

Annual Report

2024-2025



Central Congregational Church
United Church of Christ
An Open and Affirming Congregation



One Worthen Street
Chelmsford, Massachusetts 01824
978-256-5931
office.admin@cccchelmsford.org
www.cccchelmsford.org

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Warrant for the Annual Meeting on May 18, 2025

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 18, 2025, 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 amend the CCC Constitution by removing references to the “Massachusetts Conference” and replacing with the “Southern New England Conference of the UCC.”
- Article 4 To act upon the recommendations of the Nominating Committee to elect the officers of the church.
- Article 5 To receive the reports of all committees.
- Article 6 To approve the budget for the fiscal year 2025 – 2026.
- Article 7 To transact any other business that may lawfully come before the meeting.

(signed)
Val King, Clerk

Warrant for the Annual Meeting on May 19, 2024

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 19, 2024, 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 approve the budget for the fiscal year 2024 – 2025.
- Article 6 To transact any other business that may lawfully come before the meeting.

(signed)
Val King, Clerk

Minutes for the Annual Meeting on May 21, 2024

of Central Congregational Church in Chelmsford, United Church of Christ

NOTE: Attendance records for this meeting are not available. A quorum was met.

Meeting was called to order at 11:30 am. The Warrant for Articles was read.

Article 1: To elect a Moderator:

Motion: Accept Peter White as Moderator for this meeting. Motion approved unanimously.

Article 2: To celebrate the events of the past year. Attendees at the meeting discussed and shared some of the highlights of the past year including:

- The ongoing work of the Capital Building Committee (completing Fellowship Hall and kitchen renovations),
- Successful Easter and Christmas concerts and the beautiful music from choirs, (Bell, Chancel, and Junior choir) and Sonlight Band. The directing skill of our Music Director, Tutor Bota
- DEMM mission trip
- Successful Sunday School activities involving a growing Sunday School population
- Continued participation in Social Action and Missions (SAM) activities that benefit the greater Lowell communities,
- An active and dedicated list of church volunteers who work with respective committees to complete the work of the church.
- The work of the nominating committee in recruiting church volunteers to serve on various church committees.
- The continuity of a dedicated Diaconate and Council to help our church family navigate a time of church transition and a time of Pastor Rich's illness.
- The dedication of our church family, Christian Education Committee and parents of Sunday School children to provide an active Sunday School program.
- Thankful for the volunteers (especially Vivian Hussey, Patrick Shields, and Lillian Beean) who provide expertise in videography of our church services and provide livestream and recorded sermons, as well as other events that allow parishioners and visitors who miss a service or performance to view recordings Facebook or YouTube.

Article 3: To act upon the recommendations of the Nominating Committee to elect the officers of the church. See pages 33-34 of the 2023-2024 Annual Report

Article 4 To receive the reports of all committees.

- Reports from all committees were received with no significant changes or additions. There were some questions on the total number of active members as of 3/31/ 2024 being closer to 385 rather than 349.

Article 5 To approve the budget for the fiscal year 2024 – 2025

- 2024-2025 budget was approved

Article 6 To transact any other business that may lawfully come before the meeting.

Minutes of Special Church Meeting on October 27, 2024

The meeting was opened at 11:50 AM in Fellowship Hall.

Introduction: Coach Becky (Rev. Becky David) introduced herself to the group and gave information about her consulting company. Coach Becky will be working with our church to prepare us for our pastoral search process.

She gave positive comments about her productive meeting yesterday (10/26/24) with Council representatives from 9am-12pm and the Transition Team later that afternoon. (Transition Team members are Janet Barnes, Glenn Dissinger, Kelsey Hartigan, John Lamplough, Shaleena Pulliam, and Peter White.) She was impressed with the representation at the Council meeting and the general reports and stories she heard from Council members about CCC church.

Coach Becky said that the church Council will act upon the recommendations of the Transition Team and the church profile that will be the final product of the Transition Team's work. Most of the information that the potential pastor will be interested in will be in our Church Profile.

The UCC Website was presented on the screen. A blank church profile was reviewed.

Some elements of the profile are:

- Summary of minister description (written by Transition Team)
- Basic data about Central Congregational Church
- Title of Pastor (i.e. Full time, settled, interim etc.)
- Compensation – There are UCC guidelines (minimum salary). We should be prepared to at least meet these guidelines, but the reality is that we may need to go beyond the guidelines and offer more compensation to be competitive with other searching congregations.
- Scope of work –Congregations have different visions of what they want the minister to focus on but there should be at least 3 core competencies:
 1. Good Preacher – likely a core competency, but still to be decided
 2. TBD
 3. TBD
- Longer tenures by previous pastors are also an indicator of a healthy church. The presence of a healthy and happy congregation as well as the history of recent interim work by a trained individual will appeal to potential candidates.

- Benefits – there are conference guidelines to assist with these decisions
- General thoughts – Who is God calling to minister to us? The search is a “spirit-led” process. What are our ministry goals? Important points are that pastors work collaboratively with a church. A pastor “owns” the worship. We don’t get to direct what we want in a service.
- What is our vision for the ministry and how this extends to our community at large?
- Competencies – What competencies do we want our new pastor to have? These must match our candidate.
- Three questions to ask:
 - Who are we?
 - Who is our neighbor? (Near and far)
 - Who is God calling us to be?
- Additional questions about our church:
- How much time will the pastor be involved with church decisions? (For example, how many hours each month in meetings)? Do we expect the pastor be attend ALL meetings?
- How does our church respond to crisis/conflict? How did our church manage past crisis/conflict?
- Data – the profile will ask questions about church member demographics, household data, diversity etc. Surveys will be used to gather this data.
- Worship - schedules of regular and special services. Are there other ordained people in the congregation?
- Are we handicapped accessible?
- What are our ecumenical activities?
- Finances - Have we experienced a failure to pay our bills or other financial hardship? Do we contribute proportionately to OCWM? How much do we align with UCC? Details about our Capital Campaign, Mission expenditures, endowments/assets, financial problems and how we have dealt with them in the past. How is the church managed financially?
- Have we had a history of bad experiences with previous pastors?
- References – three references will be required. Someone who knows the pastor, a former staff member and a neighborhood partner.

The Transition Team will begin with some “Appreciative Inquiry Interviewing.” This is a skilled interview technique that will elicit responses from church attendees to help the Transition Team build our church profile and identify our core values. Data/quotes will be recorded, and the Transition Team will pull some themes from this sampling. Coach Becky asked the congregation to let the Transition Team know if they have skills in Appreciative Interviewing (usually one-on-one). Interested volunteers for the interviewing process should talk to Peter White or John Lamplough.

Coach Becky remarked that the search process may be started when the church profile is not 100% completed. She also asks our congregation to pray for the Transition Team as they begin this process.

Respectfully submitted,

Valerie King Clerk

*With the editing by Julie Carney, Lynn Horton
and Peter White*

| | | |
|---------------------|--------------------|--------------------|
| Becky Acheson | Scott Dorman | Timothy O'Brien |
| Brian Acheson | Shirley Ehrhardt | Karen Papenfuss |
| Bennett Acheson | Carol Engel | Dick Papenfuss |
| Caden Acheson | Mary Harrison | Ray Peterson |
| Judith Barnes | Stephen Hartigan | Shalena Pulliam |
| Arlene Belleville | Elizabeth Hartigan | Kai Pulliam |
| David Belleville | Lynn Horton | Samantha Shields |
| Jennifer Bellissimo | MaryAnn Hussey | Patrick Shields |
| Gwen Bottomley | Helen Irwin | Dorinda Toppan |
| Cynthia Bryant | Elizabeth Jarok | Rebecca White |
| Jessie Buchanan | Valerie King | Peter White |
| Judy Buswick | John Lamplough | Alan Wisniewski |
| Jessie Buchanan | Sandy Lamplough | Rebecca Wisniewski |
| Julie Carney | Linda Lis | Shirley Zachry |
| Alan Cross-Hansen | Kathy Lueck | |
| Jody Cross Hansen | Deb Lyons | |
| Coach Becky David | Elmer Lyons | |
| Jennifer Delikat | April McCarthy | |
| Joseph Dion | Justin McCarthy | |
| Glenn Dissinger | Jane McKenzie | |
| Margie Dissinger | Lindsay Moore | |
| Attendance: 56 | | |

Church Membership Statistics

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

| Summary of Church | Total as of | Total as of |
|--------------------------------------|-------------------|--------------------|
| Membership Statistics | 03/31/24 | 03/31/25 |
| <u>TOTAL ACTIVE MEMBERS</u> | <u>349</u> | <u>411</u> |
| Active Adult Members | 332 | 332 |
| Active Child Members | 17 | 79 |
| <u>TOTAL INACTIVE MEMBERS</u> | <u>80</u> | <u>80</u> |
| Inactive Adult Members | 79 | 79 |
| Inactive Child Members | 1 | 1 |
| <u>TOTAL ARCHIVED MEMBERS</u> | <u>480</u> | <u>1864</u> |
| TOTAL MEMBERS | 909 | 2357 |
| (Active, Inactive, and Archived) | | |

NEW MEMBERS: (April 1, 2024 through March 31, 2025)

| Date Joined | Names |
|--------------------|--------------------------------|
| October 13, 2024 | Wim Nijenberg Amy Provencal |

CONFIRMANDS (April 1, 2024 through March 31, 2025)

Confirmed on May 5, 2024: Bennett Edward Acheson, Tristan Sean Campbell, Lucas Bennett Hart, Maddie Pearson Knight, Kai Nicholas Pulliam, Lora Hayward Strobel

BAPTISMS (April 1, 2024 through March 31, 2025)

| Child | Parents | Date of Birth | Date of Baptism |
|----------------------|------------------------------|----------------------|------------------------|
| Natalie Rose English | Angelica and Michael English | June 22, 2023 | June 23, 2024 |
| Lorenzo Reed Giestas | Brandy and Gabe Giestas | August 28, 2023 | June 23, 2024 |

MARRIAGES (April 1, 2024 through March 31, 2025)

| Date of Wedding | Names |
|------------------------|--|
| September 21, 2024 | Anna McGrath and Fenn Macon Wedding ceremony officiated by Rev. Lee M. Atherton |

DEATHS (April 1, 2024 through March 31, 2025)**Members of Central Congregational Church**

| Name | Date of Birth | Date of Death | Service |
|----------------------------|----------------------|----------------------|--|
| William Harrison | Sept. 13, 1936 | April 4, 2024 | April 12, 2025 at Central Congregational Church, Rev. Lee M. Atherton |
| Daphne Freeman | Feb. 25, 1925 | April 13, 2024 | May 11, 2024 at Central Congregational Church, Rev. Lee M. Atherton and Rev. Bonnie H. Steinroeder |
| Jane McKenzie | Sept. 13, 1943 | June 17, 2024 | Service and burial in Libson, NH |
| Alan D. McKersie, Sr. | Feb 27, 1931 | July 3, 2024 | July 13, 2024 at Central Congregational Church, Rev. Lee M. Atherton |
| Rev. Dr. Richard B. Knight | April 19, 1960 | July 6, 2024 | July 14, 2024 at Central Congregational Church, Rev. Lee M. Atherton and Rev. Laura Gronberg |
| Bruce A. Kunkel | April 18, 1934 | Oct. 9, 2024 | Oct. 26, 2024 at Central Congregational Church, Rev. Lee M. Atherton |
| Woodrow "Woody" Wilson | Mar. 23, 1957 | Oct. 9, 2024 | Private Internment |

Non-members of Central Congregational Church

| Name | Date of Birth | Date of Death | Service |
|------------------|----------------------|----------------------|---|
| Linda Ellis | May 2, 1947 | April 7, 2024 | April 15, 2024 at Central Congregational Church, Rev. Lee M. Atherton |
| Dennis W. Gibson | Oct. 11, 1947 | July 23, 2024 | July 29, 2024 at Blake Funeral Home, Rev. Lee M. Atherton |

Church statistics reported by Lynn Horton and Peggy Kelly, Office Administrator.

Gifts and Donations

As of April 30, 2025, memorial donations were given to the Church in memory of:

| | |
|------------------|-----------------------|
| Dee Freeman | Dennis Gibson |
| William Harrison | Pastor Richard Knight |
| Alan McKersie | Bruce Kunkel |
| Jane McKenzie | |

Gifts and Donations reported by Sue Sarafinas, Income Treasurer

Pastor's Report

Dear Beloved Members and Friends of Central Congregational Church,

As we come to the close of this year, I find myself reflecting on all we have journeyed through together—the sorrows that broke our hearts, the new beginnings that stirred our hope, and the steady presence of God's love through it all. This has been a year of deep loss and courageous growth. We have grieved together, prayed together, and leaned on one another in faith. Even in the hardest moments, God has been at work among us, weaving a story of resilience, healing, and new life.

This year, we grieved the profound loss of our beloved Pastor Rich. His faithful ministry, gentle spirit, and deep love for our congregation left an indelible mark on all who knew him. His death was felt deeply and personally, and we continue to hold his family, Alisa, Maddie, Ben, and Sam in our prayers. Pastor Rich's legacy will be honored by a personalized bench in Carson Park with scripture that his family chose, and the 'Rev. Dr. Richard B. Knight Memorial Gift Card Ministry' providing grocery gift cards to those in need. His compassion, resilience, dedication, and faith will never be forgotten.

In the midst of our grief, the work of discernment and hope began.

- We welcomed the guidance of Coach Becky David as our Intentional Interim Coach. Her wisdom and encouragement have helped us navigate the complexities of transition with grace and openness.
- A Transition Team was prayerfully formed to guide us through this important season. Their listening sessions, Appreciative Inquiry Surveys, and faithful conversations have helped us name who we are and dream about who God is calling us to become.
- We give thanks for the ways you, the congregation, have leaned into the unknown with courage and trust.

This year, we explored new ways of worshiping together:

- We balanced traditional rhythms with creativity, honoring our heritage while making space for new expressions of faith.
- We adapted the order of worship in ways that have challenged us to step beyond the familiar and opened our eyes and hearts as we explored new ways to worship.

We celebrated new members joining our community!

- New faces and fresh energy have been a blessing, reminding us that the Spirit continues to stir and grow our congregation.
- We rejoice in every story of faith that finds a home among us.

Throughout this year, it has been my sacred privilege to officiate funerals and memorial services, offering comfort and hope to families in times of loss.

- We gathered to celebrate lives well-lived, to mourn with those who mourn, and to proclaim the promises of resurrection.
- Thank you to our Deacons and caring ministries who have surrounded grieving families with tangible love.

As we move into the next chapter of our life together, we do so with open hearts and faithful hope. The work of transition has not been about simply filling a role; it has been about becoming the kind of church ready to embrace the future God is preparing for us.

In the coming year, we are dreaming boldly in four key areas that were identified by the transition teams' conversations with all of you. As we brainstormed "Hopes and Dreams," these are some of the possibilities in store for CCC.

Worship: We envision vibrant, Spirit-filled worship that honors both tradition and innovation. Ideas include offering two services—one traditional and one more contemporary—or adding an evening service during the week. We hope to deepen our worship experience through moments of silent prayer and meditation, expanded choir participation, a youth band, and better accessibility for the deaf or hard of hearing. We also hope to welcome other churches for shared services, reminding us of the broader Body of Christ.

Inclusivity: We remain committed to widening our welcome. We dream of making our Open and Affirming (ONA) commitment more visible. We'd love to offer hearing headsets and add screens for worship accessibility. We aspire to host support groups for families of transgender and disabled children, offer educational programs on gender diversity and sexual orientation, and continue storytelling and testimony moments that celebrate the beautiful diversity among us.

Fellowship: Building authentic community remains at the heart of our hopes. We imagine more small groups for Bible study, spirituality, and shared activities across generations, like intergenerational game nights, athletic activities, and trips to places like the Boston Pops. We hope to strengthen fellowship for working adults, young adults, and all who seek connection, including through casual Sunday evening services with food and contemporary music.

