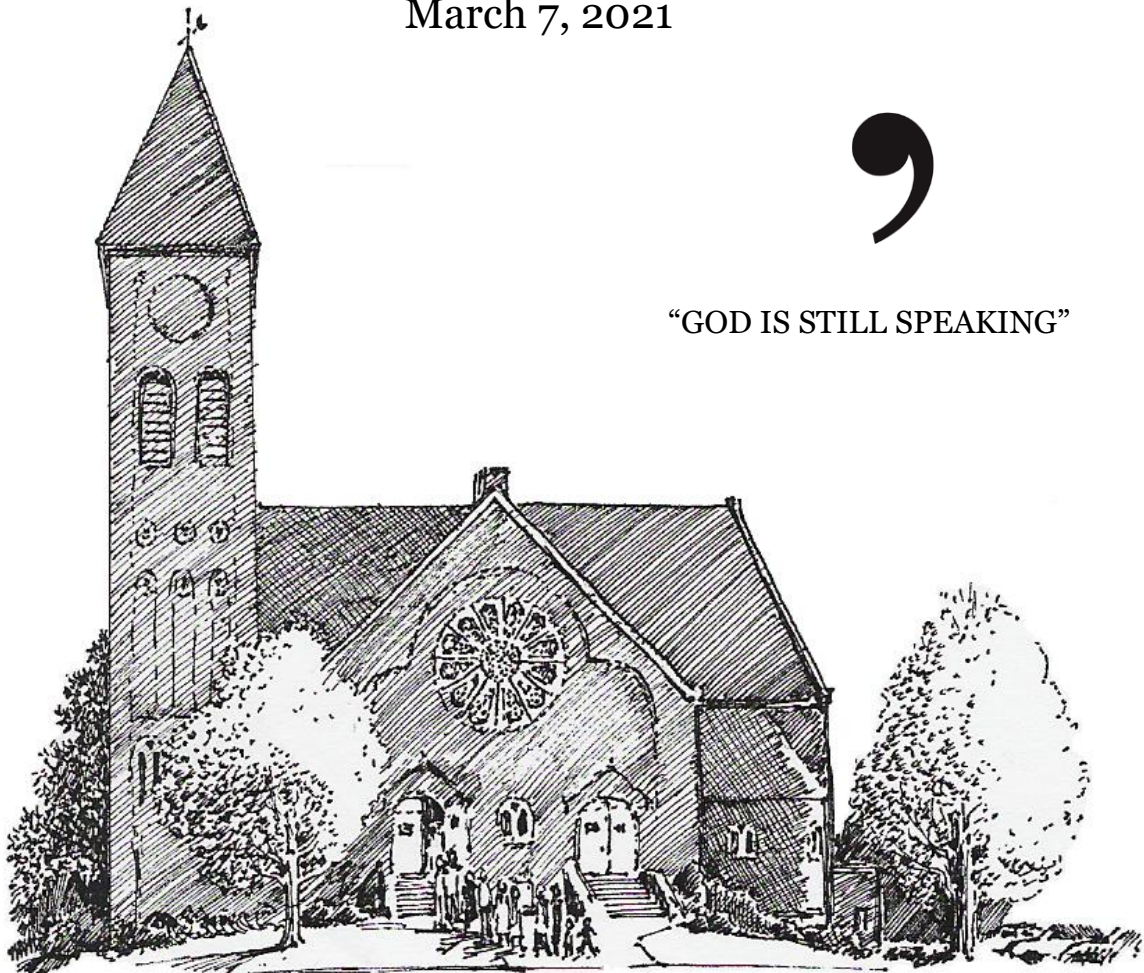


2020 ANNUAL REPORT

ANNUAL MEETING

March 7, 2021



“

“GOD IS STILL SPEAKING”

ALL ARE WELCOME AT CENTER CHURCH ON THE COMMON, AN OPEN AND AFFIRMING UCC CONGREGATION, WHERE THE SPIRIT OF GOD STIRS US TO EMBRACE OUR DIVERSITY, DEEPEN OUR FAITH IN JESUS, SHARE OUR TEARS AND LAUGHTER, AND EXTEND GOD'S ABUNDANT LOVE AND JUSTICE INTO THE WORLD.



FIRST CONGREGATIONAL CHURCH

United Church of Christ

One Church Street

South Hadley, Massachusetts 01075

413-532-2262

Email: centerchurch@verizon.net

Facebook: Center Church of South Hadley MA

Website: <https://centerchurchsouthhadley.org/>

Instagram: @centerchurchsouthhadley

The Ministry at Center Church

Ministers
Senior Minister
Christian Education
 Children

 Youth
Music Program
 Organist
 Choir Director
 Associate in Music
Church Administrator
Custodian

All Church Members
Rev. Lori J. Souder

Martha Guild, Simone Jacob and
Chelsea Korzeniowski
Emily Carle and Emma Martin

Larry D. Schipull
Cheryl H. Cobb
Cynthia J. Morrell
Cynthia H. Jubinville
Robert Farman

AGENDA

Annual Meeting – March 7, 2021

*First Congregational Church, UCC
South Hadley, Massachusetts 01075*

Call to Order - Call for quorum_____	John Hoffman
Opening Devotions_____	Rev. Lori J. Souder
Presentation of the Annual Report_____	John Hoffman
Minutes of the 2020 Annual Meeting _____	David Morrell, Clerk
Sr. Minister's Report _____	Rev. Souder
Team Reports Review _____	Review Chairs
Nominating Team Report _____	David Morrell
Financial Reports _____	John Hoffman
Budget for 2021_____	Eliot Chartrand
Acceptance of Annual Report _____	John Hoffman
Other Business_____	John Hoffman
Closing Devotions _____	Rev. Souder

2020 was the year the Covid-19 virus (Coronavirus) created a world-wide pandemic. Center Church “closed the doors of our building” on March 13th – suspending worship and all activity within the building. The staff worked remotely, and Zoom meetings and gatherings became the new normal; face masks were required for entry into all establishments. Worship Services were created for YouTube video presentation. A network of communication was set up so that Rev. Lori could be in touch with members/friends and we could all be kept informed about one another. Center Nursery School closed up and taught remotely through May, the end of the school year, and then made the decision to close for good. Restrictions continue into 2021 – but with a new vaccine having been developed, there is hope that this year will bring relief from the spread of the virus and we will welcome in a better year – there is HOPE in sight.

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MINUTES OF THE ANNUAL MEETING

February 2, 2020

The 287 Annual Meeting was called to order at 11:41 a.m. by acting moderator John Anz with a quorum of 51 voting members present. John thanked Karen Anderson and the Activities Team for organizing the delicious potluck lunch. Reverend Souder gave the opening prayer thanking God for all the blessings that have been bestowed on Center Church as we look forward to our future together.

The minutes of the 2019 Annual Meeting were **MSV** unanimously accepted as printed.

Pastor's Report:

Reverend Souder spoke of Center Church as an effective, creative, energetic, vital and youthful congregation! She thanked all the volunteers who help to make Center Church a place for meaningful worship and fellowship. Lori remarked about how blessed we are to have an actively involved Loomis Village community. Center Church is filled with imaginative foresight and an abundance of humor! She thanked and recognized our steadfast staff who work together to achieve a harmonious atmosphere. She pointed out that the Town Administrator has noted that our justice and peace beliefs have benefited the whole community. It is time that we think ahead to 2021 and beyond. Where do we want to be? We always have visitors. Some even pledge, but don't become members. Lori touched upon her upcoming sabbatical. She wants to do half at the end of June 2020 and the other half the next year in August of 2021. This way she feels she won't be away from Center Church too long. She closed by stating that Center Church needs to create a legacy. We can be as Jesus was "fearless with compassion and hope!"

