

ANNUAL REPORT 2021



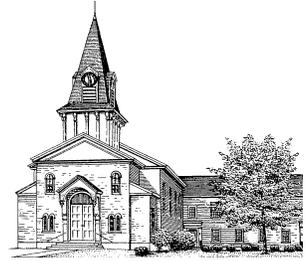
Church of Christ, Congregational, UCC
142 Exchange Street
Millis, MA 02054

An Open and Affirming Congregation

Church of Christ Vision Statement:
Worship God, Serve our neighbors, Share God's love.



Church of Christ, Congregational
United Church of Christ
142 Exchange Street
Millis, MA 02054



Warrant for the Annual Meeting Sunday, January 30, 2022

To the Members of the Church of Christ, Congregational Church in Millis, County of Norfolk, Commonwealth of Massachusetts

You are hereby notified that the Annual Meeting of said church will be held on Sunday morning, the 30th of January, 2022, at 10:00 am in the sanctuary, immediately after the 10:00 am worship service for the following purposes, to wit:

Article 1. To receive and act upon reports of the Church officers and committees.

Article 2. To choose all necessary Church officers and committees for the church year 2022.

Article 3. To appropriate money for all Church expenses and to determine the manner of raising same. (Review the 2021 spending and set the budget for 2022)

Article 4. To consider and act upon recommendations from Prudential regarding Funds consolidation.

Article 5. To vote a sum of money for the repair of the church steeple.

Article 6. To transact any other business which may legally come before said meeting.

Nydia Rice, Clerk
- January 2022

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Statement of Faith

United Church of Christ

We believe in you, O God, Eternal Spirit, God of our Savior Jesus Christ and our God, and to your deeds we testify:

You call the worlds into being, create persons in your own image, and set before each one the ways of life and death.

You seek in holy love to save all people from aimlessness and sin. You judge people and nations by your righteous will declared through prophets and apostles. In Jesus Christ, the man of Nazareth, our crucified and risen Savior, you have come to us and shared our common lot, conquering sin and death and reconciling the world to yourself.

You bestow upon us your Holy Spirit, creating and renewing the church of Jesus Christ, binding in covenant faithful people of all ages, tongues, and races.

You call us into your church to accept the cost and joy of discipleship, to be your servants in the service of others, to proclaim the gospel to all the world and resist the powers of evil, to share in Christ's baptism and eat at his table, to join him in his passion and victory.

You promise to all who trust you forgiveness of sins and fullness of grace, courage in the struggle for justice and peace, your presence in trial and rejoicing, and eternal life in your realm which has no end. Blessing and honor, glory and power be unto you.

2021 Annual Meeting Minutes

Church of Christ Annual Meeting 2/7/21 10:40 am-11:40 am (Conducted on-line via Zoom)

Article 1. To receive and act upon reports of the Church officers and committees.

Passed

Article 2. To choose all necessary Church officers and committees for the church year 2021.

Positions that have been filled:

Bonnie McDonald is on Trustees.

Tammy Coutts is on C.E.

Deb Hall is Asst. Treasurer.

Doug Coutts is on Prudential.

Nominations from the floor-

Wayne Carlson nominated Steve Howie for Trustees, Steve accepted.

Judie Ackerman accepted Member at Large.

** Member at Large attends Council Meetings, drives discussions and is a voting member.

All positions were accepted and the motion was passed.

Article 3. To appropriate money for all Church expenses and to determine the manner of raising same. (Review the 2020 spending and set the budget for 2021.)

John Hiss of Prudential presented the 2021 Budget.

PPP \$31,700-needs to be converted to a grant so it doesn't have to be paid back.

Actual deficit for 2020 \$18,333

Rental income was impacted from Covid-19.

2021-Projected deficit \$46,711, this will be monitored going forward

8% drop in pledges- members have moved away.

Nursery school rental has been reduced because of Covid-19.

Vanguard Investments Bal. 2/7/21 \$413,000

2021- Some of the budget line items have been reduced for Jan-June due to Covid-19, assuming July we will be back to normal.

Budget was accepted as proposed. John Hiss was thanked for this work on budget and the committee.

Article 4. Authorize Trustees to construct a third bathroom using Capital Funds if needed due to Covid-19 regulations. (\$13,300 cost).

M. Barber would like to have 35 children enrolled by September 2021.

As of now, she only uses the ladies' room for the children.

The MA rules state that we may not need just a restroom for Happy Hours. This will determine if we need an additional bathroom or not.

Article 5. To transact any other business which may legally come before said meeting.

Notice from transition team:

- Due to low numbers of participation with Church Profile and Small Group Discussions, they are halting their work until after Easter. The link for the survey should still be working and anyone who missed the deadline is encouraged to submit the survey.
- Wendy Schneider suggests that what we put into the church profile helps with a minster to determine if they are a good fit for the church. The more input, the better. This is the

time to voice an opinion and to speak up about your needs with the church and the vision of the church.

- Jan Krohn states that there are concerns of revenue that may impact who we hire and how we maintain the church. We are an older congregation and may need to make changes in how we do things.

Leadership Retreat for all officers and committees 2/27/21 9am-12pm.

Moderator's Report

2021 continued where 2020 left off – with the church still remote but progressing towards a “new normal”.

With the new slate of officers and committees, Reverend Jennifer held a Leadership retreat (virtually). The overall feedback was positive, and we agreed to continue it every year.

We continued with remote services, including our Easter service, but started going back (outside) in late spring/early summer, along with keeping the Zoom option. As the year progressed, we moved from outside to inside in the fall when the weather started to get colder, and we were fortunate enough to have our Christmas services, including the Candlelight Christmas Eve service, in-person! We also started having church meetings more frequently, and we should continue to do so in the coming year.

Our annual Jolly Holly Fair was an in-person event, which brought in around \$6,700, a little below our budgeted number, but better than the team expected. Many thanks to the leads and volunteers who helped make the fair a successful one.

In the spring, we said goodbye to our long-time admin Eileen Yates, and we welcomed our new admin Shelley Goes. Unfortunately, due to health issues, Shelley had to recently resign, and we are now looking for a new admin.

