

# STAY AT HOME - STAY WELL

## JANUARY, 2021 NEWSLETTER – CORONAVIRUS VERSION

“Hope Does Not Disappoint Us”  
- Romans 5:1-5



### *From the Minister...*

My fingers fumbled as I typed 2021 for the first time! It seems as though 2020 year has flown by, even as some aspects of it, mostly connected to the global pandemic, have dragged by. As I look back on the year just past, I'm amazed at all that we have accomplished, and all that we have learned.

**WE CONTINUE TO HAVE VIRTUAL CHURCH** – Perhaps the biggest step was taking so much of our church activity online when we could not meet in person. That will continue as we wait for the time when we can resume activity together in our building; and some kind of virtual presence, on the website, Facebook, and YouTube will continue even after we are back in person. Worship on Sundays at 10:30 AM is now a hybrid of live and recorded material on the North Congregational Church Facebook page, as well as simultaneous posting of the recorded service on our website and on the North Church Communications YouTube page. We continue to work on ways to bring worship to those who don't have **the internet**.

**WE ARE WORKING ON SOME WAYS TO COME TOGETHER OUTDOORS AND SAFELY** – the Fellowship Ministry Board is looking at future parking lot events, and the Worship Ministry Board is considering ways to have some outdoor activities as the weather improves.

**A REDESIGNED WEBSITE IS COMING** – now that so much of our ministry is conducted online, we've been working on a new version of our website, with a more streamlined main page that will include direct links to our service, as well as to the Facebook, YouTube, and Instagram accounts. The visual menu will link folks to other areas; and of course, as with every construction project, we will be finding places to tweak and expand our offerings to make ourselves available to the folks who have found us **online, as well as to our members**.

**ONLINE FELLOWSHIP, BUSINESS MEETINGS AND SUNDAY SCHOOL CONTINUE** using Zoom have been a real revelation! As we've gotten the hang of the platform, it's made our meetings and our offerings for children and youth available not only in quarantine, but also for those who live far away.

**OUR REOPENING TASK TEAM IS KEEPING TRACK OF THE DATA** – Moderator **Kevin Gromley** is producing a weekly dashboard with case and mortality counts as well as what is happening in other faith communities. Absent any kind of guidance from CDC due to separation of church and state, we've set our own benchmarks for returning.

In the midst of all the changes and uncertainties, I am again reminded that our true hope is in God, and it is a hope that does not disappoint us!

Happy New Year,

*Rev. Mary E. Biedron*



## *Moderator's Notes...*

Happy New Year! I hope you all had a Merry Christmas and are looking forward to a better, safer, more normal year ahead.

Many of you joined our parking lot activities on December 12, and watched our Children's Christmas Pageant from outside the building (in the rain). Despite the wet weather the event was a great success – kudos to all the Ministry Boards who worked to pull it together. I hope you have all had a chance to view the taped version of the Pageant, either live on Facebook or on the Church website.

As you know, in November and December we conducted a survey of the Congregation. The objectives of this survey were twofold:

- To get feedback on how we are doing as a 'virtual' Church, and what we might do better.
- To get a sense of the Congregation's thoughts on returning to in-building worship.

We had 50 responses – thank you. You can see a summary of the survey results on the Church website (Reopening Task Team page under the Members' Corner tab). Some highlights:

- The great majority of respondents (77%) view **Rev. Biedron's** messages on Facebook. Among the other 23% there is a mix of members and friends who either do not have internet connection or who do but are not on Facebook.
- For those who have seen Rev. Biedron's virtual messages on Sunday and Wednesday, the response is extremely positive – although many commented that they miss the fellowship of worshiping in person (and miss the Choir).
- The great majority of respondents prefer email as the method of communication from the Church, although 12% still prefer printed materials.
  - We will continue to provide printed materials and work to communicate with members and friends who do not have internet access.
- A bit over half of respondents have participated in a North Church social activity since the pandemic moved us to a virtual Church.
  - The Fellowship Ministry Board is working on future events, we hope to get more people involved and participating.

