

FIRST CONGREGATIONAL CHURCH STAFF

The Rev. William Burhans, Lead Pastor

The Rev. Maeve Hammond, Pastoral Resident

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

Jane Ring Frank, Minister of Music & Worship Arts

Margaret Keeler, Interim Director Children & Youth

Jeffrey Mead, Organist

Sarah Marino, Office Administrator

Edward Banzy, Building Manager

William Lewis, Building Superintendent

Jose Foronda, Bookkeeper

Jesus Vargas, Building Custodian

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

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Agenda & Warrant

Agenda

183rd Annual meeting After Worship May 7th 2023

Resilience and Strength

“Continue in the faith firmly established and steadfast...” ~ Colossians 1:23

Order of Meeting

Welcome/Opening Prayer

Moderator’s Opening Remarks

Establishment of Quorum

Call to Order

Covenant

Update on Strategic Initiatives

Pastoral Resident 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 183rd Annual Meeting

This communication notifies the members of First Congregational Church in Winchester, Massachusetts qualified to vote therein, to meet on Sunday May 7th, 2023, 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 15th, 2022, 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 2022-2023 program year and vote on the slate of officers (Treasurer, Moderator, Vice Moderator, Clerk,) for one-year terms (2023-2024) and the slate of new Leadership Team members for two three-year terms (2023-2026).

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.



Sarah E. Gallop
Moderator

Winchester, Massachusetts
April 26th, 2023

CALL TO ANNUAL MEETING

The 183rd Annual Meeting of the First Congregational Church in Winchester, Massachusetts, United Church of Christ is called on Sunday, May 7th 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, 2022

SUMMARY

Total Membership Beginning of January 2022	320	
Total Received into Membership 2022	+11	
Confirmation		+10
Letter of Transfer		+
Confession of Faith		+
Reaffirmation of Faith		+
Reactivated from Inactive		+1
Total Released from Membership 2022	-40	
By Letter of Transfer		- 5
Withdrawn by Request		- 2
Moved to Inactive		-28
By Death		- 5
Net Change	-29	
Total Membership End of December 2022	291	

Memo: Emerging Relationship, Potential Member, and Participating Non-Members: ~100

RECEIVED INTO MEMBERSHIP 2022 - Total New Members Received (11)

<u>Confirmation New Members (10)</u> <ol style="list-style-type: none"> 1. Payton Wilcox Balfanz 2. Sarah "Sally" Murdock Burke 3. Samuel "Sam" Mason Carpini 4. Zoe "Zo" Amelia Clarke 5. Marguerite "Margy" Eno 6. John William Howland 7. Mark Everest Kuchma 8. Kyle Ethan Plosky 9. Samuel "Sam" Wilson 10. Abigail "Abby" Wilson 	<u>Adult New Members (0)</u> <u>Reactivated from Inactive (1)</u> <ol style="list-style-type: none"> 1. Merily Charlotte (Ober) Swanson
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Membership Registrar's Report for Jan 1 to Dec 31, 2022

RELEASED FROM MEMBERSHIP Jan 1 - Dec 31, 2022 - Total Released from Membership (40)

<p><u>By Letter of Transfer Out (5)</u></p> <ol style="list-style-type: none"> 1. Jennifer (Baker) Regentz Austin 2. Frank Haydu 3. Nancy Haydu 4. Natalie A. (Hogg) Roche 5. Thomas J. Roche Jr. <p><u>Withdrawn by Request (2)</u></p> <ol style="list-style-type: none"> 1. Teresa Cader 2. Jerry Mechling <p><u>Moved to Inactive (28)</u></p> <ol style="list-style-type: none"> 1. J. P. Barger 2. Jessica Brand 3. Scott L. Gilmour 4. Michael Edward Gobes 5. Vanessa Linsey Gobes 6. Dana A. Haggett 7. Stephen C. Haggett 8. Thomas Day Hayden 	<ol style="list-style-type: none"> 9. Charles F. Johnson 10. Jane W. Johnson 11. Craig Jones 12. Nicole (Kassissieh) Jones 13. Kathryn (Munchmeyer) Kendall 14. Wallace Clinton Kendall 15. Ethan Louis Kendall 16. Maryann McCall-Taylor 17. William E. Rinn 18. Barbara (Delandis) Rinn 19. Kyle Taylor Roche 20. Mary-Alexandra "Alex" (Blasi) Rohall 21. Steven Lee Rohall 22. Kasey Sullivan Rowe 23. Mary Elizabeth (Miller) Sappington 24. Charles Douglas Taylor 25. Joan Theuer 26. Margaret "Meg" Trueb 27. Carl Joseph Turissini 28. Sharon (Bearce) Turissini
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RELEASED By Death (5) Jan 1 - Dec 31, 2022

<p><u>Members(5), Former Members, Inactive Members & Participants</u></p> <ol style="list-style-type: none"> 1. Jean Lois Bradley p 2. Asako (Takagi) Burr m 3. Janet Ellsworth (Bates) Duffy m 4. Mary Louise (Hahn) Eugley f 5. Stephen Wayne Cole p 6. William "Bill" K. Goodwin Jr. m 7. Marsha (Haley) Lamson m 8. Mary M. (LaBella) Lawson m <p>m - member f - former member i - inactive member p - participating non-member</p>

BAPTISMS 2022 (5)

- | |
|---|
| <ol style="list-style-type: none"> 1. John William Howland (confirmand) 2. Luke Charles Miller 3. Bria Kathleen Miller 4. Nolan Edward Seay 5. Liam Brady Shanahan |
|---|

REPORT OF THE MINISTRY TEAM

Lead Pastor Annual Report

April 16, 2023

Rev. Will Burhans

This past year was one of great significance in the life of our church as we said goodbye to Rev. Judy Arnold after 18 years of service to the church and welcomed in our new minister, Rev. Maeve Hammond, who has stepped into a big job with grace and a steady heart. This was a significant aspect of our Strategic Plan that we implemented with success and have positioned ourselves well for a new chapter of ministry as Christ's church. In implementing the "support of the arts" aspect of our Strategic Plan, we had a successful run of events in Ripley Chapel thanks to the leadership of Jane Ring Frank and are beginning to populate our third floor with artist studios, thanks to Ed Banzy and Tracy Burhans. With much support, Kathleen Zagata, has also been working on transitioning out of the Health Minister role with a focus on maintaining Health Ministry as a vital and critical part of our church ministries. After the pandemic, Maggie Keeler has rebuilt our children's programs and families are returning to vital programming within the church. And finally, per our Strategic Plan, our commitment to keeping an on-line presence through livestreaming of all services and Ripley events has proved to be a significant boon to the numbers of people we can reach. After the pandemic and the Associate Pastor search, I have been able to carve out some time for a portion of my sabbatical this Spring while three of our retired clergy have generously agreed to step in and take up my responsibilities. I am grateful for our dedicated ministry team and staff who have worked so hard over this past year to guide and support our community and we are all so blessed to be serving the loving, generous and devoted community that is First Congregational Church in Winchester, UCC.

Pastoral Resident Annual Report

Rev. Maeve Hammond

April 20, 2023

I joined First Congregational Church in Winchester, UCC as a Pastoral Resident on November 1, 2022 after several Spirit-led months of conversation with Rev. Will Burhans, the Search Committee, the Presbyteries of Boston and Charlotte, and the SNEUCC. Since arriving at the church, I've felt so welcomed and loved by this open-hearted community of seekers, leaders, and friends.

In the past six months, I've been part of several ministries, committees, and projects to strengthen efforts to care for one another and serve God.

I have worked closely with Junior Forum and Forum to provide opportunities of faith formation, fun, and fellowship for our youth. With Maggie Keeler, Kathleen Zagata, Rev. Will Burhans, Jane Ring Frank, and a number of church volunteers (Andy McKinley, Nick and Cindy Wankovicz, Christine Tresselt, and Karen Bellacosa, to name a few), we maintained a number of traditions for our youth, including the church overnight, pageant, progressive supper, ski trip, and planning a senior send-off in May. Additionally, we have started some new initiatives, like Skate Sunday, community/congregation-based service projects, SoulCollage, and Taizé worship.

I also became a pastoral liaison to Outreach, CYFFORM, Health Ministry, and Leadership Team. With and through these ministries, we have helped coordinate several congregation-

REPORT OF THE MINISTRY TEAM

based events and projects, including Women's Advent Gathering, Service of Light, Build-A-Bed, and ReachOut. With the Deacons and Ministry Team, we have engaged the congregation in weekly worship services, commemorated special moments in the liturgical calendar like Advent, Christmas, Lent/Soup & Saints, Holy Week, and Easter, led baptisms, and prepared memorial services.

Additionally, I have supported and led pastoral care visits in person, over Zoom, and over the phone. One of my most meaningful ways of providing pastoral/spiritual care has been through Grieving in Community, a monthly grief support group for folks within and outside of the congregation.

I have been present to and involved with a few transitions within the Ministry Team, namely the release of Health Minister Kathleen Zagata, Rev. Will Burhans' seven-week sabbatical, and the incorporation of the Sabbatical Team-Rev. Eileen Morris, Rev. Jessica McArdle, and Rev. Jonathan Goodell-into the Ministry Team.

Lastly, with joy, I became ordained as a Minister of Word and Sacrament in the Presbyterian Church (U.S.A.) in the FCCW sanctuary on Sunday, March 26, 2023! This was a beautiful, memorable event, and I'm so glad to have started my ordained ministry at FCCW. I am grateful for the care of a wonderful congregation and a supportive team, and I look forward to growing our ministries and the life of the church in the next program year.

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 (September 2022 to June 2023):

- Choir participation has remained strong, committed, and faithful. We re-gathered for choir rehearsals in September, using the expanse of the chancel stalls, masks secure. It was a joy to be back together. Rehearsals moved to Ripley Chapel.
- 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 all year. The **Carilloneers**, under Jeffrey Mead's skillful direction, brought beauty and delight to our services with their sparkling music.
- In November, the choir, soloists, and instrumentalists offered Gabriel Fauré's stunning **Requiem**, dedicated to the memory of Stephen Cole.
- The music program navigated a series of milestones: **Maeve Hammond's** joy-filled ordination; **Marsha Lamson's** moving and tender memorial service; a warm and joyful

REPORT OF THE MUSIC & WORSHIP ARTS MINISTRY

- **Thanksgiving service**, a festive **Hanging of the Greens**, and a stunning **Christmas Eve service**.
- **Lent, Holy Week, and Easter** were deep and meaningful this year - accompanied by glorious and stirring music.

What the Ministry struggled with (September 2022 to June 2023):

- We continue to feel the loss of members - in both the Choir and the Carilloneers. Despite the sadness of those who have died, are ill, or have moved away, we continue to offer praise and prayer in music with energy and faith.
- Both the Choir and the Carilloneers continue to welcome new members with joy. We hope that a few of you will be brave and try us out!

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

REPORT OF THE LEADERSHIP TEAM

What went well...

- We worked effectively together as a team. We did this in various different ways: we continued to provide an orientation for new LT members (to review the FCCW charter, decision making roles, LT responsibilities, and ministry structure), we shared our backgrounds through rotating “about me” presentations and responding to prompts about our personal lives, and we recapped our individual journeys to FCCW with Maeve as part of her onboarding process. These activities helped build cohesion amongst the team members, and led to very open discussions and effective decision making.
- Hybrid meetings. We began these in September, and they enabled greater flexibility for LT members who might be traveling, not feeling well, without childcare, or otherwise. This did not seem to diminish the quality of the meeting, as the OWL technology worked very well. There was a shared preference to be together in person, which may be why this worked well.
- Associate pastor search. With much gratitude for the Associate Pastor Search Committee, the LT was able to quickly evaluate and support (unanimously!) the candidacy of Maeve Hammond, and then helped the search committee present this exciting news to the wider congregation.
- We reached a balanced budget for 2023. The initial draft budget included a significant deficit, and we spent time as an LT and sub-working group to develop a thoughtful and reasonable path towards a balanced budget and communication to the congregation. We are very grateful for the leadership of the Treasurer, Associate Treasurer, and Financial Resources Ministry.
- We met individually with various ministries to help brainstorm about activities, transitions, and finances.
- We continually referred back to our strategic plan as a guidepost for review, decision making, and planning.

REPORT OF THE LEADERSHIP TEAM

What we struggled with...

- We continued to grapple with the magnitude and prioritization of large future expenditures on our building. The Facilities Ministry did a good job estimating those future projects and costs, many of which will not be funded through annual operating plans. Adding to that our desire to reduce our carbon emissions, there is more work needed to plan for a longer-term time horizon, and the related financial implications.
- Similar to last year, we had trouble recruiting for some ministry and chair positions. We know that many people are generously serving the church, and that all of our members need time for their own spiritual development. This is something we continue to wrestle with.

REPORT OF THE DIACONATE MINISTRY

Thankfully, 2022-2023 brought a return to many traditional events and practices for our congregation and the Diaconate. The Deacons grew to a cohesive, collegial Diaconate through monthly in-person meetings and our fall Deacons' Retreat which included the Ministry Team. With the lifting of Covid restrictions, we were eager to return to our main focus: attending to the ritual life of the church, including visible activities such as collecting the offering; welcoming worshippers; and assisting with communions, baptisms, New Member Sunday, summer worship in Ripley, and memorial services. Other Deacon activities were less visible such as praying for people within the congregation, providing care and assistance to those in need within the congregation and beyond, and offering support to our pastors as needed.

In an effort for the congregation to get reacquainted with all those we hadn't seen during Covid and to welcome newcomers and visitors, we initiated the relaunch of name tags on Sunday mornings. Thanks to the Facilities Ministry for helping with the reinstallation of the name tag racks and to other volunteers for encouraging the use of name tags during worship.

