



1605 West 106th Avenue
Northglenn, CO 80234
303-452-5120



2018

Dear Church,

Luke tells us in the second chapter of his gospel that a decree was issued, families journeyed a long distance, a census was taken, and families were registered; whatever else happened in Jesus' birth story, that is the public record. There is not a public record in the bible of Jesus being registered—and yet, the gospels show him to be known as a local boy. The ordinary story shows up in the extraordinary one.

Christmas is a time when many will seek out family to gather for the extraordinary, yet traditional celebration of a turkey or ham dinner, presents under the tree, and maybe even a Christmas Eve worship service. We focus on the music and lights, and we give from our hearts to our families, friends, co-workers, and maybe even to those who can't provide for themselves. But, we don't think of the everyday, sometimes difficult, regular stuff that must go on despite a scheduled holiday, especially when one must travel.

I believe Mary and Joseph had no idea what to expect on that fateful journey but trusted in their experience and understanding with their God. I don't think they had any idea that their son was the King of the world. They simply did the ordinary things and were obedient to the law and doing their best to register their family. Then when the night fell, and Mary went into labor, they did their best to find a place out of the weather to have their baby. They had no idea...but we do.

We are told about that first Christmas and how Jesus came to be born in Bethlehem, the royal City of David—the very city the prophesy tells us the Messiah was to be born. We understand how Mary and Joseph's ordinary life became our extraordinary faith story. We don't often connect the ordinary with the extraordinary, but in thinking about it, the last year of my life comes to mind. I spent my last Christmas packing my house because of a decree to change my ministerial appointment. The proverbial census eventually moved me from Montana to Colorado and my long journey began. Like Mary and Joseph, my life changed, and it was a beautiful change; however, I had to continue on the encouragement of the shepherds who aided me, the wisemen who instructed me, and the angels who loved me.

This Christmas the ordinary may be overwhelmed by the extraordinary, or vice versa. It is my hope that as this Advent season progresses towards our Christ's birthday, each of us allows our faith to lead us to the extraordinary of the season. We must return once again to the hope of salvation, the love of a God, the joy in the promise and peace of faith, and the trust that God is in us and we are with God.

Luke 2:10-13 “But the angel said to them, “Do not be afraid. I bring you good news that will cause great joy for all the people. ¹¹ Today in the town of David a Savior has been born to you; he is the Messiah, the Lord. ¹² This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger.” ¹³ Suddenly a great company of the heavenly host appeared with the angel, praising God and saying,

“Glory to God in the highest heaven, and on earth peace to those on whom his favor rests.”

Christmas Love, Rev. Deb





Outreach News

NOVEMBER THANKS:

- To all who gave time and/or money to make our Growing Home guests feel safe and comfortable.
- To everyone who contributed a portion or all of a Thanksgiving bag. A BIG thank you to the Men's Group for insuring a lovely Thanksgiving for families who would have not had one except for the men's efforts.
- To all who purchased items from Women's Bean Project. Delicious products were purchased with the total amount of \$526.00 given to the Women's Bean Project.

DECEMBER OPPORTUNITIES:

- On **December 2nd** the Hat/Mitten/Scarf tree will be ready for decorations! Please make the tree colorful with **NEW children's hats, gloves, mittens, and scarves.** These will be given to children in need of warm winter gear from our congregation, to the Early Childhood Center, Westview Elementary, and Growing Home.
- **November 25th**, 100 bags for Inner City Parish will be available. Many of the senior citizens of Inner City Parish are lonely and often in failing health. For many years, our congregation has helped these people feel that they are not alone, and that Christmas is also for them. They are so grateful for our gifts! These bags must be returned to the church by **Monday, December 10th**. A suggested list will be available, but do not feel obligated to stick to this list.
- Ten children (ages 2 through 16), clients of Growing Home, will be "adopted" by our congregation for Christmas. To provide the funds for Christmas gifts for these children, the UMW is offering a Christmas brunch on **Sunday, December 2nd**. So, please give generously and enjoy, not only a delicious and unique brunch, but also the satisfaction of knowing that you have helped provide Christmas gifts for children who would not otherwise have them.
- Our NUMC family is so very generous! We give locally (i.e.: Growing Home, food banks, and Thanksgiving baskets). We give to the greater Metro area (i.e.: After Hours Denver, Inner City Parrish, Women's Bean Project). We give throughout our Conference (Five Loaves of Bent County). We give internationally through the Center for Health and Hope. And, of course, we give when there is a cry for help because of natural disasters. On **Giving Tuesday**,

December 4th, we can make a difference in the world in a way that will be personal to each of us. "Global Ministries, UMCOR, and our partners come together to make a **WORLD** of difference." See how you can advance hope, joy, love, healing, and peace with them. "Go to: www.umcmmission.org/giving-Tuesday and this website will lead you through all the steps necessary for making a difference in the mission you choose. **Tuesday, December 3rd, we can all make an impact!!!**

ONGOING:

- The Pastor's discretionary fund has a constant need. ☺



- Don't forget to pickup a jar or two of **SMOOTH** peanut butter for "AfterHours Denver".



