

FIRST CONGREGATIONAL CHURCH STAFF

The Rev. William Burhans, Lead Pastor

The Rev. Ms. Judith B. Arnold, Associate Pastor

Ms. Kathleen Zagata, RN, MS, CS, Minister of Congregational Health and Wellness

Ms. Jane Ring Frank, Minister of Music & Worship Arts

Mrs. Margaret Keeler, Interim Director Children & Youth

Mr. Jeffrey Mead, Organist

Ms. Sarah Marino, Office Administrator

Mr. Edward Banzy, Building Manager

Mr. William Lewis, Building Superintendent

Mr. Jose Foronda, Bookkeeper

Ms. Christine Atkins, Facilities Assistant

The Rev. Dr. Kenneth Orth, Pastoral Counselor (Affiliate)

FIRST CONGREGATIONAL CHURCH OFFICERS & VOLUNTEERS

Sarah Gallop, Moderator

Janet Hall, Treasurer

Marianne Carter, Clerk

Anne Hoenicke, Membership Registrar & Archivist & Associate Treasurer

Nancy Kneiss, Communications Design

Leslie French, Librarian

Bill McCarter, Historian

Rebecca Beltz, Church Auditor

Edward Lamson, Church Auditor

Edward Martin, Church Auditor

Lisa Loughlin, Delegate to the MBA Sector of SNEUCC

Bill McCarter, Delegate to the MBA Sector of SNEUCC

Laurie Roby, Delegate to the MBA Sector of SNEUCC

TABLE OF CONTENTS

| | |
|--|---------|
| Church Staff and Officers | Preface |
| Agenda and Warrant | 3 |
| Call to Annual Meeting | 5 |
| Report of the Membership Registrar..... | 6 |
| Report of the Ministerial Team..... | 8 |
| Report of the Music & Worship Arts Ministries..... | 9 |
| Report of the Leadership Team..... | 11 |
| Report of the Diaconate..... | 12 |
| Report of the Faith Formation Ministry..... | 13 |
| Children & Youth | 13 |
| Adult Faith Exploration Ministry..... | 15 |
| Report of the Ripley Chapel Programming..... | 16 |
| Report of the Health and Wellness Ministry..... | 18 |
| Report of the Personnel Ministry | 19 |
| Report of the Facilities Ministry..... | 19 |
| Building Manager..... | 21 |
| Report of the Reno Garden Ministry..... | 23 |
| Report of the Financial Resources Ministry..... | 24 |
| Report of the Mission & Outreach Ministry..... | 25 |
| Dwelling Place..... | 26 |
| Report of the Racial Justice Ministry..... | 26 |
| Report of the Environmental Justice Ministry..... | 28 |
| Report of the Associate Pastor Search Committee..... | 30 |
| Report of the Treasurer..... | 31 |
| Exhibit 1: Ledger to Budget Summary 12/31/2021..... | 33 |
| Exhibit 2: 2021 Endowed and Spending Funds..... | 36 |
| Exhibit 3: 2021 Expenditures from Spending Funds..... | 38 |
| Exhibit 4: 2021 Outreach Exhibit..... | 40 |
| Exhibit 5: Vanguard Portfolio Performance..... | 41 |
| Appendices: | |
| A: Minutes of the 181 st Annual Meeting May 16th, 2021..... | 44 |
| B: Minutes of Congregational Budget Vote February 6, 2022..... | 48 |

Agenda & Warrant

Agenda

182nd Annual meeting After Worship May 15th 2022

Reflection and Renewal

“Love one another... for I am making all things new!” ~Jesus

Order of Meeting

Welcome/Opening Prayer

Moderator's Opening Remarks

Establishment of Quorum

Call to Order

Covenant

Update on Strategic Plan Initiatives

Lead Pastor Reflections

In Memoriam

Hymn

Approval of Minutes of Congregational Meetings since last Annual Meeting

Articles of Business

- I. Receive reports and place on file
- II. Thanks for service in love and elections
- III. Hear and act on any special gifts and bequests

Closing Hymn

Benediction

Agenda & Warrant

First Congregational Church of Winchester Notice of 182st Annual Meeting

This communication notifies the members of First Congregational Church in Winchester, Massachusetts qualified to vote therein, to meet on Sunday May 15th, 2022, immediately following the morning worship service, to act on the following matters:

- ARTICLE I: To receive and place on file the annual report of the congregation which includes:
- reports of the Ministry Team, Treasurer, Leadership Team, and Membership Registrar
 - reports of the Sustaining Ministries of the Church, and may include reports of Living Ministries as appropriate
 - minutes of the Congregational Meetings held since May 17th, 2020, and any other written and oral reports which the Church may vote to receive
- ARTICLE II: To thank those who served on Ministries for the 2021-2022 program year and vote on the slate of officers (Treasurer, Moderator, Clerk,) for one-year terms (2022-2023) and the slate of new Leadership Team members for two three-year terms (2022-2025)
- ARTICLE III: To hear and act upon reports of special gifts and bequests to the Church since the last Annual Meeting, if any
- ARTICLE IV: To transact such other business as may properly come before the meeting

This notice is made by such written and electronic means considered to be reasonably effective as notice of an upcoming business meeting of the Church, and is made at least eight days before the meeting.

Non-members are warmly invited to join with us at this meeting, though they are reminded not to take part in voting.



Winchester, Massachusetts
April 21th, 2022

Sarah E. Gallop Moderator

CALL TO ANNUAL MEETING

The 182nd Annual Meeting of the First Congregational Church in Winchester, Massachusetts, United Church of Christ is called on Sunday, May 15th after Worship in the Sanctuary and via livestream.

THE COVENANT THE FIRST CONGREGATIONAL CHURCH IN WINCHESTER

We, the members of this church, covenant and bind ourselves to strive to know the will of God; to walk in the ways of the Lord, made known and to be made known; to exalt the worship of the one true God; to work and pray for the progress of knowledge, the promotion of justice, the reign of peace, and the realization of human community.

OPENING HYMN: FOR ALL THE SAINTS verses 1 & 3 Tune: SINE NOMINE R. Vaughan Williams

For all the saints whom from their labors rest,
Who thee by faith before the world confessed,
Thy name, O Jesus, be forever blest,
Alleluia! Alleluia!

Still may your people, faithful, true, and bold,
live as the saints who nobly fought of old,
and share with them a glorious crown of gold.
Alleluia! Alleluia!

CLOSING HYMN: This is a Day of New Beginnings verses 1-4 New Century Hymnal #417 Brian Wren

This is a day of new beginnings,
Time to remember and move on,
Time to believe what love is bringing,
Laying to rest the pain that's gone.

For by the life and death of Jesus,
God's mighty Spirit, now as then,
Can make for us a world of difference,
As faith and hope are born again.

Then let us, with the Spirit's daring,
Step from the past and leave behind
Our disappointment, guilt and grieving,
Seeking new paths, and sure to find.

Christ is alive, and goes before us,
To show and share what love can do.
This is a day of new beginnings;
Our God is making all things new.

Membership Registrar's Report for Jan 1 to Dec 31, 2021

SUMMARY

| | |
|--|-----|
| Total Membership Beginning of January 2021 | 420 |
| Total Received into Membership 2021 | +1 |
| Confirmation | + |
| Letter of Transfer | +1 |
| Confession of Faith | + |
| Reaffirmation of Faith | + |
| Reactivated from Inactive | + |
| Total Released from Membership 2021 | -9 |
| By Letter of Transfer | - |
| Withdrawn by Request | - |
| Moved to Inactive | -5 |
| By Death | -4 |
| Net Change | -8 |
| Membership End of Dec 2021 Excluding Retroactive Restatement | 412 |
| Retroactive Restatement - Moved to Inactive | -92 |
| Total Membership End of December 2021 | 320 |

RECEIVED INTO MEMBERSHIP 2021 - Total New Members Received (1)

| | |
|------------------------------------|---|
| <u>Confirmation New Members ()</u> | <u>Adult New Members (1)</u> 1. Eileen J. Morris, transferred in |
|------------------------------------|---|

RELEASED FROM MEMBERSHIP Jan 1 - Dec 31, 2021 - Total Released from Membership (101)

| | |
|--------------------------------------|--|
| <u>By Letter of Transfer Out (0)</u> | <u>Moved to Inactive - Current/2021 (5)</u> 1. L. Brian Koss 2. Janice M. Koss 3. Benjamin Allan Pulaski 4. Kate Sandak 5. Steve Sandak |
| <u>Withdrawn by Request (0)</u> | |

Membership Registrar's Report for Jan 1 to Dec 31, 2021

RELEASED FROM MEMBERSHIP Jan 1 - Dec 31, 2021 - continued

By Death (4 active members) Jan 1 - Dec 31, 2021

Members, Former Members, and Inactive Members

1. Judith (Emery) Millican Bixler Collier (i)
2. Evander "Vandy" French Jr. (m)
3. Bruce Douglas Lauterwasser (m)
4. Sharon Walker Mastenbrook (fm)
5. Cordelia (Monell) Overhiser (m)
6. Priscilla Saltmarsh (m)

m - member
fm - former member
i - inactive member
nmp - non-member participant

Extended Church Family

- Pam Budner's brother Stephen Albert Budner, Jr.
- David Carpini's brother Michael
- Cathy Crabtree's mother Jane L. Bicknell
- Michelle Crawford's stepfather David H. Weis
- David DuBard's sister Margaret (DuBard) Bills
- Suzy Kahl's father Walter LaFeber
- Maggie Keeler's mother Judith Scott
- Ben Keeler's cousin Phil Levy
- John Keeley's uncle Joseph Keeley
- Terry Marotta's sister Nan
- Bob McIndoe's sister Gail Sterback
- Kathy Mortensen's Uncle Craig (Jean's brother)
- Ken Orth's sister Nadine (Orth) Jensen
- Natalie Roche's brother
- Tom Roche's younger brother Michael D. Roche
- Peter Rosenberger's sister, Kathy
- Marty Rozmanith's father
- Julianne Zimmerman's father George Zimmerman

BAPTISMS 2021 (9)

1. Eleanor Ann Ackil
2. Logan Brandon Edwards
3. Wynne O'Neill
4. Quincey Annabelle Rose
5. Tucker Wells Roy
6. Isla Shannon Spring
7. Kurt Renfrew Spring (adult)
8. Kellan Dewar Spring
9. Walker Renfrew Spring

Membership Registrar's Report for Jan 1 to Dec 31, 2021

The following members became inactive prior to 2015 but were never recognized as such in the membership records. In 2021, we transferred them to inactive retroactively.

| <u>Inactive Prior to 2015</u> | <u>Inactive Prior to 2015</u> |
|-------------------------------------|--|
| 1. Christine Blakely Albertelli | 47. William Noble |
| 2. Margaret "Margot" Sprague Bauman | 48. Lucy Elizabeth Page |
| 3. Anna Campbell | 49. Christina Elizabeth Peretti |
| 4. Susan Tiffany (Cheney) Carney | 50. Jennnifer Joelle (Capobianco) Petras |
| 5. Douglas Hugh Carney | 51. Scott Francis Powers |
| 6. Brian Phillip Carney | 52. Nancy Lynn (Smith) Powers |
| 7. Sarah (Hebb) Carpenter | 53. Wendy Anne Procops |
| 8. Debra Cone Connolly | 54. Roy Leonard Procops |
| 9. Timothy P. Connolly | 55. Hope Puzzanghera |
| 10. William Holland Davis | 56. Kathryn "Kate" Christine Puzzanghera |
| 11. Darlene Heikkinen [Davis] | 57. Mark Owen Regentz |
| 12. John Jeffrey Delurey | 58. Sybil (Smith) Georgaklis Richardson |
| 13. Jeremy Edward Dunn | 59. Jacqueline Sue (Howland) Richardson |
| 14. Ryan Thomas Dunn | 60. Alexandra Elizabeth Rinn |
| 15. Margaret Elizabeth Dunn | 61. Isabelle Ritenhouse |
| 16. Eric Norman Fieleke | 62. John Edward Bradley Roberts |
| 17. Nicholas Gallop | 63. Ryan Thomas Roche |
| 18. Julia Gallop | 64. Laura Elizabeth Savage |
| 19. Shannon Kelly Gilmour | 65. John Philip Senko |
| 20. Boyd Henry Green | 66. Alice Canning Senko |
| 21. Jessica Ann Haggett | 67. William Trae Skinner |
| 22. William Dante Haggett | 68. Christopher Allan Smith |
| 23. Judy Ann Campbell Hajjar | 69. Emily Diane Smith |
| 24. David Preston Hood | 70. Merily Charlotte (Ober) Swanson |
| 25. Michael A. Howland | 71. Margaret Lee Swanton |
| 26. Lorraine K. Howland | 72. Thomas Whipple Swanton |
| 27. Jennifer Lynne (Davis) Infurna | 73. Madeline Mimi Thompson |
| 28. Gregory Bruce Johnston | 74. Robert Greene Trakimas |
| 29. Matthew Thomas Kahl | 75. Louise Marie Trakimas |
| 30. Mackenzie Mae Koss | 76. Melissa Jane Troisi |
| 31. Alexander La Violette | 77. Emma Charlotte Troisi |
| 32. Elizabeth A. (Volpicelli) Lamb | 78. Thomie Jeanne (Vrostos) Tucci |
| 33. Jon Lawton | 79. Michael George Turner |
| 34. Casey Elizabeth Leathers | 80. Kathryn Marie Turner |
| 35. Scott M. Leslie | 81. Kathryn (Overhiser) Valone |
| 36. Suzanne (Dempsey) Leslie | 82. Chris Valone |
| 37. Richard Avery MacNeille | 83. Joshua Ingersoll Wall |
| 38. Karen Jane Hellmich [MacNeille] | 84. Nicholas Alexander Wankowicz |
| 39. Morgan Mae Mahoney | 85. Stephanie Anne (Mullane) Wankowicz |
| 40. Russell Thomas Mahoney | 86. Kathryn Gabriela Wankowicz |
| 41. Michael J. Marotta | 87. Lia Michele Wickerham |
| 42. John Brown Miller Jr. | 88. David Wistar Willoughby |
| 43. Megan Miranda | 89. Lucy Willoughby |
| 44. Michael O'Brien Morris | 90. Clifford A. Worth |
| 45. Tamara Murray | 91. Owen Anderson Worth |
| 46. Julie Anne Noble | 92. Michelle (Macken) Zavez |

REPORT OF THE MINISTRY TEAM

Lead Pastor Annual Report For Program Year Sept 2021-June 2022 Rev. Will Burhans

As we set into the 2021-2022 program year, our church found itself moving out of exclusive on-line engagement which the pandemic required and into a hybrid model of worship and meeting and the return of some of the traditions that we had prior to the pandemic. Our decision laid out in the Strategic Plan of the year before to invest in live-stream equipment and a live-stream technician bore fruit and enabled those comfortable with returning to the sanctuary to return while still connecting those feeling a need to join remotely. Beyond that our live-streaming made it possible for people home or hospital bound to join us which is another wonderful gift this new technology and hybrid approach offers. We've moved from a gradual return to the sanctuary to a full Easter service which was a great joy for many of us. Ministry Teams have continued to meet on-line for the most part despite rescinding the mask mandate in the wider facility, the convenience of zoom being another learning from the pandemic. However, the desire and need for live and in-person connections were also great and so we offered opportunities for people to return with Stepping Stones, Ripley concerts, Advent and Christmas programs. It was painful on Christmas Eve to once again cancel the in-person services due to a potential COVID exposure but again our live-streaming capacity made it possible to immediately invite people on-line for Christmas Eve while the Ministry Team lead the service from the sanctuary. God's Spirit and the celebration of Christ's birth in the midst of difficult times made the evening feel particularly deep and meaningful to experience.

Another significant process outlined in our Strategic Plan that got underway during this program year was the beginning of our staffing restructure. The Associate Pastor Search Committee with Dina Pradel at the helm worked hard on the church profile through the fall, had orientation meetings, and submitted the profile as 2021 drew to an end. Interviews began in earnest in the new year and while at this date we have not focused in on a single candidate we are continuing to move forward diligently, prayerfully, and hopefully. Concurrently with this work has been the beginning of Rev. Judy saying goodbye to the congregation and taking steps to transition out of her role which will culminate in a celebration on June 12th, her final Sunday among us. Also Kathleen Zagata has been hard at work with her Health Ministry people and with the support of Nancy O'Connor from the Leadership Team to lay out a transition plan for her coming 18 months as she prepares to leave one year after Rev. Judy. The work is to ensure that the important work that Kathleen and Health Ministry has done over the years will continue forward in more integrated ways and especially to ensure that care for the congregation and our elders will not be lost in the staffing restructure. We believe we can do this faithfully and effectively but will need to continue living into this transition time and working with the new Associate Pastor as they arrive. Finally, the transition from Jake Greenberg to Maggie Keeler as our new interim Children's Program Director has been a great boon to our children's program and Maggie's hard work has bore the fruit of families returning to the church with substantive engagement with our faith offered through Maggie's creativity and devotion to the church.

Along with these two critical overarching movements in our midst has also been the return of Ripley Presents, engagement with small groups, racial justice study, and the forming of the De-carbonization task force for the greening of our building, all of which were outlined and projected through the Strategic Plan as well. The church volunteers who have worked hard to make such things possible have also held our community together and engaged in critical ways so that we are moving out of the pandemic time in a strong place as a congregation with the Spirit of God pulsing through our community and preparing for new ways to follow Christ together into the future.

REPORT OF THE MINISTRY TEAM

May God bless the coming months as we continue to say our goodbyes to important people in our congregation and open ourselves to who God will bring among us to serve our church in this next chapter. Every ending promises a new beginning which is the promise of the resurrection. As the disciples thought all was lost they suddenly discovered themselves as having been found. May we be open to God's finding us and our community in new ways in the coming year.

Blessings in Christ,
Rev. Will Burhans

REPORT OF THE MUSIC AND WORSHIP ARTS MINISTRY

The world speaks to me in colors, my soul answers in music.
Rabindranath Tagore (1861-1941)

Through choral and congregational singing, through bell ringers, through instrumental music, through traditional, jazz, gospel, and folk styles, we believe that music serves to glorify God, to magnify God's word, to unify, and to inspire. We at First Congregational Church are blessed with a talented organist, Jeffrey Mead, who graces our C.B. Fisk, opus 50, 1969 pipe organ and two vocal soloists/section leaders, Susan K. Navien and Peter Owens, who have been a cherished part of the worship life of the church for decades.

Part 1: What went well for the ministry, perhaps surprisingly as the pandemic dragged on for another year (September 2021 to June 2022):

- Choir participation has remained strong, committed, and faithful. We re-gathered for choir rehearsals in September, using the distanced expanse of the Sanctuary, windows open, masks secure, arms vaccinated, microphone on. Despite restrictions (and chill!), it was a joy to be back together.
- Weekly worship continued with engaging music provided by both **professionals and volunteers of the Music program**. The **Jazz Band** graced us with their beautiful stylings for the Blessing of the Animals; **soloists, duets, quartets** graced our Sanctuary in the Fall.
- By January, we found a safe formation for singing together, utilizing both the chancel stalls and the Sanctuary floor. The church choir back together in Worship!
- The music program navigated a series of milestones: **Lisa Loughlin's** joy-filled ordination; **Bruce Lauterwasser's** moving and tender memorial service; **Justina Golden's** powerful and formidable voice offering us a transformative look into the "O" antiphons; a community **Prayer Vigil for Peace in Ukraine**, where the choir sang a heartfelt Ukrainian hymn. The month of May brings the memorial service of **Asako Burr**, beloved member of the Carilloneers - where the ringers will have an opportunity to honor and celebrate her life.
- Later in May the choir and instrumentalists will offer Gabriel Fauré's stunning **Requiem**.
- Early this Spring, the choir returned to their chancel stalls for rehearsal and worship! Baby steps to normalcy!

