

Annual Report

2022 - 2023



A Concert for Easter “Then Sings My Soul” on Sunday, April 2, 2023
Phase 1 of Our Capital Campaign – newly painted Sanctuary, new carpet,
and new drape behind the cross Photo by Pastor Rich Knight

Central Congregational Church **United Church of Christ**

An Open and Affirming Congregation

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Warrant for the Annual Meeting on May 21, 2023

of Central Congregational Church in Chelmsford, United Church of Christ

To the Members and Friends of Central Congregational Church in Chelmsford:

The Annual Meeting of the Central Congregational Church in Chelmsford, United Church of Christ, will be held on Sunday, May 21, 2023, at 11:30 a.m. in Fellowship Hall to act upon the following articles:

- Article 1 To elect a Moderator.
- Article 2 To celebrate the events of the past year.
- Article 3 To act upon the recommendations of the Nominating Committee to elect the officers of the church.
- Article 4 To receive the reports of all committees.
- Article 5 Approve the budget for the fiscal year 2023 – 2024.
- Article 6 To transact any other business that may lawfully come before the meeting.

(signed) Val King

Warrant for the Annual Meeting on May 15, 2022

of Central Congregational Church in Chelmsford, United Church of Christ

To the Members and Friends of Central Congregational Church in Chelmsford:

The Annual Meeting of the Central Congregational Church in Chelmsford, United Church of Christ, will be held on Sunday, May 15, 2022, at 11:30 a.m. in Fellowship Hall to act upon the following articles:

- Article 1 To elect a Moderator.
- Article 2 To celebrate the events of the past year.
- Article 3 To act upon the recommendations of the Nominating Committee to elect the officers of the church.
- Article 4 To receive the reports of all committees.
- Article 5 To amend the Constitution Article X – Property and Finance – Section 3 as follows:
 - a. Delete: *“Those gifts and bequests not designated by the donor for current use shall be kept as Trust Funds.”*
 - b. Increase the amount above which Trustees must seek Council approval for withdrawal from the Total Return earned by the Endowment Fund and from the Remembrance Fund from \$1,000 to \$5,000.
- Article 6 To change the Lewis Memorial Scholarship Fund from a Trust Fund to a Special Account and delete the requirement that only earnings from the Fund may be used for travel to the Holy Land so as to allow both earnings and principal to be used for such travel.
- Article 7 To act upon the recommendations of the Capital Needs Assessment Committee
- Article 8 To approve the budget for the fiscal year 2022 – 2023.
- Article 9 To transact any other business that may lawfully come before the meeting.

(signed) Val King, Clerk

Minutes for the Annual Meeting on May 15, 2022

Pastor Rich shared a slideshow with photos of the many activities that happened throughout the year at CCC, including outreach projects. The presentation ended with the message that “things are looking up” as we emerge from the Covid 19 pandemic.

The meeting was opened at 11:23 am with a prayer of blessing given by Rev. Dr. John Zachry, Pastor Emeritus.

The Warrant Articles 1 – 7 were read by Peter White:

Article 1 **To elect a Moderator.**

Motion: Accept Peter White as Moderator for this meeting and future all-church meetings in 2022-2023.

Motion approved unanimously.

Article 2 **To celebrate the events of the past year.**

Peter White solicited comments from the attendees to be added to the many things for which we are thankful that were shared in the slide show. These included: “Getting through Covid,” the continuous involvement of the church through Covid, all the Zoom meetings, the wonderful concerts that came back, the Technology Committee and their amazing work on livestreaming, celebrations of family, the work-arounds to all the challenges that displayed our resilience and ingenuity, the Prayer Ministry for loving concern for our church family, Pastor Rich’s leadership through all of it, and our wonderful staff, Linn Flint, Tudor Bota, and Juarez Gomes, and also Lynn Horton, Dick Papenfuss, the Deacons and Trustees, and all the lay leaders in the church. Additional comments noted that offering livestreaming is good for people who can’t get to services due to health issues or being away and attract people in the community who watch the services and come to our concerts. There are no plans to discontinue the live-streaming of services and concerts.

Article 3 **To act upon the recommendations of the Nominating Committee to elect the officers of the church.** (See pages 29-30 of the 2021-2022 Annual Report.)

Lynn Horton reported that there are no additions to the slate since the report printing.

A question was asked regarding the role of Members-at Large and how the lack of volunteers for this committee affects the church. Lynn stated that this committee welcomes new people who are attending worship, plans social activities, and serves as a general liaison to church leadership. It is not critical to the functioning of the church, but it would be nice to re-establish this committee if anyone is interested.

Motion: Approve the officers of the church as presented in the Annual Report.

Motion passed unanimously.

Article 4 **To receive the reports of all committees.** *The following committees had no changes to their annual reports:* Pastor’s Report, Board of Trustees, Audit Subcommittee of the Board of Trustees (no report), John R. Carson Memorial Park, Capital Campaign Needs Assessment, ChristCare Small Group Ministry, Christian Education, Holy Cows (Middle School Youth Group), God Squad (no report), Coffee Hour (no report), Collation, Communications, Church Historian, Delegate to Northeast Association (no report), Delegate to the Southern New England Conference, Diaconate, Finance, KiSeLo, Members-at Large (no report), Music, Nominating, ONA Ministry Team, Pastor-Parish Relations, Prayer Ministry, Prayer Shawl Ministry, Sanctuary, Scouts BSA Troop 74, Social Action and Missions (SAM), Technology, DownEast Maine Mission (DEMM), West Virginia Workcamp (no workcamp in 2021), Treasurer.

There were no corrections to the Warrants or the 2021 Annual Meeting minutes.

Changes or amendments to annual report

Council Report, page 16 – correction - Council meetings are held on **2nd** Wednesday, not the on the 4th Wednesday.

House Committee Report, page 26, first bullet – delete “Through MassSaves”.

Stewardship – page 35 – correct number of pledges to “102” (in two places).

Discussion:

Treasurer Report - Dick Papenfuss pointed out that there have been changes to some aspects of the monthly and annual financial reports and the budget account numbers as a result of the change-over to new accounting software. Also, for the monthly reports submitted at each Council meeting, a notation of annual percentage of budget received or expended is added for clarity as to where the budget stands year-to-date.

Motion: Accept annual reports as submitted or amended.

Motion passed unanimously.

Article 5 **To amend the Constitution Article X – Property and Finance – Section 3 as follows:**

- c. Delete: “*Those gifts and bequests not designated by the donor for current use shall be kept as Trust Funds.*”
- d. Increase the amount above which Trustees must seek Council approval for withdrawal from the Total Return earned by the Endowment Fund and from the Remembrance Fund from \$1,000 to \$5,000.

John Carson reported that many small repairs now exceed \$1,000 and this will provide more flexibility for the Trustees to respond to church expenditures in a timely manner. For consistency, the amount “\$1,000” will be updated to “\$5,000” in three places in Article X.

John Carson also explained that the language, “for current use,” is not specific or necessary in defining the use of gifts and bequests.

Motion: Accept proposed amendments as written above.

Motion passed unanimously.

Article 6 **To change the Lewis Memorial Scholarship Fund from a Trust Fund to a Special Account and delete the requirement that only earnings from the Fund may be used for travel to the Holy Land so as to allow both earnings and principal to be used for such travel.**

John Carson explained the rationale for this proposed amendment, which is primarily that the account has only accrued \$1,635 in earnings after 30 years, which is not enough to make a difference in the cost of such a trip. To date the fund has never been used, and the Trustees hope to encourage its use in future. It is not the intent of the fund, however, to fully pay for a trip. Also, this fund has nothing to do with Pastor Rich’s upcoming sabbatical trip to the Holy Land, which is fully paid by the Lilly Foundation grant.

A question was asked about what we would do with the balance if most of the fund was drawn down by one recipient, and it could no longer generate interest.

Answer – The entirety/majority of the fund would not be granted for one trip. The Trustees would apportion the amounts given to recipients per their discretion and with the approval of Council. The fund may eventually be drawn down fully.

Question – Is there a way to fund this account? Answer – Personal gifts are always welcome. Anyone can add/donate money to existing funds, but such funds are not meant to last forever and therefore are not funded by the church.

Question – Do we need to set parameters now for the use of this fund?

Answer – No, we can leave the wording non-specific to allow for the discretion of the Council and Trustees going forward.

Question – Do people know about this fund?

Answer – Future PR efforts will be made to increase awareness.

Motion: Accept proposed amendment as written above.

Motion passed unanimously.

Article 7 **To act upon the recommendations of the Capital Needs Assessment Committee**

Christine Williams, as chair of the committee, read the following seven (7) motions representing the committee's recommendations. She also recognized and thanked members for their year-long involvement in this process. Pastor Rich then shared a slideshow of photos that highlighted areas in the church and property that need updating.

Motion 1 - In accordance with Article V, Paragraph 5 of our Constitution, I move that we admit regular financial supporters of our church who are present today as Associate Members and allow them the same voting privileges as Members on all motions to be considered under this article.

Motion: Accept proposed recommendation as written above.

Motion passed unanimously.

Motion 2 – I move that approval of the following motion to move forward with a Capital Campaign will require at least 85% affirmative vote of those present and voting at this Annual Meeting.

John Carson noted that the last capital campaign passed with over 90% approval, and that it is important to have broad support from members.

Motion: Accept proposed recommendation as written above.

Motion passed unanimously.

Motion 3 - I move that we authorize the organization and execution of a Capital Fund Campaign with a goal of \$300,000, and that we endorse as the purpose of this campaign the funding of the various projects described in the report of the Capital Needs Assessment Committee's recommendations and accompanying explanations.

Cathy Clarke and Stephen Hartigan were appointed as Tellers by Lynn Horton, Council President. Paper ballots were passed out and attendees were given the opportunity to indicate a different dollar amount, if they wished. The following additional information was provided by Trustees and Council members:

- The last Capital Campaign was conducted about 25 years ago for the same dollar amount, which would be well over half a million dollars in today's money.
- The rule of thumb for capital campaign amounts it to be equal or slightly over the annual budget – this request is slightly less than our current budget.
- The campaign is to be spread over three (3) years.
- Don't vote "yes" unless you are supportive of pledging and giving at least some amount, small or large.
- This represents a continuing process of renewal of our church facilities and passing along assets to the next generations.
- Annual budgeted maintenance funds are not enough to cover major projects.

Motion: Accept proposed recommendation as written above.

Motion passed unanimously (40 Yes, 0 No, 0 abstentions)

Handouts with information on the proposed projects were then handed out – for information only.

Motion 4 – I move that the remaining balance in the Grant Estate be added to the funds available to pay for the various projects described in the Capital Needs Assessment Committee’s report.

Rationale was provided as follows: These funds (\$60,185.68) are immediately available and were used in calculating a reduced amount being requested from the congregation. This use of the Grant Estate Fund falls within the intent of this bequest, as it was undesignated money. A formal congregational vote is required to expend the fund. A committee met to designate portions of the original \$400,000 bequest for different uses and resulted in a portion set aside for large projects, and \$30,000 given to SAM for special projects.

Motion: Accept proposed recommendation as written above.
Motion passed unanimously.

Motion 5 -- I move that we direct the Council to appoint a Capital Fund Campaign Committee

Motion: Accept proposed recommendation as written above.
Motion passed unanimously.

Motion 6 – I move that we direct the Trustees to appoint, subject to nominations by Council, a Capital Fund Building Committee. The Capital Fund Building Committee will report to the Trustees who will establish its charge and purview and have final approval and oversight of their work including the awarding of all contracts. This Committee will be comprised of the following members:

- One Trustee
- One House Committee member
- One Deacon
- One member familiar with kitchen uses
- One representative of the congregation

John Carson explained that the Committee will most likely implement the projects in order of importance, as listed on the handouts. Trustees will ensure input from the congregation before projects are begun. Christine Williams noted that projects already deemed infeasible are listed on the back of the handout. She also noted some small projects have been funded already using existing church monies.

Question – When are the projects anticipated to start? Answer – use of \$60,000 Grant Estate money could enable a quick start.

Motion: Accept proposed recommendation as written above.
Motion passed unanimously.

Motion 7 - I move that any funds raised above the goal of \$300,000 be earmarked as follows: 85% to be spent at the discretion of the Capital Fund Building Committee, subject to two-thirds approval of the Trustees, with the remaining 15% spent at the discretion of the Social Action and Missions Committee.

Motion: Accept recommendations for implementations.
Motion passed unanimously.

Prior to review of the budget, Dick Papenfuss reported on the Stewardship Campaign. We received 102 pledges, including sixteen (16) new pledges. In addition, 60% of renewed pledges were increased, for a total of \$268,236 in pledged income. This reflects one of the best stewardship campaigns in many years and enables a return to budgeting money for the Christian Education and Music Committees, and a small increase for Diaconate. Social Action and Missions' budget has also been increased. Dick noted that OCWM (Our Church's Wider Mission) money has been gradually transferred from SAM to the operating budget over the past 3 years, in keeping with the new proportional giving formula for Southern New England Conference. This means an increase for SAM, as their percentage of pledged income no longer includes OCWM money to be sent to the conference.

This year's budget reflects a decrease in expected unpledged income, which may be partially balanced by the new pledged income. The budget also includes a decrease in the "expected loss" of pledge money not received, from 3% to 2%, based on recent history.

Another benefit of the increase in pledged income is that we are able to fund salaries for each of our paid staff at a 3.5% increase. The budget also now includes a small stipend for office vacation coverage. Dick noted that 2/3 of the total budget is directed to personnel-related expenses.

Dick also reported that Central Cooperative Nursery School has agreed to pay an additional \$100/month, which is not yet reflected in this proposed budget. Scrip fundraiser income is being eliminated, as the program has changed and is no longer beneficial. Donation income will also be lower, due to the discontinuation of the Boy Scout Troop 74 Yard Sale.

Notable changes in property expenses include a decrease of \$3,400 budgeted for electricity. Last year, we had budgeted \$4,500, but so far this year we have only been billed for \$328 over the past 10 months for both the church building and 9 Worthen. This is due to the solar panels generating most of our electricity. Before installing the solar panels, our electricity budget was \$8,500 and we have now dropped that to \$1,100.

Another significant increase is for the Church Insurance Package account. Trustees increased the valuation of church property by \$1M to ensure that our insurance coverage is adequate, as replacement costs continue to rise.

Some property expenses have decreased with less use of the building during the pandemic, while other expenses have risen. On balance the budget reflects a 2.94% increase for Total Property Expense.

Committee expenses are mostly level funded, except for Christian Education, Music, Diaconate, and SAM, which have been increased, as noted above.

A small increase for office supplies has been budgeted, as the church gets back to more in-house services. There is also an increase for software fees and licensing fees for using copyrighted music in our livestream services. Software fees include the new CDM financial software, and a program used by the House Committee for tracking maintenance requirements.

Southern New England Conference proportional dues are up by \$2,000, reflecting the final transfer from SAM, as noted above.

Half of parking lot income from the medical office next door goes to the Parking Lot Maintenance Fund.

Benevolences, set at 3.6% of pledged and unpledged income, come to \$8,257, which is a 13.14% increase over last year’s budget. In addition, \$2,000 is budgeted as expected income from the Special Christmas offering.

Budget Summary: The Treasurer is projecting a balanced budget of \$350,490 in income and \$350,490 in expenses, as summarized below.

Current Operations Pledges	\$254,985
Current Operations Other Income	\$ 95,505
Total Income	\$350,490

Total Personnel Expenses	\$234,560
Total Property Expenses	\$ 64,975
Total Committee Expenses	\$ 10,400
Total Office Expense	\$ 9,450
Total Other Expenses	\$ 31,105
Total Expenses	\$350,490

Motion: Approve 2022-2023 budget as presented.
Motion passed with one abstention.

Article 9 **To transact any other business that may lawfully come before the meeting.**
 Hearing no requests for any additional business the following motion was made:

Motion: Adjourn meeting at 12:45 pm.
Motion approved unanimously.

Respectfully submitted,
 Julianne Carney, Assistant Clerk

Attendance – CCC Annual Meeting- May 15, 2022

Lillian Beean	Margie Dissinger	Bruce Kunkel	Meredith Robison
Monique Billingsley	Cynthia Dorman	Ellen Kunkel	Sue Sarafinas
Gwen Bottomley	Carol Engel	Catherine Loew	Mark Timmins
Cynthia Bryant	Elizabeth Hartigan	Deb Lyons	Dorinda Toppan
Judy Buswick	Stephen Hartigan	Elmer Lyons	Peter White
Julianne Carney	Mary Horne	Em Lyons	Christine Williams
John Carson	Lynn Horton	Lindsay Moore	Dale Williams
Linda Carson	Elizabeth Jarok	Pat O’Connell	Alan Wisniewski
Bill Clarke	Alisa Knight	Dick Papenfuss	Rebecca Wisniewski
Cathy Clarke	Rev. Dr. Rich Knight	Karen Papenfuss	John Zachry
		Sheila Pichette	Shirley Zachry
Number Present = 42 - All Active Members of CCC (Number needed for quorum = 24)			

Church Membership Statistics

The numbers are based on the names included in the database maintained in the Church office.