And, a most Blessed Christmas Season to all the wonderful NUMC family!!



MEMBERSHIP CLASS

January 20, 2019 Rev. Deb will hold a Membership Class from 11:30a – 2:00p, lunch will be included. All non-members are invited to attend. Sign-up sheet will be available on the round table in January.



Please join us Sunday mornings at 10:30a in the Library. We look forward to seeing you!



Our fellowship Bunco and Card groups will not meet in December.



FOOD FOR ALL! GREAT FUN!



Our DECEMBER theme is: “Celebrate Advent with Your Family” and our Bible verse is: “In the depths of who I am I rejoice in God my savior.” Luke 1:47

Below is a list of our December Bible stories that we will use to guide the children in learning about this Bible verse and our monthly focus.

DECEMBER LESSONS

- **12/9:** (2 lessons) Elizabeth and Zechariah as well as Mary
- **12/16:** Mary and Elizabeth
- **12/23:** Joseph, Mary, and Jesus
- **12/30:** Simeon and Anna

ATTENTION CONGREGATION . . .

Would you like to be a substitute Sunday School teacher? This is something you can do once, twice, or multiple times during the year. Sometimes our regular teachers have family commitments or events that cause them to be unavailable on Sunday mornings. This is a great way to give a little that helps A LOT! Please contact Bethany Greiner at 303-250-1235 or Elaine in the office. Thank you for your consideration.



Our *Men's Coffee Fellowships* are wonderful opportunities to get to know each other and have the delightful chance to try and solve the problems of the world and sometimes the church. We meet in the Fellowship Hall on **Wednesday's at 9:00 a.m.**



DECEMBER:

- 12/2:** 5:00p-7:00p - Shopping for Senior bags and scavenger hunt
- 11/9:** 5:00p – 7:00p – Fellowship (YR)
- 12/15 and 12/16:** Winter lock-in and Christmas party
- 12/23 – 12/30:** Winter break – No UMYF



We also meet at the Atlanta Bread Company in Northglenn on **Thursday's at 9:00 a.m.**

All men of the church are invited to join us.

WOMEN'S groups

Cuddle Makers



We will meet on **Monday, December 3rd at 9:30 a.m.** in the Fellowship Hall to work on our small quilts and bears. We will leave about 11:30 a.m. to enjoy lunch at Olive Garden. For more information, please call Joyce Priest at 303-452-1412.

Kaleidoscope Growth Group

Our group meets on the **second Monday of the month**. Women of NUMC are welcome to join us. If you would like more information, please call Sharon Huckins at 303-659-3945 or Marji Myers at 303-452-8099.

Quilters



We meet at Phyllis Frank's home each month on most **Thursday's from 9:00 a.m. to 12:00 p.m.** If you would like to join us or need directions, please call Phyllis Franks at 303-451-6576.

Yadah, Yadah Book Club



The women's book club will meet on **Wednesday, December 5th at 9:30 a.m.** in the church library. We will be discussing "Redbird Christmas" by Fannie Flagg that was read in the month of November.

The book we will be reading in January is "Glory Over Everything" by Kathleen Grissom. We will discuss this at our February meeting.

If you like to read and discuss, come join our group. For more information, please call Gay Weber at 303-452-1723.

OO's



The OO's Growth Group (Officers and Organizers) will not meet in December. Please mark your calendar for **Thursday, January 3rd** in the Library at **6:30 p.m.**

We meet the first Thursday of every month and try to finish up the months business by 8:00 p.m. We'd love to have you join us. For more information, please call Marji Myers at 303-452-8099 or Phyllis Modica at 303-427-0035.

Yellow Rose



The Yellow Rose ladies will be meeting for lunch at the Perkins Restaurant on 120th and Huron St. at 11:30 a.m. on **Wednesday, December 12th**. After lunch we will be sharing Christmas poems and

stories. Ladies of the church, please join us for some holiday fun. For more information, please call Gay Weber at 303-452-1723.