REPORT OF THE MUSIC AND WORSHIP ARTS MINISTRY

What the Ministry struggled with (September 2020 to June 2021):

- 2021-22 has been a difficult year for the Music Program of First Congregational Church. While we have inched our way back to in-person music making (which has been utter joy), we have had to say goodbye to many of our participants: the deaths of Bruce Lauterwasser and Asako Burr; the long-term illness of Stephen Cole; members retiring or moving away for family and work (Alex and Steve Rohall, Jerry Mechling, Walter Ogier, John Fiske and more). Those living with illness. We feel the losses acutely but continue to offer praise and prayer in music with energy and faith.
- We struggled with the need to forgo the formal and music-filled Christmas Eve service! It was a bit melancholy, but Christmas was tempered by a poignant Holy Week and a jubilant Easter morning.

Respectfully submitted,
Jane Ring Frank, Minister of Music and Worship Arts

REPORT OF THE LEADERSHIP TEAM

What we felt went well this year...

- LT kicked off the program year with an orientation for both new and current members. The group continued to meet monthly for most of the year over zoom taking into account people's Covid comfort levels and work travel schedules. While an attempt to meet in-person for the first time in April was thwarted by a surge in Covid numbers, the team is enthused to meet in-person in June and have extended the meeting to allow for some social time.
- We are making steady progress on the Strategic Plan with liaisons to multiple working groups: the Small Group planning team launched a successful zoom and in-person lenten series; the Associate Minister Search Committee created an extensive church profile and is working diligently to find the right candidate for our community; technology equipment has been purchased and a technician hired enabling us to expand the reach of our mission through high quality livestream; the Decarbonization Task Force is delving into green building solutions; Minister of Music and Worship Arts Jane Ring Frank's hours have increased and there have been multiple and varied music and arts programs in Ripley Chapel and live streamed; and the Health and Wellness Ministry is preparing a transition plan.

What challenged us this year...

REPORT OF THE LEADERSHIP TEAM

- It was challenging to form group cohesion while being physically distant, but we really got to know one another with “About Me” presentations where each member shared about their lives at the beginning of the meeting in creative and engaging ways.
- We struggled navigating a budget with increased expenses related to the strategic plan coupled with the loss of longtime church Treasurer and fountain of institutional knowledge Bruce Lauterwasser. However, led by new Treasurer Janet Hall and Associate Treasurer Anne Hoenicke and their many hours of work, multiple budget iterations, research and innovative thinking, we worked from a projected deficit of 63k to a projected deficit of only 12k, which was remarkable in a bump-up year and approved unanimously by the congregation. Increased personnel and building maintenance expenses will continue to need thoughtful attention and careful planning.
- We extended a heartfelt goodbye to Jennifer Wilson who rolled off of LT after serving a fill-in one-year term, and then a full three-year term. Jennifer’s contributions helped LT to move the needle on many fronts. We will miss her ideas, energy, and kindness.

The Leadership Team: Sarah Gallop (Moderator), Marianne Carter (Clerk), David Carpini, Carole Cooke, Nancy O’Connor, Jason Ryan, Christine Tresselt, and Jennifer Wilson – in collaboration with the Ministry Team and Treasurer, Janet Hall

REPORT OF THE DIACONATE MINISTRY

Third Year: Margaret McIndoe (Head), Megan Scipione, Nick Troisi

Second Year: Mabel Harris, Joan Valeriano (Treasurer)

First Year: John Keeley, Janet Vaughn

As our congregation navigated the challenges of the COVID-19 Pandemic, the role of the Diaconate changed as it assisted the Ministry Team’s adjustments to the ritual aspects of our congregation’s services.

During the summer, deacons welcomed people to services in the Reno Garden. When worship returned to the Sanctuary, deacons welcomed worshippers, helped them sign in, provided masks and blankets, distributed individual communion materials and prepared communion elements for the pastors to use during Sunday video feeds. Although a spike in the pandemic cancelled Christmas services, in 2022 the diaconate became increasingly active: reading scripture, assisting at baptism, serving at memorial services, reading at Lent’s Tenebrae service, facilitating Lenten prayer lighting, gathering the weekly offertory. At Easter, the congregation resumed many parts of its usual worship service.

REPORT OF DIACONATE MINISTRY

This year, we have especially appreciated support from the Life Deacons. When one deacon's inability to serve stretched our already small group, life deacons filled temporary positions and helped whenever we have asked for help.

The diaconate is responsible for the Chidley Scholarship fund to support people studying for the ministry. This fund was seriously overdrawn several years ago. Although complete repayment requires many more years, for two years the Diaconate's transfers of \$1000 to the fund began to rebuild this important fund.

The diaconate is also responsible for the Pastor and Deacons fund, which is not part of the annual church budget. It is available for the pastors and deacons' use to assist people in need. The deacons savings bank fund, depleted by several recent large expenditures, is being replenished by generous gifts from the congregation. Its current balance is \$2500.

Although the pandemic required a short retreat in October and kept most diaconate meetings to Zoom. As restrictions ease, we look forward gathering in person to celebrate completion of this challenging year. Janet Vaughn will be the diaconate's treasurer.

In 2022-2023, the deacons welcome a new program. A group of life deacons has agreed to joining the deacons who serve at four Sunday services during the year. The Deacons will be

Fourth year: Megan Scipione

Third year: Mabel Harris, Eileen Morris, Joan Valeriano

Second year: John Keeley, Liz Sayre (Head), Janet Vaughn

First Year: Kate Carpini, Tony McPherson

REPORT OF THE FAITH FORMATION MINISTRY

Children and Youth Faith Formation 2021-2022

Ministry Members:

Michelle Stewart (chair), Maggie Keeler (Interim Children's Program Coordinator), Judy Arnold, Kate Carpini, Carolyn Plosky, Patricia Brady Kuchma, Nick Wankowicz, Susan Rozmanith

Program Volunteers:

Stepping Stones - Liz Copeland, Kristen Herlihy, Nancy Goodwin, Phoebe Goodwin, Nancy O'Connor, Tom O'Connor, Carolyn Plosky, Michelle Stewart

Junior Forum - Susan Rozmanith, Petra Sansom, Andrew Sansom, Taylor Tresselt

Forum - Betsy Goodell, Nick Wankowicz, Cindy Wankowicz, Andy McKinely

Confirmation - Will Burhans, Jonathan Goodell

Tell the congregation about one to three items what went well for your ministry this past program year, perhaps surprisingly so as the pandemic dragged on for another year.

- Our children and youth programming regathered in-person beginning in September.

REPORT OF FAITH FORMATION MINISTRY

- **Stepping Stones** (preK- grade 5) gathered on the front lawn during the Sunday service throughout the fall and moved into Childley Hall once the New England weather drove us indoors. Averaging 10 children weekly, we began with a simple chapel service of song, story and prayer before breaking into two smaller groups to do our more traditional Sunday school crafts, games, and activities designed to engage children in the stories of the Bible. Following the guidance of the Regathering Committee and desires of our families, we returned to the sanctuary and Time for the Young in March. We are excited to see a steady rise in numbers this spring.
- **Junior Forum** (grades 6-8) has been meeting twice monthly on Sunday mornings. Each Junior Forum meeting has focused on community building and community service projects including supporting animal rescues, helping the homeless, fighting hunger, and protecting the environment. Numbers have remained low (average 4 students).
- **Forum** (grades 9-12) returned to its usual time on Sunday evenings and enjoyed being in the newly renovated Forum room. Our fearless leaders have adapted to an ever changing landscape and provided a variety of opportunities for our teens to connect including a movie and discussion series this spring. However, our numbers are still not what they were pre-pandemic (average 3-5 youth weekly).
- **Confirmation** - Eleven youth have spent the year walking through the gospel of Luke and engaging in conversations about their faith.
- We created new opportunities and reimagined old traditions for community worship.
 - **Christmas on the Common**, which took place on the Sunday before Christmas, was a spirit-filled community worship service and joyful retelling of the Christmas story through scriptures, songs and pageant. The service was our largest family event of 2021 (# in person) and was also live-streamed on WinCam.
 - **Celebration of Palms** marked the beginning of Holy Week. We shared in song, prayer and the scripture of the day before following a palm strewn path as we joyfully paraded around the common.
- We planned several opportunities for families to come back together and to give back to the community.
 - We teamed up with the Winchester Family Action Network to supply Thanksgiving meals for families in need. This year we were able to donate more than 50 **Thanksgiving baskets** to Woburn's Council of Social Concern.
 - Together with the Outreach Ministry we brought the Mass Coalition for the Homeless **Bed for Every Child** Initiative back again. This year we built 10 beds that will go to children on their waitlist.
 - We engaged Rick Irving for a **Parent Discussion Series** during Lent covering topics from communicating with kids to re-establishing a sense of personal competence.

REPORT OF FAITH FORMATION MINISTRY

Tell the congregation about one to three items that your ministry struggled with, for example:

- We struggled with if and when to operate the nursery. We opened the nursery in August but closed it again in September due to a lack of interest (0 kids). We have recently reopened the nursery but in the interim we lost our Nursery Supervisor and are actively looking to find a short-term replacement for the spring and then will hire a permanent replacement for the fall.
- Just as our numbers were beginning to rebound, the omicron wave hit and we had to pause our programming again. The Forum and Junior Forum were hardest hit this go around. Unfortunately, the timing of the Covid wave also meant that we were unable to bring back some of the favorite youth events (the ski trip and the mission trip) as we had hoped to do. We have been slowly rebuilding our numbers for Stepping Stones since February and are hopeful that we will continue to see growth throughout the rest of the year. However, we have concerns about our youth programs and are hopeful that the new Associate Pastor will be able to provide a revitalizing energy to the groups.
- As is the case for many ministries within the church, we have a small group of volunteers who are shouldering much of the work. We would like to grow and diversify the number of volunteers, while also tending to our faithful volunteers to make sure that they don't get burned out.

Adult Faith Exploration Ministry - Annual Report, Sept. 2021 - June 2022

Things we felt went well during this program year:

- Rev. Will's Advent Series on the O Antiphons was a resounding success. Elizabeth Page found a lovely booklet that paired with the event. The music and presentation were wonderful, and the series was well-attended. Approximately 30 people attended in Ripley Chapel.
- On September 12th, 2021, Julianne Zimmerman led a discussion on the book *Caste*, which had been made available in June as a summer read. About 15 attended and found the discussion meaningful.

Things our ministry struggled with this year:

- The pandemic shutdown continued to affect our ministry - we have still not met in person, though we are planning to do so for our May meeting. While Zoom meetings are easy to attend (no commute time), we lost a fundamental personal touch.
- Our ministry shrunk when one of our members found a calling that was even more in-line with their skills. We chose not to recruit mid-year but hope to replace that member and hopefully expand our ministry.
- We have an abundance of riches for programs related to Adult Faith, with the Racial Justice ministry expanding this year, and the Small Groups effort became this year's version of Tuesdays with Jesus. While we offered fewer programs than in past years, we are striving to balance our programs with the others so as not to dilute attendance for what is offered. We are looking forward to presenting programs for next year that

REPORT OF FAITH FORMATION MINISTRY

are more similar to what Adult Faith Exploration has presented in the past, and we hope that we will be able to present those in-person.

Faithfully submitted by Andrew McKinley (chair), Liz Sayre, Elizabeth Page, and Rev. Will Burhans (Ministry Team Liaison)

Men's Group

The Platypus Group, a men's discussion group, has met on Zoom for an hour nearly every Wednesday morning during the past year (except for summer recess in July and August). Our usual attendance is between eight and ten. A suggested topic is circulated a day or two beforehand, and is usually although not always included. Our mission is to discuss the most challenging social and political problems of the day, in an atmosphere of mutual respect for what is often strong disagreement. Abortion, racism, gender identity, civil rights, civil liberties, and economic equity have all been addressed during the year. A Christian perspective is usually in evidence, although not taken for granted. We welcome participation of all men of the church, and are particularly eager to cultivate interest among our younger brothers.

The group also meets on Zoom the first Sunday evening of every month. The Sunday meeting topics are "personal and spiritual". Recent topics have included Parenthood, Resolutions, Home, Souls, Growing Old. Our usual attendance is between four and six.

REPORT OF RIPLEY CHAPEL PROGRAMMING

At first you might find that nothing happens there. But if you have a sacred space and use it, eventually something will happen. Your sacred space is where you find yourself again and again.
(Joseph Campbell)

As vital, sacred space, Ripley Chapel offers us the opportunity to enhance and deepen our spiritual lives. We aspire to offer engaging worship, healing circles, contemplative practices, centering prayer, yoga, as well as a vibrant resource for youth and children. And Ripley Chapel is home to rich artistic expression: concerts, art, poetry and more, where our neighbors and the larger community are most welcome.

What went well for the Ministry (September 2021 - June 2022):

- Ripley Chapel played host to moving and thoughtful worship services (i.e. Ash Wednesday), Healing Circles (Health Ministry), Yoga (Christine Tresselt), Centering Prayer, Retreats, Confirmation classes and more. These rich programs were offered on Zoom or in person with an engaged congregation.

REPORT OF RIPLEY CHAPEL PROGRAMMING

- We offered a healthy diversity of live stream concerts and events from Ripley Chapel, under the umbrella of **Ripley Presents**. Although we limited in person attendance to comply with COVID regulations, we live streamed the events to an enthusiastic audience! The concerts were varied and significant. We are increasing audience size as the pandemic recedes.
- In October, Ripley Presents hosted Rumbarroco, an exciting and fiery Latin-Baroque fusion band! With joy, the percussionists alone almost blew the roof off!
- In November, beautifully coinciding with Lisa Loughlin's ordination, Ripley Presents hosted *We Are All Homeless* and artist/activist Willie Baronet, who gave a compelling gallery talk, followed by a stunning installation of homeless signs. Willie offered his passionate reflections, sharing the stories of people on the streets, interweaving them with themes like purpose, mission, creativity, leadership, and the meaning of home.
- In December, we offered an intimate musical meditation, *Songs for the Waiting*, featuring Daniela Tonic, soprano and Adriana Ruiz, mezzo.
- In March, Ripley Presents hosted *Cultural Syncopations*, a rich chamber music program featuring a multiplicity of compositional voices, performed by three superb instrumentalists.
- In May, Project EcoMusic brought *Regarding Insects*, an inventive and dynamic evening of chamber music featuring an exciting collaborative of new composers and performers. The music portrayed, with warmth, humor and beauty, a variety of fascinating insect species, played by some of Boston's finest instrumentalists.

What the Ministry struggled with (September 2020-June 2021):

After the incredible success of our inaugural season (2019-20), Ripley Presents has lost a little momentum. As the pandemic shifts and changes, it is heartening to bring audiences back to Ripley Chapel. It requires some aggressive marketing and reminders that art is alive and well at FCC!

Respectfully submitted on behalf of Ripley Programming,

Jane Ring Frank, Minister of Music and Worship Arts

REPORT OF HEALTH AND WELLNESS MINISTRY



June 2021 - June 2022

*Recount with us the ways we have served up love, faith,
welcome and hope this past year!*

Health and Wellness programming

- Women's Advent Gathering,
- Service of Light Healing Service,
- Health Ministry Sunday Service,
- Mental Health Awareness Sunday & Church School
- Stand up to Stigma Scarecrow Benefit Entry for NAMI
- Hybrid Healing Circles

Maintained strong and healthy connections while physically distancing

- Home visits and deliveries: Poinsettias & Easter plants
- Weekly Sermons, Seasonal and Birthday Greetings Cards (several made by youth) mailed to members at home.
- Fall Tea Gatherings
- Walking Group and Divine Yoga with Christine Tresselt

Key Goals for next year

- Safely return to "in person" & hybrid programs
- Enlist new membership
- Collaborate with LT in transitioning to a new Health Ministry model.
- Say goodbye to our Health Minister Spring 2023.

Health Ministry Members

Pam Budner, Regina Campbell, John Keeley, Leigh Kelliher, Branda Wilhoite
Kathleen Zagata, Health Minister, Nancy O'Connor, LT Representative

REPORT OF THE PERSONNEL MINISTRY

We were happy to have been involved in helping to negotiate the hiring agreement with Brian McArdle, our new live stream services tech, along with Will and Jane.

We completed our review have suggested changes of the updated Sabbatical Policy and are preparing to deliver the draft to LT for review.

We have simultaneously grown accustomed to and tired of meeting vis Zoom. For all its benefits, it will feel good to be collaborate, in person.

The annual review process is underway, with our “new” digital forms system now in its third year. We look forward to facilitating this process of helping support our church employees to do their best work.

We are pleased to announce that Susan Rozmanith and Aaron Kneiss will be joining Personnel Ministry next year. Dina Pradel and Andy Gallop are rotating off at the end of their respective terms.

Respectfully submitted,
Andy Gallop (chair, Andrew Beltz, John Keeley, Dina Pradel, Jennie Ryan, and Jerry Vaughn

REPORT OF THE FACILITIES MINISTRY

JULY 2021 - JUNE 2022

The Facilities Ministry met monthly on Zoom.

- We are excited to report that we have been awarded a FEMA grant to replace several of our old and damaged entrance doors. Thanks to the hard work of Bruce Lauterwasser and Bruce Alexander we have been awarded a grant to replace several exterior doors. This is a \$76,000 funding for these doors and Bruce Alexander continues to work on getting contractors and reporting to FEMA.
- We continued to work on getting estimates and information for projects on our Five-Year Strategic Plan.
- We worked with the Budget Committee to increase our budget to cover the increases in costs and fuel

Projects and repairs completed

- Repairs to handicap ramp at Ripley Door.
- Replace of dishwasher and refrigerator in Tucker kitchen
- Purchased new ladder to repair light fixtures and ceiling issues
- Replace condensate pump in heating system, replace heat valve in office
- Increased fire alarm system security system

REPORT OF THE FACILITIES MINISTRY

Light fixture repairs and replacements

- Torrey Architecture Room Capacity Study
- Slate and flat roof repairs
- Chidley door repair
- Internet upgrade
- Existing Exit and Emergency signs were repaired or upgraded
- Ongoing work to map the electrical fuse boxes and breakers in the facility

FINANCING

The Facilities Ministry mission is continually challenged to undertake needed and repairs and improvements. Due to the age of our church and increasing costs for fuel, insurance and supplies we can only keep the church clean and make repairs and in working order. With the increase of Ripley and other Events, our staff is stretched beyond the hours allotted, and our funding cannot keep up with needed repairs and upgrades

CHALLENGES:

OPERATING Our dedicated and hardworking, but part time staff, along with the volunteer ministry members are challenged to keep up with the work required to keep the facility in good condition while also modernizing and upgrading as needed.

FUNDING Facilities relies on the annual budget for maintenance and small repairs as needed. For long term and larger repairs and projects it relies on the endowed funds earnings to cover these items. We have had to fund several large projects over the last 5 years and have exhausted our funds. The yearly usable income from these endowment funds is about \$23,000 per year. We need to build up a balance of funds and not use the whole amount, leaving about 25% to build up so we have funds for larger projects that require substantial funding. The Facility funds remaining at the end of the year should be moved into the Capital Fund to build up for larger expenses. With the size of our facility, we should have an average balance available for major repairs and upgrades of \$50,000.

FIVE YEAR STRATEGIC PLAN. Last year we developed a plan to list projects that we would hope to have completed by 2025. These projects include replacing 4 heating steam valves, we have completed on replacement this year. Repairs are needed to the Abbe Patio bluestone, replace windows in Tucker, Henry and Chidley Hall, Sanctuary ceiling repair and painting, elevator replacement and many other projects totaling to over \$400k. With our funds diminished, we will not be able to deal with any of the large projects on our list without additional funding.

Submitted by: Facilities Staff: Robin Delurey, Peter Woolford, Dick Sayre and Joe Carter.