- We asked people about their connection to the Church, whether they feel more or less connected. Half said “about the same”, but 47% said they feel less connected.
  - The lack of in-person interaction and fellowship was frequently cited as the cause.
- In our last series of questions, we asked when people would feel comfortable returning to in-person worship. There were two scenarios, vaccinated and not vaccinated.
  - Under ‘vaccinated’, a majority of respondents would return to in person worship once the local area fell to the ‘moderate’ risk category, as determined by the State.
  - Under ‘not vaccinated’, a majority would not return to in person worship until the area fell to the ‘low’ risk category.



I have shared the results with Executive Council and the Reopening Task Team. The Ministry Boards will take your input under advisement as they make plans for next year.

Concerning the pandemic, there is hopeful news of vaccines, although they will not be widely available until next year. Based on the survey results, I would not expect us to return to in-person worship until the majority of the Congregation has been vaccinated.

Through all this, the work of the Church continues. Rev. Biedron continues her virtual Sunday worship and Wednesday inspiration series. We continue to support charities such as Adopt a Family and other benevolences.

### Executive Council Notes

Executive Council met on December 28 and considered the following:

- **Assets & Resources:** This Board continues to monitor our Church finances. Earlier we received a CARES loan of roughly \$43,000; we are still on track to have this forgiven. Our stewardship campaign is under way, you can see the status on the Church website. *Please complete and submit your pledges for 2021, either via mail-in card or on the Church website. This is vital input into our budgeting for the coming year.*
- **Diaconate:** The Diaconate continues to reach out with cards and phone calls to our shut-in members and friends – they will be looking for some volunteers to help with this activity (check out the planner and emails from the Church).
- **Education:** As noted, the Christmas Pageant was a charming success. Virtual Sunday School seems to be going well. The Board is looking at new curriculum materials for Sunday School next year.
- **Fellowship:** Our Fellowship Board is planning additional ‘virtual’ events next year.

- **Missions:** The Church supported two families for Christmas under the Adopt a Family program, as well as collecting a cornucopia of socks and mittens.
- **Worship:** The ‘traveling’ Advent candle lighting was a lovely part of our Advent worship, it’s something we will try to continue. Hopefully everyone has seen the video version of our Choir, more to come. The Board is now looking ahead to Lent. We will still be worshipping remotely, but we may do something different for Ash Wednesday and Palm Sunday.
- **Budget:** Assets & Resources presented a proposed budget for next year. Council reviewed, discussed, and approved. We will have our annual business meeting on **January 31** (mark your calendars), wherein the Congregation will be called upon to approve the budget.



*“So if anyone is in Christ, there is a new creation: everything old has passed away; see, everything has become new!” (2 Corinthians 5:17)*

*Kevin Gromley*

## ***CALL TO THE ANNUAL BUSINESS MEETING***

The annual Business Meeting of North Congregational Church will be held on **Sunday, January 31, 2021**, as ordered by the Executive Council, to transact business as specified in this Call or authorized by the Bylaws. At this meeting, the Treasurer will provide the annual financial report for the past year; the Assets & Resources Ministry Board will present the proposed annual Operating Budget for the current year to the membership for their consideration and approval; Executive Council and other Ministry Boards may present other items for the Congregation's consideration.

The meeting will be held via 'Zoom' -- everyone will be able to attend via the internet or via phone dial-in (Facebook not necessary).

We will need a quorum, so please plan to attend this important virtual meeting at **11:30 a.m.** (after Sunday virtual worship).

## ***2021 STEWARDSHIP***

Thank you to all of our Members and Friends who have taken the extra steps to complete an Estimate of Giving for 2021. It has been challenging, during this pandemic, to accomplish so many of the things we have taken for granted in the past.