- ♥ **Friday, November 30th:** We will meet at 10:00 a.m. to decorate the Fellowship Hall for the holidays. Lots of hands make fast work – and it gets all of us in the Christmas spirit.
- ♥ **Saturday, December 1st:** We will again meet at 10:00 a.m. in the Fellowship Hall to set-up for the brunch to be held on Sunday, December 2nd.
- ♥ **Sunday, December 2nd:** Please plan to join us for the Special Christmas brunch and our own NUMC Charge Conference. The proceeds from the brunch (\$5.00 per adult

suggested) will be used to purchase Christmas gifts for the Growing Home family(ies) that NUMC is adopting for Christmas. Enjoy delicious brunch food, be part of the ongoing workings of our church and know that you are playing Santa Clause! (There is a sign-up sheet for brunch foods on the round table in the Gathering Room.)

- ♥ Because December is filling up fast, the **UMW Christmas Celebration is being changed to the UMW New Year's Celebration on January 8, 2019.** But...not to worry! There will still be the delightful White Elephant Gift Exchange. Only this year it will be the delightful White Elephant RE-GIFT Exchange. And, we all promise NEVER to tell Aunt Bessie that her gift to you ended up in Kathleen's hands! What a great way to start the New Year!

#GIVING TUESDAY

Our NUMC family is so very generous! We give locally (ex.: Growing Home, food banks, Thanksgiving baskets). We give to the greater Metro area (ex: After Hours Denver, Inner City Parish, Women's Bean Project), we give internationally through the Center for Health and Hope. And, of course, we give when there is a cry for help because of natural disasters. On **Giving Tuesday, December 3rd**, we can make a difference in the world in a way that will be personal to each of us. "Global Ministries, UMCOR, and our partners come together to make a world of difference. See how you can advance hope, joy, love, healing, and peace with them." Go to www.umcmmission.org/giving-Tuesday and this website will lead you through all the steps necessary for making a difference in the mission you choose. **Tuesday, December 3rd, we can all make an impact!**



We have been busy in the ECC wing with the Holidays. We are teaching the children the importance of helping others. We have had several activities to

reinforce this. We held our "Class Feast" for Thanksgiving and the children all participated by making something to bring to the feast. To continue with the lesson of giving, the children all get to go to the "Holiday Shoppe" and select a present to give to anyone of their choice. They pay \$2 for their item and wrap it up. It's interesting to see what they select, sometimes a daddy will get something really pretty, fluffy slippers, or a sister might get a tool set.

We will be holding our annual "Breakfast with Santa" fundraising event which the children love.

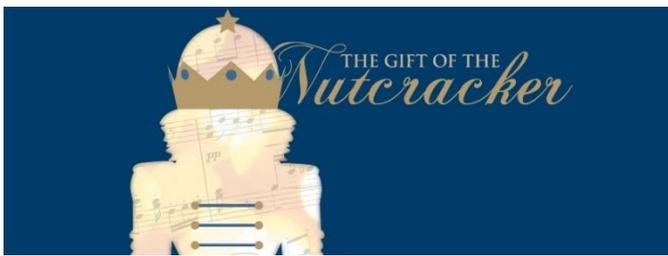
We have a couple of openings in our school for this current school year. Please share this information with family and friends:

Monday/Wednesday: Frogs or **Tuesday/Thursday A.M. - Frogs** from 9:00a to 11:30a (for students 2/12 to 3 1/2 years of age as of 10/1/18). **Monday-Thursday P.M. - Honeybees** from 12:30p to 3:00p (for students 3 to 5 years of age as of 10/1/18).

Tours for the 2019/2020 school year will begin in January for new students ages 20 months to 5 years of age (as of 10/1/19). If you know of a family who might be interested in the school, please have them call Mary to schedule a tour. The staff would like to say, "Thank You!" to the congregation and may you have a wonderful holiday season.



*NUMCECC Director,
Mary Scholl*



Advent Study 2018
The Gift of the Nutcracker

This year, Rev. Deb will offer the Advent 4-week study of *The Gift of the Nutcracker* to her Tuesday morning class (10:30 a.m. – 12:00 noon) in the church library.

In this holiday tradition, author, Matt Rawle takes a look at this Christmas classic in a new way – through the lens of faith. He uses the story to help us understand the gift of the Christ child and the kingdom Christ came to build. It is through the characters of Clara, Drosselmeir, The Mouse King, and The Nutcracker that we ponder the Advent season and this most extraordinary gift.

Just in time for Christmas!