Team Reports:

- Brian Lapis thanked the Council for the "camper scholarship" money.
- Corinne Chartrand brought to the attention of the members present just how much money the Activities Team and the various fund raisers have raised. These funds benefit Center Church in so many ways! She gratefully acknowledged all the volunteers who made this happen.
- Anita Sarro of HR/PCRC asked those present to review the handout of the Center Church Survey 2019. She explained that it has been a nearly two-year process. It's an opportunity to evaluate the whole church. Anita admitted that it's not a "perfect model" but it has brought a lot of "concerns to light." Overall, the survey is positive. It indicates the vitality in Center Church. With a point system from 1 to 5 (1 the lowest and 5 the highest) there were very few 2s. There were two productive after church meetings expressing important comments and concerns. This was to ensure that all voices were heard. Now we must use what we have gained and go forward! It was **MSV** unanimously that the Council receive the Center Church Survey 2019 and discuss, prepare and encourage everyone to identify ways to move forward and explore ideas based on the Survey responses.
- A spokesperson from the Trustees recognized and thanked Eliot Chartrand, Al Duffy, Randy Purinton, Bill Giles and David Morrell for their volunteering to redecorate the Church Street hallway and also correcting the outside drainage problem by the Park Street entrance door.
- Brian Lapis commented for the Stewardship Team that pledging has been strong. However, we have to consider how we go forward regarding the loss of some pledge units.
- CE is considering doing an inter-generational activity. According to Kate Hoffman, a table will be set up in Fellowship Hall during Fellowship Hour to create items (cards) to be sent to persons on the prayer list, etc.

- Betty Innocent from Outreach explained the guidelines that the team developed for their “outside” partnership giving. She encouraged more participation from the congregation in the team’s activities. They are planning a visit to Jewish Family Services to help with reorganizing their basement. Betty hoped there would be more people to help.

Financial Report:

Eliot Chartrand reported for the Treasurer John Hoffman. He stated that the Charlene Johnson bequest helped Center Church in many ways. It was also a very good year for our investments. The bottom line is in very good financial shape. Expenses for upkeep have been moderate. \$12,500 was spent for the utilities which was lower than last year’s. The furnace upkeep has been an ongoing expense.

Budget for 2020:

Al Duffy presented the proposed budget for 2020. He reported that the budget has been falling short for the last five years. For 2019 we were very responsible and frugal in our expense outlay. The Trustees are hoping to balance the budget. After some discussion it was **MSV** unanimously to accept the 2020 budget as presented.

It was **MSV** unanimously to accept the 2019 Annual Report in its entirety.

New Business:

Al Duffy presented the Ad-Hoc Safety Team’s report. He stated that the draft report was presented to both the Church Council and the Trustees and approved by both. Al affirmed that each team will get a copy. Team leaders need to update their teams about the report. Council is to continue to reinforce this safety policy. Everyone needs to stay involved and be trained to react properly in an emergency. Posters are placed throughout the buildings to help. Al reiterated that Center Church is the first church in town to institute these safety procedures. The procedures should be reviewed once per year. Al thanked his invaluable team and especially Cindy Morrell for all her help in taking minutes, etc. It was then **MSV** unanimously to accept the Draft of the Ad-Hoc Safety Team for the First Congregational Church of South Hadley to put into action the Team’s safety recommendations. Al’s review was met with positive acclamation!

Other Business:

Some discussion arose about Teams. Do we need so many? It was realized that some teams are essential and valuable but not everyone likes the term “team.” Not all great ideas come from the teams. Small groups are a good start for possible changes. Individuals have contributed many ideas. Is the Council the place to discuss such changes? Jane Markarian suggested that maybe there is a way to incorporate “a new idea group” which could draw different people to get involved. Maybe a suggestion/idea box could be utilized. Randy Hyvonen stated that changes can be made but slowly over time. We may resist, but eventually we agree. The well thought out book “12 Keys to an Effective Solution” is a good help for where we want to put our focus. Ways have to be found in which to participate and show that we care.

Brian Lapis thanked John Anz for taking on the responsibility of moderating the Annual Meeting. Cindy Morrell thanked Thia Jubinville for her expert help in getting the Annual Report organized and printed. Before Cindy Morrell went to the piano to accompany us on the piano as we sing “*Blessed Be the Tie That Binds*” Lori thanked Cindy for her 50 years as the associate organist and accompanist for Center Church! All this was met with acclamation! Lori then closed the meeting with a prayer.

There being no further business, the meeting was adjourned at 1:00 p.m.

Respectfully submitted,
David C. Morrell, Clerk

REPORT OF THE SENIOR MINISTER

We have been in exile and it is not new for people who love God. We are always discerning our way forward – as individuals, families, and a congregation. That’s true in non-pandemic times as well but it seems more so this past year. The past year has asked us to listen more deeply and intensely, and discern what faith, hope, and love look like in these times.

Over the past year that deep listening asked of us many things, and we made some hard decisions.

Since March 14 our in-person worship was discontinued and we remain gathering online to worship, say our prayers, and be with one another...in worship, with Mid-Musings Mac and Jeez, and the C@C. I thank Gretchen LaBonte, Thia Jubinville, and our musicians for aiding in this. We were tossed a high learning curve.

- We suspended child care and in-person meetings and moved to Zoom and Google Meetings. Several families participated. Some said extra screen time was not appreciated due to their screen time during the week. Many youth enjoyed rolling out of bed to a Sunday School Class of peers and the two Directors.
- We released the choir, temporarily—painful, but we were able to remain a few for recording.
- We developed a Phase Forward Task Team to inform us on how to proceed during the Pandemic. (Thank you, Brittany Bryant, Al Duffy, Kathryn Hoffman, Gretchen LaBonte, Anita Sarro, and Kiki Tipton)
- We let go of plans and expectations for what we would do in 2020 within our doors, but we extended our ideas outside. From 230-to the low of 22, we welcomed fellow vigil participants every Saturday for racial justice. Many/Most participants are outside Center Church. We have defined ourselves. We are thankful for you who attend. It is a no-guilty vigil. Join us when you can.
- We closed our church doors to our renters and visitors and all church events, but look forward to a fall music event if safety prevails.
- We practiced good cheer during Advent and Christmas leaving lights for all and delivering Advent Kits for all church members and friends thanks to many elves.
- We have been in exile, but turn to a new light/hope come vaccinations and practicing safety.

Though it’s been almost ten months like this it still feels strange. It feels like we have been exiled from our homeland, from the way things used to be, from what was familiar and comfortable and maybe even taken for granted. It feels like we are living in a foreign land, waiting and wanting to go home. I don’t know when we’ll get to go home. I hope and pray that with the vaccines and continued use of masks and social distancing we can return sooner than later. But I don’t know. So, what do we do in the meantime?