REPORT OF THE FACILITIES MINISTRY

Building Manager Report to Facilities for July 2021 to May 2022

(Events are in no particular chronological order)

Safety:

1. Sprinkler system was inspected and tested using new contractors with substantial savings over previous vendor.
2. Fire Alarm monitoring equipment was installed in October 2021 to meet safety codes.
3. Existing Exit Signs and Emergency Back Up lighting was repaired/replaced/upgraded.
4. Handicap ramp lighting was upgraded.
5. Ongoing work with Bruce Alexander, architects, FEMA Mass Historical Representative and Mass Public Safety Grants & Research related to the FEMA grant for church safety upgrades.
6. Chidley door was repaired in March 2022.
7. Work with NCNS to find a solution for fence repair in the playground.
8. Set up Brivo Onair app for Rev. Will & Ed to allow control of doors and gate in emergencies.
9. Lighting on the Ripley staircase to the second floor was upgraded for better illumination.

Electrical:

10. Installed GFI plug in kitchenette to meet new code for dishwashers.
11. Interior Sanctuary side aisle and balcony bulbs were replaced with LED bulbs.
12. Sanctuary chandelier bulb was replaced.
13. Nursery thermostat was relocated to minimize boiler cycling due to open windows for Covid.

Roofing:

14. Leaks were repaired in the roof over Ripley Chapel, the flat roof, around the elevator shaft and Plexiglas was installed on the window over the entry from the playground into the kitchen.
15. Annual slate roof repairs were performed.
16. Gutters were cleaned and dry wells were flushed.

Covid Related Improvements:

17. Air purifiers were purchased and installed in Ripley Chapel in September 2021. The purifiers are portable and have been moved around the building as needed for meetings in smaller spaces.

REPORT OF THE FACILITIES MINISTRY

Personnel:

18. Work with Human Resources to discuss future staffing per budget.

Heating:

19. New steam condensate pump was installed in the boiler room in November 2021.
20. Fraser Engineering technician repaired leak under the floor in Chidley Hall in December 2021.
21. Fraser Engineering repaired heating valve for lower office circuit in March 2022.

Internet Upgrades:

22. The internet was upgraded in late September 2021 with six Aruba access point routers disbursed throughout the building. Additional access points have been added on the third floor, Ripley Chapel and Pastor Will's office to eliminate sporadic internet connection issues.

Existing renters and new rentals:

23. Work with Rockabye Beats as new renter for children's bi-lingual musical program from January through April.
24. Work with Learning Path Education Youth Leadership for new rental in Palmer in June.
25. Work with SNEUCC to clear office space on third floor.
26. Ongoing discussions with Sal Caraviello about third floor air quality and heat leakage.
27. Work with Nursery for fence repairs and new signage.
28. Institute Building Use Request Form for renters to allow bi-weekly review by Ministry Team.

Miscellaneous:

29. Installed new refrigerator and dishwasher in second floor kitchenette.
30. Room occupancy limits were determined with the assistance of Torrey Architects.
31. Attend monthly Facilities Ministry zoom meeting.
32. Attend bi-weekly Ministry Team zoom meeting.
33. Participate in Regathering Team zoom meeting as needed.
34. Ongoing involvement with the Decarbonization Task Force. Attend zoom meetings as needed.

REPORT OF RENO GARDEN MINISTRY

The Garden Marks its First Decade September 2021 - May 2022

It hardly seems like ten years since the Reno Garden opened and yet it feels like the garden has been part of the life of the church forever. It nestles into the hillside overlooking Wedge Pond as if it's always been there. The garden has become a part of the church community and the broader Winchester community. Visit any time during the week in good weather and you will find people softly chatting, eating lunch, or sitting quietly overlooking the water remembering a loved one. We've had commitment ceremonies, labyrinth walks, baptisms, rehearsals, preschool yoga, birthday parties, church services, and burials.

Projects completed

1. An attractive plaque has been mounted on the inner pillar of the Garden entrance to remind people that its purpose is for quiet meditation and remembrance.
2. Much needed Tree Pruning proposed by our Arborist, Hannah Hayes in November 2021, completed in April 2022:

Multi Lead Maple at front right hillside, Behind Pole and wires:

- Takedown tree, cut stump as close to grade as possible

Oaks at right along the hillside:

- Prune to remove deadwood 1.5" and greater over the reno garden

Maples along right side hillside, and rear all the way to the benches:

- Push back canopies with a combination of reduction and removal cuts to create light and space in the garden
- esp away from sweetgum

(1) Norway Maple near the water, in line with the oak AT the water's edge:

- Prune to reduce 2-3 branches for the view

(2-5) Small Norway maple saplings:

- Cut in half to maintain

(2) Serviceberries:

- Structure prune as needed
- Shape and contain

(2) Dogwoods:

- Structure prune as needed
- Shape and contain

Elm at front left corner of garden:

- Prune away from building
- Reduce size as much as possible as needed to shape and contain

REPORT OF RENO GARDEN MINISTRY

3. Plantings were added to the right-hand slope late in the Spring of 2021. It remains a challenge to find the right plants that will thrive and hold the soil on this terrain. As spring 2022 unfolds we will see what has taken root and what has not! We will continue to explore more solutions for this tricky area.
4. Irrigation hoses have become exposed in the labyrinth area and need to be trenched deeper, 6 inches being the ideal, with more stone dust added and compacted to keep them secure. We are reaching out to the company that handles the irrigation for the church grounds to help address this issue.
5. We said farewell to Maryann McCall-Taylor and heartily welcome Lynne Rahmeier to the committee.

Looking Ahead

Ten years has given us the opportunity to attend to the basic maintenance needs of the garden as well as special projects to enhance its pathways. In honor of the 10th Anniversary, our goal is to raise \$30,000 to ensure that optimal maintenance for the health and beauty of the garden will continue to be possible in the years ahead. There will be a few fundraising activities, culminating with a Garden Party on September 25, 2022.

~God is always present in the Garden~

Respectfully Submitted
Pam Budner

Reno Garden Committee: Pam Budner, (Chair), Elizabeth Cooper, Robin Delurey, Lynne Rahmeier.

REPORT OF THE FINANCIAL RESOURCE MINISTRY

"Each of you should use whatever gift you have received to serve others as faithful stewards of the manifold gifts of God."--I Peter 4:10

We are extremely grateful for the continued generosity of the congregation, even after two years of the pandemic which was disastrous for so many

- 124 Households have pledged support of the church for 2022 (basically flat since 2015)
- \$635,000 for our pledge budget (65% of the total budgeted revenue)

What went well

- We still have about 50 households which do contribute financially with non-pledged giving, and we are hopeful we'll entice 1/4 of them to consider pledging to help us with our planning
- We were pleased to offer the montage of the congregants who shared their pictures
- Stewardship moments continue to resonate

REPORT OF THE FINANCIAL RESOURCES MINISTRY

What didn't go well:

- We did lose 17 pledging households for \$47,000, 6 as the result of people moving away

Will Burhans, Douglas Clarke, Jonathan Goodell, Ben Keeler, Penny Sparrow, Taylor Tresselt (Chair), John Wilson

REPORT OF THE MISSION AND OUTREACH MINISTRY

The Outreach team includes Judy Arnold, Laura Bailey, Julia Daggett, Don Dutton, Sarah Girotti, and Betsy Goodell.

Three things that went well for us this year:

- We organized and hosted a February 'Reach Out; event - a Saturday of connecting within and across our congregation. Many folks made soups or provided flowers, the high school Forumites made desserts, Stepping Stones kids made friendship valentines cards, and FCC elves delivered these collected treats to church members across town. Then we came together for a short Zoom call sharing stories about the magic gift of friendship.
- Together, we as a church provided critical funding to nonprofit organizations who are promoting god's love, mercy, and justice. This included awarding \$38,000 in grants to 16 organizations that serve our community. We as a church also have three special offerings a year, each one dedicated to support a specific nonprofit organization who is extending God's love through their programs. Here is a summary of the three special groups we supported this year:
 - Lutheran Immigration and Refugee Services for their Afghan Allies Fund for our Just Peace Fall offering
 - Massachusetts Coalition for the Homeless for our Christmas offering (and also financing the Build-a-Bed all church event in April)
 - Chief Justice Ralph D. Gants Access to Justice Fund for our Easter offering, promoting legal assistance to put people with criminal histories back on the path to living normal lives.
- We also pulled off one more Pandemic Christmas gift offering Giving Tree event - making good use of the Girotti's front porch as our staging area for toys, gift cards and socks to bring Christmas cheer to our communities

Things that were more challenging?

- We met in person (at a home and at church) but mostly on Zoom. Zoom is convenient but we sure miss the fun and connection that happens when we see each other.
- We know some folks will be rolling off our committee and we are eager for some fresh ideas
- We really like our 'Reach Out' initiative....how do we make that something the whole church enjoys and embraces and brings us closer together?

Dwelling Place

- Our church members have been very generous volunteering their time preparing and/or serving at the Dwelling Place during the pandemic.
- We continue to prepare and pack 45 hot meals each time we serve.
- At this stage of the pandemic, there are a few guests that bring their meal to the dining room to eat. However, most guests prefer to take their meal to go.
- Over the next several months, we will discuss how meals will be provided. It may be a combination of both “to go” meals and informal, indoor dining.

Respectfully,

Cindy Mahoney, Louise Ritenhouse and Lisa Loughlin

REPORT OF THE RACIAL JUSTICE TEAM

The Racial Justice Team is a Living Ministry with a charge of providing opportunities for the congregation to talk, share, learn, and act to promote greater racial justice and equity in our society. The Bible gives us an injunction in Isaiah to “learn to do good, seek justice and correct oppression” and Christ gives us the commandment: “You shall love your neighbor as yourself.”

What Worked Well

Caste Summer Read and September Conversation

- In 2021 we launched an FCCW summer read of the book *Caste* by Isabel Wilkerson, supported by a family’s generous donation of copies of the book for all who wanted one. In September, we gathered on Zoom for a meaningful and well-facilitated discussion of the book’s important themes - how America today, and throughout its history, has been shaped by a hidden caste system, a rigid hierarchy of human rankings; how caste systems of all types damage the lives of everyone involved, from the highest to the lowest level in the caste system.
- In breakout groups, we reflected on our own experiences of where we are in America’s caste system. The conversation was framed not as an intellectual, academic, historical, sociological, or anthropological critique of the book. Rather, we gathered in community and in conversation to listen for God’s call. As Ms. Wilkerson pointed out, we did not build this house. But we live in it now. And the work of fixing its structural faults is both personal and communal, for which we need God’s grace.

REPORT OF THE RACIAL JUSTICE TEAM

Third Thursdays from Racial Justice Team

- Each Third Thursday of the month, a team member took a turn writing and sharing a reflection about racial justice. Our aim was to promote awareness through these regular offerings. The beauty of this endeavor was that each team member found a way to contribute, which lightened the load for the group and honored all perspectives, styles and approaches.
- The reflections covered several topics: anti-racism, racial “bursitis”, the U.S. caste system, re-centering U.S. history, November Native American Heritage Month, sociology field work at a South End settlement house, Martin Luther King, Jr’s “vision + love” that is a revolutionary, sustainable, and Christ-centered call, Ida B. Wells’ prophetic voice, the Powderhorn neighborhood near Cups Food Minneapolis where George Floyd was killed, and poet Amanda Gorman’s “The Hill We Climb”.

White Privilege

- We are currently offering “White Privilege - Part 1”, a UCC-based course designed to invite church members to engage in safe, meaningful, and substantive conversations on race and to learn to see white privilege in ourselves and the world around us. We felt it was important to begin with and to acknowledge where we are and who we are - a mostly white town with a mostly white congregation.
- The Part 1 sections include: Implicit Bias, White Privilege Basics, Whiteness as the Norm, and White Iconography in Churches. The curriculum will “challenge basic assumptions about race that help white communities maintain a system of privilege that, while prevalent, often goes unnoticed by even the best-intentioned of white advocates for justice”.
- The course will “deepen our awareness of how privilege is made manifest, and the commensurate work of unmasking and dismantling that privilege, is among the most important work white people can commit to”.

Plans

- Next fall we plan to offer “White Privilege - Part 2”. This second half of the UCC curriculum includes: White Centered Narration of History and the Economic Advantages of Whiteness - Income & Wealth Advantages, and Housing, Health Care, and Environmental Racial Disparities.
- We intend to continue with Third Thursday offerings from the Racial Justice Team.

Things We Struggled With

- The enormity of racial injustice in our society continues to be a daunting thing to approach for our small group and for this one congregation.
- With the waves of COVID variants - delta and omicron - constantly in flux over the course of the program year, we found ourselves strongly desiring to hold in-person programming, but just as we started to feel that it might be safe, a new wave/variant foiled our plans. For each program, we found we needed to back off. The Zoom-based events were wonderful, but they were always our second choice.
- The capacity for the congregation’s calendar as a whole. It is a wonderful thing that there are many ministries that want to hold small group activities at various seasons of the year and with an amazing variety of topics, conversations, foci, spiritual

journeys, etc. Sometimes, one group pre-empts another group, in the sense that there just isn't room on the calendar or attention span capacity within the congregation, for too many programs over the course of a year.

As we continue as a living ministry, our deepest thanks go to all who have engaged in various ways in this vital work. We learn from each other by sharing our stories and experiences — and are enriched by that sharing. We hope to continue to hear from you about your thoughts, interests and actions in the area of racial justice.

The Racial Justice Team,

Judy Arnold, Will Burhans, Sarah Gallop, Jonathan Goodell, Anne Hoenicke, Jerry Mechling, Kaye Nash and Julianne Zimmerman

REPORT OF THE ENVIRONMENTAL JUSTICE MINISTRY

“We have a moral responsibility to protect the earth and ensure our children and grandchildren have a healthy and sustainable environment in which to live.” Congressman Jim Clyburn

What is coming together but will be a long-term work-in-progress:

Decarbonization Task Force - Winter 2021 through Spring 2022 and beyond

- As charged by FCCW's Leadership Team (LT), a Decarbonization Taskforce has been assembled to put our church the path towards clean energy. Recognizing that reducing carbon emissions is a moral imperative, FCC is being summoned to the challenge to become a campus run solely on electrical power. What is promising, is that FCCW is joining with the Town of Winchester and other like-minded faith communities, and businesses to join together in switching over to green electricity. We are heartened that aside from talented lay leaders that represent a cross section within FCCW, Winchester's Sustainability Director, Ken Pruitt, is helping guide our efforts along with Jim Nail of the Mass Interfaith Power & Light.

What came together surprisingly well:

Repair Café - Fall 2021 and Winter 2022

- As championed by EJ member, Karen Bellacosa, Repair Café, is an event and concept that strives to build community, partner specialists with expertise (such as in appliance, bicycle and furniture repair, darning and mending as well as sharpening tools and knives), with those who want to have their items repaired. Originally begun in the Netherlands, Repair Café promotes a culture of community and sustainability as an alternative to consumerism, while promoting the continuity of repair/mending skills.
- Based on partnerships with Sustainable Winchester, the Town of Winchester, the UU Church, Parish of Epiphany and other organizations/businesses, the first Repair Café was successfully launched last fall on Saturday, September 25th. Well attended and held inside FCCW's Chidley Hall, the first Repair Café brought together folks from the wider Winchester community. Then in February/March of 2022, a second Repair Café was held, also in Chidley Hall. Plans are underway to hold a third.

Spring 2022 SNEUCC Super Saturday - FCCW featured in Webinar on Saturday, March 19th

- Back in the fall of 2020, FCCW and other UCC churches in the conference took part in the Creation Care Voter Pledge. Continuing this momentum, and at this spring's SNEUCC's Saturday Virtual Event, Rev. Will Burhans took part in a webinar focused on the primacy of aligning our values with the necessity of voting in each and every election. Speaking to the necessity for Christians to exercise Love of Neighbor AND Love of God, the workshop, "Living Out the Gospel in Each and Every Election," also included an excellent video explaining why voting matters in terms of social and environmental justice. For more information about the Creation Care Voter Pledge, go to: <https://www.sneucc.org/creation-care-voter-pledge>

What needs to be built upon:

- Back in 2018, FCCW achieved Level One of the Green Congregation Challenge (GCC). Since that time, the Green Congregation Challenge has been revised to incorporate new technologies and approaches. In particular and given the work that is underway with the Decarbonization initiative, Environmental Justice hopes to apply what we're learning to GCC while being recognized with the wider SNEUCC for our efforts.

Challenges we continue to face:

- Environmental Justice is oft perceived as a threat to our economic security, and thus adopting its measures as faith-based practices requires a cultural as well as courageous shift. It could be argued that in the long run, our very survival depends on a transition from a fossil-fuel to a renewable energy economy.

REPORT FROM THE ASSOCIATE PASTOR SEARCH COMMITTEE

The Associate Pastor Search Committee has been convened for almost an entire year now, as we kicked off in May of 2021. We spent the summer working on a job description for the new Associate Pastor role. As we thought about all of the qualities we were hoping to find in our new Associate Pastor -- someone who could not only rebuild our youth and family programs after the pandemic, but also provide ministry and healing care to the elders of our congregation -- we knew we were looking for a very special person.

We then moved on to thoughtfully preparing our church profile, a comprehensive document that describes our congregation and our hopes for the future, as well as providing concrete details about our present and past. By November, we were ready to officially list the position with the conference and began to eagerly await applicants.

Our biggest challenge has been a slow flow of candidates. We understand that the market for UCC pastoral candidates is extremely tight, just as it is in many industries at the moment...there are more positions open than ministers available. However, over the past five months, we have had the opportunity to speak with several candidates, and have greatly enjoyed getting to know them. We have prayerfully discerned, had many honest conversations as a group, and listened for God's voice in the process. While we have not found our new Associate Pastor yet, we remain hopeful that we will find the perfect minister for FCCW when the time is right. Our conference contact, Rev. Alex Shea Will, assures us that while the process is taking longer for many churches, all are eventually finding strong matches that they are excited about.

We would like to thank Andy Gallop, chair of the Personnel Committee, for his assistance in listing the position at seminaries across the country, as well as Treasurer Janet Hall and Associate Treasurer Anne Hoenicke, for their help in interpreting the new conference compensation guidelines.

And if you happen to see any of the members of the Search Committee who have served in the past year, please thank them for their service: Pam Budner, Rev. Will Burhans, Mark Kuchma, Andy McKinley, Georgia Keeler, Maggie Keeler, Thomas O'Connor, Jennifer Richter, Connie Rosenberger and Alex Sansom have all dedicated significant time to the process.

We will continue to work faithfully until our work is complete!

Respectfully submitted by Chair, Dina Pradel on behalf of the Associate Pastor Search Committee

REPORT OF THE TREASURER

As I read through the last few reports, I am reminded that we have been restricted in many ways as a congregation for over 2 years due to COVID-19. We have progressed through several ways of worshipping together. This year, we were able to purchase live-streaming equipment thanks to endowment and emergency funds and we have been able to offer a hybrid of in-the-sanctuary and at-home live-streaming worship. It has worked very well and as we transition to offering our full service again including nursery care and stepping stones, we will continue to live stream the service for those who cannot be with us in person.

As an aside, live streaming is here to stay!! However, it is very expensive. It costs \$250 every Sunday to provide this service. We have discussed offering a “sponsor a Sunday” live stream in honor or in memory of someone just like we do with the flowers. If anyone has an opinion about this or would like to sign up for a Sunday please let us know.

I took over as Treasurer late in the year. I have many people to thank as they have supported me through this endeavor. Bruce left me in good stead as he had many spreadsheets and meticulous notes. Associate Treasurer Anne Hoenicke was a godsend as she has been around to help many former Treasurers and was so generous with her time and knowledge. In addition, she is responsible for all the exhibits used in this report. Sarah Marino keeps us all on target; her institutional knowledge is amazing. Jose Foronda comes by on Thursday evenings and does a great job with the bookkeeping.