As we near the Annual meeting, this is will be my last meeting as Church moderator. I hope that I helped migrate the church through the many changes and challenges the church has had the last three years. In 2022, we will be starting the search for the settled pastor, and we are learning to live long-term with Covid. We still struggle with volunteers, and I urge you all to be a voice in the future of the church whether assisting with Sunday service tasks (Zoom moderator, usher, reader, video), search committee for the settled pastor, or any of the open positions on the various committees.

Finally, I want to thank all those that have served in positions in our various committees and groups, as well as the Church Council members during my tenure as moderator. And a special thank you to Reverend Jennifer for her guidance over the past two years. You all have made the job of moderator an enjoyable and spiritual one. I know the next moderator will be in good hands!

Respectfully Submitted,
Gail DiGioia (Luck), Moderator

Interim Pastor's Report

Attack on the US Capitol, vaccines: people faking to get it and people opting out, Olympics, wildfires, tornados. Outdoor Good Friday, online Maundy Thursday, outdoor Sunrise, online Easter, in-person Mother's Day, packing Common Cathedral lunches during worship, community gardens, adult education. Lawn services, pet blessings, camp Sunday, Trunk and Treat, community coat drive, open windows, masking, air purifiers, coffee hour, choir, new staff, in-person Jolly Holly Fair, and ornaments on the tree. What a year!

In January, due to a Covid spike, all activities were held on-line with minimal staff time in the office.

As worship leader, I worked closely with the Deacons, Music Director, and Worship team to provide weekly and special worship experiences. In February, ashes and Lenten kits, which contained objects relevant to each week's lesson, were made available for pick-up and were distributed to all families with children. The Ash Wednesday service was solely on Zoom with folks imposing the ashes themselves. It was suggested for everyone to create a Lenten altar at home to use during Zoom worship. One of the worship objects was a few seeds that were planted at home. It was amazing what plants and beautiful flowers grew from those seeds. During Holy Week, the Deacons led the Maundy Thursday Service of Tenebrae from the sanctuary and broadcast it over Zoom. The Good Friday Way of the Cross service was held outside around the church grounds. The Sunrise service was also outside. Easter Sunday worship was on Zoom only.

On Mother's Day, we began in-Sanctuary services thanks to the purchase of a laptop and video camera. During the summer and early fall, we worshiped outside until it became too cold. We had Camp Sunday, we blessed backpacks, and we blessed our many pets. In July, a few folks volunteered to be on a Worship team, which helped to plan special Sundays and the Advent/Christmas Season, which included a Blue Christmas Service. In November, I began offering monthly healing services. All our services continue to be offered in-person and on-line. We continue to note participants' names for contact tracing purposes. Scarves were given to our high school graduates, and we rang the bell on Juneteenth.

In September, we acquired 80 New Century hymnals from a congregation that was closing. We also stopped posting our services to YouTube, as that was using too much of my time. YouTube posting can resume when we have a volunteer to edit and post the services.

As teacher, I led a 5-week discussion on White Privilege in January, a discussion on Sexual Orientation in June, and showed the film "The Biggest Little Farm" in July. I led all our elected leaders in an on-line Leadership retreat, which was well-received and productive. For most of the year, I produced Children's Activity sheets that corresponded with the weekly scripture lessons. These were posted on the website and were available at in-person services. As other responsibilities took over, I had to let this go, but I do hope it will be picked up in the future. I continue to participate in Bible Study each week.

As administrator and head of staff, I wrote up job descriptions for the Administrative Assistant and Sexton. In April, we said good-bye to our long-time Administrative Assistant Eileen Yates and hired Shelley Goes. Sadly, Shelley began experiencing back pain that kept her out of

work the last two months of the year and has kept her from returning. We will have a new Administrative Assistant in place by Annual Meeting. In May, our long-time custodian, Kerry Sullivan, also experienced medical issues that prevented her from working. We transitioned to her daughter Abby, who is filling the position at this time. Doug Briggs, who was filling the Youth minister position, resigned in May. I regularly checked in with staff and conducted annual evaluations. We changed the pay period for all staff to bi-weekly.

I worked with all the committees to support their efforts and attended all Church Council meetings. I learned Servant Keeper and produced a new directory. John Smith is researching potentially more friendly database programs to replace Servant Keeper. In June, we stopped sending weekly emails and added a Mid-month Update. We also began monthly articles in the Medway & Millis Newspaper.

With the decision to keep the building locked, we added an electronic keypad, doorbell, and external mailbox. A new in-house mailboxes system has enhanced mail distribution. A building use calendar has been hung outside the Sexton's door. At the end of the year, I took on most of the Administrative Assistant responsibilities until we hired Wreath Writing and Marketing Services to do the bulletins, newsletters, and Annual Report. This meant I did significantly less pastoral care during the month of December. I met regularly with the Transition Team and led two large group gatherings.

As Pastor, I have met monthly with the Visitors and have visited folks in the hospital, nursing home, their own home, in my office, and on the phone and Zoom. I keep regular on-line and in-person office hours. I conducted 1 baptism and 4 funerals. I led a 3-session new member class and expect to have new members join in 2022. I also have 2 baptisms scheduled for 2022. I pray for each person and the congregation as a whole on a regular basis.

I continue to liaison between the church and the Southern New England Conference and the Metropolitan Boston Association. A variety of members attended ordinations, installations, and annual meetings.

As an Intentional Interim, I continue to share my observations and ask questions as the congregation prepares for the new settled pastor. We have attended to the five focal tasks of the interim time. How the committees work with each other, and the rest of the congregation, will be part of continued conversation. We have re-constituted the Pastoral Relations Committee, which is serving as a good sounding board and advocate for the Pastor. Changes to my contract will be made to create the template for future pastoral contracts.

This congregation has been through a lot over the past two years and is coming through strong. There is much to celebrate and to look forward to. The Search Committee will be in full-swing soon, and excitement will build as they make progress. It has been a pleasure and a blessing to walk these two years with you. God is active here.

Respectfully submitted,
Rev. Jennifer Geary, Interim Pastor

Deacons' Report

The year of 2021 began with welcoming new Deacons, Lauren Briggs, Katelyn Andrews, and Suzi Sennott. This made our team seven Deacons, and we were excited to take on the challenges of how to worship during the continued COVID 19 pandemic and its regulations.

