

Annual Report

2025-2026



Central Congregational Church

United Church of Christ

An Open and Affirming Congregation



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Warrant for the Annual Meeting on May 17, 2026

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 17, 2026, 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 2026 – 2027.
- Article 6 To transact any other business that may lawfully come before the meeting.

(signed)
Valerie King, Clerk

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)
Valerie King, Clerk

Minutes for the Annual Meeting on May 18, 2025

of Central Congregational Church in Chelmsford, United Church of Christ

Prior to the meeting the attendees were asked by the Transition Team to complete a survey rating items that were important to them regarding the various activities and functions that are important to the congregation as a whole and to rank how important these functions were individually to the respondents. These forms were collected by the Transition Team.

The meeting was called to order at 11:20 am. The Warrant for Articles was read.

Pastor Lee opened in prayer.

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 CCC in the past year. See last pages of these minutes for summary.

Article 3: MOTION: To amend the CCC Constitution by removing references to the “Massachusetts Conference” and replacing with the “Southern New England Conference of the UCC.”

Motion approved unanimously.

Article 4: To act upon the recommendations of the Nominating Committee to elect the officers of the church.

MOTION: Accept the following people as officers of the church.

* Moderator – Peter White

* Clerk – Valerie King

* Assistant Clerk – Julie Carney

* Treasurer – Dick Papenfuss

* Asst. Treasurer (income) Sue Sarafinas

* Asst. Treasurer (expense) Margie Dissinger

Motion approved unanimously

Article 5: To receive the reports of all committees.

Each committee name was read aloud and the moderator asked for any corrections or additions to the Annual Report. The membership figures are still in question. Lynn Horton and Peggy Kelly will be working to address this issue. No changes were made to the official Annual Report.

MOTION: Accept the reports of all church committees as printed in the 2025 Annual report. Motion approved unanimously.

Article 6: To approve the budget for the fiscal year 2025-2026.

Treasurer Dick Papenfuss reviewed the proposed 2025-2026 budget by income and expenses. Some highlights or comments are as follows. Total pledges for the upcoming year are \$276,434. After a 2% expected loss and 2.0% expected direct donation to benevolences, our total income from pledges will be \$265,487. Adding in other income sources of \$102, 605, our church will have a total of \$368,092.00 for the current operations budget. This represents only a slight increase over last year’s income projections of \$361.286.00.

Other highlights of our budget include the following: We had a \$2,000 loss in expected income due to the loss of our renter at 9 Worthen Street. We expect a decrease in our SREC income (from solar panels) as this special program will be ending this year. It is important to note that this was a significant income source for our church when it first started (approximately \$9,000 per year but this year the expected income was closer to \$450 per year and will cease. Also important to note was that we had a bit of a surplus in our salary expense for minister salary as Pastor Lee is working part time for our church instead of full time. We can use some of that surplus to help make next year’s budget balance. The budget for expenses next year will increase in certain areas. In anticipation of a full time minister, we are budgeting the salary and other benefits based on that assumption. The remaining employees will receive a 2% salary increase in our next fiscal year. The church treasurer emphasized that about two thirds of our church budget is spent on salary line items. Our church may need to consider ways to increase our income or find other sources.

Property expenses budget increased only slightly. We are hopeful that we do not have any significant weather changes (heavy snow) or unforeseen property expenses.

Committee budget lines had only small increases and some committees received zero budget funds due to the availability of other church funds that are specifically earmarked for committee expenses (example: Music and CE). The Treasurer asks committees to examine any future spending plans very carefully due to the limited income sources this year. Future spending may be reduced.

MOTION: Accept the 2025-2026 budget as presented. Motion approved unanimously.

The Treasurer requested that families complete their Capital Campaign pledge by June 30, 2025, so that we can fund the paving project this summer of the church parking lot. Please reach out to Treasurers Dick Papenfuss or Sue Sarafinas if you have questions about the status of your Capital Campaign pledge.

Article 7: To transact any other business that may lawfully come before the meeting.

No other business reported. None reported.

MOTION: Not hearing of any other business, the meeting was adjourned at 12:52 pm

Motion approved unanimously.

Respectfully submitted
Valerie King – Clerk

Attendance – CCC Annual Meeting on May 18, 2025

Church Members - 52

Non-Members - 8

Total – 60

Members

Karen Banakos

Judith Barnes

Lillian Beean

Bernie Boucek

Carol Boucek

Cindy Bruetsch

Jim Bruetsch

Sam Bruetsch

Cynthia Bryant

Jessie Buchanan

Judy Buswick

John Carson

Linda Carson

Bill Clarke

Cathy Clarke

Alan Cross-Hansen

Jody Cross Hansen

Jennifer Delikat

Glenn Dissinger

Margie Dissinger

Cynthia Dorman

Scott Dorman

Carol Engel

Mary M. Harrison

Mary Horne

Lynn Horton

Valerie King

John Lamplough

Sandy Lamplough

Deb Lyons

Elmer Lyons

April McCarthy

Justin McCarthy

Karen Papenfuss

Richard Papenfuss

Ray Peterson

Kai Pulliam

Shaleena Pulliam

Merri Robison

Sue Sarafinas

Patrick Shields

Samantha Shields

Lora Strobel

Kristin Strobel

Virginia Crocker Timmins

Mark Timmins

Dorinda Toppan

Betsy White

Peter White

Alan Wisniewski

Rebecca Wisniewski

Shirley Zachry

Non-Members

Rev. Lee Atherton

Sandra Chase

Larkin Chenault

Martha Chenault

Joseph Dion

Jennifer Hart

Helen Irwin

Ana Reátiga

2025-2026 Committees – Please notify Nominating Committee if you would like to fill any of the *vacant* positions. Most committees can be joined at any time of the year.

*** Diaconate (12)**

2026

Lynn Horton
Lillian Bean
Scott Dorman
vacant

2027

Merri Robison
Karen Banakos
Joe Chapman
vacant

2028

Margie Dissinger
Wendy Perry
vacant
vacant

*** Members-at-Large (3)**

2026 - *vacant*

2027 - *vacant*

2028 – *vacant*

Nominating (6)

2026

Lynn Horton
Elizabeth Hartigan

2027

Dory Toppan
vacant

2028

Deb Lyons
vacant

*** Trustees (6)**

2026

Christine Williams
Alan Wisniewski

2027

John Carson
Virginia Timmins

2028

Jennifer Delikat
John Lamplough

**** Christian Education (8)**

2026

Elmer Lyons
Shaleena Pulliam
Becky Acheson

2027

Samantha Shields
April McCarthy
Steve Hartigan

2028

Kristin Strobel
Meghan Naish

**** Communications (6)**

2026

Samantha Shields
vacant

2027

vacant
vacant

2028

Emmett Lyons
Madison Lauricella

**** Finance (10)**

2026

Glenn Dissinger
Judith Barnes
Sandy Lamplough
Merri Robison

2027

Scott Dorman
Tim O’Brien
Scott Bottomley

2028

Elizabeth Hartigan
Mark Timmins
Karen Banakos
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

Sandy Lamplough

CE Rep - Steve Hartigan, SAM Rep – Becky Wisniewski , Advisor – Dick Papenfuss

**** Technology (6)**

2026

Joe Chapman
Patrick Shields

2027

Lillian Bean
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.

Selected highlights from 2024-2025 church year

Social highlights	Church as a “community”	Fund raisers
Easter and Christmas concerts	Church dinners/ Potluck meals	Christ Care group
Transition Team – <i>Mentioned multiple times ! Thank you!</i>	Kitchen and Fellowship Hall renovation	Advent Festival
Game nights	New members to our church	City reach
Vivian and other volunteers for doing Livestream	Sunrise service	Our children
Sunday School growth	Kids Club	All capital projects
Welcoming visitors to our church	Church administrator Peggy	Church Custodian Juarez and his wife
Music Ministry and leaders	Diaconate ministry and deacons	All committees who work to make our church better
Valentine’s Dinner Fundraiser	Mental Health Day	Christmas services
Easter Egg Hunt	Make a Difference Day	Open and Affirming status
Amazing church services with Pastor Lee	Lunch at Java with Pastor Lee	Meaningful and compassionate funerals
Our time with Pastor Rich	Children’s sermons	Children’s Activities
Meetings with Coach Becky	Church Sanctuary rainbow with links to people’s thoughts	So many volunteers that make our church great
KISELO	Margie’s Bible study	Pastor Lee’s Interim ministry
Livestreamed services and AV support by Patrick and others	Fall Fair and the work of volunteers	Pastor Rich’s ministry and legacy and celebration of his ministry
Good coffee and fellowship	Confirmations and baptisms	Movie Group
Blessing of the Animals	Lunch Bunch	Christmas tree sales and the work of volunteers

Warrant for the Special Meeting on September 7, 2025

of Central Congregational Church in Chelmsford, United Church of Christ

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

A Special Meeting of the Central Congregational Church in Chelmsford, United Church of Christ, will be held on Sunday, September 7, 2025, at 10:00 a.m. in the Sanctuary to act upon the following article:

Article 1 To elect the members of the Pastoral Search Committee

(signed) *Valerie King, Clerk*

Minutes for the Special Meeting on September 7, 2025

Central Congregational Church (CCC), Chelmsford
United Church of Christ (UCC)
September 7, 2025, 10:00 am

A Community of Faith, Hope, and Love, Growing through Worship and Service.

This Special Meeting was opened at 10:00 am in the Sanctuary before the start of Sunday service.

Peter White read the warrant:

Warrant for a Special Meeting on September 7, 2025, of Central Congregational Church in Chelmsford, UCC:

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

A Special Meeting of the Central Congregational Church in Chelmsford, United Church of Christ, will be held on Sunday, September 7, 2025, at 10:00 a.m. in the Sanctuary to act upon the following article:

Article 1. To elect the members of the Pastoral Search Committee

1.0 Lynn Horton, Council President, read the list of names selected for the Pastoral Search Committee, elected by the members of Council by unanimous vote on August 13, 2025:

Dorinda Toppan (Chairperson)

Martha Chenault

Glenn Dissinger

Susan Houde

John Lamplough

Emmett Lyons

April McCarthy

Barbara Reilly

Motion: To elect the members of the Pastoral Search Committee, as stated by Lynn Horton. The motion was moved and seconded and passed unanimously.

1.1 Listing of members in attendance attached.

Meeting adjourned at 10:05 am.

Respectfully submitted,

Julie Carney – Assistant Clerk

Attendance for Special Meeting to Elect Pastoral Search Committee

Members - 71

Becky Acheson

Karen Banakos

Judith Barnes

Lillian Beean

Cynthia Bryant

Jessie E. Buchanan

Julie Carney

John Carson

Linda Carson

Carolyn Chapman

Joseph Chapman

Martha Chenault

D. Larkin Chenault

Bill Clarke

Cathy Clark

Alan Cross-Hansen

Jody Cross-Hansen

Jennifer Delikat

Don Desfosse	Emmett Lyons	Kai Pulliam
Glenn Dissinger	April McCarthy	Shaleena Pulliam
Margie Dissinger	Justin McCarthy	Barbara Reilly
Cynthia Dorman	Bonnie McGrath	Merri Robison
Scott Dorman	Jean Montgomery	Susan T. Sarafinas
Will Hargett	Lindsay Moore	Patrick Shields
Mary M. Harrison	Tim Naish	Samantha Shields
Lucas Hart	Wim Nijenberg	Kristin Strobel
Mary Horne	Bryan Norman	Lora Strobel
Lynn Horton	Mary Norman	Mark Timmins
Susan Houde	Janie O'Brien	Virginia Crocker Timmins
Mary-Ann Hussey	Tim O'Brien	Dorinda L. Toppan
Elizabeth Jarok	Dick Papenfuss	Patricia Vondal
Maddie Knight	Karen Papenfuss	Bob White
John Lamplough	Dave Perry	Betsy White
Sandy Lamplough	Wendy Perry	Peter White
Deb Lyons	Roy Peterson	Shirley Zachry
Elmer Lyons	Amy Provencal McGuigan	
<u>Non-Members - 18</u>		
Pastor Lee Atherton	Jennifer Hart	Janet Paton
Tudor Bota	Jessie Hussey	Brian Pulliam
Sandra Chase	Helen Irwin	Ana Reátiga
Karla Decker	Madison Lauricella	Sarah Roy
Joseph Dion	Erin McNally	Anne Strobel
Shirley Ehrhardt	Dick O'Neil	Funmi Yusuf

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
<u>Membership Statistics</u>	<u>03/31/25</u>	<u>03/31/26</u>
TOTAL ACTIVE MEMBERS	411*	228
Active Adult Members	332*	221
Active Child Members	79*	7
TOTAL INACTIVE MEMBERS	80	97
Inactive Adult Members	79	97
Inactive Child Members	1	0
TOTAL ARCHIVED MEMBERS	1864*	481
TOTAL MEMBERS (Active, Inactive, and Archived)	2357*	806

*These numbers included non-members

NEW MEMBERS: (April 1, 2025 through March 31, 2026)

Date Joined	Names
June 1, 2025	Danielle Albon, Larkin Chenault, Martha Chenault
March 1, 2026	Erin McNally, Ana Reátiga, Sarah Roy

CONFIRMANDS (April 1, 2025 through March 31, 2026)

No Confirmands during this time period.

BAPTISMS (April 1, 2025 through March 31, 2026)

Child	Parents	Date of Birth	Date of Baptism
Jackson Filipe Teles	Filipe & Renee (Fontaine) Teles	January 22, 2015	December 7, 2025
Ethan David Teles	Filipe & Renee (Fontaine) Teles	September 5, 2016	December 7, 2025

MARRIAGES (April 1, 2025 through March 31, 2026)

Date of Wedding	Names
October 18, 2025	Catherine Smith & Bailey Berglund Wedding ceremony officiated by Rev. Lee M. Atherton

DEATHS (April 1, 2025 through March 31, 2026)

Members of Central Congregational Church

Name	Date of Birth	Date of Death	Service
Valerie Clark	April 22, 1949	June 12, 2025	Sept. 2, 2025 at Central Congregational Church, Rev. Lee M. Atherton
Phyllis Clauson	May 21, 1933	June 26, 2025	July 12, 2025 at the Blake Funeral Home, Rev. Lee M. Atherton
Jim Glinos	July 28, 1928	Sept. 7, 2025	Private Service Rev. Lee M. Atherton
Jean Holmes	Nov. 3, 1929	Dec. 31, 2025	Jan. 12, 2026 at Central Congregational Church, Rev. Lee M. Atherton
Elizabeth Jarok	Sept. 1, 1948	Jan. 9, 2026	Jan. 24, 2026 at Central Congregational Church, Rev. Lee M. Atherton
William White	Jan. 18, 1942	Feb. 9, 2026	Feb. 20, 2026 at Central Congregational Church, Rev. Lee M. Atherton
Janice Brigham	May 11, 1931	March 29, 2026	April 10, 2026 Graveside: Pine Ridge Cemetery, Rev. Lee M. Atherton

Non-members of Central Congregational Church

Name	Date of Birth	Date of Death	Service
Helen Hanafin	Dec. 8, 1939	March 24, 2026	March 31, 2026 Graveside, Pine Ridge Cemetery

Church statistics reported by Peggy Kelly, Office Administrator & Margie Dissinger, Interim Office Administrator.