As administrators of the Pastors' and Deacons' Fund, we deeply appreciate the congregation's generous gifts to the Fund in 2022 of \$3,402.00. Added income from investments allowed us to make expenditures of \$6,726.68 from the P&D Fund held by the Deacons at the Winchester Savings Bank. Those expenditures covered such items as help for the homeless, help for a parishioner, rental assistance, insurance payments, and housing needs. Additionally, the Fund made cash available to Rev. Will and Rev. Maeve to help those who come to them directly with immediate, smaller emergency needs like a meal, gas for a car, groceries or public transportation.

At times, getting back to in-person worship was a bit challenging since few Deacons had served during "normal times". While our Deacon Manual was an invaluable resource this year, updating the Manual to reflect changes in operation has begun and will continue through the summer in order to begin next Fall with a newly revised handbook for our ministry.

REPORT OF THE DIACONATE

Deep and heartfelt thanks go to retiring Deacons Mabs Harris and Joan Valeriano who will graduate to Life Deacon status in June and also to Eileen Morris and Megan Scipione who, as Life Deacons, served in the Diaconate as loyal, dedicated and faithful members. Especially on Communion and holiday Sundays, we enjoyed the support of other Life Deacons. Having Rev. Will and Rev. Maeve attend our Deacon meetings is a blessing.

With great pleasure and gratitude, we welcome to next year's Diaconate new Deacons Carol Andrus, Petra Sansom, and Branda Wilhoite and Life Deacon, Andy Gallop.

Respectfully submitted, Liz Sayre (Head Deacon), Kate Carpini, Mabs Harris, John Keeley, Eileen Morris, Tony McPherson, Megan Scipione, Joan Valeriano, Janet Vaughn.

REPORT OF THE FAITH FORMATION MINISTRY

Children and Youth Faith Formation 2021-2022

Ministry Members: Michelle Stewart (chair), Maggie Keeler (Children's Program Coordinator), Rev. Maeve Hammond, Kate Carpini, Tom O'Connor

Program Volunteers:

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

Junior Forum - Michelle Stewart, Kathleen Zagata

Forum - Nick Wankowicz, Cindy Wankowicz, Andy McKinely, Russell Carter, Sarah Malcolm

Tell the congregation about one to three items what went well for your ministry this past program year.

- We were thrilled to welcome **Rev. Maeve Hammond as a Pastoral Resident** in November. Rev. Maeve took over the leadership of Forum from Rev. Will and co-leadership of Jr. Forum with Maggie.
- Our children and youth programming continued to rebuild.
 - **Stepping Stones** (preK- grade 5) gathered on the front lawn during the Sunday service throughout the fall and moved into Childley Hall once the weather drove us indoors. Averaging 10-12 children weekly through the fall and winter we've steadily seen an increase in numbers this spring so that we are now averaging 15 children a week with a record high of 20. We've been excited to welcome several new families to the church and to Stepping Stone

REPORT OF FAITH FORMATION MINISTRY

- **Junior Forum** (grades 6-8) has been meeting weekly on Sunday mornings again for the first time since before the pandemic. We heard from a number of families who said that they would love for their youth to be involved with Jr. Forum but that Sunday mornings were tough. So we introduced a new program called “First Sundays” in February. On the first Sunday of the month, Jr. Forum meets in the evening for a special activity to help our youth put “faith, fun and friendship” first. So far we’ve done a service project to support Ukrainian refugees, done divine yoga with Christine Tresselt, organized ReachOut materials, and prepared for the Easter Egg hunt. The group has remained smaller (averaging 5 students) but we’ve got a great group of 6th graders who seem really engaged.
- **Forum** (grades 9-12) slightly shifted its meeting time to 7-8:30 pm to accommodate the schedules of a few students. Forum welcomed the return of many of the traditional activities including the Youth Overnight in November and May, the Christmas Pageant, Youth Progressive Supper at Christmas, and Ski Trip in January. In addition to our time for fellowship on Sunday evenings, we’ve explored ice skating with Junior Forum, service projects, Soul Collage with Jane Ring Frank, and Taize Worship with Rev. Will. Our numbers are still not what they were pre-pandemic and seem to ebb and flow during the year (average 5-8 youth weekly with a low of 2 students and a high of 12).
- We brought back many of our traditional community worship services and activities.
 - The **Christmas Pageant** returned to the sanctuary this year complete with adorable farm animals and a delightful baby Jesus. The service was one of our largest services of 2022 and was a spirit-filled worship service and retelling of the Christmas story through scriptures, songs and the pageant.
 - **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 hosted approximately 100 children and their families for an exuberant **Easter Egg Hunt** on the Saturday before Easter. This is probably our biggest community outreach event of the year and a tradition for many Winchester families.
 - We are planning **Vacation Bible School (VBS)** for the last week of June and have opened registration to the community, advertising it will our fellow houses of worship and school PTAs.
- We planned several opportunities for families to come together and to give back to the community.

REPORT OF FAITH FORMATION MINISTRY

- 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 welcomed congregants from 84 to 3 years old and a few folks from the Winchester Unitarian Society to build 11 beds that will go to children on their waitlist.
- Our youth teamed up with the Health Ministry and a local woman to assemble and ship approximately 300 Easter packages to **Ukrainian refugees**.
- Thanks to Rev. Jessica McArdle, Rev. Maeve and Maggie connected with other children and youth leaders from houses of worship in Winchester and are building an **interfaith professional community** to support one another in their work. There are plans for an interfaith youth service project for the fall and hopes for more to come.

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

- We struggled with hiring a permanent Nursery Supervisor. We hired a short-term replacement in the spring of 2022 when we reopened the nursery and then interviewed several candidates in the fall but were unable to hire anyone. Fortunately, we've had a dedicated group of high school students that have provided care for our toddlers in the nursery and several adults who have been "on call" if they needed extra help. With an average of 2-4 children weekly, the youth have done a great job of making nursery a fun, safe option for families.
- We have been slowly rebuilding our numbers for Stepping Stones this year and are hopeful that we will be able to offer multiple classes in the fall. However, we have concerns about our youth programs which have been slower to rebound. We were forced to cancel the mission trip that was planned for April because of a lack of signups and have seen weekly numbers ebb and flow throughout the year. We are going to devote time this summer to planning out the full calendar of activities for next program year and work on continued outreach to families and youth.
- 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.

REPORT OF FAITH FORMATION MINISTRY

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

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. For example:

- Though not hosted by Adult Faith Exploration, Soup and Saints was well-attended and enjoyed
- Adult Faith Exploration met mostly by Zoom, but also meet twice in person at church

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

- We struggled with the role of the Adult Faith Exploration Life Ministry with the addition of other Adult-focused groups: Small Groups, Climate Awareness, Social Justice
- Despite having only 4 people to schedule, we sometimes were challenged to find a time to meet.

Men's Group

The Men's Platypus Group has continued to function on full schedule throughout the pandemic. We meet on Wednesday mornings year-round except for July and August, to discuss matters of common interest and concern, political, social, economic, and scientific. We also meet monthly on Sunday evenings to address issue of personal and spiritual import. A wide variation in the backgrounds of our members assures lively discussion in an atmosphere of mutual respect for dissenting opinions. We meet mostly online since the pandemic, but recently have experimented with hybrid meetings, with the help of a Meeting Owl attachment purchased by the group and contributed to the church.

Interested men of the church may contact Peter Rosenberger or Paul Rahmeier for Wednesday mornings, or Chris Noble for Sunday evenings.

Roots and Branches Report April 2023

The year 2022-2023 was the inaugural year for Roots and Branches - the name given to a program of small groups within the church. Roots and Branches was designed to give people the opportunity to be in a group with about 10 other people to deepen both their faith experiences and their relationships with each other. Each group ran at a different time in the week, with different leaders, on a somewhat flexible schedule. We were delighted that over 50 people signed up to be in one of 5 groups. Most groups were held in someone's home - often the home of the group's leader - and one group ran exclusively on zoom.

The program consisted of 5 main sessions, with one extra session to meet and get to know Rev. Maeve in an informal and personal setting, and 2 additional opportunities - one to do a service experience together, and the other for the group to gather socially in whatever way

REPORT OF FAITH FORMATION MINISTRY

they chose. This season's theme was entitled 'Welcoming the Stranger', a series of discussions that focused on the story of the book of Ruth. The topic was a popular one and provoked thoughtful discussion.

We are hoping that this is the first of an ongoing tradition of small group experiences at First Congregational Church and will be looking for ways to make these experiences even more widely available.

The planning group - Cindy Wankowicz, Jonathan Goodell, Penny Sparrow

Report of Church Librarian

Our Church Library remains an important but generally unused treasure. This year has been one of low activity. The main focus has been on displaying seasonal/topical books on the table in the lobby. Although changing regularly, the books do not see much circulation. Other activities have included continuing to process and catalog the many donated books given to the library. There is an ongoing need to sort and discard older books. It is important that people know how much valuable information can be found in this room, through the reference books and other religious, biographical, and health-related books.

The main problem we have is that the church library seems to draw little attention or interest. Perhaps someone with more time and talents could creatively attract people to explore and borrow books. Or perhaps it will remain a place for occasional reference/research.

It may be time for the church to examine the use and future of the library. As stated in past reports, use of the library has slowly decline. Although there is a large collection of religious books and books in many other categories, most books are older than 20 years (though still wonderful books) and may not be as in tune with people's reading style nowadays. I have hesitated to purchase more new books, because even those have not drawn interest. Although the display table changes regularly, the books are rarely borrowed. There is a backlog of donated books to process and catalog, which takes a lot of time. Perhaps we should do away with the card catalog and just arrange the books on the shelves by general categories. It would be wonderful to have a discussion on how people see the library going forward.

Respectfully submitted,
Leslie French, Librarian

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 2022 - June 2023):

- Ripley Chapel played host to moving and thoughtful worship services (i.e. Taizé Ash Wednesday), Healing Circles (Health Ministry), Yoga (Christine Tresselt), Centering Prayer, Retreats, and more. These rich programs were offered in person or on Zoom with an engaged congregation.
- We offered a healthy diversity of in-person and live stream concerts and events from Ripley Chapel, under the umbrella of **Ripley Presents**. We saw our audiences returning in person, and we live streamed the events to an enthusiastic virtual audience! The concerts were varied and significant. We are increasing audience size as the pandemic recedes.
- In September, **The Revenants** brought their original, time-honored, and contemporary Americana music.
- In October, Ripley Presents hosted author **Stephen Kiernan** in the Sanctuary. A Book Reading and Signing of his marvelous book, “Universe of Two.”
- In November, Ripley Presents offered **Late Night Thoughts**, an Indie-Pop duo, with singer/songwriter stylings and anthemic pop production.
- In January, the **Aryaloka String Quartet** executed a stunning program of Black composers.
- In March, **Matt and Shannon Heaton** delighted our audience with well-travelled Irish music from the heart.
- In April, Ripley Presents hosted a poetry reading with **Terry E. Carter**, an insightful and moving evening of words from Medford’s inaugural Poet Laureate.
- In May, Henrique Eisenmann brings his powerful, jaw-dropping piano and compositional skills - “with Brazilian heritage in his blood and New York City in his heart.”

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

As the pandemic recedes, shifts and changes, it is heartening to bring audiences back to Ripley Chapel. It requires aggressive marketing and reminders that art is alive and well at FCC!

Respectfully submitted on behalf of Ripley Programming,
Jane Ring Frank, Minister of Worship and the Arts

REPORT OF PERSONNEL MINISTRY

Personnel Ministry met monthly, still using Zoom which allows members distant from Winchester to more conveniently participate and reduces transit time for more local members.

PM assisted in the Associate Pastor search and in the development of the job description and hiring agreement for Maeve Hammond, our new Pastoral Resident.

We are happy to report that LT has approved the Sabbatical Policy.

A PM member has volunteered to work with the church Treasurer to learn how to better determine the financial impact of personnel staffing changes implemented or considered by PM, thereby reducing dependence on the Treasurer.

We are in the process of updating the Staff Handbook and hope to be done by the end of the program year.

With respect to the budget, we recommended a 3.0% pay increase for staff which was made a part of the 2023 budget. PM assisted the Treasurer and Assistant Treasurer determine individual staff benefits and compensation and deliver explanatory letters to each staff member detailing this information.

We delivered Christmas bonuses to staff members.

The annual review process is underway. Staff will, for the third year, be using the electronic self-evaluation forms.

We have maintained regular communication with staff members, looking for ways in which we might assist them in their development and growth at the church.

We are currently actively seeking two new members to replace those rotating off the membership roles.

Respectively submitted,
Jerry Vaughn (Chair), Jennie Ryan, John Keely, Andrew Beltz, Aaron Kneiss, and Susan Rozmanith.

REPORT OF FACILITIES MINISTRY

September 2022 to June 2023 Program Year

Items that went well for our ministry this past program year.

The good news is that there are many items that went well for us to report on for this section. We are accomplishing a significant number of projects around the campus with our small team of dedicated volunteers and the Building Manager Ed Banzy's guidance and coaching, together with his custodians Bill Lewis and Jesus Vargas.

The team:

Facilities Ministry has moved to a Rotating Chair to handle the work load of the position which is significant. Two new members, Ted Lamson and Paul Andrus joined, and Robin Delurey rolled off after several years of service.

We instituted a weekly walk-around practice, walking all 5 levels and peeking into most of the 77 rooms (!) to see what needed attention. This has raised awareness with the team and generated much of the fix-it task list you'll read about below.

Major Projects - Professionals Hired:

- The dramatically peeling paint on the ceiling of Chidley Hall was repaired.
- The six oil tanks in the basement were emptied and the tanks removed by a specialist company, averting a potential environmental hazard.
- Ed Banzy hired Jesus Vargas as Custodian in November 2022
- Electrical work continues to modernize our safety lighting system.
- The Abbe patio replacement is being done in April and May
- The NCNS bathrooms remodel was done in April
- The FEMA grant project moved forward, led by a project team of one, Bruce Alexander(!), with installation of new doors at the Dix and Vine Street entrances scheduled for later in 2023.
- The repair of the exterior masonry of the Mothers Window in Ripley Chapel will be done in the summer of 2023.