We learned a lot about technology and how to provide meaningful services for all, either on Zoom, outdoors, or eventually in the sanctuary. There were glitches along the way, a learning curve, and of course decisions on what equipment to purchase. We continue to fine tune as we go.

We wish to thank Myrna Rybczyk for her flexibility in providing music over this past year. Zoom, outdoors, in the sanctuary, and now with the choir, music adds so much to our services.

In May, we renewed Rev. Jennifer Geary's contract as our Interim Pastor. We feel blessed she was called to us during this time. She brings enthusiasm, vast knowledge of church workings and worship styles, and challenges us to expand our ideas on how we worship and what is "church". She continues to lead and advise several committees and the transition team. Her knowledge of technology, the importance of connecting with the SNEUCC and its educational offerings to us, and thinking outside the box when needed has helped us move closer to seeking a settled pastor. She carries out her duties and more, with a smile, warmth, and laughter.

This year we also took on the task of updating our active membership list and developing a church directory for those who wished to be listed. This took many reviews of lists, calls, and emails to accomplish. As a result, people have been moved to the inactive list or removed from our records by request. The membership list will be reviewed each year to keep it current. Members voted on and moved to the inactive list are Valerie Kane-Curtis, the Piorkowski family, Donna and Devin Rose, Barbara Susi, Jamie Staraitis, and Ben Wright.

This year, Rev. Geary established a Worship Team consisting of members of the congregation and deacons. The team has helped to try out different worship ideas and designed the Advent season theme, activities, and worship components. If you are interested in joining, please contact a Deacon or Rev. Geary.

Also, this year the Pastoral Relations Committee was revitalized to be the liaisons between the congregation and Rev. Geary.

As we end the year, we will be saying farewell to Sue Conte, Doug Briggs, Joan Nichols, and Katelyn Andrews from their Deacon roles. We thank them for their dedication, expertise, and

camaraderie over the years. With their departure, that leaves only three deacons on our team. We ask you to prayerfully consider your talents, time, and abilities to be a Deacon.

As we move into another year of challenges and the uncertainty of how the pandemic will continue to influence our daily lives, remember our church is full of love and hope for what the future will bring and who is being prepared to answer our call for a settled pastor.

Respectfully Submitted,

Sue Conte (co-chair), Doug Briggs, Joan Nichols, Lauren Briggs, Katelyn Andrews, Suzi Sennott, and Wendy Schneider (co-chair)

Deacons' Fund Report

2021 Deacons Fund Report

		Deacons Fund	Collation Fund	Total
Starting Balance	1/1/2021	\$10,458.14	\$867.57	
Interest accrued		\$5.17	\$0.00	
Contributions		\$100	\$0.00	
Disbursements		(\$400)	(\$0.00)	
<hr/>				
Ending Balance	12/31/2021	\$10,163.31	\$867.57	\$11,030.88

Memorial Committee Report

In 2021, the church received memorial donations in memory of Ron Spearing, Doug Morse, and Durwood Rowley. They were beloved church members and are missed by all.

"Thanks be unto God for His unspeakable gift." 2 Corinthians 9:15

Respectfully submitted,
Susan Conte

Welcoming Committee Report

Dear Church Family,

The Welcoming Committee's focus is on promoting inclusiveness, hospitality, and actions that are "beyond typical" in the church's extension of welcome to strangers and guests.

We found the events of the pandemic month by month finally led us to be "in-person," but yet many of us were still utilizing Zoom for church on Sundays. The Deacons and Pastor Geary were so kind to make this venue work for all. So, those of us on the Welcoming Committee that physically went to church greeted others coming in for services and those of us that stayed on Zoom for church, greeted others on Zoom.

We had two meetings this past year via Zoom. We assisted the church in obtaining Rev. Marcia Cham for a Book Talk on October 17th held outside on a beautiful fall day! She is the author of "Holy Moley, God! You've Got to be Kidding!" It was a wonderful event and many attended for discussion and sharing.

We focused on greeters for services and assisting at the Jolly Holly Fair. Members of the committee sold raffle tickets at the door for the Nativity Display and then assisted with various parts of the Fair, including making crafts, knitting items, and baking goodies.

Warmly,

The Welcoming Committee

Katelyn Andrews, Judy Kosinski, Bonnie MacDonald, Myrna Rybczyk, and Maria Melchionda

Pastoral Relations Committee Report

The Pastoral Relations Committee (PRC) is a standing committee that provides support for the pastor and seeks to support and maintain an open and healthy relationship between the pastor and the congregation.

This committee has met twice in 2021 since being appointed.

Respectfully submitted,

Pastoral Relations Committee

Jo-Ellen Franklin-Briggs, Linda Jones, Jennifer Payne, and John Smith

Music Ministry Report

A great deal of appreciation is noted for all of the people who worked hard to keep the music program alive. Easter was the biggest challenge we have ever faced. Choir members worked hard to create a video for an Easter anthem. This entailed using a phone at home to sing along with the pre-recorded anthem, Morning Has Broken, by Cat Stevens. It was uncharted territory and very frustrating. Once the parts were recorded, they were mixed by a sound engineer and given background visuals by Rev. Geary. She drove to Millis early in the mornings of Easter week to take photos of sunrise. She then added the best sunrise photos to the sound track and we were able to have a beautiful video through the hard work of all who participated.

Rebecca Waters Abalutzk and I recorded hymns for services from the beginning of the year until we could have services outside. Every Sunday was a challenge and although our setting, the back lawn of the church, was beautiful, it was very difficult and draining on everyone who worked hard to learn how to use computers and handle the wiring required to make it function. If we do outside services again, I highly recommend acapella singing. The portable digital keyboard is really made for stage performance, requires a lot of work in set-up, and is not effective auditorily.

In early September, the choir held a Zoom meeting. It was fully attended and a joy to be together. Singing is the number one spreader of respiratory diseases such as Covid19, and we discussed concerns and solutions. Although many churches have lifted their restrictions on singing, we chose to continue to distance, and obtained the KN95 masks. Fortunately, we were able to get them in a shade of blue that matches our choir robes.

We are still working on where and when to rehearse. Right now, we know that things will continue to change, but we are all grateful to be able to sing together in the sanctuary.