Gifts and Donations

As of March 31, 2026, memorial donations were given to the Church in memory of:

Jim Glinos

Rev. Richard Knight

Beth Jarok

Rev. Richard F. Manwell (CCC Pastor 1956-1965)

Jean Holmes

Gifts and Donations reported by Sue Sarafinas, Income Treasurer

Pastor's Report

This past year has been, in so many ways, an amazing and transformative season in the life of our church. Together, we have continued to grow—not just in numbers or programs—but in depth of spirit, connection, and faithfulness to God's call among us.

One of the most meaningful areas of growth has been in our worship life. We have introduced new elements and explored practices that help us draw closer to the Divine. A simple but powerful addition, the intentional moment at the beginning of worship to pause, breathe, and settle ourselves, has resonated deeply with many. It has become a sacred threshold, helping us arrive fully into God's presence.

We have also strengthened connections between worship and Christian education. Coordinating with our Sunday School, we've worked to align the Children's Message with what they are learning in their classes, creating a more unified and meaningful experience for our young people.

During Holy Week, we shared in a particularly special experience: a Maundy Thursday Seder dinner. With guidance and participation from members of our congregation with Jewish backgrounds, this gathering offered a deeper understanding, a rich tradition, and a profound sense of connection to Jewish history.

This year, we have been intentional about nurturing community beyond Sunday mornings. Through small-group studies, campfires, game nights, Lunch With Lee, Holy Week dinners, and other gatherings, we have continued to build a church family rooted in connection, care, mutual support, and joy. These moments, both sacred and informal, have reminded us that church is not just a place we go, but a community to which we belong.

We have had the privilege of walking alongside one another through life's most meaningful milestones, from the heights of new beginnings to the quiet depths of farewells.

- In **baptisms**, we welcomed children into the family of God, celebrating new life and promise.
- In **weddings**, we rejoiced in love and covenant, witnessing the beauty of commitment and partnership.
- In **funerals and celebrations of life**, we gathered in grief and in gratitude, holding one another with compassion and honoring lives well lived. In times of loss, this congregation has shown itself to be a true family, offering care, presence, and love to those who are grieving.

This year also brought important changes to our "front office" and leadership. We shared a bittersweet farewell with Peggy, our office administrator who saw us through pastoral change and more, thanking her for her years of dedicated service. In that same spirit of transition, we were blessed to welcome Margie, who stepped into the role with such eagerness and grace that the transition has been remarkably smooth. Her presence has already become a gift to our daily operations.

In our wider leadership, we completed our time with Coach Becky, celebrated the hard work of our Transition Team, whose efforts culminated in our church profile going live in September, and commissioned our Pastoral Search Committee members, whose dedication and holy commitment continue to guide us through this season of discernment with steady hearts and prayerful focus. All of this marks an important transition and a hopeful step forward in discerning God's future for our congregation.

In a year of many transitions, we are also grounding ourselves in our history; the 150th Anniversary Committee has begun the inspiring task of preparing for our sesquicentennial, celebrating where we've been as we discern where we are going.

I am deeply grateful for the Deacons and others who have stepped forward to lead worship when I am away. Their willingness reflects the strength and depth of leadership within this community and reminds us that ministry is something we share together.

Our women's retreats have continued to offer space for reflection, renewal, and deep connection. These gatherings have been meaningful opportunities to step away from the busyness of life and reconnect with God and one another.

As we reflect on this past year, what stands out most is not just what we have done, but who we are becoming: a community rooted in love, open to growth, and attentive to the movement of the Spirit.

There is still much ahead of us. And yet, we move forward with hope, trusting that God is continuing to shape and guide us.

It is a joy and honor to serve alongside you in this shared ministry.

In gratitude and hope,



Rev. Lee Atherton

Council

Excerpts 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.

Grateful appreciation to the officers of the church and to the individuals who serve as representatives to Council for their attendance at monthly Council meetings. Without their commitment and participation, we could not transact the business of Central Congregational Church that comes before our governing body.

The quorum required for Council meetings is 13 members and thanks to the use of Zoom to hold our meetings the average attendance each month in the 2025-2026 fiscal year was 18. Some church committees have designated Council reps and other committees use a rotating representative arrangement. As a reminder, you do not need to be a committee representative to attend the monthly Council meetings, which are held on the second Wednesday of the month at 7:30 pm. All CCC congregants are welcome to join! Contact Lynn Horton for the Zoom link.

The busy schedule of worship, business, and activities of the church are reflected in the full agenda at Council each month. Throughout the 2025–2026 year, Council highlighted the April 13, 1876 founding of Central Congregational Church in Chelmsford and the preparations for the 150th anniversary celebration that was held on April 25 and 26, 2026. Pat Vondal, Church Historian, created a theatrical presentation depicting our church history, and a CCC 150 Committee led by Val King, Pat Vondal, and other dedicated event planners and volunteers made for a very special recognition of this historic year.

The Nominating Committee proposed Bonnie McGrath to serve as CCC Safe Church Advocate, and the Council unanimously approved the appointment. Bonnie has served as a Sunday School teacher for our middle school youth for many, many years and considers the safety and well-being of our children to be paramount.

Our Safe Church Policies and Procedures document was reviewed by the Trustees. They made some changes based on insurance company requirements. The Council voted to adopt these updates immediately. A Safe Church Task Force was then formed to further review the Safe Church Policies and Procedures. Bonnie McGrath, Safe Church Advocate, Jennifer Delikat, Trustee and past Safe Church Advocate, Jennifer Hart, Sunday School Coordinator, and Lynn Horton, Council Chair and Deacon, reviewed the CCC Safe Church Policy to be sure it is up-to-date and fully aligns with church insurance requirements. Bonnie McGrath presented the completed work of the Safe Church Task Force to Council. The Safe Church Policy document for CCC has been completely revised and updated by the Task Force with input from the Trustees, the Christian Education Committee, and Pastor Lee Atherton. Bonnie highlighted the areas where the document has been made clearer and where the guidelines include vulnerable adults. Forms included in the document have been updated as well. The motion to accept the revised Safe Church Policy was passed by Council unanimously. A second Safe Church task force is currently working to draft additional guidelines and policies to keep our church community safe from sex offenders.

Rev. Becky David, "Coach Becky," concluded her time with us as a transition facilitator in June 2025. The members of Council met with Coach Becky for a productive Saturday workshop meeting that included guidance on ways we could strengthen our policies and leadership. Council members organized a dinner outing with Coach Becky for later that evening, and Coach Becky gave the message on Sunday morning. Many thanks to our Transition Team members: John Lamplough, Chair, Judith Barnes, Glenn Dissinger, Kelsey Hartigan, Shaleena Pulliam, and Peter White. They worked diligently to begin the Pastoral Search process by holding interviews with church members and completing the church profile to be posted on the SNEUCC Northeast Association website.

Eight nominees to serve on the Pastoral Search Committee were unanimously approved by the Council. A Special Meeting of the Church Membership was called for September 7, 2026, to elect the following members of CCC to serve on this committee: April McCarthy, Barbara Reilly, Dorinda Toppan, Chair, Emmett Lyons, Glenn Dissinger, John Lamplough, Martha Chenault, and Susan Houde. The Pastoral Search Committee was commissioned during the worship service on September 7 and is working faithfully to find a candidate to serve as CCC's next full-time pastor.

The Trustees presented a revised and updated Office Administrator Duties and Responsibilities document for Council approval. Office Administrator Peggy Kelly, Pastor Lee Atherton, and the Trustees contributed to the review and editing of the job description and the Trustees incorporated the suggested revisions. The members of Council unanimously approved the updated document. Peggy Kelly gave notice that she would be leaving her position on November 25, 2025. Fortunately, Margie Dissinger was hired to serve as Interim Office Administrator until a permanent replacement is hired after our next settled pastor comes and is established. Thank you for taking on this role, Margie!

On behalf of the Christian Education Committee, Chair Samantha Shield proposed increasing the scheduled hours of the Sunday School Coordinator position from 10 hours per week to 13 hours per week. Funding for the increase this year came partially from the CE account and partially from church funds, as approved by the Treasurer and the Trustees. The entire salary will be included in the 2026-2027 budget. The motion to accept the increase was approved unanimously by Council.

Many financial matters are brought to the attention of Council. The Finance Committee submitted proposed updates to Policy 15 in the CCC Policies and Procedures Manual. Policy 15, "Counting Process and Control Procedures" delineates the procedures followed by the Finance Committee Counters each Sunday as they process the offering and other monies received by the church. The members of Council unanimously approved the updated document.

Treasurer Dick Papenfuss recommended transferring the funds in several special accounts that have been inactive or have small balances. The Council approved moving the following: Benevolent Beaders Group (\$123), Confirmation Class Special Account (\$2.87), Pastor's Discretionary Fund (\$.64), and the Make a Difference Week Program (\$2.38) to the Rev. Richard Knight Gift Card Ministry. Also approved was the transfer of the Prayer Shawl Ministry Special Account (\$150.79) to the Women's Retreats Special Account; the Lewis Community Garden

Account (\$423.26) to SAM for Open Pantry; and the Jean Neal Special Account (\$1100) to the Diaconate Good Samaritan Fund.

A Community Yard Sale was held as a new fundraiser for CCC on Saturday, August 16, 2025, in Fellowship Hall. Thirteen tables were reserved by sellers and the event raised \$876. Council has again approved the CCC Indoor Yard Sale for this summer, on Saturday, August 1, 2026. As they did last year, participants will pay a fee to rent tables.

The Council approved a request by Lynn Horton to have the church host a Winter Craft Fair and Festival on Saturday, December 6. This event was held in addition to our traditional Holiday Fair on Saturday, November 22. The Communications Committee sought potential craft vendors, and the new fundraiser was a great success, raising \$636 for CCC. Many thanks to Sam Shields, Madison Lauricella, and Emmett Lyons for all their work to organize and run this new CCC fundraising event. The vendors who participated were very pleased and many expressed interest in returning next year.

CCC's traditional fundraising activities were successful as well; the Holiday Fair raised \$6893 (with thanks to all volunteers from your Fair Chair, Lynn Horton), and the annual Christmas Trees and Wreaths sale was spearheaded by Margie and Glenn Dissinger, raising \$7848. We thank the Dissingers for leading the tree sales so well for the past four years, and look forward to the next chapter under new leadership in December 2026.

An electronic vote was held by email on June 29, 2025, to support the ONA Ministry Team's request to sell refreshments at the 4th of July parade. The motion was approved unanimously by Council members.

The Council also approved a request by the Ramps for Neighbors mission group (a joint effort of CCC and All Saints' Episcopal Church) to use a storage shed on CCC property to secure their tools and building materials. The shed was previously used by Troop 74.

An electronic vote was held on June 26, 2025, by email to support Maddie Knight's request to use CCC facilities and grounds for a film project. The motion was approved by electronic voting with no objections. In 2026, Council approved screening dates in March for Maddie's film "Trailed." Maddie wrote, directed, filmed, and acted in her debut film. Some scene settings and actors were recognized from CCC!

The Council is a conduit for the exchange of information and ideas; the church committees share updates and reports, and news from Council meetings is brought by reps back to their committees. You may also read a summary of Council activities each month in the church newsletter, *The Beacon*, in the "Council Corner" articles.

I wish to thank Pastor Lee Atherton for her pastoral care of CCC and our lay leadership, Dick Papenfuss for his many years of service as the former president of Council, Glenn Dissinger for agreeing to serve as Council Vice President with me this year, and Margie Dissinger for all her help and for the multitude of things she does for CCC! Special thanks to Church Clerk Val King and Assistant Clerk Julie Carney for their meticulous job in taking the meeting minutes. Val is "retiring" as Clerk this year, and on behalf of the entire Council and congregation, I thank Val for her years of commitment to CCC as an officer.

In closing, it has been my pleasure to return to the role of Council President, and I am honored serve the church in this position.

Respectfully submitted,
Lynn Horton

Board of Trustees

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

1. Renewed annual contracts with TruGreen (lawn fertilizing), Morin's (shrub and tree fertilizing and maintenance of Carson Park, 9 Worthen and main church), and Stony Brook (snowplowing and ice melt).
2. Paid MillTown for repair of a Fellowship Hall leak and paid their annual boiler maintenance fee.

3. Coordinated work by the Town DPW to replace the storm drain line between a new junction box at the entrance to Carson Park and the storm drain at the upper end of the parking lot that had collapsed. Some large boulders were discovered in the process.



4. Approved bid of \$7,850 by R. Roswell Tank & Pump to replace the storm drain line between the Co-Op playground and the storm drain at the upper end of the parking lot. Also approved an additional charge from Rowsell of \$950 to clean out the catch basin near the playground and purchase a new catch basin grate. Funding came from the Capital Campaign.



5. Accepted a bid from Paul Reposa Electrician for \$9,500 to run an underground electrical line from the pole lamp on the Carson Park side of the parking lot to North Road. This was to replace the solar lights that were found to be ineffective. Due to numerous unexpected and costly complications from an unusually deep layer of asphalt, underground boulders and a large wooden post, Trustees approved an additional cost of \$3,850. Funds came from the Capital Campaign.



6. Approved a bid from Cassidy Paving to repave the church parking lot at a cost of \$105,711. Funds came from the Capital Campaign.