The prophet Jeremiah had something to say about this. He wrote a letter to the Israelites after they had been exiled from their homeland and were living in a foreign land. They were in Babylon waiting and wanting to go home and here’s what he said:

Thus says the Lord of hosts, the God of Israel, to all the exiles whom I have sent into exile from Jerusalem to Babylon: 5Build houses and live in them; plant gardens and eat what they

produce. 6Take wives and have sons and daughters; take wives for your sons, and give your daughters in marriage, that they may bear sons and daughters; multiply there, and do not decrease. 7But seek the welfare of the city where I have sent you into exile, and pray to the Lord on its behalf, for in its welfare you will find your welfare.” (Jeremiah 29:4-7)

It's another way of saying that life has changed, not ended. It's about finding what faith, hope, and love look like in this land, in this place, and in this time. Build, plant, marry (two weddings were postponed to 2021), multiply, seek, pray, and do not decrease. That's what we did this past year and here's what it looked like:

- The Church never closed. We gathered online, and always in our hearts, to worship, pray, and be with one another.
- We kept all our staff and maybe transformed their duties to accommodate Covid. Thank you, Staff.
- We celebrated communion, an outdoor baptism, an outdoor marriage, and commended to God those who had died.
- We learned new technology (major struggle but Gretchen LaBonte paved the way), increased the quality of our production, and expanded our online presence.
- Many assisted me in calling or emailing members and friends to remain in touch. Thank you. We had/have no idea our condition would last this long.
- We prayed for healthcare providers, essential workers, each other, and ourselves. We celebrated Front line workers in interviews.
- Thanks to our Treasurer we received a PPP Loan that was forgiven, allowing us to end the year in the black. However, thank you to your constant generous giving.
- We cared for people through the Neighbors Helping Neighbors Food Pantry and Western MA Food Bank, and Cathedral in the Night. We prepared and delivered monthly meals through Food For Friends.
- The Outreach Team continued to thrive to reach to the homeless and hungry.
- We lived as a public face of Jesus in South Hadley and on the world wide web.

All of this is to say we have not been abandoned and we do not stand alone. The darkness cannot overcome the light of faith, hope, and love. The light will always win. And that light exists in you. You are the light carriers. Without you this place, this community, this world is just a little bit darker. Your presence makes a difference.

And yet, I also know that 2020 has been a year with disappointments, discouragement, frustrations, and anger about what we are not doing and cannot do. I've experienced that in you, our church, and myself. I wish I could take all that away for you, Center Church, and myself. I wish I could set before you my vision and plans for 2021. But I can't.

Every year at our Annual Meeting I stand before you and I say, "This is where we are headed. This is what we're going to do. These are my plans. This is what I am thinking." But this year? I don't know. But I do know this. There is one who holds that vision for us. Jeremiah spoke of that one in his letter

to the exiles when he wrote: *“For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope.” (Jeremiah 29:11)*

I can't tell you today what that future looks like, but I do trust that it's there. I can't tell you today when that future will arrive, but I trust that it is coming. I can't tell you today how that future will happen, but I trust that when it does, we will be a part of it. We have maintained and retained God's Love and Justice.

Thanks be to God for you. I am teary eyed saying it. It is YOU who kept Center Church, UCC alive during 2020. I just nudged. You did the lifting. As we move forward, you bet I will share direction. Let's first see where we land 2021.

Until that day we must listen even more deeply and intensely. We must keep our eyes, ears, and hearts open to one another and to the one who holds our future. We must be attuned to what is happening around us and to what is being asked of us. We must remember in a new way.

Finally, thank you. Thank you for your support, prayers, and patience this past year. I am grateful for your trust and the privilege of being your minister. There is no one else I'd rather go through a pandemic with than you all. Thank you.

With lots of love,

Lori

REPORT OF THE BOARD OF DEACONS

Deacons facilitate worship and worship planning with Senior Pastor, Lori Souder. The diaconate for 2020 included Lynne Bertram, Robert Judge and Gretchen LaBonte with Rev. Souder as our advisor. Gretchen LaBonte served as chair of deacons.

In-person church services were cancelled mid-March (3/22) due to the COVID-19 Pandemic. The first fully online service took place on March 29, 2020 via YouTube, and virtual worship continued through the end of the year. In-person worship has not been reinstated to date because of continually rising COVID cases in the town of South Hadley, as well as Hampshire County and Massachusetts.

Each month when we gathered to meet via zoom, our team members contributed discussions about how to continue to provide meaningful worship to our congregation particularly through this difficult year when we haven't been able to gather in-person and many community members have navigated the added stressors and personal challenges.

During these months, many church members came together to record portions of the services on a weekly basis, along with Lori providing "Midweek Musings" on Wednesdays. The deacons wish to thank all those participants for the wonderful and moving services provided. We especially thank Gretchen LaBonte for her technical expertise in putting the YouTube presentations together from all the recorded input she received. It has been a monumental job.

During March and April, Lori provided the deacons with a list of members to contact by phone and email which continued throughout the summer until September.

We want to thank Pastor Lori for her leadership at Center Church, and in particular to the deacons. We also want to thank our guest preacher Emily Carle on December 13. We would also like to thank all the scripture readers, Martha Guild and Julie Burke that provided Messages for All, as well as all of our fabulous musicians.

This next year will be a year of transition as at the close of this year both Lynne Bertram and Bob Judge have completed their two terms as deacons. Deacons will be looking for 2-3 more new people to add to the group. We sincerely thank Lynne and Bob for their dedication and service to our team.

As a team we will strive to provide moments of peace and reflection during a challenging time for our world. We wish for our congregation to reflect on their faith journey and look forward to a meaningful year ahead

Lynne Bertram and Gretchen LaBonte for the Deacons

REPORT OF THE BOARD OF TRUSTEES – 2020

Members: Karen Anderson, Art Coffin, Al Duffy, Bill Giles, Randy Purinton, Carol White, Eliot Chartrand

Non-Voting Members: Pastor Lori Souder and Recording Secretary, Cindy Morrell

First and foremost, we wish to recognize the steadfast support of our Pastor, church administrator and staff, who have had to work harder than ever before to make the transition from everything “Actual” to everything “Virtual”. This is a transition to a communication platform they may never have imagined they would have to use.

It is safe to say, all members of the Center Church and surely, the trustees, were happy to see the end of 2020. This has been a frightening year with many unexpected and challenging events, and we have reasons to be uplifted, as we are still here doing God’s work.

From the date of our last “Actual” Sunday Service in the Center Church Sanctuary, March 8, 2020, the Board of Trustees has been waiting for and preparing for the reopening of the building.

We are thankful to have access to some government Economic Stimulus funding through the Paycheck Protection Plan. Through John Hoffman’s effort, we were able to secure \$35,700 which helped us offset the loss of income due to closing the church for Sunday services and other activities.

One of the most disappointing loses, due to Covid 19 restrictions, was the closing of the Center Nursery School. This non-profit business was started at Center Church by church members; Barbara Chaffee Peterson, Ruby Carver, Joy Bock, Barbara Blank, Ginny Russell and Phylliss Lacoste, to name a few, and has been operating since 1957. We are sad to see the school close.

While activities around and in the church building were limited, we made use of the time to refinish the floor in Fellowship Hall and the Choir Room. We also did some fixture upgrades in the 2nd floor bathroom in the education wing. We completed the exterior window painting of the small, lateral windows, in the sanctuary and a couple of our skilled Trustee members did some cosmetic improvements in the Church Street entry hall near the church office.

In March 2020, we received notification that Center Church has been accepted by the National Historic Register for Listing as an Historic Place. The application process was lengthy and tedious. Fortunately, several of our church families sponsored this project. The Historical distinction will improve our access to Federal and State Funding for Building Preservation projects in the coming years. While we have accomplished a lot this year as part of the overall maintenance plans, we still have a great deal more to do. We have a Building Preservation Fund which we hope will become more active in the future. The next project will be the restoration of some of the brick work on the building. This project will require careful management and phasing to complete the project.

While we are mindful that our congregation has lost some of our more significant donors in the past few years, we have been blessed to have received some funds this year which gave a welcoming boost to our Church endowment, which is now over \$1 million. From the Endowment Fund, each year, we withdraw funds which are added to our operating account. Our Church Endowment will be ever more important as time goes on.

In closing, I wish to thank all the Trustees for their involvement and counsel. Carol White will be leaving the Trustee board. We all appreciate her counsel over the past 6 years.