Yours in Christ,
Myrna Rybczyk - Music Director

Missions Committee Report

In 2021, we continued financial giving to local, national, and global needs. This year the congregation gave generously to the special collections. And we have had more participation in local mission projects. We also recognize those members have given their time volunteering and giving support/spiritual help to many of their neighbors and families. Thank you for supporting and participating in the church's mission work. We welcome new members and/or your suggestions.

UCC activities (Special collections)

- **UCC One Great Hour of Sharing** carries God's message of love and hope to people in 138 countries. The UCC works with international partners to provide sources of clean water and food, education and health care, small business micro-credit, emergency relief, and advocacy and resettlement for refugees and displaced persons.
- **UCC Neighbors in Need** is a special mission offering of the UCC that supports ministries of justice and compassion throughout the United States.
- **Blanket/Tool Sunday to Church World Services.** Church World Service is a faith-based humanitarian agency actively involved with all entities engaged in the relief and recovery efforts following severe weather around the world.
- **The Christmas Fund for Veterans of the Cross and the Emergency Fund.** The UCC is blessed each year by members, friends, and congregations of the United Church of Christ that give in support of this ministry. We are grateful for every single gift that is given. Because of these gifts, the Pension Boards can give direct financial assistance to UCC clergy and lay church employees who are struggling to make ends meet in retirement or are facing an urgent situation that demands resources they don't have.
- **The Millis Fund** is a town program that supports members of the Millis community in financial need.
- **The Southern New England Conference of the United Church of Christ (SNEUCC)** was supported through the new Proportional Giving (PG) program. Proportional Giving is a financial expression of covenant commitment by local churches to support the Conference and National UCC through sharing a percentage of local church income. It invites each of our churches to become faithful participants in a movement to make Southern New England a more just and loving part of the world. PG replaces a Local Church's giving to Conference and National UCC through Membership Dues and OCWM Basic Support. Instead, the church's PG contributions are based on its historic giving level in relation to its Total Income in a given year.

Local

- **Millis Ecumenical Food Pantry**
We continue to support housing the Food Pantry. We gave food with the Advent groceries collection and supported them with money gift card donations for the annual holiday gift-giving program. This fall, the pantry asked us to do weekly pick-up of donated food collected at Roche Brothers food market in Millis. Thanks to Church members Art Payne, Sue Bolton, and Casey Woodley doing these weekly pick-ups. In December, we started a Food Pantry update with painting/lighting. Missions is coordinating this project with the Millis Recreational Youth group. We hope it will also

foster more outreach activities with the community. Completion of the project will be done in the next couple of months.

- **New Life Furniture Bank**, in Walpole, is a program that helps the homeless, those who have lost homes from fire, veterans, and recent refugees to get a new start in life. We have given financial support, and volunteers have worked at the warehouse. We also sponsored donation collections of kitchen and cooking items, which were given to help clients set up their new homes.

State activities:

- **Our Daily Bread** is a local organization located in Taunton, MA that Paul Rice has been volunteering at and that we supported. Our Daily Bread is a nonprofit food, nutrition, and resource center. Their purpose is to provide a free nutritious meal in a warm and welcoming atmosphere to those in need. It is also a resource center that provides mentoring for basic life skills, empathizing, encouraging, and empowering a population that include the homeless and disenfranchised. We did a warm clothes and socks collection for the shelter visitors.
- **Common Cathedral** is a local organization in Boston that we and our youth program have supported for many years. Common cathedral is an outdoor congregation, housed and un-housed, sharing God's love through community, pastoral care, creative expression, and worship on Boston Common. We welcomed back our former youth minister, Jess Boose, who led a mission worship service. Funds were given in support of Common Cathedral's minister, who was running in the Boston Marathon.
- **South Shore Habitat for Humanity**. We have supported both in volunteering and financially. They partner with families to improve their housing, both locally and around the world, and build strength, stability, and self-reliance through shelter. We had two build days at the Westwood House project. The first one was in September, and the next is in January 2022. Wendy, Rev Jennifer, Jan Krohn, and several friends of Wendy all participated at the September build day.

International/National:

- **UCC Church World Service** supports the United Church of Christ Global H.O.P.E. program. We made financial contributions. In all cases, UCC funding goes toward a global ecumenical sharing of resources to help meet needs created or exacerbated by natural and human-caused disasters i.e., Haiti and USA Kentucky, needs of Refugees (South Sudan).

Mission members: Jan Krohn, Art Payne, Mary Smith, Wendy Schneider

Visitors' Group Report

The Visitors' Group has been meeting for eighteen years since March 2004. We visit those who may not be able to come to church. We want these folks to know that they still belong to our church family.

We met by Zoom in February and March of 2021 thanks to Reverend Geary. We discussed how we could spread good cheer to the people we visit. We decided that we would continue to make phone calls, and to send cards to let our friends know that they are in our thoughts and prayers even though we could not visit in-person.

In April, we began meeting in-person and contacted the nursing homes to find out about their visiting routines and began our visits when we thought it was safe. We always wore our masks.

We were sad to hear that our dear friend Bob Zabe passed away on July 22. A private service was held for him by Reverend Geary on August 7, 2021.

Shirley Rowley, a longtime Visitor, resigned from being a Visitor. She has moved to the Willows in Medway. We wish her well. We will be visiting her when the present situation gets better. Thank you Shirley for being a loyal Visitor all these years.

We also miss June Murphy, who was a friend of the Visitors. She moved with her family to Sandwich, MA. We will miss her and the beautiful decorations she made for our yearly luncheons.

The Visitors donated two gift cards for the Jolly Holly Fair that was held on December 4.

We welcome newcomers. If you feel that you would like to become a Visitor, please speak to a Visitor or join us at our monthly meeting, usually held the third Thursday of the month.

The Visitors

Judie Ackerman, Ellie Costa, Ginny Demery, Pam Johansson, Linda Jones,
Judy Kosinski, Pat Spearing, Kathy Stevens, Reverend Jennifer Geary.

“So, encourage each other and build each other up, just as you are already doing.”
(Thessalonians 5:11)

Christian Education Report

The year began with 2 members on the committee, Kelly Williams and Tammy Coutts.

In January, the committee met with Kristen Putney, one of the faith formation specialists of the Southern New England Conference. Kristin gave several suggestions about having at-home activities and ways to include children in on-line worship since we couldn't meet in person.