Small and Medium projects: lay volunteers

Lay team members are contributing to projects that match their skills - whether it is touch up painting or plastering, fixing furniture, repairing table lamps, tiling small areas, simple woodworking, patching concrete, hanging pictures, etc. We work in teams of two or three to get a project done. This approach is working well.

- Portico steps on Dix side repaired - tripping hazard
- Storm windows in several rooms repaired - helps conserve energy and heat
- The Church office was redesigned, including furniture changes, plastering, painting, and lamp and tile repair. Our office administrator has a productive work environment and new meeting space was created.

REPORT OF FACILITIES MINISTRY

- Two re-use, re-purpose and give-away furniture moving projects in Sep and Feb were completed; they involved the Cloister Hallway, Ministry Team offices, and third floor ex-tenants' offices. Office credenza counter was re-used and repurposed into a NCNS scooter 'containment unit' (aka scooter pen). Some furniture items were donated to Mission of Deeds.
- Chidley stairwell ground floor door - window pane replaced and closing mechanism installed - helped conserve heat
- Water damage to the Sanctuary ceiling was photographically documented in Jan 2023 by Jenn Richter, to aid analysis of whether further damage is occurring
- Affixed name tag boards to wall in vestibule in support of the deacons' name tag wearing campaign. Replaced old easel system that constantly fell and was in the way
- Henry cabinets repaired to increase our total capacity of useable storage
- Chidley fireplace blocked off, and fire screen replaced with decorative fence
- Playground fence modified for oil tank removal project

Items that our ministry struggled with.

So, you know the proverbial good news/bad news phrase. Well, there are also several items that this ministry struggled with this year, most of which are not new, but rather long-term struggles.

- The current status quo for heating the building is becoming more and more expensive, the system is hard to manage on a day-to-day basis, and we have repeated heating-system crises. The expenses are related to the repairs of the system, in addition to the cost of the methane gas (or call it natural gas, fossil gas, or fracked gas) we burn. In 2022, we spent \$24,400 on equipment replacement, maintenance, and repairs, and an additional \$24,600 on gas. In 2023 through March 31st we spent \$7,400 on heating related maintenance & repair and \$15,036 on gas. We anticipate that the burner and the condensate pump will need to be replaced in the next year or two, costing combined roughly \$24,000. Decarbonizing our heat has the potential to save considerably on maintenance and repair expenses.

	2018	2019	2020	2021	2022
Heating System equipment replacement - SSFs	\$16,441	\$22,189	0	\$43,527	
Heating System equipment replacement and repairs - Op Bud	\$5,462	\$7,687	\$6,513	\$10,101	\$24,400
Maintenance & Repair Subtotal	\$21,903	\$29,876	\$6,513	\$53,628	\$24,400

Methane Gas Costs	\$31,926	\$28,224	\$22,995	\$20,407	\$24,602
Total	\$53,829	\$58,100	\$29,508	\$74,035	\$49,002

SSF= Savings/Spending Funds

Op Bud = Operating Budget

REPORT OF FACILITIES MINISTRY

- We are doing our best to budget, plan for and anticipate annual interior and exterior maintenance costs. It is hard to get out ahead of these costs, rather than just be in a reactive mode. We have made progress in this area by creating a 5-year capital needs plan and presenting to the Leadership Team. We will continue to refine and revise this plan going forward.
- Combined Operating Budget (*Op Bud*) expenditures and Savings/Spending Fund (*SSF*) expenditures have averaged \$90K per year for the past 5 years - on average, \$45K operating budget expenditures and \$45K savings fund expenditures. The \$45K average spend from the SSFs is larger than the ~\$20-25K annual 5% draw from the facilities maintenance designated endowed funds. By 2021 our savings funds were mostly drained.
- We made a decision in 2022 NOT to spend any money from the SSFs, so that they could recover a little.

Combined SSF year end balances:

2020	2021	2022
21,298	17,421	44,033

- In our 5-year plan we estimate needing to spend a total of \$150K in 2023 and \$200K in 2024. These estimated costs exceed the combined operating budget and SSF funding levels. These large expenditures include items such as the elevator, kitchen range, Chidley door replacement, boiler condensate pump & tank, and eventual burner replacement, new energy efficient windows in the Parish House, and repainting the sanctuary (last done 20 years ago) to repair ceiling water damage.
- The Dix Street garden needs a plant loving team to adopt it. It was formerly cared for by the neighbors at 4 Dix Street, but they moved away several years ago.
- The Facilities Ministry needs a new member interested in managing the yard and landscaping.
- The Vine Street door has been blocked off for 8 months as we wait for the FEMA grants doors to be installed.
- We continue spending money on methane gas fueled appliances, when our goal is to decarbonize. In 2022 we had to install a new gas-powered hot water tank because the old one was failing. We didn't have the funds to install new electric panel needed for a heat pump powered tank. The kitchen range is broken and needs to be replaced now, but we don't want to buy a new gas powered one. We don't have the funds to purchase a new commercial grade all electric range and upgrade the electrical system.
- The Chidley Hall long wooden tables are end of life - splinters from the wood, sharp hazards from the metal edges and being very heavy to lift cause problems. We will slowly replace these as our operating budget allows.
- Sewage system is causing repeated problems.

REPORT OF FACILITIES MINISTRY

Optional Section:

How has your group started to emerge from the COVID19 pandemic? What are you doing that is new? What are you returning to that your team missed doing for the past 3 years? What have you stopped doing that seems no longer needed?

- With the beginning of the new 2022-2023 program year in September, activity in the building really came to life with most in-person activities resuming throughout the building.
- We began meeting in person in February 2023 which was a welcome change after 3 years of Zoom.

Gratitude

We had extra helpers this year

- Bruce Alexander shepherded the FEMA Grant Door safety project, complying with all reporting requirements, bidding procedures and public notices. A huge thank you to Bruce for rising to the challenge on this.
- Lynne Rahmeier and Regina Campbell helped out with the planter by the Vine St gate - summer watering, Christmas tree planting and even Easter eggs on the evergreen trees!
- Jenn Richter contributed her photography skills to the ceiling damage documentation project

A huge thank you goes to each of the Facilities Ministry members who put in their time, talent, and energy this past year to keep the building functioning properly so that we can be a nurturing, worshiping, caring community that grows in faith, serves with love, and welcomes all with joy.

Lay Volunteers: Paul Andrus (new on FacMin and to the church!), Joe Carter, Robin Delurey (rolling off), Ted Lamson (new on FacMin), Dick Sayre, and Peter Woolford.
Professional Staff: Ed Banzy, Bill Lewis, Jesus Vargas

Building Manager Report for June 2022 through April 2023

(Events are not in chronological order and were accomplished by the Facilities Staff in conjunction with contractors as noted.)

Safety/Security:

1. Cityside Lock installed keyed locks on the Ripley Chapel doors in July.
2. Lighting was replaced in NCNS hallway in September near Vestibule stairs and outside one bathroom.
3. The sprinkler system was inspected and tested in October.
4. Exit Signs and Emergency Back Up lighting was installed, in December, in NCNS to bring the area up to code.
5. Fire Alarm monitoring was upgraded from analog to digital by American Alarm in April.
6. Lighting was replaced in NCNS hallway near office and outside the other bathroom in April.
7. Ongoing work with Bruce Alexander, architects, and Kneeland Construction related to the FEMA grant for church safety upgrades and the replacement of the Dix & Vine Street doors.

General Contractor & Carpentry:

REPORT OF FACILITIES MINISTRY

8. A new handrail was installed in the Sacristy in October.
9. Wind deflectors were installed on the center Vestibule entry doors in October.
10. New base cabinets, countertops and flooring were installed in the NCNS bathrooms in April as part of the bathroom upgrade project.

Plumbing:

11. At the request of a church member, John's Drains searched for leaks in the Office bathroom and slop sinks in July. No leaks were found.
12. Handicap toilet drain clogged and backed up into the lower level slop sink in November. John's Drains cleared the clog.
13. Handicap toilet drain clogged and backed up into the lower level slop sink in February. John's Drains cleared the clog.
14. A new water heater was installed in the boiler room in February.
15. Drains under the double kitchen sink were repaired in February.
16. Gas was capped to the oven portion of the kitchen stove in February.
17. In March, John's Drains ran a camera down the drain to attempt to determine what might be causing the backups.
18. New toilets, sinks and faucets were installed in the NCNS bathrooms in April as part of the bathroom upgrade project.

Elevator:

19. Worked with Janet Hall to attempt to locate a contract for elevator service by TK Elevator. No executed contract was found in the church files nor was a contract produced by TKE.
20. The elevator passed inspection in March.
21. Continual discussions with Otis Elevator about switching our elevator maintenance to Otis. TKE will be terminated, and Otis will become our new elevator service provider, most likely in June.

Roofing:

22. Leaks were repaired in the flat roof near the elevator shaft in November.
23. A leak was repaired in the flat roof over Room 306 in November.
24. Annual slate roof repairs were performed in November.
25. Gutters were cleaned and dry wells were flushed in November.

Painting:

26. Painting was completed in the Organ Loft, Chidley entry to Kitchen and Chidley ceiling beams in September.
27. Painting was completed in both NCNS bathrooms as part of the bathroom renovations in March.

Personnel:

28. Work with Human Resources to discuss future staffing per budget.
29. Hire Jesus Vargas as Building Custodian in November.

Heating:

30. Oil tanks were removed in August.

REPORT OF FACILITIES MINISTRY

- 31. Fraser Engineering cleaned and tuned the boiler in August.
- 32. Hartford Steam Boiler completed the boiler inspection in September.
- 33. Fraser Engineering installed new heating valves for the Third Floor, Tucker/Chidley and Vestibule heating circuits in September.
- 34. Automatic low water reset was replaced with manual reset in October.
- 35. Fraser Engineering installed a new motor on the steam condensate pump in the boiler room in January.
- 36. In February, Fraser Engineering cleaned the float valve filter which was causing the boiler to continually trip out.
- 37. Fraser Engineering installed a new gas pressure regulator on the boiler in February.

Existing renters and new rentals:

- 38. Worked with Temple Shir Tikvah for details on Rosh Hashanah service in September.
- 39. Worked with Temple Shir Tikvah for details on Yom Kippur service in October.
- 40. Worked with Ken Orth in October, to facilitate his exit from the building.
- 41. Added Cecilia Wong Tai Chi bi-monthly classes on Saturday mornings, beginning in November.
- 42. Worked with Temple Shir Tikvah for details on Chanukkah party in December.
- 43. Ongoing discussions with Sal Caraviello about third floor air quality. Sal terminated his lease at the end of March.
- 44. Worked with Chess Master David Vigorito to begin middle school chess classes in March.
- 45. Jenny Olsen, an artist, moved into Room 304 on April 1st and into Room 306 on April 18th.
- 46. Laurie Gordon, a photographer, moved into Room 305 on April 1st.

Electrical:

- 47. A Sanctuary chandelier bulb was replaced in April.

Miscellaneous:

- 48. Attend monthly Facilities Ministry meeting.
- 49. Attend bi-weekly Ministry Team meeting.
- 50. Ongoing involvement with the Decarbonization Task Force. Attend zoom meetings as needed.
- 51. Visited Winchester Unitarian in September for a building tour with Chuck Khuen, their facilities historian and a participant in the Net Zero Group meetings with Mass Interfaith Power & Light and to meet their new Administrator. I am trying to get to know the local church facilities contacts so we can share information such as vendors, problems encountered and solutions.
- 52. Worked with Janet Hall in preparation of rental income projections for the Annual Budget.
- 53. Removed classroom board in Room 304, in March, with the assistance of Bill Lewis. Sanded and plastered the wall to allow tenant rental to commence on April 1.
- 54. Removed classroom board in Room 306, in April. Sanded and plastered the wall to allow tenant rental to commence on April 18.

Respectively submitted.,
Ed Banzy, Building Manager

REPORT OF RENO GARDEN COMMITTEE

1. A Garden Celebrated

On September 25th we celebrated the ten-year anniversary of the Garden with a party on site complete with live string music, homemade tea sandwiches and cookies, fruit, and lemonade. We invited people to participate in this celebration by donating an engraved brick to be placed in the Garden's "Circle of Love", to honor or remember a loved one. We were so pleased that so many people joined in the brick drive and as a result we were able to raise over \$12,000 for the Reno Garden Fund. Costs for this event were provided by the Garden Committee, leaving all brick donations to support the garden.

2. A Garden Remembers Loved Ones

During this time the ashes of four beloved members of FCCW were interred.

We remember:

Asako Burr

Bruce Lauterwasser

Marsha Lamson

Stephen Cole

To mark the areas where all ashes are interred, we are going to plant some daylilies. We are hopeful, as most gardeners are at the outset, that these new plants will be happy and healthy.

An 8x8 brick was placed in the Garden to Celebrate the Ministry of Rev. Judy Arnold upon her retirement last June.

3. Funding the Garden for the Future

The Reno Garden Fund receives some investment income annually from the church's investment pool, depending on the balance in the fund. It was a boon to put some extra in the account based on the purchase of bricks and direct donations during our Anniversary celebration. The Reno Garden fund is currently the only funding source for supporting annual operating costs which average about \$5,000 a year. The LT is assembling a team to discuss various options for funding the garden into the future.

4. A Garden Depends on its Caretakers.

We sadly said goodbye to Maryanne McCall-Taylor as she and Doug moved to the West Coast. We welcome Regina Campbell with great pleasure. Our "crew" is rounded out by Robin Delurey—who so willingly volunteers for much of the physical work in the garden. Elizabeth Cooper—our voice of reason and creative thinking. Lynne Rahmeier—our garden muse for her aesthetic insights & energy. I am very lucky to work with these gals to keep the Garden growing.

Respectfully submitted,
Pam Budner for the Committee

REPORT OF THE FINANCIAL RESOURCES MINISTRY

The Financial Resource Ministry began our annual Stewardship Campaign with the theme "A Handful of Flour, A Heart Full of Gratitude," when Rev. Will had urged us to bake a loaf of bread, and then offer that bread to someone.