Respectfully submitted,

Eliot Chartrand

REPORT OF THE CLERK

<u>NEW MEMBERS UNITED BY:</u>	<u>INACTIVE STATUS</u>
<u>Reaffirmation of Faith</u>	Nancy Johnson*
	Jeremy Kenneson*
February 23, 2020	Paula Lonergan*
Christopher Kibler	Peter McAvoy*
Christina Remie	Kayla Narey*
Phoebe Murtagh	Tyler Narey*
	Sydney Phoenix*
	Roland (Jay) Roberts*
	Chloe Sabbs*
<u>BAPTISMS:</u>	Melissa Thornton*
July 19 Benjamin Eugene LaBonte	Pamela Thornton*
son of Gretchen and Daniel LaBonte	Lisa Wray*
	* continuing status
<u>MARRIAGE:</u>	
June 20 Chloe Sabbs to Patrick Asselin	
<u>DEATHS:</u>	
Norma (Stiles) Monat	April 24 *
Marjorie (Cross) Buschner	May 7
Carolyn (Ramsay) Baston	June 17
Shelley (Bull) Granger	June 25
Dorothy "Dolly" (Sullivan) Crossland	July 31
Marion Louise "Lou" (Winter) Hamilton	August 3
Wayne H. Cowan	August 25
Ruth (Hennequin) Thornton	December 29
*was inactive	
	Total Membership December 31, 2020
	Active 179
	Inactive 12
	<i>David Morrell, Clerk</i>

REPORT OF CHURCH COUNCIL

The Church Council meets on the first Tuesday of each month except the month of July. Team reports are brought before the Council. With no moderator, the Council is led by a Lead Pro-tem each month. The designated Lead meets with Rev. Souder prior to each meeting to review pertinent topics and to create an agenda. Due to the onslaught of the COVID-19 pandemic, the Council began meeting through the electronic “online meeting space” called Zoom. Below are the monthly summaries from each meeting.

January Council was led by Randy Purinton of CE/Adult Ed. The Fellowship Hall kitchen passed its regular inspection. Randy was thanked for his redecorating efforts of the Church Street entrance hall complete with fresh paint, chair rail, arches and a Palladian window insert in the chapel door! Trustees reported that five security cameras were installed throughout the building. Outreach collected and distributed over 80 pairs of mittens during the holiday season. How to be more welcoming to parishioners as they enter church on Sunday morning was discussed. Along with greeters at the main entrance, other greeters could be positioned at the Church Street entrance. HR shared an informational handout about the Inter-Faith Opportunities Network and its potential benefits for Center Church. CE began exploring more ways to activate inter-generational participation. Rev. Souder laid out her plan for her sabbatical. She will do half in 2020 and the other half in 2021. Council agreed to endorse the “camper scholarships” by allotting up to 70% of unrestricted memorial funds for this endeavor. Council agreed with the February 5, 2017 change to our Mission Statement. For the Section 4 Paragraph 1 added wording pertaining to “adjunct” status, it was agreed to drop that wording and maintain the current wording pertaining to term limits for team members.

February Karen Hyvonen of Outreach led the Council. Deacons looked into possible constitutional changes to their team. They will inform the Council if any changes are made. CE had the two Youth rooms repainted and a sliding door was installed between the two rooms. A “gathering table” will be used in Fellowship Hall as an inter-generational area for creative-type activities. Outreach planned a future Habitat build event. They also helped to reorganize the Jewish Family Services storage basement. Rev. Souder explained her sabbatical plans: five weeks in July 2020 and four or five weeks in August 2021. Al Duffy revisited and reviewed Center Church’s safety procedures. Council felt that results from the “all-church” survey produced a good product and should help Center Church. For more input an “idea/suggestion” box is to be placed in Fellowship Hall.

March Council was led by Corinne Chartrand of Activities. Council discussed the impending COVID-19 virus situation. Deacons requested more participants on their team. They also are looking into more responsive readings during worship service. Trustees placed safety posters throughout the church buildings. The Fellowship Hall heating units were cleaned to produce more efficient heating. They are looking into our policies on how we host “outside” events within the church. Outreach planned a “low key” event pertaining to the “New York based non-profit RIP Medical Debt” from the Southern New England Conference. Council was asked to consider a need for a future capital campaign to deal with our various building preservation needs.

April had the Council meeting virtually for the first time in the history of Center Church! The Zoom meeting was set up to comply with national and state edicts of “stay at home” directives. Due to the COVID-19 pandemic, we are asked to wear face masks and practice “safe distancing” in public. Rev. Souder acted as our Lead Pro-tem. Activities announced that due to the pandemic, the May fundraiser will not be held. Looking ahead to the Fall Fair, it may also be postponed. Deacons reported that through Gretchen LaBonte’s technical expertise, Center Church is doing YouTube Sunday worship services and a new service called “Mid-Week Musings” until further notice. CE is connecting virtually with the Promise Land participants. CE has created and distributed packets for the children.

The Youth Group also meets virtually. Trustees reported some monetary loss due to the virus stating the Center Church Nursery and the massage therapist must remain closed. Outreach sent a check to Neighbors Helping Neighbors. The One Great Hour of Sharing annual collection fell far short of its anticipated goal. Stewardship explored ways of giving online. Lori stated that through these unsettling times we must be more pro-active about spreading the “Good News.” The need to stay connected is paramount!

May Council met virtually with Anita Sarro of HR as Lead Pro-tem. Trustees have had the second floor girls’ lavatory older toilet replaced. Treasurer John Hoffman shared his endeavor to obtain a Payroll Protection Program loan (a Federal program) through Peoples Bank. It is a “forgivable” loan of \$35,700 of which 75% is to be used for Center Church’s payroll and can also go towards utilities. That application was accepted and the loan was granted. Deacons agreed that Center Church should continue its online presence. The Deacons recommended that we not open the church and that we follow the UCC guidelines for doing so. Activities reported that the Annual Center Church Fall Fair and Holiday Bazaar are cancelled. Lori has been attending “phase forward” online webinars. She has also been in touch with town administrator Michael Sullivan about possible gathering on the Town Common. It was **MSV** to set up a small task force to look into the UCC guidelines and its recommendations and also pandemic trends. Those chosen: Lori Souder, Anita Sarro, Gretchen LaBonte, Al Duffy and Kate Hoffman.

June Council was led by Bobbie Ayers of Membership. Anita Sarro from the newly formed COVID-19 Task force reported that we have the ability to control how we will open our buildings in the future. Meanwhile, all who enter the buildings must use hand sanitizer and masks and sign in. We have sanitizers throughout the buildings. Treasurer John Hoffman was successful in obtaining the PPP for Center church! Stewardship was successful in having a donate tab installed online for Center Church. Regarding our “little library” the Health Dept has said only books can be placed in it.

July Council held an unusual July virtual meeting. It was led by Kate Hoffman of CE. The recent church survey resulted in 20 members submitting answers. They were mostly from senior members and only two with school-age children. Almost all volunteered to help “keeping in touch.” The Task Force stated that they have looked into “safe practices” for our buildings. This includes safety for our employees, worship, Sunday school, youth programs and any outside groups. Peterson Scholarship Fund distributed two scholarships of \$475 each, one for \$350 and one for \$300. Outreach asked for a donation to the Massachusetts Council of Churches. It was **MSV** to take \$1,000 from unrestricted memorial funds and donate it to this worthwhile fund. Stewardship worked with Vanco to establish a portal on our website to accept donations. This credit card portal will make donations much easier!

August meeting was led by Karen Hyvonen of Outreach. The Task Force has made up a “clean up” list for the buildings. Two special thermometers (one for persons entering the church and one for Promiselanders) have been purchased. Deacons will continue YouTube services until further notice. There is a need for more electronic recording devices. Outreach formed an ad hoc group to focus on race relations. Trustees had the Fellowship Hall and choir room floors stripped and re-waxed. Council discussed a possible name change which Center Church might go by. Once any is agreed upon, it will be presented to the congregation.