Summary of Church Membership Statistics	Total as of 03/31/22	Total as of 03/31/23
TOTAL ACTIVE MEMBERS	259	264
Active Adult Members	242	247
Active Child Members	17	17
TOTAL INACTIVE MEMBERS	53	59
Inactive Adult Members	53	59
Inactive Child Members	0	0
TOTAL ARCHIVED MEMBERS	482	480
TOTAL MEMBERS (Active, Inactive, and Archived)	794	803

ACTIVE MEMBERS

Adults as of March 31, 2022	242
New Members	+ 13
Moved from Archives to Active Adult	+ 1
Moved from Active Adult to Archives	- 1
Transferred Out – Moved from Active Adult to Non-member Archives	- 2
Deceased – Moved from Active Adult to Archive	- 6
Total as of March 31, 2023	247

Children as of March 31, 2022	17
Moved from Active Child Non-Member to Active Child Member	+ 6
Moved from Active Child Member to Inactive Adult Member	- 6
Total as of March 31, 2023	17

INACTIVE MEMBERS

Adults as of March 31, 2022	53
Moved from Active Child Member to Inactive Adult Member	+ 6
Total as of March 31, 2023	59

Children as of March 31, 2022	0
Total as of March 31, 2023	0

NON-MEMBERS

	Total as of 03/31/22	Total as of 03/31/23
Total	1539	1550
Active Adult	82	83
Inactive Adult	19	20
Active Child	66	64
Inactive Child	0	1
Archived	1372	1382

NEW MEMBERS:

Joined on April 10, 2022 – April McCarthy, Justin McCarthy
 Joined on April 24, 2022 – Meghan Naish, Timothy Naish
 Joined on June 12, 2022 – Judith Barnes, John Lamplough, Sandy Lamplough
 Joined on December 4, 2022 – Janet Ottey-Rivera, Suheili Rivera-Ottey, Shaleena Pulliam,
 Linda White, William White
 Joined by vote of Diaconate – Greg Landheim

CONFIRMANDS

Confirmed on May 15, 2022: Lindsey Desfosse, Kate Green, Arthur Hargett, Logan Kowalik,
 Katherine Morin, Joseph Walsh

BAPTISMS (April 1, 2022 through March 31, 2023)

<u>Child</u>	<u>Parents</u>	<u>Date of Birth</u>	<u>Date of Baptism</u>
Maggie Joy Chrobak	Megan and Matt Chrobak	04/18/2021	11/07/2022
Benjamin Christopher Lolley	Elizabeth and Evan Lolley	05/12/2022	09/25/2022
Astoria Jay Malone	Christopher and Stephanie Malone	05/21/2021	10/16/2022
Callaway Christopher Malone	Christopher and Stephanie Malone	08/19/2022	10/16/2022
Maya Elizabeth McCaffrey	Joshua and Casey McCaffrey	03/17/2022	09/25/2022
Jonathan Richard Musto	Briana and Rich Musto	01/01/2022	06/19/2022
Hailey Elaine Nitche	Julie Morris-Nitche and Joseph Nitche	03/25/2022	09/11/2022
Chase Michael Robinson	Jeffrey and Jessica Robinson	08/23/2022	10/16/2022
Lindsey Jane Robinson	Jeffrey and Jessica Robinson	10/02/2020	10/16/2022
Henry Swanson Rogers	Meagan and Kyle Rogers	10/30/2019	09/04/2022
Brendan Donald Shields	Patrick and Samantha Shields	02/16/2022	09/18/2022

MARRIAGES (April 1, 2022 through March 31, 2023)Date of Wedding

None

DEATHS (April 1, 2022 through March 31, 2023)

<u>Members of Central Congregational Church</u>	<u>Date of Birth</u>	<u>Date of Death</u>
Betty Borden Service: 04/25/2023 at Blake Funeral Home, Rev. Richard B. Knight	04/25/31	02/13/2023
Rosalind Boyle	03/29/1933	02/18/2022
Robert H. Gifford Service: 08/17/2022 at Dolan Funeral Home	06/14/1949	08/14/2022
Virginia Hall Service: 12/31/2022 at Central Congregational Church, Rev. Richard B. Knight	04/21/1935	12/27/2022
Patricia A. O'Connell Service: 05/15/2021 at Central Congregational Church, Rev. Richard B. Knight	10/07/1941	02/17/2023
Nancy Owens Service: 05/05/23 at Central Congregational Church, Rev. Richard B. Knight		03/21/2023
David E. Roy Service: 10/26/2023 at Blake Funeral Home, Rev. Richard B. Knight	05/19/1962	10/21/2022
F. Clinton Vincent Private Service	02/06/1924	07/18/2022

<u>Non-members of Central Congregational Church</u>	<u>Date of Birth</u>	<u>Date of Death</u>
John A. Clauson Service: 12/03/2022 at Central Congregational Church, Rev. Richard B. Knight	09/21/1935	11/16/2022
Dennis J. Hussey Service: 05/22/2022 at Central Congregational Church, Rev. Richard B. Knight	12/27/1965	05/10/2022
Carolyn L. Millard Service: 05/11/2022 at Blake Funeral Home, Rev. Richard B. Knight	05/30/1937	05/06/2022

Church statistics reported by Linn Flint, Office Administrator.

Gifts and Donations

As of March 31, 2023, memorial donations were given to the Church in memory of:

Nancy Parker Clark
Robert Gifford
Virginia Hall
Carolyn Millard
Patricia A. O'Connell
Clint Vincent

Gifts and Donations reported by Linn Flint, Office Administrator

Pastor

They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. Everyone was filled with awe at the many wonders and signs performed by the apostles. All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved. (Acts 2:42-47)

This passage has long been one of my favorites, as it gives a beautiful description of how the earliest Christians lived out their faith together in this endeavor we call *church*. All the ingredients are there – fellowship, mission, prayer, praise, study, joy, sincerity, and growth. However, maybe the most important phrase is, *“They devoted themselves . . .”* Their faith wasn't a casual, part-time commitment. It was genuine, passionate, consistent, and easy to see. They were all in. They were devoted.

I mention this passage because it has inspired Christians for centuries, and still today it gives us our marching orders for what it means to be a church of Christ-followers. In fact, throughout this annual report you'll read of our efforts to be true to this passage over this past year. I mention the phrase, *they devoted themselves*, because I believe it describes Central Congregational Church. It's a fellowship of devoted sisters and brothers in Christ.

Good things happen when we're devoted to something. I've seen this devotion in two huge ways over the past year. One was our extremely successful capital campaign. It wasn't just that we exceeded our goal that impressed me. It was how we did it – quickly and joyfully! I've been a part of several fundraising campaigns through the years, but never one where I'd use those words to describe the effort! *“They devoted themselves . . .”*

I've also witnessed a beautiful devotion to God as I've gone through my health crisis. Your strong support, loving encouragement, and faithful prayers are something I'll never forget. Thank You! I've also been quite grateful for the many ways that the church has stepped up to carry on our ministry during this time – helping out during our worship services, making extra visits and phone calls, and more. *“They devoted themselves . . .”*

I'm also grateful for the devotion that Eli Lilly and his family have shown in promoting the renewal of clergy and churches through the Lilly Foundation sabbatical grants. Alisa, Maddie, and I had the adventure of a lifetime during our 12-day trip last summer to Israel, Jordan, and Egypt. I enjoyed sharing the insights and inspiration from our trip with you in sermons last Fall and at the Holy Land Banquet in October.

Many, many thanks to our church leaders, committee members, and volunteers for devoting yourselves to the church and its ministry. And, I continue to be grateful for our church staff – Linn Flint, Tudor Bota, Juarez Gomes, and Jennifer Hart. Thanks to each of you for another year of excellent and faith-filled service to the church. *“They devoted themselves . . .”*

Linn, we'll miss you dearly, but as Jesus once said, “Well Done, Good and Faithful Servant!”

Grateful to be serving God with You,
Pastor Rich

Council

The work of our church year was set in motion by the congregational vote at Annual Meeting on May 15, 2022, which approved the mounting of a 3-year, \$300,000 Capital Campaign. This action included the directive that the Council appoint a Capital Campaign Fundraising Committee and the Trustees establish a Capital Campaign Building Committee. The Fundraising Committee began meeting in June 2022 and launched the Kick-Off to the campaign in October 2022. With the theme, “Grateful For Our Past; Giving For Our Future,” the Fundraising Committee led an overwhelmingly successful campaign, raising over \$443,000. This incredible accomplishment was made possible by the generous gifts and pledges of the members and friends of Central Congregational Church and reflects the commitment we all share in ensuring CCC's future. A special Appreciation Dinner was held in March 2023 to honor the campaign's donors, and the event included an excellent presentation on CCC's history given by church Historian Pat Vondal.

Before the work of the Capital Campaign Fundraising Committee was concluded, the work of the Capital Campaign Building Committee was already under way. The prioritized projects and improvements, as ranked by the congregation, are painting the Sanctuary, updating the Kitchen, refreshing Fellowship Hall, and repaving the church parking lot. The Sanctuary project, including painting the pews, Chancel, and Narthex, was completed in time for the Holiday Concert. The wall paint colors were chosen by congregational vote. Currently, the Kitchen project has begun and will be progressing through the spring and summer of 2023. Each of these projects will serve as long-lasting improvements to our church property. Thank you to the members of the Capital Campaign Building Committee – Christine Williams, chair, Valerie King, Shirley Zachry, Kenny Pantuso, and Jim Clark, and to the members of the Capital Campaign Fundraising Committee – Dick Papenfuss, chair, Pastor Rich Knight, Lynn Horton, John Carson, John and Sandy Lamplough, Derek Sorensen, and Marcia Cassidy.

Pastor Rich Knight was able to take the second half of his Covid-delayed sabbatical in the summer of 2022. Accompanied by his wife Alisa and their daughter Maddie, Pastor Rich completed the planned trip to the Holy Land, funded by a generous grant from the Lilly Foundation. This grant also paid for a catered celebratory banquet for the entire congregation at which Pastor Rich, Alisa, and Maddie shared their impressions of their travels, and photos of both this trip and the previous summer's trip to the National Parks in the western United States. Our congregation was blessed with pastoral care and worship service sermons by Hannelore Marisol Raye, Pastor Mari, as they are known by their CCC church family, during the six weeks that

Pastor Rich was away from us. Sabbatical Deacons Valerie King, Lillian Beean, and Lynn Horton, and the entire Diaconate, as well as Linn Flint, our Office Administrator, and the Trustees, Council members, and the congregation kept everything running “as usual” at CCC through July and August.

It was difficult to learn in the early fall that Pastor Rich had been diagnosed with a serious health issue. Again, the strength of our church family was evident as everyone stepped up to support Pastor Rich and his family as was appropriate. Unsurprisingly, Pastor Rich has faced this challenge with optimism and courage, and he has guided us all in how to best balance concerns for his health with continuing to be a hardworking church focused on the needs of others. While Pastor Rich took a scheduled vacation week, Rev. Ellie Richardson served as guest preacher on January 22 and after worship held a Sacred Conversation, “When the Pastor is the Patient.” Throughout these past eight months, Pastor Rich and all our CCC family have demonstrated resilience and faith, trusting in God to care for us.

Another change at CCC was not unexpected, but still difficult news to hear; Linnea “Linn” Flint submitted her letter of retirement, with an end date of May 26, 2023. It is hard to imagine our church without Linn; she has served as our Office Administrator for 20 years. There is no aspect of running CCC that has not benefitted from Linn’s attention to detail, timeliness, initiative, and willingness to do any task requested of her. We will miss Linn Flint and wish her every happiness in her retirement.

In preparation for seeking a new CCC Office Administrator, the job description for this position, as well as Policies Manual, Sec. 2, Policy 1, Office Administrator, were revised and updated by John Carson, Chair of the Board of Trustees, Arlene Belleville, Chair of Personnel, and Linn Flint. These documents were approved by the Trustees and the Council. As directed by the Board of Trustees, a task force was appointed to undertake a search for a new Office Administrator. Arlene Belleville, chair, Dorinda Toppan, Jennifer Delikat, and Pastor Rich were appointed by Council vote. Thank you to the members of this search committee for your commitment to finding an excellent candidate! Happily, Peggy Kelly has been hired and will begin working at CCC on May 30, 2023. Welcome, Peggy!

The Church Council is the policy-making body of the church and is responsible for approving the adoption or amendment of policies and procedures. The following changes to the CCC Organizational Practices Manual (OPM) and the CCC Policies and Procedures Manual, proposed by the Trustees, were approved by the members of Council during the past fiscal year:

- (OPM) Christian Education (CE) Committee – oversight of expenditures from the Lewis Memorial Scholarship Account; and Treasurer/Assistant Treasurers, designation of the Lewis Memorial Scholarship Fund as a Special Account. This is to be used to fund travel to the Holy Land by church members.
- (OPM) Board of Trustees - Trust Funds are administered by the Treasurer under the direction of the Board of Trustees. They shall be invested according to the Investment Policy of the Church under the direction of the Board of Trustees and approved by Council.
- Policy 16, Scrip Program Procedures - Deleted this policy since it is no longer used; Policy 17, Monetary Procedure for Christmas Tree Sales - Reviewed to make sure it is consistent with current policies; Policy 18, Carryover Account Procedure - Added to end of section 2: “An amount, if necessary, to bring the Hamilton and Winn Funds up to their required minima.”

The members of Council voted to close the CCC Covid Fund and transfer the remaining money to the Diaconate Good Samaritan Fund, as this fund has a similar goal of helping our church members and community as needed. The Council approved the transfer of all funds (\$485.31) from the Bob Hall Memorial Fund to the Remembrance Fund. This will allow the money to be designated for church projects, as was the intention of Ginnie Hall.

CCC's Fiscal Year 2021-2022 ended on June 30, 2022. Strong congregational giving, pledged and unpledged, as well as responsible committee expenditures, resulted in a \$2220.97 budget surplus. Council unanimously approved the distribution of these monies, as recommended by church treasurer, Dick Papenfuss, as follows: transfer \$105.48 to the Winn Fund and transfer \$536.68 to the Hamilton Fund, to bring them to their minimum balances, and transfer \$1578.81 to the Good Samaritan Fund. Thank you to everyone who contributed generously to support our church over the past year, and to the Treasurers, Trustees, and Council for carefully managing the church finances.

Audit reports of the church's financial records were submitted by the Trustees for Council review. CCC financial processes and procedures are all in good order. A motion to accept the audit reports as presented was passed unanimously.

The Council and Trustees agreed to support BSA Troop 75 and BSA Venturing Crew 7, both of which are sponsored by Trinity Lutheran Church, by permitting these groups to use CCC's Tax ID #. No other responsibilities or liabilities are assumed for these troops by CCC, although they may meet at our church, as needed.

Per the Board of Trustees' direction, in January the Council established a task force to study the current use and potential opportunities for future use of 9 Worthen. Serving on this committee are Sheila Pichette, chair, Pastor Rich, Karen Papenfuss, Mary Horne, Will Hargett, Steve Hartigan, and Lynn Horton. Input from the congregation is welcome as well.

Safety at CCC is a priority of the church leaders. The members of Council voted in January to accept the donation of an AED (Automatic External Defibrillator). This lifesaving device is one of two that were acquired by the Greater Lowell Food Pantry, and as an extra unneeded by the Pantry was offered to CCC. Many thanks to Becky Wisniewski for facilitating this gift, and to Becky and Alan Wisniewski for organizing the free AED/CPR training session at CCC by Darcy from the Chelmsford Board of Health in April. The AED is stored in a special box mounted on the wall at the top of the ramp in Fellowship Hall, and may be used by anyone, whether or not you have received training. Also carefully followed by the members of Council was the situation with the church elevator that was operating inconsistently for several months, despite the diligent efforts of the Trustees and the House Committee to get the elevator and repair companies to resolve the issue. Fortunately, the elevator is now fixed and functioning reliably.

Council approved a fundraiser to benefit Carson Park, the sale of print copies of a watercolor painting of the Gazebo by a local artist. Proceeds from this fundraiser will be used to enhance the beautiful park. Other special fundraisers held this year include Bakery Day/Savory Day sales to benefit CCC's Social Action and Missions Ministry (SAM), the Holiday Fair, the Christmas Trees and Wreaths sale, and pop-up sales by the Crafters.