We are extremely grateful for the continued generosity of the congregation

- 115 Households have pledged financial support of the church for 2023
- \$635,000 was our pledge goal, a modest increase from last year's goal of \$630,000, and we achieved this with pledges of \$641,801
- Annual pledges makes up about 65% of our operating budget

What went well

- We were thrilled to welcome Jen Murtie and Ed Valeriano to the Financial Resource Ministry!
- Ben Keeler and Jen Murtie prepared and offered an 11th hour presentation on ESG investing with possible options for the church's investments
- we are continuing our discussions on this topic with the Leadership Team
- We are exploring ways to offer the congregation educational information around planned giving
- We were pleased to again offer the photo montage of the congregants who shared their pictures

What didn't go well:

- While we had 5 new & returning pledgers, our (net) number of pledging households heading into 2023 is down by 10
- For historical context, First Congregational had 125 pledging households in 2015, and 137 in 2019

Rev. Will Burhans, Rev. Jonathan Goodell, Janet Hall (Treasurer), Anne Hoenicke (Assoc. Treasurer), Ben Keeler, Jennifer Murtie, Penny Sparrow, Taylor Tresselt (Chair), Ed Valeriano and John Wilson

REPORT OF THE MISSION AND OUTREACH MINISTRY

This Program year, the Outreach team had some success to celebrate

- We worked well together with laughter and lots of teamwork for our special offerings decisions, grant allocations, and events
- Cindy Mahoney and Louise Rittenhouse 'retired' from many years of excellence leading Dwelling Place, our monthly group commitment to make and serve a dinner in Woburn to those who value a home cooked meal. Thank you Louise and Cindy! We assessed whether and how to continue. Huge thanks to Michelle Stewart, Kristen Herlihy, and Jonathan Goodell for taking over leadership of this very important ministry...and helping many from our congregation to participate.

REPORT OF THE MISSION & OUTREACH MINISTRY

- We were especially happy about our third annual Reach Out event this Easter season. Across the congregations -old and young came together to prepare Easter baskets and cards and then pairs of folks delivered these to some of our homebound members,

enjoying a visit and shared smiles in doing so. Thank you to so many for making this fun and bringing us together!

- In October, we delivered grants to 15 local organizations, averaging \$2400 per organization - these are our collective weekly offerings at work for those in need.
- We delivered gifts, gift cards, and socks at Christmas to our neighbors, and our congregation joined together to build beds for the Mass Coalition for the Homeless this spring
- Our three special offerings (Just Peace, Christmas, and Easter) went to some very special organizations. Together as a congregation, we sent these offerings to :
 - Just Peace: World Central Kitchen, bringing food to disaster and war zones
 - Christmas: Hope for the Children of Haiti orphanage rebuilding
 - Easter: Youth Villages LifeSet Program for young people aging out of foster care

We also have some challenges:

- A few folks have been on the committee for a while and past the 'desired' roll of date. One of our wisest members retired from our committee. We would welcome some new members.
- We realize we need to think through how our committee can support and inspire and amplify great mission and outreach initiatives that happens and is led by our members to make service and community a joy and effective - these include Dwelling Place, Immigrant and refugees support, Habitat, Build-a-Bed, and others.

From your Outreach Committee: Laura Bailey, Julia Daggett, Sarah Girotti, Betsy Goodell, Maeve Hammond, and Virginia Seay

REPORT OF THE ENVIRONMENTAL JUSTICE MINISTRY

"The care of the Earth is our most ancient and most worthy, and [ultimately] our most pleasing [vocation]. Our only hope is to cherish what remains of it and to foster its renewal." Wendell Berry

What came together surprisingly well:

Repair Café - Fall of 2022 & Winter of 2023

Introduction: 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

REPORT OF THE MISSION & OUTREACH MINISTRY

appliance & furniture repair, darning and mending, as well as sharpening tools and knives), with those who want to have their items repaired. Initially begun in the Netherlands, Repair Café promotes a culture of community and sustainability as an alternative to consumerism while supporting the continuity of repair/mending skills.

Our Coalition/Community: In coalition with Sustainable Winchester, the Town of Winchester, the Winchester Unitarian Society, the Parish of Epiphany, and other organizations/businesses, FCCW launched its first Repair Café back in the fall of 2021. Despite restrictions due to the pandemic, the first Repair Café was well attended and held inside FCCW's Chidley Hall. Then in March of 2022, a second Repair Café took place, followed by one held that September.

Repair Café is growing and expanding its offerings: After a very successful Repair Café held this year on March 25 at FCCW, which brought in yet more folks along with repairs made, two more Saturday events are planned for this year, June 17 and September 16. We are expanding our options for repairs done, including bicycle tune-ups. Also, we now include a coffee café to encourage socializing and community building.

What is slowly coming together but showing promise:

Green Congregation Challenge, aspiring to achieve Level Three

Background: The Green Congregation Challenge is a step-by-step approach that helps churches take small but consequential steps toward protecting God's Creation. The Green Congregation Challenge has four levels of recognition designed to help churches grow step by step in environmental awareness and action.

Moving Forward: In 2018, FCCW achieved Level One of the Green Congregation Challenge (GCC). Later and in 2022, FCCW was awarded Level Two of the Green Congregation Challenge during worship, with a celebratory reception afterward. Our current aim is to achieve Level Three of the GCC. In particular, given the work underway with the Decarbonization and Electrification initiative, Environmental Justice hopes to apply what we're learning to GCC while being recognized within the wider SNEUCC for our efforts.

Challenges Faced:

Environmental Justice is not unrelated to the plight of racism, poverty, food insecurity, poor health, toxic dumping grounds, severe drought coupled with increased storm activity, forced migration, and the perils of economic and political instability. Instead, by its very definition, Environmental Justice recognizes the complex interrelationship between all these factors. From a theological and faith-based perspective, Environmental Justice embodies a love of neighbor, yes. But at its best, it also exercises preferential treatment for the poor and all those on the margins, that includes a commitment to protect God's Creation that sustains everything.

REPORT OF THE DECARBONIZATION TASK FORCE

What went well...

REPORT OF THE MISSION & OUTREACH MINISTRY

- We reached a clear consensus (first as a team, then with LT and the broader congregation) that our long-term goal of reducing or eliminating our carbon footprint is a priority, and that it is a substantial, multi-year process.
- We developed close relationships with various outside experts involved in carbon reduction (such as the Sustainability Director for Winchester and the President of Massachusetts Interfaith Power and Light).
- We developed a Request for Proposal (RFP) for companies to bid on the development of a strategic plan for how the church can reduce its carbon footprint over the next decade. This was a significant endeavor, given the underlying complexity of the church building.
- We received comprehensive bids from two firms, and an introduction to a third firm that may lead to another bid.

What we struggled with...

- The RFP took longer to generate than we anticipated, in part due to the complexity of our facility.
- We struggled with how to request/develop a sufficient plan that answers our fundamental questions (what new technologies can we employ, how are these staged over time, what elements of our building must be fixed before that, what is the total cost over 10 years...) within a reasonable budget. We are still working through this, with guidance from our outside experts.
- The initial bids were well over our budget (which is not entirely surprising or unusual).
- We are investigating ways to reduce the project scope but still generate meaningful information to guide the congregation on the nature, scope, and cost of a long term decarbonization effort.

Support for Immigrants, 2022-2023

This year has been one of successes, challenges, and exciting changes in our support for immigrants.

Successes:

Client T, an asylum seeker from Nepal. T lived for some time with a host family in Melrose and our group supported her financially and socially. She studied English on her own during the pandemic (even coaching others in learning English) and found a job working for the MBTA. She now has moved to more permanent housing and is financially independent.

In February of 2023, our group began a partnership with Catholic Charities of the Archdiocese of Boston (CCAB), a resettlement agency, to resettle two female Afghan refugees (M and H). We found an apartment for them to share in Malden. Many people in our congregation provided furnishings for the apartment and strong backs to move them.

During the past year, M has made great strides in learning English, mastering living skills, and finding a job.

M has recently completed the resettlement process, moving from full financial and social support to financial independence. Our group continues to provide social support and

REPORT OF THE MISSION & OUTREACH MINISTRY

guidance. She has made tremendous progress in making a life for herself in this country and in Malden. She was a nurse in Afghanistan and wanted to find a similar job here in the US. In July, 2022, she entered a program at Chelsea Jewish Life Care that paid her while training her as a Certified Nursing Assistant. She now has her CNA certificate and has a full-time job at Chelsea Jewish Life Care.

We have appreciated the help from folks in our congregation who have assisted M with rides to medical appointments (Liz Sayre), Kris Montgomery, who has acted as a coordinator for paperwork required of CCAB volunteers, and Sophie Dubard, who provided M with social support and help in learning to get around Boston by public transportation.

The Ever-Present Challenge of Housing

In the spring of 2022, H unexpectedly moved to Canada with her fiancé, leaving M alone in the apartment. Efforts to find M a roommate were not successful. With our CCAB partners, our group was able to sustain her living in the apartment for the full term of the lease. However, M's income would not be enough to afford the lease alone, so at the end of the lease this year, M moved to a host home in Dorchester. She recently applied for a more affordable housing situation in Malden.

Changes: A New Organization

During this past year, the core members of the Metro North Cluster of Refugee Immigrant Ministry (RIM) determined that in order to continue our successful work with immigrants, expand that work's reach, and include secular groups and individuals in our communities, we needed to become a group independent of RIM.

In January of 2023, we transformed the Metro North Cluster to the Immigrant Support Alliance (ISA). We now are an independent group that is an affiliate of the Community Coalition of Melrose, a 501(c)(3). ISA's mission is to assist in the resettlement of refugees and asylum seekers into our communities. ISA is a nonprofit coalition of volunteers that partners with resettlement agencies to provide food, housing, financial and social support to our clients, helping them on their journey towards becoming independent, contributing members of our communities. (Bruce and I are founding members of ISA, along with our experienced colleagues from First Congregational Church in Melrose, Melrose Unitarian Universalist Church, and Temple Beth Shalom.)

As ISA, we are actively in conversation with resettlement agencies to identify clients to support next:

- Catholic Charities of the Archdiocese of Boston (CCAB)
- Ascentria Care Alliance
- Immigrant Family Services Institute (IFSI), which currently focuses on sponsorship of Haitians in need of sponsorship

We are seeking a good match with an immigrant in need that ISA will be able to help. We expect to house that person in a host home for the first three to six months of our support.

Respectfully submitted,
Linda and Bruce Alexander

REPORT OF THE TREASURER

2022 was a great year for FCC Winchester. We continued worshipping together both in person and via live stream. Our search for an Associate Pastor took longer than expected but the result is very rewarding as we now have Maeve. Ripley Chapel events started happening again and we have a full agenda for 2023. Our many ministries are in full swing again including health, music, environmental justice, youth and confirmation.

We have lots of tenants! Our building is being used for many worthwhile things throughout the week - nursery and afterschool programs, chess and painting classes, tai chi, boy & girl scouts, toddler play and music groups, recitals, mental health support and training classes, an art studio and much more. Not all groups pay rent, but for those that do, the rent supplements the annual pledge, non-pledge and cash giving, all of which supports the annual operations of the entire church.

As expected, our endowment funds had a negative return. Due to the rolling average we use to calculate our 5% spending draw to subsidize the operating budget, we were able to soften the impact of a single year downturn. The markets have already improved nicely.

As always, I am grateful to Jose Foronda, our Bookkeeper, Sarah Marino, Office Manager and Anne Hoenicke, Associate Treasurer for all they do to keep things accurate and transparent.

Anne has prepared the 5 EXHIBITS attached to this report. I will give a brief recap of each:

EXHIBIT #1

We passed an \$11K deficit budget at the beginning of 2022 - including a \$10,000 transfer from the Poduska Fund principal if necessary. Mostly due to not hiring an Associate Pastor until late in the year, we did not need to transfer the principal and we ended up with a surplus of \$93,734. Revenues were ~\$20K more than budgeted and total expenses were ~\$84K less than budgeted. Following the church's policy, the surplus was transferred to the Emergency Reserve fund.

EXHIBIT #2a

We began the year with \$5,852,260 in total endowed funds. After a 5% disbursement to the corresponding spending and savings funds, our 4.7% disbursement (\$234,000) to the operating budget and a -14% stock market return, the balance was \$4,683,042 at year end, a decrease of \$1,169,218.

EXHIBIT #2b

Our savings and spending funds began with a total balance of \$158,630. Primarily due to the 5% draw from the endowed funds (\$36,878), the Reno Garden fundraiser (\$18,650) and memorial gifts in honor of those who have passed away (\$10,038), the ending balance was \$217,223.

There were expenditures of over \$22,000: 40% were for Pastor and Deacons funds and Outreach and another 40% or \$9000+ was spent on the Reno Garden.

REPORT OF THE TREASURER

EXHIBIT #3

Provides details and notes about the spending and savings funds 2022 expenditures, confirming that the funds were spent according to the designated purposed specified by the original donor.

EXHIBIT #4

Provides details for all Outreach Giving in 2022.

Our Outreach Committee allocated \$40,000 to various organizations. In addition, we supported our conference with \$47,468 going to the UCC United Church Mission and \$1,800 going to the Metropolitan Boston Association. Special offerings (Christmas, Easter, Just Peace) amounted to just under \$12,000 of the total of approximately \$107,000. We are a generous congregation!

EXHIBIT #5

Our endowment funds are held at Vanguard and self-managed, as the Financial Resources Ministry voted about 10 years ago to invest in 8 low-cost index funds. Currently, we keep an allocation of 65% stocks, 30% bonds and 5% money market. David Dubard reallocates these funds 3-4 times a year when necessary. This exhibit shows our returns versus equivalent benchmarks. As long as our performance falls within market returns, it makes sense to continue to self-manage.

