda Casenhiser
Bill & Karen Gulf Bill Krug Pat Elliot Paul Imms
Margaret Demaray Lindsay Ohannes & Dosh Families
Maureen & Paul Clapper the Family of Jerry Vick

The Families, Friends and Community of Oxford MI suffering from their school shooting



Thank YOU for ALL YOU DO to Serve the Lord at Commerce UMC!

If you would like information about helping with a committee or mission of the church please contact Pastor Andy at the church office or by email.



Year-End is a time for Giving

CASH GIFTS ... A cash gift in any amount is a convenient and popular way to show your faithful support for the church or other ministries. The full amount of your gift qualifies for a 2021 charitable income tax deduction - up to 50% of your adjusted gross income. Make certain check is dated 2021 and received or postmarked no later than December 31, 2021, to receive a deduction this year.

GIVING APPRECIATED PROPERTY ... If you own investments that have increased in value (stocks, bonds, real estate, or mutual funds), you can donate them to a church or charity and take a charitable income tax deduction for the full fair market value and avoid declaring the capital gain of the assets as income. Many people consider this the equivalent of a "double deduction."

SALE & GIFT		DIRECT GIFT	
Stock with fair market value (Cost basis \$200)	\$1000	Stock with fair market value (Cost basis \$200)	\$1000
Taxable Gain on Sale	\$800	Taxable Gain on Sale	\$0
Capital Gain Tax @ 15%	\$120	Capital Gain Tax @ 15%	\$0
Net Sales after Tax	\$880	Net Gift to Charity	\$1000
Charitable Tax Deduction	\$880	Charitable Tax Deduction	\$1000
Tax Savings @ 25%	\$220	Tax Savings @ 25%	\$30

Notice how the Direct Gift option can result in the church or charity receiving \$120 more while costing you \$30 less! To receive this special tax treatment, you must have owned the property for at least one year. In most cases, your gift can be deducted up to 60% of your adjusted gross income.

GIVING & RETAINING INCOME FOR LIFE ... Did you know you can give to a charity while retaining income from the gift for the rest of your life? A charitable gift annuity or charitable remainder trust enables you to receive flexible or guaranteed income. Plus, there are significant tax advantages. Let's assume you are 70 years old, single, and wish to make a \$10,000 gift to the church when you are gone but need to receive income until then. You can make the gift now and receive several attractive benefits. First, you could receive income that exceeds what you are currently earning on the \$10,000. At age 70 with an annuity rate of 4.7%* of the \$10,000 each year through a gift annuity (\$470) - greater than most bonds or C.D.s. Next, a portion of the \$470 annual annuity may be tax-free over your life expectancy. Finally, you could receive a 2021 charitable income tax deduction for the remainder portion of your gift. This deduction can save you a sizable amount in federal income taxes. Making a life income gift now offers all these advantages and provides the satisfaction of knowing you have helped your church or charitable organization in a significant way. The United Methodist Foundation that serves your conference can help you with these types of gifts.

Visit www.naumf.org/locations to find contact info for your UM Foundation at <https://umfmichigan.org/>.

GIVING UNNEEDED LIFE INSURANCE ... Do you own an old life insurance policy that is no longer needed? Perhaps the purpose for the policy no longer exists (your children are grown or your mortgage is paid off) or your financial situation has changed and mitigates the need for the insurance. Consider giving the policy to the church or a charity and receive a charitable income tax deduction for the lesser of your cost basis or the replacement value. This is a great way to benefit a cause you support without reducing your checking account. If the value is more than you wish to donate, consider cashing in the policy and giving a lesser portion. Your gift may sufficiently reduce or eliminate any potential taxes due from the sale.

MEMORIAL GIFTS ... As you think of those special persons (a teacher, pastor, relative or other loved one) who have touched your life, you may want to do something "just right" to demonstrate that they are remembered. A memorial tribute can be a satisfying way to salute those whose memories continue to enrich our lives.

WISE TAX PLANNING ... Making extra gifts or accelerating future gifts into the 2021 tax year can enable an itemized income tax deduction. The standard deduction threshold for

2021 is \$25,100 for joint filers, \$18,500 and \$12,500 for singles (\$1650/person 65+, \$2600 if joint return, \$1,650 if unmarried). If your total deductions are less than those amounts, you won't be able to deduct any charitable gifts. An extra year-end gift may add just enough to allow you to take advantage of your full itemized deduction. Many tax-wise donors accelerate contributions for the coming year to enable itemization at least every other year.

EXPRESSING YOUR FAITH ... Year-end is also the Christmas season. For many Christians this is an occasion to give in gratitude for God's greatest gift to us, Jesus Christ. In all our giving, let us never forget these familiar words, "For God so loved the world that he gave his only son..." Why not make a special effort to honor Him in your giving this Christmas season - perhaps most important gift you give? May God bless you as you make this expression of your faith.

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DECEMBER BIRTHDAY'S

3	Efe Osagie			
4	Mackenzie Contesti	Allie Henwood		
6	Spencer Landry			
7	Amy Hendrickson	Stella Keesling	Jason MacCarreall	
8	Landon Contesti	Rachel Mroz	Frank Hunt	
9	Marissa Kornatowski	Michael Whitney		
10	Mike Lie	Nathan Robinson	Patti Watkins	Rich Perry
12	Breanna Kornatowski			
17	Scott Leonard			
18	JD Ralston	Sharon Young		
20	William Krug	Don McAfee	Elizabeth Kositzke	
23	Adri Higuchi	Devin Mroz	Larry Petersen	
24	Vicki Kennedy			
25	Lucas Simpson	Owen Williams		
27	Lochlan Heximer			
30	Makenna Rendeiro	Don Masch		

DECEMBER ANNIVERSARY'S

20	Virgil & Julie Schave
24	Jim & Nita(Craft) Hawisher