# **TIDINGS**

St. Paul United Church of Christ

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www.stpaulucctaylor.org

Senior Pastor - Rev. Dr. Geoffrey G. Drutchas Minister of Christian Education - Pastor Cheryl Schalm

July/August 2022

#### **PASTOR'S PEACE**

I got hit. Although I have until now dodged COVID, I found myself testing positive with a home test. I didn't have much in the way of symptoms—just an hour's chill the night before which faded after an hour. That struck me as strange—strange enough to do the home test before heading out to church duties the next morning. The test registered a double bar, signaling a positive result. For me it has ended up being akin to a bad cold with progression through a faint headache, a very sore throat, and a day that I felt wiped out. Almost all of those symptoms have since abated and I'm feeling better. My timing for catching COVID was impeccable. Pastor Schalm was already scheduled to preach and lead worship the Sunday that I needed to continue quarantining myself.

My own COVID case coincided with a ripple of infections in our congregation. This was against the backdrop of news that a new, more contagious variant was making its way across the country. Although my own triple vaxing may have lessened the impact of my infection, it did not prevent it when I was exposed to the virus this time around. I consider it promising news that a new vaccine is being developed to help thwart this virus variant and others already showing up on the horizon. I count it as God's blessing that we have the scientific intelligence to be able to develop these vaccines, even if the results are less than perfect.

The other day I heard an epidemiologist from the University of Alabama compare the battle against COVID to the arcade game of Whack-A-Mole. Just when you think that you have the vaccine that is going to whack COVID for good that particular variant retreats or subsides and another variant pops out. Be that as it may, I think that we are getting better at dealing with COVID and its impact. We've gotten more pragmatic and nimble about it. On the one hand life goes on and we need to move forward too. On the other hand, we need to be thoughtful about potential exposures, especially when there is any surge. I always carry my N-95 mask with me to wear when the situation calls for it. I practice social distancing too. Because I don't want to run the risk of being put out of

commission due to COVID infection (as just happened), I minimize all group activities that I don't regard as essential, while keeping in mind that there are still some risks worth taking. In struggle and uncertainty, I am always comforted and strengthened by my Christian faith and its longer view of everything. In the face of all the dislocations caused by COVID which come home to me in one moment or another, I hear myself saying, *This too shall pass*. Don't know how. Don't know when. But I trust that in God's grace it will. Through it all, I'm grateful for our church family which helps keep me spiritually anchored. I hope it does for you too. Keep faithful. Stay well.

#### ~ Shalom, Pastor Geoffrey Drutchas

# **CHRISTIAN EDUCATION EDITORIAL**

# Do not be deceived: "Evil company corrupts good habits." ~1 Corinthians15:33

It's an old saying and a true one: First, you make your habits, and then your habits make you. Some habits will inevitably bring us closer to God; other habits will lead us away from the path He has chosen for us. If we sincerely desire to improve our spiritual health, we must honestly examine the habits that make up the fabric of our day. And we must abandon those habits that are displeasing to God.

If we trust God, and if we keep asking for His help, He can transform our life. If we sincerely ask Him to help us, the same God who created the universe will help us defeat the harmful habits that have come to defeat us, our families, communities and nation. So, if at first we don't succeed, we need to keep praying. God is listening, and He's ready to help us become a more reflective image of Himself.

As John Maxwell stated, "We will never change our life until we change something we do daily."

# ~In Christ, Pastor Cheryl Schalm, Minister of Christian Education

# **Christian Education Activities**

# **Christian Education Seeks a Nursery Attendant**

As we move forward with the hope and anticipation of reopening the nursery, Christian Education finds themself in search of a nursery attendant.

Anyone interested in caring for our youngest treasures on Sunday morning during the worship hour should contact Pastor Schalm. The attendant receives \$20.00 per service and is paid once a month. The nursery is located in the church's family room located at the back of the sanctuary. The worship service can be viewed via the television located in the family room.

#### "Beati-Dudes Surfs Up!" Will Serve as Summer Sunday School Theme

With summer in full swing Christian Education continues to recruit Summer Sunday School teachers. Please consider giving an hour over the summer to share a fun and interactive message of Christ's love with the young people. All snacks, materials and curriculum will be supplied.