September the virtual meeting discussed the Task Force and its safe building use. Masks and signing in will be required. Al Duffy and Lori did a “walk through” of the buildings to ascertain areas in need of disinfecting on a daily, weekly, bi-weekly and monthly basis. No negative feedback regarding our efforts. The Saturday weekly vigils have been well received. Sadly, the (pre-school) Center Church Nursery announced it is closing after over 60 years. Trustees hired painters to complete the outside painting of the lower sanctuary window frames.

October Corinne Chartrand of Activities led the virtual meeting. The Task Force produced a statement regarding how Center Church is maintaining a safe environment. A letter to the congregation was sent out to explain the guidelines. It was agreed that a “reaching out” project be established. Bobbie Ayers, Corinne Chartrand, Kate Hoffman and Karen Hyvonen volunteered to spearhead this project. CE is incorporating anti-racial material into their lessons and the Youth Group is adding racial justice to its curriculum. Membership sent out its annual “we miss you” fall letter. Stewardship completed its annual campaign appeal letter. Its theme: “Connecting Around God’s Love.” Emily Carle, our Youth Team leader, shared her interesting journey to becoming a religious leader. Once she graduates from MHC, she will attend Louisville Seminary in Louisville, KY. It was **MSV** to support Emily Carle’s discernment toward seminary as an active member of Center Church and that we offer her a scholarship of \$1,000 for her first year (\$500 for the Fall 2021 and \$500 for the Spring 2022) to be taken from unrestricted memorial funds.

November Council held an abbreviated virtual meeting with Anita Sarro of HR as Lead Pro-tem. The “reaching out” project group successfully distributed “little pumpkins” to folks as a “thinking of you” gift. A similar gift will be distributed in December. Activities is doing a Disney-themed virtual Saturday evening trivia game. Deacons made sure that the Advent and Christmas decorations are in place for the season. Outreach has planned to have the Christmas Fund offering. The Christmas Eve offering will go to International Heifer and the area Food Bank. The Saturday vigils have had a minimum of approximately 60 to a maximum of over 200 participants. It is considered an “added value” to our town. Emily Carle preached on December 13 about “Sharing the Light.”

December Lori Souder led the meeting. Activities completed and distributed their “reaching out” seasonal project. CE delivered 125 Advent bags and Luminaria candles. A Christmas Eve “food collection” is for Neighbors Helping Neighbors. Outreach is continuing the Saturday vigils at least through January 16. They delivered mittens, hats and scarves to Neighbors Helping Neighbors. Trustees are hoping to expand parking on the Park Street side of the church. Treasurer John Hoffman reported that the PPP loan was forgiven! Lori reported that SNEUCC (our tri-state conference) released three of our conference ministers from their duties. It was a top-down CEO decision and affects Western Mass representation. Our Hampshire Association sent letters expressing disappointment.

Respectfully submitted,
David C. Morrell, Clerk

REPORT OF THE CHILDREN'S CHRISTIAN EDUCATION DIRECTOR

The Promised Land Sunday School delivers a thriving and progressive Christian faith formation curriculum for PreK-5th Grade each Sunday during the school calendar year. The curriculum is prepared and taught by the Director of Children's Education, a staff of two co-teachers plus church volunteers. The Promised Land Sunday School program is supported by the Children and Youth Education Team. The classrooms are located on the third floor of the education wing of Center Church.

Curriculum: The curriculum in 2020 broke away from the Cokesbury *Deep Blue Rotation* units of learning and returned to a theme-based curriculum due to both the Coronavirus Pandemic and the uprising of racial justice after the killing of George Floyd. In March, Sunday school transitioned to remote instruction using the platform Google Meet and Zoom. The lessons were designed and adapted to address children's need for safety, community, and a new remote learning routine. Sustaining a faith community for families became a priority and demanded relevant lesson structure and content that connected real world events with engaging biblical themes/stories and activities for the range of pre-school to elementary age students currently in attendance. Differentiated instruction was also sustained in presenting lessons with multiple technological tools and modes.

Staff: Mount Holyoke College student Simone Jacob continued as a co-teacher in 2020. After all college students were sent home in the spring, Simone taught an afternoon zoom class from her home in California for the "Littles" (the pre-school students). Chelsea Korzeniowski continued as the nursery care provider for the infants and toddlers' room until the Coronavirus Pandemic sent everyone home and closed the church building in March. Chelsea continued to stay connected by joining the remote classes. Martha Guild is the lead teacher and the Director of Children's Education. Martha taught morning classes on Sundays remotely.

Worship/Outreach: Two Sundays a month, a Children's Conversation is prepared and presented in the sanctuary during worship services. During the pandemic the message is recorded and included in the Center Church South Hadley YouTube channel as part of the Sunday service. On Communion Sundays, the deacons bring communion up to the classrooms for the teachers and for the students who have trained in First Table. In December, a Christmas pageant was performed and recorded on Zoom and presented in the Christmas Eve service on YouTube. Promised Land's outreach has been mainly to families of the church, providing activity bags with crafts related to the church calendar including an advent bag and advent calendar.

Submitted by:

Martha Guild

Children's Education Director

REPORT OF THE YOUTH LEADERS

Youth Group started 2020 by meeting in person with Emma, and Emily's substitute, Maddie, while Emily was studying abroad in Greece. We led a curriculum from Generation Why called "Who is God?" which explored how we can encounter God. When Mount Holyoke closed in March, Emma and Maddie had to switch over to a virtual youth group model over Zoom where we continued with the curriculum. Youth Group wrapped up in May, and went on its usual hiatus in the summer.

After the Black Lives Matter movement reached new heights in July, Emily and Emma led a conversation with the youth over Zoom on racism and what we need to do as a mostly white church to be anti-racist. When September arrived, Emily returned to the Youth Group with Emma, virtually over Zoom, and we started an 8-week anti-racism unit which addressed systemic racism, protesting, reparations, white privilege, Black Lives Matter vs All Lives Matter, and the phrase "I don't see color" from the Christian perspective. We wrapped up the unit with ELCA ordination candidate, Elle Dowd, guest speaking to the youth about abolition. For Halloween, Emily "reverse trick or treated" by dropping off goodie bags to the youth at their homes. In November for our Fall bonding activity, Emily and 8 youth attended Silver Lake's Adventure Day where we played field games and conquered the low and high ropes course. For Thanksgiving, Emily and Emma reviewed the history of indigenous tribes in the Pioneer Valley. For December, we led a weekly devotional on Advent from Illustrated Ministry, and the youth participated in a Secret Santa. We also fell into the habit of playing the app game "Among Us" at the end of every Youth Group, which has become a fun bonding exercise for us.

Although 2020 did not play out the way we imagined it would, it was not so terrible! The youth have been good sports about participating over Zoom, and Emily and Emma have tried to keep things fun and engaging. One upside to Zoom youth group is that we could continue through December and January when we would normally take a break due to the Mount Holyoke winter break schedule.

Respectfully submitted,
Emily Carle and Emma Martin,
Youth Directors

REPORT OF THE CENTER CHURCH MUSICIANS FOR 2020

The year 2020 has been a very different one. Normally the Annual Report carries only the comments from the associate in music, Cindy Morrell. Given what transpired over the course of 2020, we thought it might be a good idea to let those who follow us know how the three staff musicians (organist Larry Schipull, choir director Cheryl Cobb and associate in music, Cindy Morrell) “coped.” As stated in Cindy’s report, the year began quietly enough but in March everything changed due to this situation called the COVID-19 pandemic. By mid-March the church had to be shuttered because of COVID. This happened right after a Tuesday, March 10 Trustee meeting. Thia Jubinville sent out the first written and online version of the services for March 15. There was no choir, no hymns, but an organ/piano duet which we had already recorded.