7. Approved a quote from Denomme Plumbing to replace the 9 Worthen furnace with a 2- Stage furnace at \$7,804.20. Funds came from the Trustee Discretionary account.
8. As a result of a huge increase in the number of color copies and hence expense (last Fiscal Year we paid over \$3,600 for color copies, each of which costs ten times that of a black-and-white copy), Trustees recommended to Council that passcodes be required in order to print in color. This will provide data that can be used to determine how and where recent years' escalating costs can be reduced.
9. Approved renewing the service agreement with Merrimack Valley Business Machines for the copier/printer. The equipment will be swapped out 1-2 weeks before the current agreement ends.
10. Approved an agreement with Skillsprout America to use CCC's facilities for an all-day summer camp for children between the ages of 6 and 10 from July 1 through August 21. Rental income will total \$6,000, which will help next year's budget.
11. Approved the employment agreement for Interim Office Administrator to be filled by Margie Dissinger.
12. Amended the employment agreement with Pastor Lee to change her hours to full time and her title to Interim Pastor.
13. Amended and approved the draft updated Safe Church Policy, notably adding "vulnerable adults" to those it covers.
14. Approved adding an Employment Practices Liability Product of \$1 million in coverage for both "directors and officers" and volunteers and employees in cases of sexual assault, personnel issues and wrongful termination at an additional expense of \$647 annually.
15. Responded to another allegation of copyright infringement. 16. Completed expense and revenue audits reports for FY24-25. We did not find any problems. 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 Administrators, Peggy Kelly and Margie Dissinger, for their continued support.

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

Audit Subcommittee

March 26, 2026
John Carson, Chairman Trustees
Central Congregational Church
1 Worthen Street
Chelmsford, MA 01824

Subject: **Fiscal Year 2024 – Fiscal Year 2025 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 dated January 5, 2024.

Procedures for Entering Invoices & Checks from CDM+ Management software.

FY 2024 – FY 2025 Checks Reviewed.

FY 2023 - FY 2024 Audit.

- 2. Scope.** Assistant Treasurer for Expenses, Margie Dissinger, provided a ledger of all FY 2024 – FY 2025 invoices, along with their respective Electronic Fund Transfers (EFT) and checks with available back-up. Following past practices and recommendations from Frank Marino’s “Handbook for the Church Audit Committee” we reviewed select EFT payments, along with approximately every 10th check payment. A total of 349 checks were written this fiscal year mainly due to the completion of many capital campaign projects. We selected 11 EFT payments and 34 check payments for review. We reviewed selected expense requests, all voided checks, all checks over \$2500, and selected routine vendor checks. All EFT payments and checks listed in the ledger were accounted for as being cleared or voided. We started the audit by reviewing the findings and recommendations of the FY 2023-FY 2024 audit.

- 3. Summary.** Margie Dissinger has done an outstanding job as Assistant Treasurer for Expenses and follows all recommended procedures and practices per the Organizational Practices Manual (OPM) of Central Congregational Church Version 10.6 dated January 5, 2024. We are very fortunate to have a strong treasury committee which operates with a high degree of checks and balances and with CCC’s best interests in mind.

Central Congregational Church (CCC) has one checking account at Northern Bank & Trust (NB&T), and Margie identified who is on the signature card held at NB&T.

She enters all invoices into the CDM+ Management software system and runs checks weekly. If necessary, she will perform a second check run. She balances deposits and expenses with the monthly bank statement, and runs monthly reconciliation reports for the treasurer and committees to review. She makes journal entries to post interest on select funds. She also handles the Biannual Proportional Giving to Southern New England Conference of UCC. Margie noted that she does not make checks out to cash, and CCC does not maintain petty cash.

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.
- b. **Voided Checks.** Reviewed all voided checks: Numbered 478, 595, 602, and 732. All were correctly marked Void with a clear and concise reason.
- c. **Checks over \$2500.** During this fiscal year, there were 24 checks written for \$2500 or more which required 2 signatures. They were all signed appropriately. The increased number of checks written for a high amount was mainly due to the completion of many capital campaign projects in the kitchen, Fellowship Hall and the parking lot.
- d. **Southern New England Conference, UCC.** The 2 check request forms for the Biannual Proportional Giving for the Southern New England Conference of UCC stood out as being completed in a very detailed manner.

- e. **Vanco, PayPal, and Venmo Cost GL Numbers.** Vanco is a 3rd Party Processor for automatic ACH on-line donations and has its own cost GL#. PayPal also has its own cost GL#. Venmo has a different cost GL# for each event or fundraiser, such as Christmas Tree Sales or Fall Fair. [GL = General Ledger; ACH = Automatic Clearing House.]
- f. **Credit Card Payment.** By knowing when the credit card invoice arrives and with a clear understanding of the itemized expenses on the card, Margie has personally stayed on top of processing this payment on time.
- g. **Checks and Balances.** The treasurer and assistant treasurers communicate regularly with each other and by providing monthly reconciliation reports internally and to church committees add another level of checks and balances.

5. Recommendations.

- a. Cancelled checks are only available with the many other cancelled checks found in the monthly statements or by locating them in the on-line banking app. Discuss with the assistant treasurer of expenses before the audit interview on which checks written for \$2500 or more to be reviewed.
- b. To be consistent with the Vanco and PayPal cost GL#'s, a Venmo cost GL# should be created in the operating budget.

John P. Lamplough
Trustee

c.c. Margie Dissinger

2024-2025 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 due to end of FY payments for invoices arriving after start of new FY.			

Subject: Fiscal Year 2024 – 2025

Income Audit

Scope

Sue Sarafinas (Assistant Treasurer for Income) provided all documents associated with income received during one week from each of six months to include three Sunday mornings (October 27, March 2, June 15); one EFT payment week (September 3); one from the November fair (November 26) and one from Christmas tree sales (December 14).

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. Glenn Dissinger handled the Christmas tree sales income.

Review Details

1. Deposit slips from bank(s) and counters were cross-checked against bank monthly deposit statements as well as with the Treasurers’ reconciliation.
2.
 - a. Counter errors arising from erroneous judgments about a donor’s name, its purpose, an incorrect or incompletely recorded entry or check number on internal itemization worksheets have become relatively rare. Efforts to reduce or eliminate future confusion have succeeded in making the paperwork more transparent for the counters. Sue corrects any errors.
 - 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 that case, the tree or fair chairperson indicates whether it is loose cash or a donation. These are listed, but not credited to the pledgers’ giving statements since they constitute a purchase, not a donation.
 - b. Sunday flowers, 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).

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. The “Monthly Comparison” tables presented to Council now have separate lines for “Bank Service Fees,” “Vanco Fees,” and “PayPal Fees.” The Treasurer has indicated he intends to create an additional line for “Venmo Fees.” It is further recommended that all Venmo fees be recorded on this line item and not debited to a committee even if they indicate a willingness to absorb the charge in their budget.
3. 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. This figure will not be used to balance the current year, but can be carried forward and credited to the next fiscal year.

4. The recommendation to consider removing or isolating Communion envelopes from the dated Sunday weekly envelope boxes of pledgers and requesting non-pledgers is tabled. 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. Treasurer Dick Papenfuss reports that the Communion offering envelope does not cost extra to be included on the envelope box. We really only have trouble with one person and the Communion Offering envelopes can be pulled from that box. The rest should stay in anticipation that someone will use them.
5. 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.

Christine Williams

*Christine Williams
Vice Chair, Trustees
March 18, 2026*

John R. Carson Memorial Park

The Park continues to be popular for lunches, photo sessions, weddings, and church services when weather permits. Hudson Monuments engraved Pastor Rich's bench in accordance with his family's wishes. Dedication around the labyrinth was held on Sunday, June 8.



The small plastic sign that was on the front of each of the remaining eight benches in the park was removed, and Hudson Monuments replaced them by engraving on the seat portion. The signs were difficult to read and broke after a while, so this will make each bench's dedication permanent. In addition, all the benches were power washed. Shown below is the Senior Choir bench before and after.



Jim Clark rebuilt the gate that is in the middle of the rock wall on Worthen St. It is made of Azek, so it will never deteriorate.



As part of the work to repair the storm drain pipes, the Town DPW installed gravel in the walkway leading to the picnic area, and several scouts from Troop 75 spread fresh playground woodchips.

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 made a significant donation to the Park Fund, part of which was used to purchase wreaths for the gazebo for the Holiday Season. 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 Find. 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 last of the Capital Campaign projects.

In summer 2025 we had the church parking lot repaved and replaced the deteriorating asphalt berms with granite curbing along the Carson Park and playground sides. We were challenged by numerous problems. The town and CCC had to replace a collapsed storm water line in two places, and deal with a sink hole and a huge underground boulder that were obstructing the work. Finally, we brought electricity off a pole to the end of the parking lot that enabled lighting our church sign at North Road and will provide power for the Christmas tree sale operation. Photos are included in the Trustees' report.

Our refurbished kitchen hosted two large events. The first, an all-church Capital Campaign celebration dinner catered by Bianco's, was held in the fall. The meal for the repeat Valentine's Day dinner dance was prepared by our own staff in the kitchen. Minor issues with the cooktops have been resolved. We hope to replace the freezer this summer. Also on the wish list is replacement of the carpet on the Fellowship Hall ramp and at the back door.

The total of all pledges and income was \$444,794.27, well above the original goal of \$300,000. This enabled us to complete many additional projects. These contributions to the capital campaign from all of you have been generous and vital to the repair and refurbishing of our church home for the next decades. Thank you.

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

The Christian Education Committee has had a year full of energy, excitement, and growth. We are deeply grateful for the support of the church and each of you; without it, we simply could not continue the work 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 2024-2025 Sunday School year CE decided to expand the role into a 13 hr a week position in the 2025-2026 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 or volunteers to our team.

Due to the growing size of our Sunday School population, we decided to add a Sunday School class this year and break out the ages of our younger students for their best learning environment. The class breakdowns are as follows: PreK-K, 1st-2nd grade, 3rd-4th grade, 5th-8th grade (Holy Cows), and 9th-12th grade (God Squad).

We were only able to do this thanks to our wonderful volunteer Sunday School teachers. 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, Emmett Lyons, Kristin Strobel, Shirley Zachry, Elmer Lyons, Bonnie McGrath, Steve Hartigan, and Will Hargett. This year we unfortunately were unable to find someone to fill the role of our Nursery Coordinator. If you are interested in volunteering in our Nursery or filling the role of Nursery Coordinator, please contact Jennifer Hart as we always welcome volunteers to help care for our youngest students. The Nursery Coordinator is a paid position and more information is available upon request.

CE worked to grow and provide educational opportunities for all members of CCC this year by continuously communicating training opportunities provided by the SNEUCC conference. These trainings ranged from learning about food insecurity in our community and how to help, to how to support our Pastor Search Committee, inclusive music for all, how to support Pride in a small community, how to engage youth and integrate them into all aspects of Sunday worship, learning how to welcome neurodivergent individuals into our community, and much much more. CE also funded an adult education class on "Simplicity" taught by Jody Cross-Hansen. If you have an idea for a class or Bible Study at CCC, please reach out to any member of the Christian Education committee and we would be happy to discuss how we can help bring the class to the members of CCC.

New to CCC this year, CE worked with Pastor Lee to host and trial our own Pub Theology series. Adults gathered at 110 Grill for our meetings. Pub Theology is a relaxed space to explore meaningful questions about life, faith, and community—no preaching, no pressure, just good conversation over good food and drink. Everyone is welcome, whether you're a church member, a member of the community, or simply curious about how faith connects with everyday life. We hosted almost monthly meetings with groups ranging from 4 - 8 participants. We also provided free childcare for those who required it. We look forward to our next meeting on Saturday, May 30th at 6:30 pm at 110 Grill in Chelmsford and we hope to continue this laid-back way to gather and talk about life, faith, and so much more.

We discontinued our Acolyte Ministry this year due to a lack of a coordinator. CE would love to restart this ministry in the 2026-2027 Sunday School year as the youth greatly enjoy having opportunities to be part of our Sunday worship service. If this is something you feel capable of doing please reach out to Samantha Shields or any member of the CE Committee.

This year CE also piloted a “Pen Pals” program between some of our youngest youth and adults in our Congregation. We felt this was a great way to help connect our generations at CCC and hopefully forge some new friendships along the way. We know we have some opportunities to learn from this year, but we look forward to continuing and hopefully growing this program for years to come.

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 decided this year to focus our charitable efforts on fundraising for Heifer International and to help publicize that we brought in a small petting zoo for all to enjoy on Welcome Sunday. To continue the fun and kickoff the Sunday School year CE also sponsored a Bounce House to be enjoyed for all who dared enter! Two times throughout the year the Sunday School classes voted on charitable organizations most dear to them to donate funds to from the Sunday School offering. Donations were made to Heifer International, Open Pantry, Newhouse Wildlife Rescue, Chelmsford Public Schools, and more.

We continued our annual tradition of hosting Bible Sunday in October where we handed out 7 new Bibles to new Sunday School Students and our 3rd grade Students where they move to a more advanced Bible to continue their studies. We rounded out our fall events with our fall Make a Difference Day (MADD) projects and a hike in the Thanksgiving Forest. 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 very own coffee hour provided by the wonderful Shirley Zachry. Also in November, we welcomed 9 new youth to God’s table for our annual Communion Class making this the biggest Communion class in many years. We were thrilled to be able to bake bread together and gather with kids, parents, teachers, and more for our Communion class at the Shields’ house this year.

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. We were blessed with many wonderful volunteers who shared their time and their talents with us to aid in our celebration and fill the afternoon with kids singing and our God Squad & Holy Cows band performing, while we had multiple craft tables available for all to participate in, and our Advent wreath building table. We finished out the Christmas season with two amazing Christmas Pageants! We have so many wonderful youth who want to be involved in both pageants for our God Squad and younger youth. We needed to create many more speaking opportunities in our pageant this year in order to satisfy all their requests. We love how engaged and outgoing our CCC youth are!

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. We especially rely on our wonderful volunteer Sunday School teachers and to show our appreciation for them we hosted our annual Teacher Appreciation Brunch.

As we moved into the season of Lent, the youth shared a Holy Week walk for the congregation in Fellowship Hall. Each of the younger classes focused on one specific event from Holy Week that they researched and learned about and then chose a way to display and perform that event for the members of our congregation. The Holy Cows and God Squad worked in teams to research multiple events from Holy Week and create their displays as well, sharing a very comprehensive and immersive overview of all the events of Holy Week.

Next, the youth started Palm Sunday with a procession into the sanctuary to start worship, waving their palm branches to usher in the day. 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. As we celebrate the season of Easter, CE hosted our spring social of Ice Cream Sundaes at coffee hour. The youth of

CCC volunteered to serve and help build sundaes. We look forward to continuing this tradition as a good time was had by all.