The committee looked through several children's Bibles to choose one to give to families with preschool children.

A big thank you to Doug Briggs for his many years of service with the Youth Groups.

Discussion was had about when and where to do in-person Sunday School activities with children. One proposal is to use Fellowship Hall, so children don't have to go so far from parents. Without consistent attendance, it is hard to plan lessons. Rev. Geary has been using Children's time in worship as our children's education. Occasionally, worksheets that connect to the scripture are available.

In July, Tammy Coutts resigned due to other obligations. No meetings occurred for the remainder of the year.

Respectfully submitted,
Kelly Williams

Youth Ministry Report

Due to Covid and dwindling youth numbers, there was limited Youth Group activity in 2021. We organized a few hikes and gatherings in the spring when it was warm enough to get together safely outdoors.

In May, I resigned from my position as youth leader. It is my hope that we as a church will continue to support our youth and that holding activities and events might become safer in the future. I will continue to work with the Christian Education committee in the coming year to try and find ways to engage our youth.

Respectfully submitted,
Doug Briggs

Women's Fellowship Report

Women's Fellowship provides an opportunity for the women in our church family to socialize as well as to work on service projects for our church.

This year was the Fellowship's 62nd birthday. However, due to Covid restrictions, we could not celebrate with our annual Summer Salad Supper and Yankee Swap.

The M&M's have been able to meet in person and also via Zoom during Autumn 2021. Handcrafted projects were made for the Jolly Holly Fair, which was held in person this year!

Remember that if you are a woman and consider our church to be "your church," you are automatically a member of Women's Fellowship.

Covid continues to be present in our lives, but we are hopeful about continuing to gather in person in 2022. Maybe we'll be able to celebrate the 63rd birthday of Women's Fellowship in June 2022!

Respectfully submitted,
 Judie Ackerman, Pam Johansson, Linda Jones, Pat Spearing, and Kathy Stevens

Women's Fellowship Treasurer's Report

Savings	Checking	Total
4,228.62	1,030.12	5258.74

Balance as of 12/31/20

Account Activity				
	Item	Savings	Checking	Total
Credits	Interest	2.10	.12	2.22
Debits				
Transfers				

Savings	Checking	Total
4,230.72	1,030.24	5,260.96

Balances as of 12/31/21

Respectfully submitted by Kathy Stevens, Women's Fellowship Treasurer

Men's Fellowship Report

At the beginning of 2021, the men of our Church were looking for ways to reconnect and serve the Church of Christ in what we thought would be a post-pandemic era. In February, we began having virtual breakfasts on Zoom. It was nice to see one another again, but we longed to have breakfast together in-person. With vaccination rates increasing and the re-opening of our Church, we were able to resume live breakfasts in July.

We participated in several projects during 2021. Andy Bolton and Rich Manzano repaired the roof on the shed. Doug Briggs built a cross for the Good Friday and Easter Services. A major project was to clean out the basement to comply with fire regulations and to have more rental income from our tenant for storage. Kathy Stevens and Wendy Schneider assisted us in this endeavor. We also cleaned up the third floor landing and plan to work on the balcony in 2022. Andy assisted Missions in planning for brightening up the Food Pantry area. He also helped to solve various technology issues.

In 2022, we are planning to update the appearance of Fellowship Hall to attract more users and increase rental income.

The month of December brought some feeling of normal activity with the return of an in-person Jolly Holly Fair. With the assistance of Jen Payne, Sandy and Bill Raymond, and Mary Smith, we had a fun day of fellowship as we resumed our annual Snack Bar at the fair. We also donated a Lowes gift card to the silent auction. Next year, we plan to promote the snack bar during the fair to hopefully increase profits. We wish to thank everyone who donated food and other items for the snack bar and thereby contributed to our successful venture.

A highlight of the year was our annual evening of fellowship and food at the Charred Oak Tavern in Middleboro organized by Bill Raymond, which was a delight from start to finish. Chris Monahan and Rob Nathans joined us for this special evening. We learned with deep regret that Brian Hall and his family will be moving to Pennsylvania, but we wish them blessings in their new home.

We are looking for new ways to connect with the men of our church to serve our congregation and community.

All men who consider the Church of Christ to be their spiritual home are automatically members of Men's Fellowship. There is no initiation! We welcome all men to join us in furthering our mission and outreach. We pray that we will be able to resume more of our activities during 2022.

Respectfully Submitted,

Andy Bolton, Doug Briggs, Brooks Corl, Brian Hall, Steve Howie, Rich Manzano, Art Payne, and the rest of the Men's Fellowship team.

Trustees' Report

The Covid restrictions slowed down possible projects this year, as the building was closed to all but necessary personnel.

In March, the Trustees walked all of the church property, inside and out. The list we compiled for repair and/or refurbishing was very long. One thing that was absolutely necessary was the steeple. It needs new shingles to keep out the rain, and the clock faces must be removed or replaced, as they cannot be maintained. The final quote was received the last week in December. With Council approval, all information about the project will be sent to the congregation in January for study, and at the Annual Meeting on January 30, 2022, a final decision will be made.

Projects completed:

- The men's bathroom was repainted.
- A new push-bar/electronic entry system was put on the side door, along with a doorbell.
- Abigail Sullivan was hired as our Sexton, replacing her mother Kerry.
- The basement area known as the Green Zone was cleaned out by Men's Fellowship, Trustees, and others. This space will be rented to Dr. Bermingham when a protective enclosure is built to secure his property.
- The shed was resingled and painted.
- New lights were added to the Food Pantry.
- The stage was cleaned off.
- An outside mailbox was installed.
- The flagpole light was connected to a timer.
- The drain by the nursery school side entrance was buried underground.

In October, we began renting Fellowship Hall again, all under Covid restrictions.

Special thanks to Steve Howie for another year's worth of lawn care.

The Trustees wish to thank all of our church family for their help during this unusual year.