Mission: Our call to serve extends beyond our walls. We dream of partnering more deeply with organizations like the Lowell Transitional Living Center, Ramps for Neighbors, and food insecurity initiatives. We hope to create after-school programs, stock a food kitchen, and incorporate more community members into our mission projects. Through letters, advocacy, meals, and hands-on service, we strive to be the hands and feet of Christ in our neighborhood and beyond.

Friends, we are not standing still—we are growing. We are preparing not just to call a new settled pastor, but to fall in love with the future God is already unfolding in our midst. With gratitude for all that has been and hope for all that is yet to come, we step forward together.

In gratitude and hope,

A handwritten signature in cursive script that reads "Pastor Lee".

Rev. Lee Atherton

Council

Council has continued to meet by Zoom again this year, which results in more efficient meetings and better attendance.

I want to thank Lynn Horton, Vice President, for covering for me in several meetings I was forced to miss. Her past experience as Council President meant that Council continued to meet and function as it should. I also want to thank all of the Council members who consistently attended the meetings to ensure all voices were heard on the issues facing Council.

Council approved the hiring of consultant Rev. Becky David to be the second half of our dual Interim Minister position while we search for a new settled minister. A one-year contract was approved with the possibility to extend it if necessary.

Council continued to receive reports from the Capital Campaign Building Committee throughout the year as they worked to get the kitchen and Fellowship Hall completed. They did a tremendous amount of work getting this accomplished and deserve a lot of thanks for their dedicated work

CE approached Council about the possibility of extending the hours worked by the Sunday School Coordinator. Sunday school has been benefiting from having a SS Coordinator and the position needs the extra hours to truly reflect the amount of work required. Council approved the increase to 10 hours per week. The extra money needed will come from increasing the amount drawn from the Lewis Memorial CE Fund to the full amount of \$5,000 allowed and the balance from the CE Special Account.

Council was asked by CE and approved a series of training seminars for Jennifer Hart, our CE Coordinator, to learn about different ideas to improve the CE experience at the church. The cost will come from the CE Special Account.

As work started with Coach Becky, Council found six members of the congregation to serve as the Transition Team as we prepare the church profile needed to begin a pastoral search. The Council approved John Lamplough, Peter White, Shaleena Pulliam, Kelsey Hartigan, Judith Barnes and Glenn Dissinger as its members.

The Trustees approached Council with a revised policy on fees for the use of the church. The policy reflects different costs based on who is requesting use of the facilities. Council unanimously approved it.

In working with Coach Becky, Council met in two special sessions to discuss changes and improvements needed in some of our policies and procedures. Work needs to be done on our Safe Church Policy as we have not followed it completely in recent years. Also, work is needed on our human resource policies to make sure they are consistent across all positions and to spell out how to handle conflict resolution. A committee has been formed to tackle this topic. We also need to reform a Human Resources Committee to work with Council and the staff on HR issues. This committee has failed to attract any interest over the last few years but needs to be reconstituted. Any volunteers?

Lastly, Council received the information that Boy Scout Troop 74, long sponsored by the church, had disbanded for the lack of scouts. Later we were informed that the associated Cub Scout Pack 45 was also being disbanded for the same reason. However, we still are the sponsor of Troop 75 and support other Cub Scouts and Girl Scouts.

Sincerely,
Dick Papenfuss, 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 another busy year. We acted on numerous items including:

1. Reviewed and approved numerous proposals from the Capital Campaign Building Committee for their kitchen and Fellowship Hall projects. Funds were taken from the Capital Campaign.
2. Resolved another alleged copyright infringement matter for \$400.
3. Received approval from the Historic District Commission to mount solar lights on the sign facing North Rd. After mounting and monitoring one, we have determined that we need regular powered lights. The Capital Campaign Building Committee and Trustees are getting estimates on the cost of running an electrical line from one of the pole lights.
4. Approved Agreement for Pro-Tem Ministry with Pastor Lee Atherton, Client Service Agreement with Black Pearl Coaching & Consulting, and Nursery School Coordinator Agreement.
5. Renewed annual contracts with TruGreen (lawn fertilizing), Morin's (shrub and tree fertilizing and maintenance of Carson Park, 9 Worthen and main church), and StonyBrook (snowplowing and ice melt)
6. Paid MillTown for repair of Fellowship Hall leak and paid their annual boiler maintenance fee.
7. Paid Cassal Stone Walls to replace a section of wall in Carson Park behind 9 Worthen.
8. Replaced solar system inverter at 9 Worthen that was out-of-service for about ten months.
9. Investigated replacement cost of 10-year old phone system and 25-year old elevator control system.
10. Replaced elevator door rollers at a cost of \$3,730.
11. Approved proposal from Castle Complements Painting to power wash and paint front and two sides of church at a cost of \$8,172.81
12. Per our request, the Town DPW ran a camera through the storm drain line from Worthen Street to North Road. It showed:
 - a. Between Worthen Street and Carson Park entrance, there are roots in the pipe. They are not blocking it, so the Town told us that nothing needs to be done.
 - b. Between the Park entrance junction box and the storm drain at the upper end of the parking lot, the line had collapsed. This was partially repaired by the Town. A more complete repair will be performed in May.
 - c. The line between the Co-Op playground and the storm drain at the upper end of the parking lot is crushed. CCC is responsible for its repair, which will be done prior to repaving the parking lot.
13. Received final report from a UMass Lowell professor concerning their survey of the parking lot to locate any underground structures. No structures were found, but there is an area of concern related to water incursion through cracks in the paving, in some cases causing "funneling" of water which is undermining the underlying support of the pavement. This will be repaired before the parking lot is repaved.
14. After considerable delay, received payment from our insurance company to cover our loss of rental income from Central Co-Op when our main boiler failed.
15. Developed and approved a rental agreement to allow Vital Matter Healing Practice to use an upstairs room in 9 Worthen. This initially covered a 90-day rental (effective Jan. 1, 2024), but was

later extended for an additional year. The agreement was terminated in November because of lack of payment.

16. Completed a review of our room rental rates and raised them to be more in line with a survey we conducted of other local churches and non-profits in our area. We revised and presented to Council Policy 13 "Use of Church Facilities" and also "Categories of Users and Corresponding Fees". Council approved the changes.
17. Recommended to Council that the Remembrance Fund be changed to Remembrance and Special Projects Fund to better reflect that the monies in this fund are used for needed projects around the church.
18. Investigated excessively high (more than double from third quarter 2023) third quarter water and sewer bills for 9 Worthen. It turns out that some of the three irrigation zones were set to run for 12-hours a day every other day. It's unclear how the timers came to be changed, but they did not get corrected until mid-August. Hence, the fourth quarter water and sewer bills were also higher than the previous year. Steps have been taken to prevent this problem from recurring in the future.
19. Completed expense and revenue audits reports for FY22-23 and 23-24. We did not find any problems.
20. Worked with leaders of Boy Scout Troop 74 and Cub Scout Pack 45 as they disbanded. This included removing items from shed and storage room.
21. Listed Boy Scout Troop 75 and Girl Scout Troop 67512 on our insurance policy as part of our mission.
22. 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.

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, Peggy Kelly, for their continued support.

Respectfully submitted,
John Carson, Chair

Audit Subcommittee

February 4, 2025

John Carson, Chairman Trustees
Central Congregational Church
1 Worthen Street
Chelmsford, MA 01824

Subject: Fiscal Year 2023 – Fiscal Year 2024 Expense Audit

1. References.

Handbook for the Church Audit Committee by Frank A. Marino.

Organizational Practices Manual (OPM) of Central Congregational Church Version 10.6 dtd January 5, 2024.

Procedures for Entering Invoices & Checks from CDM.

FY 2024 Checks Pulled and Reviewed. See attached.

2. **Scope.** Assistant Treasurer for Expenses, Margie Dissinger, provided a list of all FY 2024 Electronic Fund Transfers (EFT) and checks printed. Following past practices and recommendations from Frank Marino's "Handbook for the Church Audit Committee" we reviewed select EFT payments, along with every 15th-20th check payment. We were sure to pull and review checks for expense requests, voided checks, checks over \$2500, and routine checks to pay vendors, such as 3-Phase Elevator, Chelmsford Water District, and Corp Electric & Alarms.
3. **Summary.** Margie Dissinger has done an outstanding job as Assistant Treasurer for Expenses and follows all recommended procedures and practices. She has tremendous institutional knowledge and remembers every check printed or EFT payment made.

Margie identified CCC has one checking account and who is on the signature card held at Northern Bank and Trust.

She enters all invoices into the system and runs checks once or twice a week. She reconciles all expenses at the end of each month, along with the deposits and expenses on the monthly bank statement. She makes journal entries to post interest on select funds. She also handles the biannual Proportional Giving to Southern New England Conference of UCC. She noted that CCC does not have petty cash.

Margie also records the selling of electricity from the solar panels.

4. Findings.

- a. **Invoice Documentation.** All invoices paid by EFT listed the date of payment and had EFT written on it. All invoices paid by check had the check stub attached which lists the amount paid and date. In FY 2024, Margie switched to new checks starting at number 100 and included stubs.
- b. **Voided Checks.** Reviewed 5 voided checks. Check numbers 117 and 193 were voided and no reason written on the check. Check numbers 303 and 383 were listed in the register as being voided, but subsequently printed out for payment. Determined this happened when switching from the old check format (3 checks per sheet) to the new check format of (stub, check, stub).
- c. **Checks over \$2500.** Reviewed 3 checks written for over \$2500 and all 3 checks numbered 215, 235, and 301 had 2 two signatures by authorized signers.
- d. **Expense Check Request.** Reviewed expense checks numbered 172, 358, and 438. All request forms were completed correctly.
- e. **Balance Due Paid by Email Documentation.** Some invoices and/or balances due on invoices are paid with the submittal of an email request from a committee person, along with their respective internal committee email trail. Some of the email payment requests have the actual invoice attached or copied and pasted in the body. See checks numbered 301 and 303, and there were a few from the prior year's audit. No check request form was used.
- f. **Credit Card Payment.** Occasionally, the credit card payment hit the lockbox late and CCC was charged a late fee the following month. The reasons for the late payment range from slow moving mail to and from CCC and getting the proper approval on individual credit card charges in a timely manner.
- g. **Checks in Register Jump from 463 to 467 and 508 to 524.** The checks that are not listed in sequence for the FY 2024 Audit were used to pay vendors in FY 2025.

5. Recommendations

- a. If preventable, previously voided check numbers should not be used to pay a vendor.
- b. The Treasurer and Assistant Treasurer for Expenses should review the process whereby invoices and/or balances due are paid based on email documentation without a check request form and without the actual invoice to determine a best practice.
- c. The Treasurer and Assistant Treasurer for Expenses should review how many times per year the credit card payment is late and whether or not some form of cost-free electronic payment could be made to pay on time. The Treasurer and Assistant Treasurer for Expenses should develop a best practice in getting all individual credit card charges approved in a timely manner.

John P. Lamplough

John P. Lamplough
Trustee

c.c. Margie Dissinger

| 2023-2024 Expense Audit | | | |
|--|---------------------------|-----------|--------|
| Ref# | Written To | Check# | |
| 1356 | Verizon | Auto-Draw | |
| 1431 | Vanco | Auto-Draw | |
| 1489 | National Grid Electric | Auto-Draw | |
| 1751 | National Grid Gas | Auto-Draw | |
| 1388 | Scott Mason | 117 | Voided |
| 1410 | BEF Enterprises | 132 | |
| 1456 | Hancock Associates | 152 | |
| 1517 | Cynthia Bruetsch | 172 | |
| 1555 | Jennifer Hart | 193 | Voided |
| 1601 | 3Phase Elevator | 215 | |
| 1635 | R. Roswell Tank & Pump | 235 | |
| 1711 | D. Crescio Trucking | 256 | |
| 1743 | Chelmsford Water District | 280 | |
| 1790 | Jerry Daley & Sons | 301 | |
| 1782 | The Pension Boards UCC | 303 | Voided |
| 1847 | Town of Chelmsford | 330 | |
| 1901 | Samantha Shields | 358 | |
| 1930 | Noon Acquisitions | 380 | |
| 1937 | VOID | 383 | Voided |
| 1943 | Chelmsford Water District | 383 | |
| 1997 | Corp Electric & Alarms | 410 | |
| 2003 | Higbee & Associates | 416 | Voided |
| 2040 | Meghan Naish | 438 | |
| | | | |
| Note. Checks in register jump from 463 to 467 to 508 to 524? | | | |

Subject: Fiscal Year 2022 – 2023 and Fiscal Year 2023 - 2024

Income Audit

Scope

Sue Sarafinas (Assistant Treasurer for Income) provided all documents associated with income received during one week from each of three months selected at random: September 18; December 1 and April 2 of FY 2022-2023. The same were provided for October 23, March 24 and June 24 of FY 2023-2024.

These included: the bank deposit slips, EFT and PayPal records; counter summary sheets; all envelopes (for pledge offerings, Communion offerings; Sunday School, mailed cash and checks); pledged, unpledged, and loose cash itemizations; and cancelled check copies. We also cross-checked the recorded giving history of several individual pledging members for completeness.

Summary

Sue Sarafinas has been meticulous in preserving, documenting and correcting where needed all church income transactions. The church is well served by her attention to detail and excellent institutional memory, not to mention patience in seeing that everything is done right and follows our church procedures and practices. She weekly reviews, assigns, records, corrects and notates any needed changes to the appropriate documentation. She also handles the annual Easter Lily sales.

Review Details

1. Deposit slips from bank(s) and counters were cross-checked and against bank monthly deposit statements as well as with the Treasurers' reconciliation. A mismatch between a check writer's numerical and handwritten dollar amount required a deduction in church recorded income to correspond with bank credited deposit.
2.
 - a. Counter errors arise from erroneous judgments about a donor's name, its purpose, an incorrect or incompletely recorded entry or check number on internal itemization worksheets. These are corrected and effort is made to reduce or eliminate future confusion: the paperwork has been made more transparent, but volunteers do not always attend to instructions.
 - b. Pledger errors arise from using Communion envelopes instead of the dated Sunday offering envelopes for the intended pledge purpose resulting in counter assignment errors. A check's memo line for its purpose is sometimes left blank, and mailed or other envelopes containing cash or checks sometimes lack notation about the donor or its purpose. These are treated as unpledged donations ("loose cash").
3. The office administrator handles cash and check donations received via post or hand carried. Those incorrectly put in the income treasurer's mailbox get rerouted to the office.
4. All envelopes (pledge, Sunday School, special, cash donations) are retained unless an included check contains all the necessary record keeping information. This helps identify and correct any attribution errors.
5. PayPal and EFT income are verified through individual transaction slips and from monthly system statements to ensure the donor and its recipient income accounts are correctly credited. The church balance sheet has two separate line entries showing the total transaction amount (for which the pledger receives full credit) offset by the applicable transaction fee. Transactions that omit their designated purpose are treated as "loose cash".
6.
 - a. Fair, Christmas tree sales, and concert income are treated as "loose cash" purchases, unless the money received has a notation that specifies donation or is for an amount over \$100. In the latter case, the tree sales or fair chairperson is asked whether it is loose cash or a donation.
 - b. Sunday, Easter lilies and Christmas poinsettias are credited to the pledger as a donation when identity is known; Sunday School children's offerings are credited to the pledging family if identified, otherwise these are treated as "loose cash".

7. The income treasurer credits early or late pledger income on their year-end giving statement for the FY they intended based upon the envelope postmark or financial institution's statement. The Treasurer credits it to the FY in which the income actually was received by the church.
8.
 - a. Some financial institutions do not allow notations for a donation's purpose or allow use of the word "pledge" to be credited in their records as a charitable donation for tax purposes. The income treasurer then must determine its income classification as a pledge or other donation and which church fund to credit.
 - b. Although Venmo shows that a payment has been accepted, it does not provide a record listing the individual donor payments so that an accepted payment that has not been received by the church can be traced (and disputed). How this system works is not transparent or understood sufficiently by the income treasurer.