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. Our hikers were blessed with another special hike coffee hour of cookies and milk brought right to them by the wonderful Shirely Zachry. All the hikers were blown away at the thoughtfulness of Ms. Shirley and we greatly appreciated the refreshments after an extra-long hike! For the Spring MADD (Make A Difference Day), Sunday School students, helped assemble hygiene kits with members of the Social Action and Missions Committee.

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 for Youth Sunday on June 14th when the kids run the service. This year our focus for the entire Sunday School year and for the Youth Sunday service is Rooted in Becoming. 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. If you have a favorite lawn game we are asking you to bring it to share with the CCC community as the games are not just for the young, but for all those young at heart. 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

Kids Club gives our youngest members a chance to gather outside of Sunday worship about every other month to build friendships, grow in faith, and experience the love of God together. Led by Samantha Shields with support from April McCarthy, Kids Club blends fellowship, fun, friendship, and service projects in ways that help guide children on their spiritual journey. Our hope is to support and equip our youth to live out their faith with confidence and purpose, helping them understand that they can serve God and make a difference at any age. We try to show that faith is not separate from daily life, but something that can be lived out in all we do.

Kids Club continued their focus of service to others this year by creating crafts and selling them at two fairs this year, the CCC Holiday Fair as well as the new winter craft fair. We had a variety of crafts this year with some, like pottery ornaments, being created in their free time. Also the kids gathered together while their older siblings were at their Communion Class to create musical cross themed watercolor ornaments. Through their efforts they were able to raise over \$450 for Heifer International and the Open Pantry of Greater Lowell. Not only did the kids sell their crafts to fundraise but they also gifted members of the Chancel Choir with a cross as well.

We were not able to meet as often this year due to the busy schedules and active lives of our members, but we continued to build friendships and grow in our faith when we did meet. We took the opportunity to have fun and bond during the monthly Pub Theology meetings where many of the Kids Club members were gathered while their parents attended Pub Theology. We look forward to continuing to show our youngest youth that they can make a difference and support their community at any age.

Respectfully Submitted,
Samantha Shields

Holy Cows – The Middle School Youth Group

Our middle school youth ministry is growing - we have a dozen youth participating this year!

It continues to be an active and vital component of our church as well as a welcoming place for friends to act out their faith.

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: joining the Down East Maine Mission trip, miniature golfing, gaming, bake selling, Christmas Tree selling, Yankee swapping, baking and serving at St. Paul's Soup Kitchen, bowling, leading the "Souper Bowl of Caring," trampolining, prepping and giving a "Holy Week" presentation, and giving egg support for the hunt on Palm Sunday. Several of the older members are looking forward to leadership roles in Make A Difference Week this August!

While they have occasionally joined with the God Squad, they are excited to be setting their own course.

I have no doubt that the Holy Cows will take their friendships and shared faith experiences far afield.

Respectfully submitted by
Elmer Lyons

God Squad – The High School Youth Group

No report

Sunday School Coordinator

Thank you for your continued support as I serve Central Congregational Church in the role of Sunday School Coordinator.

Central Congregational Church has an amazing group of dedicated teachers and support in place that have created a great Children's Worship 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 you should all be proud that you are one of them.

We added two more teachers to our wonderful team this year. Thank you Emmett Lyons and Shirley Zachry for stepping up and I am very thankful that Lindsay Moore is helping out. It makes a big difference to have three elementary classes, even if class size can be very low sometimes.

We are already looking at the program for 2026-2027 - choosing curriculum and looking at classes. We will need at least two more teachers, more would be better and a list of substitutes would be an amazing accomplishment. Having all volunteers trained and on the email list would make transitions and unexpected illnesses so much better for our children and youth. With only one or two teachers in each classroom I see burn out by Lent.

This year we average 28 students on Sunday from the Nursery to our high school seniors; 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 age meet on a semi 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.

We started the year in September with Welcome Back Sunday and a picnic in Fellowship Hall, due to rain; we even had a petting zoo on the stage that was enjoyed by a lot of people. We also added a bounce house to Carson Park for a Sunday. The year blasted off from that point with a group of Third and Fourth graders learning about the Sacrament of Communion and new bibles handed out at all different levels. We welcomed a Confirmation group who worked with Pastor Lee and mentors as they discovered what it means to be a Christian and if it is the path for them. These youth could be among you as voting members of the congregation.

We reused the curriculum Seasons of the Spirit, published by Woodlake Publishing. It is an ecumenical, lectionary-based Sunday school curriculum designed to connect biblical themes with the seasons of the church year for all ages. Because it follows the Revised Lectionary the scriptures and church themes repeat every three years. It was a challenge to use a curriculum that is not complete and no longer has support as it is no longer published but it

worked for our budget and kept us in line with the worship in church for the most part. Based on the themes of the lectionary this year we felt that “Rooted in Becoming” would be a good theme for Youth Sunday and tried to stay focused on this as we helped the children and youth discover the bible and themselves, remembering that God always sees them as the best they can be, even if that best changes as they grow and explore the world and the words around them. Seasons of the Spirit was used primarily in the younger classes, with the Holy Cows Middle School group using the theme and most of the time the scriptures, but going deeper in their exploration of the lessons. I see a lot of benefits to having the same scriptures talked about in Sunday School as the adults explore in worship. I hope that it has families talking about the scripture and how it relates to now as they go about their week. 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 gets 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 on Hope. This group of high school students continue to amaze me with their creativity and helpfulness.

Once again, the children and youth created a Holy Week Walk for the Congregation. Many took the opportunity to talk with the children and youth and discover what they have learned about the Holy Week experiences.

For Make a Difference Day in the fall we encouraged families to join in the trail clean up or community garden clean up. Communication is really important to help these activities be successful. For the Spring we will work with SAM to create hygiene packs and encourage families to help out in one of the other activities. 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 misses Kelsey Hartigan but is glad that her adult life seems to be going well. We were not successful in finding someone to coordinate the nursery this year, but as Brendan was old enough for Children’s worship, Sam, Becky W. and Lindsay welcomed Jacob to the Preschool class, too.

In an effort to help connect the generations we have a few children with adult pen pals. I hope that it has been a successful experience and that they are creating a great bond.

We are currently in the process of planning a Make A Difference Week for August. This is a major project that has been missed by many.

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 that you will continue to support Christian Education by helping out with our children’s growth and understanding of Christianity.

Respectfully Submitted by
Jennifer Hart
Sunday School Coordinator

Coffee Hour Committee

No Report.

Collation Committee

I am often asked why we call the reception held after a funeral a “collation.” Merriam-Webster Dictionary defines the word as “a light meal,” from the Latin *collatus* “to bring together.” It is special responsibility of this committee to organize and prepare collations to honor the lives of our dear church friends and family members who pass away, and Central Congregational Church lost many dedicated members of our congregation this year. We hold them each close in our hearts and memories.

Lillian Began coordinated the collation that was held on September 2, 2025, for Valerie Clark, Jim Clark's wife and life partner. Jim provided the food and Lillian requested help from CCC members to set up Fellowship Hall, arrange the food tables and beverages, and to clean up after the collation. Many thanks to Shirley Zachry for creating beautiful centerpieces for each table. Thank you to each person who helped make this a lovely gathering in support of Jim and in memory of Val.

Two collations were held in January 2026. On the 12th we celebrated Jean Holmes' life. The Holmes family provided a wonderful slide show with photos that spanned Jean's 96 years. The food donated by CCC members was delicious and plentiful, and Fellowship Hall looked so pretty with the new blue tablecloths sewn by Lillian and Shirley's carefully designed table bouquets. Many volunteers kept busy in and out of the kitchen, and Jean's family was so pleased with the event.

Sadly, less than two weeks later, on January 24, we held the collation following Beth Jarok's memorial service. Once again, Shirley's lovingly arranged floral centerpieces made the hall look very special. Many kind CCC volunteers brought food and helped with all aspects of the collation. Beth's family was amazed by the generosity of the congregation, and very grateful. Beth was a member of this committee, and we recall with love and fondness her constant willingness to help with any collation task – and her yummy cookies!

We also remember and mark the passing of Phyllis Clauson who died on June 26, 2025. A funeral service was held at Blake Funeral Home, but the family did not request a collation. Similarly, no collation was requested by Jim Glinos' family. Jim passed away on September 7, 2025; his funeral and interment were held privately. We were all stunned by the unexpected passing of Bill White on Monday, February 9, 2026, just a day after he sang with the choir in worship, as usual. A memorial service was held at CCC, with no collation so the family could proceed directly to his chapel service at the Massachusetts Veterans Memorial Cemetery in Agawam.

This spring we have suffered the loss of three long-time CCC ladies, and we mourn with their families. Jan Brigham passed away on Palm Sunday, March 26, 2026. Jan and Don Brigham are synonymous with Central Congregational Church. Their dedication to the church community since 1966 serves as an example to us all, as does their 75-year marriage. Pastor Lee Atherton led a graveside service for Jan on April 10, 2026, which was followed by a reception at Princeton Station. Also on April 10, Elisabeth Phinney was called to heaven by her husband Keith, 10 years to the day after his passing. The sanctuary resounded with the singing of hymns by "Frau's" vocal students and colleagues during her memorial service at CCC on April 18. Daughter Monique Billingsley invited everyone to a reception at her home afterward. Elisabeth was the matriarch of a 4-generation CCC family – Phinney/Billingsley/Pantuso – as was Virginia Sheppard, who died April 12, 2026. Virginia's daughter is Linda Lis, and her granddaughters and great-grandchildren all have connections to CCC. A memorial service was held at the church on April 22, 2026, followed by a collation in Fellowship Hall. The colorful spring floral arrangements on each table brightened the room, thanks to Shirley Zachary's talents and home garden. The array of finger sandwiches, fruit, cheese & crackers, veggies and dip, and desserts was plentiful and delicious! Truly, there are not words to convey my gratitude to the many people who put such care and effort into making each collation at Central Congregational Church meaningful, beautiful, and well organized. My deep gratitude and appreciation to all of you for your generous assistance!

Respectfully submitted,
~Lynn Horton

Communications Committee

The Communications Committee consists of Madison Lauricella, Emmett Lyons, chair, and Sam Shields, Council rep, with three vacancies remaining.

Throughout the year, the committee supported church communications through a variety of channels, including social media (Facebook, Instagram, and Facebook Reels), printed flyers and posters, outdoor church signage and

sandwich boards, bulletin inserts, Beacon announcements, and local online outlets such as Chelmsford Patch, Chelmsford community Facebook groups, and Action Unlimited listings.

Major Events and Publicity Highlights

The committee focused heavily on promoting major seasonal events. The Holiday Fair on November 22, 2025 was advertised through digital and printed flyers and partnerships with local businesses and community spaces. A Kids' Corner hosted by Whichcraft Art Bar was well received, and social media posts and reels during the event showed increased engagement.

The Winter Craft Fair and Festival on December 6, 2025 was publicized through digital media, print, outdoor signage, and bulletin inserts. Approximately seventeen vendors participated following multiple rounds of outreach. Event highlights included Kids' Corner activities, photos with Santa, wreath decorating, a bake sale, coffee and cocoa, and popcorn donated by Showcase Cinema. The event received positive feedback from both vendors and attendees, and social media posts helped boost attendance.

The committee also supported publicity for the Christmas Concert and Christmas Tree and Wreath Sales using flyers, street signage, and social media, and discussed expanding future outreach through lawn signs and increased use of social media reels.

Additional events promoted throughout the year included Open Pantry collections, Pub Theology, Valentine's Dinner and Dance, Slurp and Slam, the February Concert, SNEUCC announcements, Lenten services, Easter events, First Communion, Capital Campaign activities, and preparations for the church's upcoming 150th anniversary.

Process Improvements and Looking Ahead

We have developed, or are developing, several practical tools and improvements to keep the committee organized and on top of upcoming events. These include a publicity checklist and event timeline, updated publication outlets and contacts, advertisement of our facility rentals, and an internal submission process for event publicity. The committee also addressed logistical challenges, including replacing missing plastic outdoor sign sleeves lost to winter storms.

The Communications Committee looks forward to continuing its work in the coming year by expanding use of social media, especially reels, strengthening early planning and coordination for large events, supporting upcoming celebrations, including the church's 150th anniversary, and refining communication processes.

The committee remains grateful for the support of church leadership, staff, and volunteers, and for the opportunity to serve Central Congregational Church through this ministry.

*Submitted by Emmett Lyons
Communications Committee Chair*

Church Historian

Preparations for Celebration of Central Congregational Church's 150th Anniversary

Val King and Pat Vondal began meeting in Fall 2025 to make plans to celebrate our church's founding 150 years ago. Good fortune and God's blessings shined down on us when Margie and Glenn Dissinger, Deb Lyons, Bonnie McGrath, Jessie Buchanan and Emmett Lyons joined us to form a real live CCC 150 Anniversary Planning Committee! Supported by the rich array of materials in our church archives and the experience and imagination of committee members, the team began by outlining a range of activities designed to engage the entire congregation for a two day celebration in April 2026. The event will include a short play that reenacts the founding of our church in 1876 by a group of 21 residents that lived in the "village" of Chelmsford Center. We anticipate a memorable event that everyone will enjoy as we take the time to celebrate how wonderful is the church we have made together.

Status of Our Church Archives During preparation for our church's 150th Anniversary celebration, it became clear that we do not have very many contemporary artifacts, documents, and photographs of church events and people covering the past 15 years. A church archive is not only about preserving our past...it is also about taking care to preserve the recent past and the present! Feel free to donate materials you may be holding on to that commemorate important events ...of any kind....including photographs. Please make sure to include names, dates, and places on any photos you donate. You can put them in the Church Historian mailbox or in the church office. Please contact me if you leave any items in the church office so that I can pick them up and enter them into our archives. If you are looking for material that may be in the archives, please let me know and I'll be glad to supply them on loan. Thank you very much!

*Respectfully submitted,
Patricia Vondal, Church Historian*

Delegate to Northeast Association

Pastor Lee Atherton and Delegate Pat Vondal attended the Fall Meeting of the Northeast Association of UCC churches held at historic First Church in Wenham, Massachusetts on November 9, 2025. The focus of this year's meeting was "Making Connections: Sharing Stories of Mission and Outreach." Delegates and ministers from local churches were invited to share how they are "supporting the feeding, sheltering and clothing of the least and littlest of us." There were many moving and inspiring reports from churches describing the new approaches and extra outreach activities they have taken on to address the growing problems of homelessness and food insecurity in partnership with organizations in their home towns. The meeting's organizers emphasized through prayer and song how our individual church ministries connect and bind us to one another to send out rippling waves of hope, grace and mercy.