The West Virginia Mission organization has ceased operations. When it was learned that the funds held by CCC were raised jointly by our church and All Saint's Episcopal Church, the members of Council voted in February to return to the West Virginia Special Account the \$1,913 that was previously transferred in January, with Council approval, to the DownEast Maine Mission account. A proposal has been made to use the West Virginia funds for a new local mission to build accessibility ramps in Chelmsford and other nearby communities. This would be a joint mission effort by CCC and All Saints Church.

In December, Ben Herrmann decided to withdraw his collaboration with Central Congregational Church for his discernment process and resigned his CCC membership. He is pursuing his pastoral training with another denomination. Pastor Rich thanked the LCDCC (Local Church Discernment Committee) for their work and support with Ben Hermann, and we wish him success in his ministry pursuits.

The Nominating Committee brought names of candidates to fill mid-year vacancies on a church committee and the Board of Trustees. The members of Council approved the election of Cynthia Dorman to the Sanctuary Committee and John Lamplough to serve as a Trustee. In April

2023, the slate of Nominees for Officers of the Church was approved by Council, as is required prior to Annual Meeting.

Worship was held in Fellowship Hall while the Sanctuary was being painted, and all Sunday services continue to be made available virtually through Facebook Live and YouTube Live. This technology allows viewing of the services, as well as special musical concerts and many holiday services, both in real-time and later by accessing the recordings on-line. Grateful thanks to the Technology team for their work to make our hybrid worship services possible. It is wonderful to be able to share CCC worship together “across the aisle and across the miles!”

Council meetings are held on the second Wednesday of the month at 7:30 pm, and anyone from CCC is welcome to attend. Thank you to each church officer and committee representative to Council who has served Central Congregational Church this year; your commitment is gratefully acknowledged. The continued use of Zoom to hold our monthly meetings has ensured that attendance always exceeds quorum and thus we have been able to transact the business of the church efficiently and in a timely manner. Thank you to Valerie King, Clerk, and Julie Carney, Assistant Clerk, for their precise minute-taking at Council meetings. The minutes help to provide content for the monthly “Council Corner” articles in the Beacon church newsletters that share reports of the Council’s activities.

Thank you to Dick Papenfuss for serving as Vice President of Council this year. Dick and I will exchange roles in May and continue to lead Council as a team in 2023-2024!

Sincerely,
Lynn Horton, Council President

Excerpted from the CCC Constitution – Article VII - Council: *The Council shall be the executive body of this church. It shall be composed of the Ordained Minister(s), two members of the Board of Trustees elected by that Board, Clerk, Moderator, two Deacons elected by the Diaconate, Treasurer, three Members-at-Large, and one member from each of the following committees, elected by that committee: Christian Education, Communications, Finance, House, John R. Carson Memorial Park, Music, Nominating, Pastor/Parish Relations, Sanctuary, Social Action and Missions, Stewardship, and Technology. The Council shall be the policy-making body and shall be responsible for directing and coordinating all affairs, activities, responsibilities, and interests of the Church.*

Board of Trustees

Trustees have had a busy year. We acted on numerous items including:

- Contracted with Post Office Locksmith in Lowell to install four breaker bars on doors in the church building for \$2,528.80. Also contracted with them to provide the necessary electrical work to establish a fob key system for Central Co-op’s side door. The cost (\$606.50) was split between the Co-op and Trustees.
- Approved Central Co-op’s request to repaint the bathrooms, hallway and classrooms, increase the height of the playground fence by one foot, and expand the playground to an unused area behind it.
- Approved a contract with Chelmsford Landscaping to clear the area behind the two sheds in the parking lot while they were doing similar work for Central Co-op for their playground expansion. The cost of \$2,800 was taken from the Parking Lot account.
- Reviewed and approved an agreement for Sabbatical pastoral coverage by Rev. Hannelore Marisol Raye and an agreement to be Office Administrator for Peggy Kelly.

- Arranged for Criterium Dudka Engineers to return to take aerial drone videos of the church property including Carson Park. Pastor Rich will work with the Technology Committee to include the videos on the church website.
- After approval by the Historic District Commission, awarded a contract to Dave's Chimney to remove the protruding portion of the 9 Worthen chimney and patch the opening for a total of \$3,450. The chimney was severely deteriorated and thus a safety hazard as well as allowing rainwater to enter the building.
- Awarded another contract to Dave's Chimney to provide new waterproof flashing material and match the existing roof shingles on the parlor roof in the amount of \$3,600.
- Arranged with Garside Granite to remove the two granite posts at the North Rd entrance to our parking lot since the gate that was attached to them has not been used for many years.
- Approved Don Harbison's request for a leave of absence due to family health issues. He later resigned and was replaced by John Lamplough.
- Purchased three air conditioners for the church building.
- Continued to work with John Baraldi, Jr., who recently purchased the white house next to the church exit driveway (15-17 Westford St.). He agreed that we don't have to remove the strip of encroaching asphalt from our exit driveway until our parking lot is paved.
- Worked with SSBC (Indian group) to deal with Covid issues. Eventually they decided not to continue with their contract.
- Approved the charge for the Capital Campaign Building Committee: *To pursue the projects identified by the Capital Needs Assessment Committee and approved at the Annual Meeting May 2022, and report to the Trustees who will oversee and give final approval to the work and award contracts accordingly.* We approved membership consisting of Jim Clark, Val King, Kenny Pantuso, Chis Williams and Shirley Zachry.
- Completed expense and revenue audits reports for FY21-22. We did not find any problems.
- Met with our account representative from United Church Funds to review our investments of Trust Funds and Special Accounts. Based on her recommendation, we voted to continue to keep each Trust Fund and Special Account fully invested in the UCF Balanced Fund.
- Continued to work with the House committee to jointly address issues identified in the Property Condition Assessment report. This includes short-term items and longer-term items to be addressed over the next 5 to 20 years.
- Worked with attorney Dan Mansur to address an alleged copyright infringement matter. This started when Pastor Rich received a letter indicating that a photo posted on the church's website of January 6 events in Washington was used without permission. The writer demanded removal of the photo and payment of \$400.00. The photo was removed, and payment was not deemed necessary. Later we received another letter demanding larger payment, then another letter alleging infringement on three other occasions.
- Worked on several issues with the elevator. This started with the need to modify the elevator stop switch to bring it into compliance with State Code. The cost to correct this will be \$4,900, and it must be completed by the end of this calendar year. Later a bat got into the breaker panel and shorted out the elevator. This caused a problem with a relay that had to be replaced. Unfortunately, the new relay was defective and had to be replaced. Jim Clark will make a plexiglass cover for the breaker panel so that animals will not have future access to the space. The elevator is now working properly. However, the control system is over twenty years old, so we are looking into the cost for replacing it.
- Developed and presented to Council several changes to the Office Administrator job description in the Personnel Manual to bring it into line with current practice.

The Trustees would like to thank the House Committee, the Technology Committee, and the CCC Treasurers for their collaboration during the year, as well as the Office Administrator, Linn Flint, for her continued support.

Respectfully submitted,
John Carson, Chair
Christine Williams, Vice chair
Sheila Pichette, Secretary
Jennifer Delikat
John Lamplough
Alan Wisniewski

Audit Subcommittee of the Board of Trustees for 2020-2021

Guidance

The Trustee's audit for fiscal year 2021-22 was conducted following the "best practices" guidelines of the Handbook for the Church Audit Committee prepared by Frank Marino for the Massachusetts Conference, United Church of Christ.

The emphasis of this report is on Sunday service offerings. There are three major sources of Sunday donations as well as a few payments by PayPal (EFT, Electronic Fund Transfer). Other sources are not the subject of this report, but may be noted if identified in the weeks listed below including 'Special' donations. The table on page 2 is a summary of the giving for the selected Sundays.

1. Pledged Accounts (This includes 'special' donation amounts and weekly envelopes)
2. Unpledged Accounts (This includes checks and 'special' donation amounts)
3. Collected Loose Offerings (Both Church School and Sanctuary plate)
4. Offerings via PayPal (This is a separate category that can include Pledges, Unpledged amounts, Remembrances, or donations for the Down East Mission, etc.)

Six sample weeks of income (offerings) report documents were selected plus one made through PayPal:

- September 1, 2021,
- October 17, 2021
- December 5, 2021
- February 27, 2022
- April 17, 2022,
- May 1, 2022,
- May 27, 2022 for PayPal receipts

Pledge entries and Church account entries for those weeks were cross checked. Note that CDM system entries include all income except the following, receipts of stocks and internal transfers, e.g., from Sanctuary Committee to Christmas Account for purchase of wreaths. Reports to the Treasurer note that those items were not deposits to the Church bank account/s, such that the CDM income entries and weekly bank deposit entries will differ by those few items.

Review Process

Alan Wisniewski met with Assistant Treasurer for revenue, Sue Sarafinas, with coordination by email and document exchange to complete the steps involved in the audit process as itemized in this section. Communications with Treasurer Dick Papefuss and Assistant Treasurer Margie Dissinger also aided in the preparation of this report. Their help is much appreciated.

- Confirm that cancelled checks correspond to check entries in records; confirm that cash recorded on envelopes correspond to cash entries in records of both Counters and Assistant Treasurer. Check that receipts are assigned correct category: pledge income; unpledged income; or special funds/purposes, e.g. Communion, One Great Hour of Sharing, Music Fund, PayPal, etc. Perform these cross checks for Sunday services, electronic funds transfers, special events/collections and any funds received in the mail/office.
- Confirm that internal receipt totals for each week agree reviewed with the bank deposit slips and bank statements.
- Confirm that six random pledge receipts (check and cash) and from three named Church accounts for each week have been entered correctly on records for individual pledge and Church accounts.
- Confirm that the annual financial report data correctly reflect these weekly collection records.

Findings

- The Assistant Treasurer for Revenue, Susan Sarafinas, is meticulous in her record keeping. She is following CCC policy guidelines and UCC Handbook recommendations for managing an open, transparent process for income, account assignment and tracking. She corrects errors in recording or assignment of receipts. She regularly consults with the Assistant Treasurer for expenses or the Treasurer when questions arise.
- Errors sometime occur by the counters when assigning a check or cash to a category, mostly *pledged vs. unpledged income* or “specials”, or when a check amount is to be divided among accounts. To assure the amount was partitioned, the amount of a check from Pledger #004 was reviewed, confirming the distribution was divided as intended, where the pledge amount and intended fund amount were traced to the appropriate category. This was a special donation for which no named CCC fund existed and therefore, was recorded and assigned to the donor’s *individual pledge account*.

Donations for which there is no existing named Church account or fund are assigned to *the individual’s ‘pledge’ record*. *Unpledged cash* receipt for the October 17th Contribution Report, was followed to the correct pledge record. Also, unpledged donations go to the *‘Unpledged Account’* that is listed right after the *Pledge Account* on the Year to Date Reports, right at the top. The table below is a summary of the donations for the Sunday’s reviewed.

GIVING RECORD FOR SUNDAYS SELECTED – BANK VERIFICATION DATA				
Collection Date	Total Offering Amount	Bank Deposit Amount	Banking Date	Designated Accounts [partial listings]
September 1, 2021	\$1395.00	\$1395.00	September 1, 2021	Pledge
October 17, 2021	\$2853.84	\$2853.84	October 18, 2021	Pledge, {Unpledged, Family Ministry, Special Fund, Women's Bible Study - book, Rem. Fund
December 5, 2021	\$11,867.00	\$11,867.00	December 6, 2021	Pledge, Unpledged, Communion, Xmas Offering, Xmas Trees, Fair, SAM
February 27, 2022	\$5,065.00	\$5,065.00	February 28, 2022	Pledge, Unpledged, Cap. Campaign, Remembrance, SSBCR
April 17, 2022	\$13,172.00	\$13,172.00	April 18, 2022	Pledge, Unpledged, Easter Off., Rem. Fund, Sanctuary Flowers, SSBC Rent
May 1, 2022	\$5,091.00	\$5,091.00	May 2, 2022	Pledge, Unpledged, Cent. Coop Rent, One Great Hour, Communion, Good Sam. Fund
May 27, 2022 (PayPal)	\$375.00	\$365.00 [minus fees]*	May 27, 2022 Entered	Music Fund, Remembrance Fund, Pledge
<ul style="list-style-type: none"> \$10 expense recorded by Margie D. in the monthly balance sheet. I wonder if donors understand about 2% of their donation is expensed. 				

- The IRS does not allow contributions (wages) assigned to an individual employee to be tax deductible, e.g., a church janitor or church administrative assistant. However, churches often designate certain funds to give to those in the church and community at large experiencing financial needs. The needs may arise from issues such as unemployment, disability, disasters (fire, for example), or illness. The gift falls under the IRS Gift Tax Exclusion Rule, where the church can make a gift up to \$16,000 (2022). No gifts of this nature were identified in the sample of weeks listed on page 1 of this report. If and when such a gift is authorized in any amount, Sue would attach a note to the entry on CDM and the individual's annual statement when prepared.
- Stocks given as part of pledged donations are recorded at the value the Church received upon selling the stock rather than the value at the time it was transferred to CCC. The Treasurer will redeem all donated securities within five (5) business days of receipt and place the proceeds in the Church's checking account (Policy Manual – Version 3.10, Pg. 6 May 12, 2021). Core Tax Rules For Stock Donations says that after the stock is held for more than one year and its price has risen, at the time of the donation, a tax deduction equal to the average fair market value of the stock can be taken (i.e. not your lower purchase price, technically known as the cost basis). The average value is determined by taking the market high and market low for that day, adding them together and dividing by two. The average value can only be determined only after markets close. As for the church's statement, the sale value at the time of liquidation is correct for Church income records; This means that those two amounts will likely not correspond. No stock donations were identified in the weeks selected for review.
- Sunday collection plate *loose offering* and that collected from the Sunday School children have their own procedures. Note that during the pandemic Sunday School offerings were rarely collected. Normally, the loose money in the Sunday collection plate is received by the counters from the ushers right after the collection in church and counted by 2 counters along with all the other entries. The two counters do their job in the Finance Office upstairs while the service continues in the sanctuary. Likewise, the Sunday School collection is walked down to the

finance office by a Sunday School teacher, delivered to the counters, and is then counted along with all the other entries. There is no delay between cash being received in the plate and the counters counting and recording the income. If there is a special reason why the money cannot be counted immediately (example Christmas eve service) then Dick Papenfuss (Treasurer) or Glenn Dissinger (Finance Committee) put the collection in a sealed envelope and place it in the lock cabinet in the secured Finance Office until such time as two counters are available to count and record the collection.¹ All loose offerings were correctly entered for the weeks selected.

- PayPal (Electronic Fund Transfer, ETF) donations to the church have been addressed in this audit. There was confusion when PayPal receipts were first accepted, but it is apparent the initial problem(s) have been corrected. A Church PayPal account has been set up and the expense and revenue treasurers can retrieve the PayPal donations to be entered into our online CDM files and then transfer donations from PayPal to our CCC bank account. PayPal charges a 2% fee for the transaction, which is recorded by the Assistant Treasurer as an expense, with the remaining balance going into CDM and deposited to our bank account. All printouts of the activity are kept.

Other

- Parking lot payments for the last 2 FY (and the current FY) come in July for the year. A comment was made in a previous audit report by the Trustees, regarding the crediting of the parking lot fee to a prior year, if the accounts for that FY are closed. Clarification: All of the money received from the professional building is posted in the month it is received. Therefore, money for actions in one year may fall into the next year budget depending on when the check is received. We do not go back and adjust a previous year final financial report to reflect late transactions from that year. Even pledges for a previous fiscal year, if the pledge money is received after July 1, it is recorded as part of the next fiscal year. Plowing and storm water receipt come in the following May, so that this income falls into the correct FY.
- In a past report, a comment was made to consider creating an “Other” fund for undesignated donations that do not fit any present category rather than assigning them to the individual’s ‘pledged’ or ‘unpledged’ donation record. The argument goes like this, ‘While it will not matter for tax reporting purposes, an individual might be confused about why their annual statement shows a different amount than what they pledged or does not acknowledge their special “other” donation type.’ Clarification: Adding another fund would be counter to present accounting procedure (a duplication). As far as the presently used procedure is concerned, the individual ‘special’ donation is identified in the CDM and on the donor’s annual statement as a separate entry along with their total donation whether it meets the pledge amount or not for tax purposes. Most people do not itemize their taxes so that the total donation made is superfluous. An example would be a donation given in honor of something/someone or a gift designated to SAM, the Fair, or the Music Fund, etc. Moreover, any checks or cash received from an individual that is not designated to a ‘project’ or cause, is assumed to be part of their pledge or goes under unpledged if they are a giver but do not pledge.
- Because the Handbook for the Church Audit Committee also references verifying the list of bank accounts and fund transfers for present and previous year and reconcile difference with Council and treasurer, I requested clarification. To that end, I emailed Dick Papenfuss about this recommendation. Dick’s explanation of the procedure is copied below (italics). The various bank accounts and other fund income and expenditures are outside the normal Sunday receipts, although Sue does report on monies received by committees from various funds, which is then reported to Margie. As for the actual list of banking accounts, these can be

¹ Sue has, on occasion, filled in when the second counter was ill (e.g. COVID Pandemic) to assure policy is followed for two counters being present. If both counters were absent, the collection is locked in the Finance Office safe until two counters are available.

verified by the monthly balance sheet. Perhaps what should be updated is the best practices in the *UCC Handbook for the Church Audit Committee*.