Findings

1. Missing physical documents from bank(s), financial institutions, electronic payment systems and donors are rare and noted on all internal documents.
2. Incorrect attribution and assignment of income source (donor), purpose and amounts are infrequent and always followed up.
3. Error detection, correction and record notations are meticulous.
4. The Income Treasurer's FY assignment of income received and the Treasurer's recorded crediting dates are discrepant, but minor in occurrence and dollar amount.
5. Posting and confidentiality of individual pledger's financial records are scrupulously maintained.

Recommendations

1. Review (by the Assistant Income and Expense Treasurers, in progress) of *Policies Manual*, "Financial Practices" and "Counting Process and Control Procedures" sections.
2. Check with our Administrative Assistant and the counters that current procedures and practice are clear, working well and whether they have questions or recommendations.
3. Provide income treasurer with training on the Venmo system.
4. Determine whether current attribution of early or late pledge income to the FY received vs. the FY intended remains best practice given recent and possibly future receipt of an unusually large amount rather than assuming the "error" early and late FY attributions will "balance out". Note: A new line item has been created starting FY 2024-2025 that will isolate early pledge donations. Council then will look at the financial picture and determine which year's budget is the best use of these early pledge donations.
5. Consider removing or isolating Communion envelopes from the dated Sunday weekly envelope boxes of pledgers and requesting non-pledgers. Note: Since the number of people using envelopes has declined to 33, removing those envelopes would not reduce the income we currently get from only the two or three who use those Communion envelopes.
6. Discuss how to identify and train the next generation for the positions of Treasurer, Income Treasurer, and Expense Treasurer. Institutional knowledge is critical to the detection and correction of many types of errors and omissions as documented herein.

Christina Williams

Vice Chair, Trustees
February 18, 2025

John R. Carson Memorial Park

The Park continues to be popular for lunches, photo sessions, weddings, and church services when weather permits.

The third granite bench installed around the labyrinth will be dedicated to Pastor Rich in May or June. Donations for this came from parishioners and other friends of Pastor Rich and CCC.

The rock wall in front of the back door of 9 Worthen and near Pastor Rich's bench was rebuilt to beautify this area. The cost was split equally between Pastor Rich donations, the Park account, and the Trustee Discretionary Account.



Before



After

The firepit is being used on a regular basis, which is great. Instructions on use of the firepit are on the table inside the front door of 9 Worthen. For questions, please contact John Carson (508-783-8295)

Doris Moore once again purchased wreaths for the gazebo for the Holiday Season, and the Tree Sales Committee donated a Christmas tree. We appreciate Doris's continued support of the Park.



A beautiful print of an original watercolor painting of the gazebo by local artist Jane Castle is available for sale. Proceeds benefit the Carson Park Fund. Contact Lynn Horton for information.



Respectfully submitted,
John and Linda Carson



Capital Campaign Building Committee

The committee has had a busy year finishing up the Fellowship Hall and kitchen projects. Fellowship Hall has both a new floor and new ceiling tiles. The new stage curtain and drape around the chair stack have been installed, together with room darkening window shades. We have fulfilled the accredited Food Safety Manager requirement and obtained our operating permit for the kitchen. Our first large event, a Valentine's Day dinner dance fundraiser to benefit the Open Pantry of Greater Lowell, was a success and provided feedback for some additional small purchases we subsequently made. Besides improving our own use and enjoyment of these facilities, the renovations already have generated some rental income.

The next undertaking late summer or early Fall 2025 (pending the needed cash flow) will be repaving of the church parking lot and replacing the deteriorating asphalt berms with granite curbing along the Carson Park and playground sides. Before this work can commence, the town must replace a manhole in a storm drain at the top of the parking lot and then connect and replace a pipe. CCC will use the same contractor to replace the broken pipe in the parking lot near the Co-Op playground, which is our responsibility. The final preparatory work involves the lighting of our church sign at North Road. Since an LED light proved unsatisfactory, we are getting estimates to bring electricity off a pole to the end of the parking lot.

Your contributions to this capital campaign have been generous and vital to the repair and refurbishing of our church home for the next decades.

Respectfully submitted,

Christine Williams, Chair (Trustees)

Val King, secretary (at -large)

Jim Clark (House)

Kenny Pantuso (Diaconate)

Shirley Zachry (Kitchen)

ChristCare Small Group Ministry

Central Congregational Church has made it clear that it values worship and faith building. The Sunday morning services are inspirational large group gatherings, where the majority of the church comes together. In between those services, the church gathers in small groups: choir, Bible study, lunch bunch, movie group, and ChristCare groups. In these small groups, connections are made. Friendships are formed that make those involved feel like part of a church family.

ChristCare groups consist of five to twelve people who meet on a regular basis in order to grow in faith. 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 two ChristCare groups.

The Monday evening ChristCare group is led by Deb Lyons and meets on two Mondays each month, from 7:00 to 8:30 PM. The group of about eight women normally meets via Zoom. We relaxed our schedule to monthly meetings over the summer, taking advantage of the warm weather to meet outdoors at Country Creamery and Coffeehouse and at church.

This year, we read *Help, Thanks, Wow!*, by Anne LaMott, which members found uplifting. We then read *Six New Gospels: New Testament Women Tell Their Stories*. That provoked great discussion and was a good way to prepare for Easter. We also discussed the beginning of the book *Simple Abundance: a Daybook of Comfort and Joy*.

The men's ChristCare group meets on Sunday mornings before church, at 9 Worthen Street. Glenn Dissinger leads the group and will be happy to answer any questions.

Our church has offered ChristCare groups for fifteen years. Group members are sharing Christian love and deepening relationships, praying for one another and lifting up others who are on our hearts. We welcome new members!

Respectfully submitted,
Deb Lyons

Christian Education Committee

It has been a busy and exciting year for the Christian Education Committee. Without the support of the church, and all of you, we would not be able to do the work that we do.

This year we were blessed to welcome back Jennifer Hart into our Sunday School Coordinator position. Thanks to all her hard work in the 2023-2024 Sunday School year, CE decided to expand the role back into a 10 hour a week position in the 2024-2025 year to continue to help us grow our Sunday School program. We have a wonderful dedicated CE Committee including: Becky Acheson, Steve Hartigan, Elmer Lyons, April McCarthy, Meghan Naish, Shaleena Pulliam, Kristin Strobel, and Samantha Shields. CE meets the first Wednesday of every month. If you are interested in joining CE please reach out to Samantha Shields, Deb Lyons, or Lynn Horton as we are always looking to welcome new members to our team.

We are very fortunate to have such a talented group of Sunday School teachers dedicated to caring for our children and teaching them about God's work. A big thank you to: Becky Acheson, Samantha Shields, Lindsay Moore, Kristin Strobel, Elmer Lyons, Bonnie McGrath, Steve Hartigan, and Will Hargett. This year we welcomed back a familiar CCC face to fill the Nursery Coordinator role. Our littlest members were blessed with having Kelsey Hartigan in our Nursery this year as well as many volunteers. Having a consistent, caring, and fun-loving presence in the Nursery helped our youngest members feel safe and cared for and encouraged their love of coming to church to see Kelsey and their friends. If you are interested in volunteering in our Nursery, please contact Kelsey Hartigan or Jennifer Hart as we always welcome volunteers to help care for our youngest students.

It has been a full year of learning, while also hosting events for our Sunday School students and families, and more. We continued many of our cherished traditions this year starting with Welcome Sunday, the blessing of the backpacks, and the Hot Dog picnic. We continued our Acolyte Ministry, rotating through all interested Sunday School students who wished to participate, from K-12th grade. We had a great turn out for Bible Sunday in October where we handed out 13 new Bibles to new Sunday School students and our 3rd grade Students who they move to a more advanced Bible to continue their studies. We rounded out our fall events with Make a Difference Day (MADD) projects and a hike in the Thanksgiving Forest. For MADD we hosted a game afternoon at Summer Place where our members and youth played many spirited games of Chutes and Ladders, Uno, and more. We welcomed three new youth to God's table for our annual

Communion Class and were thrilled to be able to bake bread together in our newly renovated CCC kitchen. On our fall hike at Thanksgiving Forest, we hosted nine adults and 13 youth, and two dogs. We love being able to provide this time outside of the classroom to commune with nature and give thanks for all of God's creatures and treasures we see along the way. We ended our hike with our own Hot Cocoa and graham cracker treats to refuel for the rest of the day

We continued one of our most beloved traditions of hosting the Advent Festival for the church to usher in the season of Advent. We enjoyed fellowship and a delicious potluck lunch for all. Many wonderful volunteers blessed us with their time and their talents, aiding in our celebration. The afternoon was filled with kids singing, our God Squad and Holy Cows band performed, multiple craft tables were available for all to participate in, and our advent wreath building table. CE was able to provide two different Advent Devotionals to CCC this year. Our Sunday School families were offered the Advent Devotional book "Twas the Season of Advent," by Glenys Nellist. The book also included an Advent resource pack of daily discussion topics based on daily reading with suggested activities for the families and kids that offered hands-on experience, and a daily ornament to add to their tree. CE felt this was a meaningful way to help guide families through the Advent season and could possibly become a new family tradition and keepsake as this is a hard copy book for families to keep and use for years to come. We also offered digital and/or bound copies of "The Weary World Rejoices" Advent devotional, created by Kate Bowler and her team, to all members of our congregation. This devotional offers a guiding light for this holy season which we felt was the right fit for this year. We finished out the Christmas season with two amazing Christmas Pageants. The God Squad pageant was written by a few of its own members! Our youth came together and learned new scripts, while the God Squad provided us a new way of looking at the true meaning of Christmas. They all did a fantastic job!

CE started the new year with many thanks to share for all those who contribute to our programs and efforts. Without their tireless efforts, we would not have the resources to run the programs we do. To accompany the 'Six Stone Jars' worship series, our Sunday School Coordinator, Jennifer Hart, built children's messages specifically to engage the children, which included creating affirmation cards to share with others so they feel loved and seen, handing out tags to encourage donations of items to those in need, collecting change to sponsor projects at Heifer International, and more.

As we prepared to head into the season of Lent, CE hosted our spring social ice cream sundae coffee hour. The Holy Cows volunteered to serve and help build sundaes. We look forward to continuing this tradition as a good time was had by all.

During Lent our two younger Sunday School classes trialed a new curriculum to accompany Pastor Lee's Lenten worship series, "Everything in Between," focusing on the parables. The youth started Palm Sunday with a procession into the sanctuary to start worship and handing out palm branches to the attendees. The Holy Cows then put their knowledge into action by sharing with the two younger Sunday School classes their Holy Week research presentations on a biblical figure of their choosing. To finish off the morning, with the help of our Holy Cows and God Squad, CE hosted our annual Easter egg hunt in Carson Park after worship where many children participated in this joyous event.

This spring our Sunday School teachers, students, and their families again participated on a hike, this time at Stonybrook Conservation Land in Westford to usher in the season of growth and rebirth. For the spring MADD, many Sunday school students, their families, and friends participated in the Bruce Freeman Rail

Trail cleanup and opening of the Community Garden plots. The youth returned to using the Feasting on the Word curriculum to finish out the Sunday School year.

Our final focus of the year is to prepare for our Youth Sunday service week by week, and we hope that you will all join us on June 8 for Youth Sunday when the kids run the service. Continuing our Sunday School year theme, our focus on Youth Sunday is community. Immediately following the service, CE is asking for everyone to join us on the front steps of the church for an all-church picture. Then, in lieu of Coffee Hour, CE will be hosting our annual All Church Picnic at the picnic tables and Carson Park. Please join us for fellowship and fun to celebrate the end to another great Sunday School year at CCC!

Respectfully Submitted,
Samantha Shields

Kids Club

This year was a fun-filled year for the youth of the Kids Club. At CCC, Kids Club is the name of our Youth Group for kids in Kindergarten - 4th grade; we do allow siblings to attend even if they are outside the age range as long as a parent accompanies them. Kids Club is an opportunity for our youngest members to have a space and time to gather outside of Sunday worship once a month to build friendships and familiarity with each other as well as offer them a place to experience the love of God and build a deeper relationship with God as they grow their faith. My hope is that we can support and equip our youth to live out their faith with confidence and purpose and learn that they can make a difference through their service to God at any age.

Kids Club is led by Samantha Shields, assisted by April McCarthy and Meghan Naish. For this young age we feel it is really important that we help blend fellowship, fun, and friendship building into the service projects we complete while guiding the kids on their spiritual journey. It is important to us that the youth know they do not need to separate their faith from all they do in their daily lives, but rather incorporate it and therefore hopefully help them to grow into kind and compassionate individuals knowing that they can make a difference in their community (or the world in general) at any age. We have tried to highlight this in the four categories described below.

1. **Spiritual Growth** – Help the kids strengthen their faith and apply UCC values to their daily lives.
2. **Fellowship & Community** – Creating a safe and welcoming space where they can form strong, faith-based friendships.
3. **Service & Outreach** – Providing opportunities to serve others, share Gods love, and make a difference in their communities.
4. **Fun & Recreation** – Offering activities and events that allow the kids to enjoy themselves in a faith-centered environment.

This year we tried to build off the Sunday School focus of Community in all our projects and activities.

- In the fall the youth hosted a Halloween meeting and created crafts to sell at the CCC Annual Holiday Fair. They raised \$535 at the fair with all proceeds going to the Open Pantry of Greater Lowell.
- In the winter the kids created Advent and Christmas themed paper chains as decorations for the 'We Can Tree' as well as created star ornaments with can tree donation suggestions of most needed items.
- In January the Kids Club was blessed with a surprise field trip to the Open Pantry of Greater Lowell where they received a private tour about the facility and all the programs the Pantry provides for

those in need. Then the youth delivered all the Can Tree donations collected during the holiday season and helped sort donations and stock the shelves.

- As we moved into spring the Kids Club hosted a social meeting consisting of a game night, complete with a dance party!
- In March the Kids Club baked all the brownies needed for the St. Paul's Soup Kitchen meal using the new ovens in the CCC kitchen.
- We plan to finish out the year making crafts to be gifted to those in our CCC community and beyond, as well as a final service project/collection.

We have had an amazing year in Kids Club and through our various service projects we have helped the kids see how they can help make a difference at any age. We are so thankful for these wonderful and talented youth, and their families who helped us enrich our Community over the past year.

Respectfully Submitted,
Samantha Shields

Holy Cows – The Middle School Youth Group

Our middle school youth ministry continues to be an active and vital component of our church. The group has fewer members than last (four) but their spirit and helpful attitude continue to give them a large presence.

Each Sunday they enthusiastically engage with the Bible and explore their faith with their teachers Bonnie McGrath and Elmer Lyons.

Additionally, they gather monthly for other fun and service. During the past year this has included: an end-of-year Sunday School campout, miniature golf, game nights and campfires, Christmas Tree selling, a Yankee swap, baking and serving at St. Paul's Soup Kitchen, the "Souper Bowl of Caring," a "Holy Week Persona" presentation, and an 'eggciting' hunt on Palm Sunday.

While they have occasionally joined efforts with God Squad, our Holy Cows enjoy setting their own course. And that course, guided by their faith, not just following the herd, is toward a better future.

Respectfully submitted by
Elmer Lyons

God Squad – The High School Youth Group

The God Squad continues to be active in the church. I would argue that the enthusiasm of the group is so infectious that they have found themselves in high demand. We have had at least six consistent attendees in Sunday School each week, with another three that are more sporadic in their attendance.

The teens have embraced the curriculum and often challenge our leaders (Will Hargett and Steve Hartigan) with engaging and compelling dialogue. Our age specific theme this year is "Perspective" and our more religious theme is "Faith Versus Doubt". From games, to Ted Talks, to artistic activities, to guided discussion, we have explored what the youth know about themselves, the environment around them, their faith and how those things fit together to form their world view. This group has not been shy in sharing!