*Respectfully submitted,
Patricia Vondal*

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 deliberate on significant matters affecting the conference and individual churches.

The conference held its sixth annual meeting online on Saturday, June 7, 2025. While we did not attend the meeting this year, Pastor Lee did, as a delegate from her home church. She has shared a summary with us. The theme of the meeting was "Into the Deep: Living and Leading at the Intersections." Attendees were encouraged to engage more deeply with their communities. Articles, videos, photos, presentations and materials from the meeting can all be found at: <https://www.sneucc.org/eventdetail/18362882/newsitem/19119443>.

The keynote speaker was Jamar Doyle, President and CEO of the UCC's Council for Health and Human Services Ministries. He emphasized the importance of outward-looking service in revitalizing the church's mission. The Rev. Darrell Goodwin, executive conference minister, expressed an understanding of the challenges that many churches are facing but encouraged leaders and congregations to trust in God and be willing to cast their nets in new directions.

In addition to convening annual meeting, the SNEUCC also offers valuable resources, including pastoral support, workshops, devotionals, shared mission opportunities, and speakers. More information about these can be found on the SNEUCC website (sneucc.org), and we can sign up for newsletters and email lists on various topics. We are grateful to Sam Shields of the Christian Education (CE) committee for tracking workshop offerings and informing the relevant church committees of those opportunities. This year, Deb attended three Lunch and Learns (online

workshops) as a member of the ONA Ministry Team, two of which Sam also joined. Sam attended multiple Lunch and Learns as a member of CE. Eight people from CE, Diaconate, and Council attended a workshop on Neurodivergence and Congregational Welcome. Members of the Pastoral Search Committee attended training. Sam also presented opportunities to the Music Committee and Social Action and Missions (SAM). Becky Wisniewski attended a workshop on Food Insecurity on behalf of SAM.

We invite anyone who finds the idea of meeting and learning from members of other UCC churches appealing to attend future SNEUCC meetings. You would certainly enjoy the experience, and our church would be enriched.

Respectfully submitted,
Deb Lyons and Dory Toppan, Delegates to SNEUCC

Diaconate

The Deacons of Central Congregational Church are members of the church who are chosen because of their great faith, leadership qualities, and the joy they find in being able to assist the parishioners and the Pastor. We meet once a month mostly by Zoom with the exception of meeting in person during the summer months, the September retreat, and our transition meeting in May.

This year, 2025-2026, those Deacons serving God and our church are Karen Banakos, Lillian Bean, Joe Chapman, Margie Dissinger, Scott Dorman, Lynn Horton, Wendy Perry, and Merri Robison.

In the summer of 2025, we were blessed with Pastor Lee becoming our full-time interim pastor. Pastor Lee has been with us through the time when we were grieving the loss of our beloved Pastor Rich and provided support to our church with her love, compassion, and a listening ear. She is the blessing we most needed.

You will see the Deacons on Sundays serve our church as liturgists, by preparing and serving communion, and acting as greeters. The Deacons also assist the Pastor with Baptisms, the welcoming of new members, and at funerals. Each Sunday a Deacon serves as Deacon of the Day. You will see that Deacon standing with the Pastor in the Narthex at the end of each service. Other services that the Deacons provide that are less visible are the Ride Ministry which provides rides to and from church on Sundays as well as weekly appointments as needed. Our faith and compassion is shared when we visit shut-ins, those hospitalized or in rehab, and those who are experiencing grief or loneliness.

Pastor Rich often reminded us to “err on the side of compassion”. Through the generous donations from church members to the Pastor Rich Gift Card Ministry, from July 1, 2025 to March 31, 2026, the Deacons were able to give \$1320.00 in grocery gift cards to those facing food insecurity. With the Good Samaritan Fund, we are able to help those in urgent need.

Through our deep faith, compassion, and love of our church, the Deacons are committed to the Pastor, the church, and to each other.

Those concluding their 6-year terms are Lynn Horton and Lillian Bean. Scott Dorman concluded a 3-year term and will continue in the Diaconate for another 3-year term. We will be joyfully welcoming our new Deacons Shaleena Pulliam, Lindsay Moore and Martha Chenault who will begin their service in June.

Respectfully submitted,
Karen Banakos
Deacon Chair

Finance Committee 2025-2026

The members of the 2025-2026 Finance Committee were:

Glenn Dissinger (Chair), Karen Banakos, Judith Barnes, Scott Bottomley, Scott Dorman, Elizabeth Hartigan, Sandra Lamplough, Tim Naish, Tim O'Brien, Merri Robison, and Mark Timmins

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, Jim Clark (Chair), Bill Clarke, Scott Dorman, Mary Horne, Bryan Norman, and Tim O'Brien. The committee meets on the third Tuesday of the month. The responsibilities of the committee are to maintain and repair all church property and grounds, including 9 Worthen Street, and to supervise the work of the custodian.

There have been many repairs and much maintenance completed over the past year. The boiler in the main building passed inspection and only had occasional problems that were resolved. The boiler at 9 Worthen needed to be replaced. There have been broken pipes for which service was done, including one under the front walk and one in Fellowship Hall. There are always leaking sinks and toilets to respond to. Smoke and CO detectors were inspected. Fire alarms and extinguishers passed inspection, as did the Water Department Backflow study.

Both the riding lawnmower and the snowblower were repaired and maintained. Shoveling during the snowy winter was addressed in a timely manner. A new vacuum cleaner was purchased for the church.

The irrigation system is turned on and shut down annually. Heat is monitored remotely, which saved the pipes at 9 Worthen when the boiler broke down in the night during a bitter cold period. The lights and locked doors are checked every week after church, and occasionally during the week. Painting jobs are completed as needed, and electrical glitches have been attended to immediately. A repair was made to a burner on the new stovetop which kept blowing its circuit.

Other miscellaneous tasks have included purchasing and hanging new window shades; applying leg covers to tables and chairs in Fellowship Hall; replacing doorknobs, installing new hall lights on the third floor; cutting down the Eagle Scout plaque; throwing away old paint; and dispatching bees from the back door.

The MapCon system has been brought up and running again, which notifies the committee of routine tasks that need to be done throughout the year, and keeps a record of those tasks. Our chairman meets regularly with the Co-op Nursery School director and custodian to discuss any maintenance issues.

The committee has many plans going forward, including the repair or replacement of the porch at 9 Worthen St. We would like to thank all church members and friends for their active involvement in monitoring and helping to keep the properties and facilities running. We also want to give special thanks to our custodian, Juaréz Gomes, who keeps our church and yard pristine. Juaréz had a heart attack in November, and his family took over custodial duties until Juaréz was able to return, giving us uninterrupted care. We are so blessed to have Juaréz and Beth.

Respectfully submitted,
Mary Horne

KiSeLo – “Kindness, Service, Love”

In 1938 a small group of young women met in the evening for “effective work in the church, community, and the world.” The group later became known as the KiSeLo Club, and today, 88 years later, the group is still very active and is known simply as KiSeLo.

KiSeLo meets at 1:00 PM every 4th Wednesday of the month with the exception of November and December. Because of the holidays we meet the 3rd Wednesday.

This year we grieved the loss of a longtime member of the church and KiSeLo, our vice-president, our friend – Beth Jarok. Beth was a bright light to all who knew her, and she is and will be missed.

Year 2025-2026 started in September with the traditional pot luck. We donated the altar flowers on September 14 in honor of Mary Harrison’s 100th birthday.

October was an outing to the Whistler House in Lowell. We restarted the meal ministry and named it the Ginnie Hall Meal Ministry. Ginnie always made sure those needing meals received them and we named it in her honor.

The group was split in half in November. Chrissy Hungate patiently led half the group in making little snowmen. The other half of the group wrote messages and signed Christmas cards to be sent to the military. November is also the month that we donate to Toys For Tots.

What could be better in December than watching “The Best Christmas Pageant Ever”. We laughed, we cried, we went through all the emotions watching that movie while eating yummy desserts. After the movie, we had an old-fashion cookie swap.

Lisa Grasso from the Chelmsford Historical Society was our speaker in January. We enjoyed hearing about some of the Chelmsford History so much that we planned a future visit to the Barrett-Byam House.

Oh Winter, you just had to show your face on KiSeLo day, didn’t you? Our February meeting and trip to the Butterfly Place was cancelled.

We visited the Barrett-Byam House in March and made a donation to them. How many of you know about the Chelmsford Glass Company? We do!

April took us to China with Deb Lyons’ travelogue of her trip to China.

May concluded the year with our end-of-the year Banquet. We donated the altar flowers and hosted coffee hour on Mother’s Day.

Every month KiSeLo donates non-perishable food to the Open Pantry. In December our donation was ten \$10 Market Basket gift cards and \$41 in cash.

We are so grateful for Lillian Beean. Year after year she organizes the Back Pack Attack and with her generosity and the donations from the congregation, 92 back packs were delivered to the Wish Project. Thank you Lillian!

All women of all ages are welcome and we would love to have you join us.

Respectfully submitted,
Karen Banakos
President

Members-at-Large

No Report.

Music Committee

Members of the Music Committee this year were: Valerie King, Chair; Monique Billingsley, Vice-Chair; Dory Toppan, Church Council Representative and Treasurer; Amy Provencal, Bell Choir Liaison; Nancy Swain, Sue Houde, Beth Jarok, Secretary,* Mary Harrison (ex-officio), and Tudor Bota, Director of Music.

Music Committee oversees the budget for music expenditures, the care of the church-owned instruments, the Music Director who is an ex-officio member of the committee, and the four music groups – Chancel Choir, Junior Choir, Bell Choir, and SonLight, which provides contemporary Christian music. We also have the Berg Fund, a memorial fund, whose interest we can use for special musical worship enhancement. The Music Special Account has grown thanks to the past years' generous donations and proceeds from the free-will offerings at the Christmas and Easter concerts. These funds are available, if needed, for the regular tuning and repairs of our musical instruments such as the piano, organ, and bells.

This year we will be sending the handbells out for refurbishment and repair of any bells that need it. The most recent refurbishment of the bells was in 2013. They were sent to Schulmerich Bells in Pennsylvania, who originally made the bells, and will be serviced this year at an Authorized Repair Center of Schulmerich in Virginia. We learned from the timeline prepared for our church's recent 150th anniversary that the bells were purchased in 1981, and have added to worship and concerts in the years since!

For several years, all of the musical groups in the church have joined together under Tudor Bota's direction, to present concerts at Christmas and Easter. This year the committee sponsored an additional concert in February, as described below. The Music Committee hosts the reception following each concert, with refreshments provided by the committee, the choir, and members of the congregation who readily respond to our requests for donated refreshments!

Dec. 7, 2025 – Christmas Concert – “Glory to the Newborn King”

Feb. 22, 2026 – The special concert, “Winterreise,” featuring Baritone Philip Lima, accompanied by Tudor Bota, Pianist. The concert was sponsored by Music Committee as a gift to the church and to the larger community, and the free-will offering funds were donated to the Open Pantry.

March 29, 2026 (Palm Sunday) – Easter Concert, “When Love Came Down”

Our Chancel, Junior, and Bell choirs all welcome additional singers and ringers! Speak to the Music Committee, any member of the musical groups, or Tudor Bota to learn more!

Our deep gratitude to Susan Houde, who rejoined the committee to fill a one-year position, and we were deeply saddened by the death of two of our choir members, *Beth Jarok and Bill White in January of this year. Bill had been singing with us for several years, and Beth was serving as Secretary of the Music Committee, and had a long history with the choir and the committee.

Respectfully submitted,
Dorinda Toppan, Treasurer

Nominating Committee

It is the goal of the Nominating Committee to connect individuals with the role or roles within the church where they can best feel the satisfaction of serving. Often this is through committee work, and CCC is blessed with many committees! Thank you to each person who has said “yes” to the opportunity to serve on a committee or in the position of a church officer! Many of you are long time CCC volunteers, and your years of service are invaluable to the stability and smooth operation of our church. To everyone who is newer to the church committees, thank you for being the source of fresh ideas, new perspectives, and an enthusiastic infusion of energy! The work of our committees ensures the success of Central Congregational Church, within and beyond our walls. A special thank you to those who are completing their term of service in 2026; your dedication is recognized and greatly appreciated!

Despite our best efforts, there remain vacancies on the slate of nominees. There are openings on the House, Sanctuary, Communications, Technology, Nominating, and Members-at-Large committees. There is also a delegate position available to the Northeast Association of the Southern New England Conference, UCC. Committees with open positions welcome new members at any time throughout the year! Please contact a member of Nominating if you would like more information about these opportunities. We would be delighted to help you find a committee to match your skills, availability, and interests. You meet some great people at CCC through shared committee work! Give it a try!