EXHIBIT #1

Anne H headed the committee and a 2021 balanced budget of \$906,751 was passed. Pledges of \$616,000 and our 5% (3 year rolling avg) endowment transfer of \$213,000 allowed us to continue our programming and staffing. Rental Income increased as our tenants were able to return to the building. Our tenants include the Neighborhood Cooperative Nursery School, The Winchester School of Chinese Culture, Winchester Foundation for Educational Excellence, Ken Orth Counseling, Winchester Co-operative Bank (parking), Temple Shir Tikvah (parking), Rockabye Beats, Rick Wong’s Chinese Martial Arts Tai Chi, Sal Caraviello counseling services, Lotus Pond Painting and our newest tenant Michael Dattoli-Learning Path Education Youth Leadership. In addition, the building is used free of charge for NAMI, Family Action Network, Boy Scouts, 2 Brownie troops, 2 Girl Scout Troops, Winchester Got Lunch, and Red Cross Blood Drives sponsored by the William Parkman Masonic Lodge. Our neighbors at the ABC House use Chidley Hall for parents’ weekend and WHS graduation celebrations. While we often lament at the annual costs to maintain the building, wishing instead that we could be using that money in the greater community to help those in need, we can take solace in how much our building is used and how generous we are able to be in a non-monetary way.

Expenses were generally as expected except for the youth activities which had to be curtailed temporarily. The year end result was a surplus of \$14,468 which was transferred to the emergency reserved fund.

EXHIBIT #2a

We began the year with \$5,470,000 in total endowed funds. The stock market had another good year, and our return was 12%. After 5% disbursements to the corresponding designated purpose saving/spending funds, and our rolling 3-year 5% disbursement of

REPORT OF THE TREASURER

\$213,000 from the 2 large Unrestricted Endowment Funds to our operating budget, the balance at year end was \$5,853,015, an increase of \$383,437.

EXHIBIT #2b

Our savings and spending funds began with a total balance of \$237,320. The last of the bills for the Steeple project depleted many of these funds, specifically the facilities funds. Much of the Emergency Reserve Fund was used to add funds to replenish these funds and pay some of the bills. In addition, the equipment for our live streaming cost in excess of \$20,000. The ending balance was \$159,260. We are so blessed to have these funds and hope to build up the balances in the years ahead. It is noteworthy that gifts of \$16,104 were received for these savings funds, \$24,222 were received for Christmas, Easter, Just Peace and Directed special offering pass-through funds for a total of \$40,326 in gifts over and above our pledges. We are a generous congregation!

EXHIBIT #3

Provides detail for the expenditures from the spending and savings funds.

EXHIBIT #4

Provides detail for All Outreach Giving in 2021

Our Outreach Committee decided how to allocate the \$38,000 we had budgeted. In addition, we supported our conference with \$49,100. We have increased this amount in 2022 and hope keep it at a minimum of 10% of our budget.

Overall, adding our budgeted outreach, directed gifts, special offering, Pastor's & Deacon's fund, and COVID relief, we have been able to provide financial help in the amount of \$147,150 or 16% of our budget. So grateful that we are able to do this.

EXHIBIT #5

Most of our endowment funds are held at Vanguard. About a decade ago, the Financial Resource Commission voted to self-manage the portfolio. 8 funds were chosen, with a goal of 65% stock 30% bond and 5% money market. David Dubard reallocates these funds 3 to 4 times a year or when necessary, so we stay within our target. The exhibit shows our return versus equivalent benchmarks. It is a great savings not to pay for management although return is most important. For these last 10 years, return has been right on target with the benchmarks and if that continues, it makes sense to stay the course. We are very fortunate to have many in our congregation who understand investments, performance and allocation and those who came before us set this up very nicely. You will note the portfolio returned 12% in 2021, 10.8% average in the last 5 years and 9.4% in the last 10 years.

I joined this church in 1985. It is a very special place and good things are happening here. We have a lot of work to do and there is a lot of need in the world but what I see over the years is a congregation with the financial and intellectual resources and the heart to keep going, to keep trying. We have been blessed so abundantly. We are generous with our time, our money and our resources. May it always be so.

Janet Hall, Treasurer

| 2021 Operating Budget Year End Results Through 12/31/21 | | 2021 Budget | 2021 Actual | Surplus 14,468 Xfer to Em. Res. (under budg) | Percent of Budget 100 % thru year |
|--|-----------------------------------|----------------|----------------|---|---|
| Income | | | | | |
| 1050 | Pledge Receipts | \$616,000 | \$ 608,717 | \$ (7,283) | 98.8% |
| 1100 | General Endowment Transfer | 136,000 | 136,000 | - | 100.0% |
| 1200 | Jenks Endowment Transfer | 77,000 | 77,000 | - | 100.0% |
| 1250 | Rental Income | 49,751 | 55,978 | 6,227 | 112.5% |
| 1300 | Back Pledges | 2000 | 4,800 | 2,800 | 240.0% |
| 1350 | Cash Collections | 5,000 | 1,491 | (3,509) | 29.8% |
| 1400 | Unrestricted Gifts | 2000 | 750 | (1,250) | 37.5% |
| 1401 | Non-Pledged Gifts | 20,000 | 24,035 | 4,035 | 120.2% |
| 1500 | Interest / Miscellaneous | 500 | 159 | (341) | 31.8% |
| 1505 | Donations Transaction Fees | -1,500 | -1,502 | (2) | 100.1% |
| Income totals | | 906,751 | 907,428 | 677 | 100.1% |
| Total Endowment Draw Transfer % of Total Income | | 213,000 | 213,000 23% | | 100.0% |
| Expenditures | | | | | |
| Ministerial Salaries and Benefits - Clergy | | | | | |
| 3100 | Lead Pastor Salary & Housing | 150,630 | 150,630 | (0) | 100.0% |
| 3105 | Associate Pastor Salary & Housing | 57,422 | 57,410 | (12) | 100.0% |
| 3120 | Clergy Benefits | 69,949 | 73,110 | 3,161 | 104.5% |
| Total Clergy | | 278,002 | 281,150 | 3,148 | 101.1% |
| Other personnel costs | | | | | |
| 3600 | Travel | 500 | 193 | (307) | 38.6% |
| 3610 | Lead Pastor Professional Expenses | 2,000 | 1,561 | (439) | 78.0% |
| 3614 | Lead Pastor Continuing Education | 1,500 | 1,232 | (268) | 82.1% |
| 3616 | Staff Professional Expenses | 750 | 229 | (521) | 30.5% |
| 3618 | Staff Professional Development | 2,500 | 1,642 | (858) | 65.7% |
| 3620 | Sabbatical | 3,000 | 3,000 | - | 100.0% |
| 3630 | Church FICA | 21,256 | 19,614 | (1,642) | 92.3% |
| 3640 | Personnel Contingency | 1,200 | 775 | (425) | 64.6% |
| Total Other Personnel | | 32,706 | 28,245 | (4,461) | 86.4% |
| Worship excluding clergy salaries & benefits | | | | | |
| 3400 | Music Minister Salary | 43,688 | 46,629 | 2,941 | 106.7% |
| 3401 | Organist | 21,514 | 21,514 | (0) | 100.0% |
| 3421 | Music Minister Benefits | 6,116 | 6,593 | 477 | 107.8% |
| 3500 | Independent Contractors Music | 12,000 | 12,525 | 525 | 104.4% |
| 4170 | Piano Maintenance | 750 | 150 | (600) | 20.0% |
| 5500 | Music Materials | 2,500 | 829 | (1,671) | 33.2% |
| 5600 | Deacons | 2,150 | 2,150 | - | 100.0% |
| 5625 | Worship & Congregational Life | 1,000 | 1,726 | 726 | 172.6% |
| Total Worship | | 89,718 | 92,116 | 2,398 | 102.7% |
| Christian Faith Formation | | | | | |
| 3402 | Minister of Faith Formation | 39,953 | 32,625 | (7,328) | 81.7% |
| 3422 | Faith Formation Benefits | 0 | 0 | - | 0.0% |
| 3501 | Independent Contractors Nursery | 972 | 182 | (790) | 18.7% |
| 3503 | Nursery Supervisor | 2,717 | 1,954 | (763) | 71.9% |
| 5700 | Welcoming | 100 | 0 | (100) | 0.0% |
| 5800 | Church School | 1,650 | 1,932 | 282 | 117.1% |
| 5825 | Adult Faith Exploration | 1,000 | 0 | (1,000) | 0.0% |
| 5830 | Library | 100 | 0 | (100) | 0.0% |
| 5850 | Youth Activities | 7,900 | 1,907 | (5,993) | 24.1% |
| 5860 | Confirmation | 2,500 | 962 | (1,538) | 38.5% |
| Total Faith Formation | | 56,891 | 39,562 | (17,329) | 69.5% |
| Health and Wellness | | | | | |
| 3404 | Minister of Health & Wellness | 40,004 | 40,004 | 0 | 100.0% |
| 3420 | Health Minister Benefits | 5,601 | 5,601 | 0 | 100.0% |
| 5750 | Health Ministry | 1,000 | 1,069 | 69 | 106.9% |
| Total Health and Wellness | | 46,605 | 46,674 | 69 | 100.1% |

| 2021 Operating Budget Year End Results Through 12/31/21 | | 2021 Budget | 2021 Actual | Surplus 14,468 Xfer to Em. Res. (under budg) | Percent of Budget 100 % thru year |
|--|---|----------------|----------------|---|---|
| Mission and Service | | | | | |
| 5100 | General Outreach Appropriation | 38,000 | 38,000 | - | 100.0% |
| 5101 | UCC United Church Mission | 49,100 | 46,781 | (2,319) | 95.3% |
| Total Outreach Mission & Service | | 87,100 | 84,781 | (2,319) | 97.3% |
| Business Office | | | | | |
| 3200 | Office Staff (Administrator & Bookkeeper) | 54,979 | 56,279 | 1,300 | 102.4% |
| 3220 | Office Staff Benefits | 13,764 | 7,626 | (6,138) | 55.4% |
| 3502 | Independent Contractors Office | 2,600 | 0 | (2,600) | 0.0% |
| 4000 | Copier rent & maintenance | 2,500 | 1,919 | (581) | 76.8% |
| 4010 | Postage | 1,750 | 1,889 | 139 | 107.9% |
| 4100 | Office Expense | 8,000 | 8,187 | 187 | 102.3% |
| 4105 | Technology | 14,000 | 17,495 | 3,495 | 125.0% |
| 4120 | Telephone | 3,600 | 4,749 | 1,149 | 131.9% |
| Total Business Office | | 101,193 | 98,145 | (3,048) | 97.0% |
| Facility Maintenance | | | | | |
| 3300 | Facilities Staff (Bldg Mgr, Superintendent, Clnr) | 62,126 | 60,141 | (1,985) | 96.8% |
| 3320 | Facilities Staff Benefits | 4,564 | 4,827 | 263 | 105.8% |
| 3505 | Independent Contractors Facilities | 0 | 0 | - | |
| 4125 | Electricity | 12,000 | 9,558 | (2,442) | 79.7% |
| 4130 | Water & Sewer | 2,300 | 3,684 | 1,384 | 160.2% |
| 4140 | Interior Maintenance | 30,000 | 41,208 | 11,208 | 137.4% |
| 4141 | Exterior Maintenance | 10,000 | 17,763 | 7,763 | 177.6% |
| 4142 | Capital Reserve | 2,000 | 2,000 | - | 100.0% |
| 4144 | Kendall Loan Repayment | 0 | 0 | - | |
| 4145 | Rubbish removal | 2,100 | 2,808 | 708 | 133.7% |
| 4150 | Sexton supplies | 3,000 | 2,383 | (617) | 79.4% |
| 4155 | Snow removal | 8,000 | 4,118 | (3,883) | 51.5% |
| 4160 | Insurance | 45,308 | 43,428 | (1,880) | 95.9% |
| 4200 | Fuel | 22,989 | 20,407 | (2,582) | 88.8% |
| Total Facilities | | 204,387 | 212,324 | 7,937 | 103.9% |
| All Church & Community Programs | | | | | |
| 5630 | Strategic Initiatives | 0 | 0 | - | |
| 5640 | Community Communications | 950 | 945 | (5) | 99.5% |
| 5650 | LT Discretionary | 200 | 35 | (165) | 17.5% |
| 5660 | All Church Events | 1,000 | 782 | (218) | 78.2% |
| 5670 | Ripley Chapel Programs | 7,000 | 7,312 | 312 | 104.5% |
| 5680 | Environmental Justice | 500 | 603 | 103 | 120.6% |
| 5690 | Financial Resources Ministry | 500 | 285 | (215) | 57.0% |
| Total All Church & Community Programs | | 10,150 | 9,962 | (188) | 98.2% |
| Total All Expenses | | 906,751 | 892,960 | (13,792) | 98.5% |

Expenses Breakout by Area

| Area | 2021 Actual Expenses | 2021 Percent of Actual Expenses |
|----------------------|-------------------------|------------------------------------|
| Personnel | 605,895 | 68% |
| Facilities | 147,357 | 17% |
| Business Office | 34,239 | 4% |
| Outreach | 84,781 | 9% |
| Youth | 4,801 | 1% |
| All Other Ministries | 15,886 | 2% |

2021 Report on Invested Funds Exhibit 2a: Endowed Funds - General Unrestricted Endowment & Designated Purpose Restricted Principal Endowed Funds

| | | | | 2021 | 2021 | 2021 | 2021 | 2021 | | |
|--|------------|------------------------------|--|------------------------------|---------------|--------------------------------------|----------------------|----------------------|--------------------------|--------------------------------|
| | | | | Ending Balance 12/31/2020 | % of Total | Disbursed to operating budget (2) | Changes in Principal | Investment Income | Portfolio Gain (Loss) | Year End Balance 12/31/2021 |
| General Purpose Unrestricted Endowment | | | | | | | | | | |
| Category | Short Name | Full Name | | | | | | | | |
| General Purpose | General | General Endowment (1) | | 2,976,027 | | (136,000) | 3,252 | 85,804 | 264,835 | 3,193,918 |
| General Purpose | Jenks | James L. Jenks Jr. Endowment | | 1,701,900 | | (77,000) | 0 | 49,053 | 151,402 | 1,825,354 |
| Subtotal - General Use | | | | 4,677,927 | 86% | (213,000) | 3,252 | 134,857 | 416,236 | 5,019,272 |

| | | | Ending Balance 12/31/2020 | % of Total | Disbursed to corresponding designated purpose saving/spending fund (3) | Changes in Principal | Investment Income | Portfolio Gain (Loss) | Year End Balance 12/31/2021 |
|--|-----------------|---|------------------------------|---------------|--|----------------------|----------------------|--------------------------|--------------------------------|
| Designated Purpose, Restricted Principal Endowed Funds | | | | | | | | | |
| Facilities | Abbe | Frederic E. Abbe Fund (4) | 81,368 | | (2,034) | 3,034 | 2,384 | 7,359 | 92,112 |
| Facilities | Beattie | Dorothy and Robert Beattie Family Fund | 38,444 | | (1,922) | 0 | 1,077 | 3,324 | 40,923 |
| Facilities | Palmer | Eugenia Elizabeth Palmer Special Needs Fund | 190,787 | | (9,539) | 0 | 5,345 | 16,497 | 203,089 |
| Facilities | VanAken | Peter T. and Carol Gustafson VanAken Fund | 164,753 | | (8,238) | 0 | 4,616 | 14,246 | 175,377 |
| Facilities | Steeple Cell | Steeple Income Fund (5) | 15,099 | | (755) | (13,589) | 211 | 653 | 1,619 |
| Music | McIndoe | McIndoe Organ Maintenance Fund | 79,585 | | (3,979) | 0 | 2,230 | 6,882 | 84,717 |
| Music | Music | Music Endowed Fund | 21,543 | | (1,077) | 0 | 604 | 1,863 | 22,933 |
| Music | Wallace | Cassie M. Wallace Fund | 20,197 | | (1,010) | 0 | 566 | 1,746 | 21,499 |
| In Need | Cleworth | John Cleworth Pastor's Fund | 8,845 | | (442) | 0 | 248 | 765 | 9,415 |
| In Need | Mason | Charles H. Mason Pastor's Fund | 14,542 | | (727) | 0 | 407 | 1,257 | 15,480 |
| In Need | P&D Hall | Mary Amy Hall Pastor & Deacons Fund | 29,812 | | (1,491) | 0 | 835 | 2,578 | 31,735 |
| In Need | Mason/Skillings | Mason / Skillings Denominational Support Fund | 46,389 | | (2,319) | 0 | 1,300 | 4,011 | 49,380 |
| Youth | Eberle | Eberle Forum Fund | 10,912 | | (546) | 0 | 306 | 944 | 11,616 |
| Youth | Redmond | Redmond Youth Fund | 3,456 | | (173) | 0 | 97 | 299 | 3,679 |
| Youth | Wilson | Jance Wilson Youth Directed Fund | 10,841 | | (542) | 0 | 304 | 937 | 11,540 |
| Flower | Neidringhaus | Palmer - Niedringhaus Easter Flower Fund | 5,113 | | (256) | 0 | 143 | 442 | 5,443 |
| General-LT Discretion | Poduska | Poduska Fund | 35,171 | | (1,759) | 0 | 985 | 3,041 | 37,439 |
| Divinity Scholarship | Chidley | Howard J. and Frances Elder Chidley Memorial Fund | 14,793 | | (740) | 0 | 414 | 1,279 | 15,747 |
| Subtotal - Designated Purposed, Restricted Principal | | | 791,651 | 14% | (37,548) | (10,555) | 22,071 | 68,123 | 833,743 |
| Total All Endowed Funds | | | 5,469,578 | 100% | (250,548) | (7,302) | 156,928 | 484,359 | 5,853,015 |

General Purpose plus Designated Purpose Restricted Principal Funds

254,735

Notes: See subsequent page for notes on Draw and Changes in Principal

| | |
|------------------|-----------------------|
| Color Key | |
| Facilities | Flower |
| Music | General-LT Discretion |
| Outreach/In Need | Divinity Scholarship |
| Youth | |

6,107,750

2021 Report on Invested Funds Exhibit 2b

Designated Purposed Savings/Spending Funds, Reserve Funds and Passthrough Funds

Savings/Spending Funds receiving Income from a Corresponding Endowed Fund (6)

| Category | Fund Name | 2020 | 2021 | 2021 | 2021 | 2021 | 2021 |
|--|---|-----------------------------|--|----------------------------------|---------------|---|-----------------------------|
| | | Final Balance 12/31/2020 | N/A = Not Applicable 5% Draw from Restricted Funds | Transfers from Other Accounts | Gifts | less: Fund Expenditures (disbursements) | Investment Income |
| | | | | | | | Final Balance 12/31/2021 |
| Facilities | Palmer Special Needs Spending Fund (7) | 2,869 | 9,539 | 3,000 | | (12,400) | 289 |
| Facilities | Prudential Spending Fund (7) (8) | 3,476 | 3,956 | 3,000 | | (7,400) | 196 |
| Facilities | Van Aken Prudential Spending Fund (7) | 9,567 | 8,238 | 3,000 | | (17,800) | 390 |
| Facilities | Steeple Income for All Maintenance (9) | 80,415 | 755 | 71,882 | | (144,679) | 1,678 |
| Music | McIndoe Organ Maintenance Spending Fund | 8,903 | 3,979 | | | | 483 |
| Music | Music General Spending | 2,456 | 1,077 | | | (1,203) | 110 |
| Music | Wallace Music Spending Fund | 3,803 | 1,010 | | | | 180 |
| Outreach/In Need | Pastor's Special Needs Spending Fund (10) | 1,044 | 1,169 | | 300 | | 89 |
| Outreach/In Need | Pastor & Deacons Spending Fund (11) | 6,900 | 1,491 | | 808 | (808) | 315 |
| Youth | Eberle Forum / Redmond Youth Spending Fund | 13,214 | 718 | | | (3,463) | 457 |
| Youth | Youth Mission Trip Spending Fund | 16 | | | | | 1 |
| Youth | Janice Wilson Youth Directed Spending Fund | 0 | 542 | | | | 20 |
| Flower | Niedringhaus Lilies Spending Fund | 3,288 | 128 | | | | 128 |
| Flower | Niedringhaus Flowers Spending Fund | 2,087 | 128 | | | (195) | 79 |
| General-LT Discretion | Poduska Spending Fund | 8,626 | 1,759 | | | (10,200) | 198 |
| Divinity Scholarship | Chidley Scholarship Spending Fund (12) | (16,388) | 740 | 1,261 | | | 0 |
| Savings/Spending Funds Not Supported by Corresponding Endowed Funds | | | | | | | 0 |
| Facilities | Steeple Lighting Spending Fund (13) | 2,837 | N/A | | 2,000 | (2,837) | 91 |
| Youth | Peretti Mission Trip Spending Fund | 10,678 | N/A | | | | 400 |
| Flower | Flower Spending Fund (14) | 876 | N/A | | 1,245 | (1,018) | 37 |
| Outreach/In Need | Outreach Activities Spending Fund (15) | 35,755 | N/A | | 2,338 | (7,338) | 1,247 |
| Individualized | Memorial Gifts Spending Fund (16) | 829 | N/A | | 6,813 | (783) | 144 |
| Health Ministry | Irwin Memorial Health Ministry Spending Fund (17) | 15,403 | N/A | | 1,000 | (2,090) | 557 |
| Library | Library Spending Fund | 4,640 | N/A | | | | 174 |
| Garden | Reno Garden Spending Fund Donations and Placement Fees (18) | 36,027 | N/A | | 1,600 | (7,819) | 1,234 |
| TOTAL DESIGNATED PURPOSE SAVINGS/SPENDING FUNDS | | 237,320 | 35,229 | 82,143 | 16,104 | (220,034) | 8,498 |