All interested in teaching one Sunday (or more) over the summer should contact Pastor Schalm or sign the sheet located on the Welcome Center Desk located upstairs.

# Circle G Ranch House Kids Vacation Bible School is scheduled for July 25 - July 28.

This year's VBS program is based on the Bible verse from Matthew 7:7. "Ask and it will be given to you: seek and you will find: knock and the door will be opened to you." We want all children to ask, seek, and knock on the door to a deeper relationship with God. The fun includes Bible stories, songs, cinema, games, crafts, and -ranch-house-snacks.

Pre-K (potty trained) – 6<sup>th</sup> graders (entering in the Fall) are encouraged to join the fun!

Where: St. Paul United Church of Christ, 24158 Goddard, Taylor (313) 291-1221

When: July 24 (during 10:00 a.m. Sunday School hour) July 25 -July 26<sup>th</sup> (6:30 – 8:30 p.m.) July 27<sup>th</sup> – 9:30 a.m. – 11:30 a.m.

Metroparks Get Out & Play interpreter will be providing an interactive educational nature program featuring an up-close look at some live western ranch animals.

Animals that could be included during the presentation are frogs, toads,

salamanders, turtles and/or snakes.

July 28<sup>th</sup> – (6:30 – 8:30 p.m.) July 29<sup>th</sup> – Swim & Lunch at Willow Metropark

We will meet at the church at 10:00 a.m., board the bus and head out for a morning/afternoon of swimming and fun. We will return around 3:00 p.m.

Please sign the sheet on the Welcome Center Desk to confirm your child/ren's participation. Friends and neighbors are welcome to join. Pre-registration helps to ensure that supplies and staffing are sufficiently secured.

## **Rock Hard in Faith Youth Summer Happenings**

**July 25 – July 29th: VBS Ranch Hands.** The youth will be serving as Ranch Hands for VBS which runs from 6:30 p.m. - 8:30 p.m. with exemption on Wednesday and Friday. Youth will also be joining us for a fun day at Turtle Cove, a water park located at Willow Metro Park on Friday, July 29th. We will travel via bus and have lunch at the park.

Please confirm your participation by signing the sheet on the youth board.

**Sunday, July 31st: Parent/Youth Mission Trip Meeting.** Parents and youth will meet in the Confirmation classroom for a short mission trip meeting following the morning worship service.

**Sunday, August 14th: Young Adult Reunion & Gathering.** A reunion & gathering of past youth group members will be held on Sunday, August 14th. Following church service we will gather for pizza, fellowship, laughs and remembrances. Dearly loved past youth chaperones, Carolyn and Alyssa Brandt will be in town to join us. Plan now to come and reconnect with past youth fellowship friends.

**August 15 – August 20:** Youth Summer Mission Trip. Packets are ready and available for pick-up. The mission trip will be held August 15 – August 20. The group will be housed in St. Paul designated cabins at the Michindoh Conference and Retreat Center in Hillsdale. Over the course of the week they will be serving the Gleaners Food Pantry and Farm (Detroit), Jackson County Animal Shelter, Habitat for Humanity and Imagine Planet, all located in Jackson Michigan. All interested youth should confirm their participation by contacting Pastor Schalm. Pre-registration helps to ensure that supplies, chaperones and transportation are sufficiently secured.

#### **Calling all College Students and Recent High School Graduates**

Christian Education is in need of addresses of all St. Paul UCC college students and High School graduates enrolled in continuing education programs (trade school, skill programs, apprenticeships, etc.). Please forward addresses to Pastor Schalm or to the church office.

## **HEALTH MINISTRIES**

### **Message from the Parish Nurse**

I have truly loved serving as a Parish nurse at St. Paul for many years. I have decided to not renew my nurses license when it needs to be renewed in September of 2022. I have been a nurse for 49 years seeing many changes in health care. Our church is in a process of changes this year finding a new Senior Pastor is the priority. Hopefully, the congregation and new minister will continue the Health Ministries Program and continue the Parish Nurse/Faith Based Nurse position. Our congregation has benefited from this program.

We are looking for anyone interested in giving input and/or volunteering to serve on the Health Ministries Program. We will have a meeting in September to move forward. I will continue temporarily to serve as a coordinator of Health Ministries until decisions are made. Thanks for your support through the past and future. Please contact Kathy Williams if you will help on this committee.