As of December 28th we have received **60 Estimates** totaling **\$171,398**. Last year at this time we had 80 Estimates, totaling \$166,906. Estimates can still be turned in either by completing the form on [NorthCongregationalChurch.org](http://NorthCongregationalChurch.org) or emailing an estimate to **Danny Hawkins** at [NCC.BusinessManager@gmail.com](mailto:NCC.BusinessManager@gmail.com).



An estimate of giving confirmation will be emailed or mailed with your 2020 tax statements in January to all members and friends who have indicated an estimate for 2021. Offering envelopes will be mailed to all those who have requested them when they are received.

Thank you,  
North Congregational Church Stewardship Committee

### ***INCORPORATING CHARITABLE GIVING INTO YOUR ESTATE PLAN*** **(Summary of Kiplinger magazine article from March 2, 2020)**

Charitable giving may have significant tax implications that can lower your estate taxes at your death. Advance planning can help ensure that you achieve the most tax savings available while meeting your charitable goals.

Here are five ways to structure your charitable giving into your estate plan:

#### **Give Appreciated Stock**

Consider giving appreciated stock to a charity during your life. If you give the stock to charity, you will receive a charitable income tax deduction equal to the full fair market value of the stock at the time of the gift and will avoid capital gains taxes.

#### **Charitable Rollover**

Individuals who are over 70½ may donate up to \$100,000 per year to charities directly from their IRA as a Qualified Charitable Distribution. This will count towards any required minimum distribution an account holder must take from the IRA. This can be a good strategy for individuals who do not “need” the distribution to cover living expenses.

#### **Bequest in Your Will or Revocable Trust**

A very simple and direct way to benefit charity at your death is to leave a bequest in your will or revocable trust. The gift can be for a charity’s “general purpose,” meaning the charity can use the funds as it sees fit, or for a specific purpose that you detail. Charitable bequests are eligible for the estate tax deduction and will reduce estate taxes.

#### **Name a Charity as the Beneficiary of Your Retirement Account**

It is relatively simple to name the charity as a beneficiary of all or a percentage of your non-Roth retirement accounts (IRA, 401(k), 403(b), etc.). Because the charity is tax-exempt, after your death it can withdraw the assets from the retirement account without having to pay income taxes on the withdrawal.

### **Consider a Charitable Remainder Trust**

You can benefit a charity and a family member by creating a charitable remainder trust (CRT) and naming the CRT as the beneficiary of your IRA. A CRT is a split interest trust where an individual you choose will receive annual payments from the CRT for a period of time. When the individual's interest in the CRT terminates, the remaining amount is distributed to charities of your choosing. Due to the many rules surrounding the creation and operation of a CRT, an attorney is essential to create it properly.



As you can see, there are many ways to benefit charities, either during your life or at your death. Which way you choose can have different tax implications. Taking into account taxes with your charitable giving can ultimately increase the amount received by not only the charity, but your loved ones as well.

### ***BOARD MEETINGS:***

Missions Ministry Board – by Zoom on Sunday, January 10, at 11:30 a.m.

Education Ministry Board – by Zoom on Monday, January 11, at 7 p.m.

Diaconate Ministry Board – by Zoom on Tuesday, January 12, at 7:30 p.m.

Assets & Resources Ministry Board – by Zoom on Wednesday, January 13, at 7 p.m.

Worship Ministry Board – by Zoom on Sunday, January 17, at 11:30 a.m.

Fellowship Ministry Board – by Zoom on Tuesday, January 19, at 7 p.m.

Executive Council – by Zoom on Monday, January 25, at 7 p.m.

### ***FELLOWSHIP GROUPS:***

MEN'S BREAKFAST - In person, social distancing, at Moe's on Ten at 9:00 a.m. Contact **Steve Lange** at [stephenlange@me.com](mailto:stephenlange@me.com) for updates on their schedule.

BOOK GROUP on Zoom, January 20 at 1:00 p.m. See article for further information.