2021 REPORT ON RESERVE FUNDS (6)

| | | | | | | | |
|----------------------------|--|----------------|----------|---------------|----------|-----------------|--------------|
| Cash Flow Loans | Kendall Loan Fund | 12,917 | N/A | 0 | | - | 484 |
| Facilities | Memorial Reserve Fund, functions as a Capital Reserve (7) (21) | (749) | N/A | 3,000 | | - | 28 |
| Facilities | Capital Reserve Fund (19) | 3,298 | N/A | 5,000 | | (5,287) | 118 |
| Operations | Emergency Reserve Fund (20) | 123,194 | N/A | 9,480 | | (84,030) | 3,221 |
| Personnel | Sabbatical Reserve Fund | 17,269 | N/A | 3,000 | | - | 704 |
| TOTAL RESERVE FUNDS | | 155,931 | 0 | 20,480 | 0 | (89,317) | 4,555 |

2021 REPORT ON SPECIAL COVID19 RELIEF FUND (22) (Not invested with Vanguard. At WCB)

| | | | | | | | |
|--|-------------------------------|----------------|---------------|----------------|---------------|------------------|---------------|
| Outreach/In Need | COVID19 Financial Relief Fund | 30,940 | N/A | | | (27,141) | 27 |
| TOTALS SAVINGS/SPENDING AND RESERVE FUNDS & RELIEF FUND | | 424,191 | 35,229 | 102,623 | 16,104 | (336,492) | 13,080 |

2021 REPORT ON PASS THROUGH FUNDS (23)

| | | | | | | | |
|--------------------------------------|---|------------|--------------|--------------|---------------|-----------------|----------|
| Outreach/In Need | Housing Loan Fund (mtg loan repayment to pledge income) | 0 | N/A | 7,668 | | (7,668) | 0 |
| Outreach/In Need | Christmas, Easter & Just Peace Fund | 0 | N/A | | 22,791 | (22,791) | 0 |
| Outreach/In Need | Directed Gifts Fund | 0 | N/A | | 1,431 | (1,422) | 9 |
| Outreach/In Need | Denominational Support Spending Fund | (0) | 2,319 | 0 | | (2,319) | 0 |
| SUBTOTAL - Pass-Through Funds | | (0) | 2,319 | 7,668 | 24,222 | (34,200) | 9 |

40,326
Total All Gifts

Notes: See subsequent page for notes on Gifts and Transfers from other Accounts.

Color Key

| | | |
|------------------|-----------------------|-----------------|
| Facilities | Flower | Garden |
| Music | General-LT Discretion | Cash Flow Loans |
| Outreach/In Need | Divinity Scholarship | Operations |
| Youth | Individualized | Personnel |
| Health Ministry | Library | |

Exhibit 2a: Endowed Funds.

Notes on Draw and Changes in Principal

| | |
|---|---|
| 1 | Draw limit is 5% of 3-year rolling average balance which was \$4,262,920 for 2018-2020 |
| 2 | General Endowment increased by principal repayments from Burhans mortgage |
| 3 | Draw limit is 5% of balance |
| 4 | Half of Abbe 5% draw is reinvested in principal, until balance reaches \$100,000. \$1,000 anonymous donation in 2021. |
| 5 | Temporarily Endowment Steeple Cell Tower rental. Draw and remaining principal transferred to Steeple Income for All Maintenance saving/spending fund. |

Exhibit 2b: Savings/Spending Funds, Reserve Funds and Pass Through Funds

Notes on Additions - Transfers and Gifts

| | |
|----|--|
| 6 | Savings/Spending Funds and Reserve Funds part of Vanguard portfolio. Receive investment income but no capital gain or loss. |
| 7 | By vote of the LT, \$3K each transferred from the Emergency Reserve for urgent maintenance projects |
| 8 | Prudential received income from the Abbe (\$2,034) and Beattie (\$1,922) endowed funds |
| 9 | \$14,344 5% draw plus remaining principal from Steeple Income Temporary Endowed fund \$57,538 transfer from Emergency Reserve, to cover Steeple repairs \$71,882 Total transfer to Steeple Income for All Maintenance fund for steeple repairs |
| 10 | Pastor discretionary anonymous donation |
| 11 | P&D fund receives donations on communion Sundays |
| 12 | Childey Scholarship received a \$1,250 donation from the Deacons operating budget to reduce the negative balance that has existed since 2016. |
| 13 | Steeple Lighting received a \$2,000 donation for the Light the Steeple campaign. |
| 14 | Flower Spending Fund donation |
| 15 | Outreach Activities Spending Fund donation |
| 16 | Memorial Gifts Spending Fund donations in memory of Bruce Lauterwasser |
| 17 | Irwin Memorial Health Ministry Spending Fund donation |
| 18 | Reno Garden receives placement fees, dedication/remembrance brick fees and donations. |
| 19 | Capital Reserve received \$2,000 from the operating budget and by vote of the LT \$3,000 from the Emergency Reserve |
| 20 | 2020 \$9,480 Surplus. Accumulates surpluses, absorbs deficits. Also receives 10% of unrestricted bequests if balance below \$50K. No unrestricted bequests in 2021. |
| 21 | Memorial reserve receives 10% of unrestricted bequests if balance below \$30K. No unrestricted bequests in 2021. |
| 22 | 2020 Easter offering & subsequent donations. Not invested with Vanguard. Account at Winch Coop Bank for confidentiality of disbursements. |
| 23 | Passthrough funds receive no investment income, nor portfolio gains/losses. The balances are expected to be \$0 at year end. |

| | |
|--|------------------|
| Exhibit 3: 2021 Treasurer's Report of Expenditures from Restricted Savings/Spending Funds | EXHIBIT 3 |
|--|------------------|

| Category | Savings / Spending Fund | Amount Spent | Use(s) Description | Fund Total | Category Total |
|-------------------|---|--------------|---|------------|----------------|
| Facilities | Palmer Special Needs Fund | (12,400) | Major Boiler Repair-Fraser Engineering | (12,400) | (190,403) |
| Facilities | Prudential Spending Fund | (7,400) | Major Boiler Repair-Fraser Engineering | (7,400) | |
| Facilities | Van Aken Prudential Fund | (17,800) | Major Boiler Repair-Fraser Engineering | (17,800) | |
| Facilities | Capital Reserve Fund (18) | (5,287) | Major Boiler Repair-Fraser Engineering | (5,287) | |
| Facilities | Steeple Income for All Maint. Fund | (10,360) | Lightning Protection new system - Smokestack Lightning Inc | (144,679) | |
| | | (19,368) | Temporarily Move Cell Phone Antenna during steeple repairs | | |
| | | (19,407) | Lighting Fixtures-Mark A. Mirley Electrical Svcs | | |
| | | (10,338) | Lighting Installation-Mark A. Mirley Electrical Svcs | | |
| | | (5,164) | Set granite blocks for ground-based steeple lighting R. Maggio & Son | | |
| | | (46,243) | Final Steeple Painting - Painters Pride | | |
| | | (16,500) | Fix Steeple Clocks-Clockfolk of New England. Town paid 12K in 2020. | | |
| | | (1,989) | Repair of broken Spire light-Mark A. Mirley Electric Svcs | | |
| | | (15,310) | Final reconciliation of steeple repairs | | |
| Facilities | Steeple Lighting Fund | (2,837) | Remaining amt to repair broken Spire light-Mark A. Mirley Electric Svcs | (2,837) | |
| Operations | Emergency Reserve Fund (19) | (57,538) | Transfer to Steeple Income for All Maintenance | (84,030) | (84,030) |
| | All of the emergency Reserve expenditures were facilities related in 2021 | (640) | Replace burner meter on boiler-Fraser Engineering | | |
| | | (164) | Steeple Lighting Design-Lumen Studio, Inc | | |
| | | (10,688) | Live Stream Equipment-Productive Media Inc | | |
| | | (3,000) | Transfer to Palmer Special Needs Spending Fund (7) | | |
| | | (3,000) | Transfer to Prudential Spending Fund (7) (8) | | |
| | | (3,000) | Transfer to Van Aken Prudential Spending Fund (7) | | |
| | | (3,000) | Transfer to Memorial Reserve Fund (7) | | |
| | | (3,000) | Transfer to Capital Reserve Fund (18) | | |
| LT Discretion | Poduska Fund | (10,000) | Live Stream Equipment-Productive Media Inc | (10,200) | (10,200) |
| | | (200) | Rev Dr. Jim Antal-Q&A on Zoom re: Climate Change Book | | |
| Music | Music General Spending Fund | (1,203) | | (1,203) | (1,203) |
| Outreach/In Need | Outreach Activities Fund | (7,338) | Outdoor Church | (7,338) | (35,287) |
| Outreach/In Need | Pastor & Deacons Fund | (808) | Transfer Communion donations to Deacons Winchester Savings Bank Acct | (808) | |
| Outreach/In Need | COVID19 Financial Relief Fund | (27,141) | COVID19 Relief Assistance | (27,141) | |

| | | | | | |
|--|--|--|--|--|------------------|
| Exhibit 3: 2021 Treasurer's Report of Expenditures from Restricted Savings/Spending Funds | | | | | EXHIBIT 3 |
|--|--|--|--|--|------------------|

| Category | Savings / Spending Fund | Amount Spent | Use(s) Description | Fund Total | Category Total |
|--|-----------------------------------|---------------------|--|------------------|------------------|
| Youth | Eberle Forum / Redmond Youth Fund | (1,500) | CYFFORM Parenting Sessions - Rick Irving | (3,463) | (3,463) |
| | | (1,963) | Wood, hardware & dirt for new planter built by Boy Scouts | | |
| Flowers | Niedringhaus Flowers Fund | (195) | Increase for Chancel arrangements 39 wks @ \$5/week-Pondview | (1,213) | (1,213) |
| Flower | Flower Fund (14) | (1,018) | Dec Hanging Greens & Poinsetta's? - Mahoney's | | |
| Garden | Reno Garden Fund | (4,020) | Garden Enhancements Incl. labyrinth - Oliver Enterprises | (7,819) | (7,819) |
| | | (1,889) | Spring clean up & fall hay bales - Perennial Landscaping | | |
| | | (1,077) | Disease treatment for trees - SavATree | | |
| | | (110) | Engraved Memorial Paver-Pavelok | | |
| | | (723) | Sacred Place Sign | | |
| Health Ministry | Irwin Health Ministry Fund | (1,028) | COVID Supplies | (2,090) | (2,090) |
| | | (188) | First Aid Items | | |
| | | (422) | Women's Advent Gathering Food & Live Stream | | |
| | | (212) | Health Ministry - Care & Education | | |
| | | (182) | Food for 3 HM Programs | | |
| | | (59) | Service of Light (SOL) Invitations & Stamps | | |
| Individualized | Memorial Gifts Fund (16) | (783) | Lisa Loughlin's Ordination - Artwork, Organist, Bulleting | (783) | (783) |
| Total Savings/Spending Funds Expenditures | | \$ (336,491) | | (336,491) | (336,491) |

Color Key

| | | |
|------------------|-----------------------|-----------------|
| Facilities | Flower | Garden |
| Music | General-LT Discretion | Cash Flow Loans |
| Outreach/In Need | Divinity Scholarship | Operations |
| Youth | Individualized | Personnel |
| Health Ministry | Library | |

| All Outreach Giving 2021 | | Amount Spent 2021 | | | Total Disbursed (38,000) |
|--|--|---------------------|-----------------------|---|--------------------------------|
| | | Operating Budget | Pass Through Funds | Designated Purpose Spending Funds | |
| Outreach Ministry Grants | | (38,000) | | | |
| Big Sister Boston | | (2,000) | | | |
| BMC Grow Clinic | | (2,500) | | | |
| Boston City Mission, Inc | | (2,500) | | | |
| Caties Closet | | (2,500) | | | |
| Children's Room | | (2,500) | | | |
| Common Cathedral | | (2,500) | | | |
| Cooperative Metropolitan Ministries | | (2,500) | | | |
| Essex County Habitat for Humanity | | (2,500) | | | |
| Lowell Transitional Living Center | | (2,500) | | | |
| More Than Words | | (2,500) | | | |
| Neighborhood Counseling and Community Services | | (2,500) | | | |
| Outdoor Church of Cambridge | | (1,500) | | | |
| Psychological Center | | (2,000) | | | |
| UTEC, Inc | | (2,500) | | | |
| Woburn Council of Social Concern | | (2,500) | | | |
| Women's Lunch Place | | (2,500) | | | |
| ~Free Rent - No non-rental groups using building during COVID | | -- | | | |
| Metro Boston Area, SNEUCC UCC - Denominational Support | | (46,781) | | (2,319) | (49,100) |
| Metropolitan Boston Association | | (1,768) | | | |
| Southern New England Conference, UCC - Proportional Giving | | (21,347) | | | |
| Southern New England Conference, UCC - Proportional Giving | | (23,666) | | | |
| Mason/Skillings Bequest Support for UCC in 2021 | | | | (2,319) | |
| Special Offerings - Pass Through Accounts | | | (23,341) | | (23,341) |
| 1. Christmas Offering 2020 - Common Table | | | (8,126) | | |
| 2. Easter Offering 2021 - Boston Rescue Mission | | | (5,610) | | |
| 3. Just Peace Offering 2021 - Lutheran Immigration & Refugee Services | | | (9,605) | | |
| Directed Gifts-Offering Plate Certain Sundays & Special Events | | | (1,422) | | (1,422) |
| Buddy Dog Humane Society - Blessing of the Animals Collection - | | | (564) | | |
| Big Sister - Christmas Collection from Women's Advent Gathering | | | (50) | | |
| Donation for purchase of Caste books for Racial Justice Ministry | | | (521) | | |
| Donation for Lisa Loughlin's Ordination | | | (287) | | |
| Outreach Spending Fund (persists) Disbursements | | | | (7,338) | (7,338) |
| Outdoor Church Health Insurance Premium Director Lisa Loughlin | | | | (6,000) | |
| Outdoor Church Offering collected at Lisa Loughlin's Ordination | | | | (1,338) | |
| COVID19 Financial Relief Fund (persisting) 2021 Disbursements | | | | (27,141) | (27,141) |
| Anonymous Disbursement | | | | (2,500) | |
| Anonymous Disbursement | | | | (5,000) | =Youth Directed |
| Anonymous Disbursement | | | | (5,500) | |
| Enka Society | | | | (2,500) | |
| Greater Boston Food Bank | | | | (2,500) | |
| Outdoor Church of Cambridge | | | | (100) | |
| Rosie's Place | | | | (600) | |
| St. Mark's Congregational Church | | | | (2,500) | |
| Wider Church Ministries | | | | (1,100) | |
| Winchester Got Lunch, Inc. | | | | (100) | |
| Woburn Council of Social Concern | | | | (2,500) | |
| Woburn Council of Social Concern | | | | (600) | |
| Air Purifier for FCCW for COVID19 Healthy Indoor Air | | | | (1,641) | |
| Pastor's & Deacons' Fund 2021 Disbursements to Deacons Savings Acct | | | | (808) | (808) |
| | | Operating Budget | Pass Through Funds | Restricted Spending Funds | Grand Total |
| Grand Totals Amount Spent 2021 | | (84,781) | (24,763) | (37,607) | (147,150) |
| Total Year End 2021 Operating Income | | 907,428 | | | |
| Percent of Total Operating Budget Income | | 9% | 3% | 4% | 16% |
| | | | | (62,370) | |
| | | | | Total Off Operating Budget | |

Vanguard Portfolio - Performance Data

FCCW Investment Funds

Exhibit 5
As Of Year End 2021

- The goal of the portfolio is 65% stock, 30% bonds and 5% cash.
- The portfolio asset allocation is overseen by David Dubard and he reallocates, quarterly or annually, or as necessary.

| | | | |
|--|------------|-----------|--------------------|
| Vanguard Total | | | \$5,978,153 |
| Burhans Mortgage | | | \$124,386 |
| Investment Funds as of 12/31/2021 | | | \$6,102,539 |
| As of 12/31/21, the portfolio consisted of 8 Vanguard Funds. | | | |
| | Vanguard | | |
| | Portfolio | Vanguard | |
| | % | Amount | |
| The stock funds are: | | | |
| VEMAX Vanguard Emerging Markets Stock Index Fund | 5% | \$ | 298,908 |
| VEXRX Vanguard Explorer Fund. | 4% | \$ | 239,126 |
| VFIAX Vanguard 500 Index Fund | 30% | \$ | 1,793,446 |
| VIMAX Vanguard Mid-Cap Index Fund | 6% | \$ | 358,689 |
| VTIAX. Vanguard Total Int'l Stock Fund | <u>25%</u> | \$ | 1,494,538 |
| Stock Subtotal | 70% | \$ | 4,184,707 |
| The bond funds are: | | | |
| VBTLX Vanguard Total Bond Market Index Fund | 23% | \$ | 1,374,975 |
| VWEAX Vanguard High-Yield Corp Fund | 5% | \$ | 298,908 |
| Bond Subtotal | 28% | \$ | 1,673,883 |
| Money Market | | | |
| VMFXX Vanguard Federal Money Market Fund | 2% | \$ | 119,563 |
| Cash Subtotal | 2% | \$ | 119,563 |
| | | \$ | 5,978,153 |

FCCW Total Return

FCCW's returns compared to a composite of several indexes, including international stocks.

| | 1 year | 5 years | 10 years |
|-----------------------|--------|---------|----------|
| FCCW Portfolio | 12.00% | 10.80% | 9.40% |
| 60/40 Split | 11.20% | 10.76% | 9.32% |
| 70/30 Split | 13% | 11.93% | 10.38% |

A 65/35 performance split was unavailable

- It is a self-managed portfolio. None of these returns include management fees.
- Our portfolio has a substantial international stock element
- **FCCW returns fall in between, which is expected and respectable**

Returns by Vanguard Fund

The corresponding returns of the different Vanguard accounts are as follows:

| | 1 year | 5 years | 10 years |
|---|--------|---------|----------|
| VEMAX Vanguard Emerging Markets Stock Index Fund. | 0.90% | 9.40% | 5.40% |
| VEXRX Vanguard Explorer Fund. | 16.40% | 19.30% | 16.30% |
| VFIAX Vanguard 500 Index Fund | 28.70% | 18.40% | 16.50% |
| VIMAX Vanguard Mid-Cap Index Fund | 24.50% | 15.90% | 15.10% |
| VTIAX Vanguard Total Int'l Stock Fund | 8.60% | 9.90% | 7.70% |
| VBTLX Vanguard Total Bond Market Index Fund | -1.70% | 3.60% | 2.90% |
| VWEAX Vanguard High-Yield Corp Fund | 3.80% | 5.70% | 6.20% |
| VMFXX Vanguard Federal Money Market Fund | 0.01% | 1.04% | 0.55% |

APPENDICES

First Congregational Church Winchester, Massachusetts
Sunday, May 16, 2021

The 181st Annual Meeting was held remotely on Zoom beginning at 10:50 a.m.