“It is easy to audit the trustee discretionary funds by following disbursements from United Church Funds to the deposits at Workers Credit Union. I maintain a spreadsheet of all the transactions in the WCU accounts. Margie transfers these figures to the monthly balance sheet where any expenditures are subtracted resulting in the final monthly balance. I oversee all of this rather than Sue as this income is outside the normal Sunday receipts. It is all done by inter-bank transfers. When money invested at WCU has to be moved to Northern Bank and Trust to maintain the needed funds in the checking account, I do that transfer. It is done by a check made out to the church, so that at no point do I handle any cash. Margie then gets the withdrawal and deposit slips for her records to balance the checking account monthly.

I handle all the transfers from donations to the trust funds, such as the Endowment Fund² and Carson Park Fund. I am the point of contact between the church and United Church Funds. All deposits are backed up by a letter from me to UCF with a check issued by either Margie or me. Follow up can be done by the monthly fund reports from UCF to make sure the transaction happened.

Sue only will report on monies received by the committees. Margie then enters those figures into the computer as credits to the various funds that the computer program then balances against the expenditures Margie has entered. The computer then spits out the monthly budget comparison report and the monthly balance report that I review before sending out to everyone.”

- *As an aside, The Handbook for Church Audit also lists Petty Cash as a category for review by the Church Audit Subcommittee. After an audit several years ago, we stopped all use of petty cash. Clarification: If a committee or a function needs advance funds, a check is issued to an individual associated with the need with a note that it is for petty cash. That way any money going out of the checking account can easily be trace to a specific person if there are any questions. Checks that used to be issued as "cash" did not allow for follow up when needed. However, there is a lock-box in the Church Office for incoming receipts for that day/week.*

Conclusion

Churches have unique accounting needs. The CDM system appears to be versatile and able to produce accurate reports for our giving accounts. All account amounts for the Sundays sampled were verified and correctly entered from collection through bank deposit. Sue does a remarkable job in entering the weekly receipts. It is very important that members know that tithes are being used efficiently and accurately applied to individual pledge and unpledged accounts. From my limited exposure to the software through observation, Sue can easily create a list of individual donations, weekly summaries of the various accounts, special offerings, and unpledged cash receipts, etc. I'm especially impressed with the detail attached to weekly reports, which may include the bank deposit slip. Margie verified these bank numbers through email. This attention to detail influenced the information included in this report.

Alan Wisniewski
Trustee Audit Subcommittee, Receipts

² The **Endowment Fund** is a depository of undesignated gifts to the Church. The earnings may be used by the Board of Trustees for worthwhile projects upon approval by the Council. (See OPM: Board of Trustees.)

John R. Carson Memorial Park

The park continues to be popular for photo sessions, weddings, and church services when weather permits. The latter was particularly important this past year since the Covid-19 pandemic continued to prevent use of the sanctuary for church services for part of the year.

The Chelmsford Garden Club kicked off their 100th Anniversary Year in May, 2022 with a look at how weddings have been celebrated in Chelmsford throughout the last century. Titled “Weddings through the Century”, the focus was, of course, on wedding flowers, décor and dresses. One of their four locations was Carson Park, which featured a mid-century wedding in the gazebo.

Bryce Stacy, a member of Boy Scout Troop 75, completed construction of a firepit in Carson Park as part of his requirements to obtain the rank of Eagle Scout. It is propane-fired in accordance with Chelmsford and Massachusetts codes. He also arranged the installation of two granite benches. This was dedicated on December 11. For instructions on use of the firepit, please contact John (Email: jwcarson@jenike.com, Cell: 508-783-8295).

A large Bradford pear tree that was on its last legs was replaced with a large Cleveland pear. This varietal does not have branch weakness that the Bradford does. As a result, many places are not growing/carrying them as much due to this issue – even with the “NEW” Bradford. They both have similar flower and fall color. The Cleveland is a little more pyramidal with age, and the Bradford is more rounded. The Cleveland is also more disease- and insect-resistant.

Cassal Stone Walls was hired to repair and stabilize the entrance walkway. They put down a concrete base, reinstalled the stones so they are level with each other, then added concrete between them. The end result is that it is much easier for people to walk on (especially women with heels) and navigable with a wheelchair.

A Royal Purple lilac was added to the park in loving memory of Carolyn Millard by her Book Group Friends.

A Ludwig Spaeth lilac bush was added to the far end of the park in memory of Helen Glinos. It was donated by Jim and his family. An inscribed granite bench will be installed this spring near the labyrinth. It will also be from the Glinos family in memory of Helen.

Doris Moore once again purchased wreathes for the gazebo for the Holiday Season. We purchased and mounted new bows.



Respectfully submitted,
John and Linda Carson



Capital Campaign Fundraising Committee

The Capital Campaign Fundraising Committee was established by the votes approving the Capital Campaign at the 2022 Annual Meeting. Members of the committee were approved by a vote of the Church Council. The members were:

Richard Papenfuss, Chair	Sandy Lamplough, Secretary	Lynn Horton
John Carson	John Lamplough	Derek Sorenson
Rev. Dr. Richard Knight	Marcia Cassidy	

The committee chose a campaign slogan of “Grateful for Our Past, Giving for Our Future”. Past generations passed a beautiful, functional church to us and now it is our responsibility to pass an improved church onto future generations.

The fundraising campaign kicked off with a potluck lunch after church on October 23, 2022 concluding with a presentation about the Capital Campaign and the need to raise \$300,000. A campaign brochure and pledge letter were passed out at that meeting and subsequent individual and group meetings.

The response from the members and friends of the church was beyond all expectations. Pledges and gifts were received from 96 donors. The total raised was \$443,082. This tremendous support will allow the Capital Campaign Building Committee to complete all of the projects included in the campaign and allow covering and cost overruns and any surprises that might arise.

As a committee and as individuals, we cannot thank you enough for your support for this important fundraising effort. May God bless each and every one of you.

Respectfully submitted,
Dick Papenfuss, Chair

Capital Campaign Building Committee

Church Council approved the formation of a Capital Campaign Building Committee at its August 10, 2022 meeting. The Trustees subsequently approved its charge to pursue the projects recommended and approved at the 2022 Annual Meeting and to report to the Trustees for oversight and approval of the work and contracts.

The Committee began meeting on August 23, 2022. The sanctuary project has been completed with new paint, carpeting, cross drape, and window shades; the pews on the main floor have been refinished. An additional project installed new carpeting in the parlor. The committee solicited the congregation’s input on the color choices for the walls and carpet.

The next project is the kitchen. The committee has held meetings with the town Board of Health environmental health inspector, the town fire chief, and the town plumbing inspector to determine the applicable Chelmsford building codes. We also consulted with a kitchen design firm, with Ed Acheson, and with the church electrical contractor about kitchen layout. The committee obtained estimates for the cost of new appliances including stove, fire suppression system, exhaust hood, warming oven, dishwasher, 3-bay sinks and grease trap.

The existing stove was sold for \$1200 and the pizza oven was given away “as is” since it did not meet current code and therefore could not be sold. Both were removed and a licensed

plumber capped their gas connections. The existing dishwasher was not in working order and will be scrapped since it cannot be sold. A new one, together with the 3-bay sinks, will be installed next. Once that is completed in May, a grease trap will be purchased and the indoor and outdoor plumbing will be completed. A contract has been executed for new flooring to be installed after conclusion of the grease trap work. Although we presented a case to the Chelmsford Select Board for grant money to offset the grease trap expense, our request was denied.

The next project late summer or early fall will be repaving of the church parking lot. The Trustees have contracted with a University of Massachusetts, Lowell engineer to undertake an underground survey using radar scans to ensure there are no buried structures that could cause a sink hole or other problem in the future. We also have obtained bids for replacing the gutters on the church building and installing them on 9 Worthen. We do not anticipate beginning Fellowship Hall upgrades until completion of the other projects.

Respectfully submitted,
Christine Williams, chair (Trustees)
Val King, secretary (at -arge)
Jim Clark (House)
Kenny Pantuso (Diaconate)
Shirley Zachry (Kitchen)

ChristCare Small Group Ministry

ChristCare groups consist of five to twelve people who meet on a regular basis in order to grow in faith in small, caring communities. The group members pray together and for one another, they study the Bible and books related to faith development, and they discuss issues on their minds. Central Congregational Church currently has one ChristCare group, for women.

The CCC ChristCare group meets on two Mondays each month, from 7:00 to 8:30 pm. The group started to meet virtually during the pandemic, via Zoom. We relaxed our schedule to monthly meetings over this past summer, taking advantage of the warm weather to meet outdoors at Country Creamery and at church. As the fall began, we attempted to hold a hybrid meeting, to accommodate those who wanted to meet in person and those who felt safer meeting via Zoom. When that didn't work out, we returned to Zoom meetings.

We were pleased to have Jody Cross-Hansen join the group, bringing our total membership to eleven. As always, attendance fluctuated based on health and other circumstances.

We used devotionals from Pastor Rich and the UCC to start some of our discussions. At other times, group members shared their wisdom. In November, we met in person for a special meeting facilitated by Mari Raye, to help us release the things in our lives that hold us back.

Our church has offered ChristCare groups for thirteen years. Group members are sharing Christian love and deepening relationships, praying for one another and lifting up others who are on our hearts. If you are interested in attending a meeting, to see if the group feels right for you, please contact me.

Respectfully submitted,
Deb Lyons

Christian Education Committee

It has been another exciting year for the Christian Education Committee, thanks to you all. Without the support of the Church we could not do the work that we do.

We have a wonderful CE team that include, Becky Acheson, Mary-Ann Hussey, Elmer Lyons, April McCarthy, Lindsay Moore, Meghan Naish, Samantha Shields, Kristin Strobel, Pastor Rich

Knight and me (Carolyn Chapman). CE meets the first Wednesday of every month. If you are interested in joining the CE committee, please let one of us know. We are always looking for new members.

Our Sunday School teachers are especially dedicated and talented educators. We are blessed to have them teach and care for our children. A big thank you to Samantha Shields, Becky Acheson, Lindsay Moore, Kristin Strobel, Bonnie McGrath, Elmer Lyons, Steve Hartigan, and Will Hargett. We also have a wonderful and caring nursery coordinator, Jennifer Hart.

The Children make Sunday School a great joy. They come excited to learn and to be with their friends. This year we continued with many of our treasured CCC traditions. We started the year with our welcome back celebration, blessing of the backpacks and hotdog picnic. We celebrated Advent with a potluck lunch, Christmas Carols, and crafts. We held our traditional Christmas Pageant. New this year, the Holy Cows performed a Holy Week skit for the younger students. We also held an Egg Hunt for us and the community. We had an overwhelming number of children join in on the fun!

The youth are always coming together to help the community. They have held many different collections this year and have made donations to different organizations, some include the Lowell Food Pantry, The Alternative House, and Sleep in Heavenly Peace. They also join in on Make a Difference days! Some of the tasks completed were making cards for CCC members, cleaning the rail trail, and cleaning up the community garden.

Our last project for the year will be to come together and hold a Youth Sunday Service. The children love being a part of this service. We hope that you will be able to join us!

Respectfully Submitted,
Carolyn Chapman

The Holy Cows – The Middle School Youth Group

The middle school class moved back indoors this year as they learned about John, Paul and Peter, what it means to be accepted, how we feel overwhelmed, and the book of Acts. During that time our middle school youth ministry, the Holy Cows, has been acting out in a very good way.

Led by Bonnie McGrath and Elmer Lyons the youth took the call to Acts-ion to heart by mixing service with fellowship and coming up with an exciting program that has included: biking on Freeman Bike Trail followed by movie night in Carson Park, cleaning up behind Staples, baking brownies for and serving at St. Paul's Soup Kitchen, playing in the Holy Cow Band at the advent festival, selling Christmas trees, hosting Coffee hour, holding a game night at 9 Worthen, planning and acting out a Holy Week skit for the Sunday school and parents, collecting for the "Souper Bowl of Caring," running our very well attended Easter egg hunt, and serving as acolytes.

The Holy Cows continue finding the joy in making a difference together!

Submitted by,
Elmer Lyons

God Squad – High School Youth Group

No Report.

Coffee Hour Committee

No Report.

Collation Committee

The collations held at Central Congregational Church this year were very special. We do our best to make each memorial reception an opportunity for family and friends to gather in a comfortable setting to remember their loved ones while enjoying homemade food and refreshments. With care and love, collation gatherings were arranged for Carolyn Millard on May 11, 2022, Dennis Hussey on May 22, 2022, Nancy Parker Clark on June 11, 2022, John Clauson on December 3, 2022, Virginia Hall on January 15, 2023, and Patricia O'Connell on March 11, 2023.

The floral centerpieces for Carolyn Millard's collation were created by the committee with fresh flowers cut from the gardens of Shirley Zachry and Johanna Wray. The cheerful yellow daffodils, pink bleeding hearts, and blue forget-me-nots spoke in a floral language of Carolyn's sunny disposition and the sadness we feel in her loss. Carolyn's fellow choir members sang at both her memorial service in the Sanctuary and during the collation reception in Fellowship Hall, adding another element of remembrance to the day.

The sudden and unexpected passing of Dennis Hussey was a shock to all of us. The Hussey Family was surrounded with loving support by their CCC church family. The food donations for this collation were especially abundant and many trays were sent home with the family. The elegant flowers from the Chelmsford Garden Club's exhibit in the Carson Park Gazebo just days earlier were used to create exquisite floral arrangements that Dennis may have chosen to photograph in his inimitable style.

Nancy Parker Clark always included two yellow roses, in honor of her daughters, in the grand floral arrangements she donated to beautify the Sanctuary for Sunday worship services. It is fitting that yellow roses were selected to create the many table centerpieces in Fellowship Hall at the Collation held in her honor and memory a year after her passing on April 20, 2021 at the age of 100 years and 10 months. Nancy was an historian, a knowledgeable collector, a creative jewelry-maker, an optimist, a life-long learner with a keen and inquisitive mind, and a gracious hostess, among her myriad traits and qualities. Many of these were evidenced by the tables of memorabilia and photos spanning the century of Nancy's life.

John Clauson was the brother of Phyllis Clauson's late husband, Frederick. John was a parishioner at CCC in earlier years, and a beloved uncle to multiple generations of nieces and nephews – each of whom he seemed to have given a special nickname. The extended Clauson Family was very appreciative of the church's efforts to provide a personal collation in honor of "Uncle."

Losing Ginnie Hall at Christmastime was a great sadness. There is a "Ginnie-sized" hole in our hearts and congregation that will never be filled. It is likely that every member of CCC felt the love and care that Ginnie shared with them was special and personal. Ginnie could make you feel like her most important person and the worthy recipient of her undivided attention. She asked honest questions and remembered your responses, with loving concern. A special "Coffee Hour for Ginnie" was held in lieu of a collation, yet the overall event was the same – we shared memories, held each other close, and mourned with Ginnie's daughters and grandchildren. There will never be another Ginnie, but we can all follow in her loving example.

Pat O'Connell was a faithful and kind member of our church and the chancel choir for many years. Her unexpected death was also a great loss to our church family, though perhaps in more subtle ways. The collation for Pat included lovingly prepared food, songs by her choir friends, and many family memorabilia items that reflected what a beloved daughter and cousin she was. A very special collection of Pat's original poetry was shared and received much attention. Pat's quiet and unassuming manner belied her deep contemplation of the world around her and her faith-centered approach to life. A selected number of Pat's poems have been permitted by her family to be shared in a special booklet.

Recently we have lost two more dear members our church family; Betty Borden passed away in her sleep on February 13, 2023, and Nancy Owens passed away after many health challenges on March 21, 2023. Collations are being planned for Betty on April 25, and for Nancy on May 5, 2023.

As always, we are grateful to the many CCC volunteers who reliably answer the call for assistance. Each collation is made possible through the kind and helpful efforts of so many church friends. Grateful thanks to all who have provided desserts, finger sandwiches, fruit trays, cheese and crackers – including gluten-free options, veggies and dip, and other tasty foods. To the indefatigable workers who washed dishes, wrapped flowers to be sent home with family and guests, set up or folded and put away tables and chairs, washed and ironed tablecloths, and attended to the multitude of other tasks that help these events to run smoothly, many thanks.