The group has enjoyed game nights, parties, rock climbing, and continued banter in coffee hour. They appreciate each other and work to be inclusive. Where this group truly shines, however, is in their service. Whether it is local church service such as volunteering for the Holiday Fair/coffee hour/selling Christmas trees, or the larger adventures such as Down-East Maine Mission (DEMM), they are engaged and ready to serve! Speaking of DEMM, several of the newer members joined the DEMM trip this year and they are all about going. It appears that a larger group will attend this year to continue the work.

Our trip to Boston “City Reach” fit our theme of perspective perfectly, as our youth interacted with several people in the homeless community throughout the greater Boston area. As part of that trip, we donated more than five bags of clothing and toiletries to the homeless community there.

We continued our traditional “Make a Difference” task of caring for the community garden. Trips in both the fall and spring allowed for the garden to thrive again and provide so much sustenance for the Greater Lowell Food Pantry. The group was asked to help serve at the Valentine’s Day Dance, and to help with the “Ramps for Neighbors” initiative locally. This is above and beyond many of the other tasks that these teens assist with (hiding Easter eggs, helping to keep 9 Worthen and Carson Park clean, providing musical assistance to our choirs, etc.). Of course none of this accounts for the many responsibilities that we know these young adults have outside of our congregation (Scouts, sports, jobs, family commitments, etc.)

In summary, these “kids” (almost insulting a term based on the paragraphs above) continue to provide as much to the vibrance of this church as any other group. We believe the group is strong and we look forward to discovering how this group might evolve going forward.

Respectfully submitted,
Will Hargett

Sunday School Coordinator

Thank you for giving me the opportunity to serve Central Congregational Church in this role this year.

Central Congregational Church has an amazing group of dedicated teachers and supports in place that have created a great Sunday School program. And because you have this group of adults willing to do the work you have a wonderfully amazing group of children wanting to be part of church life in the busyness of school, sports, and other activities that a family does throughout the year. There are only a few churches who can do this and we should all be proud that we are one of them.

This year we average 20 students on Sunday from the nursery to our high school senior. It is an amazing group of youth with family behind them that support them along the way. Youth groups from preschool age to high school meet on a regular basis and, even though they tend to be small groups they always have a good time, remembering that where two or more gather God is there. The Holy Cows had a group go over to the God Squad this year so our middle school was small but mighty and our God Squad was always a great group sitting on couches in 9 Worthen. All the teachers adjusted well to their new groups, and eagerly wait to welcome more.

We started the year in September with Welcome Back Sunday and a picnic at Carson Park. The year blasted off from that point with a group of fourth grade girls learning about the Sacrament of Communion, with

new bibles being handed out to all different levels. This year our age groupings did not give us a confirmation group, but they will come along in the future and our students are always exploring their faith with the wonderful adults in their lives.

'Feasting on the Word,' is a curriculum published by a Presbyterian Church that follows the Revised Lectionary and Sanctified Art's "Everything [in] Between" series used during Lent were used primarily in the younger classes with the Holy Cows, middle school group using the scripture, but going deeper in their exploration of the lessons. It was great to have the same scriptures talked about in Sunday School as the adults explored in worship. The high school group did their own curriculum exploring what teens deal with in everyday life.

Preparation for the Advent Festival and Christmas Pageant always get us off at a running pace and we never know what the God Squad's take will be. This year we were blessed with an original skit written by Maddie Knight and Kai Pulliam.

For 'Make a Difference Day' in the fall, a few people spent some time playing games with residents at Summer Place. The families that stopped in had a great time playing games. It has been a long time since I have seen that many people playing UNO, as everyone there had a hand. For the spring we will try to make our numbers mighty on the trail clean up and community garden prep work. We hope more people will join us in these projects.

Our Sunday School Students also chose to make some meaningful donations to different non-profit organizations over the year and we are so thankful that they are willing to share what they have with others.

The Nursery welcomed Kelsey Hartigan into its arms. Jacob and Brendan enjoy their time each Sunday with her and each other (those two will have a special bond through the years). We wish Kelsey great blessings as she graduates with her Masters degree and begins the adventure of adulthood. We know that she will be back when she can.

In an effort to help connect the generations I have created a bulletin board outside of my office. The hope is that the older generations will place on the volunteer side things that they may need help with or activities they think the youth might enjoy being part of, and the younger generations will place on the activity side things that they are doing that are open to the public so that their church family might be there for support. It is a work in progress.

Central Congregational Church has a great program. I hope that you all understand how lucky you are to have these young people in your midst and continue to support Christian Education by helping out with our children's growth and understanding of Christianity.

Respectfully submitted,
Jennifer Hart, Sunday School Coordinator

Coffee Hour Committee

No Report.

Collation Committee

Each year we lose beloved members of our CCC church family, and these individuals leave us with blessed memories of their lives and the ways in which their spirits live on at Central Congregational Church. Our hearts were broken when Rev. Dr. Richard B. Knight succumbed to pancreatic cancer on July 6, 2024. Pastor Rich often shared these words from Micah 6:8, "What does the Lord require of you but to do justice and to love mercy, and to walk humbly with your God?" In his eight years as our minister, Pastor Rich showed us how to serve God, care for all people, and even how to face and accept mortality. We are forever changed by Pastor Rich's ministry, love, friendship, and compassion. We strive to carry on with the joy and lessons he gave each of us.

The first week of July dealt our congregation a double blow, as we mourned the passing of long-time CCC member Alan D. McKersie, Sr. on July 3, 2024. Rev. Lee Atherton, our Interim Pastor, led the funeral service, which was also live streamed for viewing by family and friends far away, which was gratefully appreciated by Jane, Alan's wife and life partner of more than 70 years. The collation following the service included a slide show of family photos created by Patrick Shields and a memorabilia table arranged by Al's family. Lillian Began was the lead organizer of the collation, and she skillfully guided the many CCC volunteers who provided beverages, food, and flowers for the gathering. We miss Al, and we thank him for his decades of service and dedication to Central Congregational Church.

Pastor Rich's wish was to have his collation be an ice cream party and it was a truly bittersweet celebration. Lillian Began and Val King organized the collation, and countless members of the congregation helped with serving, providing cookies and other desserts, and all the details to create a special gathering. Patrick Shields set up the live stream of the memorial service that was also shown on a screen in Fellowship Hall for those who found the summer heat in the Sanctuary to be a challenge. Peggy Kelly created the slide show with heartwarming images of Pastor Rich, his beloved family, their travels, and Rich's ministry at CCC. Rich's cherished wife Alisa created a beautiful table of memorabilia from Pastor Rich's life. It was sad day, but God was truly with us.

Thank you to Shirley Zachry for creating beautiful flower arrangements for both Alan and Pastor Rich's collations; thank you to Richard Brown for setting up the tables in Fellowship Hall and to all who assisted with the take down afterward. Many thanks to everyone who generously provided plenty of help; I regret that I cannot thank each of you by name. Collation Committee members and others who assisted include Linda Lis, Marcia Cassidy, Julie Carney, Carol Boucek, Shirley Zachry, Jessie Buchanan, Beth Jarok, Judith Barnes and Carol Engel.

In the fall we lost another long-time CCC member, Bruce Kunkel, on October 9, 2024. My heartfelt thanks and appreciation to each of you who helped to make the Collation in honor and memory of our dear friend Bruce such a special event. Ellen and the whole Kunkel Family were so pleased and grateful for the care and generosity shown by the congregation. Many thanks to each of you who donated delicious food, set up tables and chairs, worked in the kitchen, or created beautiful floral arrangements, and the many other tasks involved in providing a lovely collation; I appreciate all of the wonderful CCC volunteers for taking care of every detail and for showing through your kind participation our CCC family's love for Bruce and Ellen!

We also remember and mark the passing of Jane McKenzie who died on June 17, 2024. Jane's funeral was held in her hometown of Lisbon, NH. Jane was a committed member of CCC, a friend and encourager, an avid golfer, and a formidable cribbage opponent. Surely Pastor Rich and Jane are in Heaven talking about golf, as they so often did, and marveling over Rory McIlroy's historic Grand Slam!

Respectfully submitted,
Lynn Horton

Communications Committee

Members of the Communications Committee were: Beth Jarok, chair, Margie Dissinger, and Samantha Shields, Council representative, with three vacancies remaining on the committee.

The Communications 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 Peggy sends out. Members are Beth Jarok, chair, Margie Dissinger, Samantha Shields, council representative, 3 vacancies.

Beth has written articles for papers, the bulletin and the Beacon, while Margie creates all the posters and programs; Sam does all the internet placements. This year we provided publicity for the following:

- Annual Church picnic in June, 2024
- Holiday Fair in November, 2024
- Christmas Concert in December, 2024
- Advent workshop
- Notice about Advent and later an article about Christmas services in December
- Easter Concert on April 13, 2025
- Publicity to help the Open Pantry of Greater Lowell promote their Valentine's dinner dance, Feb. 14, 2025
- Notices from the Music Committee
- Notices from the CE Committee
- Any other publicity that we were asked to do.

Thanks to Samantha Shields, we have a QR code for a number of programs so that people who are live streaming and would like to donate can do so easily. She has also created a Venmo account for the church fair and Christmas tree purchase. She has posted a lot on Facebook and Instagram about events in the church especially those related to the youth for the CE Committee and for the minister about her Sermon Series.

Submitted by,
Elizabeth Jarok

Church Historian

A Brief History of Central Congregational Church in Chelmsford, Mass. 2004-2024 was recently completed for inclusion in the package of information about CCC we are submitting to support recruitment of a new minister. In six pages it summarizes key events that occurred during those years based on a review of our Annual Church Reports. To make the history more meaningful and personalized, I asked a number of congregants to cast their minds over the past twenty years to identify important events and occasions of consequence they think a prospective minister should know about our church. I want to thank Rev. Dr. John Zachry, Ed Acheson, Karen Banakos, Carol Boucek, Jessie Buchanan, Jennifer Delikat, Margie Dissinger, Carol Engel, Jennifer Hart, Lynn Horton, Beth Jarok, Val King, Jane McKersie, Wendy Perry, Merri Robison, Samantha Shields, and Peter White for their information and thoughtful contributions. This documentation of events clearly shows that we are a strong church family with a lot to be proud of, and a lot to be thankful for. Eventually this new history will be available online as well as in the Church Library and Archives. If when you read it you believe there are important events missing, please contact me. The version that will be available online and in our church library can be amended to include them.

About That Silver Service in the Church Parlor. Have you ever taken a close look? There is a reason why it is locked up in a cabinet. It links us right back to the earliest days of our church's history when a group of 20 local people decided to gather a Congregational church to worship. Looking through our Church Archives, I came across a handwritten short address given by the Church Clerk to the congregation on June 2, 1876. CCC was formally ordained (and recognized) on April 18, 1876 by an Ecclesiastical Council of seven Congregational ministers from Lowell, North Chelmsford, Tewksbury, and Westford. The Centre Baptist Church on Academy Street graciously allowed us to use their church for the ordination service. Although there were only 20 members to begin with, over 200 people attended! Our new church was poor and without many resources or a building to pray in. Imagine the joy the small congregation felt when a "beautiful Communion service was presented to the church...."....just six weeks after the ordination! "This communion service has been presented to the church by Mr. W. Mason of Boston in memory of his wife who left a sum of money to be appropriated for some such purpose. In a mysterious way, hearing of this church, which was just being formed, he begged leave to present this service which is now before you." Mr. George Winn, Church Clerk. Today this service is 149 years old!

A Call for Help from your Church Historian! I am trying to locate six very large black leather bound notebooks containing our earliest church records dating back to CCC's gathering in 1876. These records are handwritten, but more importantly, extremely valuable for CCC as they tell our early story and contain important information. They belong in the church archives. Does anyone either: 1) know where they are; or 2) have ideas where to look; or 3) who to contact? Please contact me or Peggy Kelly if you have any knowledge or ideas about how to find these records.

Respectfully submitted,
Patricia Vondal, Church Historian

Delegate to Northeast Association

No report

Delegate to the Southern New England Conference

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 fifth annual meeting on June 21 and 22, 2024, at UMass Amherst. I was able to attend the conference virtually, via Zoom. The focus of the meeting was growing the church. Articles, videos, photos, presentations and materials from the meeting can all be found at: www.sneucc.org/2024AM.

After a wonderful opening worship session featuring a sermon by Executive Conference Minister the Rev. Darrell Goodwin, there was a plenary meeting. During the meeting, those gathered overwhelmingly approved a resolution brought by the Board of Directors to call upon the Conference staff, congregations and members to engage in the national UCC W.I.S.E. (Welcoming, Inclusive, Supportive, Engaged) certification program, in relation to fostering mental health.

Mid-day, Dr. Erica Dolhopf, the director of the UCC Center for Analytics, Research and Development, and Data presented on the topic of church vitality. She started by sharing what UCC churches look like today. You may be interested to know that Massachusetts is among the top five states in both number of churches and number of members. She then spoke about congregational vitality. Congregations do not need to be growing to be vital. It is perhaps not surprising that the fit between pastor and congregation is critical for vitality. Innovation in worship is important. Focusing on young adults isn't inherently a pathway to vitality. Networking among congregations is important, as is embeddness in the community.

The keynote speaker was Rev. Dr. Courtney Stange-Tregear, the Chief Relationship Officer of the UCC Cornerstone Fund. The Cornerstone Fund is a faith-based non-profit which helps churches and other non-profits create change within their communities. She spoke about God Math, which is related to the conjunction of need and calling.

Following the keynote speaker, there was an update on the SNEUCC Find Hope Now campaign. Find Hope Now is an "initiative ... designed to equip and support ... local churches in being beacons of hope and centers of radical hospitality. It provides a platform for churches to share compelling stories of hope with the world, and especially with those who are longing for a faith community but who may not know that there are Christian churches who would welcome them as they are." I encourage anyone interested in getting involved with this initiative at CCC to visit <https://www.findhopenow.org/>.

The next annual meeting will be held entirely online on June 7, 2025. (The Board of Directors holds annual meetings online in years when there is a General Synod, the national UCC gathering.

In addition to annual meeting, SNEUCC hosted Super Saturday on March 8, at the First Congregational Church of Shrewsbury. There were over 450 people participating, including a great delegation from CCC! They included: Pastor Lee, Jennifer Hart, Dory Toppan, Samantha Shields, April McCarthy, and myself. The Christian Education committee reimbursed attendees for the registration fees, which we appreciated. We attended worship together, then split up among various workshops throughout the day. Each of us found useful and interesting material to inform our ministries in the church. For example, I attended a

presentation and discussion with the Just Peace Players which supported my work on the Open and Affirming (ONA) ministry.

“Bishop William J. Barber II, a prominent leader and advocate for social justice, delivered a compelling keynote address that underscored the significance of having a conscience shaped by the Holy Spirit, and urged the audience to stand up for the marginalized and oppressed, even at great personal cost.” (Quote from SNEUCC website, which contains a summary of the address.)

I am excited that Dory Toppan will be joining me as a delegate next year. I invite anyone who finds the idea of meeting and learning from members of other UCC churches appealing to accompany us to future SNEUCC meetings. We would love to have your company, you would certainly enjoy the experience, and our church would be enriched.

Respectfully submitted,
Deb Lyons, Delegate to SNEC UCC

Diaconate

The Deacons are charged with caring for the congregation and fostering spiritual leadership and growth within the church. We meet once a month (mostly now via Zoom meetings) and occasionally in face-to-face events like our annual retreat and end of year transition meeting.

Deacons who served God and the Central Congregational Church during the 2024-2025 term were: Karen Banakos, Lillian Began, Bryan Norman, Lynn Horton, Scott Dorman, Joseph Chapman, Arlene Belleville, Kenny Pantuso, Meredith Robison, Shirley Zachry, and Jennie Walsh.