Sarah Gallop, a member of the Leadership Team and Moderator, declared that a quorum was present, with the required notice having been given, and called the meeting to order. She welcomed all attending, thanked all for their service to the Church (including the “Zoomketeers” for the meeting Bruce Alexander and Andy Spiegel) and offered a prayer. Sarah advised that the meeting would be recorded for the purpose of assisting in the preparation of minutes and to offer a link to the recording on the Church website to those unable to attend. Also, all were invited to use the “Chat” function on Zoom at any time for making comments or asking questions. Sarah explained that there would be several votes taken at the meeting as described in the Notice and how votes would be entered and recorded.

Sarah said that slides would be shown during which Ministers of the Church, various members of the Leadership Team and others would make remarks.

David Peretti read the Church’s Covenant.

Will Burhans, Lead Pastor provided remarks, including a description of some of the many events and activities taking place in Church life, including the multiple (5!) baptisms that took place today, Ben Wilson’s Eagle Scout project, Church retreat and the Resurrection series. He offered reflections on church life during the pandemic, commenting that the pandemic did not stop us in our tracks – far from it, though they were different tracks. He also made note of Kathleen’s, John Keeley and Richard Carbone and others’ ongoing visits to Church members, meetings and choir practices taking place in the parking lot, Reverend Judy’s (always there) to offer counsel and prayer, those assisting with AV and other technical or system management at the church, Jake’s valiant efforts with the children and youth, Sarah’s keeping the office running without a hiccup, remarking that it has been running for almost 200 years due to the support and giving of the congregation. So many have the spirit within them. That is how the Holy Spirit is working.

Will said he and others cannot wait to populate and worship in the lonely Church building. He reported that it was anticipated that the church building would begin a ramp-up in August towards a full opening, but that livestream would be continued and it would be necessary to improve the AV system and hire someone to run it, which is one aspect of the strategic plan in addition to small group development, growing the children and youth program with the goal of bridging all programs - hiring a new associate pastor whose job description would be to facilitate the bridge, continuing health and wellness programs, building on the ongoing outreach and justice work. The associate pastor hiring process would be led by an 11 person search committee of persons with an age span of 16 – 76.

The individuals on the search committee were introduced (Dina Pradel, Tom O’Connor, Jenn Richter, Andy McKinley, Connie Rosenberger, Doug Taylor, Maggie Keeler, Michelle Stewart and Georgia Keeler, Mark Kuchma and Alex Sanson as youth members (sharing the work). Will and Judy offered a blessing for the committee, with those in attendance reaching out on the Zoom screen. Sarah also remarked that the Leadership Team wants to be supportive of the committee in whichever way it can.

Nancy O’Connor, a leadership team member, read the names of those church members who had passed away in the past year. If some persons were missed, their names could be “chatted” in for the record.

All sang “For the Saints.”

Sarah summarized and urged all to read the Annual Report available to all which provides names of so many that serve the church, including staff, choir and ministry members with summaries of ministry work, struggles, successes and plans -a “moment in time” for the church.

Sarah asked if someone would make a motion to approve Article I in the Notice of 181st Annual Meeting

ARTICLE I: To receive and place on file the annual report of the congregation which:

- includes the reports of the Ministry Team, Treasurer, Leadership Team, and Membership Registrar
- includes minutes of the Congregational Meetings held since May 17th, 2020, and any other written and oral reports which the Church may vote to receive
- may include reports of the Sustaining and Living Ministries of the Church, as appropriate

There was no further discussion.

A motion was made and seconded to approve the following:

That the Church accept the minutes of the May 17, 2020 Annual meeting, the October 4, 2020 steeple project meeting and the February 7, 2021 budget meeting as presented and distributed to the congregation.

It was VOTED to approve (98% approving and 2% abstaining).

Cindy Wancowicz read her poem “Gratitude.”

Sarah offered thanks to the Steeple Task Force for all their work shepherding the steeple renovations, pointing to a picture taken by Nancy of the gleaming golden cross.

Sarah next offered thanks to the Nominating Committee for its work and stated that the next vote would be taken pursuant to Article II of the Notice:

ARTICLE II: To thank those who served on Ministries for the 2020-2021 program year and vote on the slate of officers (Treasurer, Moderator, Clerk,) for one-year terms (2021-2022) and the slate of new Leadership Team members for two three-year terms (2021-2024), and one one-year term (2021-2022)

Jason Ryan, a member of the Leadership Team read the names of the nominees:

Leadership Team:

| Name | Length of Term |
|--------------------|----------------|
| Carole Cooke | Three years |
| Christine Tresselt | Three years |
| David Carpini | One year |

Officers:

| Title | Name | Length of Term |
|----------------|--------------------|----------------|
| Moderator | Sarah Gallop | One year |
| Treasurer | Bruce Lauterwasser | One year |
| Vice Treasurer | TBD | |
| Clerk | Marianne Carter | One year |

There was no further discussion and pursuant to Article II of the Notice, a motion was made and seconded to approve the following vote:

That the slate of Church Officers and new members of the Leadership Team, as presented to the Meeting, be elected by the church.

The Vote was approved (94% approving and 6% abstaining).

Bruce highlighted several donations to the church and referenced that there are various funds that may be contributed to if anyone wants to direct particular donations. He also provided information regarding the steeple fund and the Covid Financial Relief Fund.

Bruce Lauterwasser spoke about Keith Russell as “Counter-of-the-House” (offerings taken during church services) and gave thanks for his years of service as part of the church’s financial team.

Sarah introduced Kathy Mortenson (Head Deacon) and offered her congratulations and thanks for her service as her term as a Deacon was completed.

Kathy Mortenson gave the Report on the new Deacons:

Margie McIndoe is the new head deacon. Additional new Deacons are: John Keeley and Janet Vaughn, with a third new Deacon to be determined.

Kathy also mentioned that Life Deacons were urged to consider becoming current active deacons again.

Sarah asked if anyone had questions prior to the meeting being adjourned.

Keith Russell asked if there is a historian for the Church. Sarah responded that the Leadership Team would work on filling that position.

Doug Taylor asked for a list of the names of current deacons and leadership team members. Kathy and Sarah provided the names for the respective groups.

Seconded. No discussion. Passed by unanimous voice vote.

A Parting Prayer was offered by Judy Arnold, Associate Pastor.

All joined in singing the final hymn: “My Hope is Built on Something Else.”

Kathleen Zagata (Minister of Health and Wellness) gave the Benediction.

Sarah asked if there was a motion to adjourn. A motion to adjourn was made and seconded and was approved unanimously.

The meeting adjourned at 12:10 p.m.

Respectfully Submitted,

Marianne Carter, Clerk

First Congregational Church of Winchester – Congregational Meeting February 6, 2022

A meeting of the Congregation of First Congregational Church of Winchester (FCCW) was held (on Zoom) on Sunday, February 6, 2022, following worship, upon notice given to the Congregation in accordance with the bylaws, to consider whether to approve the proposed budget for 2022. Moderator Sarah Gallop called the meeting to order at 1:00 p.m. and opened the meeting by welcoming all to this time to come together. Fifty-Two individuals were in attendance, at least twenty-five of whom were active members qualified to vote, satisfying the FCCW's quorum requirements. Reverend Will offered a prayer of thanks to God for our covenant community and gratitude for the partnership we share to do the work of our church.

Budget

Before the budget presentation, the Moderator referenced the warrant calling for the meeting as part of the church's budget process, which is a collaborative one, for we, a Congregational church. While there was no "Budget Group" this year, due to the transitional circumstances of the year, with the loss of Bruce Lauterwasser, the former Treasurer, the Moderator recognized and commended those who were involved in the budget process, presenting a list of all those participating, including Janet Hall (Treasurer), Anne Hoenicke (Assistant Treasurer), the Ministry team and individuals from each sustaining ministry, with special appreciation also expressed for the contributions and guidance provided by Bruce Lauterwasser. The Moderator also described the earlier Q&A session – open to all Church members and attendees -- that had taken place with respect to the budget on January 30th, the previous Sunday, and commented that the Budget is intended to support the vision of the strategic plan adopted.

The Treasurer, Janet Hall, described her background with the church, meeting the Lauterwassers and her time as a "trainee" of Bruce's and working to catch up following his passing. She expressed gratitude for the invaluable support of Sarah (Moderator), Reverend Will and Anne (Assistant Treasurer), who "knows everything – a one woman budget committee." She also expressed thanks to those on the Financial Resources Commission, which was not at full strength, and in particular Taylor Tresselt, who stepped in with grace as Chair to work with the FRC on a pledge campaign for 2022, in order that the church would continue to have its necessary financial resources. The Treasurer then introduced Anne, as Assistant Treasurer, for the budget presentation. (The budget handout is attached as Exhibit A to these minutes as well as the slide presentation as Exhibit B to these minutes, as provided at the Budget Meeting.)

Anne reminded all that all members have the ability to vote in the Budget process and to provide input as a Congregational church. She expressed, in the same vein as the Moderator, that the Budget is a blueprint plan for the future – our hopes, dreams and priorities, and is an important step to fulfill the strategic plan. She emphasized that there is good news in the Budget despite an estimated \$11,000 deficit, which is remarkable, "astounding even" given the times, representing only 1.2% of the church's expenses which aggregate just short of \$1,000,000.

[Note: the attached slides of the presentation contain graphs with respect to many cited revenue and expense matters.]

With respect to the Revenue side of the Budget, pledges have increased 3% over 2021, with 122 households pledging out of 238 total as of today. There are 8 new pledges, 5 “returning” pledges, with 18 not renewed (several of which have moved away). Due to healthy stock market performance, the three year rolling annual endowment draw has increased \$21,000 over 2021. Rental income is almost back to pre-pandemic level and is up \$21,000 over 2021. The Budget also includes a \$10,000 principal draw from the Poduska bequest, which, though unusual, is permitted by its terms, but will not be drawn unless necessary at year end. Total increase revenue over 2021 is \$21,000.

Expenses continue to be the largest share of annual expenses at 70%. A 3% cost of living increase for 4 months will begin in September, and the budget also reflects the COLA increase that began in September 2021. All staff was kept employed. The Budget includes the expense of a new Associate Pastor (estimated to begin working in June 2022). Our salaries are consistent overall with UCC guidelines and the market for equivalent work. The package being offered to a new Associate Pastor is also consistent with those paid for equivalent positions. The actual offer may vary depending on the experience of the person. As a result of that anticipated hire, there is a “bump” in the year for personnel expenses, which is expected to be reduced in 2023, though not to the 2021 level.

With respect to facilities, interior and exterior maintenance is a main area of concert. \$42,000 has been budgeted, though expenses now average \$100,000 (exclusive of the steeple project, financed with both operating and savings/spending funds. Insurance coverage costs have increased significantly in the past 2 years (combined, 35%), which exceed the combined interior/exterior maintenance costs. Coverage will be reviewed, but there is not much control for this expense.

Capital Reserves have been depleted to \$5,000 (to be increased by \$2,000 from this budget. The goal should be at a \$50,000 minimum. This is an area where this Budget may be considered lacking. Fuel and electricity are only between 3-6% of total expenses. We have made progress towards savings in these areas already with LED lights, automatic thermostat controls and other steps. When decisions are made regarding further steps which may be taken to reduce the carbon footprint, the capital outlay for same will be considered (leases may be considered as opposed to purchases). Heating season and snow removal depends on weather!

Live Stream is with us to stay and we are ready for it with a \$20,000 investment already having been made in equipment and retaining a professional to operate it at a \$17,000 annual cost. Though necessitated by the pandemic, it continues and will continue to provide access to many who may not have participated in our church life. It also dovetails with the Ripley Presents initiative to welcome the community and cultural participation. Requests for donations to “sponsor a live stream Sunday” may be considered to defray costs.

With respect to Outreach, while the stated goal for some time has been to increase the appropriation to 5% of total revenues, the percent and amount have declined recently. The desire is to revive and attain the goal. This could be considered another area lacking in the Budget.

Anne noted that beyond the Operating Budget, most (but not all) Sustaining Ministries have an invested fund to support program activities (as further described in the slides). Also the fund for the Reno Garden is not included in the Budget.

The Budget is a one year planning horizon, but it is not the entire financial picture. Invested funds allow for more future planning.

Facilities is a big concern as the spend rate exceeds the replenish rate of funds available.

There are other long term expense matters that should be examined, for example, whether personnel costs are consistent with benchmarks, whether we have sufficient capital reserves or operational reserves to weather any storm (note the slide regarding the depletion of emergency reserves) and the costs of capital outlays to attain reduced carbon. While PPP funds assisted us during the pandemic, continuing funds are not available.

The attached slides list the many who contributed to the Budget process.

The Treasurer noted that at the Q&A a question was asked regarding the endowment investments. The Treasurer shared additional slides showing the breakdown and performance. Funds are reallocated as deemed appropriate during market fluctuations.

A question was raised regarding use of the Poduska Fund. The Fund permits use of principal, but the intent is to not use it unless necessary. It is possible that additional revenue (e.g., additional pledges, additional rent), not included in the Budget will forestall that need.

It was also noted that at the Q&A, attended by 26 people or so, many questions were asked and answered.

A question was raised as to whether we are permitted to approve a deficit budget and the response from the Moderator and others was “Yes, and it had been done before.”

The Moderator recognized the tremendous contribution of the Treasurer, the Associate Treasurer and Taylor Tresselt as Chair of the FRC in their diligent and collaborative efforts on the budget and asked for a motion to approve in order to move into discussion.

It was MOVED (Paul Rahmeier) and SECONDED (by several members in attendance): **that the budget prepared for FCCW for 2022 by the Treasurer and Assistant Treasurer and presented to the meeting be approved.**

The MOTION PASSED by unanimous voice (and hands up) vote.

The Moderator expressed her thanks to all who had attended and participated in the meeting, and the Treasurer offered a closing prayer: “Thank you heavenly Father for guiding us through this process. To whom much is given, much will be required. Let us use our blessings.”

The meeting was adjourned at 1:40 pm.

Recorded by Marianne Carter, Clerk

ATTACHMENTS

Proposed Budget:

Slide Presentation by Assistant Treasurer:

| 2022 Budget - Revision 8 LT Approved | | 2021 Budget | 2021 Actual Final Pending | 2022 Budget | Change Bgt to Bgt | Change Act to Bgt | Blue text = new Line Item |
|--------------------------------------|---|----------------|------------------------------|----------------|----------------------|----------------------|---|
| Income | | 0 | 15,138 | (11,493) | | | |
| | Surplus/(Deficit) | | | | | | |
| 1050 | Pledge Receipts 99% | \$616,000 | \$ 607,417 | 635,000 | \$19,000 | \$27,583 | SSF= Supplemented by a Savings/Spending Fund 3% pledge increase |
| 1100 | General Endowment Transfer | 136,000 | 136,000 | 149,000 | 13,000 | 13,000 | |
| 1200 | Jenks Endowment Transfer | 77,000 | 77,000 | 85,000 | 8,000 | 8,000 | |
| 1250 | Rental Income | 49,751 | 55,978 | 70,752 | 21,001 | 14,774 | |
| 1300 | Back Pledges | 2000 | 5,850 | 2,000 | 0 | -3,850 | |
| 1350 | Cash Collections | 5,000 | 1,491 | 3,000 | -2,000 | 1,509 | |
| 1400 | Unrestricted Gifts | 2000 | 750 | 2,000 | 0 | 1,250 | |
| 1401 | Non-Pledged Gifts | 20,000 | 24,035 | 25,000 | 5,000 | 965 | 2022 slightly above 2021 actua. A slight stretch. (2020 15K was 2019 was 18.8K) |
| 1500 | Interest / Miscellaneous Income | 500 | 159 | 500 | 0 | 341 | |
| 1505 | Donations Transaction Fees | -1,500 | -1,494 | -1,000 | 500 | 494 | Switched to no fee Fidelity for stock donations |
| 1510 | Transfer from Poduska Fund principal | 0 | 0 | 10,000 | 10,000 | 10,000 | New revenue line item. One time |
| 1705 | Year End Transfer to/from Emerg, Reserve Fund | 0 | 0 | 0 | 0 | 0 | |
| Income totals | | 906,751 | 907,186 | 981,252 | 74,501 | 74,066 | |
| Total endowment transfers | | 213,000 | 213,000 | 234,000 | 21,000 | | |
| Percentage of Total Income | | 23.5% | 23.5% | 23.8% | | | 24% of income from endowment is a healthy (not too high) percent |
| Expenditures | | | | | | | 3% is Personnel's recommendation. Increase (COLA) takes effect in September. |
| Clergy | | | | | | | SSA 5.9%. Regional White collar workers 3% |
| 3100/10 | Lead Pastor Salary / Housing | 150,630 | 150,630 | 153,651 | 3,020 | 3,020 | % COLA increase applies to all employees. 3% = 6.3K in 2022 and 19.1K in 2023 |
| | Lead Pastor Benefits | | | 55,901 | 55,901 | 55,901 | |
| 3105/15 | Current&New Assoc Pastor Salary / Housing | 57,422 | 57,410 | 94,263 | 36,841 | 36,854 | New Full Time AP from current .625 time per strategic plan. Current AP retires Jun, new AP starts Jun 1 at 110K |
| 3120 | Associate Pastor Benefits | | | 26,470 | 26,470 | 26,470 | Judy 6 mo + New AP 7 mo. Individ. Med&Dental, Pension right away (no 1 year wait) |
| | Clergy Benefits | 69,949 | 73,110 | | -69,949 | -73,110 | |
| Total Clergy | | 278,002 | 281,150 | 330,284 | 52,283 | 49,134 | |
| Other personnel expenses | | | | | | | |
| 3600 | Travel | 500 | 193 | 500 | 0 | 307 | |
| 3610 | Lead Pastor Professional Expenses | 2,000 | 1,514 | 1,500 | -500 | -14 | |
| 3614 | Lead Pastor Continuing Education | 1,500 | 764 | 1,500 | 0 | 736 | |
| 3615 | Associate Pastor Professional Expenses | 0 | 0 | 1,000 | 1,000 | 1,000 | Standard UCC guidelines for clergy |
| 3617 | Associate Pastor Continuing Education | 0 | 0 | 500 | 500 | 500 | Standard UCC guidelines for clergy |
| 3616 | Staff Professional Expenses | 750 | 229 | 500 | -250 | 271 | |
| 3618 | Staff Professional Development | 2,500 | 1,642 | 1,000 | -1,500 | -642 | |
| 3620 | Sabbatical | 3,000 | 3,000 | 3,000 | 0 | 0 | |
| 3630 | Church FICA | 21,256 | 19,614 | 20,036 | -1,220 | 422 | FICA only. (No MA PMFLA - employers with <25 employees not required to pay employer share) |
| 3640 | Personnel Contingency | 1,200 | 775 | 1,200 | 0 | 425 | |
| Total Other Personnel | | 32,706 | 27,732 | 30,736 | -1,970 | 3,004 | |
| Worship excluding clergy salary | | | | | | | |
| 3400 | Minister Music & Worship Arts Salary | 43,688 | 46,629 | 53,476 | 9,789 | 6,847 | Increased hours per strategic plan, from 25 to 30. Started Sep 1 2021, continues 2022 |
| 3401 | Organist | 21,514 | 21,514 | 21,946 | 431 | 431 | |
| 3421 | Music Minister Benefits | 6,116 | 6,593 | 7,487 | 1,370 | 894 | |
| 3500 | Independent Contractors Music | 12,000 | 12,525 | 13,000 | 1,000 | 475 | 1/1/2022 balance General Music Expendable \$3,500, Wallace Special Services \$6,000 |
| 4170 | Piano Maintenance | 750 | 150 | 750 | 0 | 600 | |
| 5500 | Music Materials | 2,500 | 824 | 2,000 | -500 | 1,176 | 1/1/2022 balance General Music Expendable \$3,500, Wallace Special Services \$6,000 |
| 5600 | Deacons | 2,150 | 2,150 | 2,150 | 0 | 0 | Pastor's & Deacons fund supported by endowment and communion cash collections |
| 5625 | Worship & Congregational Life | 1,000 | 1,726 | 1,800 | 800 | 74 | Set to 2021 actual |
| 5630New | Worship AV/LS Independent Contractor | 0 | 0 | 17,250 | 17,250 | 17,250 | New Audio Visual/Live Stream position in the strategic plan. |
| Total Worship | | 89,718 | 92,112 | 119,859 | 30,140 | 27,747 | |