2022 Operating Budget Actual Results Thru 12/31/2022		2022 Budget	2022 Actual	Surplus 93,734 Xfer to Em Res	% of Budget
Income				(under budget)	
1050	Pledge Receipts	\$ 635,000	\$ 643,589	\$ 8,589	101%
1100	General Endowment Transfer	149,000	149,000	0	100%
1200	Jenks Endowment Transfer	85,000	85,000	0	100%
1250	Rental Income	70,752	86,860	16,108	123%
1300	Back Pledges	2000	10,165	8,165	508%
1350	Cash Collections	3,000	5,852	2,852	195%
1400	Unrestricted Gifts	2000	5,000	3,000	250%
1401	Non-Pledged Gifts	25,000	17,284	(7,716)	69%
1500	Interest / Miscellaneous	500	134	(366)	27%
1505	Donations Transaction Fees	-1,000	-979	21	98%
1510	Transfer from Poduska Fund principal	10,000	0	(10,000)	0%
1705	Transfer to Emergency Reserve Fund	0	0	0	
Income totals		981,252	1,001,904	20,652	102%
Expenditures					
Ministerial Salaries and Benefits - Clergy					
3100	Lead Pastor Salary	81,651	81,345	(306)	100%
3110	Lead Pastor Housing Allowance	72,000	72,000	0	100%
3125	Lead Pastor Benefits	55,901	53,360	(2,541)	95%
3105	Associate Pastor Salary	47,663	23,712	(23,951)	50%
3115	Associate Pastor Housing Allowance	46,600	18,600	(28,000)	40%
3120	Associate Pastor Benefits	26,470	8,899	(17,571)	34%
Total Clergy Personnel		330,285	257,916	(72,369)	78%
Other personnel costs					
3600	Travel	500	1,137	637	227%
3610	Lead Pastor Professional Expenses	1,500	1,628	128	109%
3614	Lead Pastor Continuing Education	1,500	1,337	(163)	89%
3615	Associate Pastor Professional Expenses	1,000	45	(955)	5%
3617	Associate Pastor Continuing Education	500	21	(479)	4%
3616	Staff Professional Expenses	500	475	(25)	95%
3618	Staff Professional Development	1,000	43	(957)	4%
3620	Sabbatical	3,000	3,000	0	100%
3630	Church FICA	20,036	20,234	198	101%
3640	Personnel Contingency	1,200	1,173	(27)	98%
Total Other Personnel Costs		30,736	29,092	(1,644)	95%
Worship excluding clergy salary					
3400	Music Minister Salary	53,476	53,476	0	100%
3401	Organist	21,946	21,946	(0)	100%
3421	Music Minister Benefits	7,487	7,948	461	106%
3500	Independent Contractors Music	13,000	15,255	2,255	117%
4170	Piano Maintenance	750	366	(384)	49%
5500	Music Materials	2,000	1,456	(544)	73%
5600	Deacons	2,150	1,837	(313)	85%
5625	Worship & Congregational Life	1,800	1,261	(539)	70%
5630	WorshipAV/LS Independent Contractor	17,250	12,150	(5,100)	70%
Total Worship		119,859	115,693	(4,166)	97%
Christian Faith Formation					
3425	Church School Director	21,520	23,325	1,805	108%
3501	Independent Contractors Nursery	1,008	1,079	71	107%
3503	Nursery Supervisor	2,771	400	(2,371)	14%
5800	Church School	3,850	2,161	(1,689)	56%
5825	Adult Faith Exploration	800	276	(524)	35%
5830	Library	100	0	(100)	0%
5850	Youth Activities	7,700	5,281	(2,419)	69%
5860	Confirmation	1,000	656	(344)	66%
Total Faith Formation		38,749	33,178	(5,571)	86%

2022 Operating Budget Actual Results Thru 12/31/2022		2022 Budget	2022 Actual	Surplus 93,734 Xfer to Em Res	% of Budget
Health and Wellness					
3404	Minister of Health & Wellness	40,806	40,806	0	100%
3420	Health Minister Benefits	5,713	5,713	0	100%
5750	Health Ministry	1,500	1,581	81	105%
Total Health and Wellness		48,019	48,101	82	100%
Mission and Service					
5100	General Outreach Appropriation	40,000	40,000	0	100%
5101	UCC United Church Mission	45,000	44,999	(1)	100%
5102	Met BosAssociation level Support	1,800	1,800	0	100%
Total Mission and Service		86,800	86,799	(1)	100%
Business Office					
3200	Office Staff	59,104	59,042	(62)	100%
3220	Office Staff Benefits	14,164	12,986	(1,178)	92%
4000	Copier rent & maintenance	3,100	1,927	(1,173)	62%
4010	Postage	2,000	1,931	(69)	97%
4100	Office Expense	8,900	8,305	(595)	93%
4105	Technology	7,700	9,774	2,074	127%
4120	Telephone	4,800	4,227	(573)	88%
Total Business Office		99,768	98,191	(1,577)	98%
Facility Maintenance					
3300	Facilities Staff	62,284	57,811	(4,473)	93%
3320	Facilities Staff Benefits	4,569	4,601	32	101%
3505	Independent Contractors Facilities	5,078	0	(5,078)	0%
4125	Electricity	12,600	11,276	(1,324)	89%
4130	Water & Sewer	2,500	3,270	770	131%
4140	Interior Maintenance	31,500	48,807	17,307	155%
4141	Exterior Maintenance	10,500	13,258	2,758	126%
4142	Capital Reserve	2,000	2,000	0	100%
4144	Kendall Loan Repayment	0	0	0	
4145	Rubbish removal	2,950	3,042	92	103%
4150	Sexton supplies	3,000	3,887	887	130%
4155	Snow removal	8,400	8,265	(135)	98%
4160	Insurance	51,750	49,538	(2,212)	96%
4200	Fuel	27,000	24,602	(2,398)	91%
Total Facilities		224,131	230,358	6,227	103%
All-Church & Community Programs					
5640	Community Communications	1,000	815	(185)	82%
5650	LT Discretionary	0	0	0	
5660	All Church Events	1,200	506	(694)	42%
5670	Ripley Chapel Programs	11,000	7,396	(3,604)	67%
5680	Environmental Justice	400	-143	(543)	-36%
5685	Racial Justice Ministry	400	0	(400)	0%
5690	Financial Resources Ministry	400	269	(131)	67%
Total All-Church & Community Programs		14,400	8,843	(5,557)	61%
Expense totals		992,747	908,170	(84,577)	91%

	2022 Actual Expenses	% of 2022 Total Expenses
Personnel	591,396	65%
Facilities	167,945	18%
Outreach	86,799	10%
Worship	17,068	2%
Business Office	16,389	2%
All Other Ministries	10,701	1%
Technology	9,774	1%
Children & Youth	8,098	1%

2022 Report on Invested Funds - Exhibit 2a

Endowed Funds - Principal Restricted

General Purpose & Designated Purpose

Category

		2021	2021	2022	2022	2022	2022	2022	2022	2022
		Ending Balance 12/31/2021	% of Total Invested Funds	(Disbursed)	% Disbursed	Changes in Fund Principal	Add Investment Income	Portfolio Gain (Loss)	Ending Balance 12/31/2022	% of Total Invested Funds
General Purpose:				To Op Bud Qtrly		(2)				
General	General Endowment (1,2)	3,193,918		(149,000)	-4.7%	3,368	70,947	(580,706)	2,538,527	
General	Jenks Endowment	1,825,354		(85,000)	-4.7%	0	40,527	(331,714)	1,449,166	
Subtotal - General Use		5,019,272	82%	(234,000)	-4.7% (3)	3,368	111,474	(912,420)	3,987,693	80%
Category/Purpose Fund Full Name:				To SSF ⁽⁴⁾ 1/1/22						
Divinity Scholarship	Howard J. & Frances Elder Chidley Memorial	15,747		(787)	-5.0%	0	340	(2,783)	12,516	
In Need	John Cleworth Pastor's	9,415		(471)	-5.0%	0	203	(1,664)	7,483	
In Need	Charles H. Mason Pastor's	15,480		(774)	-5.0%	0	334	(2,736)	12,304	
In Need	Mary Amy Hall Pastor & Deacons	31,735		(1,587)	-5.0%	0	685	(5,609)	25,224	
In Need	Mason / Skillings Denominational Support	49,380		(2,469)	-5.0%	0	1,066	(8,728)	39,249	
Facilities Maint	Frederic E. Abbe (5)	92,112		(2,303)	-2.5%	2,303	2,068	(16,924)	77,256	
Facilities Maint	Dorothy and Robert Beattie Family	40,923		(2,046)	-5.0%	0	884	(7,233)	32,527	
Facilities Maint	Eugenia Elizabeth Palmer Special Needs	203,089		(10,154)	-5.0%	0	4,386	(35,897)	161,423	
Facilities Maint	Peter T. & Carol Gustafson VanAken	175,377		(8,769)	-5.0%	0	3,787	(30,999)	139,397	
Fac & Enrgy Cnsv	Steeple Cell Antenna Income (6)	864		(43)	-5.0%	31,813	380	(3,112)	29,902	
LT Discretion	John William Poduska Sr. (7)	37,439		(1,872)	-5.0%	0	808	(6,618)	29,758	
Flower	Palmer - Niedringhaus Easter Flower	5,443		(272)	-5.0%	0	118	(962)	4,326	
Youth	Eberle Forum	11,616		(581)	-5.0%	0	251	(2,053)	9,233	
Youth	Redmond Youth	3,679		(184)	-5.0%	0	79	(650)	2,924	
Youth	Janice Wilson Youth Directed	11,540		(577)	-5.0%	0	249	(2,040)	9,172	
Music	General - All Music Endowed	22,933		(1,147)	-5.0%	0	495	(4,054)	18,228	
Music	McIndoe Organ Maintenance	84,717		(4,236)	-5.0%	0	1,829	(14,974)	67,336	
Music	Cassie M. Wallace Music	21,499		(1,075)	-5.0%	0	464	(3,800)	17,088	
Subtotal - Designated Purpose		832,988	14%	(39,347)	-4.7%	34,116	18,428	(150,837)	695,348	14%
Total All Endowed Funds		5,852,260	96%	(273,347)	-4.7%	37,484	129,902	(1,063,257)	4,683,042	93%
General Purpose & Designated Purpose										

Notes on EXHIBIT 2A - ENDOWED FUNDS

(1) General Purpose endowment principal is board restricted.

(2) General purpose endowment balance includes Burhans mortgage principal. Increase in principle is due to principal component of 2022 payments = \$3,368.

(3) Draw limit is 5% of 3-year rolling average balance which was \$4,680,000 for 2019-2021

(4) SSF= Savings/Spending Fund

(5) Half of Abbe 5% draw is reinvested in principal, until balance reaches \$100,000 per donor's instructions. At \$100K all income goes to Prudential SSF.

(6) Steeple Cell Antenna Principal is Temporarily Restricted. Receives income from rent/profit sharing from American Tower for use of our steeple.

In 2022, we persisted in requesting and received 29K in back payments for 2020-2022. We will receive ~580-600/month in 2023. Arrangement lasts until 2047.

This is the only fund with 'energy conservation' stated in its purpose, in addition to the designation of all types of facilities maintenance.

(7) Poduska Principal is not restricted, may be spent at LT discretion.

2022 Report on Invested Funds - Exhibit 2b
Savings/Spending Funds
Reserve Funds

2022 Report on Invested Funds - Exhibit 2b Savings/Spending Funds Reserve Funds		2021	2022					2022	
		Final Balance 12/31/2021	5% Draw from Endowed Funds	Transfers from other accounts	Gifts	Expenditures	Add 2022 Investment Income	Final Balance 12/31/2022	Category Subtotals
Category	Designated Purpose Savings/Spending Funds (SSF)								
Divinity Scholarship	Chidley Scholarship SSF (8)	(15,018)	787	1,000		0	(13,231)	(13,231)	
Individualized	Memorial Gifts SSF (9)	7,003			10,038	(434)	379	16,986	
Facilities	Palmer Special Needs SSF	3,297	10,154			432	13,884		
Facilities	Prudential SSF (10)	3,229	4,349			243	7,821		
Facilities	Van Aken Prudential SSF	3,395	8,769			391	12,555		
Facilities	Steeple Lighting SSF	2,091				67	2,158	53,404	
Fac & Enrgy Cnsv	Steeple Income for All Maintenance SSF	10,052	43			324	10,419	10,419	
In Need	Pastor's Special Needs SSF (11)	2,602	1,245		2,000	(1,500)	132	4,479	
In Need	Pastor & Deacons SSF (12)	8,706	1,587		3,402	(4,100)	319	9,914	
In Need	Outreach Activities SSF	32,001				(3,500)	972	29,473	
Flower	Flower SSF (13)	1,140			1,065	(1,241)	34	998	
Flower	Niedringhaus Flowers SSF	2,100	136			72	2,307		
Flower	Niedringhaus Lilies SSF	3,543	136			118	3,798	7,103	
Youth	Eberle Forum / Redmond Youth SSF	10,926	765			(600)	366	11,457	
Youth	Peretti Mission Trip SSF	11,078				356	11,434		
Youth	Youth Mission Trip SSF	16				1	17		
Youth	Janice Wilson Youth Directed SSF	562	577			37	1,176	24,084	
LT Discretion	Poduska SSF	383	1,872			72	2,327	2,327	
Health Ministry	Irwin Memorial Health Ministry SSF	14,870				(840)	464	14,494	
Library	Library SSF	4,814				155	4,969	4,969	
Music	General - All Music SSF	2,440	1,147		1,203		135	4,925	
Music	McIndoe Organ Maintenance SSF	13,365	4,236			(1,221)	546	16,926	
Music	Wallace Music SSF	4,993	1,075				195	6,263	
Garden	Reno Garden SSF (14)	31,042			18,650	(9,167)	1,150	41,675	
SUBTOTAL - Designated Purposed Savings/Spending Funds		158,630	36,878		36,358	(22,603)	6,960	217,223	
Reserve Funds									
Cash Flow	Kendall Cash Flow Loan Fund (15)	13,402				431	13,832	13,832	
Facilities	Memorial (Capital) Reserve Fund (16)	2,280				73	2,353		
Facilities	Capital Reserve Fund	3,130		2,000		133	5,262	7,615	
Operations	Emergency Reserve Fund - Operations (17)	51,866		15,137		1,910	68,912	68,912	
Personnel	Sabbatical Reserve Fund	20,973		3,000		722	24,695	24,695	
SUBTOTAL - Reserve Funds		91,650	0	20,137	0	0	3,268	115,055	
TOTAL Saving/Spending Funds and Reserve		250,279	36,878		36,358	(22,603)	10,229	332,277	