# **Exercise Class Continues Through the Summer**

There is still time to join exercise classes held on Wednesday's from 10:30 -11:30 a.m. **No class August 17th.** 

A variety of exercises are all part of each session. All exercises can be done in a seated or standing position or with the use of a chair, or a combination of both. If you would like to participate or have any questions, contact Parish Nurse Kathy Williams.

#### **Our Daily Bread Devotional Availability**

If you are interested in receiving a copy of Our Daily Bread, a daily devotional, please contact the church office (313-291-1221). The editions are available in large print and regular print. Please specify the print type that you want when you call. They come every three months. Kathy Williams can send a copy to you via US mail or you may ask the usher to give you one from the narthex if they are available.

#### **ALL CHURCH EVENTS**

#### **'Happy Day' Service is Double Celebration**

As July finishes, our congregation will be joining for a "Happy Day" Service. Blessed and dedicated that morning will be our church's new Baby Grand Samick piano which arrived in the sanctuary several weeks ago. But the morning's service will culminate with the shredding of an "IOU" to the St. Paul Endowment Fund which helped our congregation creatively self-finance our recent "Room with a View" addition.

Besides enhancing our church facilities with a multi-purpose Family Room, the addition provided us with a readily accessible restroom for Sunday morning worship; a ramped, east side entrance in lieu of a former stepped doorway; and a shelved sacristy for storage of items used in worship services. A loan from the St. Paul Endowment Fund that was extended with congregational approval in the middle of the Great Recession when bank and bonding company resources dried up has now been completely repaid with interest. The symbolic shredding of an "IOU" is in keeping with the older church tradition of mortgage burnings.

The completed payoff to the endowment fund is a testimony to the faithfulness and commitment of our congregation to "getting the job done." Pastor Geoff Drutchas will be preaching that morning on the rich history of our church building and all that has brought us to this glad day. Special music will be offered around our new Samick grand piano that morning. Afterwards, there will be special refreshments in Fellowship Hall. Plan on joining for our congregation's celebration.

# Tickets available for Men's Fellowship 6th Annual "Steak Fry" - August 27

The event will take place at the Church on Saturday August 27th from 4:00 – 7:00 p.m. Dinner will include a New York Strip Steak or BBQ Chicken Breast, your choice, a Baked Potato (Regular or Sweet), Corn on the Cob, Salad, Dessert and Beverage. You will want to purchase your ticket in advance to reserve your steak or chicken, since only a limited number of steaks and chicken breast will be available at the door for purchase. Tickets are \$15 per person and will be available at the Kiosk Table during Coffee Hour or by calling the Church Office at (313) 291-1221 beginning Sunday July 17th. All "Grill Masters" are invited to participate, if you have any questions please feel free to contact Jim Poet or Gary Staffeld. It promises to be an enjoyable evening, so come on down and bring your family and friends.

#### **Semi-Annual Meeting Follows First August Service**

The Semi-Annual Meeting of the St. Paul Congregation will be held on Sunday, August 7, immediately after the morning worship service. Rescheduled from mid-July, the meeting is expected to be relatively brief. A mid-year financial report will be shared. The Pastoral Search Team will highlight their work. Our pastors will also offer word about their ministries. In addition, our congregation will be voting on an amendment to the church By-laws proposed in January slightly modifying the term of office provisions for Council members.

St. Paul church members are asked to sign in for the meeting once they have arrived to help establish a quorum. Look for the table in the narthex as you enter the church through the front or side doors.

#### **Pastoral Help and Support Continues Through August**

With the semi-annual meeting of the congregation deferred until August 7, Pastor Geoff Drutchas will be delaying vacation plans to be present for the gathering and to preach that morning as well. However, Pastor Cheryl Schalm will be leading worship services on both August 14 and 21. Plans for the last Sunday worship of the month will be announced in early August. During the senior pastor's vacation absence, please contact Parish Health Advocate Kathy Williams or Pastor Cheryl Schalm through the church office (313-291-1221) regarding any pastoral needs.