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

Slate of Nominees – as of May 6, 2026

- * Moderator – Peter White
- * Clerk – Elizabeth Hartigan
- * Assistant Clerk – Julie Carney
- * Treasurer – Dick Papenfuss
- * Asst. Treasurer – Income – Sue Sarafinas
- * Asst. Treasurer – Expense – Margie Dissinger

*Diaconate (12)

<u>2027</u>	<u>2028</u>	<u>2029</u>
Merri Robison	Margie Dissinger	Martha Chenault
Karen Banakos	Wendy Perry	Shaleena Pulliam
Joe Chapman	<i>vacant</i>	Scott Dorman
Lindsay Moore	<i>vacant</i>	<i>vacant</i>

*Members-at-Large (3)

<u>2027</u> - <i>vacant</i>	<u>2028</u> - <i>vacant</i>	<u>2029</u> - <i>vacant</i>
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*Nominating (6)

<u>2027</u>	<u>2028</u>	<u>2029</u>
Dory Toppan	Deb Lyons	Lynn Horton
<i>vacant</i>	<i>vacant</i>	<i>vacant</i>

***Trustees (6)**

2027

John Carson
Virginia Timmins

2028

Jennifer Delikat
John Lamplough

2029

Christine Williams
Larkin Chenault

***Christian Education (8)**

2027

Samantha Shields
April McCarthy
Steve Hartigan

2028

Kristin Strobel
Meghan Naish

2029

Becky Acheson
Elmer Lyons
Shaleena Pulliam

****Communications (6)**

2027

vacant
vacant

2028

Emmett Lyons
Madison Lauricella

2029

Samantha Shields
vacant

****Finance (10)**

2027

Scott Dorman
Tim O'Brien
Scott Bottomley

2028

Elizabeth Hartigan
Mark Timmins
Karen Banakos
Tim Naish

2029

Glenn Dissinger
Judith Barnes
Sandra Lamplough
Merri Robison

****House (9)**

2027

Scott Dorman
Mary Horne
Geoff Bryant

2028

Jim Clark
Tim O'Brien
Bryan Norman

2029

Bill Clarke
Hunter Lyons
vacant

****Music (6)**

2027

Dory Toppan
Nancy Swain

2028

Monique Billingsley
Valerie King

2029

Mary Harrison
Amy Provencal

****PPRC (3)**

2027

Valerie King

2028

Curt Bates

2029

Linda Carson

****Sanctuary (10)**

2027

Dick Papenfuss
Curtis Bates
Catherine Loew

2028

Sue Sarafinas
John Lefebvre
Jennifer Delikat
Ray Peterson

2029

Margie Dissinger
vacant
vacant

****SAM (9)**

2027

Carol Boucek

Julie Carney

Ana Reátiga

2028

Wendy Piacenza

Erin McNally

Danielle Albon

Dale Williams

2029

Diane Blair

Becky Wisniewski

****Stewardship (3)**

2027

Wim Nijenberg

2028

Sandra Lamplough

2029

Cynthia Dorman

CE Rep – Steve Hartigan

SAM Rep – Carol Boucek

Advisor – Dick Papenfuss

****Technology (6)**

2027

Lillian Beean

vacant

2028

Vivian Hussey

vacant

2029

Joe Chapman

Patrick Shields

2026-2027 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

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.

This is the welcoming statement approved by Central Congregational Church (CCC) on December 9, 2018, when we voted to become an Open and Affirming (ONA) congregation. Last year, the Open and Affirming Ministry Team was reestablished to do the work of living into that promise.

In recognition of Pride month last year, the ONA Ministry Team spoke to the congregation about the importance of adding our personal pronouns to our name tags. This is a visible way of letting visitors and members know that we affirm each person's gender identity, that they are safe with us. Each Sunday in June, we had a table in coffee hour where people could request the addition of pronouns to their name tags and pick up pride/awareness ribbons and pins. We also offered informational pamphlets. On June 29, the ONA Ministry Team planned and led the worship service.

Members of the ONA Ministry Team attended multiple events this year, offered by the UCC, the Open and Affirming Coalition, and the First Parish Church of Chelmsford. These included: Supporting Queer and Trans Youth Mental Health, Intro to Gender and Trans/Nonbinary Affirmation, Vigil for Transgender of Remembrance, and Do No Harm: Transgender Inclusion in Faith Spaces. We are working with Pastor Lee on the Love Knows No Borders service, and we are planning our second Pride service.

We appreciate the support of this congregation in making our church ever more welcoming, especially for those who are marginalized and excluded.

Respectfully submitted, Deb Lyons, Margie Dissinger, Alisa Knight, Cynthia Bruetsch, Emmett Lyons, Madison Lauricella, Jody Cross Hansen, and Mary Horne.

Pastor-Parish Relations Committee

No report

Pastoral Search Committee

The Pastoral Search Committee was commissioned at a worship service on September 7, 2025. The members are Dorinda Toppan, Chair; Martha Chenault, Glenn Dissinger, Sue Houde, John Lamplough, Emmett Lyons, April McCarthy, and Barbara Reilly.

Following the excellent work of the Transition Team, who prepared the Church Profile and posted it to the Southern New England United Church of Christ (SNEUCC) conference website, we began to receive Profiles (applications), from ministers who wanted to learn more about the position and about our church. Interested parties apply through the conference website and their Profiles are forwarded to our search committee.

We continue to have excellent support from the staff at SNEUCC, and in particular, from the Area Conference Minister (ACM), Rev. Katie Omberg. The conference website has a detailed five-step online training course for search committees, with specific steps that reflect best practices from initial preparation for conducting a search through the completion and the hiring of a new pastor. In addition, we have been fortunate to participate in two webinars held by conference. The title of the most recent was Consensus, Confidentiality & Transparency, and was timely and helpful to the committee. These webinars and the ability to get ready answers from the ACM, remind us there is a well-established process and to remember that the people we talk to are on their own spiritual journeys, and they, as well as we, are discerning whether we believe the Holy Spirit has brought us together.

I am deeply grateful to the members of the committee who devote many hours of their own time to read candidate Profiles, review sermons and worship services online, as well as meet once or twice a week for thoughtful, prayerful discussion.

We ask for your prayers for the committee as we continue our search for our next pastor, and also ask for prayers for the person who will join us to be the pastor and shepherd of our congregation, whomever that person may be.

Respectfully submitted,
Dorinda Toppan, Chair
Pastoral Search Committee

Prayer Ministry

The CCC Prayer Ministry is a quiet and faithful presence within our church family. When a request is received (whether through email, phone, or in person), our 20 prayer warriors begin immediately lifting these needs up to God. Confidentiality remains at the heart of this work. Every request is held in strict confidence, known only to those within the ministry and to God.

Over the past year, we have had the privilege of lifting up dozens of individuals and families in prayer. Again and again, we are reminded of the comfort that prayer brings. To know that others are holding you in prayer can offer a sense of peace, connection, and strength, especially in times of uncertainty or hardship. While we do not always see how each prayer is answered, we trust in God's presence and faithful care. Our role is not to determine outcomes, but to show up with open hearts, to pray consistently, and to serve as vessels of God's grace. We are grateful for the opportunity to walk alongside our church family in this way, and we remain here for all who may be in need of prayer.

Respectfully submitted,
Marcia Cassidy

Sanctuary Committee

The Sanctuary Committee consisted of the following members this year: Curtis Bates, Jennifer Delikat, Cynthia Dorman, Margie Dissinger, Elizabeth Hartigan, Catherine Loew, Dick Papenfuss, Ray Peterson, Barbara Reilly, and Sue Sarafinas.

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

The past several years, fewer and fewer members of the congregation are signing up to donate the Sunday flowers. Flower donations are a good way to remember significant people in our lives who have passed on, or to celebrate special occasions. After church, the donor may take the flowers, specify that they be given to a particular person, or have the Diaconate give them to someone who needs their day brightened. If you are interested in donating, please sign the flower chart on the bulletin board in Fellowship Hall or speak to a member of the committee.

The committee members do a great job of decorating the sanctuary for Christmas with the hanging of the greens and decorating with the poinsettias. They also put out the lilies and tulips at Easter, straighten up and clean the sanctuary after services, along with contacting those who sign up to donate flowers or are interested in greeting.

Please let us know if you are interested in being a greeter, by signing the chart hanging in Fellowship Hall or by talking to one of the committee members.

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

Respectfully Submitted,
Dick Papenfuss, Chairman

Scouts BSA Troop 75

Today is an important event in the Scout calendar, Scout Sunday. A chance to reflect on the history of Scouting. Though the name has changed a few times from Boy Scouts to Scouts USA to now Scouting America, its mission hasn't changed. Founder Lord Baden Powell said, "The real way to get happiness is by giving out happiness to other people. Try and leave this world a little better than you found it." Our troop tries to follow that lead.

Troop 75 prides itself in service. This year the troop participated in many service projects. They divided into three main groups: environmental causes, community engagement, and supporting veterans. One of the environmental projects they did was to join the CCC during their Make a Difference Day at Sunny Meadow. Another project was at our sister charter organization, Trinity Lutheran Church. There Scouts removed invasive species and helped with erosion control around the drip line of the roof.

Speaking of community traditions, Scouts aren't the only ones on our minds today. I would be remiss to ignore another event on the calendar. Americans are looking forward to today's Super Bowl Sunday. Churches across the country, like Scouts, tie in service when they can. This church is participating in Souper Bowl Sunday. Did you know that Scouts and NFL are connected? In the 2024-25 season, there were dozens of former Scouts playing NFL football. Seventeen of them made it to the highest rank of Eagle. In 2024 Detroit Lions, Eagle Scout recipient, and now Scouting ambassador David Montgomery said, "Scouting created in me the realization that when you fall, you have to attempt to get back up."

In one of the troop's Community Engagement activities, Scouts offered a community bike support time. While no one attended, Scout learned an important aspect of serving others: Communication. When you offer a service, it's important to get the word out early to those that might need it. They also learned that you learn from your failures as much as your successes. Eagle Scout Montgomery would agree. (FYI, there is an Eagle Scout playing this year in the Super Bowl, Tight End Eric Saubert. I won't say his team's name, but it isn't the Patriots.)

Other community engagement actions were more successful. Scouts supported the Garrison House which is run by their historical society. When a local Stamp Club needed help with their event, Scouts responded to help. Troop 75 joined the CCC supporting the St. Paul's Soup Kitchen in Lowell. Scouts prepared food and served it to the community members. Multiple patrons commented on their positive experiences in Scouting and were openly thankful of the Scouts who participated in serving them.

If you enjoyed hot cocoa or a cookie the day before Thanksgiving at the Chelmsford Open Space Steward's walk, you were served by a Troop 75 kid. The troop has supported community projects here at this church. After the parking lot paving project, Scouts helped fill in dirt behind the granite curbing to support the new structure. Lastly, the Baked Beans Boys patrol sold CCC Christmas trees and wreaths for a shift. Despite the pouring rain, Scouts were seen dancing along North Road trying to get customers.

The third category Scouts have provided service to is for our town's veterans. This fall they provided an honor guard at the 911 ceremony. The Chelmsford Police Department wrote on their Facebook page that "This gathering was a meaningful reminder of the strength in community, service, and remembrance."

On Veteran's Day, the Scouts supported the Veteran's Day ceremony. Their efforts to hand out American flags and programs to over 200 attendees were recognized by the Veteran group. Later in November, Troop 75 Scouts raked out the yards of two local Veterans. Their action was noticed by Phil Stanway of the Chelmsford Open Space Stewards when they were raking at the house of Navy veteran Robert Veth. Phil wrote online, "So today as Troop 75 helps care for the home loved and supports his wife and family, we follow his example. He showed that one person can make a difference using the skills they have, the time they can give, and the kindness they choose to share. Thank you for honoring the memory of Robert Veth with your service today."

As I reflect on all the service Troop 75 Scouts have performed this year, I agree with a quote by WWII hero Lt. Col. James "Jimmy" Doolittle, *"There's nothing stronger than the heart of a volunteer."*

When someone provides service, it often encourages someone else to help another. In 1 Peter 4:10, it says, "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms." Troop 75's Scouts have many adults in the troop to be inspired by. Outside of Scouting, we have adults in several civic groups. Among our adults we have four Town Meeting reps and a member of the town's Military Community Covenant Task Force. We also have a retired military veteran, and a recent Troop 75 Eagle Scout is a new Coast Guard Academy cadet. We have many that serve our community in schools as teachers and support staff. There are parents that are nurses keeping us healthy. Lastly, we have a parent on the Chelmsford Open Space Stewards Board of Directors.

In closing, on behalf of Troop 75 I would like to thank CCC for all their support to Scouting. Over the years, this church has supported many Girl Scout troops, the former Cub Scout Pack 45 and Boy Scout Troop 74, and now you support Scout America's Troop 75. We would not be able to help our children learn the valuable skills and character-building traits without this church.

Respectfully submitted,
Stacy Mulholland
Troop 75 Treasurer

This message was shared by Stacey during worship on Scout Sunday, February 8, 2026.

Social Action and Missions (SAM) Committee

The members of SAM for the past year were:

Julie Carney, Danielle Albon, Diane Blair, Carol Boucek, Erin McNally, Ana Reátiga, Wendy Piacenza, Becky Wisniewski, and Dale Williams with additional contributions from Cindy Bruetsch.

SAM continues to support 10 local non-profit agencies that provide food, housing, and health services to the greater Lowell area with \$500 donations to each from our Mission Funds. This regular cash donation helps these agencies to plan budgets and provide continuing services for people who are experiencing difficulty meeting basic needs in our local community.

SAM began the year by assisting Pastor Lee with a message in support of SUN DAY during the September 21 service. This was a national day of action to celebrate the power of clean energy. SAM provided a brief synopsis of CCC's solar panel project which was installed in 2014 and has proven to save the church approximately \$8000 per year in electricity costs.

SAM then coordinated our annual collection of clothing, towels and hygiene items for the Lowell Transitional Living Center shelter; and our annual Secret Santa drive that provides clothing, toys and other gifts for 28 children living in Chelmsford Housing Authority housing.

In continuing support of Open Pantry of Lowell, which experienced an unprecedented demand for food during the October government shutdown and proposed changes to the government's Supplemental Nutrition Assistance Program (SNAP) benefits, SAM allocated the Christmas Eve offering of \$2846 to Open Pantry. SAM also donated \$1000 from our Capital Campaign funds to help Open Pantry with their unexpected truck repair in October. In February, SAM supported Open Pantry with their second Valentine's Day Dinner/Dance held at CCC, with the donation of a basket for the silent auction and volunteer help on the day of the event.

Continuing with our winter emphasis on Housing and Food Insecurity, SAM invited the Executive Director of the Chelmsford Housing Authority, Mr. Kirk Fulton, to speak briefly during our January 11 service about the challenges of finding affordable housing in Chelmsford and the Authority's services.

A new initiative this year, has been to purchase items for and assemble 94 "hygiene kits" for Church World Services, which coordinates with United Church of Christ to respond to natural disasters that displace people from their homes, such as the recent flooding in Hawaii. SAM is coordinating the assembly of these kits with our Sunday School children for CCC's April Make A Difference Day.

With help from Boy Scout Troop 75 in September, CCC college students in December, and the Holy Cows and confirmants in March, as well as the generous contributions of Shepherd's Pies from members, SAM has coordinated the preparation and serving of three meals for St. Paul's Kitchen so far this year.

In addition, SAM also coordinated contributions for three United Church of Christ (UCC) special mission offerings; the Neighbors-in-Need drive in October, the Christmas Fund in December, and the One Great Hour of Sharing drive in March.

Stewardship Committee

The Stewardship Committee members are Cynthia Dorman (Chair), Becky Wisniewski (SAM rep), Wim Nijenberg, Steve Hartigan (CE rep), Sandy Lamplough, and Dick Papenfuss (Advisor).