MASCOT<sup>3</sup>S – Meets via Zoom. If you would like to be included in the invitation email list for future meetings, please contact **Danny Hawkins**, [NCC.BusinessManager@gmail.com](mailto:NCC.BusinessManager@gmail.com).

Got an idea for a virtual fellowship? Interested in leading a Bible study or a class on zoom? Speak with **Rev. Biedron** or Program Director **Danny Hawkins**.

## ***FROM THE DIACONATE***

Many thanks to the people who volunteered to address and send Christmas Cards to the 184 households listed in our church directory. We hope you found this an enjoyable way to connect with members and friends you may not have seen in a very long time and also enjoyed receiving a card yourself!



For January, the Diaconate is focusing on requesting volunteers who would like to contact our shut-ins. Currently, there are 19 individuals or couples with whom we want to stay in touch. They are either in their own homes, retirement/nursing homes or out-of-town. Most already have a church member who contacts them on a regular basis, but we are looking for members or friends who would like to fill the current gaps or be available to contact people in the future. The time commitment is minimal. A contact once a month is all that is required.

Currently, contact is by phone or mail. Once the pandemic allows visitation, that will also be an option. When you sign up, you will be assigned someone or put on a “reserve” list. We will provide you with the best way to get in touch with your shut-in. Currently, we are asking for 5- 10 volunteers. Please consider participating in this important activity! You can email **Danny Hawkins** at [NCC.BusinessManager@gmail.com](mailto:NCC.BusinessManager@gmail.com), or call the Church Office to volunteer.

## ***MEN’S BREAKFAST CLUB***

The group of North Congregational Church men who meet for breakfast at Moe’s on Ten Mile (just west of Haggerty) every other Tuesday morning at 9:00 o’clock has resumed live breakfast gatherings. If you are comfortable meeting indoors in a socially spaced environment and are interested in a little lively conversation with your breakfast, join the group on **Tuesday, January 12th and 26th**. Please contact **Steve Lange** at [StephenLange@me.com](mailto:StephenLange@me.com), so that he can add you to their email and reservation list.

## ***REVERSE ADVENT CALENDAR ITEM DROP-OFF***

Thank you to the participants in this food drive. Food and household items gathered for the calendar can be dropped off **Monday, January 4, at Door 4, between 11a.m. - 1p.m.** In order to get an estimate on arrivals and delivery, please register at the Signup Genius link or call the church office if you do not use the sign-up. The items will go directly in a car trunk for delivery to Lighthouse in Pontiac. Other drop-off arrangements can be made if needed.  
<https://www.signupgenius.com/go/20F0A4DAEA72BA13-ncreverse>

## ***FELLOWSHIP MINISTRY BOARD***

We will be putting together a NCC Recipe Book over the next couple of months. We are asking members to start collecting your favorite comfort food/winter warm-up recipes such as chilis, soups and stews. More details will be coming soon on where to submit them. Thanks!

## ***BOOK GROUP – Wednesday, January 20, 1:00 p.m.***

We've been having fun meeting on Zoom to discuss what we've been reading and how it relates to our lives and to our faith as well! Our January meeting will be on **Wednesday, January 20<sup>th</sup> at 1 p.m.** Contact the church or see your planner for the zoom link. We'll be discussing ***My Dear Hamilton: A Novel of Eliza Schuyler Hamilton*** by Stephanie Dray & Laura Kamoie, the epic story of Eliza Schuyler Hamilton—a revolutionary woman who, like her new nation, struggled to define herself in the wake of war, betrayal, and tragedy. Dray and Kamoie used thousands of letters and original sources to tell Eliza's story as it's never been told before—not just as the wronged wife at the center of a political sex scandal—but also as a founding mother who shaped an American legacy in her own right.