Finally, thank you to the dedicated members of our Collation Team and steadfast volunteers, Linda Lis, Wendy Perry, Dory Toppan, Jean Montgomery, Richard Brown, Beth Jarok, Merri Robison, Karen Banakos, Sheila Pichette, Pat Vondal, Shirley Zachry, Deb Lyons, Margie Dissinger, Sue Sarafinas, and Karen Papenfuss; you are invaluable.

Respectfully submitted,
Lynn Horton

Communications Committee

Members – Beth Jarok, chair, Margie Dissinger, council representative. 4 vacancies

The Publicity Committee is charged with publicizing church events, especially those open to the public. This means notices on Internet sites, newspapers, the Beacon, the weekly bulletin, and Tuesday notices that the church office sends out. Beth has written articles while Margie creates posters and bulletins in addition to placing some of the articles. This year we provided publicity for the following:

- Make a Difference Week in July
- Tudor Bota and Philip Lima concert on Sept 25
- Holiday Fair in November
- Christmas Concert “Breath of Heaven” in December
- Notice about Advent and later an article about Christmas services in December
- Easter Concert “Then Sings My Soul” on April 2

We also wanted to report the unfortunate vandalism and destruction of one of the signs that we used for all our church events. These signs are only a couple of years old, and we expected to use them for many more years.

Submitted by,
Elizabeth Jarok

Church Historian

The Oral History of CCC in Chelmsford from 1955-2000 was completed and printed in May 2022 with the assistance of Linn Flint, who created a professional document worthy of the church elders interviewed for this history. With the sincere appreciation of the Congregation, we thank Jan and Don Brigham, Jessie Buchanan, Judy Buswick, John Carson, Bill Clarke, Carol Engel, Daphne Freeman, Jim and Helen Glinos, Milli Greenhalgh, Ginnie Hall, Ellen Kunkel, Jane McKersie, Jean Montgomery, Dick Papenfuss, and Clint Vincent for contributing important information and for sharing their memories with us.

A second edition was produced in April 2023 to correct minor errors and to include an additional interview held with Daphne Freeman. There are copies available to read in our church library and on the CCC website.

The Congregational Library and Archives in Boston, created in 1853 to preserve congregational history, has entered a copy of this history in their archives. Following the church potluck supper held on March 19th to celebrate the amazing success of the capital campaign, a slide show was presented of highlights of the oral history featuring photos and print materials found in our archives.

Plans for 2023 include completing the inventory of archival material, taking measures to preserve the oldest and most valuable materials, and holding a variety of events to display some of the many remarkable and fascinating materials. It's OUR church history and can only be appreciated if taken out from the far corners of dark cabinets for everyone to enjoy! Your church historian encourages you to donate materials, photographs (with the date on back, please!), and news clippings about CCC events for the archives.

Respectfully submitted,
Patricia Vondal, Church Historian

Delegate to Northeast Association

Southern New England Conference – United Church of Christ

As the CCC lay delegate to the Northeast Association, Southern New England Conference, United Church of Christ (SNEUCC), it was my honor to attend an Ecclesiastical Council on October 11, 2022. This Council, held via Zoom, was called by the Committee on Ministerial Formation “for the purpose of determining the fitness of Renee Manning for ordination to the Christian ministry in and on behalf of the United Church of Christ.” In preparation for this gathering, I read candidate Renee Manning’s theological paper, and did other reading on the procedures of an Ecclesiastical Council, as this was the first time I have participated. Following the virtual question and answer period, and upon reflection on Renee’s paper, I was able to join the vote in favor of her approval for ordination, upon receiving the call of a church, a vote which was unanimous. Happily, Renee Manning’s Service of Ordination will be held on April 30, 2023, at South Church in Andover.

I also attended Susan Clinkenbeard’s Service of Ordination on Saturday, January 28, 2023, at Hope Central Church in Jamaica Plain, a member church of the Metropolitan Boston Association, SNEUCC. This special event was the culmination of Susan’s discernment journey, which included her time with Central Congregational Church in the Summer of 2021 as an interim sabbatical pastor while Pastor Rich was away. Susan is now the Settled Minister at Fitzwilliam Community Church, UCC, in Fitzwilliam, New Hampshire. Along with fellow CCC “Sabbatical Deacons” Val King and Lillian Bean, I am grateful to maintain a friendship with Susan.

It is exciting to share the news that Pat Vondal has asked to serve as a CCC delegate to the Northeast Association for 2023-2024! Pat and I are registered to attend the Northeast Association Spring Meeting 2023 in person at Georgetown Congregational Church on Sunday, May 7, 2023.

Respectfully submitted,
Lynn Horton

Delegate to the Southern New England Conference

United Church of Christ

Central Congregational Church is a member of the Southern New England Conference of the United Church of Christ (SNEUCC). We are entitled to send delegates to the meetings of the SNEUCC, to vote on matters of policy. The conference also offers valuable resources. More information about these can be found on the SNEUCC website.

The conference held its last annual meeting virtually, on June 18, 2022. The keynote address and sermons were recorded and are available online. The next annual meeting will be held on June 17, 2023, at the DCU Center in Worcester, MA. This will be exciting, because it will be the first in-person meeting of the conference since the beginning of the COVID-19 pandemic. The meeting will be returning to the location where the historic conferences for Massachusetts, Connecticut, and Rhode Island merged to become the SNEUCC. There will also be an online component for those who find it difficult to attend in person.

I invite anyone who finds the idea of meeting and learning from members of other UCC churches, participating in inspirational worship, and helping to guide the direction of the conference appealing to join me in attending Annual Meeting in Worcester and future SNEUCC meetings. I would love to have your company, you would certainly enjoy the experience, and our church would be enriched.

Respectfully submitted,
Deb Lyons
Delegate to Southern New England Conference UCC

Diaconate

The Diaconate is charged with caring for the congregation and fostering spiritual leadership and growth within the church. We meet once a month (mostly via Zoom meetings) and periodically face-to-face for our annual retreat, end-of-year transition, and other impromptu events. While the post-pandemic period has allowed a greater degree of normalcy, the Diaconate has continued online Zoom meetings which have proven to be more time efficient and enhance Deacon participation. Otherwise, Deacons are seen at many church meetings, activities, and events throughout the year.

Deacons who served God and Central Congregational Church (CCC) during the 2022-2023 term were: Karen Banakos, Lillian Bean, Gwen Bottomley, Lynn Horton, Deb Lyons, Peter Morin, Kenny Pantuso, Meredith Robison, Jennie Walsh, Shirley Zachry, and Dirk Zwart. Ginnie Hall, our Deacon Emerita, had to retire from Diaconate this past year due to ailing health. Ginnie went to be with the Lord in December 2022. We will miss Ginnie sorely as she was a pillar of the Diaconate and church for many years.

The past year has seen gradual transition of the church's programs to a level where the Diaconate again can perform its full in-person duties and activities. One of the biggest roles of the Diaconate is to support the minister in multiple aspects of our weekly worship services. One of the most visible Diaconate worship activities is the preparation and serving of Communion which once again is being accomplished in accordance with pre-pandemic practices. Online worship services, started during the pandemic, are now normal, which helps remove barriers for those unable to attend physically and also broadens the scope of CCC's ministry. In fact, CCC has church members that live in far-away places but can attend services and support the church remotely. The past year has seen growing attendance in our church worship services, increasing membership, and the re-establishment of in-person rituals such as celebrating communion, baptisms, and new member services. Deacons assist the pastor with new member classes and welcome new members to the church. Deacons love to see and serve the people of our church so having overcome the pandemic's challenges has reinvigorated the Diaconate to support a meaningful worship experience with the CCC family.

Deacons participate in church services as liturgists, greeters, serving communion, and other significant church rituals and ceremonies, such as funerals and memorial services. What many may not see is the quiet, but important, outreach that the Deacons participate in on a weekly basis. The Good Samaritan Fund, which is funded by you the congregation via donations, is utilized to offer support to local and national charities and individuals and families in need. Some of the examples of this ministry are assistance to Afghan refugees that are settling in the greater Lowell area, contributing funds and support for disaster relief in affected communities, food gift cards to needy individuals and families, and assistance with emergency housing for homeless during frigid weather months. The Deacons are very active in reaching out to our own CCC family members who are affected by health issues, loneliness, the death of loved ones, and/or the need for meals or rides to church. It is these unseen activities that exemplify the love our church has for people or groups in need and why the Deacons find serving as a Deacon to be such a rewarding and special lay ministry.

Another important Diaconate activity is doing an annual performance review for Pastor Rich, which is accomplished every Spring. The annual performance review includes consultation with church leaders, committee chairpersons, and general congregation input from various sources. Pastor Rich continues to receive high praises for his devotion, creativity and compassionate service to our church and our local communities.

The Deacons have also been very active this year in supporting Pastor Rich's 2022 sabbatical. We successfully arranged for pulpit supply and ministerial duty coverage last summer. During those weeks the Deacons provide a higher level of support for church services and oversight of some of the ministerial needs of our church. Many of the Deacons are members of other church committees and this gives us insight into the contributions that all committees and leaders play in the success of our church.

Transitions: Concluding their service as Deacons this year are Lillian Beean, Lynn Horton, Peter Morin (2 terms), and Dirk Zwart. Lillian and Lynn will be continuing on Diaconate for another 3-year term. We are excited to welcome new Deacons and are grateful for the continuing Deacons and their support on the Diaconate. We ask the congregation for prayers for our ministry.

Respectfully submitted,
Kenny Pantuso and Deb Lyons
Senior Deacons

Finance Committee

The members of the 2022-2023 Finance Committee were:

Glenn Dissinger (Chair)	Brian Acheson	Elizabeth Hartigan
Heather Landheim	Tim O'Brien	Scott Bottomley
Mark Timmins	Scott Dorman	Merri Robison

The Committee is responsible for:

- Counting the weekly service offerings and any other funds received by the church during the week.
- Reporting the receipts to the Assistant Treasurer.
- Alerting the church office of any special donations.
- Making the weekly deposits to the bank.

This past year, we welcomed 4 new members to the counting team: Scott Bottomley, Elizabeth Hartigan, Heather Landheim, and Merri Robison. All have served well. Two person teams working on a 5-week schedule carry out these duties. The Chairman represents the Finance Committee at Council meetings and coordinates the counting schedule of the committee.

To assist the Committee in carrying out its duties, please:

- Always use separate checks for donations for different items. For example, use one check for your normal pledge / offering, and a different check for a special item such as paying for sanctuary flowers, a donation to SAM, etc. This makes the recording of your offerings much easier for the counters.
- Always use the memo line on the check to designate a special offering. Otherwise, we will assume it is your normal pledge / offering.
- Likewise, do not use any special envelopes to submit your normal pledge / offering. If the check is in a special envelope, the counters and Treasurer will designate the check amount to that fund and NOT towards your annual pledge.
- Never use old envelopes from previous years! Envelope numbers change from year to year. The use of an old envelope could mean that you will NOT get credit for the donation.

Respectfully submitted,
Glenn Dissinger, Chair

House Committee

The members of the House Committee this past year were Geoff Bryant, Jim Clark, Bill Clarke, Scott Dorman, Mary Horne, Tim O'Brien, and John Wellman. The members of the committee will continue in their roles. The committee meets on the third Tuesday of every month.

The purpose of the House Committee is to maintain and repair all Church property including 9 Worthen Street (9W), the main church building, church equipment including but not limited to the heating system, plumbing, kitchen appliances, lighting, air conditioners, snow blower, lawn equipment, and custodial equipment and supplies. Duties and responsibilities are described in the CCC Organizational Practice Manual, Version 10.3.

Also, this past year, Mary Horne served on the Capital Campaign Needs Assessment Committee. Mary is part of the 9W task force to determine the best use of that house, and Jim Clark currently serves on the Building Committee. Some of our activities:

- We monitor the heating systems in both the main church and 9W.
- There are heating problems with bringing heat to the third floor in the Christian Education wing, including the Finance Office. We plan to get a plumber in to remediate this problem;
- Plumbing issues are ongoing because our bathrooms are constantly in use. Additionally, there are frequent plumbing assessments and work as we renovate the kitchen;
- We put in AC units and the dehumidifier for summer and put them away again in the fall. Storm windows in the Sanctuary are raised for warm weather, lowered when weather turns cold.
- At 9W, we installed a new furnace and water heater, oversaw the removal of the chimney, and patching of the roof. Estimates for gutters on 9W have been obtained and given to the Board of Trustees. The stairs at the front entrance of 9W have been replaced with granite stairs and rails on both sides; the walkway needs to be raised about an inch to be consistent with building code;
- The mortar at 9W is routinely checked and repaired as needed;
- A window at 9W was replaced;
- The source of a leak at 9W was identified and fixed;
- The irrigation system is inspected and turned on in the spring and blown out and winterized in the autumn.
- We monitor the thermostats in the church remotely to control use of heat; problems with heating were found several times and addressed immediately.
- Juarez mows and edges the lawn;

- Juarez strips and waxes the floor of the kitchen, Fellowship Hall, and hallways routinely in the summer. He shampoos the carpets in late summer before Central Co-op resumes;
- We have done minor paint jobs as needed;
- We attend the annual inspection of fire alarms, smoke detectors, and CO detectors;
- We filled in holes in the parking lot down by North Rd;
- A dead maple tree and two diseased spruces were cut down and hauled away;
- We have done an inspection of the vinyl siding on the main church and recommend hiring a professional to repair;
- Steeple work was done to clean the base, fix the flashing, and to fix a leak;
- Solar panels were cleaned;
- We oversaw the cleaning of the catch basin;
- The roofs of both buildings were sprayed for moss;
- Snow removal was taken care of by the House Committee and additional help from church members;
- Recycling is taken to the Town Hall bins on a regular basis;
- Rodent control is an ongoing process, but at the time of this writing there have not been any for two months;
- There are many various and sundry activities that are too numerous to name.

Going forward we will:

- Continue to monitor plumbing and electrical needs and respond as indicated cooperating with Trustees;
- There are areas on the fascia of both exits off the Narthex that need to be repaired;
- There are many areas on the outside of the church that need to be cleaned or repaired;
- We will repair and/or replace damaged decorative wood around the door at the main entrance;
- The concrete stairs and walkways in front of the church need to be patched and or replaced;
- There are cracks in walls that need to be patched;
- 9W needs a lot of work to repair walls and repaint;
- We will do an assessment of 9W storage and see what might be disposed of or stored in a more space-saving manner;
- We will try to fix the radiator in the Finance room or have it fixed by an outside vendor;
- We will continue to monitor heat usage, boiler and hot water function, and general needs for repair or replacement of church properties and equipment.

Respectfully submitted,
Mary Horne

KiSeLo – “KIndness, SErvice, LOve”

KiSeLo is a women’s group which promotes community and offers opportunities for service. It meets one Wednesday each month from September through May, for fellowship, refreshments, and informative and entertaining programs.

For service, we donated money for scholarships to the church’s Make a Difference Week in the summer. We also collected school supplies for the Lowell Wish Project in the fall. We collected food for the Open Pantry at every meeting.

We enjoyed meeting informally at Country Creamery and Coffeehouse in July, followed by an ice cream social at church in August.

September's meeting restarted a tradition that paused during COVID – a potluck buffet. October's program was chair yoga led by Lillian Bean, another favorite activity that we had missed since 2019.

In November, we visited the New England Quilt Museum in Lowell. We marveled at the quilts on display for the temporary exhibits, as well as the historic quilts in the museum's collection. The timing was perfect to pick up special Christmas presents in the gift shop! A few members even continued on to the Brush Gallery after leaving the museum.

December's meeting had a Christmas theme, with a short Christmas video, a communal fruit salad, and Christmas cookies. January's meeting was cancelled due to wintry weather.

In February, Pat Vondal brought part of her vast collection of textiles, collected on her travels around the world. We learned about different cultures as well as textile characteristics and production.

In March, two representatives from Worker's Credit Union gave a financial presentation and took questions from the audience.

We enjoyed our April meeting, when Dick Papenfuss presented a slide show about Dick and Karen's trip to Switzerland and the Rhine. Our May meeting will be the annual end of year banquet.

As is true for all KiSeLo meetings, all women of the church are invited!

Respectfully submitted,
Deb Lyons, President

Members-at-Large

No Report.

Music Committee

Members of the Music Committee this year were Monique Billingsley, chair; Val King, vice-chair; Beth Jarok, secretary; Karen Papenfuss, treasurer; Dory Toppan, council rep; Mary Harrison, and Tudor Bota, Director of Music.