#### **Chancel Choir Resumes Rehearsals**

During the summer our Chancel Choir takes a break, except for members who perform for worship as soloists or as a small ensemble. However, at summer's end, the Choir will be gearing up again for another season of sacred song. The choir will meet in rehearsal on Wednesday, August 31, 7 p.m. and offer the morning anthem once more on the Sunday after Labor Day.

New choristers are always welcomed. Under the leadership of Music Director Tracy Hoffman, the rehearsals are held weekly on Wednesday evenings, 7-8:30 p.m., and at other times by advance agreement. To learn more about the choir, speak with Tracy Hoffman or choir members.

# **GENERAL ANNOUNCEMENTS**

#### St. Paul Expands Memorial Grove

Memorial Grove has been expanded by five additional trees. The original five trees were sold so we have decided to add an additional five trees. The new trees are Cleveland Select Pear trees, the same as the original trees. You may have noticed the new trees as you drive around the circle driveway. St. Paul Memorial Grove is at the North end of our property behind the Kitchen and Fellowship Hall. A \$250 donation to the Memorial Ministry will purchase one of the trees with a  $12 \times 12 \times 6$  inch granite marker under the tree. The marker can have up to three lines of inscription. There are four trees still available. If you have any questions, please feel free to contact any member of the Memorial Ministry or the Building and Grounds Ministry.

#### St. Paul Budget Update - First Six Months

Donations continue to remain strong through the first six months as we continue to be above our budgeted income. The St. Paul Staff continue to monitor their expenses while purchasing only those items that are required to run the Church. Online giving has increased considerably during the past year, if you are interested in creating an online giving account please feel free to call me. Many members are finding it very convenient and easy. Dan Case - St. Paul Treasurer

#### **2022 Membership Directory**

2022 membership directories are now available. As always they will be handed out prior to and after the Sunday Worship Services by the Deacons or available by calling the church Office at (313) 291-1221. St. Paul Communication Ministry.

# **Financial Advisory Ministry Story About Turbulence**

Aaron B Johnson/ Greg Hinkson, Hinkson Wealth Management (RE-PRINTED WITH PERMISSION AS TOLD BY GREG HINKSON)

Greg Hinkson of Hinkson Wealth Management shared the following story with me and with his permission I am sharing it with you. There is no investment that is immune from the ups and downs of Wall Street and the impact of inflation on purchasing power. This article is not an endorsement of Hinkson Wealth Management yet offers perspective for any investor to consider in these turbulent times. As always consult with your personal financial planner regarding your specific financial needs and matters. Greg's story begins:

This past week I attended a conference in Dallas. Unfortunately, there were thunderstorms on the day I flew home.

The earlier flight to Detroit had boarded and then deplaned. My flight was delayed for hours. When my plane took off, it seemed like the engine was struggling. It felt like when you are driving your car up a steep hill. It was loud. I felt like we should turn around and go back before the engines overheated.

The pilot made the announcement that we would not be receiving beverages because the weather was too rough. For a time, it felt like I was on a boat. Not only was the plane dropping 20-30 feet suddenly, it was also wobbling from side to side. I could feel it pitch one way then correct then pitch the other way and correct. After the wobbly boat feeling, we hit a patch that felt like a dirt road with a thousand potholes. Bam, Bam, Bam! I started to sweat and I closed my eyes and prayed for a safe landing in Detroit.

#### A funny view

From where I was seated, I could see one of the flight attendants. He was completely unaffected. While everyone else was clutching their arm rests, he seemed completely relaxed. Seeing him helped me. I thought if he is not worried, I have no reason to worry. Needless to say, we did arrive safely albeit at 2 am.

I looked up some statistics this weekend. How many fatal crashes would you guess have occurred between 2010 and 2020 on commercial, passenger American airplanes?

I asked my family this question. The average answer was 15 major U.S. crashes with about 500 deaths.

I was surprised to learn that there were only 2 that resulted in just 2 deaths. In one case, an intruder was illegally on the runway and was struck by a plane. He died but everyone else survived. In another case, an engine came loose. It hit the side of the plane killing one passenger. Everyone else survived and the plane was able to land safely.

#### Statistics verses fear

People always say that the safest place to be is in an airplane but that statistic did not stop me from sweating and praying for safety. My "fear flight" is a good analogy for the stock market these days. I can say that the market declines 1 out of every 3 years but has historically risen over time\*. However, when you see 20% declines on the news, it feels like a plane suddenly dropping 20 feet. It feels like .... "we all are going to die!" ..... but in reality, it is just turbulence.