The Stewardship Committee began meeting weekly on Thursdays in late January 2025 on Zoom to discuss the campaign for 2026-2027 and decide on a theme and the amount of increase in pledges required to ensure a fully funded budget. The theme of "There Our Hearts Will Be" was agreed upon. This theme explores how our practices, priorities, and resources reveal what truly is in our hearts. This is taken from Matthew 6:21, "Where your treasure is, there your heart will be also." This verse positions giving not as an obligation, but as the quiet work of placing our hearts in God's care. The Committee felt that this encouraged members and friends to reflect quietly on our deepest values and commitments and renew our hearts as a joyful, Spirit-led giver. Posters further explaining this message were placed on bulletin boards around CCC.

The Committee reviewed the prior year's budget and shortfall. Due to the loss of significant pledge income, it was determined that an increase of \$7 per week or \$30 per month was necessary to raise enough funds to replace the lost income and balance the budget, also taking into consideration increasing operating costs. During the Stewardship Moments, the Committee highlighted financial statistics, such as the average pledge of \$2,550 and the median pledge of \$1,850 in the current fiscal year. The Committee also asked if those who contributed to the Capital Campaign could give an increased amount, if able. Lastly, the Committee reminded the congregation that no outside funds are received to fund CCC.

The campaign kicked off in early March. Campaign letters were mailed on March 10 to the congregation. On March 8, Cynthia Dorman introduced the campaign theme during the first Stewardship Moment. Steve Hartigan presented the next Stewardship Moment on March 22, followed by Dick Papenfuss on March 29. The final Stewardship Moment was presented by Becky Wisniewski on April 12 and coincided with Stewardship Sunday where Pastor Lee also echoed "There Our Hearts Will Be" during the sermon. After the Stewardship Moment, the Committee collected the pledge cards which were consecrated and blessed by Pastor Lee.

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

- 99 pledges received to date vs 104 in total last year
- \$285,494 pledged to date vs \$278,434 in total last year
- We are hopeful that if 3 more pledges equal \$3,000 to bring our final total to \$288,494 CCC will have about \$7,000 more than last year.

There have been:

- 60 increases
- 25 stayed the same
- 3 decreases
- 9 pledges lost
- 2 new pledges

Financial details are available from the Treasurer and Stewardship Committee Advisor, Dick Papenfuss. The Stewardship Committee believes that the theme "There Our Hearts Will Be" encouraged the congregation to increase their pledges in order to align our treasure with our hearts. We sincerely thank everyone who pledged. We are truly blessed.

Respectfully Submitted,
Cynthia Dorman, Chair

Technology Committee

No report

Transition Team

The Transition Team completed the Profile at the end of July and sent it to committee chairs and members, plus it was made available to the congregation to review and provide input. The team received feedback from 9 people with over 100 recommendations. The team reviewed each recommendation and incorporated many of the suggestions.

The team provided a power point presentation to the Council at their August meeting. Final adjustments were then made, and the Profile was submitted to the Southern New England Conference, United Church of Christ on Thursday, August 28 for validation.

On Friday, August 29, we received word from our Area Conference Minister, Rev. Katie Omberg, that our Profile was successfully validated.

On Tuesday, September 3, the Transition Team completed its final requirement by submitting the two-part Congregational Opportunity Form to our conference. The first part is a summary of our ministry description which identifies the key characteristics we are looking for in a settled pastor. The second part of the form lists various types of administrative information from the Profile, such as contact information, social media addresses, church size, compensation package, and whether the Profile is validated or not.

The Transition Team would like to thank everyone for their prayers during the year-long process. We would also like to thank everyone who participated in the Appreciative Inquiry Interviews, and Coach Becky's congregational meetings.

Sincerely, John Lamplough and the entire Transition Team: Judith Barnes, Glenn Dissinger, Kelsey Hartigan, Shaleena Pulliam, and Peter White.

DownEast Maine Mission – August 3 – August 9, 2025

2025 DEMM Mission Work-Campers - Becky Acheson, Bennett Acheson, Brian Acheson, Caden Acheson, Ed Acheson, Noah Berthoud, Aubry Daly, Ellie Daly, Arthur Hargett, Will Hargett, Lucas Hart, Peter Lockwood, Will Matteson, Liam Morton, Mike Morton, Rowan Morton, Brian Pulliam, Kai Pulliam, Anne Strobel, Lora Strobel, Kristin Strobel, Jonathan Walsh, Joe Walsh, Michele White, Peter White

This was the 19th year CCC has sent mission workers to DownEast Maine and the 14th 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. Team 1 needed to build a 2 new decks with stairs, then help team 3 with a home with many projects. Team 2 had a painting job for a wonderful homeowner, then put a massive tarp over a house! Team 3 started with painting part of a home which a Chelmsford team had painted 15 years ago. Then, the team moved on to another home to build a small deck, removed and seal a doorway, and side the back of the home. You'll hear more about each of these in the reflections below.

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 sponsors 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.

Hump day (we take Wednesday afternoon off to reduce injuries and fatigue) turned out to be a wonderful day with most of the time spent chilling by the ocean at the West Quoddy Head lighthouse. The group recharges each year at the ocean before the final two days of work to complete our projects.

Thanks to the many people who helped make this trip possible: all the adult leaders (Ed, Brian, Becky, Will, Mike, Kristin, Pete, Brian, and Michele) awesome youth leaders (Jonathan, Noah and Arthur) and all the youth for taking time from their summer to make a difference in Maine. A giant "Thank You" to all of you who sponsored us with contribution which make this trip possible. My personal thanks go to Heidi Wharton, the Harvard Leader and trip co-leader, who organizes the Harvard crew. Even though she could not go this year, she was still there helping with all the prep and reviewing team setup as if she was on the trip. Thank Heidi! I couldn't do this trip without you. Special thanks to Jennifer Hart for taking on the financial work associated with the many donations from every direction and dealing with our van reservation drama. She reserved vans way in advance. The reservation was cancelled just 2 weeks before the trip, then she found vans for us again. Thanks also to all those who contributed T-shirts and socks for the migrant workers in Maine and SAM for helping collect them.

Sponsors, 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

Reflections Shared by DEMM Mission Workers 2025

Caden Acheson - Down East Maine was a massive gift. Helping others was a gift to others but also getting to be around other remarkably great people was an amazing gift to me. DEMM was the most connected to God I have felt in a long time. I have done countless things this summer that were remarkable in all different ways but, with all the things I did combined, I still wouldn't feel as connected to God as I did at DEMM. Every day was like a labor of love towards others and God. The 7:00 wake up time to countless hours of work were all works of God that He meant for us to do. God had chosen us to not only bond with the homeowner in need but also to grow closer to those others who are willing to help those in need. I felt like I knew God was around me before, but now I know God is inside me. Lastly, I would like to thank all those who helped to support the mission trip and especially those who went to help others.

Brian Acheson - Each night we would gather around the campfire in our moment of worship. One of the things we shared we called "God Sightings". In each of these special "sightings", it seemed like God was telling the group that we were doing exactly as he wanted us to. The sightings came in many different ways. It could have been the various animals we saw, such as the neighbors potbelly pigs coming to say hi when were painting the wall, the deer that roamed just mere feet away from us while we worked to scrape paint off the house, the bald eagle soaring overhead while we broke down unsafe stairs, or the seals dancing in the bay as we celebrated finishing off the work on our second project. While these animals brought about a feeling of peace, another meaningful God sighting was seeing how the youth members of the group grew as individuals and together as a group. It was great to see the youth try using tools they never had touched before. Watching the youth take charge, design, and complete a project using skills they had just learn. You could see God working through these young individuals to help them become better people. The most important sighting was when the people we helped shared their appreciation. The pure joy and relief of having repairs done to their house. While these homeowners did not have great wealth, what they shared with us was so meaningful. From one homeowner who shared her amazing life story to another who gifted us with her pure joy by taking a multitude of photos for us. The love these homeowners shared with us came directly from God. The blessings we received from our work on the DownEast Maine Mission trip will be something I carry for the rest of my life. We saw God during the week, but he also showed us that he saw us as well.

Jonathan Walsh - This trip means a whole lot to me. It has a big impact with being able to see how much we can change people's lives and make their homes safe, warm, and dry. It makes me strive to be a better person day in and day out at work and in everyday life. If we didn't have this trip that would mean that a few less families would not have the certainty that their home is going to be warm in the cold, dry in the wet, or safe when it could be dangerous. Without the amazing sponsors we have, we would not have the backbone of this trip. We would not have the food that keeps us nourished and energized on those long days of hard work. We would not have the resources and materials to complete these jobs. Our sponsors are truly the ones that make the trip happen.

Arthur Hargett - Yet again another year has passed participating in DEMM and what a great adventure it was! This year DEMM was a little different for me as this year I became a DEMM Youth Leader. Being a Youth Leader is an important leadership role on each of the work sites. Each work site has a Youth Leader and I was now responsible for helping to plan our work at our job site, ensuring we had the right tools and making sure we were staying on track. These were all things I never thought about before being a Youth Leader. I felt that I was more of a teacher than I was a worker this year. This was helpful to me in understanding how some things really work. I was used to being told what to do on the jobsite all the time. Now I was figuring out what needed to be done instead of asking what needed to be done. DEMM helped me understand how it was to be a leader.

This year my crew had two projects, one of them was painting and the other was decking and insulation. One of our homeowners was someone our church had helped 15 years ago. She had dated Joey Ramone, the lead singer for the Ramones (punk rock band). Hearing her stories made me realize how much her life had changed and how much we are helping her. Having my friends there and helping these people really leaves a positive impact on me! Thank you DEMM Supporters for enabling us to help our friends in Maine!

Bennett Acheson - My first DEMM trip is most definitely an unforgettable experience. The best part for me is working with the home owners. The home owners were always so grateful for the work we were doing. The joy that they felt was contagious and made working that much more fun. Over the week I had two home owners, Virginia and Karen. For Virginia, we worked hard to paint her house and fix the siding. She loves to talk to us and gladly shared her story. Halfway through the week, my group swapped over to Karen's house. She had two really cute dogs that would hangout with us when we went to eat lunch. Our job for the remaining week was to fix Karen's siding, take out a door and fill it in, and build a new porch for her to get inside with. Around lunch time on the last day, she brought us over to her neighbors dock (with their permission of course), and a few of us jumped into the cold water. I will never forget the experience there in Maine working with my friends and I definitely hope to go back next year!

Will Hargett - Thank you, thank you, thank you for your incredible support, your beautiful prayers and superb financial support! Your incredible resources enabled our team to accomplish so much this year! We painted our home owners (Maureen and Wayne) entire house and their shed. We also installed a large tarp over another homes roof to protect it for the winter until repairs could be made and we built a large walk-in cabinet to effectively store our DEMM paint supplies over the cold Maine winters.

Many thanks to our incredible crew this year for making all of this happen! Our team consisted of three adults: Becky Acheson, Brian Pulliam and myself. Our incredible youths included Noah (Youth Leader), Joe, Anne, Rowan and Lucas. What a fun and productive team! If you ever have angst for the future of our world, then spend a week working with a crew of our youth. It is not only exhausting and energizing simultaneously, but their spirit is contagious! Not only does it energize us adult leaders, but it also has a profound effect on our home owners. Maureen and Wayne are two beautiful people who were energized by our team's infectious laughter and can-do attitudes.

Kai Pulliam - The DEMM Trip really opened my eyes to the power of community. We came together to help those in need and it felt very rewarding knowing that we were working on things to improve the lives of our homeowners, even if only a little bit. I enjoyed spending the week creating core memories with all my friends. The DEMM trip was a great and life-changing experience for everyone involved. None of this would have been possible without our wonderful sponsors who donated to the trip. Their generosity created lasting impacts on us and the homeowners.

Treasurer

The budget for 2025/2026 was balanced using monies in our Carryover Account and an anticipated surplus from the previous year. We were unable to finance the CE and Music budget needs. We cut back on other expenditures including mission giving.

Even with preparing a bare bones budget, we are going to be very close to breaking even at the end of this fiscal year. The anticipated surplus from last year came in much lower, due to late expenses. Pledge income at the end of March 2026 is \$7000 short of anticipated. A lot of this is the result of a number of people passing away and moving away during the year. At the same time, the property insurance came in \$1400 over budget and snow plowing was well over budget for the winter. Our electric costs are up due to a large increase in the distribution charges for the electricity we use through National Grid. We also discovered that we were paying extra for the solar power that we contracted for to get to 100% due to a misinterpretation of the contract terms and a shifting usage pattern at 9 Worthen. This has been corrected.

Since we do not have a full-time pastor on board yet, we will show a savings on the minister's expense of the budget.

The Capital Campaign has finished, and I am happy to report it was very successful. The campaign initially had a goal of raising \$300,000. We received pledges and gifts totaling \$443,082. The final total received was \$444,794 from the gifts, pledges and the sale of several items that were in the kitchen. The extra money raised was important due to the unexpected cost that arose in the kitchen renovation. Even with those expenses we were able to give SAM and the Deacon's Good Neighbor Fund \$51,017 of the \$51,719 they were promised. Thank you to everyone for their contributions and work.

Everyone in the church needs to be aware of a pending problem that can have an important effect on the financial future of the church. We have a large group of older members in the church that are substantial supporters of the stewardship campaigns. This year we have had a number of members that have passed away, moved or been forced to go into expensive assisted living situations. This has resulted in a loss of \$17,420 of potential giving. We are not making up for the amount we are losing. We need to address this problem and find a solution before the next several years go by. We need to develop new revenue streams or find a way to encourage more giving from those who remain. If you have any ideas, please contact me.