The Music Committee oversees the budget for music expenditures, the care of the church-owned instruments, the music director who is an ex-officio member of the committee, and the 3 music groups – chancel choir, bell choir, and SonLight. We also have 2 memorial funds whose interest we can use for special projects.

We have had 3 concerts in the past year. The September concert did not include the choirs. For the Christmas and Easter concerts, Tudor chooses the music and along with the choirs spends many hours in preparation for these concerts. The Committee gets volunteers to bake, greet, usher, and serve at the concert and reception that follows. Each of these concerts has made a small profit which goes into the music fund. Thank you to all the congregational friends and members who volunteered their help to make these concerts a success.

We consult with Tudor about the upkeep of the piano, organ, and bells including tunings and any repairs. We would like to see a junior choir next year. We are also working on a contract to allow music teachers to rent the sanctuary and piano for recitals.

This year, we were required to report all the music that we used in our church services. We thank Karen P. for undertaking this task.

Submitted by,
Elizabeth Jarok
Music Committee secretary

Nominating Committee

It is the goal of the Nominating Committee to connect individuals with the role or roles within the church where they can best feel the satisfaction of serving. Often this is through committee work, and CCC is blessed with many committees! Thank you to each person who has said “yes” to the opportunity to serve on a committee or in the position of a church officer! Many of you are long-time CCC volunteers, and your years of service are invaluable to the stability and smooth operation of our church. To everyone who is newer to the church committees, thank you for being the source of fresh ideas, new perspectives, and an enthusiastic “carrying of the torch!” The work of our committees, as evidenced by the many reports in this Annual Report, ensure the success of Central Congregational Church, within and beyond our walls. A special thank you to those who are completing their term of service in 2023; your dedication is recognized and greatly appreciated!

Despite our best efforts, there remain vacancies on the slate of nominees. Committees with open positions welcome new members at any time throughout the year! Please contact a member of Nominating if you would like more information about these opportunities. We would be delighted to help you find a committee to match your skills, availability, and interests. You meet some great people at CCC through shared committee work! Give it a try!

Serving God with you,
Lynn Horton, Deb Lyons, Elizabeth Hartigan

Slate of Nominees – as of May 2, 2023

* Moderator	Peter White	* Treasurer	Richard Papenfuss
* Clerk	Val King	* Asst. Treasurer – Income	Sue Sarafinas
* Assistant Clerk	Julie Carney	* Asst. Treasurer – Expense	Margie Dissinger

	2024	2025	2026
* Diaconate (12)	Deb Lyons Karen Banakos Meredith Robison Gwen Bottomley	Shirley Zachry Kenny Pantuso Jennie Walsh Bryan Norman	Lynn Horton Lillian Began Arlene Belleville Scott Dorman
* Members-at-Large (3)	vacant	vacant	vacant
* Nominating (6)	Dory Toppan vacant	Deb Lyons vacant	Lynn Horton Elizabeth Hartigan
* Trustees (6)	John Carson Sheila Pichette	Jennifer Delikat John Lamplough	Christine Williams Alan Wisniewski
** Christian (8) Education	Samantha Shields Lindsay Moore April McCarthy	Kristin Strobel Meghan Naish	Elmer Lyons Shaleena Pulliam Becky Acheson
** Communications (6)	vacant vacant	Margie Dissinger Beth Jarok	vacant vacant
** Finance (10)	Scott Dorman Tim O'Brien vacant	Scott Bottomley Merri Robison Heather Landheim Mark Timmins	Glenn Dissinger Judith Barnes Sandy Lamplough
** House (9)	Scott Dorman Bill Clarke Geoff Bryant	Jim Clark John Wellman Tim O'Brien	Mary Horne vacant vacant

	2024	2025	2026
** Music (6)	Monique Billingsley Dory Toppan Jacki Dibble	Beth Jarok Val King	Mary Harrison Janet Ottey-Rivera
**Pastor Parish Relations (3)	Val King	Curtis Bates	Linda Carson
** Sanctuary (10)	Dick Papenfuss Curtis Bates Cynthia Dorman	Elizabeth Hartigan John Lefebvre Jennifer Delikat Sue Sarafinas	Suheli Rivera-Ottey Catherine Loew vacant
** Social Action (9) and Missions	Carol Boucek Julie Carney Pat Vondal	Ellen Kunkel Wendy Piacenza Dale Williams	Becky Wisniewski Cindy Bruetsch Diane Blair
** Stewardship (3)	Sherm Horton CE Rep – Lindsay Moore SAM Rep – Becky Wisniewski Advisor – Dick Papenfuss	Mark Timmins	Cynthia Dorman
**Technology (6)	Lillian Bean vacant	Devin Hussey vacant	Joe Chapman Patrick Shields

+ Northeast Association: Lynn Horton, Pat Vondal

+ Southern New England Conference of the United Church of Christ (SNEUCC): Deb Lyons, **vacant**

* Voted by majority at Annual Meeting. Church membership is required.

** Voted by majority at Annual Meeting.

+ Appointed by Council and Church membership is required.

Note: All terms for elected positions begin at Annual Meeting, except for the Treasurer and Assistant Treasurers, whose terms begin at the beginning of the fiscal year on July 1st.

Open and Affirming (ONA) Ministry Team

The activity of the ONA ministry at CCC has been informal this year, indeed it has become the ministry of the wider congregation. Together we are showing how our church family is Welcoming to All! Through the church website and Facebook page, many people have discovered CCC when searching for an ONA congregation. Families who wish to raise their children in an open and affirming church community chose to visit CCC because we are ONA, and choose to join as members because we live out our ONA mission through warm welcome and inclusion. Individuals and couples have found their way to CCC, some prompted to step inside our doors by the visible symbols of welcome on our church signs. This is the church community we want to share, where we find joy and meaning in working and worshipping in faith and fellowship. We are a more vibrant church together!

The ONA Ministry Team is open to all who wish to join!

Lynn Horton, Pastor Rich Knight, Lillian Bean, Monique Billingsley, Marcia Cassidy, Joe Chapman, Jody Cross-Hansen, Hayley Horton, Elizabeth Jarok, Val King, Deb Lyons, Em Lyons, Kenneth Pantuso, Karen Papenfuss, Lynda Wellman, John Wellman

Our Welcoming Statement

We are Central Congregational Church, United Church of Christ, and you are welcome here. Through God's grace, this congregation is committed to being a loving and welcoming community of faith.

We recognize, celebrate, and give thanks for the many diverse gifts of God among us. We affirm that all people are created in the image of God and as beloved children of God, all are worthy of God's love and grace.

We declare ourselves to be an Open and Affirming congregation, welcoming into the full life and ministry of the church persons of every race, culture, age, gender identity and gender expression, sexual orientation, physical or mental ability, marital status, education, and economic status. We especially and intentionally welcome all who have known the pain of exclusion or discrimination in the church and society.

We invite all people to join us as Christ's disciples in our faith journey toward openness and understanding, justice, healing, mutual respect, and wholeness of life for all.

Pastor-Parish Relations Committee

The Pastor-Parish Relations Committee (PPRC) is charged with:

- Guiding relations between the Pastor(s) and the Parish, serving as an advocate for both.
- Act as advocate for the Pastor(s) and the Parish, working to maintain a climate in which the spiritual life and mission of the Church are strengthened.
- To bring concerns from one to the other, mediating or advising, and bring relevant issues to other organizations (Diaconate, Church Council, Christian Education Committee) as appropriate.
- Not resolve disagreements and disputes, unless easily done, but to bring parties together and address disagreements and disputes to positions that will lead to resolution.

Members of the PPRC are Curt Bates, Chair, Bill Clarke and Val King. We meet quarterly with Pastor Rich, and on an as need basis. The work of the PPRC is confidential, so if members of the Parish wish to contact any of the members of the PPRC, you may do so in confidence at the following contact information: Curt Bates, Chair, (978-256-6245, cabates@verizon.net); Bill Clarke (978-256-8570, hwclarke@gmail.com.) Val King (978-846-1120, valking@comcast.net).

Respectfully submitted,
Curtis Bates, Chair

Prayer Ministry

The CCC Prayer Ministry provides a meaningful service to our church family. When the Prayer Ministry receives a request, whether through email, a phone call, or personally, those who are part of the ministry are notified and praying begins. Confidentiality is paramount. Only those who are part of the ministry, and God, know who and what we are praying for. Many recipients of our prayers are comforted, knowing that others are thinking of them and holding them close. Whatever the outcome, we are always grateful because we believe that God's will, not ours, will prevail. We are just channels for God's grace.

Our beloved Ginnie Hall, who was one of several people who started the Prayer Ministry many years ago, passed away in December. Her love of God and her church were an inspiration to many. She will always be with us in spirit and we miss her guidance, strong faith and her humor.

Respectfully submitted,
Wendy Perry

Prayer Shawl Ministry

Due to the Covid 19 pandemic, our Prayer Shawl Ministry continued to remain mostly inactive, although we resumed meetings in April. Several members have continued to knit shawls independently.

Distribution of shawls has diminished due to lack of contact with recipients. We distributed 18 prayer shawls to the following:

- Individuals: 14
- Graduates: 4

In addition, we distributed seven baby prayer shawls.

Respectfully submitted,
Linda Carson

Sanctuary Committee

The Sanctuary Committee consisted of the following members this year:

Curtis Bates	Cynthia Dorman	Elizabeth Hartigan
Linda Lis	Tanya Frenette	John Lefebvre
Sue Sarafinas	Jennifer Delikat	Dick Papenfuss
Catherine Loew		

As usual our first task is to thank all of the members of the congregation who donated flowers, volunteered to be greeters, and served as ushers. Without your cooperation, we could not function as well as we do.

The Sanctuary Committee acquired another artificial alter flower arrangement to use on those Sundays when no one has signed up to donate alter flowers. The past few years fewer and fewer members of the congregation are signing up to donate the Sunday flowers. Flower donations are good to remember significant people in our lives who have passed on or are celebration special occasions. After church the donor may take the flowers, specify that they be given to a particular person or have the Diaconate give them to someone who needs their day brightened. If you are interested in donating, please sign the flower chart on the bulletin board in Fellowship Hall or speak to a member of the committee.

The committee members do a great job of decorating the sanctuary for Christmas with the hanging of the greens. They also put out the lilies and tulips at Easter, straighten up and clean the

sanctuary after services, along with contacting those who sign up to donate flowers or are interested in greeting.

I would like to thank all of the committee members for all their hard work this year and we are looking forward to another successful year next year.

Respectfully Submitted,
Dick Papenfuss, Chairman

Scouts BSA Troop 74

Scouts BSA Troop 74 is an active Troop with 9 boys and 17 adults registered. Weekly meetings are held on Monday evenings in Fellowship Hall and continue to be run by the Scouts. The Senior Patrol Leader holds Patrol Leaders Council (PLC) meetings monthly where the Scouts plan interesting and informative meetings and outings. The Scouts hosted Cub Scouts at meetings including Pumpkin decorating, leatherworking where they learned from a professional and created tags and keychains, and a mousetrap-powered car engineering night. Meetings and outings give the Scouts opportunities to learn leadership skills, as well as Scout skills such as knot tying, cooking, and first aid.

Troop 74 believes strongly that regular, frequent camping trips help the Scouts practice and develop their skills, and experience the world through adventure. The Troop had monthly outings including climbing high ropes course at Boundless Adventures in Berlin Ma, a ski trip to Waterville Valley, NH, and Winter backpacking to the Carter Notch Hut in the White Mountains. In July, the Troop attended camp at Wanocksett Scout Reservation. In August, the Scouts went on a Biking High Adventure in Acadia National Park where they biked and hiked trails, explored swimming holes, and enjoyed a Lobster cookout. This spring the Troop is planning backpacking trips in preparation for their Hiking High Adventure trip in August.

In November, the Troop teamed up with Troop 77 for its annual bread baking fundraiser and headed up to Camp Wanoksett near the base of Mt. Monadnock. Over 1,000 loaves of bread were baked and over 100 loaves were donated to organizations in the community including: House of Hope, Milly's Place, and Lowell Transitional Living Center. The Scouts and adults enjoyed the opportunity to connect with another Troop.

The Scouts participated in community service activities. The Troop raked the lawns of veterans in November and donated gift baskets to Veterans in December. They also served hot chocolate and cookies at the Day-Before-Thanksgiving Hike held by the Chelmsford Open Space Stewardship. In December, the Troop also helped CCC sell Christmas Trees.

In February, Troop 74 had an active role in Scout Sunday at CCC. Douglas Drake wrote the service and delivered the sermon. Scouts from Troop 74, Troop 75 and Pack 45, along with 7 Girl Scouts, Boy Scouts and Cubs Scouts from CCC participated in the service.

Patrick Kelliher continued as Scout Master and Eric Salerno is the Troop Committee Chair. I have served as Chartered Organization Representative since 2013. The Troop encourages parents to be active in their sons' Scouting career. When an adult registers, the Boy Scout Council performs a CORI check. As required by National BSA policy which is similar to CCC's Safe Church policy, adults must be registered and pass Youth Protection Training every two years in to attend sleepovers or campouts. We also encourage adults to complete training offered by the BSA. The Troop is considering merge with another BSA Troop to increase membership.

The Troop looks forward to another year as the chartered Troop of CCC. Thank you for your continued support.

Respectfully submitted,
Gwendolyn S. Bottomley
Chartered Organization Representative

Scouts BSA Troop 75

Scouts BSA Troop 75 has held a shared charter with CCC and Trinity Lutheran Church (TLC) for the past year in order to facilitate its banking needs. Troop 75 is a very active, boy-led troop with 46 boys and approximately 50 registered adults. Weekly meetings are held on Monday at 7:00 pm at TLC. The Senior Patrol Leader holds Patrol Leaders Council (PLC) meetings at CCC monthly. In addition, the Troop has held its Path2Eagle meetings at CCC for scouts who are First Class or are in high school to work on Eagle merit badges as a group and engage in social time. The Troop had 8 scouts who became Eagle Scouts in 2022.

Troop 75 supports older scouts who seek high adventure, including a biking trip in the White Mountains in June 2022 and younger scouts who seek a more moderate mid-adventure camping and canoeing. The Troop also spent a week at summer camp in July at JN Webster in Ashford, CT and plans to return there again this summer.

The Troop also held its annual Games Night Lock-In at CCC in March. This event is to recognize and reward scouts who participated in fundraising, such as popcorn sales or Harrows Chicken Pie gift card sales.

The Troop regularly participates in service outings, including rake outs, selling Christmas trees at CCC, and helping to improve Chelmsford's many open spaces. One of our Eagle scouts, Bryce Stacy, improved Carson Park by adding a fire pit and benches last summer. In addition, the Troop participated in the Scout Sunday service at CCC in February.

Elmer Lyons is the longtime Scout Master and David January replaced Cynthia Dorman Troop as Committee Chair effective January 2023. Troop 75 looks forward to another year as a shared chartered troop of CCC. Thank you for your continued support.

Respectfully submitted,
Cynthia Dorman
Troop 75 Committee Member

Social Action and Missions (SAM) Committee

The members of SAM for the past year were:

Julie Carney, Diane Blair, Carol Boucek, Cindy Bruetsch, Ellen Kunkel,
Wendy Piacenza, Becky Wisniewski, Dale Williams, Pat Vondal

SAM began the year with a donation to the DownEast Maine Mission in August, followed by donations to the UCC Hurricane Relief Fund to assist with the devastating aftermath of Hurricane Ian in Florida and to the UCC International Emergencies Fund to support on-going efforts in support of Ukraine.

SAM then focused on our local missions that work to address housing and food insecurity in the greater Lowell area. We collected clothing, towels, and other items for the Lowell Transitional Living Center shelters along with providing funds to LTLC and other agency shelters. As we researched the issue of housing insecurity, we identified a new non-profit in Chelmsford that provides transitional housing for an underserved population of young people, aged 18 – 24. Almost immediately after visiting Project Kompass, a member of SAM happened to have a conversation with another member of CCC who works in mental health, who had a young client in desperate need of housing. Through this connection, they were able to get a room for the young woman at Project Kompass. The young woman then stated that we had “saved her life”. This was a very meaningful experience for SAM, and we are grateful for the continuing financial support of CCC that enabled us to make a difference in this person’s life.

In December, we held another successful Secret Santa collection of gifts for needy Chelmsford families, who are recommended to us by the Chelmsford Housing Authority. CCC helped to bring joy to 30 children, providing 3 gifts to each for a total of 90 gifts.

SAM prepared and served meals to approximately 90 people at St. Paul's Soup Kitchen in August, October, and January. We have enjoyed the help provided by our CCC young people, as the Holy Cows have provided brownies for each meal and even helped to prep and serve at the January meal. The God Squad also helped by providing the Shepherd’s pies in January.