## ***DIACONATE BENEVOLENCES for January, 2021***

*NACCC – Shared Ministries Fund, and Minister's Discretionary Fund*

## ***CONGRATULATIONS TO...***

*Mindy Fernandes, who was appointed to the Walled Lake City Council.*

## ***WOMEN'S FELLOWSHIP***

A huge thank you to everyone who participated in Adopt-A-Family. We were able to collect all of the gifts listed on Sign Up Genius. A Kroger gift card was given to each family, and a gas card to the driver in the family. The gifts were wrapped on December 16 and delivered to Neighborhood House on December 17. Our thanks to all and to **Linda Cooper** for delivering the gifts.

## ***ASSISTANCE AND DONATIONS***

### **North Congregational Church: COVID-19 Helping our Parishioners**

We may have people in our congregation who are unable to acquire food or medications on their own - either because of mobility limitations, illness, or underlying health issues - during the COVID-19 outbreak. **Danny Hawkins** has coordinated a group of people who are willing to make NO CONTACT deliveries to these parishioners to provide for some of their basic needs. Please contact **Danny** at 248 217-1750 or [NCC.BusinessManager@gmail.com](mailto:NCC.BusinessManager@gmail.com) if you are a parishioner in need of a food or pharmacy delivery.

**Food Banks:** To find a food bank in your community, please visit the following websites:

- \* Feeding America: [www.feedingamerica.org/takeaction/coronavirus?s\\_onsite\\_promo=lightbox](http://www.feedingamerica.org/takeaction/coronavirus?s_onsite_promo=lightbox)
- \* Meals on Wheels: [www.mealsonwheelsamerica.org/find-meals](http://www.mealsonwheelsamerica.org/find-meals)
- \* Gleaners Community Food Bank: Distribution sites for families and children in Metro Detroit

\* Lighthouse: [www.lighthousemi.org/update-on-covid-19/](http://www.lighthousemi.org/update-on-covid-19/)

**Days for Girls:** Meets at His Church Anglican, 34500 6 Mile Road, Livonia, MI. We will take a break for Christmas and New Year, and Wednesday, January 6.



**We are back in the face mask business!** Floating Doctors is hoping to get 10,000 masks to distribute in Panama. Panama citizens are not allowed to leave their homes without one. A disposable mask costs about \$1.00 and the average income is about \$2-3.

We will have mask kits for you to take home (10 masks per kit, that includes 20 pieces of cut fabric, elastic, and nose wires). The same instructions as before. BUT please feel free to use any style of mask that you prefer!!! (This pattern was suggested to me, you might be interested, but use whichever pattern you prefer) <https://www.1millionmasks.org/pattern> AND of course, you can make masks using the stash you already have at home! I believe this will run through December.

**CARES of Farmington Hills:**

Serves Farmington, Farmington Hills (248-474-8231), Southfield, Redford, Livonia, Novi, Northville, and West Bloomfield.

**Food Pantry Hours are listed - You must call for an appointment.**

- \* Tuesday, Wednesday, and Friday, 9:30am - 2:30pm
- \* Thursday, 9:30am - 2:30pm; 5:00pm - 6:30pm
- \* Saturday, 9:30am - 11:30am

**Salvation Army: Grocery and food, including meat**

- \* Monday – Friday – 9 AM – 3 PM **Emergency Food Assistance by appointment.** Please call ahead of the time and make an appointment, so the food bag will be ready to grab and go.)
- \* Wednesday – 10 AM – 12 PM (Drive thru Food assistance – groceries and meat)
- \* Thursday – 4 :30 PM – 5 PM – Drive thru grab and go dinner to add on to the food bags.

**S.O.U.L. (Source of Universal Love): Food and necessary items**

- \* Alcohol, Lysol, Hand Sanitizer, Antibacterial Wipes, Disposable Gloves
- \* Non-perishable Food
- \* Gift cards for Food or Gas
- \* Order on Amazon and your donation will be delivered directly to SOUL.  
[https://www.amazon.com/hz/wishlist/ls/1IAO7BVZ1TLPM?ref=wl\\_share](https://www.amazon.com/hz/wishlist/ls/1IAO7BVZ1TLPM?ref=wl_share)