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. They are able to 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, 2026

Monthly Comparison Detail

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

Mar 31 = 75%

Transaction Date Mar 1 2026 to Mar 31 2026

	FY 2025-2026 Budget	March Actual	YTD Budget	YTD Actual	Annual % of Budget
Income					
Undesignated Funds					
<Accounts Without Sub-Categories>					
40000 Pledged	265,487.00	22,201.06	199,115.24	192,578.94	73%
40100 Unpledged	10,000.00	1,193.28	7,500.01	6,860.62	69%
40200 Initial	200.00	0.00	149.99	117.00	59%
40300 Interest - NB&T Checking	60.00	41.37	45.00	47.26	79%
40350 Interest - NB&T Savings	0.00	0.00	0.00	262.14	0%
40400 Lewis Memorial CE Coordinator I...	5,000.00	0.00	3,749.99	0.00	0%
40450 Income from Surplus	8,745.00	0.00	6,558.75	0.00	0%
40550 Income from Carryover	3,000.00	0.00	2,250.00	0.00	0%
40700 Christmas Trees	26,000.00	0.00	19,499.99	23,922.25	92%
40750 Winter Craft Fair & Festival	0.00	0.00	0.00	636.00	0%
40755 Yard Sale income	0.00	0.00	0.00	876.25	0%
40760 Livestream Donations	100.00	0.00	75.01	0.00	0%
40800 Fair	6,500.00	0.00	4,874.99	7,390.56	114%
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	8,450.50	75%
41000 Sanctuary (Flowers)	2,000.00	930.00	1,499.99	2,613.75	131%
41300 Special Offering - Easter	500.00	0.00	374.99	0.00	0%
41400 SREC Trades	1,300.00	0.00	975.01	235.71	18%
41500 Steeple Lighting	50.00	0.00	37.49	50.00	100%
41600 Weddings. Baptism, etc	200.00	0.00	149.99	350.00	175%
<Accounts Without Sub-Categories> Total	341,342.00	24,365.71	256,006.46	244,390.98	72%
Building Usage					
40600 Central COOP rent	23,750.00	2,515.00	17,812.49	17,605.00	74%
40620 Single Use	3,000.00	0.00	2,250.00	1,542.05	51%
40630 Donations	0.00	0.00	0.00	100.00	0%
Building Usage Total	26,750.00	2,515.00	20,062.49	19,247.05	72%
SAM					
40050 Pledged - Benevolences	5,418.00	453.08	4,063.50	3,907.21	72%
40150 Unpledged - Benevolences	286.00	19.72	214.51	135.38	47%
41200 Special Offering - Christmas	2,400.00	0.00	1,800.00	2,846.00	119%
SAM Total	8,104.00	472.80	6,078.01	6,888.59	85%
Undesignated Funds Total	376,196.00	27,353.51	282,146.96	270,526.62	72%
Total Income	376,196.00	27,353.51	282,146.96	270,526.62	72%
Expenditures					
Personnel					
Minister					

**Monthly Comparison
Detail**

	FY 2025-2026 Budget	March Actual	YTD Budget	YTD Actual	Annual % of Budget
50000 Minister Base Salary	67,786.00	4,064.32	50,839.51	37,062.32	55%
50050 Pastor Search Committee	0.00	985.07	0.00	985.07	0%
50100 Housing Allowance	33,000.00	1,961.54	24,750.00	18,806.09	57%
50200 Auto Allowance	900.00	0.00	675.00	383.17	43%
50300 Retirement Annuity	14,110.00	913.92	10,582.51	8,221.68	58%
50400 Health Care Allowance	23,857.00	849.46	17,892.76	8,047.72	34%
50500 Life/Disability Insurance	1,512.00	97.92	1,134.00	785.16	52%
50600 FICA Adjustment	9,535.00	525.92	7,151.26	4,743.68	50%
50700 Continuing Education	250.00	0.00	187.51	35.00	14%
50800 Professional Expenses	500.00	0.00	374.99	447.39	89%
50900 Pulpit Supply	750.00	0.00	562.50	350.00	47%
Minister Total	152,200.00	9,398.15	114,150.04	79,867.28	52%
Other staff					
51000 Music Director/Organist	29,558.00	2,273.70	22,168.49	22,722.66	77%
51100 Substitute Organist	450.00	0.00	337.50	0.00	0%
51200 SS Coordinator	8,405.00	1,060.80	6,303.74	8,021.60	95%
51300 Custodian	24,738.00	1,902.92	18,553.50	19,017.20	77%
51400 Office Administrator	28,366.00	2,182.00	21,274.51	21,731.37	77%
51450 Office Vacation Coverage	0.00	0.00	0.00	0.00	0%
Other staff Total	91,517.00	7,419.42	68,637.74	71,492.83	78%
Payroll Expenses					
51500 SS/Medicare Taxes	6,967.00	567.58	5,225.26	5,909.02	85%
51600 ADP Payroll Expenses	1,650.00	112.30	1,237.50	1,135.65	69%
Payroll Expenses Total	8,617.00	679.88	6,462.76	7,044.67	82%
Personnel Total	252,334.00	17,497.45	189,250.54	158,404.78	63%
Administration					
52000 Office Supplies	2,300.00	422.96	1,724.99	1,334.39	58%
52100 Postage	600.00	11.60	450.00	435.14	73%
52200 Copier Maintenance & Usage	5,200.00	214.00	3,900.01	3,519.55	68%
52300 Software Renewal (Office 365 & Z...	1,300.00	10.63	975.01	822.13	63%
52400 CDM+ support & data hosting	660.00	0.00	495.00	0.00	0%
Administration Total	10,060.00	659.19	7,545.01	6,111.21	61%
Property					
<Accounts Without Sub-Categories>					
53000 Annual Inspections	2,800.00	1,761.48	2,100.01	2,411.48	86%
53400 Snow Plowing/Sanding	3,500.00	3,085.00	3,500.00	12,610.00	360%
53700 Transfer to Maintenance Special ...	5,938.00	628.75	4,453.51	4,811.76	81%
53800 Transfer to Parking Lot Special Acct	0.00	0.00	0.00	0.00	0%
<Accounts Without Sub-Categories> Total	12,238.00	5,475.23	10,053.52	19,833.24	162%
Church Utilities					
53100 1 & 9 Worthen Electricity	900.00	81.90	675.00	1,480.96	165%
53110 Electricity Generated	0.00	0.00	0.00	0.00	0%
53120 1 Worthen Gas	11,500.00	2,330.14	8,625.01	10,466.24	91%
53130 1 Worthen Water	1,300.00	(426.34)	975.01	1,164.79	90%
53140 Telephone/Internet	2,600.00	218.82	1,949.99	2,450.60	94%

**Monthly Comparison
Detail**

	FY 2025-2026 Budget	March Actual	YTD Budget	YTD Actual	Annual % of Budget
53150 Sewer Assessment/Stormwater	3,500.00	426.34	2,624.99	3,738.14	107%
53160 Trash Service	2,620.00	210.00	1,965.01	1,890.00	72%
53170 Elevator Permit	350.00	0.00	262.49	315.00	90%
Church Utilities Total	22,770.00	2,840.86	17,077.50	21,505.73	94%
Church Repairs/Supplies					
53200 Custodial Supplies	1,400.00	100.36	1,049.99	972.97	69%
53210 Kitchen Supplies	300.00	0.00	225.00	161.21	54%
53220 Boiler Maintenance	1,100.00	0.00	824.99	2,829.72	257%
53230 Lawn Care	1,050.00	0.00	787.50	714.16	68%
Church Repairs/Supplies Total	3,850.00	100.36	2,887.48	4,678.06	122%
Insurances					
53300 Church Commercial Package	14,000.00	0.00	14,000.00	15,402.00	110%
53310 Workman's Compensation	1,600.00	(56.00)	1,200.01	1,689.00	106%
Insurances Total	15,600.00	(56.00)	15,200.01	17,091.00	110%
Church Gardens incl Carson Park					
53500 Garden/Park Maintenance	15,500.00	0.00	6,314.00	6,242.25	40%
53510 Water	650.00	0.00	487.49	494.90	76%
Church Gardens incl Carson Park Total	16,150.00	0.00	6,801.49	6,737.15	42%
9 Worthen Property					
53610 9 Worthen - Gas	1,100.00	219.46	824.99	1,065.85	97%
53620 9 Worthen - Sewer	450.00	0.00	337.50	226.05	50%
9 Worthen Property Total	1,550.00	219.46	1,162.49	1,291.90	83%
Property Total	72,158.00	8,579.91	53,182.49	71,137.08	99%
Committees					
54000 Christian Education	0.00	0.00	0.00	0.00	0%
54100 Communication	100.00	0.00	75.01	0.00	0%
54200 CORI Safe Church Cks/Training	400.00	23.90	300.01	227.80	57%
54300 ONA Ministry	500.00	0.00	374.99	60.53	12%
54400 Prayer Shawl Ministry	0.00	0.00	0.00	0.00	0%
54500 Stewardship	250.00	0.00	187.51	205.99	82%
54600 Technology	0.00	0.00	0.00	0.00	0%
54650 Livestream Coordinator	1,560.00	150.00	1,170.00	1,050.00	67%
Committees Total	2,810.00	173.90	2,107.52	1,544.32	55%
Worship					
<Accounts Without Sub-Categories>					
55000 Child Care	1,500.00	0.00	1,125.00	0.00	0%
55100 Diaconate	200.00	9.56	149.99	242.91	121%
55300 Sanctuary	2,600.00	339.85	1,949.99	2,158.10	83%
<Accounts Without Sub-Categories> Total	4,300.00	349.41	3,224.98	2,401.01	56%
Music					
55200 Bell Choir Supplies	0.00	0.00	0.00	0.00	0%
55210 Equipment Maintenance	0.00	0.00	0.00	0.00	0%

**Monthly Comparison
Detail**

	FY 2025-2026 Budget	March Actual	YTD Budget	YTD Actual	Annual % of Budget
55220 Music Supplies	0.00	0.00	0.00	0.00	0%
55230 Sonlight	0.00	0.00	0.00	0.00	0%
Music Total	0.00	0.00	0.00	0.00	0%
Worship Total	4,300.00	349.41	3,224.98	2,401.01	56%
Outreach					
SAM Budgeted Expenses					
56100 SAM - Mission Fund	5,704.00	500.00	4,278.01	3,500.00	61%
56150 SAM - Christmas Eve Offering	2,400.00	0.00	1,800.00	2,846.00	119%
SAM Budgeted Expenses Total	8,104.00	500.00	6,078.01	6,346.00	78%
Church Outreach					
56200 NEA Dues	400.00	0.00	300.01	400.00	100%
56300 Southern New England Conference	7,000.00	0.00	5,250.01	3,500.00	50%
Church Outreach Total	7,400.00	0.00	5,550.02	3,900.00	53%
Outreach Total	15,504.00	500.00	11,628.03	10,246.00	66%
Miscellaneous					
<Accounts Without Sub-Categories>					
57000 Bank Service Fees	30.00	0.00	22.50	0.00	0%
57100 Vanco Fees	375.00	30.99	281.25	288.35	77%
57150 Paypal Fees	125.00	22.44	93.74	180.90	145%
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	53.43	397.49	469.25	89%
Fundraisers					
57200 Christmas Tree Expense	18,000.00	0.00	18,000.00	16,074.10	89%
57210 Fair Expense	500.00	0.00	500.00	496.81	99%
57225 Winter Craft & Festival Expense	0.00	0.00	0.00	9.00	0%
Fundraisers Total	18,500.00	0.00	18,500.00	16,579.91	90%
Miscellaneous Total	19,030.00	53.43	18,897.49	17,049.16	90%
Total Expenditures	376,196.00	27,813.29	285,836.06	266,893.56	71%

Balance Sheet as of March 31, 2026

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

Mar 31 2026

<u>ASSETS</u>		
Cash Accounts		
10000	NB&T Checking Account	67,007.08
11000	NB&T Savings	55,899.02
11500	NB&T CD's	62,391.98
13000	Fidelity	340.59
Cash Accounts Total		185,638.67
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	621,947.28
Investments Total		621,947.28
TOTAL ASSETS		6,307,585.95

<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	22,166.14
30100	Carryover Account	6,297.83
Undesignated Funds Total		28,463.97
Designated Funds		
<Accounts Without Sub-Categories>		
20000	Capital Campaign	21,016.60
31000	Adult Fellowship	975.64
31100	Kids Club	459.27
31200	Berg Fund transactions	5,166.80
31400	Bob Moore Memorial	1,907.00
31500	Carson Park	(6,777.76)
31600	Christ Care Special Acct	234.89
31700	Christian Education Special Account	7,651.52
31800	Church School Collection	1,130.20
31900	Coffee Hour Special Acct	109.51
32000	Collation Special Acct	2,707.01
32300	Crafter Special Acct	101.35
32400	Diaconate - Communion & Good Samaritan	2,833.59
32450	Richard B. Knight Memorial Gift Card Fund	1,815.36

Mar 31 2026

32500	Endowment Fund	0.00
32600	Family Ministry Special Acct	169.68
32700	Junior High Group Special Acct	853.16
32750	Lewis Mem. CE Fund	7,458.64
32770	Lewis Mem. Scholarship Fund	1,868.12
32900	Lubec (DEMM) Special Acct	12,614.47
33000	Maintenance Special Acct	2,919.10
33200	Men's Breakfast Special Acct	0.00
33300	Music Special Account	25,311.37
33350	Other Missions	50.00
33400	Parking Lot Maintenance Special Acct	5,557.00
33500	Pastor Discretionary Fund	0.00
33550	ONA Special Account	36.50
33600	Prayer Shawl Ministry Special Acct	120.00
33700	Remembrance Fund	2,507.89
33750	Security Deposits	950.00
33800	Senior High Group Special Acct	4,124.92
34000	Trustee Discretionary Fund	38,760.45
34100	Ramps for Neighbors Special Acct	553.38
34200	Women's Retreats Special Acct	95.08
34300	Passthrough (In & Out)	70.94
34350	Prepaid Pledge Acct	2,980.46
<Accounts Without Sub-Categories> Total		146,332.14

SAM Designated

35000	Alternative House Special Acct	20.00
35050	Capital Campaign: SAM	9,666.00
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	0.00
35600	Habitat For Humanity Special Acct	0.00
35700	House of Hope Special Acct	0.00
35750	Jean Neal SAM Special Acct	0.00
35800	Lowell Community Health Center Special Acct	0.00
35900	Lowell Transitional Living Center Special Acct	10.00
36000	Neighbors in Need Special Acct	0.00
36100	One Great Hour of Sharing - UCC	372.00
36200	Open Pantry of Greater Lowell	0.00
36300	SAM Discretionary Special Acct	774.56
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		10,842.56

Designated Funds Total 157,174.70

Investments

38000	Berg Fund	20,255.08
38100	Carson Park Fund	19,151.40
38200	CE Fund	16,458.31
38300	Endowment	475,326.93
38500	Hamilton Fund	6,814.29

Mar 31 2026

38600	Lewis Memorial CE Fund	74,871.00	
38700	Lewis Memorial Scholarship Fund	7,707.40	
38800	Winn Fund	1,362.87	
	Investments Total		621,947.28
	TOTAL FUNDS		<u><u>6,307,585.95</u></u>
	TOTAL LIABILITIES AND FUNDS		<u><u>6,307,585.95</u></u>
	Difference		0.00