One of the biggest roles of the Diaconate is to support the minister in multiple aspects of our weekly worship services. This past year, our church experienced a profound loss with the passing of our beloved Pastor Rich. In the midst of our grief, we were blessed to have Rev. Lee Atherton step in as our interim pastor, providing compassionate leadership and stability. To guide us through the process of calling a new settled pastor, we welcomed Coach Becky David, who has offered invaluable insight and direction. A transition team was formed to help lead this next chapter with care and intention. The Deacons continue to support the Pastor in worship services as well as the emotional and spiritual needs of our congregation.

You will often see the Deacons participating in worship as liturgists, greeters, and in the preparation and serving of communion, as well as other important rituals and ceremonies throughout the year. What is less visible—but just as vital—is the quiet outreach the Deacons engage in week after week. This year, at the thoughtful suggestion of our wonderful office administrator, Peggy Kelly, the *Rev. Dr. Richard B. Knight Memorial Gift Card Ministry* was established in honor of our late Pastor Rich. This ministry was close to Pastor Rich’s heart, and he often reminded us to err on the side of compassion. Funded by the generous donations of our congregation, the ministry helps CCC to provide grocery store gift cards to those experiencing food insecurity. The Diaconate is responsible for administering the new gift card ministry as well as the continuing Good Samaritan Fund which is used to support both local and national causes, as well as individuals in urgent need. Examples include assistance with a bed-building initiative for Afghan refugees settling in Greater Lowell, disaster relief for affected communities, and emergency housing for the homeless during the coldest months. The Deacons also remain deeply committed to our CCC family, reaching out to

members facing health challenges, grief, loneliness, or the need for meals and transportation. These often unseen acts of care reflect the deep love our church holds for people in need and are a powerful reason why serving as a Deacon is such a meaningful and rewarding lay ministry.

Transitions: Deacons concluding their terms of service this May are Shirley Zachry, Kenny Pantuso, Jennie Walsh, Arlene Belleville, and Bryan Norman. We welcome with joy our incoming Deacons who will begin their service on the Diaconate in June – Margie Dissinger, and Wendy Perry.

Respectfully submitted,
Kenny Pantuso and Bryan Norman
Senior Deacons

Finance Committee

The members of the 2024-2025 Finance Committee were:

| | | |
|-------------------------|------------------|--------------------|
| Glenn Dissinger (Chair) | Sandra Lamplough | Elizabeth Hartigan |
| Heather Landheim | Tim O'Brien | Scott Bottomley |
| Mark Timmins | Scott Dorman | Merri Robison |
| Mike Cassidy | Judith Barnes | |

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.

Two person teams working on a 6-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, Bill Clarke, Scott Dorman, Tim O'Brien, Scott Berglund, and Jim Clark.

2024 was a year that has seen many changes in and around the church property. These changes could not have been accomplished without the help of church family and friends. I would like to personally thank everyone for their active involvement in keeping our property and facilities running.

The House Committee meets on the third Tuesday of the month. Our goal is to maintain and repair all church property. Many repairs have been made over the past year:

- Monitored irrigation and lawn care
- Had the front of the church re-painted
- Monitored the heating system
- Met with the Co-Op Nursery School director for any maintenance issues
- Met with inspectors for yearly inspections
- Monitored thermostats, doors, and lights
- Directed the janitor per the OPM

Respectfully submitted,
Jim Clark, Chair

KiSeLo – “Kindness, Service, Love”

KiSeLo is a women's group started in 1938 as the KiSeLo Club and still stands strong 87 years later.

KiSeLo meets every fourth Wednesday from September until May with the exception of November and December, when we meet on the third Wednesday. Fellowship, interesting programs, information, and refreshments are shared. In June we meet informally at the Country Creamery and Coffee House, and in August we hold an ice cream social.

- September was the official start of our new year and we all enjoyed a potluck luncheon.
- October's meeting had us sharing our life stories and memories.
- In November we made Christmas Angels and wrote cards and letters to the soldiers who are in other countries and not able to be home for the holidays. A \$20 donation was made to help defray the cost of mailing the cards.
- December had us munching on Christmas cookies as we enjoyed the movie Scrooge with Albert Finney.
- January was the official start of 2025 and Pat Vondal delightfully shared photos and stories of her life in Africa.
- Martha Jane Seeker of Newhouse Wildlife Rescue provided our February program. Not only was her presentation interesting and educational, but also we got to meet the infamous Nibi the Beaver, and the not so famous Stanley the Groundhog.

- March found us traveling vicariously with Deb Lyons and Margie Dissinger as they shared their adventures in Nova Scotia and the National Parks of Utah.
- We shared books that we have read that we found inspirational in April.
- In May, we will officially end the 2024-2025 year with a banquet to be held at Princeton Station.

Service is an important part of KiSeLo:

- In August, under the leadership of Lillian Beean and opened to all church members, we donated back packs and school supplies to the Wish Project.
- Monthly donations of non-perishable food are made.
- \$100 donations were made to both the Open Pantry of Greater Lowell and the Newhouse Wildlife Rescue.
- Donations to Toys for Tots were collected and delivered in November.
- On Mother's Day, we donated the altar flowers and served as hostesses for coffee hour.

As always, all women of all ages are welcome to join us and we would love to see you.

Respectfully submitted,
Karen Banakos, President

Members-at-Large

No Report.

Music Committee

Members of the Music Committee 2024-2025: Valerie King (chair), Monique Billingsley (vice chair), Beth Jarok (secretary), Dory Toppan (Council rep), Amy Provencal, Nancy Swain, and Mary Harrison (ex-officio). Tudor Bota: Director of Music for CCC.

The Music Committee is responsible for supporting the music ministry of Central Congregational Church which includes the Chancel Choir, Junior Choir, Bell Choir, and SonLight Band. The music ministry of our church continues to be a vibrant and active part of our church and community involvement. Every week (September-June) the chancel choir rehearses and then performs during the service with a musical message to help support the message of our Pastor. Our two yearly concerts (Easter and Christmas) are highlights for our church and our local community. Weeks of rehearsals ending with a meaningful concert and reception help provide church members and visitors with a great opportunity to musically experience Christmas and Easter. The concert choir rehearsals are open to any interested person in the community who wishes to sing, and it represents a wonderful ecumenical experience for all. The post-concert receptions are supported by the Music Committee along with donations of food items from the choir members and CCC members. The Committee thanks everyone for their support.

The Bell Choir continues to rehearse on Thursday nights and welcomes new ringers at any time. Please speak to Lynn Horton or Tudor Bota if you are interested. Instructions can be provided as needed. No prior bell ringing skills needed except an ability to read some music.

Our junior choir is active but needs more young voices. Rehearsals are held after church for about 20 minutes and are perfect for children aged 6-13. Please speak with Tudor if your child is interested or if you would like to help with this activity.

SonLight Band (contemporary Christian Music) performs at selected church services and church campfires. The band also performs regularly at a church in Nashua (Judie Bryant's church).

Additional activities of the Music Committee are maintaining our church music library with the incredible assistance of Margie Dissinger who helps keep us organized with current and new music selections for the Chancel Choir and Bell Choir.

Oversight of the maintenance and tuning of the organ, piano and bells are additional activities of our committee and music director. Chancel Choir rehearsals are Thursdays from 6:30- 8 pm and Bell Choir rehearsals are Thursdays 8-9:30 pm. All are welcome to join either choir at any point in September- June.

Finally, a thank you for Director of our Music Ministry, Tudor Bota, for his professionalism and his humor. He keeps us singing and ringing at our best and we laugh along the way! Come join us!

*Submitted by
Val King*

Nominating Committee

The Nominating Committee has worked diligently to match volunteers from the congregation with committee openings for the coming year. To those individuals who have said "Yes!" to continuing their service on their present committee or office, and to those who are accepting a new challenge, we extend our deep appreciation and support. A special thanks to our newest congregation members who have joined committees; we are fortunate to have your energy and fresh perspectives! On behalf of the CCC church family, thank you to each committee member who has concluded their term of service this year. We are indebted to you for your commitment to our church! Committees with open positions may be joined at any time throughout the year. Contact a member of the Nominating Committee and we will help connect you with your committee of interest! Our church congregation is the key to the success of every aspect of Central Congregational Church – with the dedicated participation of church volunteers we can ensure the strength and smooth operation of the church and the growth of our ministries and Christian outreach.

*Your Nominating Committee,
Lynn Horton, Deb Lyons, Elizabeth Hartigan,
Dory Toppan*

Slate of Nominees – as of May 13, 2025

- * Moderator – Peter White
- * Clerk – Valerie King
- * Assistant Clerk – Julie Carney

- * Treasurer – Dick Papenfuss
- * Asst. Treasurer – Income – Sue Sarafinas
- * Asst. Treasurer – Expense – Margie Dissinger

*Diaconate (12)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|---------------|---------------|------------------|
| Lynn Horton | Merri Robison | Margie Dissinger |
| Lillian Beean | Karen Banakos | Wendy Perry |
| Scott Dorman | Joe Chapman | <i>vacant</i> |
| <i>vacant</i> | <i>vacant</i> | <i>vacant</i> |

*Members-at-Large (3)

| <u>2026</u> - <i>vacant</i> | <u>2027</u> - <i>vacant</i> | <u>2028</u> - <i>vacant</i> |
|-----------------------------|-----------------------------|-----------------------------|
|-----------------------------|-----------------------------|-----------------------------|

*Nominating (6)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|--------------------|---------------|---------------|
| Lynn Horton | Dory Toppan | Deb Lyons |
| Elizabeth Hartigan | <i>vacant</i> | <i>vacant</i> |

*Trustees (6)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|--------------------|------------------|------------------|
| Christine Williams | John Carson | Jennifer Delikat |
| Alan Wisniewski | Virginia Timmins | John Lamplough |

*Christian Education (8)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|------------------|------------------|-----------------|
| Elmer Lyons | Samantha Shields | Kristin Strobel |
| Shaleena Pulliam | April McCarthy | Meghan Naish |
| Becky Acheson | Steve Hartigan | |

**Communications (6)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|------------------|---------------|--------------------|
| Samantha Shields | <i>vacant</i> | Emmett Lyons |
| <i>vacant</i> | <i>vacant</i> | Madison Lauricella |

**Finance (10)

| <u>2026</u> | <u>2027</u> | <u>2028</u> |
|-----------------|-----------------|--------------------|
| Glenn Dissinger | Scott Dorman | Elizabeth Hartigan |
| Judith Barnes | Tim O'Brien | Mark Timmins |
| Sandy Lamplough | Scott Bottomley | Karen Banakos |
| Merri Robison | | Tim Naish |

****House (9)**2026

Scott Berglund

Hunter Lyons

Mary Horne

2027

Scott Dorman

Bill Clarke

Geoff Bryant

2028

Jim Clark

Tim O'Brien

Bryan Norman

****Music (6)**2026

Mary Harrison

Sue Houde

2027

Monique Billingsley

Dory Toppan

Nancy Swain

Amy Provencal

2028

Beth Jarok

Valerie King

****PPRC (3)**2026

Linda Carson

2027

Valerie King

2028

Curt Bates

****Sanctuary (10)**2026

Catherine Loew

Cynthia Dorman

Margie Dissinger

2027

Dick Papenfuss

Curtis Bates

Barbara Reilly

2028

Sue Sarafinas

John Lefebvre

Jennifer Delikat

Ray Peterson

****SAM (9)**2026

Becky Wisniewski

Kathy Lueck

Diane Blair

2027

Carol Boucek

Julie Carney

Jennifer Bellissimo

2028

Wendy Piacenza

Erin McNally

Danielle Albon

Dale Williams

****Stewardship (3)**2026

Cynthia Dorman

2027

Wim Nijenberg

2028*vacant*

CE Rep – Steve Hartigan

SAM Rep – Becky Wisniewski

Advisor – Dick Papenfuss

****Technology (6)**2026

Joe Chapman

Patrick Shields

2027

Lillian Beean

*vacant*2028

Vivian Hussey

vacant

2025-2026 Delegates:

+ **Northeast Association:** Pat Vondal, vacant

+ **Southern New England Conference of the United Church of Christ (SNEUCC):**

Deb Lyons, Dory Toppan

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

** Voted by majority at Annual Meeting.

+ Appointed by Council; 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 1.

Open and Affirming (ONA) Ministry Team

Central Congregational Church (CCC) voted to officially become an Open and Affirming (ONA) congregation on December 9, 2018. At that time the church approved the following 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.

Living into this promise to be welcoming means that we need to actively grow in our understanding of the needs of marginalized communities. To that end, we have re-formed an ONA Ministry Team. Members of the team are: Deb Lyons, Margie Dissinger, Alisa Knight, Cynthia Bruetsch, Emmett Lyons, Madison Lauricella, Jody Cross Hansen, and Mary Horne. We are supported and advised by Pastor Lee and Kathie Carpenter, ONA Ministry Team Co-Leader, Southern New England Conference, UCC. We are meeting monthly, with our discussions thus far focusing on education, support, and community involvement. Please look for information about a speaker in the fall!

Respectfully submitted,
Deb Lyons

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 to resolve disagreements and disputes, unless easily done, but to bring parties together and address disagreements and disputes to positions that will lead to resolution.

Our committee meets on average once a month with Pastor Lee to discuss any pastoral or parish concerns that have been brought to our attention. Our work remains confidential. We recently met with Coach Becky so she could offer us guidance and answer any questions about our role. We have changed our meeting schedule to monthly instead of quarterly to ensure that any issues are responded to as timely as possible. Meetings have occurred in person and via Zoom.

Members of the PPRC are Valerie King-Chair, Curtis Bates and Linda Carson. 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: Val King, Chair (Cell: 978-846-1120, email valking@comcast.net), Curt Bates, (cell:978-804-9910, email cabates@verizon.net;) or Linda Carson, (home 978-256-809, email: JandLCarson@comcast.net)

Respectfully submitted,
Val King, 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 simply the channels for God's grace.

Respectfully submitted,
Wendy Perry

Sanctuary Committee

I would like to thank the members of the Sanctuary Committee for their fine work this year. The members are:

| | | |
|--------------------|----------------|----------------|
| Elizabeth Hartigan | Cynthia Dorman | Catherine Loew |
| John Lefebvre | Curtis Bates | Barbara Reilly |
| Jennifer Delikat | Sue Sarafinas | |

The members clean the sanctuary in September as needed, hang the greens and put out the poinsettias in December and the lilies and tulips at Easter. They also arrange to have greeters, ushers and donors for flowers for the altar.

However, we can only succeed if you volunteer to help when we ask. So, we thank you for donating flowers, and serving as greeters and ushers.

Our main concern is the number of Sundays when no one has volunteered to donate flowers. When you donate flowers you not only brighten the altar, but you can take the flowers home if you wish to use them to celebrate a special occasion. You can brighten a shut-in's day, or the day of someone who is sick or going through a tough time by having a Deacon deliver the flowers to someone you suggest or someone they know who needs cheering up.

Respectfully Submitted,
Dick Papenfuss, Chairman

Scouts BSA Troop 75

Scouting America (formerly Scouts BSA) Troop 75 is a very active Troop with 34 boys and 46 adults registered. Weekly meetings are held on Monday evenings at Trinity Lutheran Church (our shared charter organization) and as needed in Fellowship Hall. The troop is boy-led by the Senior Patrol Leader, Assistant Patrol Leaders, and the Patrol Leaders Council where the scouts plan their program and outings. The program and outings give the scouts opportunities to learn leadership skills, earn advancement if desired, or just have fun with their friends. Troop 75 believes that each scout is on their own journey, whether it be earning Eagle rank, camping with friends or spending a week at summer camp.

The Troop held monthly outings for camping, canoeing, kayaking, pioneering, wilderness survival, etc. throughout the year. The annual 'Hut Hike' in the White Mountains in November is a favorite. The Troop held their annual ski trip to Mount Cranmore in early March. A mid-adventure camping trip for younger scouts in Tamworth, NH, included hiking and biking in August, and a high-adventure hiking trip out west to Yellowstone, Grand Tetons and Glacier National Parks was in June. In addition, last summer, the Troop attended camp at JN Webster Scout Reservation in Connecticut.