On March 29, our first YouTube service was sent out with prelude, one hymn and an offertory duet of organ, trumpet/solo vocal plus the usual service items and we were off. We kept working with Pastor Lori on tweaking the musical part of the service to include a prelude but no postlude, hymns with no choir in the beginning but eventually a few singers to lead, and solos by Cheryl. This was to have as few folks in the sanctuary together as possible. Larry became adept at creating videos of each week’s selected hymns. Every hymn video is a four-step process: the music (organ solo, or organ with singer[s]) is recorded; the hymn lyrics are put into a PowerPoint slide show; the music is dropped into and synchronized with the slide show; and the slideshow is converted into a standard movie format for use on YouTube. Cheryl and David Morrell recorded a few duets which could be added when needed and there were still already recorded organ/piano duets available. One Sunday, Julie Burke provided clarinet solos of two well-known songs.

Occasionally, we were able to provide an organ/piano duet for the mid-week musings. And we all figured out what we needed to do for Gretchen LaBonte to produce the two “events” each week via YouTube. On one Sunday in May, we were also able to add a song/video from “Sweet Remains,” Brian Chartrand’s band. Working together, we were able to move through the rest of the “regular” church service year. All the while, Larry and Cheryl were teaching their MHC classes remotely since the College had also gone remote for the rest of second semester. [We also acknowledge here the tremendous stress which Cheryl had been under from the preceding fall through early May with her husband George’s illness until his death on May 6. She continued her MHC and Center Church work with diligence and much love.]

Then on June 21, we transitioned to our “regular summer services” with Cindy handling the music. Again because of restrictions, we could not gather as usual to practice and then sing in Sunday services. Cindy had to use a very small group (solos or duets, but no small group) of singers for the summer and those singers have been duly thanked in her report. Again solos, preludes, and hymns were recorded and sent off to Gretchen.

In September, Cheryl wanted to add a couple more folks to the small group. It was challenging trying to come up with pieces that a very small number of people could sing with next to no rehearsal, but she has made it happen. Many thanks to the singers for rising to the occasion(s)! So Gretchen and David agreed to that, sometimes helping to lead a hymn and providing an offertory. We continued with only a prelude, no postlude, but did add back a third hymn on communion Sundays. The musicians and Lori continued to meet via Zoom to discuss hymns and other issues about the music and services. Cindy and Larry recorded more organ/piano duets for the upcoming holiday season. In November, Randy Purinton was added to the singers, and John Hoffman and Beckie Markarian joined in at points over the holidays too. A little larger group from the choir was able to gather on Abbey Chapel’s steps to record the round “O How Lovely” for the Christmas Eve service. That service

was lovingly put together by a number of church members. We thank John Anz for recording on occasion too. We want to acknowledge both Gretchen and her harp, and Beckie and her flute for their participation in our musical program this year. There will be more fluting and singing from Beckie in the spring, and more from Linda Laderach, as well. This takes some of the pressure off the choir - we won't be recording for some time now as the pandemic seems only to be getting worse. We hope to record more simpler, acapella music with the larger, outdoor choir in the spring.

The musicians, both on staff - Larry, Cheryl and Cindy - and all the others who have come on occasion over the years, all enjoy our musical involvement with you. We are so lucky that Beckie and her flute, and now Gretchen and her harp, can add their instrumental talents as well. And we note as well how much Linda Laderach and her gorgeous violin work has been missed. We hope that we will continue to hear her musical contributions in the new year. We are also blest that Larry and Cheryl's work at the College has allowed them to bring gifted students (and alumnae) our way. We promise that we will do all that we can to continue the excellent, enriching musical tradition that we have inherited from all those musicians who came before us. Music has the ability to calm us when we are anxious, to help us celebrate the joyous moments in our lives, and to enrich us in so many ways. We encourage all of you to "let music into your daily lives" in large and small ways. Enjoy a song from childhood, from adulthood, from sad times, from happy times – let it wash over you and give you joy, peace, comfort – whatever you may need.

Blessings to all –

Cheryl Cobb

Cindy Morrell

Larry Schipull

REPORT OF THE ASSOCIATE IN MUSIC

The 2020 year has been, for the most part, a very abnormal one beginning in March when the COVID-19 pandemic became an issue for us all. So my report will be a bit more different than usual. I have been playing the organ at Center Church, since 1970, for the summer and also serving as the “resident” substitute covering Sundays during the year when first Barbara “Susie” Conant and now Larry Schipull had to be away. It seems like only yesterday that I began this “work.”

The year began as normal when Larry and I played our two usual *We Three Kings* duets on that first Sunday in January. We had one more “normal” Sunday duet during a regular service in February. Then in March, everything changed and we evolved/morphed into YouTube services for the rest of the year, even for Christmas Eve. When MHC shuttered for the spring, there was no Commencement. So there was no need to cover here at Center Church for both Larry and Cheryl Cobb who are faculty there. And although Larry and I continued our duets by recording them in the sanctuary and then asking Gretchen LaBonte, YouTube guru, to add them to the virtual services as preludes once a month from March-June, it was very different.

As we moved forward through the summer months, the YouTube services continued as I provided the service music. Again, because of the COVID-19 restrictions, all services were recorded either remotely from homes or musically recorded in the sanctuary and sent to Gretchen. Our musicians who helped for these recordings were: Gretchen who provided solos on her harp and two duets with her dad who actually played the piano accompaniment in OH while she sang in her SH home; Elise Ramsey who recorded a solo piece of a traditional Scottish melody outside in the Scottish countryside (near where she now lives) along with a lovely video; diva Cheryl; David Morrell; and Sharyn Kovalesky plus one of our already recorded organ/piano duets which Larry and I had done in the spring. I also thank David for being willing to listen to me practice each week and then record preludes and all the hymns used for the upcoming week. Needless to say, the summer service music took a very different turn. I missed the small group/duet singing that I usually put together and sincerely hope that in 2021 we can get back to that! And I truly missed the chance to share former member Ivy Tillman’s musical talents both personally and for the congregation.

As we returned to our “regular” church schedule, Larry and I again recorded more duets for the rest of the time. We also added some duets to the Wednesday “musings” YouTube events. We spent several different times recording these duets to have a “cache” to draw on for the fall and Advent. As always, I thank Larry for being a willing partner in this endeavor and playing either organ or piano, whichever I feel less comfortable with on a particular piece. And it is such a pleasure to be able to play our lovely sanctuary piano which has such an amazingly rich tone! That combined with the wooden floor down in front has been so rich and the combination has been quite lovely. This year, there were only a very few choir rehearsals in the beginning before COVID-19 restrictions took effect, so that part of my volunteer church work went on hiatus.

I have also continued writing backgrounds on two, three or four hymns that we sang/sang along with/or just listened to from the previous month for most of the monthly CACs. This year, you have learned about some 29 hymns from our two hymnals (including many which I had talked about previously)! I do try to talk about both older and newer hymns. But we have barely scratched the surface of all the songs in the hymnals. I actually began these articles back in November 2004 – whew, that seems like a very long time ago! In a non-musical category, I have continued to tell you about different members of the congregation in the CAC, covering five individuals and one family, and an article about the “Take and Eat” program from which our Food for Friends (FFF) program sprang.

As I have said before, in addition to singing at Center Church for many years, starting with the Angel Choir, I began taking organ lessons with Barbara Conant while in high school. It continues to be an enriching experience in my life and, as you can guess, music has always been an important part of my life. I thank you all for the privilege of letting me take part in the very rich musical life of Center Church. Folks comment a lot about how blest we are. So, most especially in the year of COVID-19, music has had the ability to help us get through this very tough time. Please read the report of the staff musicians for the 2020 year which proved to be challenging for us all. And do let music into your life whenever you can. I know listening to music always helps, consoles and uplifts me.