2022 Operating Budget - Revision 8

LT Approved 1/20/2022

| 2022 Budget - Revision 8 LT Approved | | 2021 Budget | 2021 Actual Final Pending | 2022 Budget | Change Bgt to Bgt | Change Act to Bgt | Blue text = new Line Item |
|--|---|----------------|------------------------------|-----------------|----------------------|----------------------|--|
| Income | | 0 | 15,138 | (11,493) | | | |
| Christian Faith Formation and Exploration | | | | | | | SSF= Supplemented by a Savings/Spending Fund |
| 3402 | Minister of Faith Formation | 39,953 | 32,625 | 0 | -39,953 | -32,625 | See Associate Pastor line items 3105/3115/3120 |
| 3422 | Faith Formation Benefits | 0 | 0 | 0 | 0 | 0 | See Associate Pastor line items 3105/3115/3120 |
| 3425 | Church School Director | 0 | 0 | 21,520 | 21,520 | 21,520 | Maggie Keeler through June at 15 hrs. New person starts August. Same rate \$25, 20 hrs/wk. |
| 3501 | Independent Contractors Nursery | 972 | 182 | 1,008 | 36 | 826 | |
| 3503 | Nursery Supervisor | 2,717 | 1,954 | 2,771 | 54 | 817 | |
| 5700 | Welcoming | 100 | 0 | 0 | -100 | 0 | |
| 5800 | Church School | 1,650 | 1,932 | 3,850 | 2,200 | 1,918 | |
| 5825 | Adult Faith Exploration | 1,000 | 0 | 800 | -200 | 800 | |
| 5830 | Library | 100 | 0 | 100 | 0 | 100 | Library Fund 1/1/2022 \$4,800 |
| 5850 | Youth Activities | 7,900 | 1,907 | 7,700 | -200 | 5,793 | Eberle/Redmond fund 1/1/2022 balance \$11,600 |
| 5860 | Confirmation | 2,500 | 962 | 1,000 | -1,500 | 38 | |
| Total Faith Formation | | 56,891 | 39,563 | 38,749 | -18,142 | -814 | |
| Health and Wellness | | | | | | | |
| 3404 | Minister of Health & Wellness | 40,004 | 40,004 | 40,806 | 802 | 802 | |
| 3420 | Health Minister Benefits | 5,601 | 5,601 | 5,713 | 112 | 112 | |
| 5750 | Health Ministry | 1,000 | 1,069 | 1,500 | 500 | 431 | Individualized mailings ~\$500. Irwin Fund 1/1/2022 balance = \$14,870 |
| Total Health and Wellness | | 46,605 | 46,673 | 48,019 | 1,414 | 1,346 | |
| Mission and Service | | | | | | | |
| 5100 | General Outreach Appropriation | 38,000 | 38,000 | 40,000 | 2,000 | 2,000 | 4.1% Requested % of pledges or revenues. Added 2K. Goal reach 5% of ttl rev. Outreach savings fund bal 1/1/2022 = \$32,000 |
| 5101 | UCC United Church Mission - SNEUCC Conf | 49,100 | 46,781 | 45,000 | -4,100 | -1,781 | 4.6% \$2,450 from Mason/Skillings, \$45K Conference + 1.8K MBA from operating budget = 49,250; 5.5% actual 2021 income, 5% of 2022 estimated |
| 5102 | MetBosAssociation level Support | 0 | 0 | 1,800 | 1,800 | 1,800 | 0.2% .2% of total 2022 estimated income (Association used to be embedded in Conf line item, now separated) |
| Total Mission and Service | | 87,100 | 84,781 | 86,800 | -2,100 | 2,019 | 8.8% 2022 Outreach total as percent of total 2022 estimated income |
| Business Office | | | | | | | |
| 3200 | Office Staff | 54,979 | 56,279 | 59,104 | 4,125 | 2,825 | Includes Office Mgr and Bookkeeper |
| 3220 | Office Staff Benefits | 13,764 | 7,626 | 14,164 | 400 | 6,538 | |
| 3502 | Independent Contractors Office | 2,600 | 0 | 0 | -2,600 | 0 | |
| 4000 | Copier rent & maintenance | 2,500 | 1,919 | 3,100 | 600 | 1,181 | Copier usage back to pre-pandemic, printed bulletins |
| 4010 | Postage | 1,750 | 1,889 | 2,000 | 250 | 111 | |
| 4100 | Office Expense | 8,000 | 8,160 | 8,900 | 900 | 740 | Paper usage back to pre-pandemic, printed bulletins |
| 4105 | Technology | 14,000 | 17,495 | 7,700 | -6,300 | -9,795 | \$7K of 2021 tech budget was Video then Live Stream Contractor, moved to Worship AV/LS Contractor for 2022 |
| 4120 | Telephone | 3,600 | 4,749 | 4,800 | 1,200 | 51 | Set at 2021 actual |
| Total Business Office | | 101,193 | 98,117 | 99,768 | -1,425 | 1,651 | |

2022 Operating Budget - Revision 8

LT Approved 1/20/2022

| 2022 Budget - Revision 8 LT Approved | | 2021 Budget | 2021 Actual Final Pending | 2022 Budget | Change Bgt to Bgt | Change Act to Bgt | |
|--|------------------------------------|----------------|------------------------------|-----------------|----------------------|----------------------|--|
| Income | | 0 | 15,138 | (11,493) | | | Blue text = new Line Item |
| Surplus/(Deficit) | | | | | | | SSF= Supplemented by a Savings/Spending Fund |
| Facility Maintenance | | | | | | | |
| 3300 | Facilities Staff | 62,126 | 60,141 | 62,284 | 157 | 2,143 | Includes Ed B, Bill L, Christine A |
| 3320 | Facilities Staff Benefits | 4,564 | 4,827 | 4,569 | 5 | -257 | Pension benefits |
| 3505 | Independent Contractors Facilities | 0 | 0 | 5,078 | 5,078 | 5,078 | New Facilities Cleaner per Strategic Plan |
| 4125 | Electricity | 12,000 | 9,558 | 12,600 | 600 | 3,042 | |
| 4130 | Water & Sewer | 2,300 | 3,684 | 2,500 | 200 | -1,184 | |
| 4140 | Interior Maintenance | SSF | 30,000 | 41,208 | 31,500 | 1,500 | -9,708 |
| 4141 | Exterior Maintenance | SSF | 10,000 | 17,763 | 10,500 | 500 | -7,263 |
| 4142 | Capital Reserve | | 2,000 | 2,000 | 0 | 0 | Total capital reserve balance 12/21/2021 is \$5,400, will be 7.4K with this operating budget contribution. |
| 4144 | Kendall Loan Repayment | | 0 | 0 | 0 | 0 | Defer repayment of 27K loan. \$3,375 per year for future 8 years, 1/1/2022 balance is \$13,400. Inv income earned each yr. |
| 4145 | Rubbish removal | | 2,100 | 2,808 | 2,950 | 850 | 142 |
| 4150 | Sexton supplies | | 3,000 | 2,383 | 3,000 | 0 | 617 |
| 4155 | Snow removal | | 8,000 | 4,118 | 8,400 | 400 | 4,283 |
| 4160 | Insurance | | 45,308 | 43,428 | 51,750 | 6,442 | 8,322 |
| 4200 | Fuel | | 22,989 | 20,407 | 27,000 | 4,011 | 6,593 |
| Total Facilities | | 204,387 | 212,322 | 224,130 | 19,743 | 11,808 | 15% from Insurance Board, P&C coverage. Line includes Worker's Comp Ins too. |
| All Church & Community Programs | | | | | | | |
| 5640 | Community Communications | | 950 | 945 | 1,000 | 50 | 55 |
| 5650 | LT Discretionary | SSF | 200 | 35 | 0 | -200 | -35 |
| 5660 | All Church Events | | 1,000 | 782 | 1,200 | 200 | 418 |
| 5670 | Ripley Chapel Programs | | 7,000 | 6,948 | 11,000 | 4,000 | 4,052 |
| 5680 | Environmental Justice Ministry | | 500 | 603 | 400 | -100 | -203 |
| 5685 | Racial Justice Ministry | | 0 | 0 | 400 | 400 | 400 |
| 5690 | Financial Resources Ministry | | 500 | 285 | 400 | -100 | 115 |
| Total All Church & Community Programs | | 10,150 | 9,598 | 14,400 | 4,250 | 4,802 | Cost of stewardship campaign (video production and/or brochure printing, mailing) |
| Expense totals | | 906,751 | 892,047 | 992,745 | 85,993 | 100,697 | |
| Percent change over prior year actual | | | | 11.3% | | | |
| Income over (under) expenses | | (0) | 15,138 | (11,493) | | | |

BREAKOUT

| Area | 2021 Percent of Expenses | 2021 Actual | 2022 Percent of Expenses | 2022 Budget | 2022 Amt change Act to Bgt | 2022 % change Act to Bgt |
|----------------------|--------------------------------|-------------|-----------------------------|-------------|----------------------------------|--------------------------------|
| Personnel | 68% | 605,381 | 70% | 691,195 | 85,814 | 14% |
| Facilities | 17% | 147,355 | 15% | 152,200 | 4,845 | 3% |
| Office Expense | 4% | 34,212 | 3% | 26,500 | -7,712 | -23% |
| Outreach | 10% | 84,781 | 9% | 86,800 | 2,019 | 2% |
| Youth | 1% | 4,801 | 1% | 12,550 | 7,749 | 161% |
| All Other Ministries | 2% | 15,517 | 2% | 23,500 | 7,983 | 51% |

Check Total 100% 892,047 100% 992,745 100,697 11%

Proposed 2022 Budget

2022 Budget Revision 8
Approved by the Leadership Team 1/20/2022

Q&A session Sunday Jan 30th, 2022 1pm on Zoom.

Congregational Vote Sunday Feb 6th, 2022 1pm on Zoom.

Overall - Good News

- A budget is a blue print, a plan, reflecting our hopes and dreams and priorities for the coming year
- There is good news contained in this budget
- An estimated deficit of only 12K in the upcoming bump year is remarkable – it's remarkably good, astounding even.
- In the context of a just under 1 million dollar annual operation (\$993K in annual expenses), \$12K is almost a rounding error: 1.2% of the total operation
- This plan enables us to take an important step in fulfilling our strategic plan – calling an Associate Pastor

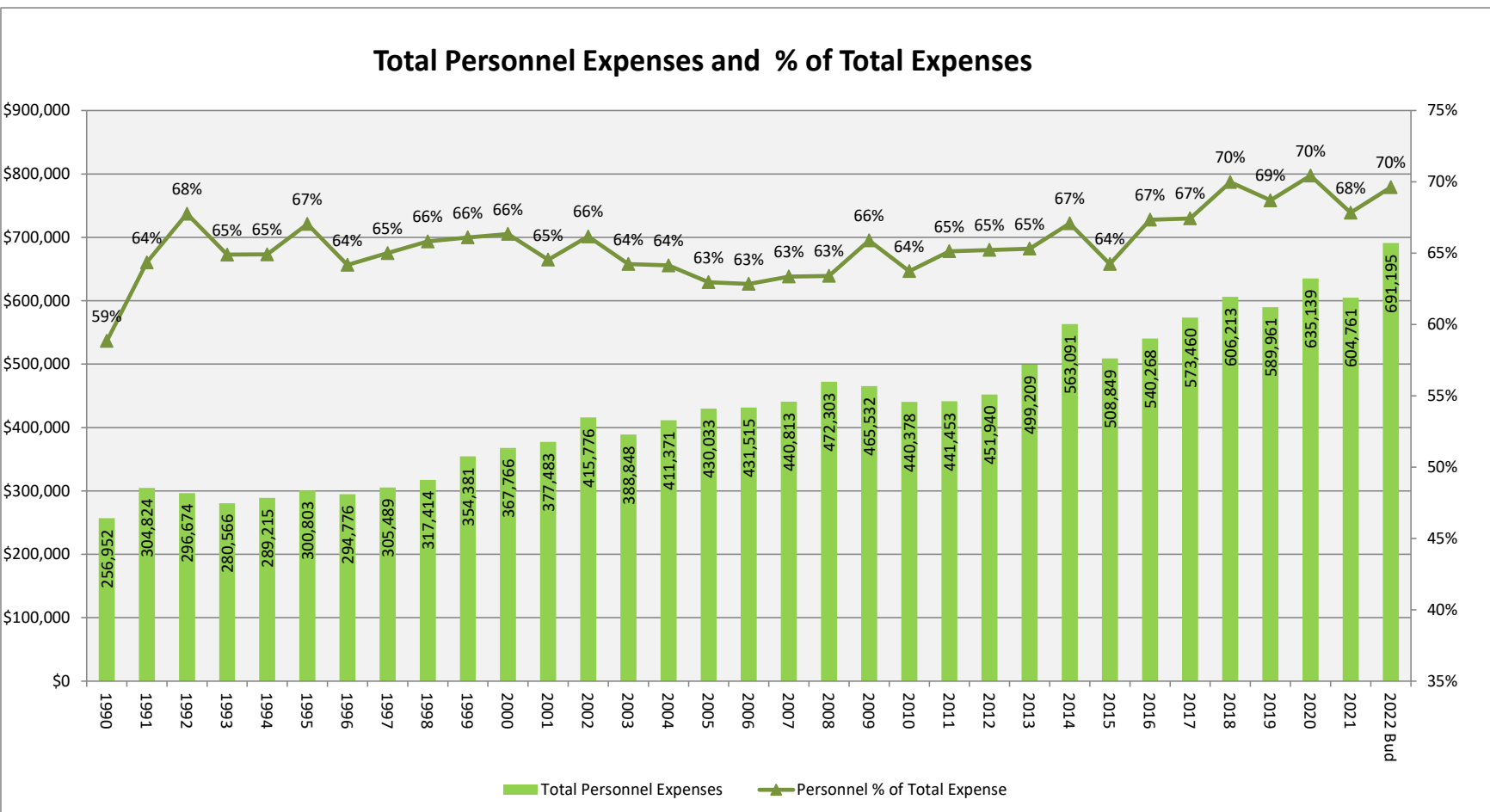
Revenues

- **Pledges:** The total pledged amount has increased 3% over 2021. +19K.
 - This is a generous congregation
 - 122 households pledged out of 238 total households. 50% participation.
 - Steadfast, solid, committed core of households that pledge each year for which we are so thankful. 109 households.
 - 8 new pledges, 5 returning, and 18 not renewed (several moved away).
- **Endowment Draw.** Because the portfolio performance was good, the 5% of the 3-year rolling average balance of the General Use endowment amount increased 21K.
- Estimated **rental income** is almost back to its pre-pandemic level. Up 20K.
- Total revenues are estimated to be up 64K (*before* the Poduska principal transfer)
- We are taking the somewhat extraordinary step of using **10K of the principal from the Poduska bequest** – we will wait until year end to make the withdrawal only if we need it

Expenses - Personnel

- Personnel expenses continue to be the lion's share of our annual expenses at 70%
- We are providing a **3% cost of living increase** for 4 months starting Sep 2022, while carrying over from last year the 1.5% COLA increase that started Sep 2021
- We were able to **keep all of our clergy and employees employed** throughout the pandemic
- Our **salaries are consistent with UCC guidelines and the market** for equivalent work, with reasonable benefits and personnel policies for vacations, holidays, leaves and bereavement
- The budget contains an **estimated Associate Pastor total compensation package**
 - Actual offer may differ based on the years of experience of the candidate we call and negotiations about all components of the package.
 - We've estimated toward the higher end of the compensation guideline range, so actual may be lower, although we might need to go higher for the right candidate.
- This is a bump up year for personnel expenses; total personnel costs are estimated to be reduced in 2023 but not back to the level of 2021

Expenses - Personnel



| Raises History | Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 Bud |
|--------------------------------|-----------|----------|-----------|------------|-------------|----------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-----------|-------------|-----------|
| | % Raises* | | | | 0% | 3% | see note | 2% | 1% -> 3% | 1.5% | 1.5% | 2% | 3% | 2.5% | 2.0% | 1.5% | 3.0% |
| Ttl Amt Change from Prior Year | | \$ 9,298 | \$ 31,490 | \$ (6,772) | \$ (25,154) | \$ 1,075 | \$ 10,487 | \$ 47,269 | \$ 63,882 | \$ (54,242) | \$ 31,419 | \$ 33,192 | \$ 32,753 | \$ (16,252) | \$ 45,178 | \$ (30,378) | \$ 86,434 |

Facilities

Building Maintenance

- Interior and Exterior maintenance is a main area of concern. Budgeted at 42K.
- Combined operating and savings/spending funds expenditures now average 100K annually*.
- We are spending our savings funds faster than they are replenished: replenished at ~20-25K from endowed funds, spent at 50-70K in recent years*

Insurance

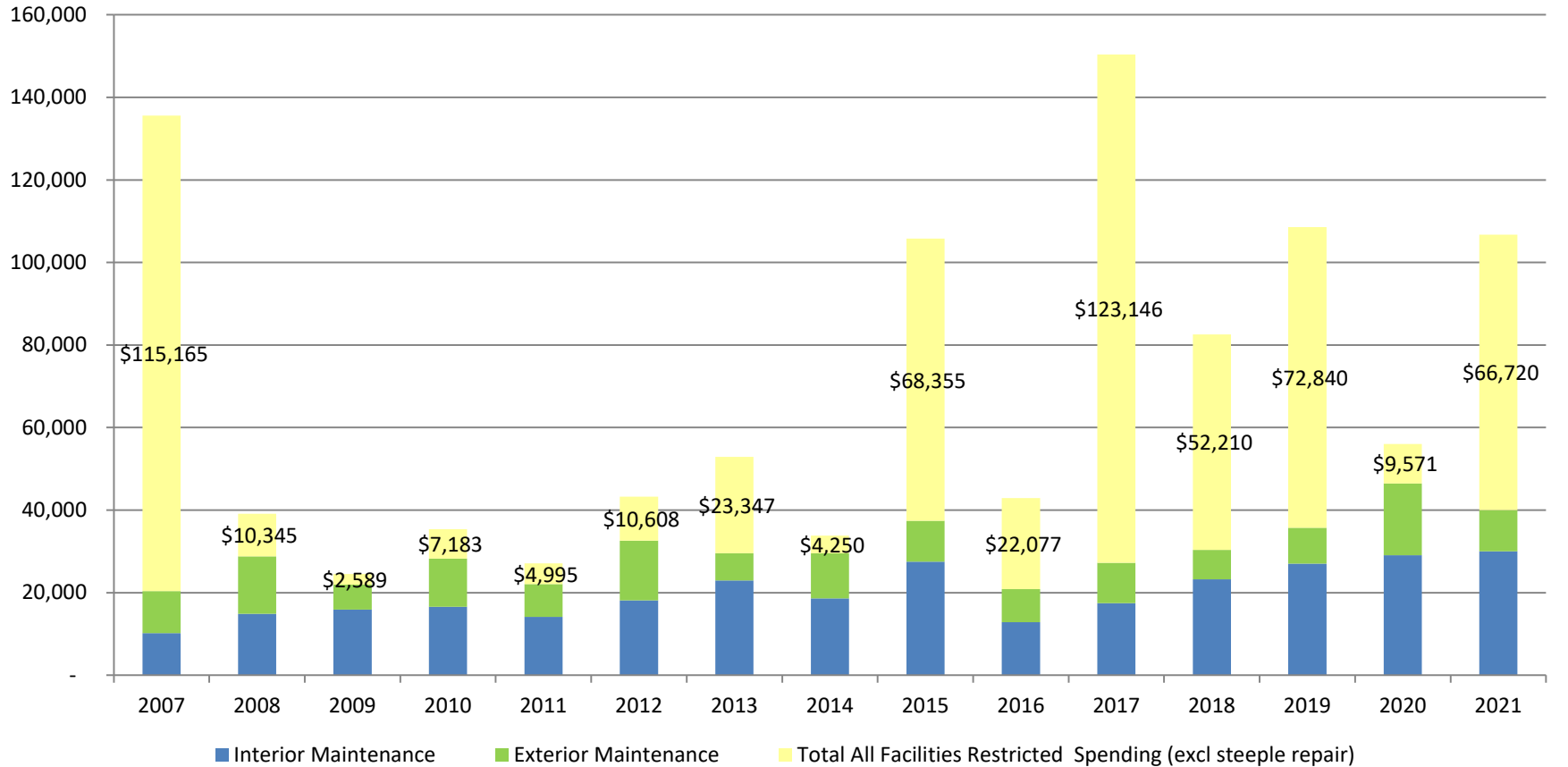
- Property and liability (P&L) insurance coverage costs increased significantly in the past 2 years - 20% last year, 15% this year. (This line item also includes Workers' Compensation.)
- Insurance costs are exceeding our combined interior & exterior maintenance costs. Not a lot of control over this area – review coverage, change deductible.