The Scouts participated in several community service activities. Scouts participated in Eagle projects and served at St. Paul's Soup Kitchen. The Troop assumed responsibility for serving hot chocolate and cookies at the Day-Before-Thanksgiving Hike held by the Chelmsford Open Space Stewardship.

The Troop holds bi-weekly Path2Eagle meetings for scouts in high school to work on Eagle requirements. Five scouts earned Eagle rank in the past year. In addition, the Troop holds Courts of Honor in June, August, and December to celebrate scout achievements.

The Scouts participated in the Hike to Concord as part of the 250th anniversary of the Battle of Concord and Lexington. They are planning to attend summer camp at Wanocksett Scout Reservation in New Hampshire this year, as well as a high-adventure hiking trip in the Presidential Range in New Hampshire.

The Troop actively fundraises to offset the cost of their high-adventures. In January, the Troop took over the collection of Christmas Trees from Troop 70. They also sell Harrow's gift cards in the fall. On May 9, the Troop is holding a spaghetti supper at CCC to fundraise for its upcoming high-adventure trip to Seabase.

On February 9, Troop 75 planned to hold Scout Sunday at CCC to celebrate the 115th anniversary of scouting. However, due to snow, worship was cancelled. Scout Sunday was rescheduled for April 27. Troop 75, along with Scouts, Cubs and Girl Scouts from other troops, participated in the service.

Elmer Lyons is the Scoutmaster and David January is the Troop Committee Chair. I stepped up to serve as Chartered Organization Representative at the end of 2024 when Troop 74 dissolved. Troop 75 sincerely thanks Troop 74 for offering gear and scouting items that they no longer needed.

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

Respectfully submitted,
Cynthia Dorman
Chartered Organization Representative

Social Action and Missions (SAM) Committee

The members of SAM for the past year were: Julie Carney, Jennifer Bellissimo, Diane Blair, Carol Boucek, Kathy Lueck, Wendy Piacenza, Becky Wisniewski, Dale Williams with additional contributions from Cindy Bruetsch and Kathy Gaphardt.

In recognition of September being a month often marked by extreme weather disasters; SAM began the year with a focus on Climate Change. SAM held an after-worship meeting to discuss actions that people can take individually to help slow climate change. Pastor Lee's message for the day focused on our sacred duty to protect and preserve the earth as God's creation.

In October, SAM coordinated contributions for the United Church of Christ (UCC) Neighbors-in-Need drive, which resulted in \$300 in donations.

In November SAM coordinated our annual collection of clothing, towels and hygiene items for the Lowell Transitional Living Center shelter and began planning for Secret Santa.

December is always a busy month for SAM, as we coordinate the sign-ups, collection, check-in (checking it twice!) and delivery of gifts to the Chelmsford Housing Authority. This year, CCC provided gifts of toys,

personal items, and/or clothing for 28 children (84 gifts total). SAM also chose to send the Christmas Eve collection (\$2,140) to the Open Pantry of Lowell.

In January and February, SAM turns its attention to the related problems of housing and food insecurity. SAM invited CCC member Virginia Crocker Timmins to attend our monthly meeting to give us an in-depth explanation of the Lowell Transitional Living Center's services for homeless people. Virginia is a long-time board member for LTLC, and she brought along another board member, Gary Baker. Virginia then offered to bring LTLC's Program Director, Isaiah Stephens, to speak to the congregation, which happened in early February.

Meanwhile, SAM member Becky Wisniewski, who is also Chair of the Board of Open Pantry, spoke to the congregation about the increasing numbers of people coming for food at the Open Pantry at the same time that monetary donations are down. Becky announced a plan to hold a Valentine's Day dinner/dance at CCC and then engaged a number of CCC people to help her pull it off. Our newly refurbished kitchen was put to the test and Fellowship Hall was transformed into a beautiful venue with white tablecloths and red roses for an extremely successful event that raised about \$8,000.

In March, Julie Carney attended a conference in Chelmsford entitled "Building Partnerships to Address Food Insecurity." Organized by a Chelmsford non-profit, Table of Plenty, this was an informative and great opportunity to meet people from other local groups in town who are helping to provide food to local residents in need.

CCC's commitment to St. Paul's Soup Kitchen in Lowell continued with SAM coordinating the preparation and serving of four meals at the Elliott Church in Lowell; July, September, December and March. SAM appreciates the many food contributions from members, the Holy Cows and Kid's Club.

The majority of our Mission Funds have been allocated to ten local agencies working to address housing, food, and health needs in the Lowell area.

A detailed list of SAM spending is shown below.

Respectfully submitted,
Julie Carney

SAM Financial Summary

| | July 1, 2023 to June 30, 2024 | July 1, 2024 to June 30, 2025* |
|--|-------------------------------|--------------------------------|
| UCC Sponsored Initiatives | | |
| Neighbors in Need | 300.00 | 300.00 |
| The Christmas Fund | 0 | 50.00 |
| One Great Hour of Sharing | 496.00 | 434.00 |
| Invest in the Vision | 0 | 0 |
| UCC Disaster Fund – California Fires | 0 | 1300.00 |
| UCC International Emergency H.O.P.E | 0 | 0 |
| Total UCC Missions | 796.00 | \$2084.00 |
| Local Mission Support | | |
| Alternative House | 502.00 | 500.00 |
| Boys & Girls Club of Lowell | 1000.00 | 0 |
| Community Teamwork Shelters | 520.00 | 500.00 |
| CTI Emergency Fund | 500.00 | 500.00 |
| DownEast Maine Mission | 500.00 | 0 |
| Habitat for Humanity | 500.00 | 500.00 |
| House of Hope | 500.00 | 500.00 |
| International Institute of New England (Afghan refugees) | 500.00 | 0 |
| Lowell Transitional Living Center | 520.00 | 520.00 |
| Lowell Community Health Center | 500.00 | |
| Open Pantry of Greater Lowell | 5076.56 | 3686.72 |
| Project Kompass | 500.00 | 500.00 |
| Ramps for Neighbors | 300.00 | |
| St. Paul's Soup Kitchen | 670.39 | 545.00 |
| The Wish Project | 500.00 | 500.00 |
| Total Local Missions | 12,588.95 | 8,251.72 |
| Other | | |
| Doctors Without Borders | 0 | 0 |
| Leominster Flood Relief | 500.00 | |
| Mass Farm Resiliency Fund | 1000.00 | |
| | 0 | 0 |
| Other total | 1,500.00 | 0 |
| *Total Expenditures | 14,088.95 | 10,335.72 |
| *As disbursed through April 11, 2024 | | |

Stewardship Committee

The Stewardship Committee members were Cynthia Dorman (Chair), Becky Wisniewski, Mark Timmins, Wim Nijenberg, Steve Hartigan, Dick Papenfuss (Advisor).

The Stewardship Committee began meeting weekly on Thursdays in late January 2025 on Zoom to discuss the campaign for 2025-2026 and decide on a theme and the amount of increase in pledges required to ensure a fully funded budget. The theme of "Dreaming God's Dream" was agreed upon. The image was a baby chick looking up at their shadow and seeing a fully grown rooster. The chick is "dreaming big." The idea of "No Gift Too Small, No Dream Too Big" echoes this image. The chick is dreaming God's dream. The Committee felt that this encouraged members and friends to not only remember many of the great programs that were once offered at CCC, but also the potential that could be reached with additional pledges if we dream God's dream. The suggested increase was \$5 or 10% per week, a stretch for some, but also encouraged for those who haven't increased their pledge in several years.

The campaign kicked off in early March. Campaign letters were mailed on March 14 to the congregation. On March 9, Cynthia Dorman introduced the campaign theme during the first Stewardship Moment during worship. The congregation was asked to think about what they dream for CCC and write their answers on index cards which were collected. Steve Hartigan presented the next Stewardship Moment on March 23 and read the dreams from the index cards collected, as well as the top 5 reasons to pledge. The next Stewardship Moment was presented by Becky Wisniewski on March 30. Becky shared her experience as a helper in Sunday School and the need to fully fund CE, so that the teachers and students can dream God's dream. Lastly, on April 6, Stewardship Sunday, Cynthia Dorman gave a Stewardship Reflection and asked the congregation to submit their pledge cards to be blessed by Pastor Lee. Stewardship Sunday also included a "get to know the committees" event during coffee hour with the intent for people to learn about committees they are not familiar with or would like to learn more about.

Overall, Stewardship Sunday was successful. The campaign results as of April 6 are as follows:

- 53 pledges received to date vs 103 in total last year
- \$155,402 pledged to date vs \$271,604 in total last year
- We are hopeful that if 50 more pledges equal \$121,000 to bring our final total to \$276,000, CCC will have about \$5,000 more than last year.

There have been:

- 25 increases
- 19 stayed the same
- 4 decreases
- 2 pledges lost (couples moved away)
- 5 new pledges (\$2,060 total)

Current financial details are available from the Treasurer and Stewardship Committee Advisor, Dick Papenfuss. The Stewardship Committee believes that the theme "Dreaming God's Dream" encouraged the congregation to increase their pledges in order to dream of a better and brighter future for CCC. We wholeheartedly thank everyone who pledged. We are truly blessed.

Respectfully Submitted,
Cynthia Dorman, Chair

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
- Helping the church with sign up forms, including:
 - SAM Secret Santa drive
 - Christmas tree sale volunteer sheet

This past year, we completed the following projects:

- Transferred Website into CCC owned web hosting account
 - Updated to latest OS and Wordpress versions
 - Setup billing to be paid by church directly
- Sound System Updates
 - Repaired lectern microphone in sanctuary
 - Upgraded connection to sanctuary sound for livestream computer
 - Continued work to improve Fellowship Hall sound system
 - Added device to allow slideshows in Fellowship Hall

Next year, we plan to tackle the following projects:

- Fellowship Hall Upgrades
 - Install better controls for projector and sound system
 - Allow use of either speaker system
 - Provide physical volume controls
- Sanctuary Audio Upgrades
 - Run microphone cabling under chancel to eliminate wire across steps
 - Add microphones in front of pulpit and lectern for children's moments
 - Add pulpit and lectern mute buttons to allow remote control

We are grateful to our congregation and leadership for its support and encouragement throughout and touched by some of the stories we have heard about how live streaming services have kept us together in Christ.

Submitted by,
Patrick Shields

Transition Team

The six-member Transition Team was established in October 2024 to complete the congregation's UCC Profile in preparation for its search for a Settled Pastor. Transition Team members are John Lamplough (Chair), Judith Barnes, Glenn Dissinger, Kelsey Hartigan, Shaleena Pulliam, and Peter White. Coach Becky David from Black Pearl Coaching was hired to guide and advise the team during the transition process.

Coach Becky met with the Transition Team on Saturday, October 26 and the Team agreed that Appreciative Inquiry Interviews are the best way to answer the key questions of 'Who are we?' 'Who is our neighbor?' and, 'What are we called to do in the world?' After the service the next day, Coach Becky presented this step to the members in a congregational meeting.

November and December activities consisted of training the team, plus additional members, in the Appreciative Inquiry (AI) interview process. From January through early March, approximately 90 AI interviews were completed and the responses entered into a database. Interviews were held with members and friends of CCC plus the Holy Cows and God Squad.

The team analyzed the responses in the database and divided them into categories that reflected common values and themes, such as Outreach/Mission, Sermon/Worship, Inclusivity, plus Quotes. Coach Becky returned to CCC on March 29 to work with the team on a presentation of their findings to present to the congregation at a congregational meeting on March 30.

The Transition Team will now concentrate on completing the Profile and preparing for Coach Becky's next visit in June.

Submitted by,
John Lamplough

DownEast Maine Mission

DEMM Mission workers, August 4-10, 2024: Bill Berthoud, Noah Berthoud, Emery Gramer, Arthur Hargett, Will Hargett, Lucas Hart, Elizabeth Hartigan, Steve Hartigan, Trey Hartigan, Karen Lockwood, Peter Lockwood, Will Matteson, Liam Morton, Mike Morton, Rowan Morton, Jack Salmon, Anne Strobel, Lora Strobel, Kristin Strobel, Jonathan Walsh, Heidi Wharton, Rachael Wharton, Lily Wheeler, Michele White, Peter White.

This was the eighteenth year CCC has sent mission workers to DownEast Maine and the thirteenth with the youth and adults from the Harvard Congregational Church. We had a wonderful time doing God's work and learning about helping ourselves while we helped others.

We stayed at the Jacksonville United Methodist Campground in East Machias, where we regularly stay and enjoyed campfires, puzzles, cards and music. Twenty-five mission workers made the trip this year and were divided into three teams. Each had challenging work to complete during the week.

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. All meals started with a prayer written by a meal

sponsor from one of the two churches. Thank you very much. Each prayer sponsor would be introduced by someone on the trip who knew them, and then as a group we would hear the prayer.

Thanks to the many people who helped make this trip possible: all the adult leaders (Heidi, Steve, Elizabeth, Will, Mike, Bill, Kristin, Pete, Karen, and Michele) awesome youth leaders (Rachael, Trey, and Jonathan) and all the youth for taking time from their summer to make a difference in Maine. A giant “thank you” to all of our sponsors who helped 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.

Our church and friends/family sponsors make this trip possible. Because of your support of talent and treasure, we went to Maine and experienced God each day. We were the miracle workers you sent to Maine. Please enjoy and share these reflections from this year's mission workers.

Peter White

DownEast Maine Mission Trip Organizer

Trey Hartigan

My 5th year on this trip, there was a lot more responsibility on my shoulders. I was being trusted to be a youth leader who teaches how to use tools, plans what supplies are needed at the worksite, and tries not to forget the lunch cooler. I attend this trip every year due to the many learning experiences it supplies. Mentally, physically, and spiritually, I can learn so much with the help of my peers, but also with the help of God.

When at work, Crew 3 had quite a few challenges to face. We connected a portico roof to the main roof and shingled it. After that task, our group detached a vertical window, and replaced it with a horizontal window. To do that, we had to cut into the house to make more horizontal room, and then support and shingle above and below the new window to create a nice looking, insulated wall. This window allowed so much more natural sunlight into the house and will keep the cold weather out. It’s much nicer than the old window. After both tasks, a whole side of the portico had no protection, so we added a simple skirt on the bottom, and shingled the rest of that wall above the skirt. Finishing our worksite on Thursday allowed us to help the campsite we live in for this 7-day trip. We built an insulated closet to store the DEMM paint, so it doesn’t freeze during the cold winter nights.

Our crew faced a few challenges including a failing nail gun, which resulted in us hand nailing every house and roof shingle into place. Despite any challenges we faced, we worked around them to create the biggest impact possible.

This trip is not only about work. We connect with our fellow workers the whole time which builds the strongest friendships that will last forever. This year, I was able to work with many new faces, and during the van ride up to Maine, we were already chatting up a storm. Especially on Wednesday, when we have a half day of work; we go to the West Quoddy Head Lighthouse, which is the easternmost part of the US. We take a group picture and have time to climb on the rocks. The memories we make there are so amazing, and going back every year starts the “remember last year” conversations.

Lastly, we connect with the homeowners. We learn their stories and create friendships with them as well. The homeowners I met were some of the last people that could speak the language of their tribe. They also enjoyed gardening and meeting up with family as much as possible. The smiles Crew 3 left them with was the best feeling of all. Knowing they have a safe, dry, and warm house goes a long way. Hearing the emotion in their voices when thanking us is still running in my head.

Lora Strobel

The week on the Downeast Maine mission trip was exciting, fun, and exhausting. I was in Crew 2, and we started the week by finishing the roofing that another group had not completed. It was tough work, as it was hot and we ran out of water, but it was a great experience. Our homeowner's name was Bonnie, and it turned out she liked to bake so the next day, she made us chocolate zucchini cake with walnuts, and she gave it to us after we finished her roof. We had some amazing conversations with them and learned a lot about their lives.