As part of our focus on food insecurity in February, SAM introduced the new Executive Director of Open Pantry to CCC during a worship service. We also supplemented the funds raised by the Sunday School during Souper Bowl Sunday, as well as delivered all the canned goods and other staples that were donated to the can tree during the Christmas Holiday and on Souper Bowl Sunday.

SAM has used some of our funds this year to supplement CCC’s donations to the UCC “Neighbors-in Need” and “One Great Hour of Sharing” fund drives. We have also made a donation to Doctors Without Borders in support of their response to the 7.8 magnitude earthquake in Turkey.

Finally, as an outgrowth of SAM’s interest in supporting the Afghan refugee crisis last year, we connected with a group that was resettling an Afghan family in Lowell after first having brought them to Newton. This group determined that it would be better for the family to be closer to other Afghan families, and they reached out to local churches for support. Over the past year, members of CCC have been involved with this family by taking the children on outings to parks (and once to an ocean beach!), bringing the mother shopping and to doctor appointments, teaching English, and babysitting the newborn twins to give the mother a break. This has been an enriching experience for all involved.

Respectfully submitted,
Julie Carney

SAM Financial Summary

A detailed list of SAM spending is shown below.

	July 1, 2021 to June 30, 2022*	July 1, 2022 to April 14, 2023*
UCC Sponsored Initiatives		
OCWM	1,000.00	0
Neighbors in Need	400.00	400.00
The Christmas Fund	0.00	160.00
One Great Hour of Sharing	685.00	700.00
Invest in the Vision	0.00	0
UCC Disaster Fund - Hurricane Relief	1,000.00	400.00
UCC International Emergency H.O.P.E.		400.00
Total UCC Missions	3,085.00	2,060.00
Local Mission Support		
Alternative House	550.00	500.00
Boys & Girls Club of Lowell	2390.00	500.00
Community Teamwork Shelters	525.00	500.00
CTI Emergency Fund	500.00	500.00
DownEast Maine Mission	0.00	1000.00
God Squad mission support	450.00	0
Greenhalge School, Lowell	200.00	0
Habitat for Humanity	525.00	500.00
House of Hope	500.00	500.00
International Institute of New England (Afghan refugees)	800.00	500.00
(Haitian Resettlement)	1000.00	
Lowell Transitional Living Center	1,025.00	1770.00
Lowell Community Health Center	545.00	0
Open Pantry of Greater Lowell	2133.00	2001.00
Project Kompass	0	500.00
St. Paul's Soup Kitchen	525.00	500.00
The Wish Project	116.00	500.00
Total Local Missions	11,784.00	9,771.00
Other		
Doctors Without Borders	500.00	500.00
Southern Poverty Law Center	500.00	0
Sleep in Heavenly Peace	0	2314.00
Other total	1,000.00	2,814.00
*Total Expenditures	15,869.00	14,645.00

*As disbursed through April 14, 2023

Stewardship Committee

Once again, THANK YOU to everyone who pledged their support for CCC's next fiscal year! The 2022-2023 Stewardship Campaign has (so far) NOT been as successful as last year. This raises concerns for next year's budget.

Stewardship Campaign Outcome (as of April 30):

We have received 84 pledges so far. This compares to 88 at this time last year but still far short of the 116 pledges we finished with for the 2021-2022 campaign. We are still reaching out to those we haven't yet heard from and do expect more pledges before the 2023-2024 budget must be finalized.

Total pledged amount (so far) is currently at approximately \$230,000. Again, this about where we were last year at this time but is only about 84% of the way to the total we achieved last year!

Of the 84 pledges received so far:

31 are increases from last year,

5 are NEW pledges! All new pledges are appreciated, but we had 13 new pledge units last year!

14 pledges were REDUCED from last year, and

2 were "lost" due to people passing away.

Overall, these are OK statistics, but not as impressive as last year's.

Campaign Highlights:

This year's theme was "*Because of You, Our Church Changes Lives.*" This theme seemed to resonate well and we had a few excellent Stewardship Moments during Sunday services that reinforced how much our church truly does change lives in our congregation and in our wider community.

We sent out the traditional campaign letter and pledge card. That was crafted to address the fact that even though the church had a fantastic capital campaign, we still needed people to commit to the "normal" support of our church facilities, pastor, committees, and ministries.

We delivered 4 weeks of Stewardship Moments from the pulpit during Sunday services in March.

Along with these activities there were Beacon articles and weekly email announcements all thanks to Linn Flint! Linn is also invaluable in helping to prepare the main campaign mailing. She makes it go really smoothly! We will miss her!

We also continued to use the church's web site to collect online pledges and provide access to Stewardship materials. For example, this year's campaign letter can be found on the site. See <https://www.cccchelmsford.org/stewardship/>

Overall we had fewer Zoom meetings than the previous year but we achieved more input from committee members overall. Special thanks to Lindsay Moore who drafted the campaign letter!

Committee Members:

Sherman Horton - Chairperson – 2023-2024 will be his final year.

Dick Papenfuss - Treasurer - will remain as he continues to remain as Treasurer.

Becky Wisniewski - Representative from SAM - will continue next year.

Lindsay Moore - Representative from CE – will continue next year.

Cynthia Dorman – term ends this year but she has agreed to another term!

Mark Timmins – this was year 1 of a 3-year term

Request for Feedback:

The committee is always open to feedback from the church leadership and congregation. If anyone has feedback, supportive or critical, please let us know. Email Sherm at sherm@terpsoft.com!

Respectfully submitted,
Sherman Horton, Chairperson

Technology Committee

The Technology Committee continued its work this year with the purpose of supporting our church's mission through mindful application of technology. Responsibilities include

- Maintaining information technology (IT) and information systems
- Developing a vision and roadmap for technology upgrades and projects
- Consulting with other committees as needed to support technology initiatives
- Assisting members and friends with technology needs
- Streaming worship services and live concerts to Facebook Live and YouTube Live
- Streaming weddings and funerals upon request
- Helping the church with sign up forms, including:
 - SAM secret santa drive
 - Christmas tree sale volunteer sheet

This past year, we completed the following major projects:

- Completely upgraded the sound system for the sanctuary and streaming, adding more mixer and video controls
- Installed a permanent projector in fellowship hall
- Assembled a second modern tv cart for room 302
- Added access control via key fob reader to the side door for the Co-op Nursery School
- Researched, recommended, and purchased new computers for the office and finance - currently configuring to prepare for swapping over

We are grateful to our congregation and leadership for its support and encouragement throughout the year. We are heartened by stories we have heard about how live streaming services have reached out to current members and drawn in new members to our church family.

Submitted by,
Lillian Bean

DownEast Maine Mission

July 31 – Aug 6, 2022

2022 DEMM Mission Work-Campers

Sam Becker, Zachary Becker, Arthur Hargett, Will Hargett, Emma Hartigan, Steve Hartigan, Trey Hartigan, Fiona Hungate, Logan Kowalik, Joe Walsh, Jonathan Walsh, Val King, Matt Washington, Anne Washington, Heidi Wharton, Rachael Wharton, Michele White, Peter White

The DownEast Maine Mission has been helping people in Maine for the past 16 years. When you look back at all the people who have participated and all the projects we have done, it is enlightening and wonderful. Here are some highlights:

- 64 families have been helped with painting, decks, handicap ramps, roofs and trailer skirting (there is more but these are the most common)
- 16 people have been more than 6 times
- 12 people have been 5 times
- 16 have been 4 times
- 19 have been 3 times
- 29 have been twice

When you add those plus the single time people you get 185 individuals who have taken a week from their summer to help our neighbors in Maine. Wow!

In 2022, we stayed at the Jacksonville United Methodist Campground in East Machias, where we regularly stay and enjoyed campfires, puzzles, cards and music. We had 18 mission workers this year. Usually that means 2 groups of 8 or 9, but this year it was a group of 4 and 13 due to the amount of help one homeowner needed. The small team took on repairing 3 sets of stairs, finishing a small end to a handicap ramp and building a new deck and stairs. The larger group set out to repair a roof and ended up replacing it, skirting a trailer and replacing a deck and stairs (8 ft by 14 ft). With God's help and lots of hard work from the mission workers, we met the challenge and made a difference to three families. We were able to get to know the homeowners and build new friendships.

Meals this year were freshly made each day by Michele White. She continued her role in the kitchen to be sure we all ate healthy, filling, fresh and tasty meals. Val King was our medical support and was thankfully underutilized. All meals started with a prayer written by a meal sponsor from one of the two churches. Thank you very much. Before each meal, we would introduce the prayer sponsor through someone on the trip who knew them, and then as a group we would hear the prayer.

Hump day turned out to be a wonderful day with most of the time spent chilling by the ocean at the West Quoddy Head lighthouse. It was a wonderful way to recharge after 2 ½ days with projects that always seem too big and difficult.

Thanks to the many people who helped make this trip possible: all the adult leaders (Heidi, Steve, Will, Anne, Val, and Michele) awesome youth leaders (Emma Hartigan and Fiona Hungate) and all the youth for taking time from their summer to make a difference in Maine. A giant "Thank You" to all of you who sponsored us with contribution which make this trip possible. My personal thanks go to Heidi Wharton, the Harvard Leader and trip co-leader, who organizes the Harvard crew, I couldn't do this trip without her help. Thanks to Elizabeth Hartigan for taking on the financial work associated with the many donations from every direction. Thanks also to all those who contributed T-shirts and socks for the migrant workers in Maine. They were very well received by Pastor Art Emerson, who leads a migrant ministry in the area.

Sponsors, because of your support of talent and treasure, year after year, we have been able to travel to Maine, experienced God each day and make a difference. We were, are and hopefully will continue to be "the miracle workers you send to Maine". Please enjoy and share these reflections from this year's mission workers.

Peter White
DownEast Maine Mission Trip
Organizer

Going into my 3rd year on the Down East Maine Mission Trip, I knew it would be a good year. As helping people and building/fixing are both things I love to do, this trip has always been right for me. Although it isn't all about fixing houses. It is also about building connections and friendships with both your workers, homeowners, and God. This trip brings all of us together so we can help and have fun. This year, I was on a smaller team including Mr. White, Mrs. King, and Arthur Hargett. We completed projects at three houses. One of our houses needed a sturdier deck so we took down the deck and rebuilt a new one for them with two staircases coming off it. This was a small deck but it was dangerous before we fixed it. On the other house, we added onto an existing ramp. It had about a 6 inch drop so it was hard to get our homeowner up and down the ramp safely. To fix this we made a 3foot by 4foot platform for them to get down without a drop. We also built a 4x4 deck in their backyard with one staircase coming off it. This was needed because she only had one way to get out of the house and now she has two exits. Lastly, our team regrouped with the bigger team to help them build a huge deck and finish roofing. I helped drill in the boards for the deck, clean-up shingles and Emma (my sister) taught me how to shingle the roof which was incredibly fun.

This mission trip is not all about work. It is also about friendships. Many of my friends were on the mission trip as well. Connecting with them while working was fun because I learn from them and I learn things about them. I also learn about them during worship when we all share what happened that day. Friendships and helping others is what keeps me going on this trip every year.
- Trey Hartigan

I believe that this was either my 4th or 5th trip on the DEMM trip. I have seen such incredible work by the adults and youth of CCC and how our efforts touch the lives of people who really need these projects completed. In past years I have been a part time cook/assistant cook and an adult worker on various crews or a “runner” for work site supplies and camp food. I also am the health care person should we have any medical needs and thankfully this year all went well. This year I was on a small crew (2 adults and 2 youth) for 2 ½ days and with the whole DEMM team on the last 2 days. It is so special to see how everyone works toward the common goal of completing their assigned tasks but also to observe new relationships being forged with DEMM workers and their recipient families. The work can be hard, and most projects seem to take longer than anticipated, but it is great to see the pride in the eyes of the youth when they learn a new carpentry task or are asked to take on a leadership role. I will admit that I learned a bit about how to build a deck and steps thanks to Peter White (and I am not your typical hammer and drill kind of woman)! But it was great to move beyond my comfort zone and be part of a team. That is what I enjoyed the most! I would encourage more adults to consider being part of future DEMM mission trips. If I can handle drilling and sawing wood, cutting long grass, digging post holes or lugging roofing scraps to a dumpster, anyone can. - Valerie King

This was my seventh trip to “Down East” Maine to work beside the youth of a couple Massachusetts churches in a missionary effort to make sure that one of the most impoverished communities in New England (Washington County, Maine) receives the resources needed for sustenance, stability, and dignity. Some of those resources likely seem obvious. We brought clothing for the migrant workers. We also provided both the building supplies and labor necessary to replace a roof, build a 14’ x 8’ deck and stairs, and insulate the skirting along the bottom of a double-wide trailer. A separate crew constructed or completed three other deck / stair / ramp projects as well.

I believe it is important for our youth (most of whom have never experienced poverty personally) to gain the perspective of economic diversity. During lunches each day, our group’s homeowner would join us and engage the team with such gratitude and grace. It is in these moments that I’m reminded that the resources provided exceed those physical needs. Our youth begin to realize that we are maintaining (or in extreme cases, restoring) the dignity of those that we help. The resources we bring include compassion, neighborliness, joy and love. My favorite irony of the trip is that our physical resources may be depleted, but these latter resources are multiplied because of our work and the connection(s) we make with the community of Down East Maine.

I am so grateful to be associated with this trip, and thankful to all those that make it possible whether by participation, coordination, donations, blessings, or applause. I thank you for your past support and assure you that I’ll be continuing, so I pray that the benevolence that has surrounded me thus far also continues.

It is well with my soul - Stephen Hartigan

This was my 6th year going on the DownEast Maine Missions trip. Every year I have such a great time with the amazing people on this trip. This was my first year taking on the responsibility of being a youth leader. The project I worked on this year was insulating skirting and demoing and rebuilding a deck. I also helped finish up the roofing project that Emma’s crew was working on. This trip is my favorite part of every summer because of the amazing work I get to do. Thank you to everyone who donated to support us in this mission and making this trip possible. - Fiona Hungate

I look forward to the DEMM trip every year. It is rewarding and I love to see the kids learn new construction skills and grow in confidence. We had two wonderful Young Adult Leaders this year in Emma Hartigan and Fiona Hungate. They did an amazing job teaching the younger participants how to use tools and in leading their project teams. I had never worked on a roof project, and I really appreciated the knowledge and experience that Emma and adult leader, Will Hargett shared with our group. I learned so much and feel much more aware of the steps involved. Construction projects like roofing and decks are very expensive. The materials required have increased in price dramatically over the past few years. The support that our sponsors provide makes it possible for us to do the work and transform the lives of our homeowners. Thank you to everyone who supported the trip this year. This trip and the work that is done changes the lives of everyone who is involved. We hope that we will be able to continue this important work for many years to come and continue to spread God's love to the people of Down East Maine for many years into the future. - Heidi Wharton

What a year, what an adventure...DEMM 2022! It felt so good to be back at DEMM after a two year COVID disruption. Nancy, our home owner, is a retired nurse struggling with MS and she needed a new roof. Our team of both experienced and inexperienced roofers quickly got to work tearing off the old roof to prepare it for adding the new drip edge, rain and ice shield and shingles. Like most DEMM projects, there always seem to be a few surprises. In our case, when we removed the old roof we found rotten plywood and rotten roof boards. Replacing the rotten plywood and roof boards slowed our progress, as it was tedious work cutting and fitting the new boards. Once we completed the needed repairs, our team quickly began applying the new roof. We completed the roof a little after 7pm on Friday night! Nancy, our home owner, could not thank us enough! It was a powerful experience and a tremendous opportunity for our crew to give back to a lady who had done so much for her community as a nurse and neighbor throughout her life and certainly during COVID. Nancy continues to volunteer and help when and where she can. Thank you DEMM supporters for enabling this great adventure! Your support has improved not only our home owners lives, but the DEMM participants as well! I will leave you with this great quote from Maya Angelou:

"I have found that among its other benefits, giving liberates the soul of the giver."
- Will Hargett

The DEMM 2022 trip was a powerful experience watching our youth working so hard and so capably as they learned. The power of love, being the hands of Jesus. I mostly did non-skilled labor, but it was a reflective time for me. It felt amazing to be of help. To be part of the team, the were able to help our home owner have the repairs that were so needed to make her and her son's home be safe, warm and dry.

I am also grateful Matt had the chance to do what he was able to do and see how he proud he was doing the drilling and helping with the tasks he could do. The greatest moments for him were in the evenings when he could be with his peers.

Thank you sponsors for supporting the trip. - Anne Washington

My experience at DEMM was fun and I felt that I was connecting to God. After all of the hard work and service, we also had fun times and trips with the places we visited.