Andrew Bolton, Bonnie Mac Donald, Wayne Carlson, Steve Howie, Rich Manzano, and Kathy Stevens

Clerk's Report

2021 Membership Totals	
Active church members reported December 31, 2020	148
New Members	0
Active Members Deaths	0
Transfer Out	-2
Moved to Associate Members	-1
Moved to Inactive	-38
Active Members on December 31, 2021	107

Associate Members on December 31, 2020	0
Moved from Active Status	1
Associate Members on December 31, 2021	1

Committed Friends on December 31, 2020	32
New Committed Friends	3
Deaths of Committed Friends	-1
Committed Friends on December 31, 2021	34

Inactive Members on December 31, 2020	61
Moved from Active Status	+38
Death of Inactive members	-2
Inactive Members on December 31, 2021	97

Deaths of Committed Friends:

Bob Zabe

Deaths of Inactive Members:

Bruce Barnes

Laura Warren

Additional Records (includes members and non-members)

Other Deaths/Funerals/Memorial Services:

Seth Holden

Richard Palson

Baptisms: 1

Weddings: 0

Funerals/Memorial Services at the Church of Christ: 1

Prudential Committee Report

Overview and Summary: The Church completed 2021 substantially better than was budgeted. We planned for a deficit budget of \$46,712 for 2021 but only ended up with a deficit of \$11,428. While this is very good news to the bottom line, there are a few areas which significantly shaped the initial budget and then affected the financial results.

The Church has attempted to operate with a deficit budget in the \$25,000 to \$35,000 range for most years. Due to the anticipated impact of COVID, a 2021 deficit budget of \$46,712 was approved with the belief this was a “one time” substantial deficit above normal and desired numbers.

Anticipated shortcomings on the revenue side did not materialize as pledges, rental, and other income came in at or above budgeted numbers. Additionally, our investments overperformed our budgeted numbers. On the expense side, the Church did not have a Sunday School Superintendent or a Youth Pastor, thus there was savings compared to budget. Overall, the bottom-line was \$35,283 better than the proposed budget, which is a very positive result considering all that transpired during 2021.

Pledges: In 2021, \$110,415 was received in pledge income compared to the budgeted \$110,900.

Other Donations: Seasonal donations were impacted by COVID, largely because in-person church activities were not allowed until summer. Though this line item was \$3,500 less than budgeted, other monies came in to offset this difference so overall the Church took in more than was planned.

Fundraiser: In 2021, fundraiser revenue was still impacted by COVID because of limitations on in-person events. Thanks to an excellent effort by all volunteers, the actual fundraiser income was \$6764 compared to the budgeted \$7,000.

Rental Income: In 2021, the rental income recovered because the nursery school was able to go back to almost full enrollment. The rental income was \$49,057 compared to the budget of \$47,256.

Investments: Investments did extremely well as the markets continue to be bullish. 2021 was our first full year with our funds held in accounts with Vanguard. Most of our monies are in Vanguard Managed Allocation Fund Investor Shares (VPGDX), with some held in a Money Market account. We began 2021 with \$412,000 in assets and ended 2021 with \$441,000. The breakdown is as follows:

as of 12/31/2020: 23,088 shares VPGDX @ \$17.33 = \$400,120.48
plus \$12,061.61 in money market = \$412,269.15 in total assets

as of 12/31/2021: 22,225 shares VPGDX @ 18.39 = \$408,721.77
plus \$32,572 in money market = \$441,294.19 in total assets

In 2021, the funds earned \$15,290.25 in dividends, \$1,635.78 in short term capital gains, and \$7,645.48 in long term capital gains. We withdrew \$15,000 to meet cash flow needs. Of note, \$125K of the \$441K in assets is accounted for in allocated funds (such as missions and capital).

Expenses: Expenses were \$18,000 less than budget. Below are the largest differences:

Youth Ministry: \$8,000 less as there was no Youth Pastor.

Christian Education: \$3,300 less as there was no Sunday School Superintendent

Snow plowing: \$3,035 less as thankfully it was another light year for snowfall.

Gas Utility: \$2,200 less due to only a partial year of full usage due to COVID.

Pastoral: Vehicle allowance was \$2900 less as in-person calls and visitations were less frequent due to COVID.

Other Important Information: To offset the impact of COVID-19 during 2020, a Payroll Protection Plan federal government loan/grant was applied for and approved. In 2021, the loan/grant was forgiven and converted to grant status with no repayment required.

Looking Ahead: We are anticipating similar challenges in 2022 as COVID continues to be a part of our lives. Given the favorable results from 2021 and the challenges that still lie in front of us, we are again submitting a budget that projects a significant shortfall. We have faith that there will be better times ahead and that we can once again beat our conservative estimates put forth in the budget.

There are many areas that can help our bottom line, for instance if we were to increase our income by renting our space or having other fundraisers. As we transition into the process of finding a settled Pastor, there are creative ways that we can go about compensating a new minister that would bring us into line with churches of our size. Expenses will be on the rise in 2022 in many areas, including our payroll service and insurance coverage. There are also the potential replacements for a Youth Pastor and/or a Sunday School Superintendent to be considered.

Thank you: Thank you to Mary Smith for all of her continued hard work as Treasurer. Also, thank you to Reverend Geary and Gail Luck for their help and guidance throughout the year.