After that, we drove to the second house to start the skirting. We met our second homeowner Shirley, and she was very nice. Her home had a wonderful view from her garden. The next day we went back for a half-day, and we worked a lot and we worked very hard. After that, we went to the most eastern lighthouse in the U.S.A. and we had a lot of fun. The next day we decided that we were only going to finish the skirting on half of the house. After half the day we lost two of our crew members, as they had to drive back home, which was very sad. After they left we kept working with only six people instead of eight. The next day we had to rush back as early as possible to finish the work. We were able to get two members from the other team. It rained all day and we had a lot of work to do. We had to stain the wood, while it was pouring down rain, and we finish putting in the installations and some 2 x 4's to keep up the installations, we had to put up the wood in front of it. We stained all the wood and got the installation and the 2 x 4s in their places. After that, we started setting up all the panels. I also had some nice conversations with the homeowner; she told me about all the animals in her yard and a lot of other things. We finally finished our project at 8:00 PM; we had started at 9:00 AM that morning, so we were working for 11 hours in the rain, but it was a very moving and interesting experience.

Kristin Strobel

The DEMM trip was an incredible experience for my girls and I. This was our first trip with the group, and I did not know what to expect. I also didn't know how we would be received or how I would feel about Neighbors Helping Neighbors.

Our family, Kenneth and Glinda, were incredibly kind and interesting. Kenneth is a native Passamaquoddy speaker, and they live a mile from the reservation. The Passamaquoddy are a federally recognized Native American tribe who form part of the Wabanaki Confederacy of Northern New England. The Passamaquoddy language is part of the Algonquian language family, and like many of the other Native American languages in our country today, is under threat. Kenneth is also related to the first white colonist family in the region. Until his late forties, Kenneth made his living by collecting clams year round and combing blueberries in season; hard labor that damaged his health. Glinda can trace her New Hampshire family back to Salem in the 1600s, and was proud that her ancestors spoke out against the witch trials. While we were there, their daughter was also visiting from North Carolina. She is a social worker for a school on the Cherokee Nation; she timed her visit to participate in a three-day canoe trip that the Passamaquoddy undertake each year as a ceremonial reenactment of their ancestral switch between winter and summer hunting/fishing grounds. Eighty-seven people participated this year, and they finished the trip singing traditional songs in Passamaquoddy; she sent me a short video afterwards and it looked beautiful.

Meanwhile, the work crew was highly focused on our task of repairing their leaking roof, insulating the kitchen and walls, putting a window in their kitchen so they can look out over their yard and have more light in the house, and fixing the shingles on their home to keep out the elements. I was deeply impressed with our youth leaders- it is no simple job to be in charge of such a group and all of the youth leaders were skilled in motivation, focused, and upbeat even when things were tough. I loved being able to spend time with the group in the evenings, and so enjoyed meeting such great people. We were able to make a measurable impact on Kenneth and Glinda's life and their daughter tells me that they are thrilled. Their daughter texted me to say that our roof made it through the 12-hour hurricane rain and that her parents were thrilled. They can see out of a beautiful new window in their kitchen, and they will be much warmer this winter. It is humbling to think we were part of that.

Arthur Hargett

This was my third time participating in the DEMM trip. This year felt a little different, being my third year. Most of my friends were YAL's, but I was still able to have fun with them. Most of our time is spent helping the homeowners. This year it involved building a wheelchair ramp for them. I feel that as a whole, my experience was HUMBLING. I think that seeing others in wheelchairs in need, affected the way I look at the trip.

For the past two years I took the trip as more of a time to be with friends while helping others in need. This year I felt more serious about it. Of course there were fun times on the trip. Every year I go back to DEMM, I try to take in what we are really doing on the trip. Every day after our workdays and after dinner there is a campfire. We do worship like we always have by the fire. This year in particular I paid more attention to my surroundings. The feeling of being united together singing songs in worship. Helped me realize that we are really making a change in the world. It may not be a lot to others who view it from the outside. I truly think that we as a whole are making a change in the world, and positively affecting the lives of other people. Like on one rainy day we were all working outside then our homeowner offered us some hot soup and rain jackets, and helped dry our clothes. It wasn't until that moment I began to appreciate the entirety of this trip, and how we affect those we help and how they affect us. I feel blessed to have met our homeowners and to have shared such powerful moments with them. Thank you for this opportunity!

Will Hargett

WOW! What an adventure DEMM was this year! It always is! We never know what our projects or our teams will be until we arrive, and the weather is always a surprise. More on the weather later.... I was fortunate to work with another incredible team on two very deserving projects: completing a roof and then insulating and skirting a trailer. My team of incredible youth (Rachel our youth leader, Lora, Jack, Rowan, Lucas, and then Anne & Lily for Friday) completed a roof and added new skirting and insulation to Shirley's trailer. I also had the pleasure of working with two incredible adults: Elizabeth Hartigan and Mike Morton. This team of superstars completed the roof by Tuesday and then started working on the skirting and insulation. Working on two very different types of projects provided a great opportunity for our team. We had the opportunity to see how we do, both on a roofing project and then on a trailer skirting and insulation project. We adjusted very well and learned a lot about both roofing and skirting and provided tremendous value to both of our homeowners.

There is something about working on home improvement construction projects with a crew of engaged teammates who don't typically work on such projects. There is always time pressure to get the project completed while also balancing learning opportunities. Then there are the weather challenges to keep us on our toes. Monday was very warm (great roofing weather...NOT!) Tuesday through Thursday were beautiful

weather days, but Friday the monsoons arrived and did not let up. Unfortunately, we had a lot to do on Friday. Our crew had to stain Texture 1-11 siding in the pouring rain (Luckily we had access to two pop-up tents for staining) and then install and insulate Shirley's trailer as the rain gushed off the trailer roof on our heads as we managed the Texture 1-11 siding installation. I believe the crew was hypothermic by 10am, but they did not let up. Their grit, incredible spirit and commitment to getting Shirley buttoned up kept us at the site until 8pm! They did it! Shirley, our homeowner was so grateful. This winter will be an easier winter for her. She will feel warmer and purchase less fuel...two great things we provided for her, thanks to your support!

Heidi Wharton

I am grateful that our group found the group from CCC and began going to Maine together back in 2011. The bond between our churches has continued to grow stronger, the families we have helped, and benefits of working together have been amazing to witness over the years. Thank you to our sponsors who make the work possible! Without your financial support, we would not have the funding to be able to pay for construction materials, rent vans, and buy the food needed. Your donation is making a difference to families in Maine, helping us to help them improve their quality of life, and stay in their homes more comfortably and safely. Summer would not be summer without the trip to Maine, and I look forward to DEMM every year. Thank you for making it possible for us to go again this year, and make a positive difference for our homeowners. We are only able to carry out this work and go on this trip because of you, and we are thankful for your support.

Treasurer

As of the end of March, our pledge income is running about \$9,000 behind what it was expected to be. If you are able, it would help us by catching up on your pledge. We have also not had as many visitors and others that contribute to the unpledged income category, where we are short about \$7,000. We have also lost the tenant that was renting space at 9 Worthen. On the plus side, both the Fall Fair and the Christmas tree sales exceeded their budget figures.

With the passing of Pastor Rich last July, we hired Pastor Lee Atherton and consultant, Becky David to help lead and guide us until we hire a fulltime pastor. The total we are paying them is less than we had budgeted for the minister's package in last year's budget. As a result, we should finish the year with a significant surplus to add to our "Rainy Day Fund" to cushion us against future financial issues.

Our electric bill is more reasonable this year as the inverter on the solar panels at 9 Worthen was finally replaced in October, after it failed early in January. Apparently, there were a lot of issues getting it produced and shipped in from Turkey. As we are rapidly approaching the tenth anniversary of installing the solar panel, our income from the SREC program will be stopping shortly, affecting our overall income. We had several excessive water bills this year. The one at 9 Worthen was the result of someone messing with the timer on the irrigation system, leading to many more hours of it running than was necessary. The bill for the church was a leaking faucet in the janitor's closet that is rarely used.

As of the end of March, the capital campaign has received \$395,477 of the \$443,082 pledged and given. This is about 89% of the total funds pledged to finish all of the capital projects. Please try to maintain your schedule of payments to the Capital Campaign, so we can bring the campaign to a successful completion by the upcoming end of the fiscal year (June 30, 2025). We appreciate your continued support.

Again, this year, I need to thank our Assistant Treasurers, Margie Dissinger and Sue Sarafinas for their work in their specific areas of receipts and expenses. They continually do an excellent job of tracking all of the financial happenings at the church. With the CDM+ software we installed, we are able to continually provide all of the financial information needed by the Church Council and the various committees to help make financial decisions.

Submitted by,
Dick Papenfuss, Treasurer

Financial Statements as of March 31, 2024

Monthly Comparison Detail

Central Congregational Church
(United Church of Christ)
One Worthen St, PO Box 339
Chelmsford MA 01824

March 31 = 75%

Transaction Date Mar 1 2025 to Mar 31 2025

| | FY 2024-2025 Budget | March Actual | YTD Budget | YTD Actual | Annual % of Budget |
|--|------------------------|-----------------|---------------|---------------|-----------------------|
| Income | | | | | |
| Undesignated Funds | | | | | |
| <Accounts Without Sub-Categories> | | | | | |
| 40000 Pledged | 262,885.00 | 19,939.62 | 197,163.76 | 188,287.95 | 72% |
| 40100 Unpledged | 14,000.00 | 1,006.41 | 10,499.99 | 7,101.09 | 51% |
| 40200 Initial | 200.00 | 0.00 | 149.99 | 158.00 | 79% |
| 40300 Interest - NB&T Checking | 120.00 | 3.05 | 90.00 | 21.13 | 18% |
| 40350 Interest - NB&T Savings | 0.00 | 1.71 | 0.00 | 32.06 | 0% |
| 40400 Lewis Memorial CE Coordinator L... | 4,120.00 | 0.00 | 3,090.01 | 5,000.00 | 121% |
| 40450 Income from Surplus | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 40550 Income from Carryover | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 40700 Christmas Trees | 25,500.00 | 0.00 | 19,125.00 | 24,484.81 | 96% |
| 40760 Livestream Donations | 211.00 | 0.00 | 158.26 | 50.00 | 24% |
| 40800 Fair | 6,500.00 | 0.00 | 4,874.99 | 7,724.67 | 119% |
| 40830 Garden Maintenance from Trustees | 1,000.00 | 0.00 | 750.01 | 0.00 | 0% |
| 40900 Parking Lot | 11,200.00 | 0.00 | 8,400.01 | 8,156.02 | 73% |
| 41000 Sanctuary (Flowers) | 2,000.00 | 110.00 | 1,499.99 | 1,520.00 | 76% |
| 41300 Special Offering - Easter | 300.00 | 0.00 | 225.00 | 0.00 | 0% |
| 41400 SREC Trades | 5,000.00 | 0.00 | 3,749.99 | 3,710.70 | 74% |
| 41500 Steeple Lighting | 100.00 | 35.00 | 75.01 | 60.00 | 60% |
| 41600 Weddings. Baptism, etc | 200.00 | 0.00 | 149.99 | 150.00 | 75% |
| <Accounts Without Sub-Categories> Total | | | | | |
| | 333,336.00 | 21,095.79 | 250,002.00 | 246,456.43 | 74% |
| Building Usage | | | | | |
| 40600 Central COOP rent | 22,750.00 | 2,400.00 | 17,062.51 | 16,800.00 | 74% |
| 40620 Single Use | 5,000.00 | 550.00 | 3,749.99 | 2,079.00 | 42% |
| 40630 Donations | 200.00 | 0.00 | 149.99 | 0.00 | 0% |
| Building Usage Total | | | | | |
| | 27,950.00 | 2,950.00 | 20,962.49 | 18,879.00 | 68% |
| SAM | | | | | |
| 40050 Pledged - Benevolences | 5,629.00 | 427.71 | 4,221.76 | 4,025.02 | 72% |
| 40150 Unpledged - Benevolences | 300.00 | 21.59 | 225.00 | 154.47 | 51% |
| 41200 Special Offering - Christmas | 2,400.00 | 0.00 | 1,800.00 | 2,139.90 | 89% |
| SAM Total | | | | | |
| | 8,329.00 | 449.30 | 6,246.76 | 6,319.39 | 76% |
| Undesignated Funds Total | | | | | |
| | 369,615.00 | 24,495.09 | 277,211.25 | 271,654.82 | 73% |
| Total Income | | | | | |
| | 369,615.00 | 24,495.09 | 277,211.25 | 271,654.82 | 73% |
| Expenditures | | | | | |
| Personnel | | | | | |
| Minister | | | | | |
| 50000 Minister Base Salary | 66,131.00 | 1,853.18 | 49,598.24 | 23,720.28 | 36% |
| 50050 Interim Pastor - Coach Becky | 0.00 | 0.00 | 0.00 | 33,370.44 | 0% |

Monthly Comparison Detail

| | | FY 2024-2025 Budget | March Actual | YTD Budget | YTD Actual | Annual % of Budget |
|---|--------------------------------------|------------------------|------------------|-------------------|-------------------|-----------------------|
| 50100 | Housing Allowance | 32,679.00 | 1,100.00 | 24,509.25 | 8,100.00 | 25% |
| 50200 | Auto Allowance | 900.00 | 0.00 | 675.00 | 136.68 | 15% |
| 50300 | Retirement Annuity | 13,833.00 | 448.00 | 10,374.75 | 4,928.00 | 36% |
| 50400 | Health Care Allowance | 21,768.00 | 551.54 | 16,326.00 | 5,377.52 | 25% |
| 50500 | Life/Disability Insurance | 1,482.00 | 48.00 | 1,111.50 | 528.00 | 36% |
| 50600 | FICA Adjustment | 9,176.00 | 268.16 | 6,881.99 | 2,614.56 | 28% |
| 50700 | Continuing Education | 250.00 | 0.00 | 187.51 | 0.00 | 0% |
| 50800 | Professional Expenses | 500.00 | 250.00 | 374.99 | 582.13 | 116% |
| 50900 | Pulpit Supply | 750.00 | 350.00 | 562.50 | 350.00 | 47% |
| Minister Total | | 147,469.00 | 4,868.88 | 110,601.73 | 79,707.61 | 54% |
| Other staff | | | | | | |
| 51000 | Music Director/Organist | 28,978.00 | 2,229.08 | 21,733.51 | 22,274.57 | 77% |
| 51100 | Substitute Organist | 450.00 | 0.00 | 337.50 | 0.00 | 0% |
| 51200 | SS Coordinator | 4,120.00 | 800.00 | 3,090.01 | 6,400.00 | 155% |
| 51300 | Custodian | 24,253.00 | 1,865.60 | 18,189.76 | 18,642.43 | 77% |
| 51400 | Office Administrator | 27,810.00 | 2,246.20 | 20,857.50 | 21,483.78 | 77% |
| 51450 | Office Vacation Coverage | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| Other staff Total | | 85,611.00 | 7,140.88 | 64,208.28 | 68,800.78 | 80% |
| Payroll Expenses | | | | | | |
| 51500 | SS/Medicare Taxes | 6,200.00 | 834.90 | 4,649.99 | 7,992.84 | 129% |
| 51600 | ADP Payroll Expenses | 1,600.00 | 107.60 | 1,200.01 | 1,258.51 | 79% |
| Payroll Expenses Total | | 7,800.00 | 942.50 | 5,850.00 | 9,251.35 | 119% |
| Personnel Total | | 240,880.00 | 12,952.26 | 180,660.01 | 157,759.74 | 65% |
| Administration | | | | | | |
| 52000 | Office Supplies | 1,900.00 | 59.61 | 1,425.01 | 2,435.87 | 128% |
| 52100 | Postage | 600.00 | 0.00 | 450.00 | 457.17 | 76% |
| 52200 | Copier Maintenance & Usage | 4,800.00 | 264.00 | 3,600.00 | 5,327.38 | 111% |
| 52300 | Software Renewal (Office 365 & Z... | 1,150.00 | 10.63 | 862.51 | 1,246.56 | 108% |
| 52400 | CDM+ support & data hosting | 650.00 | 0.00 | 487.49 | 50.00 | 8% |
| Administration Total | | 9,100.00 | 334.24 | 6,825.01 | 9,516.98 | 105% |
| Property | | | | | | |
| <Accounts Without Sub-Categories> | | | | | | |
| 53000 | Annual Inspections | 2,500.00 | 800.00 | 1,875.01 | 2,542.48 | 102% |
| 53400 | Snow Plowing/Sanding | 3,500.00 | 1,815.00 | 2,624.99 | 7,503.00 | 214% |
| 53700 | Transfer to Maintenance Special ... | 6,987.00 | 737.50 | 5,240.25 | 4,719.75 | 68% |
| 53800 | Transfer to Parking Lot Special Acct | 3,500.00 | 0.00 | 2,624.99 | 0.00 | 0% |
| <Accounts Without Sub-Categories> Total | | 16,487.00 | 3,352.50 | 12,365.24 | 14,765.23 | 90% |
| Church Utilities | | | | | | |
| 53100 | 1 & 9 Worthen Electricity | 1,054.00 | 199.53 | 790.51 | 1,308.58 | 124% |
| 53110 | Electricity Generated | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 53120 | 1 Worthen Gas | 11,500.00 | 1,787.35 | 8,625.01 | 8,971.19 | 78% |
| 53130 | 1 Worthen Water | 1,300.00 | 0.00 | 975.01 | 1,575.80 | 121% |
| 53140 | Telephone/Internet | 2,600.00 | 210.90 | 1,949.99 | 1,886.17 | 73% |
| 53150 | Sewer Assessment/Stormwater | 3,500.00 | 0.00 | 2,624.99 | 3,873.15 | 111% |
| 53160 | Trash Service | 2,500.00 | 210.00 | 1,875.01 | 1,858.00 | 74% |