2022 Report on Pass-Through Funds - Not Invested in Vanguard Portfolio

			Grant		
FEMA Grant Program	0	0	20,113	0	(0)
Facilities Category - Pass-Through Fund			20,113		(20,113)
		5% Endw Xfr	Mtg Pymt	Gifts	
Housing Loan Fund	0	0	7,668		(7,668)
Christmas, Easter & Just Peace Fund	0	0		13,763	(11,846)
Directed Gifts Fund	0	0		13,274	(13,274)
Denominational Support Spending Fund	0	2,469			(2,469)
In Need Category - Pass-Through Funds		0	2,469	7,668	27,037
					(35,257)
					1,917

Notes on Treasurer's Exhibit 2b - Savings/Spending Funds and Reserves

- (8) \$1,000 transfer from Deacons' operating budget to pay back the tuition overdraw from 2014-2018. Supplements 5% annual draw from endowed fund. At this year's pay back rate, it will take 7-8 years to recover to a zero balance. Without the deacon's annual 1K payment, the payback duration would be 16 years at this year's 5% draw level.
- (9) Gifts in memory of Marsha Lamson and others.
- (10) Prudential SSF received \$2,303 from the Abbe endowed fund and \$2,046 from the Beattie endowed fund, for a total of \$4,349.
- (11) \$2,000 anonymous donation to Pastors' Discretionary Fund.
- (12) 5% draw from endowed P&D funds Hall and Mason, supplemented by Communion Sunday contributions in Pastor's & Deacons' envelopes totalling \$3,402.
- 13) Sanctuary flowers for worship donated by families in memory of or in honor of loved ones.
- 14) Reno Garden received \$3,000 in placement fees, \$7,950 for remembrance bricks, and \$7,600 from fund raising donations.
- (15) Kendall Cash Flow Loan fund is currently owed \$27K due to cost overruns incurred in 2019 Ripley Renovation. We have delayed paying back the 10-year interest free loan to ourselves for 3 years. We haven't found a source of funds to repay the loan.
- (16) Memorial Reserve functions as a capital reserve: 10% of unrestriced bequests into Memorial Reserve until it reaches 30K[50K]. No unrestricted bequests in 2022.
- (17) Emergency Reserve functions as an annual operating expenses reserve. Receives year-end surpluses or absorbs deficits. \$15K is transfer of final 2021 surplus. 10% of unrestriced bequests into ER until it reaches \$50K. No unrestricted bequests in 2022.

Exhibit 3: 2022 Treasurer's Report of Expenditures from Savings/Spending Funds and Reserve Funds

Savings / Spending Fund Invested in Vanguard Portfolio	Amount Spent	Use(s) Description	Fund Total
Memorial Gifts Fund (16)	(434)	Baptism Books	(434)
Outreach Activities Fund	(3,500)	MA Coalition for the Homeless	(3,500)
Pastor Special Needs Fund	(1,500)	Pastor's Discretion	(1,500)
Pastor & Deacons Fund	(3,900)	Those in need in the congregation and community, Xfer to Deacons WSB	(4,100)
	(200)	Gifts cards for groceries to those in need in the community	
Eberle Forum / Redmond Youth Fund	(600)	Rick Irving Parents Discussion Series	(600)
Flower Fund	(1,241)	Flowers for worship on open Sundays and	(1,241)
Reno Garden Fund	(4,728)	Tree Care/Disease Treatments	(9,167)
	(2,496)	Garden Care/Landscaping Services	
	(1,645)	Bricks & Bench Inscriptions	
	(298)	10th Anniversary Celebration	
Irwin Health Ministry Fund	(840)	Mailing printed sermons, COVID Masks, Flowers, Greeting Cards	(840)
McIndoe Organ Maintenance SSF	(1,221)	C B Fisk Inc organ maintenance	(1,221)

\$ (22,603) Total Savings/Spending Funds Expenditures

Pastor & Deacons Fund at WSB	2022	Description
Beginning Balance	\$ 2,430.33	
Deposit Source A	\$ 3,900.00	Deposit from the church's P&D Savings/Spending Fund
Deposit Source B	\$ 1,200.00	Loan repayments
Expenditures	\$ (6,726.68)	Help for the homeless, help for a parishioner, rental assistance, insurance payments, and housing needs
Interest	\$ 0.11	
Ending Balance	\$ 803.76	

Category Color Key
Individualized
Outreach/In Need
Youth
Flower
Garden
Health Ministry
Music

See also Exhibit 4 for comprehensive report of 2022 outreach giving.

All Outreach Giving 2022		Amount Donated 2022			Total Disbursed
		Operating Budget	Pass Through Funds	Designated Purpose Spending Funds	
Outreach Ministry Grants		(40,000)			(40,000)
Big Sister Boston		(2,400)			
Boston City Mission, Inc		(2,400)			
Boston Medical Center's Grow Clinic For Children		(2,400)			
Caties Closet		(2,400)			
Children's Room		(2,400)			
Cooperative Metropolitan Ministries		(2,400)			
Habitat for Humanity Essex County		(2,400)			
Lowell Transitional Living Center		(2,400)			
MA Coalition for the Homeless		(4,000)			
Mission of Deeds		(2,400)			
More Than Words		(2,400)			
Outdoor Church of Cambridge		(2,400)			
Room To Grow		(2,400)			
Winter Walk		(2,400)			
Women's Lunch Place		(2,400)			
Women's Money Matters		(2,400)			
UCC Denominational Support		(46,799)		(2,469)	(49,268)
Metropolitan Boston Association		(1,800)			
Southern New England Conference, UCC - Proportional Giving		(44,999)			
Mason/Skillings Bequest Support for UCC in 2021				(2,469)	
Special Offerings - Pass Through Accounts			(11,846)		(11,846)
1. Christmas Offering 2021 - MA Coalition for the Homeless			(2,660)		
2. Easter Offering 2022 - Chief Justice Gants Access to Justice Fund			(5,056)		
3. Just Peace Offering 2022 - World Central Kitchen			(4,130)		
Directed Gifts-Offering Plate Certain Sundays & Special Events			(889)		(889)
Blessing of the Animals Collection - MassWildlife's Natural Heritage & Endangered Species Program (NHESP)			(889)		
Outreach Spending Fund (persists) Disbursements				(3,500)	(3,500)
MA Colation for the Homeless				(3,500)	
Pastor's Spccial Needs Discretionary Fund				(1,500)	(1,500)
Pastor's discretion for special needs				(3,500)	
Pastor's & Deacons' Fund 2022 Disbursements to Deacons Savings Acct				(808)	(808)
Those in need in the congregation and community				(808)	
		Operating Budget	Pass Through Funds	Restricted Spending Funds	Grand Total
Grand Totals Amount Spent 2021		(86,799)	(12,735)	(8,277)	(107,811)
Total Year End 2022 Operating Income		1,001,904			
Percent of Total Operating Budget Income		9%	1%	1%	11%
				(21,012)	
				Total Off Operating Budget	

Exhibit 5 - Vanguard Portfolio - Performance Data

Total FCCW Investment Funds

As of Year End 2022

The goal of the portfolio is 65% stock, 30% bonds and 5% cash

The portfolio asset allocation is overseen by David DuBard of the FRM and he reallocates quarterly or annually, or as necessary

Vanguard Total		\$	4,894,301
Burhans Mortgage		\$	121,018
Investment Funds as of 12/31/2022		\$	5,015,319
As of 12/31/22, the portfolio consisted of 8 Vanguard Funds:			
The stock funds are:	%	Amount	
VEMAX Vanguard Emerging Markets Stock Index Fu	5%	\$	251,131
VEXRX Vanguard Explorer Fund.	5%	\$	221,009
VFIAX Vanguard 500 Index Fund	27%	\$	1,318,556
VIMAX Vanguard Mid-Cap Index Fund	6%	\$	294,541
VTIAX. Vanguard Total Int'l Stock Fund	26%	\$	1,282,214
Stock Subtotal	69%	\$	3,367,451
The bond funds are:			
VBTLX Vanguard Total Bond Market Index Fund	25%	\$	1,205,003
VWEAX Vanguard High-Yield Corp Fund	5%	\$	242,282
Bond Subtotal	30%	\$	1,447,285
The Cash/Money Market fund is:			
VMFXX Vanguard Federal Money Market Fund	2%	\$	79,565
Cash Subtotal	2%	\$	79,565
	100%	\$	4,894,304

Exhibit 5 - Vanguard Portfolio - Performance Data

FCCW Total Return

As of 3/31/2023

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

	1 Year	5 Years	10 Years
FCCW Portfolio	-6.80%	5.50%	6.70%
60/40 Split	-5.77%	5.53%	6.39%
70/30 Split	-6.07%	6.21%	7.18%

A 65/35 performance split was unavailable.

It is a self-managed portfolio. There are no management fees.

Our portfolio has a substantial international stock element.

FCCW 10 year returns fall in between the two splits, which is expected and respectable.

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

Returns by Vanguard Fund

As of 3/31/2023

	1 Year	5 Years	10 Years
VEMAX Vanguard Emerging Markets Stock Index Fund.	-9.13%	0.06%	2.18%
VEXRX Vanguard Explorer Fund.	-9.16%	9.15%	11.08%
VFIAX Vanguard 500 Index Fund	-7.77%	11.15%	12.20%
VIMAX Vanguard Mid-Cap Index Fund	-9.86%	8.13%	10.17%
VTIAX Vanguard Total Int'l Stock Fund	-4.62%	2.49%	4.43%
VBTLX Vanguard Total Bond Market Index Fund	-4.71%	0.92%	1.32%
VWEAX Vanguard High-Yield Corp Fund	-1.95%	3.25%	3.89%
VMFXX Vanguard Federal Money Market Fund	2.66%	1.34%	0.82%

Health Ministry Annual Report 2022-2023

We enjoy a good laugh!

We take our mission seriously.

2023 Health Ministry Annual Retreat
Laughter Yoga



Women's Advent Gathering

Service of light

Healing Circles

Walking Group

Divine Yoga

Advocates for Mental Health

Annual Retreat

Partner with

LT, Deacons, Youth, OutReach, Green/ECO

The Best this year is yet to come.

Please join us:

- May Coffee Hours

- June 3rd Events

8 Am T5 K Walk/Run

4 pm Love & Peace Fest

- June 4th Health Ministry Sunday

**HM Mission : Live the Faith-Wellness Connection -
Mind, Body, Spirit - in ministry to self and others.** 42

APPENDICES

First Congregational Church Winchester, Massachusetts
Sunday, May 15, 2022

The 182nd Annual Meeting was held following Sunday morning services.

Sarah Gallop, a member of the Leadership Team and Moderator, called the meeting to order. She welcomed all attending and described how the annual meeting was grounding for the congregation in the preparation for it by the Ministry Team, all of the ministries, and the Leadership Team. The process demonstrates the strength of our operational infrastructure and spiritual journey that we are all on. The Moderator declared a quorum and that the meeting was properly noticed.

An opening prayer was provided by Jennifer Wilson.

The church's covenant was then read by David Carpini and all in attendance.

The Moderator and Jennifer Wilson provided an update on the Strategic Plan, the branches of which are: To Deepen Faith and Community Through Small Groups, To Grow the Children, Youth and Family Program and Branch Out Through Worship, Arts and Justice Work and Strengthen Our Sustainable Root System with a slide presentation (attached).

The Moderator commented that each branch represents a group of people doing good work as a result of the Strategic Plan. The plan is not finished; it is in progress

Will Burhans, Lead Pastor, provided remarks, saying (paraphrased in part) that he wants to lift up for the Annual Meeting and acknowledge the aspect of change that we are in – our society, our church, the UCC and individually. However, God is never changing and at a fundamental level we have come through the last few years with the heart of who we are still intact as a church. One example is now worshiping in person and online. Church operations also can and do happen remotely allowing some who want to participate to do so remotely. In this way we are becoming a more welcoming and accessible church. How we are going about our ministries has changed. We need to be mindful of all that is happening so that we remain resilient.

We have watched a good number of people depart from our community and we need to acknowledge that. Some through deaths, but others for other reasons such as moving. At the same time we have been welcoming new people. These departures and additions have changed us and there is sorrow and joy. We are also preparing for Associate Pastor Judy's departure after 19 years. Kathleen Zagata, our minister of health and wellness will be leaving at the end of the next church year. All of this is a significant amount of change. We need to be patient with and hold each other in the midst of all this while we are grieving, hoping, while we are in sorrow and in some excitement too. Outside of our community there are more churches looking for ministers than ministers looking for churches. He is grateful that our church is healthy and vital, that he is here, and that we are in a good place. We are not just surviving but are envisioning where we are going and what we need to do to be responsive to the spirit in our midst. We need to remember that while change can be hard, it is how the spirit of God works to energize us. Though not the same, we are still God's church, placing Christ at the center of our nurturing community and finding ways to grow in faith, serve with love and welcome all.

The Moderator thanked Reverend Will for his remarks.

Christine Tresselt then introduced the slide show which celebrated the lives of those who passed away since the previous annual meeting while Jeffrey played the piano. The bell choir then played a piece. The Moderator thanked all who participated in creating the slide show and providing the music.