Doug Coutts and Bill Wright
Prudential Committee

2021 Actual and 2022 Budget

Church of Christ Congregational 2022 Budget					
Account Name		2021			Proposed 2022 Budget
		Budget	Actual	Variance	
<u>INCOME - Pledges</u>					
Pledges		\$110,900	\$110,415	-\$485	\$108,482
Total INCOME - Pledges		\$110,900	\$110,415	-\$485	\$108,482
<u>INCOME - Other donations</u>					
Loose collections		\$9,180	\$8,111	-\$1,069	\$9,000
Seasonal Donations (Lent/Advent)		\$6,111	\$2,540	-\$3,571	\$5,000
Funeral donations		\$0	\$1,035	\$1,035	\$0
Other donations		\$0	\$220	\$220	\$500
Flowers		\$0	\$456	\$456	\$0
OCWM - Special Support		\$0	\$1,685	\$1,685	\$0
Ministry & mission donations		\$0	\$310	\$310	\$0
Capital improvement donations		\$0	\$100	\$100	\$0
Community Garden Donations		\$0	\$1,700	\$1,700	\$0
Total INCOME - Other donations		\$15,291	\$16,157	-\$834	\$14,500
<u>INCOME - Interest and dividends</u>					
Interest income		\$0	\$3	\$3	\$0
Transfer from different bank		\$0	\$0	\$0	\$0
Dividend income		\$20,237	\$15,000	-\$5,237	\$15,000
Investment Adjustment		\$0	\$0	\$0	\$0
Total INCOME - Interest and dividends		\$20,237	\$15,003	-\$5,234	\$15,000
<u>INCOME - Rental</u>					
Nursery school rental		\$23,250	\$28,937	\$5,687	\$29,000
Center for Wellbeing rental income		\$24,006	\$21,307	-\$2,699	\$27,180
Other facilities rental		\$0	\$750	\$750	\$0
Total INCOME - Rental		\$47,256	\$50,994	\$3,738	\$56,180
<u>INCOME - Fundraisers</u>					
Jolly Holly revenue		\$7,000	\$6,764	-\$236	\$7,000
Sunday suppers revenue (Music)		\$0	\$70	\$70	\$0
Music events & programs		\$0	\$0	\$0	\$0
Fun Fair revenue		\$0	\$0	\$0	\$0
Other fundraisers		\$0	\$50	\$50	\$0
Total INCOME - Fundraisers		\$7,000	\$6,884	-\$116	\$7,000
Total Income		\$200,684	\$199,453	-\$2,931	\$201,162

Church of Christ Congregational 2022 Budget					
Account Name	2021			Proposed 2022 Budget	
	Budget	Actual	Variance		
EXPENSES - Church operation & maintenance					
Funeral payments	\$0	\$505	\$505	\$0	
Electricity	\$4,800	\$7,037	\$2,237	\$7,100	
Gas	\$9,000	\$4,554	-\$4,446	\$6,000	
Telephone	\$2,500	\$2,562	\$62	\$2,600	
Snowplowing	\$6,500	\$3,465	-\$3,035	\$6,500	
Dumpster	\$2,796	\$2,705	-\$91	\$2,844	
Building & liability insurance	\$14,322	\$17,744	\$3,422	\$17,750	
Workers compensation insurance	\$3,163	\$1,517	-\$1,646	\$1,550	
Water/sewer	\$3,605	\$2,713	-\$892	\$3,605	
Sexton salary	\$10,779	\$10,434	-\$345	\$11,102	
Sexton supplies	\$1,000	\$1,160	\$160	\$1,400	
Church maintenance	\$1,000	\$4,200	\$3,200	\$1,000	
Elevator & Fire Alarm Inspections	\$3,524	\$2,278	-\$1,246	\$3,524	
SES - Church operation & maintenance	\$62,989	\$60,874	-\$2,620	\$64,975	
EXPENSES - Church office					
Secretary's salary	\$19,483	\$17,737	-\$1,746	\$19,105	
Supplies and postage	\$1,200	\$1,168	-\$32	\$1,200	
Copier	\$2,500	\$550	-\$1,950	\$1,100	
Computer & IT expenses	\$1,400	\$828	-\$572	\$2,150	
Flowers	\$0	\$557	\$557	\$0	
Total EXPENSES - Church office	\$24,583	\$20,840	-\$3,743	\$23,555	
EXPENSES - Pastor					
Pastor's salary	\$45,000	\$44,135	-\$865	\$45,000	
Pastor's pension	\$5,880	\$4,674	-\$1,206	\$10,500	
Life insurance	\$1,125	\$1,219	\$94	\$1,225	
Health and dental benefits	\$13,075	\$14,617	\$1,542	\$15,348	
Vehicle allowance	\$6,000	\$3,123	-\$2,877	\$4,000	
Pastor Education	\$500	\$240	-\$260	\$500	
Summer Pulpit	\$0	\$0	\$0	\$0	
Professional expenses	\$1,000	\$250	-\$750	\$1,000	
Housing allowance	\$30,000	\$28,462	-\$1,538	\$30,000	
Employer's matching FICA	\$5,738	\$9,055	\$3,317	\$5,955	
Sabbatical Accrual	\$0	\$0	\$0	\$0	
Total EXPENSES - Pastor	\$108,318	\$105,775	-\$2,543	\$113,528	

Church of Christ Congregational 2022 Budget					
Account Name	2021			Proposed 2022 Budget	
	Budget	Actual	Variance		
EXPENSES - Christian education					
Christian education, misc expenses	\$100	\$48	-\$52	\$100	
VBS expenses (church funded)	\$0	\$0	\$0	\$0	
Confirmation class expenses	\$100	\$0	-\$100	\$100	
Church school curriculum	\$250	\$0	-\$250	\$250	
Superintendent's salary	\$2,627	\$0	-\$2,627	\$0	
Church school supplies	\$100	\$0	-\$100	\$100	
Adult bible study expenses	\$50	\$0	-\$50	\$50	
Church school Christmas project expenses	\$0	\$0	\$0	\$0	
Children's Sunday expenses	\$100	\$0	-\$100	\$100	
Church school bibles	\$0	\$0	\$0	\$0	
Total EXPENSES - Christian education	\$3,327	\$48	-\$3,279	\$700	
EXPENSES - Music ministry					
Organist salary	\$0	\$0	\$0	\$0	
Substitute organist	\$300	\$0	-\$300	\$300	
General music expenses	\$400	\$324	-\$76	\$400	
Piano and organ tuning	\$750	\$0	-\$750	\$750	
Music director's salary	\$16,414	\$15,888	-\$526	\$16,414	
Copyright license fees	\$200	\$732	\$532	\$750	
Total EXPENSES - Music ministry	\$18,064	\$16,944	-\$1,120	\$18,614	
EXPENSES - Leadership team					
Diaconate expenses	\$750	\$1,634	\$884	\$750	
Outreach expenses	\$1,000	\$189	-\$811	\$1,000	
Pastor Sabbatical Transfer	\$0	\$0	\$0	\$0	
Pastoral Search Expenses	\$2,000	\$30	-\$1,970	\$2,000	
Financial expenses	\$375	\$746	\$371	\$750	
Church delegate expenses	\$0	\$0	\$0	\$0	
Prudential Payroll Service	\$650	\$1,041	\$391	\$1,100	
Prudential Expenses	\$250	\$21	-\$229	\$250	
Visitors Groiup	\$0	\$0	\$0	\$500	
Total EXPENSES - Leadership team	\$5,025	\$3,661	-\$1,364	\$6,350	