Cynthia J. "Cindy" Morrell, Associate in Music

REPORT OF THE ACTIVITIES TEAM

This year, 2020, has been a year of putting our active church events on hold, until it is safe to gather together. Typically, the Activities Team spearheads the Fall Harvest Fair in early October, with a huge tag sale and luncheon. The Holiday Bazaar includes a cookie sale, holiday decorations and gifts sale, food pantry and a luncheon. Both these events bring fellowship and net income to the church.

With all events on hold in 2020, you will see the missing net income.

We did provide some fellowship outreach as we made and delivered a small token of “thinking about you” to members who are at home. The following is the current status of the Activities Team account:

<u>Fund</u>	<u>Balance</u> <u>12/31/2019</u>	<u>Contributions</u>	<u>Transfers</u> <u>In</u>	<u>Expenditures</u>	<u>Transfers</u> <u>Out</u>	<u>Balance</u> <u>12/31/2020</u>
<u>Activities Team</u>	3,000.02			(476.63)		2,523.39
Receptions	1,414.80					1,414.80

Christian Education for Children and Youth – Annual Report, 2020

January 2020 began with sharing high hopes and fresh ideas for the new year. We welcomed Julie Burke back to the team, as well as her daughter Annabelle, who joined as a youth representative. We also welcomed Emma Martin and Maddie Migliorino as youth leaders while Emily Carle was studying abroad in Greece.

Martha Guild reported that the Promised Land continued to run successfully, and engaging lessons were being presented from a new curriculum. Martha and Simone frequently combined younger and older children for a group lesson and activity, but also would split for separate activities occasionally. Chelsea Korzeniowski continued in her role as nursery care provider for babies and toddlers.

Maddie and Emma expressed appreciation for their new roles as youth leaders, and were impressed that the youth had recently advocated for and completed a re-design of their meeting space. They took pride in the freshly painted walls and the installment of a sliding door between adjoining rooms. The youth and leaders were excited to begin the new semester, and had expressed the desire to meet more often outside of church time. They were eager to get together for activities “just for fun.”

We discussed plans that would be coming up quickly on the church calendar. Activities that are typically supported by the CE team during Lent include: Palm Sunday traditions such as passing out palms during worship, and an Easter Egg hunt for children during coffee hour.

A church-wide card-making activity during coffee hour began in February. The CE Team was instrumental in implementing this activity. A card-making table was set up in Fellowship Hall for anyone to gather around and make a card for someone on the prayer list. This was a multi-generational activity that was just gaining momentum before we stopped in-person gatherings due to the Covid-19 pandemic.

By mid-March, the Covid-19 Pandemic had become a public health threat, and our entire church family was no longer able to meet in person. The teaching staff, youth and Promised Land families adapted to meeting virtually for the remainder of the spring. After the summer break, Emma and Emily collaborated virtually to lead the youth in meaningful activities, presentations and discussions. Much of their focus was on Social Justice and race relations, as well as other relevant issues and topics.

Since September, Martha and Simone have virtually presented lessons, readings and discussions with the Promised Land children. They have also mostly focused on social and racial justice. In late November, leaders, teachers and team members distributed Advent bags to all families and youth. Planning was underway for a collaborative, live nativity to be held outdoors on the front steps of the church. Children, youth and the choir planned to participate in this activity. Unfortunately, the live nativity was cancelled due to inclement weather, but a virtual pageant was acted out and recorded. The recording was successfully integrated into the Christmas Eve Service.

During a November meeting, discussion was held regarding a change in the name “Christian Education for Children and Youth”. The team agreed favorably to change the name **from**: “Christian Education for Children and Youth” **to** “Faith Formation for Children and Youth.” The name change is currently recommended by the UCC Conference, and reflects the belief that Faith Formation is a lifelong process. We also agreed to change the reference to the “Children’s Message” portion of the worship service. In place of “Children’s Message” the term “Faith Formation Message” will now be used during worship, reflecting the inclusiveness of a message for all.

Respectfully Submitted, *Kate Hoffman*, Team Chairperson

**REPORTS OF THE
HUMAN RESOURCES TEAM
AND
PASTOR-CONGREGATION RELATIONS TEAM**

These two teams have different responsibilities but related functions.

HR supports our Pastor in her responsibilities managing the staff. With the Pastor, we review job descriptions and responsibilities and policies affecting employees. Together, we make recommendations to Trustees on adjustments in hours and compensation adjustment. This year, with the effects of COVID, has been especially challenging in all respects, especially for our staff. We have been especially aware of the outstanding work and deep commitment in the face of unexpected challenges each one has brought.

The PCR Team exists to further the covenant relationship. We support our Pastor in her professional development and, with her, identify ways to facilitate that positive relationship. As has been true for the staff, the year 2020 brought new challenges and required new approaches to sustaining our worship and our community. Our Pastor has met each one with grace and humor, helping us find new ways to stay connected and be present. We are blessed to have an exceptional spiritual leader. She deserves our full support and commitment to her spiritual and professional growth, especially in these difficult times.

In 2019, the teams conducted a survey of our membership to assess our congregations can use its strengths and meet life's challenges in order to further our mission. The results then demonstrated that we are a strong congregation, with a desire to build on our traditions and find creative ways to care for each other. Those findings were put to the test in 2020 in unanticipated and extraordinary ways. With our Pastor as leader and role model, with our amazing staff, the survey findings have proven true. We are strong, we have found ways to stay connected. We are blessed.

Submitted for the team,

Anita Sarro

REPORT OF THE MEMBERSHIP TEAM

The Membership Team works closely with the pastor and clerk exercising its responsibility for church membership, including the existing membership and the development and assimilation of new members.

On February 23rd, we welcomed three persons into church membership (Christopher Kibler, Christina Remie and Phoebe Murtagh). Each had attended the “Getting to Know You” class, that is led by the pastor with the aid of the Membership Team.

This year, due to the Corvid-19 pandemic and resulting restrictions, the team only met through February 2020. Because we were not meeting in the church as a congregation, nor having activities /meetings in the building, the Membership Team met only once after February. At that time, a unanimous decision was made that this year we would not send out any letters to members regarding missing their attendance at church and/or informing them about inactive membership and the possibility of recommending them for the historical records.

Membership hopes to be able to resume its “charge” in the fall. It is hoped that we can expand our outreach to the members and to possible new members with vigor and optimism as we again unite as the congregation of the Center Congregational Church.

Members of the team are B. Ayers, R. Robertson, N. Towne and D. Morrell as clerk liaison.

Respectfully submitted,

Barbara (Bobbie) Ayers

David Morrell (clerk representative)

Bob Robertson

Nancy Towne

REPORT OF THE OUTREACH TEAM

The Outreach Team is responsible for programs that promote human welfare and justice, seek peace, and build community. It exercises this responsibility through research, education and activities that engage the church with its neighbors in surrounding communities and around the world. It raises money and allocates budgeted funds for mission disbursement. It administers the Peterson Fund awards, which are given for educational purposes.

Our team expanded its focus on “My Front Yard” issues with particular attention to:

1. Racial Justice
2. Addressing homelessness and hunger in our region
3. Connecting with other faith based organizations
4. Working with New Americans and other immigration concerns

Early 2020 unfolded with an expansion of our interfaith ties as we engaged more actively with the Interfaith Opportunities Network (ION) based in Amherst, particularly around issues of racial justice. We were also able to conduct an 11 person workday at Jewish Family Service’s refugee assistance supply room before Covid 19 necessitated a shift to distanced activities. That reality affected our work this year in significant ways as various action plans were shifted to other priorities/possibilities.