Capital Reserves

- Our capital reserves have been depleted to 5K. +2 from this budget will be 7K. Goal is a minimum of 50K, and even that goal needs to be reassessed
- This is one area where our 2022 budget could be considered 'lacking'

* *Excluding* the steeple repair project

Facilities Maintenance - Operating Budget Actuals and Savings/Spending Funds Expenditures (excluding cap. campaign, Ripley Renovation and Steeple Repair projects)



“Big Ticket” Items for Selected Years

| 2007 | 2015 | 2017 | 2018 | 2019 | 2021 |
|---------------------------------|--------------------------------|--------------------|-----------------------|---------------------------|-------------------------------------|
| \$100K Front lawn granite steps | \$50K Sanctuary ceiling repair | 54K Sound System | 3K Sound System | 22K Heating?Boiler | 21K Sound System/Worship Technology |
| | | 16K New Water Line | 16K Heating/Boiler | 22K Sewer/Water | 43K Heating/Boiler |
| | | 25K Fire System | 10K Interior Painting | 2K Tree Removal | |
| | | 12K Alarm System | 4K NCNS Crash Bar | 7K Steeple Repair | |
| | | | 3K Kitchen | 9K Energy Loan Repayments | |

Facilities

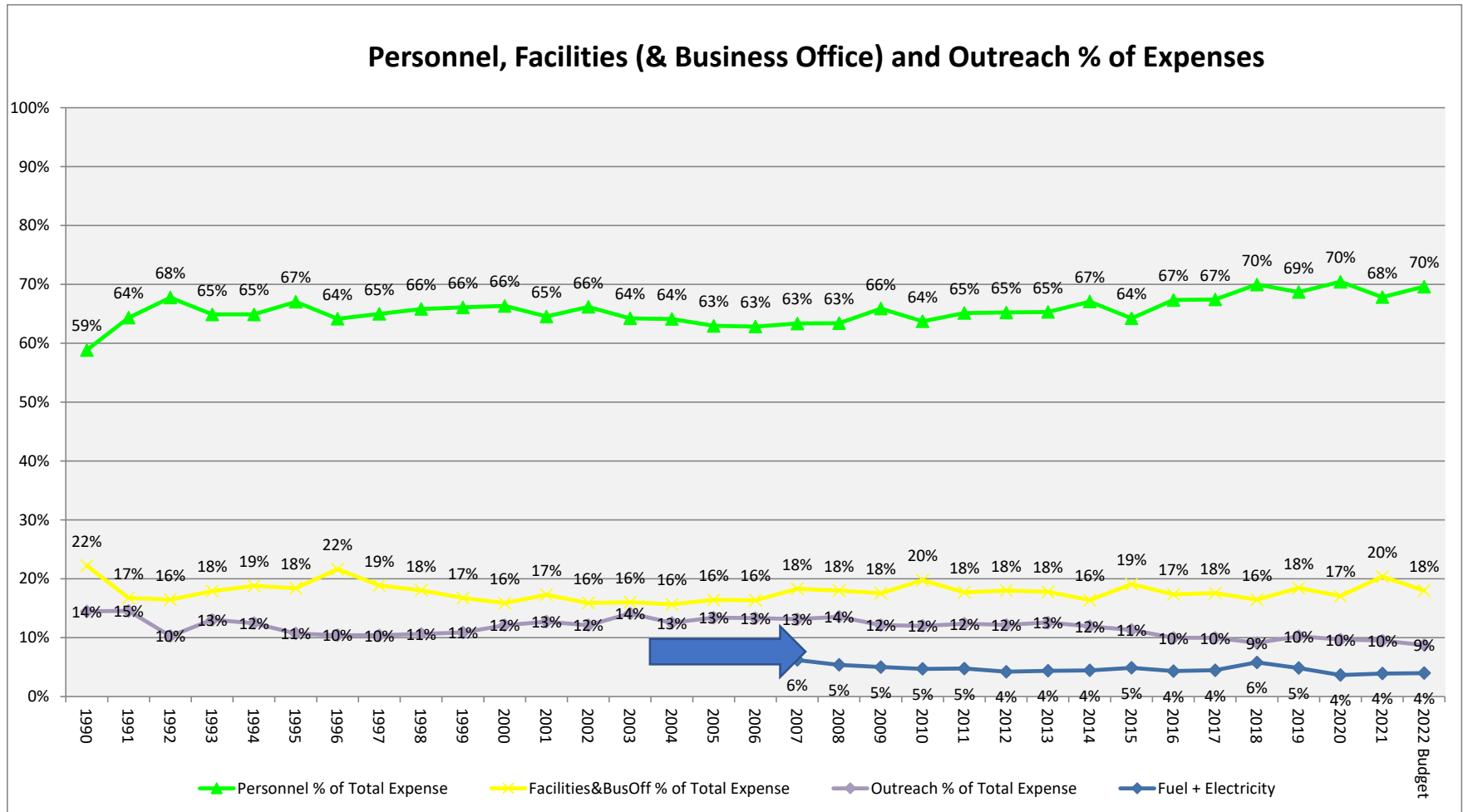
Fuel and Electricity

- Combined these represent a small percent of our annual costs, between 3-6%, Squeezing them down will help, but not significantly with respect to total costs.
- We've already made tremendous progress on heat - automated offsite thermostat controls - and electricity - conversion of lights to LED and auto shut off
- When the Reducing Carbon Task force engages, there will likely be capital outlay required no matter the types of solutions implemented (heat pumps, solar panels) although some of the solutions could involve leases instead of purchases
- Heating season as always is dependent on the weather/winter severity

Snow

- We are beholden to winter weather variations.
- Perhaps we should consider some sort of buffer mechanism, hedge

Fuel & Electricity in Context of Total Expenses



Worship - Live Stream

Live stream is with us to stay, and we're ready for it with a 20K investment in equipment and a 17K reliance on a professional independent contractor

- Necessitated by pandemic
- Access for those who weren't healthy enough to attend in the past but now can
- Access for those who've moved away, can stay connected
- Access for those who have never come before, but become interested via virtual participation
- Dove tails well with Ripley Presents, welcoming the community, town cultural arts center participation
- Will try to implement a 'sponsor a live stream Sunday' similar to altar flowers contributions in addition to continuing to recruit volunteers

Outreach

- Goal is to increase local (FCCW) outreach appropriation to 5% of total revenues
- Percent and amount has declined in recent years and the goal is to return to the 5% mark for locally determined outreach giving
- This is the other area where the current budget could be considered 'lacking'

| | | | | | |
|--------------------------------------|------------------|---------|-------------------------|---------|-------------------------|
| | | 2021 | | 2022 | |
| Total Income | | 902,621 | | 981,252 | |
| OUTREACH | | | | | |
| | Operating Budget | Amount | Percent of Total Income | Amount | Percent of Total Income |
| | FCCW | 38,000 | 4.2% | 40,000 | 4.1% |
| | Conference | 45,097 | 5.0% | 45,000 | 4.6% |
| | Association | 1,684 | 0.2% | 1,800 | 0.2% |
| | | 84,781 | 9.4% | 86,800 | 8.8% |
| Mason/Skillings Bequest Contribution | | 2,319 | 0.3% | 2,460 | 0.3% |
| Subtotal | | 87,100 | 9.6% | 89,260 | 9.1% |
| Special Offerings | | 23,000 | 2.5% | 23,000 | 2.3% Estimated |
| Total Outreach | | 110,100 | 12.2% | 112,260 | 11.4% Estimated |
| memo: Conference Receives | | 47,416 | | 47,460 | |
| Association Receives | | 1,684 | | 1,800 | |
| UCC Receives in Total | | 49,100 | 5.4% | 49,260 | 5.0% |

Operating Budget is not the Whole Picture

Each of the following Sustaining Ministries also has an invested fund to help support their annual program activities

1. Deacons – Pastor's & Deacons
2. Facilities – Abbe, Beattie, Palmer, Van Aken ----→ Prudential
3. Health Ministry - Irwin
4. Music & Worship arts – Wallace, Music General & Organ Maint.
5. Outreach – Outreach Activities
6. Youth – Eberle/Redmond

These sustaining ministries do not have a corresponding invested fund for support

7. Adult Faith Exploration
8. Financial Resources
9. Personnel

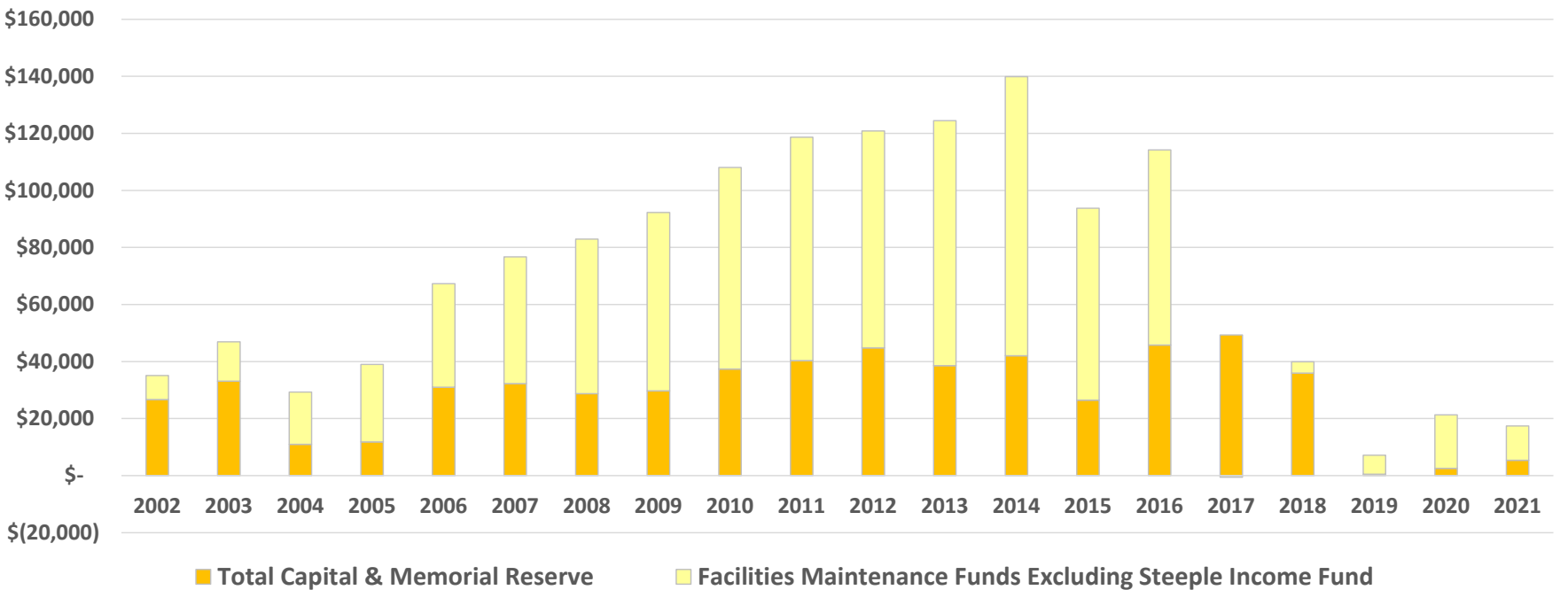
Finally, the 10th Sustaining Ministry, the Reno Garden, does not appear in the Operating Budget because it is fully funded by an invested fund (but not an endowed one.)

Larger Context, Longer Term

- We are (just under) a 1 million dollar annual operation built upon 320 members, +80-100 participants, and weekly attendance of about 130*.
- The operating budget represents a 1-year planning horizon and is only part of the picture; invested funds are the other part – they allow for some longer term planning
- Facilities spend rate has increased significantly in the past 5 years; the spend rate out of their savings/spending funds (50-70K) is exceeding the replenish rate (~20-25K)
- We need to understand whether our personnel costs after the 2022 bump year, in 2023 and beyond, are consistent with benchmarks
- We have insufficient capital reserves to weather the ‘storms’ ahead - boiler/heating system capital outlay or replacement, elevator capital outlay, other?
- We have insufficient operational reserves to weather the next shock/crisis - PPP got us through pandemic, next crisis will likely be of a completely different nature, but there are almost always financial implications. Recommendation is 3 months operating expenses (240K), or better yet 6 months, in reserves
- Getting to significantly reduced carbon will likely require some upfront capital outlay (no matter what type of equipment) – however, leasing may mitigate purchasing needs

*pre-pandemic

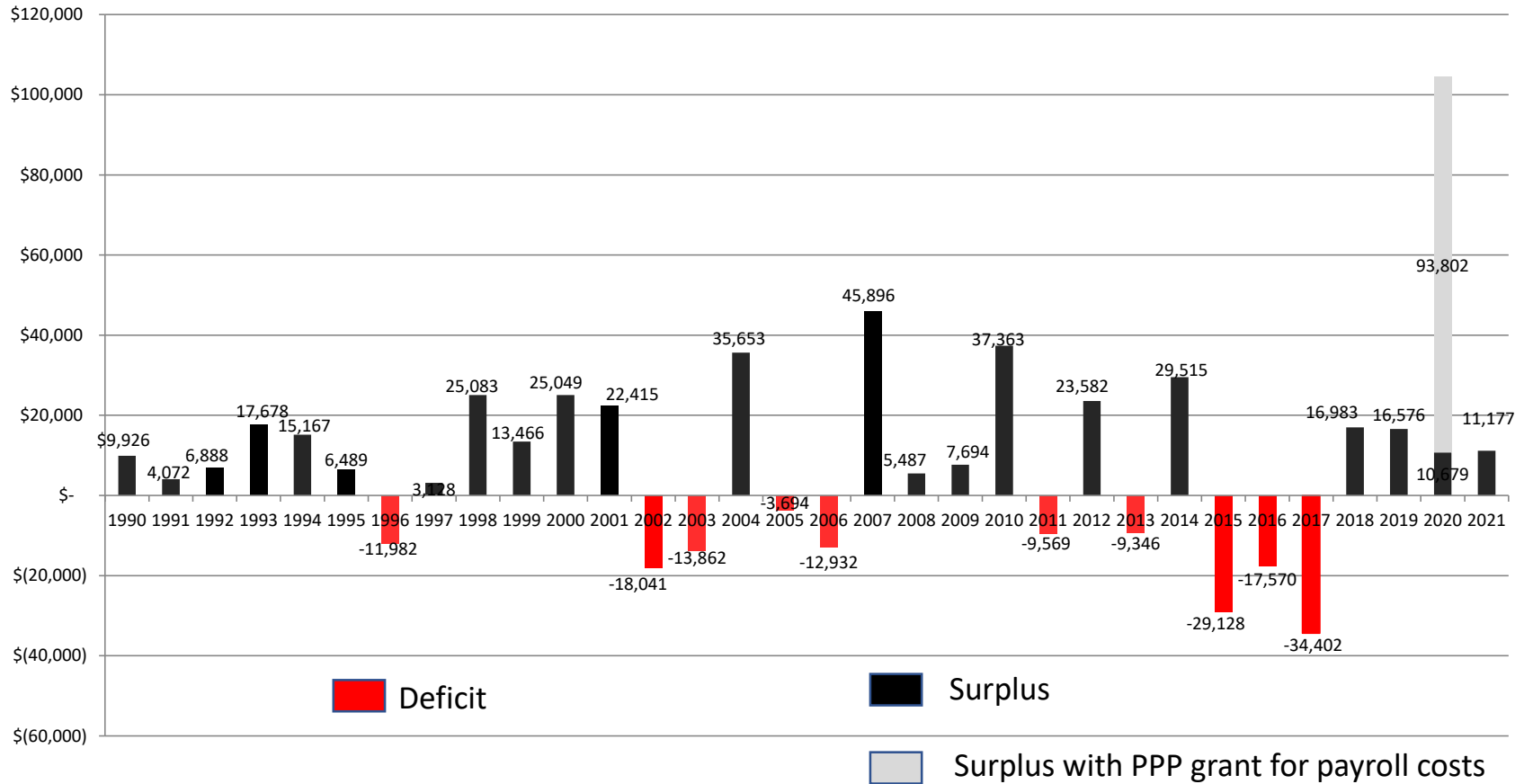
Combined Facilities Maintenance and Capital Reserves Year End Balances



Emergency Reserve Year End Balances



Operating Budget Year-end Results



PPP = Payroll Protection Program grant during COVID19 pandemic.

2022 Budget Contributors

Bruce Lauterwasser – before he went to hospice, and while he was there, Bruce prepared the initial draft of the 2022 budget and then continued to revise it and to advise, teach and counsel Anne and Janet. We felt his *absence* – when trying to figure out FICA boost, Worker’s Comp, benefits, endowment draw and a whole host of other budgeting items – and we felt his *presence* as we thought about ‘how would Bruce handle this?’, ‘what would his advice be?’ and found ourselves keeping our hearts wide open and seeking solutions because that’s what he would have done.

These are all the folks who contributed via estimates, and emails, and voices, and Zoom calls and the myriad areas they represent. It takes a village!

Andy McKinley Adult Faith Exploration, Dina Pradel Associate Pastor Search, Sarah Marino Business Office, Maggie Keeler Church School Director, Nick Wankowicz CYFFORM, Margy McIndoe Deacons, Jessica McArdle Environmental Justice, Ed Banzy Facilities, Robin Delurey Facilities, Taylor Tresselt Financial Resources, Kathleen Zagata Health Ministry, David Carpinini Leadership Team, Marianne Carter Leadership Team/Clerk, Carole Cooke Leadership Team, Sarah Gallop Leadership Team/Moderator, Nancy O’Connor Leadership Team, Jason Ryan Leadership Team, Christine Tresselt Leadership Team, Jennifer Wilson Leadership Team, Leslie French Library, Judy Arnold, Ministry Team, Will Burhans Ministry Team, Jane Ring Frank Music & Worship Arts and Ripley Programming, Betsy Goodell Outreach, Andy Gallop Personnel, Janet Hall Treasurer, Anne Hoenicke Associate Treasurer.