Church of Christ Congregational 2022 Budget					
Account Name	2021			Proposed 2022 Budget	
	Budget	Actual	Variance		
EXPENSES - Board-Restricted Funds					
Giving: UCC Per Capita Dues	\$3,512	\$3,500	-\$12	\$0	
Missions	\$7,578	\$5,399	-\$2,179	\$10,848	
Capital Fund	\$6,000	\$1,752	-\$4,248	\$6,000	
Total EXPENSES - Board-Restricted Funds	\$17,090	\$10,651	-\$6,439	\$16,848	
Expenses - Youth Ministry					
Youth fellowship expenses (church funded)	\$0	\$0	\$0	\$0	
Youth pastor/leader compensation	\$8,000	\$1,718	-\$6,282	\$0	
Youth pastor travel expenses	\$0	\$0	\$0	\$0	
Youth pastor professional expenses	\$0	\$0	\$0	\$0	
Total Expenses - Youth Ministry	\$8,000	\$1,718	-\$6,282	\$0	
Total Expense	\$247,396	\$220,511	-\$27,390	\$244,571	
Revenue - Expense	-\$46,712	-\$21,058	\$24,459	-\$43,409	

Balance Sheet

Balance Sheet Comparison

Account Number	Account Name	12/31/2020 Amount	12/31/2021 Amount
Assets			
ASSETS - Liquid			
1000	MSB Checking Account	39,412.62	19,685.54
1001	MSB Money Market Fund	2,838.87	339.81
Total ASSETS - Liquid		42,251.49	20,025.35
ASSETS - Investments			
	Vangaurd Managed Allocation Fund	412,269.15	408,721.77
	Vangaurd Money Market	0.00	32,572.42
Total ASSETS - Investments		412,269.15	441,294.19
ASSETS - TOTAL		\$454,520.64	\$461,319.54
Equity			
Equity - Unrestricted General Fund		\$335,755.43	\$337,003.27
Equity - Board-restricted funds			
3021	Missions Fund	39,031.62	39,705.95
3022	Capital Improvement Fund	27,084.00	31,432.17
3023	Sabbatical Fund	9,435.75	999.75
Total Equity - Board-restricted funds		75,551.37	80,573.87
Equity - Donor-restricted funds			
3111	Youth Fellowship Fund	20,208.03	20,099.49
3112	VBS Fund	163.14	163.14
3113	Music Special Fund	1,161.25	1,511.25
3114	Organ Fund	5,451.00	5,451.00
3115	Handbell Fund	1,325.00	1,325.00
3116	Memorial Fund	13,591.04	13,591.04
3117	Library Fund	943.80	943.80
3118	Men's Fellowship Fund	92.42	92.42
3119	Church School Fund	721.52	721.52
3120	Visitor's Fund	-334.55	-434.55
3121	Heating System Fund Balance	-108.81	-108.81
3122	Community Garden - Fund	0.00	387.10
Total Equity - Donor-restricted funds		43,213.84	43,742.40
EQUITY - TOTAL		\$454,520.64	\$461,319.54

Restricted Fund Proposal

Proposed Changes to Donor Restricted Funds

Account Number	Account Name	12/31/2021 Amount
<u>Equity - Donor-restricted funds</u>		
3111	Youth Fellowship Fund	20,099.49
3112	VBS Fund	163.14
3113	Music Special Fund	1,511.25
3114	Organ Fund	5,451.00
3115	Handbell Fund	1,325.00
3116	Memorial Fund	13,591.04
3117	Library Fund	943.80
3118	Men's Fellowship Fund	92.42
3119	Church School Fund	721.52
3120	Visitor's Fund	-434.55
3121	Heating System Fund Balance	-108.81
3122	Community Garden - Fund	387.10
Total Equity - Donor-restricted funds		43,742.40

Proposal:

1. Combine Music Special Fund, Organ Fund, and Handbell into Music Fund with a balance of \$7,000.00. Transfer difference to General Fund.
2. Combine VBS Fund, Library Fund, & Church School Fund into Christian Education Fund
3. Close out Visitor's Fund and Heating System Fund and transfer to General Fund

<u>Equity - Donor-restricted funds</u>		PROPOSED
3111	Youth Fellowship Fund	20,099.49
3113	Music Fund	7,000.00
3116	Memorial Fund	13,591.04
3117	Christian Education Fund	1,828.46
3118	Men's Fellowship Fund	92.42
3122	Community Garden - Fund	387.10
Total Equity - Donor-restricted funds		42,998.51
Transfer to General Fund		743.89

Nominating Slate 2022

Moderator	Jan Krohn (22)
Church Clerk	Sue Conte (22)
Treasurer	Gail DiGioia (22)
Assistant Treasurer	Mary Smith (22)
Investment Fund Manager	Open
Collector	Brooks Corl
Assistant Collector	Open

Diaconate		
Open-2 yrs	Lauren Briggs (21)	Wendy Schneider (20)
Open-2 yrs	Suzi Sennott (21)	Open-1 yr
Open-2 yrs	Open-2 yrs	////////////////////////////////////
Missions		
Casey Woodley (22)	Art Payne	Wendy Schneider
Jan Krohn	Mary Smith	////////////////////////////////////
Trustees		
Andy Bolton	Kathy Stevens	Wayne Carlson
Rich Manzano	Bonnie MacDonald (20)	////////////////////////////////////
Prudential		
Open-2 yrs	Doug Coutts (21)	Bill Wright
Open-2 yrs	Open-2 yrs	////////////////////////////////////
Christian Education		
Doug Briggs (22)	Meghan Prescott (20)	Kelley Williams (20)
Open-2 yrs	Open- 2 yrs	////////////////////////////////////
Welcoming Committee		
Judy Kosinski	Bonnie MacDonald	Maria Melchionda (20)
Lisa Priest	Myrna Rybczyk	Katelyn Andrews (20)
At-large Members of Church Council		
Open	Judy Ackerman	////////////////////////////////////
Pastoral Relations Committee		
Linda Jones (21)	John Smith (21)	Jo-Ellen Briggs (21)
Jen Payne (21)		

*The Pastoral Relations Committee is formed based on nominations from the Pastor, the Moderator and the Senior Deacon.