Sarah summarized and urged all to read the Annual Report which has been posted to be available to all. She then explained that two votes would be taken which are taken each year at the Annual Meeting, the first to accept the minutes of any congregational meeting that has taken place during the year. At this meeting the minutes of the 2021 Annual Meeting and this year's February 6th budget meeting are up for approval. These minutes were included in the email blast sent the previous week. The Moderator asked if someone would make a motion to approve Article I in the Notice of this 182nd 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 16th, 2021* 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 by Paul Rahmeier and seconded by Jerry Vaughn to approve the following:

That the Church accept the minutes of the May 16, 2021 Annual meeting and the February 6, 2022 budget meeting as presented and distributed to the congregation.

It was VOTED unanimously to approve the minutes.

Sarah next offered thanks to all who serve the church in a variety of ways, some in many ways, with a slide show showing many of the persons serving the church in their various capacities with the congregation giving a round of applause at the end.

Carole Cooke announced the names of those on the slate for officer positions and the Leadership Team. The Moderator asked for a motion to approve the next vote to be taken pursuant to Article II of the Notice:

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), and one two-year term (2022-2024)

Leadership Team:

<u>Name</u>	<u>Length of Term</u>
David Carpini	Two years
Jenny Splaine	Three years
Michael Bailey	Three years

Officers:

<u>Title</u>	<u>Name</u>	<u>Length of Term</u>
Moderator	Sarah Gallop	One year
Treasurer	Janet Hall	One year
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 unanimously approved.

The Moderator thanked especially Judy Arnold who chaired the Nominating Committee and the other members of the Committee that did a good job this year.

Janet Hall, Treasurer, reported that there were no gifts or bequests this year that needed to be approved. The Moderator thanked Janet for her service as well as the Associate Treasurer, Anne Hoenicke.

Margaret McIndoe, head Deacon, reported that 10 families of life deacons have agreed to assist the deacons for the whole year, with one life deacon assisting at each church service. She further announced that Kate Carpini and Tony McPherson are joining as first-year deacons and Liz Sayre is rejoining as a second-year deacon and head deacon. Eileen Morris is joining as a third-year deacon.

The Moderator thanked Margie for her service and leadership as head Deacon.

Sarah noted that as the Cooke-Ogier family is moving away, thanks is given to Carole for her one year service as a member of the Leadership Team.

Reverend Judy offered a closing prayer following an acknowledgement of all the participants on the Nominating Committee.

Those in attendance then sang This is a Day of New Beginnings.

Kathleen Zagata and Marianne Carter gave the closing benediction.

The Moderator offered a special thanks to Sarah Marino for all her work on the Annual Report and otherwise in connection with preparing for the annual meeting.

The Moderator asked if there was any further business to come before the meeting. Hearing none, she 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 5, 2023

A meeting of the Congregation of First Congregational Church of Winchester (FCCW) was held in person and on livestream on Sunday, February 5, 2023, following worship, upon notice given to the Congregation in accordance with the bylaws, to consider whether to approve the proposed budget for 2023. Moderator Pro Tem, Mike Bailey (a member of the Leadership Team - Moderator, Sarah Gallop, was not able to attend due to illness), called the meeting to order, opened the meeting by welcoming all and offered a prayer. He stated that the meeting was properly noticed and that at least twenty-five active members qualified to vote were in attendance, satisfying the FCCW's quorum requirements.

Budget

Before the budget presentation, the Moderator Pro Tem recognized and commended those who were involved in the budget process, including Janet Hall (Treasurer), Anne Hoenicke (Associate Treasurer), the Ministry team, the Ministries and the Leadership Team. He described elements of the process, with each Ministry sending recommendation for budgets for their respective ministries to the Treasurer and Associate Treasurer, who then work to prepare a draft budget. The draft is then reviewed by them in a presentation to the Leadership Team, following which a small working group including some members of the Leadership Team, the Treasurer and the Associate Treasurer met to further refine the budget. The resulting budget was approved by the Leadership Team and is now being brought to the Congregation for approval. Q&A session, which was open to all Church members and attendees, had taken place with respect to the budget on January 29th, the previous Sunday.

The Moderator Pro Tem announced that although separate from the budget approval process culminating with today's meeting, the Moderator Pro Tem and the Leadership Team had separately reviewed recommendations from the Facilities Ministry for expenses to be incurred in 2023 with respect to the building (maintenance and capital expenses), and upon thoughtful consideration had approved the requests.

The Treasurer, Janet Hall, proceeded with a slide presentation of the budget (a copy is attached as Exhibit A to these minutes).

The Treasurer set forth three key messages, i.e.:

- 1) We began 2022 with a budget having an \$11,000 deficit, but we ended the year with a \$93,734 surplus, due to the church not needing to pay for an associate pastor for a number of months, additional pledges and additional rental income. Therefore, the church did not need to use any funds from the Poduska account as had been anticipated;
- 2) Though additional unbudgeted expenses (\$20,000) for building related expenses were incurred, endowment funds also did not have to be used due to the surplus; and
- 3) Pledges increased 6%.

The Treasurer urged all to become familiar with the budget and the process for determining each year's budget.

Treasurer Janet Hall rovided three key messages for the 2023 operating budget:

- 1) Increases of 6% had been estimated in the original “straw budget” for 2023 but pledges were down 1%;
- 2) Salaries will increase by 4.5% following a study by the Personnel Ministry based on inflation among other factors;
- 3) Due to the use of a 3-year rolling average in determining the contribution to the operating budget from the endowment, the contribution for 2023 is down only \$6,000, despite a -15.2% return on investments in 2022.

She provided three key messages for the long-term horizon of funding needs for the next few years:

- 1) \$158,500 in expenditures were approved by the Leadership Team for building/capital projects for 2023: \$11,000 from the operating budget, \$112,000 from the emergency reserves and \$35,500 from the savings and spending fund and one endowment fund (the Treasurer described several of the expenses to be incurred and where the funds would come from);
- 2) The Decarbonization Task force requested \$20,000 to pay for an engineering study - a Request for Proposal for the study has been issued, bids have not yet been received, the DTF is hoping they will fit the budget of 20K;
- 3) The Church is undertaking renovation of the nursery school bathrooms and flooring (the nursery school will fund 50% of the cost of the flooring, and one of the projects will be undertaken in 2023 and the other in 2024. The church and nursery school will be seeking grants to assist with these and other expenditures.

With respect to pledges for 2023, the number of pledgees of 125 for 2022 is down to 113 in 2023, due to such reasons as people moving, returning to an “unpledged status” (though still anticipated to be reliable givers) and deaths. Additional income from cash, back pledges and non-pledged receipts is estimated between \$25,000 to \$30,000.

The Treasurer briefly described information regarding the endowment (down from approximately \$6,000,000 to \$5,000,000 in 2022), from which 5% is taken annually into operating income, and the various funds established at the church, the latter mostly being restricted funds (only some being available for facilities use).

The Moderator Pro Tem asked if there were any questions.

Hearing none, the Moderator Pro Tem asked for a motion **that the budget prepared for FCCW for 2023 by the Treasurer and Associate Treasurer and presented to the meeting be approved.**

Dick Sayre made the motion and Joe Carter seconded the motion.

The Moderator Pro Tem called for the vote by ayes and nays, with the Clerk to record the vote.

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

The Moderator Pro Tem asked if there was any other business to come before the meeting.

A question was asked as to why the Outreach Budget was reduced by 2%. The Treasurer explained that a portion of the Outreach Budget is for grants to organizations as determined by the Outreach Ministry (this portion was increased), and a portion is for contribution to the UCC for outreach purposes.

Formerly, a percentage of the church's operating budget was requested by the UCC, but now a contribution amount is voluntary. Given the special offerings raised by the church that also constitute funding of outreach causes, it was determined to reduce the UCC contribution.

With no further questions raised, the Moderator Pro Tem asked the Treasurer to offer a closing prayer. Following the prayer,

it was MOVED and SECONDED (by several members in attendance) to adjourn the meeting.

The meeting was adjourned at 12:00 pm.

Recorded by Marianne Carter, Clerk

ATTACHMENTS

Proposed Budget:

Exhibits Prepared by Associate Treasurer:

2023 Budget LT Approved - Proposed to Congregation.xlsx

2023 Budget LT Approved - Proposed to Congregation		2022 Budget	2022 Actual	2023 Budget	Change Bgt to Bgt		Change Act to Bgt Amt	
Surplus/(Deficit)		-11,493	93,734	0	Amount	%		
1050	Pledge Receipts 101%	\$ 635,000	\$ 643,589	\$ 630,000	-\$5,000	-1%	-\$13,589	Pledge campaign at \$635K thru 1/25/2023
1100	General Endowment Transfer	149,000	149,000	145,000	-4,000	-3%	-4,000	Endowment down for 2022, 5% of 3-year rolling avg balance
1200	Jenks Endowment Transfer	85,000	85,000	83,000	-2,000	-2%	-2,000	Endowment down for 2022, 5% of 3-year rolling avg balance
1250	Rental Income	70,752	86,860	99,485	28,733	41%	12,625	Estimate is close to 2022 actual receipts
1300	Back Pledges	2,000	10,165	3,000	1,000	50%	-7,165	
1350	Cash Collections	3,000	5,852	6,000	3,000	100%	148	
1400	Unrestricted Gifts	2,000	5,000	2,000	0	0%	-3,000	
1401	Non-Pledged Gifts	25,000	17,284	20,000	-5,000	-20%	2,716	
1500	Interest / Miscellaneous Income	500	134	300	-200	-40%	166	Didn't need this in 2022. May need in 2023
1505	Donations Transaction Fees	-1,000	-979	-1,000	0	0%	-21	
1510	Transfer from Poduska Fund principal	10,000	0	8,000	-2,000	-20%	8,000	
1705	Year End Transfer to/from Emerg Reserve Fund	0		0	0		0	
Income totals		981,252	1,001,904	995,785	14,533	1%	-6,119	
Total endowment transfers		234,000	234,000	228,000	-6,000	-3%	-6,000	
Percentage of Total Income		23.8%	23.4%	22.9%				23% of income from endowment is a healthy (not too high) percent
Expenditures								4.5% Personnel's recommendation. COLA Increase takes effect in Sep SSA 8.7%; Avg projected national salary increase for 2023 4.6%; 2022 Inflation 7.7%; PSRS 2023 COLA 5%
Clergy								% COLA applies to all employees. For each 1% \$1900 up or down in 2023, \$5,700 in 2024
3100/10	Lead Pastor Salary / Housing	153,650	153,345	158,113	4,463	3%	4,768	Pastoral Resident Salary (no housing allowance)
	Lead Pastor Benefits	55,900	53,360	55,194	-706	-1%	1,834	Pastoral Resident Benefits
3105/15	Assoc Pastor/Pastoral Resident Salary	94,263	42,312	81,201	-13,062	-14%	38,889	
3120	Associate Pastor/Pastoral Resident Benefits	26,470	8,899	11,602	-14,868	-56%	2,702	
Total Clergy		330,283	257,916	306,110	-24,173	-7%	48,194	
Other personnel expenses								
3600	Travel	500	1,137	1,000	500	100%	-137	Per WMB Letter of Call
3610	Lead Pastor Professional Expenses	1,500	1,628	1,500	0	0%	-128	Per WMB Letter of Call
3614	Lead Pastor Continuing Education	1,500	1,337	2,000	500	33%	663	
3615	Pastoral Resident Professional Expenses	1,000	45	500	-500	-50%	455	Personnel policy
3617	Pastoral Resident Continuing Education	500	21	500	0	0%	479	Personnel policy
3616	Staff Professional Expenses	500	475	500	0	0%	25	Sabb. Res balance before transfer \$24,695
3618	Staff Professional Development	1,000	43	1,000	0	0%	957	
3620	Sabbatical	3,000	3,000	5,000	2,000	67%	2,000	
3630	Church FICA	20,036	20,234	26,097	6,061	30%	5,863	FICA only. FICA includes all staff except clergy. (No MA PMFLA - excluded: churches, employers with <25 employees).
3635	Workmen's Comp Insurance	0	0	4,000	4,000		4,000	Separated out this year from general (P&C) insurance under Facilities
3640	Personnel Contingency	1,200	1,173	1,500	300	25%	327	
Total Other Personnel		30,736	29,092	43,597	12,861	42%	14,505	