Advent Study Schedule:

- November 27th** – Clara: ~~Waiting for Christmas~~
- December 4th** - Drosselmeir: A Godfather's Love
- December 11th** - The Mouse King: Changing Perspective
- December 18th** - The Nutcracker: The Greatest Gift

Join us! The sign-up sheet can be found on the round table in the Gathering Room



Please keep Bill Jones, Dorothy Hale, Jordan Sawdo, Curly Pfertsh's son, Todd, and the Carol Duffy family in your thoughts and prayers.



DECEMBER COMMON GROUND GATHERING!

5th Annual Lattes & Love HOLIDAY TOY DRIVE!
(Benefiting the Boys & Girls Clubs of Metro Denver)



DATE: SATURDAY, DECEMBER 1ST
TIME: 6:00 PM – 9:00 PM

LOCATION: Northglenn United Methodist Church
(Gathering Room)

Help us share the love of Christ by bringing joy to children in need with new, unwrapped toys. After collecting the toys, we will get in the holiday spirit while we listen to Christmas carols and enjoy seasonal lattes, steamers, and hot chocolate provided by April and Brent Nichols.

Families are also invited to help decorate cookies to share. Please bring a batch of prebaked sugar cookies, frosting, sprinkles, etc.

HOPE TO SEE YOU THERE!

Common Ground is a faith group for families. It is a way for families to keep their spiritual lives vital during this exciting and challenging phase of life. It is also a great opportunity for families to make connections and friendships with others sharing "common ground." Plus, it is fun for both adults and kids!

COME JOIN THE FUN!





Treasure - Week 5 - Personal Finance

By Randy Penn
Finance Committee Chair 2018

The Treasure series for commitment and stewardship contains 4 weeks of bible study, class materials, and sermon outlines. We selected it for October 2018 because it also led into the question of personal finance in a modern spiritual context. I was asked to prepare and deliver this material as part of the series. It is easier to outline and justify from outside sources, but I assure you these are my thoughts on the topic from my 38 years in banking, finance, investing and supervision/regulation. I am pleased to provide and discuss this with any of our members.

Make a Personal Budget

1. Establish your budget

- a. Know what you're spending. Computer checkbook is the easiest for most.
- b. Budget with computer software or cash and envelopes.
- c. Stick to your budget!

2. SAVE as part of your budget

- a. Build an emergency fund.
- b. Don't just save money, save for the future.
- c. Save automatically.
- d. Aim for short-term savings goals.
- e. Move out of cash and savings to broad market Mutual Funds, then to ETF's ASAP.
- f. Start saving for your retirement as early as possible.
- g. Take full advantage of employer matches to your retirement plan.

Search How to Save Money:

<https://americasaves.org/for-savers/make-a-plan-how-to-save-money/54-ways-to-save-money>

Underlines are edits by JRP

What is the 50-20-30 Rule?

The 50-20-30 Rule helps you build a budget by using three spending categories:

- 50% of your income should go to living expenses and essentials. This includes your rent, utilities,

and things like groceries and transportation for work.

- 20% of your income should go to financial goals, meaning your savings, investments, and debt-reduction payments (if you have debt, such as credit card payments).
- 30% of your income should be used for flexible spending. This is everything you buy that you want but don't necessarily need (like money spent on movies and travel).

Search 50/30/20 Rule:

<https://www.forbes.com/sites/trulia/2016/07/11/new-to-budgeting-why-you-should-try-the-50-20-30-rule>

10 Good Financial Rules of Thumb - Kristin Wong 12/09/14

Budgeting -- 50/30/20 Rule See above

Buying a Vehicle – 20/4/10 rule 20% down/4 years loan/10% income on transport.

- 10-year rule – Buy new if you're going to drive it for 10 years

Homeownership – 20% Down

- Income Rule – Don't buy a house that costs more than 3 years' worth of your gross annual income.

Retirement – 10% Tithe to yourself

- Income Rule – Save 20 times your annual income for retirement

Student Loans – 1st Year Salary Rule. Don't borrow more than 1st year salary.

Saving and Investing – 6-Month Emergency Fund Rule. Build to it if you don't have it.

- Age Rule for Stocks – 120 – Your Age for Stock vs Bonds. The old rule 100 – Age didn't account for inflation well enough.
- Move out of cash & savings to broad market a Mutual Fund, then to ETF ASAP, per Warren Buffett.

Dollar Cost Averaging to get your money working ASAP, per Benjamin Graham.

- Don't confuse (or get sold on) investment features that don't match your goals, per regulators & prosecutors everywhere.