#### The Pilot's job

I'm sure my pilot had very little concern about us arriving safely in Detroit. The pilots had a check list before the flight, a flight plan, and they adjusted as necessary. Just like the calm flight attendant, the pilots knew that we were just experiencing turbulence and would make it to our destination.

Similarly, when we designed a portfolio, we did it with a long term goal in mind. We did not pile money into Peloton stock which is down 85% in the last 12 months. Investors should have a diversified portfolio. Diversified portfolios experience turbulence but they don't decline to zero like an individual stock. Any diversified portfolio is designed to have parts that do well in recession, parts that do well with inflation, parts that do well during expansion, etc. Diversified portfolios experience ups and downs every day and sometimes extremely so; however, I am confident in the diversified portfolio's long-term ability to help an investor reach goals.\*

Lastly, like the pilot, we make adjustments.

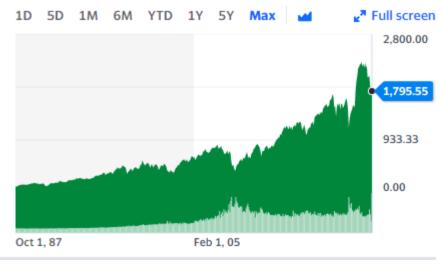
Every quarter, we rebalance diversified portfolios. In the recent past, that has meant that we were taking profits in large growth positions. Now, large growth positions are down over 20% and are becoming underweight in portfolios. That has created an imbalance that will cause us to buy what is low when we do rebalancing.

These adjustments are not market timing which I would equate with the pilot saying.... "We are going to land in Oklahoma and wait for the wind to die down". We are not going to cash or making radical shifts in portfolios.

We are sticking with the flight plan and making minor adjustments because we know that over time this approach to investing works. We stick with our disciplined approach to investing. Our goal is to build wealth over time—not by frequently trading. We simply aim to be long-term owners of diversified, profitable businesses. We will rebalance as necessary to reduce volatility but market turbulence is just a natural part of the journey.

This ends Greg's story. As for the church's endowment held at PNC, we follow the same principles that Greg illustrates in his story. Yes, we will have turbulence, but we are sticking with the plans and strategy for the endowment we have with PNC. Every quarter we make adjustments as PNC rebalances our portfolio. Our endowment growth has had great success over the last three decades and a turbulence will not wash those gains away. Look for the endowment performance quarterly report in future issues of The Tidings.

A quick look at the Russell 2000 Index illustrates well how the market does over time. Since 1987 the Index has grown significantly, yet we can lose sight of that if we zoom in on just the last three months. Sound investment plans never fail, only the unwise investor fails to plan.



RUSSELL 2000 INDEX SINCE 1987

Policies are many, principles are few. Policies often change, principles never do. – John Maxwell, Author, Speaker, Pastor

# **MEMORIAL DONATIONS**

#### **MEMORIAL FUND:**

In Memory of: *Richard A. Wagner* From: Wagner Family, Jim & Diane Poet In Memory of: *Richard R. Wagner* From: Wagner Family, Jim & Diane Poet In Memory of: *Carol Casmer* From: Steve & Deborah Wilkerson, Kathe Stears

In Memory of: Brenda Meredith From: Kathe Stears In Memory of: Ed Klimaszewski From: Kathe Stears

# **JOYS AND CONCERN**

CONDOLENCES TO: Family of Marguerite "June" Dolan who passed away April 23, 2022 at the age of 92 years. Private ceremony July 27, 2022. Rev. Geoffrey Drutchas to officiate. Arrangements by Michigan Memorial Funeral Home. Family of Harry Gardner who passed away June 8, 2022 at the age of 83 years. Service was June 22, 2022. Rev. Geoffrey Drutchas officiated. Arrangements by Howe-Peterson Funeral Home, Taylor Chapel; Family of Frank Wolfram who passed away June 12, 2022 at the age of 76 years. Service was June 23, 2022. Rev. Geoffrey Drutchas officiated. Arrangements by Howe-Peterson Funeral Home, Taylor Chapel; Gloria Beck who passed away June 24, 2022 at the age of 94 years in Florida.