Blue text = new Line Item

SSF= Supplemented by a Savings/Spending Fund

2023 Budget LT Approved - Proposed to Congregation.xlsx

2023 Budget LT Approved - Proposed to Congregation			2022 Budget	2022 Actual	2023 Budget	Change Bgt to Bgt		Change Act to Bgt Amt	
						Amount	%		
Surplus/(Deficit)			-11,493	93,734	0				
Worship excluding clergy salary									
3400	Minister Music & Worship Arts Salary		53,476	53,476	55,353	1,877	4%	1,877	
3401	Organist		21,946	21,946	22,716	770	4%	770	
3421	Music Minister Benefits		7,487	7,948	7,749	262	4%	-198	
3500	Independent Contractors Music	SSF	13,000	15,255	13,000	0	0%	-2,255	Balance General Music Expendable \$4,925, Wallace Special Services \$6,263
4170	Piano Maintenance		750	366	750	0	0%	384	
5500	Music Materials	SSF	2,000	1,456	2,000	0	0%	544	Balance General Music Expendable \$4,925, Wallace Special Services \$6,263
5600	Deacons	SSF	2,150	1,837	2,500	350	16%	663	Pastor's & Deacons fund supported by endowment and communion cash collections
5625	Worship & Congregational Life		1,800	1,261	2,000	200	11%	739	
5630	Worship AV/LS Independent Contractor		17,250	12,150	12,750	-4,500	-26%	600	Live Streaming regular worship services only. Moved other streaming to Ripley and Health Minstry events/services.
Total Worship			119,859	115,693	118,819	-1,040	-1%	3,126	
Christian Faith Formation and Exploration									
3425	Church School Director Interim/Permanent		21,520	23,325	26,886	5,366	25%	3,561	
3501	Independent Contractors Nursery		1,008	1,079	2,970	1,962	195%	1,891	
3503	Nursery Supervisor		2,771	400	2,869	98	4%	2,469	
5800	Church School		3,850	2,161	2,000	-1,850	-48%	-161	
5825	Adult Faith Exploration		800	276	800	0	0%	524	
5830	Library	SSF	100	0	100	0	0%	100	Library Fund \$4,814
5850	Youth Activities	SSF	7,700	5,281	8,100	400	5%	2,819	Eberle/Redmond youth fund balance \$11,457
5860	Confirmation		1,000	656	1,000	0	0%	344	
Total Faith Formation			38,749	33,178	44,725	5,976	15%	11,547	
Health and Wellness									
3404	Minister of Health & Wellness		40,806	40,806	20,807	-19,999	-49%	-19,999	Kathleen finishes her service to FCCW in June
3420	Health Minister Benefits		5,713	5,713	2,913	-2,800	-49%	-2,800	Kathleen finishes her service to FCCW in June
5750	Health Ministry	SSF	1,500	1,581	1,800	300	20%	219	Includes \$600 Live Stream for 2 events. Irwin Fund balance = \$14,494
Total Health and Wellness			48,019	48,101	25,520	-22,499	-47%	-22,581	
Mission and Service									
5100	General Outreach Appropriation	SSF	40,000	40,000	42,000	2,000	5%	2,000	4.2% Outreach savings fund bal = \$29,473
5101	UCC United Church Mission - SNEUCC Conf		45,000	44,999	40,000	-5,000	-11%	-4,999	4.0% +\$2K(estimated) from Mason/Skillings=\$42K to Conference
5102	MetBosAssociation level Support		1,800	1,800	1,800	0	0%	0	0.2% Total \$41,800 + \$2K from mason/skillings to UCC entities
Total Mission and Service			86,800	86,799	83,800	-3,000	-3%	-2,999	8.4% 2023 Outreach total as percent of total 2023 estimated income
Business Office									
3200	Office Staff		59,104	59,042	61,251	2,147	4%	2,210	Includes Office Mgr and Bookkeeper
3220	Office Staff Benefits		14,164	12,986	13,896	-268	-2%	910	
4000	Copier rent & maintenance		3,100	1,927	2,000	-1,100	-35%	73	
4010	Postage		2,000	1,931	2,000	0	0%	69	
4100	Office Expense		8,900	8,305	9,000	100	1%	695	
4105	Technology		7,700	9,572	8,700	1,000	13%	-872	
4120	Wi-Fi/Telephones/Cell Phone Stipends		4,800	4,227	6,240	1,440	30%	2,013	
Total Business Office			99,768	97,989	103,087	3,319	3%	5,098	

Blue text = new Line Item

SSF= Supplemented by a Savings/Spending Fund

2023 Budget LT Approved - Proposed to Congregation.xlsx

2023 Budget LT Approved - Proposed to Congregation		2022 Budget	2022 Actual	2023 Budget	Change Bgt to Bgt		Change Act to Bgt Amt	
					Amount	%		
Surplus/(Deficit)		-11,493	93,734	0				
Facility Maintenance								
3300	Facilities Staff	62,284	57,811	70,047	7,763	12%	12,236	Includes Ed B, Bill L, & Jesus V
3320	Facilities Staff Benefits	4,569	4,601	4,730	161	4%	129	Grandfathered pension benefits
3505	Independent Contractors Facilities	5,078	0	0	-5,078		0	Building Custodian hired as employee 11/14/2022, not contractor
4125	Electricity	12,600	11,276	13,600	1,000	8%	2,324	Balance \$46,837 for int & ext maintenance SSFs (Palmer, Prudential, Van Aken, Steeple Income & Lighting)
4130	Water & Sewer	2,500	3,270	4,000	1,500	60%	730	
4140	Interior Maintenance SSF	31,500	49,509	38,000	6,500	21%	-11,509	
4141	Exterior Maintenance SSF	10,500	12,758	7,000	-3,500	-33%	-5,758	
4142	Capital Reserve	2,000	2,000	5,000	3,000	150%	3,000	
4144	Kendall Loan Repayment	0	0	0	0		0	LT to discuss whether, when and how much to pay back.
4145	Rubbish removal	2,950	3,042	3,088	138	5%	46	New Item; subtracted amount from Exterior Maintenance
4150	Sexton supplies	3,000	3,887	3,500	500	17%	-387	
	Lawn Services	0	0	7,000	7,000		7,000	
4155	Snow removal	8,400	8,265	10,000	1,600	19%	1,735	10% Incr % from Ins Board for P&C coverage. 2022 Actuals: \$45,602 P&C, \$3,936 WC Worker's Comp Ins \$4K moved to Personnel line item 3635
4160	Insurance	51,750	49,538	50,162	-1,588	-3%	624	
4200	Fuel	27,000	24,602	36,000	9,000	33%	11,398	
	Total Facilities	224,131	230,560	252,128	27,997	12%	21,567	
All Church & Community Programs								
5640	Community Communications	1,000	815	1,000	0	0%	185	Poduska Savings Fund Balance = \$2,327
5650	LT Discretionary SSF	0	0	0	0		0	
5660	All Church Events	1,200	506	1,200	0	0%	694	
5670	Ripley Presents Programming	11,000	7,396	14,600	3,600	33%	7,204	Moved 3,600 Ripley live streaming costs to Ripley budget
5700	Decarbonization Taskforce	0	0	0	0		0	DTF Engineering Study - use Steeple Cell Tower Profit Sharing temporary endowment/ssf
5680	Environmental Justice Ministry	400	-143	400	0	0%	543	Cost of stewardship campaign (video production and/or brochure printing, mailing)
5685	Racial Justice Ministry	400	0	400	0	0%	400	
5690	Financial Resources Ministry	400	269	400	0	0%	131	
	Total All Church & Community Programs	14,400	8,843	18,000	3,600	25%	9,157	
Expense totals		992,745	908,170	995,785	3,040	0%	87,615	
Income over (under) expenses		(11,493)	93,734	0				

Blue text = new Line Item

SSF= Supplemented by a Savings/Spending Fund

BREAKOUT

Area	2022 Percent of Expenses	2022 Actual	2023 Percent of Budgeted Expenses	2023 Budget	2023 Amt change Act to Bgt	2023 % change Act to Bgt
Personnel	66%	603,546	67%	667,645	64,099	11%
Facilities	19%	168,147	18%	177,350	9,203	5%
Office Expense	3%	25,961	3%	27,940	1,979	8%
Outreach	10%	86,799	8%	83,800	-2,999	-3%
Youth	1%	8,098	1%	11,100	3,002	37%
All Other Ministries	2%	15,619	3%	27,950	12,331	79%

2022 Report on Endowed Funds - Principal Restricted^(1,2)
General Purpose & Designated Purpose

Total Invested	6,102,539		Income	Gain (Loss)	5,015,319	Total Invested
Total Endowed	5,852,260	net to distribute	137,138	-1,060,265	4,683,042	Total Endowed
Total SS Funds	250,279	Rate =	2.27%	-18.55%	332,277	Total SS Funds

		Balance 12/31/2021	Disbursed to operating budget Qtrly	Changes in Fund Principal (Mortgage)	balance before income & gain distribution	Average eligible balance	Add 2022 Investment Income	Portfolio Gain (Loss)	Balance 12/31/2022
Category	General Purpose:								
General	General Endowment (includes Burhans principal)	3,193,918	149,000	3,368	3,048,286	3,121,102	70,947	-580,706	2,538,527
General	Jenks Endowment	1,825,354	85,000	0	1,740,354	1,782,854	40,527	-331,714	1,449,166
Subtotals - General Use		5,019,272	234,000	3,368	4,788,640	4,903,956	111,474	-912,420	3,987,693
Designated Purpose Use:			To savings/spending Disbursed 1/1/22						
Divinity Scholarship	Howard J. & Frances Elder Chidley Memorial Fund	15,747	787	0	14,960	14,960	340	-2,783	12,516
In Need	John Cleworth Pastor's Fund	9,415	471	0	8,944	8,944	203	-1,664	7,483
In Need	Charles H. Mason Pastor's Fund	15,480	774	0	14,706	14,706	334	-2,736	12,304
In Need	Mary Amy Hall Pastor & Deacons Fund	31,735	1,587	0	30,148	30,148	685	-5,609	25,224
In Need	Mason / Skillings Denominational Support Fund	49,380	2,469	0	46,911	46,911	1,066	-8,728	39,249
Facilities	Eugenia Elizabeth Palmer Special Needs Fund	203,089	10,154	0	192,935	192,935	4,386	-35,897	161,423
Facilities	Frederic E. Abbe Fund (1/2 income until 100K)	92,112	2,303	2,303	92,112	90,961	2,068	-16,924	77,256
Facilities	Steeple Income Fund ⁽¹⁾	864	43	31,813	32,634	16,727	380	-3,112	29,902
Facilities	Peter T. & Carol Gustafson VanAken Fund	175,377	8,769	0	166,608	166,608	3,787	-30,999	139,397
Facilities	Dorothy and Robert Beattie Family Fund	40,923	2,046	0	38,877	38,877	884	-7,233	32,527
General-LT Discretion	Poduska Fund ⁽²⁾	37,439	1,872	0	35,567	35,567	808	-6,618	29,758
Flower	Palmer - Niedringhaus Easter Flower Fund	5,443	272	0	5,171	5,171	118	-962	4,326
Youth	Eberle Forum Fund	11,616	581	0	11,035	11,035	251	-2,053	9,233
Youth	Redmond Youth Fund	3,679	184	0	3,495	3,495	79	-650	2,924
Youth	Jance Wilson Youth Directed Fund	11,540	577	0	10,963	10,963	249	-2,040	9,172
Music	Music Endowed Fund	22,933	1,147	0	21,786	21,786	495	-4,054	18,228
Music	McIndoe Organ Maintenance Fund	84,717	4,236	0	80,481	80,481	1,829	-14,974	67,336
Music	Cassie M. Wallace Music Fund	21,499	1,075	0	20,424	20,424	464	-3,800	17,088
Subtotals - Directed Use		832,988	39,347	34,116	827,757	810,699	16,135	-132,063	695,348.22
Restricted / Directed Use Totals		5,852,260	273,347	37,484	5,616,397	5,714,655	127,608	-1,044,483	4,683,042

(1) Steeple Income Fund Principal is Temporarily Restricted. Profit sharing from American Tower. 2022 29K back payment for 2020-2022. Will continue to receive ~580/month in 2023. Arrangement lasts until 2047.

This is the only fund with 'energy conservation' stated in its purpose.

(2) Poduska Principal is not restricted, may be spent at LT discretion

2022 Report on Savings/Spending and Reserve Funds

		2021	2022				
		Final Balance 12/31/2021	Transfer from Restricted Funds on 1/1/22	Gifts and Fund additions	less: Fund Expenditures (disbursements)	2.27% balance before "income" distribution	Final Balance 12/31/2022
Category	Designated Purpose Savings/Spending Funds					Add 2022 Investment Income	
Divinity School	Chidley Scholarship Spending Fund	(15,018)	787	1,000		(13,231)	0
Individualized	Memorial Gifts Spending Fund	7,003		10,038	434	16,607	379
Facilities	Palmer Special Needs Spending Fund	3,297	10,154			13,452	432
Facilities	Prudential Spending Fund	3,229	4,349			7,578	243
Facilities	Van Aken Prudential Spending Fund	3,395	8,769			12,164	391
Facilities	Steeple Lighting Spending Fund	2,091				2,091	67
Facilities	Steeple Income for All Maintenance SSF	10,052	43			10,095	324
In Need	Pastor's Special Needs Spending Fund	2,602	1,245	2,000	1,500	4,347	132
In Need	Pastor & Deacons Spending Fund	8,706	1,587	3,402	4,100	9,594	319
Flower	Flower Spending Fund	1,140		1,065	1,241	964	34
Flower	Niedringhaus Flowers Spending Fund	2,100	136			2,236	72
Flower	Niedringhaus Lilies Spending Fund	3,543	136			3,680	118
Youth	Eberle Forum / Redmond Youth Spending Fund	10,926	765		600	11,091	366
Youth	Peretti Mission Trip Spending Fund	11,078				11,078	356
Youth	Youth Mission Trip Spending Fund	16				16	1
Youth	Janice Wilson Youth Directed Spending Fund	562	577			1,139	37
General-LT Dis	Poduska Spending Fund	383	1,872			2,255	72
In Need	Outreach Activities Spending Fund	32,001			3,500	28,501	972
Health Ministry	Irwin Memorial Health Ministry Spending Fund	14,870			840	14,030	464
Library	Library Spending Fund	4,814				4,814	155
Music	Music Expendable Spending Fund	2,440	1,147	1,203		4,790	135
Music	McIndoe Organ Maintenance Spending Fund	13,365	4,236		1,221	16,380	546
Music	Wallace Music Spending Fund	4,993	1,075			6,068	195
Garden	Reno Garden Spending Fund	31,042		18,650	9,167	40,525	1,150
SUBTOTAL - Directed Spending Funds		158,630	36,878	37,358	22,603	210,262	6,960
Reserve Funds							
Cash Flow	Kendall Cash Flow Loan Fund	13,402				13,402	431
Facilities	Memorial (Capital) Reserve Fund	2,280				2,280	73
Facilities	Capital Reserve Fund	3,130		2,000		5,130	133
Operations	Emergency Reserve Fund - Operations	51,866		15,137		67,003	1,910
Personnel	Sabbatical Reserve Fund	20,973		3,000		23,973	722
SUBTOTAL - Reserve Funds		91,650	0	20,137	0	111,787	3,268
TOTALS WITHOUT PASS THRU FUNDS		250,279	36,878	57,495	22,603	322,049	10,229
Housing Loan Fund		0	0	7,668	7,668	0	
Christmas, Easter & Just Peace Fund		0	0	10,183	7,716	2,467	
FEMA Grant Program		0	0	20,113	20,113	(0)	
Directed Gifts Fund		0	0	4,469	5,019	(550)	
Denominational Support Spending Fund		0	56 2,469		2,469	0	
SUBTOTAL - Pass-Through Funds		0	2,469	42,433	42,985	1,917	