Search 50/30/20 Rule:

<https://twocents.lifehacker.com/10-good-financial-rules-of-thumb-1668183707>



NUMC CALENDAR OF EVENTS FOR DECEMBER 2018

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
<p>2: 9:00A COMBINED worship to include Communion and our Children's pageant followed by a UMW brunch and All Church Celebration</p> <p>5:00P UMYF Shopping and Scavenger Hunt</p>	<p>3: 9:30a Cuddle Makers (FH) and lunch at Olive Garden</p> <p>6:30P BSA Troop 212 (SS) 6:30P Cub Scouts-BEARS (SS) 7:00P Colorado Repertory Singers (FH rental)</p>	<p>4: 10:30A Advent Study (L)</p> <p>6:30P Northland Chorale Rehearsal (FH)</p>	<p>5: 9:00A Men's Coffee (FH) 9:30A Yadah Yadah (L)</p> <p>7:00P Venturing Crew (FH)</p>	<p>6: 9:00A Men's Group (ABC) 9:00A Quilters *</p> <p>6:30P Brass Practice (S) 6:45P A Cappella (L) 7:00P PALS Meeting (FH) 7:30P Chancel Choir (S)</p>	<p>7: 9:00A ECC Breakfast w/Santa SET-UP (FH + K)</p>	<p>1: 9:00A Pageant dress rehearsal (S) 6:00P Common Ground – Lattes & Love (GR)</p> <p>-----</p> <p>8: 8:30A ECC Breakfast w/Santa (FH + K)</p>	
<p>9: 10:30A Adult Sunday School (L)</p> <p>12:00P Finance Committee (L)</p> <p>5:00P UMY Fellowship (YR)</p>	<p>10: 10:45A ECC Board Meeting (L)</p> <p>6:30P BSA Troop 212 (GR) 7:00P Paletteers Meeting (FH)</p>	<p>11: 10:30A Advent Study (L)</p> <p>6:30P Northland Chorale Rehearsal (FH) 6:30P Cub Scouts-TIGERS + LIONS (SS)</p>	<p>12: ECC HOLIDAY SHOPPE</p> <p>9:00A Men's Coffee (FH) 11:00A Yellow Rose meet at Perkins Restaurant</p>	<p>13: ECC HOLIDAY SHOPPE 9:00A Men's Group (ABC) 9:00A Quilters * 6:30P Trustees Meeting (L) 6:30P Brass Practice (S) 6:45P A Cappella (L) 6:30P Family Scouting (SS) 7:30P Chancel Choir (S)</p>	<p>14: 11:00A ECC Teacher Luncheon (external)</p>	<p>15: 9:00A UMYF Winter Lock-in and Christmas Party (thru 12/16 a.m.)</p> <p>4:30P Asian Choir (S)</p>	
<p>16: A.M. UMYF Winter Lock-In ENDS</p> <p>10:30A Adult Sunday School (L)</p>	<p>17: 6:30P BSA Troop 212 (FH) 6:30P Cub Scouts-BEARS (SS)</p>	<p>18: 10:30a Advent Study (L)</p> <p>LADIES Movie Night</p>	<p>19: 9:00A Men's Coffee (FH)</p> <p>7:00P Venturing Crew (FH)</p>	<p>20: 9:00A Men's Group (ABC) 9:00A Quilters *</p> <p>6:30P Brass Practice (S) 6:45P A Cappella (L) 7:30P Chancel Choir (S)</p>	<p>21: ECC TEACHERS - OFF</p>	<p>22: 4:30P Asian Choir (S)</p>	
<p>23: 10:30A Adult Sunday School (L)</p>	<p>24: ECC – No School – Winter Break</p> <p>7:00P Christmas Eve Candlelight Service</p> <p>9:00P Christmas Eve Candlelight Service</p>	<p>25: <b style="color: red;">MERRY CHRISTMAS!</p> <p>ECC – No School – Winter Break</p> <p>OFFICE CLOSED</p>	<p>26: ECC – No School – Winter Break</p> <p>?? 9:00A Men's Coffee (FH)</p>	<p>27: ECC – No School – Winter Break</p> <p>9:00A Men's Group (ABC) 9:00A Quilters * 6:30P Brass Practice (S) 6:45P A Cappella (L) 7:30P Chancel Choir (S)</p>	<p>28: ECC – No School – Winter Break</p>	<p>29: 4:30P Asian Choir (S)</p>	
<p>30: 10:30A Adult Sunday School (L)</p>	<p>31: <b style="color: green;">NEW YEARS EVE</p> <p>ECC – No School – Winter Break (through 1/4/19)</p>						