During my DEMM trip I enjoyed the feeling and experience of working by being God's hands to help others. I feel that I have grown both as a person and as a Christian. I always have felt that when we sang songs or did prayers as a group it felt like the next day was going to be better than the last. I had the chance to see all my friends from church as well as bond with a lot of them more than I had before. I also got to learn a lot about my adult leaders during my trip. Getting to know people and talk to them was such a fun and interesting experience.

I was only able to see my homeowners a few times due to the fact that they were on mobile, though when I did. It was amazing to have conversations and chats with them. Meeting them I learned about their lives and what they did as a person. Working on our home owners house, we

built a brand deck in the back of their house, as well as cleared out their weeds. We also helped them by building an addition to their ramp for them so they could easily get in and out of the house with a wheelchair.

I enjoyed our trip and felt closer to God in the process of learning about people and our homeowners. I would do this trip again and again, because of how much I enjoyed working with friends and connecting to God. - Arthur Hargett

West Virginia Workcamp

The West Virginia Workcamp has permanently closed.

Treasurer

This year has been another unpredictable one for income as we have had several months of positive income news followed by negative results. Pledge income, at the end of March, is \$11,000 below budget. Unpledged income is \$2,200 over budget. The church fair was \$950 under budget, while Christmas tree sales were \$500 over budget. We have lost the income from the SSB Center as they have found their own location to meet resulting in a \$5,500 loss of income.

On the expense side, all personnel expenses are on budget. Utilities will show gas slightly over budget by year end with electricity being under budget. Annual inspections required are over budget as was the main insurance coverage cost. Most other areas are coming in under budget.

At the end of March, we are facing a deficit of \$2,000. Unless there is a sudden increase in pledge giving, we will end the year with a deficit for the first time in many years. We are going to have to look for where we can avoid expenses during the last three months of the year to minimize that deficit.

The new CDM+ software installed last year is working well and we are able to easily produce the necessary reports required by Council and all committees as needed.

I want to thank Sue Sarafinas and Margie Dissinger, for the work they have done this year as Assistant Treasurers. Their adherence to the church financial procedures and good accounting practices, led to a successful audit of the church's finances by the Board of Trustees.

Submitted by,
Dick Papenfuss

Financial Statements as of March 31, 2023

2022-2023 Current Operations – Income as of March 31, 2023 (75% of the year)

INCOME

Account Name	2022/2023 Budget	March 2023 Actual	YTD Budget	YTD Actual	Annual % of Budget
Undesignated Funds:					
4000 Pledged	254,985	17,193.90	191,238.75	180,631.61	71%
4010 Unpledged	12,000	1,311.44	9,000.00	11,264.46	94%
4020 Initial	250	0.00	187.51	160.00	64%
4030 Interest – NB&T Checking	30	4.83	22.50	35.56	119%
4035 Interest – NB&T Savings	0	12.74	0.00	31.93	0%
4050 Amazon Smile Program	500	0.00	374.99	300.89	60%
4070 Christmas Trees	21,000	0.00	15,750.00	23,250.75	111%
4080 Fair	7,000	90.00	5,250.01	6,559.40	94%
4090 Parking Lot	11,200	0.00	8,400.01	7,571.82	68%
4100 Sanctuary (Flowers)	2,000	148.00	1,499.99	1,302.00	65%
4130 Special Offering – Easter	300	0.00	225.00	0.00	0%
4140 SREC Trades	6,500	0.00	4,874.99	4,620.99	71%
4150 Steeple Lighting	125	10.00	93.74	15.00	12%
4160 Weddings, Baptisms, etc.	200	0.00	149.99	0.00	0%
Total	316,090	18,770.91	237,067.48	235,744.41	75%
Building Usage					
4060 Central Co-Op Rent	21,000	4,600.00	15,750.00	18,400.00	88%
4061 SSB Center	7,200	0.00	5,400.00	1,650.00	23%
4062 Single Use	1,000	150.00	750.01	450.00	45%
4063 Donations	200	0.00	149.99	0.00	0%
Building Usage Total	29,400	4,750.00	22,050.00	20,500.00	70%
SAM					
4005 Pledged - Benevolences	7,886	531.77	5,914.49	5,555.62	70%
4015 Unpledged - Benevolences	371	40.56	278.24	379.31	102%
4120 Special Offering - Christmas	2,000	0.00	1,499.99	2,314.00	116%
SAM Total	10,257	572.33	7,692.72	8,248.93	80%
Undesignated Funds Total	355,747	24,093.24	266,810.20	264,493.34	74%
TOTAL INCOME	355,747	24,093.24	266,810.20	264,493.34	74%

EXPENDITURES

Account Name	2022/2023 Budget	March 2023 Actual	YTD Budget	YTD Actual	Annual % of Budget
Personnel					
Minister					
5000 Minister Base Salary	64,518	7,444.38	48,388.50	49,587.25	77%
5010 Housing Allowance	31,882	3,678.72	23,911.51	24,504.07	77%
5020 Auto Allowance	2,000	0.00	1,499.99	251.88	13%
5030 Retirement Annuity	13,496	2,382.34	10,121.99	9,988.82	74%
5040 Health Care Allowance	19,476	2,247.24	14,607.00	14,963.60	77%
5050 Life/Disability Insurance	1,446	256.26	1,084.50	1,071.27	74%
5060 FICA Adjustment	8,865	1,022.88	6,648.75	6,813.57	77%
5070 Continuing Education	1,000	0.00	750.01	0.00	0%
5080 Professional Expenses	500	0.00	374.99	209.73	42%
5090 Pulpit Supply	1,000	0.00	750.01	900.00	90%
Minister Total	144,183	17,031.82	108,137.25	108,290.19	75%
Other Staff					
5100 Music Director/Organist	27,448	3,167.07	20,586.01	21,095.96	77%
5110 Substitute Organist	700	0.00	525.01	450.00	64%
5120 SS Coordinator	4,000	0.00	3,000.01	0.00	0%
5130 Custodian	22,973	2,650.74	17,229.74	17,656.47	77%
5140 Office Administrator	26,579	3,066.81	19,934.24	20,428.11	77%
Other Staff Total	81,700	8,884.62	61,275.01	59,630.54	73%
Payroll Expenses					
5150 SS/Medicare Taxes	6,197	679.68	4,647.74	4,527.34	73%
5160 ADP Payroll Expenses	1,900	196.56	1,425.01	1,431.05	75%
Payroll Expenses Total	8,097	976.24	6,072.75	5,958.39	74%
Personnel Total	233,980	26,792.68	175,485.01	173,879.12	74%
Administration					
5200 Office Supplies	2,000	666.37	1,499.99	1,063.18	53%
5210 Postage	1,000	0.00	750.01	424.00	42%
5220 Copier Maintenance	4,800	264.00	3,600.00	3,304.22	69%
5230 Software Renewal	1,050	226.00	787.50	501.99	48%
5240 CDM+ Support	600	0.00	450.00	0.00	0%
Administration Total	9,450	1,156.37	7,087.50	5,293.39	56%
Property					
5300 Annual Inspections	2,000	1,343.23	1,499.99	2,458.23	123%
5340 Snow Plowing/Sanding	3,500	3,440.00	2,624.99	6,530.00	187%
5370 Transfer to Maint. Special	7,350	1,187.50	5,512.50	5,125.00	70%
Property Total	12,850	5,970.73	9,637.48	14,113.23	110%

Account Name	2022/2023 Budget	March 2023 Actual	YTD Budget	YTD Actual	Annual % of Budget
Church Utilities					
5310 1 & 9 Worthen Electricity	1,100	70.59	824.99	286.27	26%
5311 Electricity Generated	0	0.00	0.00	0.00	0%
5312 1 Worthen Gas	9,500	1,737.08	7,124.99	8,248.19	87%
5313 1 Worthen Water	1,200	0.00	900.00	1,018.83	85%
5314 Telephone/Internet	2,650	205.08	1,987.51	1,845.07	70%
5315 Sewer Assess/Stormwater	3,800	1,625.92	2,849.99	3,502.76	92%
5316 Trash	2,200	205.70	1,650.01	1,851.30	84%
5317 Elevator	425	0.00	318.74	0.00	0%
Church Utilities Total	20,875	3,844.37	15,656.23	16,752.42	80%
Church Repairs/Supplies					
5320 Custodial Supplies	1,400	0.00	1,049.99	996.61	71%
5321 Kitchen Supplies	300	86.30	225.00	232.41	77%
5322 Boiler Maintenance	1,100	0.00	824.99	0.00	0%
5323 Lawn Care	950	0.00	712.49	769.33	81%
Church Repairs Total	3,750	86.30	2,812.47	1,998.35	53%
Insurances					
5330 Church Commercial Package	8,000	0.00	5,999.99	9,403.00	118%
5331 Workman's Compensation	2,200	0.00	1,650.01	2,118.00	96%
Insurances Total	10,200	0.00	7,650.00	11,521.00	113%
Church Gardens and Carson Park					
5350 Garden/Park Maintenance	15,500	0.00	11,624.99	4,547.59	29%
5351 Water	400	0.00	300.01	358.11	90%
Gardens/Park Total	15,900	0.00	11,925.00	4,905.70	31%
9 Worthen Property					
5361 9 Worthen Gas	1,000	144.43	750.01	745.20	75%
5362 9 Worthen Sewer	400	91.80	300.01	238.68	60%
9 Worthen Property Total	1,400	236.23	1,050.02	983.88	70%
Property Total	64,975	10,137.63	48,731.20	50,274.58	77%
Committees					
5400 Christian Education	2,000	0.00	1,499.99	1,018.48	51%
5410 Communication	200	0.00	149.99	0.00	0%
5420 CORI Safe Church	400	0.00	300.01	167.00	42%
5430 ONA Ministry	300	0.00	225.00	0.00	0%
5440 Prayer Shawl Ministry	600	0.00	450.00	49.85	8%
5450 Stewardship	350	126.00	262.49	126.00	36%
5460 Technology	200	0.00	149.99	0.00	0%
Committees Total	4,050	126.00	3,037.47	1,361.33	34%

Account Name	2022/2023 Budget	March 2023 Actual	YTD Budget	YTD Actual	Annual % of Budget
Worship					
5500 Child Care	1,200	270.00	900.00	915.00	76%
5510 Diaconate	500	0.00	374.99	151.18	30%
5530 Sanctuary	2,600	0.00	1,949.99	1,557.07	60%
Worship Subtotal	4,300	270.00	3,224.98	2,623.25	61%
Music					
5520 Bell Choir Supplies	200	0.00	149.99	0.00	0%
5521 Equipment Maintenance	1,600	0.00	1,200.01	265.00	17%
5522 Music Supplies	200	0.00	149.99	0.00	0%
5523 SonLight	50	0.00	37.49	0.00	0%
Music Total	2,050	0.00	1,537.48	265.00	13%
Worship Total	6,350	270.00	4,762.46	2,888.25	45%
Outreach					
SAM Budgeted Expenses					
5610 SAM – Mission Fund	8,257	2,392.00	6,192.76	6,392.00	77%
5615 SAM – Christmas Eve Offering	2,000	1,000.00	1,499.99	3,314.00	166%
SAM Budget. Expenses Total	10,257	3,392.00	7,692.75	9,706.00	95%
Church Outreach					
5620 NEA Dues	400	0.00	300.01	400.00	100%
5630 SNEUCC Conference	11,700	5,850.00	8,775.00	5,850.00	50%
Church Outreach Total	12,100	5,850.00	9,075.01	6,250.00	52%
Outreach Total	22,357	9,242.00	16,767.76	15,959.00	71%
Miscellaneous					
5700 Bank Service Fees	30	0.00	22.50	7.11	24%
5710 Vanco Fees	300	28.09	225.00	225.84	75%
5715 PayPal Fees	175	6.96	131.26	68.81	39%
5730 MA Conf/Assn Delegates	200	0.00	149.99	0.00	0%
5740 Unbudgeted Expenditures	0	0.00	0.00	87.91	0%
Miscellaneous Total	705	35.05	528.75	389.67	55%
Fundraisers					
5720 Christmas Trees	14,000	0.00	10,499.99	15,716.37	112%
5721 Fair	800	0.00	599.99	490.00	61%
Fundraisers Total	14,800	0.00	11,099.98	16,206.37	110%
Miscellaneous Total	15,505	35.03	11,628.73	16,590.04	107%
Total Expenditures	356,667	47,759.73	267,500.13	266,248.71	75%

Balance Sheet as of March 31, 2023

ASSETS

Cash Accounts

1000	NB&T Checking Account	92,902.20
1100	NB&T Savings	100,021.47
1200	Workers Credit Union	115,832.15
1300	Fidelity	10,563.87

Cash Accounts Total	319,319.69
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Fixed Assets

1500	1 Worthen Building	4,800,000.00
1600	9 Worthen Building	350,000.00
1700	Furnishings – Church & 9 Worthen	350,000.00

Fixed Assets Total	5,500,000.00
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Investments

1800	Investments	553,086.65
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Investments Total	553,086.65
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TOTAL ASSETS	6,372,406.34
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LIABILITIES and FUNDS

Fixed Assets

3020	Property Equity Fund	5,500,000.00
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Fixed Assets Total	5,500,000.00
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Undesignated Funds

3000	General Fund	13,640.82
3010	Carryover Account	8,764.52

Undesignated Funds Total	22,405.34
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Designated Funds

2000	Capital Campaign	184,944.71
3100	Adult Fellowship	1,301.55
3110	Benevolent Beaders	123.79
3120	Berg Fund Transactions	3,618.93
3130	Bob Hall Memorial	485.31
3140	Bob Moore Memorial	1,907.00
3150	Carson Park	(3,458.61)
3160	ChristCare Special Acct	934.89
3170	Christian Education Special Acct	12,230.33
3180	Church School Collection	996.27
3190	Coffee Hour Special Acct	604.63
3200	Collation Special Acct	2,303.86
3210	Confirmation Class Special Acct	52.87
3220	COVID-19 Special Acct	0.00
3230	Crafter Special Acct	100.98
3240	Diaconate – Good Samaritan & Communion	5,150.12
3250	Endowment Fund	0.00
3260	Family Ministry Special Acct	1,038.04
3265	Grant Fund	0.00
3270	Junior High Special Acct	440.01
3275	Lewis Memorial CE Fund	7,405.38
3277	Lewis Memorial Scholarship Fund	1,646.30
3280	Lewis Community Garden	423.26
3285	Lilly Grant Fund	(52.49)
3290	DEMM – Lubec Special Acct	7,135.11
3300	Maintenance Special Acct	5,547.74
3310	Make a Difference Week Program	2.38
3320	Men's Breakfast Special Acct	0.00
3330	Music Special Acct	23,381.72
3335	Other Missions	0.00
3340	Parking Lot Maintenance Special Acct	5,557.00
3350	Pastor Discretionary Fund	0.64
3360	Prayer Shawl Ministry Special Acct	308.71
3370	Remembrance Fund	2,127.58
3380	Senior High Special Acct	4,256.91
3390	Staff Gift Special Acct	0.00
3400	Trustee Discretionary Fund	14,244.18
3410	WV WorkCamp Special Acct	1,913.51
3420	Women's Retreats Special Acct	869.29
3430	Passthrough (In & Out)	0.00

Designated Funds Total

287,541.90

Social Action and Missions Designated

3500	Alternative House	0.00
3505	Capital Campaign: SAM	6,666.00
3510	Christmas Fund – UCC	0.00
3520	Circle Home	0.00
3530	Community Teamwork Shelters	0.00
3540	CTI Emergency	0.00
3550	Disaster Relief	0.00
3560	Habitat for Humanity	0.00
3570	House of Hope	0.00
3575	Jean Neal SAM	1,100.00
3580	Lowell Community Health Center	0.00
3590	Lowell Transitional Living Center	0.00
3600	Neighbors in Need – UCC	0.00
3610	One Great Hour of Sharing – UCC	419.00
3620	Open Pantry of Greater Lowell	0.00
3630	SAM Discretionary	1,187.45
3640	Secret Santa	0.00
3650	Spread the Love – UCC	0.00
3660	St. Paul's Soup Kitchen	0.00
3670	Wish Project	0.00

Social Action and Missions Designated Total	9,372.45
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Designated Funds Total	296,914.35
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Investments

3800	Berg Fund	16,905.39
3810	Carson Park Fund	26,752.86
3820	Christian Education Fund	13,736.51
3830	Endowment	421,444.29
3850	Hamilton Fund	5,044.22
3860	Lewis Memorial CE Fund	62,489.22
3870	Lewis Memorial Scholarship	6,705.30
3880	Winn Fund	1,008.86

Investments Total	553,086.65
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TOTAL FUNDS	6,372,406.34
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TOTAL LIABILITIES and FUNDS	6,372,406.34
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Difference	0.00
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