#### **WE ASK FOR YOUR PRAYERS FOR**

Church Members and Friends: Muriel Baxter, Marge Bergman, Gunter Berndl, Kim Beyar, Anne Blanchard, Freddie Block, Jack Burchard, Dan Case, Margo Charette, John Dubke, Hayden Forsyth, Barb Gish, Kyle Hard, Carrie Hill, Wayne Jones, Judy Kirsch, John Kovach, Sue Kren, Loretta Kurtsel, Rosemarie Laslo, Steve Matney, Neil McEachern, Jeff & Maria MacZink, Brenda Murphy, Jeff Natzke, Bob Robinson, LaVerne Roe, Eleanor Rossi, Jerry Rossi, Glen Sigman, Beverly Sitz, Cheryl Smith, Sue Spears, Sandi Rose, Teri Staffeld, Bill Stears, Dianne Sturgeon, Bert Thompson, and Loralee Wilson.

**Extended Family:** Philip and Connie Linne Alberts, Dawn Sturgeon Anderson, Mary Board (daughter, Clifford Board), Marcie Bolen, Josh Edelbrock, Arthur Jensen (son, Phil Jensen), Ellen Pfafflin (volunteer, Fish & Loaves), Talama Braba (Judy Albright's daughter), Kim Cichowicz, Courtney Daoust, Gabriella Gomez (niece, Darlene Babin), Kevin & Steven Johnson (grandsons, Patricia Olson) Richard Jones, Jeff Kasher, Tom Koths, Janet Kren, Leon Kroeger (brother of Janet Enesey), Joanne LeFleur (daughter, Helene & Neil McEachern), Jennifer & Tammy Lee (granddaughter & daughter, Barb Siemers), Courtney McEachern Matthews, Kim McEachern (daughters-in-law, Helene & Neil McEachern), Brenda Meridth, Jessica OChoa, Sandy Newton, Judy Robin (aunt, Lucinda Chavez), Tammi Sherman, Kevin Siemers, Mary & Darrell Smith, Debbie Smitt, Debra Stavros, Diane St.Louis (sister of Marjie Barnard), Nicholas Surre (great-grandson, Helene McEachern), Sharon Thompson, Bill Warner, Robin Weiner, and Victoria Whitcher (daughter, Cheryl Stewart).

**Congregations' Parents:** Ronald & Myrna Matthews (parents, Brenda Rossi), Robert Brainard (father, Ed Brainard), Jan Filpus (mother, Julia-Joy Miller), Carol Hoffman (mother, Tracy Hoffman), and Bruce and Pat Vernor (parents, Eileen Vernor Drutchas).

#### **Church Members & Friends in Nursing or Rehab Care:**

Donald Babin - Carolyn's Corner, 17890 Parkridge Dr., Riverview, 48193; Loretta Kurtsel- The Bellaire Senior Living, 12621 Hale Street, Riverview, 48193; Esther Perry - Bellbrook Assisted Living, 873 West Avon Rd., Unit 209 H, Rochester Hills, 48307; Eleanor Rossi - Lakeland Nursing Center, 500 Williams St., Angola, IN 46703, Melissa Rossi -17652 Colgate, Dearborn Heights, 48125.

**LET US ALSO KEEP IN PRAYER THOSE PROVIDING EMERGENCY 'FRONTLINE' SERVICES** as police officers, nurses, and EMS workers during the ongoing pandemic. We want to especially remember church members and friends Tricia Nault, Kim Arndt, Wendi Wioncek Ashby, Jennifer Babin, Rhonda Wioncek Berndt, Dana Wioncek Barlage, Chelsey Eisenga, Joshua Eisenga, James Hubert, Debbie Lyles, Amy McGahey, Jarod MacZink, Ciera Mack, Marci Magnuson, Sam Martin, Lexi Mellin, Michelle Mellin, Brenda Murphy, Inez Kurtsel Ogonowski, Amber Ostrowski Russeau, Rebecca Ostrowski, Samantha Pedersen Otten, Eric Poet, Morgan Schalm, Trudy Clark Schiller, Rachel Tank, Emily Wangbickler Baggett, Jillian Wangbickler, Katelyn Wangbickler, Sarah Wangbickler, and Emily Winter.