Monthly Comparison Detail

| | FY 2024-2025 Budget | March Actual | YTD Budget | YTD Actual | Annual % of Budget |
|--|------------------------|-----------------|------------------|------------------|-----------------------|
| 53170 Elevator Permit | 350.00 | 0.00 | 262.49 | 0.00 | 0% |
| Church Utilities Total | 22,804.00 | 2,407.78 | 17,103.01 | 19,472.89 | 85% |
| Church Repairs/Supplies | | | | | |
| 53200 Custodial Supplies | 1,400.00 | 0.00 | 1,049.99 | 1,139.57 | 81% |
| 53210 Kitchen Supplies | 300.00 | 0.00 | 225.00 | 0.00 | 0% |
| 53220 Boiler Maintenance | 1,100.00 | 0.00 | 824.99 | 0.00 | 0% |
| 53230 Lawn Care | 1,000.00 | 0.00 | 750.01 | 793.40 | 79% |
| Church Repairs/Supplies Total | 3,800.00 | 0.00 | 2,849.99 | 1,932.97 | 51% |
| Insurances | | | | | |
| 53300 Church Commercial Package | 12,500.00 | 0.00 | 12,500.00 | 12,302.00 | 98% |
| 53310 Workman's Compensation | 2,400.00 | (1,090.00) | 1,800.00 | 1,167.00 | 49% |
| Insurances Total | 14,900.00 | (1,090.00) | 14,300.00 | 13,469.00 | 90% |
| Church Gardens incl Carson Park | | | | | |
| 53500 Garden/Park Maintenance | 15,500.00 | 0.00 | 11,624.99 | 5,729.00 | 37% |
| 53510 Water | 600.00 | 0.00 | 450.00 | 2,217.00 | 370% |
| Church Gardens incl Carson Park Total | 16,100.00 | 0.00 | 12,074.99 | 7,946.00 | 49% |
| 9 Worthen Property | | | | | |
| 53610 9 Worthen - Gas | 1,100.00 | 178.02 | 824.99 | 891.80 | 81% |
| 53620 9 Worthen - Sewer | 400.00 | 0.00 | 300.01 | 1,331.63 | 333% |
| 9 Worthen Property Total | 1,500.00 | 178.02 | 1,125.00 | 2,223.43 | 148% |
| Property Total | 75,591.00 | 4,848.30 | 59,818.23 | 59,809.52 | 79% |
| Committees | | | | | |
| 54000 Christian Education | 1,000.00 | 0.00 | 750.01 | 1,557.51 | 156% |
| 54100 Communication | 100.00 | 0.00 | 75.01 | 0.00 | 0% |
| 54200 CORI Safe Church Cks/Training | 400.00 | 277.50 | 300.01 | 555.00 | 139% |
| 54300 ONA Ministry | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 54400 Prayer Shawl Ministry | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 54500 Stewardship | 350.00 | 0.00 | 262.49 | 0.00 | 0% |
| 54600 Technology | 100.00 | 0.00 | 75.01 | 0.00 | 0% |
| 54650 Livestream Coordinator | 1,560.00 | 60.00 | 1,170.00 | 960.00 | 62% |
| Committees Total | 3,510.00 | 337.50 | 2,632.53 | 3,072.51 | 88% |
| Worship | | | | | |
| <Accounts Without Sub-Categories> | | | | | |
| 55000 Child Care | 1,300.00 | 290.00 | 975.01 | 1,050.00 | 81% |
| 55100 Diaconate | 200.00 | 0.00 | 149.99 | 24.33 | 12% |
| 55300 Sanctuary | 2,600.00 | 0.00 | 1,949.99 | 2,429.14 | 93% |
| <Accounts Without Sub-Categories> Total | 4,100.00 | 290.00 | 3,074.99 | 3,503.47 | 85% |
| Music | | | | | |
| 55200 Bell Choir Supplies | 100.00 | 0.00 | 75.01 | 0.00 | 0% |
| 55210 Equipment Maintenance | 1,000.00 | 0.00 | 750.01 | 1,090.25 | 109% |
| 55220 Music Supplies | 100.00 | 0.00 | 75.01 | 0.00 | 0% |
| 55230 Sonlight | 50.00 | 0.00 | 37.49 | 0.00 | 0% |

Monthly Comparison Detail

| | FY 2024-2025 Budget | March Actual | YTD Budget | YTD Actual | Annual % of Budget |
|---|------------------------|-----------------|---------------|---------------|-----------------------|
| Music Total | 1,250.00 | 0.00 | 937.52 | 1,090.25 | 87% |
| Worship Total | 5,350.00 | 290.00 | 4,012.51 | 4,593.72 | 86% |
| Outreach | | | | | |
| SAM Budgeted Expenses | | | | | |
| 56100 SAM - Mission Fund | 5,929.00 | 0.00 | 4,446.76 | 3,053.00 | 51% |
| 56150 SAM - Christmas Eve Offering | 2,400.00 | 0.00 | 1,800.00 | 2,139.90 | 89% |
| SAM Budgeted Expenses Total | 8,329.00 | 0.00 | 6,246.76 | 5,192.90 | 62% |
| Church Outreach | | | | | |
| 56200 NEA Dues | 425.00 | 0.00 | 318.74 | 425.00 | 100% |
| 56300 Southern New England Conference | 7,400.00 | 0.00 | 5,549.99 | 3,700.00 | 50% |
| Church Outreach Total | 7,825.00 | 0.00 | 5,868.73 | 4,125.00 | 53% |
| Outreach Total | 16,154.00 | 0.00 | 12,115.49 | 9,317.90 | 58% |
| Miscellaneous | | | | | |
| <Accounts Without Sub-Categories> | | | | | |
| 57000 Bank Service Fees | 30.00 | 0.00 | 22.50 | 0.00 | 0% |
| 57100 Vanco Fees | 350.00 | 29.99 | 262.49 | 272.96 | 78% |
| 57150 Paypal Fees | 150.00 | 2.90 | 112.50 | 85.38 | 57% |
| 57160 Venmo fees | 0.00 | 0.00 | 0.00 | 2.96 | 0% |
| 57300 Mass Conf/Assn Delegate Exp | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| 57400 Unbudgeted Expenditures | 0.00 | 0.00 | 0.00 | 0.00 | 0% |
| <Accounts Without Sub-Categories> Total | 530.00 | 32.89 | 397.49 | 361.30 | 68% |
| Fundraisers | | | | | |
| 57200 Christmas Tree Expense | 18,000.00 | 0.00 | 18,000.00 | 16,642.37 | 92% |
| 57210 Fair Expense | 500.00 | 0.00 | 374.99 | 490.00 | 98% |
| Fundraisers Total | 18,500.00 | 0.00 | 18,374.99 | 17,132.37 | 93% |
| Miscellaneous Total | 19,030.00 | 32.89 | 18,772.48 | 17,493.67 | 92% |
| Total Expenditures | 369,615.00 | 18,795.19 | 284,836.26 | 261,564.04 | 71% |

Balance Sheet as of March 31, 2024

Balance Sheet
Central Congregational Church
(United Church of Christ)
One Worthen St, PO Box 339
Chelmsford MA 01824

Mar 31 2025

| <u>ASSETS</u> | | | |
|----------------------------|----------------------------------|--------------|--------------|
| Cash Accounts | | | |
| 10000 | NB&T Checking Account | 42,194.47 | |
| 11000 | NB&T Savings | 40,198.50 | |
| 12000 | Workers Credit Union | 153,786.31 | |
| 13000 | Fidelity | 326.91 | |
| Cash Accounts Total | | | 236,506.19 |
| Fixed Assets | | | |
| 15000 | 1 Worthen Building | 4,800,000.00 | |
| 16000 | 9 Worthen Building | 350,000.00 | |
| 17000 | Furnishings - Church & 9 Worthen | 350,000.00 | |
| Fixed Assets Total | | | 5,500,000.00 |
| Investments | | | |
| 18000 | Investments | 575,167.26 | |
| Investments Total | | | 575,167.26 |
| TOTAL ASSETS | | | 6,311,673.45 |

| <u>LIABILITIES AND FUNDS</u> | | | |
|-----------------------------------|-------------------------------------|--------------|--------------|
| FUND BALANCES | | | |
| Fixed Assets | | | |
| 30200 | Property Equity Fund | 5,500,000.00 | |
| Fixed Assets Total | | | 5,500,000.00 |
| Undesignated Funds | | | |
| 30000 | General Fund | 25,772.08 | |
| 30100 | Carryover Account | 3,331.23 | |
| Undesignated Funds Total | | | 29,103.31 |
| Designated Funds | | | |
| <Accounts Without Sub-Categories> | | | |
| 20000 | Capital Campaign | 73,810.14 | |
| 31000 | Adult Fellowship | 1,196.55 | |
| 31100 | Benevolent Beaders | 123.79 | |
| 31200 | Berg Fund transactions | 4,143.32 | |
| 31300 | Bob Hall Memorial | 0.00 | |
| 31400 | Bob Moore Memorial | 1,907.00 | |
| 31500 | Carson Park | (2,149.33) | |
| 31600 | Christ Care Special Acct | 234.89 | |
| 31700 | Christian Education Special Account | 12,455.92 | |
| 31800 | Church School Collection | 1,204.57 | |
| 31900 | Coffee Hour Special Acct | 88.12 | |
| 32000 | Collation Special Acct | 2,858.49 | |
| 32100 | Confirmation Class Special Acct | 2.87 | |
| 32200 | COVID-19 Special Acct | 0.00 | |
| 32300 | Crafter Special Acct | 10.35 | |

| | | |
|--|--|-------------------|
| 32400 | Diaconate - Communion & Good Samaritan | 1,080.59 |
| 32450 | Richard B. Knight Memorial Gift Card Fund | 2,500.00 |
| 32500 | Endowment Fund | 0.00 |
| 32600 | Family Ministry Special Acct | 457.00 |
| 32650 | Grant Fund | 0.00 |
| 32700 | Junior High Group Special Acct | 602.50 |
| 32750 | Lewis Mem. CE Fund | 4,180.86 |
| 32770 | Lewis Mem. Scholarship Fund | 1,763.08 |
| 32800 | Lewis Community Garden | 423.26 |
| 32850 | Lilly Grant Fund | (52.49) |
| 32900 | Lubec (DEMM) Special Acct | 9,266.75 |
| 33000 | Maintenance Special Acct | 4,633.31 |
| 33100 | Make a Difference Week Program | 2.38 |
| 33200 | Men's Breakfast Special Acct | 0.00 |
| 33300 | Music Special Account | 26,293.27 |
| 33350 | Other Missions | 50.00 |
| 33400 | Parking Lot Maintenance Special Acct | 2,057.00 |
| 33500 | Pastor Discretionary Fund | 0.64 |
| 33600 | Prayer Shawl Ministry Special Acct | 150.79 |
| 33700 | Remembrance Fund | 1,217.89 |
| 33750 | Security Deposits | 100.00 |
| 33800 | Senior High Group Special Acct | 4,321.38 |
| 33900 | Staff Gift Special Acct | 2,587.66 |
| 34000 | Trustee Discretionary Fund | 34,359.00 |
| 34100 | Ramps for Neighbors Special Acct | 553.38 |
| 34200 | Women's Retreats Special Acct | 269.29 |
| 34300 | Passthrough (In & Out) | (182.72) |
| 34350 | Prepaid Pledge Acct | 0.00 |
| <Accounts Without Sub-Categories> Total | | 192,521.50 |
| SAM Designated | | |
| 35000 | Alternative House Special Acct | 20.00 |
| 35050 | Capital Campaign: SAM | 11,666.00 |
| 35100 | Christmas Fund - UCC | 0.00 |
| 35200 | Circle Home Special Acct | 0.00 |
| 35300 | Community Teamwork Shelters Special Acct | 0.00 |
| 35400 | CTI Emergency Special Acct | 0.00 |
| 35500 | Disaster Relief Special Acct | 300.00 |
| 35600 | Habitat For Humanity Special Acct | 0.00 |
| 35700 | House of Hope Special Acct | 0.00 |
| 35750 | Jean Neal SAM Special Acct | 1,100.00 |
| 35800 | Lowell Community Health Center Special Acct | 0.00 |
| 35900 | Lowell Transitional Living Center Special Acct | 0.00 |
| 36000 | Neighbors in Need Special Acct | 0.00 |
| 36100 | One Great Hour of Sharing - UCC | 434.00 |
| 36200 | Open Pantry of Greater Lowell | 611.82 |
| 36300 | SAM Discretionary Special Acct | 749.56 |
| 36400 | Secret Santa Special Acct | 0.00 |
| 36500 | Spread the Love - UCC | 0.00 |
| 36600 | St. Paul's Soup Kitchen Special Acct | 0.00 |
| 36700 | Wish Project Special Acct | 0.00 |
| SAM Designated Total | | 14,881.38 |

Mar 31 2025

| | | | |
|---------------------------------------|------------|------------|----------------------------|
| Total | | 207,402.88 | |
| Investments | | | |
| 38000 Berg Fund | 18,484.83 | | |
| 38100 Carson Park Fund | 16,792.23 | | |
| 38200 CE Fund | 15,019.90 | | |
| 38300 Endowment | 442,615.07 | | |
| 38500 Hamilton Fund | 5,974.88 | | |
| 38600 Lewis Memorial CE Fund | 68,327.41 | | |
| 38700 Lewis Memorial Scholarship Fund | 6,757.96 | | |
| 38800 Winn Fund | 1,194.98 | | |
| Investments Total | | 575,167.26 | |
| TOTAL FUNDS | | | <u><u>6,311,673.45</u></u> |
| TOTAL LIABILITIES AND FUNDS | | | <u><u>6,311,673.45</u></u> |
| Difference | | | 0.00 |