Locally, with the impact of the pandemic, the challenge to meet basic needs has been acute. We reached out to old and new partners. Food drives throughout the year, together with monetary donations have supported local initiatives including Food for Friends, Neighbors Helping Neighbors (NHN), Cathedral in the Night, Kate’s Kitchen and the Food Bank of Western Massachusetts as well as a small contribution to the Full Circle Pantry Garden that supplies fresh produce to NHN. Response to homelessness has become more complicated with the need for distancing and we have collected bed linens for expanded facilities in our area along with sponsoring a bed for the Craig’s Doors shelter in Amherst. The Outreach Team agreed to assume organizing leadership for preparing 3 meals yearly at Center for delivery to Cathedral in the Night in 2021.

Supporting local folk who are particularly vulnerable at this time was also a priority. We continued our support of education through gifts to Girls Inc and oversight of the Peterson Fund. A new partner is ROCA, an organization that works to divert highly vulnerable young people from a criminal justice track to constructive futures. Another is RIP, a partner with UCC churches across the country in reducing or eliminating medical debt for those unable to pay it. Our contributions together with others in the Southern New England Conference eliminated \$26.2 million in medical debt in our region through leveraged use of the monies collected. At our recommendation, Center Church donated \$1000 to the MA Council of Churches’ One Church Fund to assist small and minority congregations across the Commonwealth hardest hit by the pandemic fallout. In December, 23 NHN families received gifts for children from church-related Secret Santas. We continue to keep abreast of Habitat for Humanity activities.

Racial justice became a major focus in the wake of Black Lives Matter events. Our vigils are now weekly and have ranged from a dozen or so participants to more than 230, including many from the wider community. In addition, we have formed an ad hoc committee to explore ways to engage the with the issues, shared resource lists for self education, offered discussion groups, advocated for changing the MA state flag’s offensive imagery, and invited both South Hadley police chief Jen Gunderson and UCC community worker Abigail Fate to speak and share conversation.

Our World Wide Support included Heifer International, along with the five major UCC offerings for service and relief: Our Church’s Wider Mission (OCWM), including disaster relief efforts, One Great Hour of Sharing (OGHS), Neighbors in Need (NIN), Strengthen the Church and the Christmas Fund.

We continue to attend to our adopted guidelines for our giving decisions as a team. While not rigid parameters, we aim toward a version of conference suggested allocations, targeting 10% of the church income for giving. Of that 10%, 50% is for wider church support, 15% for national and international support, and 35% for local causes. Using \$230000 as a rough estimate of our church income, we don't quite meet that goal. However, using our total current *all church giving, not solely Outreach budget* items of \$19175 this breaks down to about 47% wider church, 11% national/international and 42% local, where this year the need has been so pressing. We also continue to follow procedures for vetting any new organization.

Contributions in 2020 were as follows:

Wider Church-goal \$11500			
Contributions	<u>Outreach Budget and Mission Funds</u>	<u>Collections</u>	<u>Total</u>
Church budget OCWM*			5,000.00
Church budget for conference dues*			4,000.00
National/Intern'l goal \$3450			
Strengthen the Church	250.00	25.00	275.00
One Great Hour of Sharing		655.00	655.00
OGHS Disaster Relief		330.00	330.00
Christmas Fund		410.00	410.00
Neighbors in Need	250.00		250.00
Heifer International		282.50	282.50
Local goal \$8050			
Neighbors Helping Neighbors (NHN)	500.00		500.00
Girls Inc	500.00		500.00
Kates Kitchen	250.00		250.00
Cathedral in the Night	500.00		500.00
Food for Friends	500.00		500.00
RIP	1,250.00	300.00	1,550.00
Full Circle Pantry Garden	100.00		100.00
ROCA	750.00		750.00
Western MA Food Bank		322.50	322.50
Craig's Doors	400.00		400.00
Peterson Fund *			1,600.00
One Church Fund*			1,000.00
* Center Church \$ beyond Outreach			
		Total church giving	19,175.00

Heartfelt thanks to every member of the team, who have put effort, enthusiasm and heart into our work: Emily Carle, John Hoffman, Elizabeth Griffin, and Art Proctor. It is our hope that the work of this team helps and inspires others to carry Jesus' message of love and peace into the world.

Betty Innocent and Karen Hyvonen
 Outreach Team Co-chairs

REPORT OF THE STEWARDSHIP TEAM

For I am convinced that neither death, nor life, or angels, nor rulers, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation will be able to separate us from the love of God in Christ Jesus our lord. - Romans 8:38-39

Center Church's 2020 stewardship campaign theme is "Connecting Around God's Love". Our campaign focuses on the many ways Center Church is connecting people to God's love through the church's multiple active ministries.

We engaged our members and friends through a "traditional" mailing campaign, in-worship videos and reminders, and an on line "pledge portal".

As of late January 2021, \$163,782 has been pledged from 85 pledge units.

It is never too late to make a financial pledge to Center Church! Call the church office to arrange your 2021 contribution to Center Church.

With worship happening remotely, this is a great year to fulfill your pledge through automatic electronic withdrawal. It saves you time (and a weekly/monthly check) and it saves the Trustees & church staff time and work. Contact the church office to set up your account.

The Stewardship Team continues to work with the Center Church staff to make financial donations easier through our website. These efforts will continue into the 2021 program year.

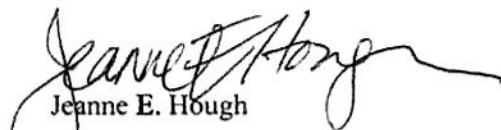
For the team,
Brian Lapis, Chair

Stewardship Team:
Gretchen LaBonte
Jane Markarian
John Anz (consulting)

FINANCIAL REVIEWER'S LETTER

23 January 2021

I have reviewed and audited the calendar 2019 office operational financial records of First Congregational Church and applying generally accepted accounting methods and principals, have found the records to be acceptable and without fault.



Jeanne E. Hough
Church Auditor

FINANCIAL REPORTS

The Treasurers Report for 2020 follows the format appropriate for financial statements for not-for-profit organizations. The terms used are reflective of language used to report for said agencies. Center Church operates with a "fund based" accounting system working with three classes of funds:

- Unrestricted Funds: Budget Funds**
- Temporarily Restricted Funds: Special Purpose Funds**
- Permanently Restricted Funds: Endowments**

The activities of each fund are detailed in the following reports:

THE STATEMENT OF FINANCIAL POSITION (page 31)

An overall summary of the Assets and Liabilities of the Church. Ending balances of the Bank Accounts and Endowment Accounts are listed.

THE FUND BALANCE REPORT (page 32)

A summary of the ending balances of the individual *funds* of the Church with a comparison to the previous year.

Close 2020:	a balance of	\$	0.00	for Unrestricted Funds (Budget)
	a balance of		297,548.83	for Temporarily Restrict funds
	a balance of		<u>1,101,302.07</u>	for Permanently Restricted Funds
	for a total of	\$	1,398,850.90	

THE STATEMENT OF ACTIVITIES (page 33)

Summarizes the Changes in Net Assets of the three funds of the church.

For 2020, the bottom line was an **increase in net assets of \$133,239.56** (a net increase of \$11,856.56 to the Temporarily Restricted funds; and a net increase of \$121,383.00 in the Permanently Restricted funds.

THE STATEMENT OF ACTIVITIES VS. BUDGET - UNRESTRICTED FUNDS (page 34-35)

A comparison of actual income/expense and budgeted allocations for each of the operating account lines.

For 2020 we **budgeted for a deficit of \$4,984.00**. The year **closed with a surplus of \$13,721.23**.

		<u>Actual</u>		<u>Budget</u>
Income	\$	258,932.23		\$ 248,600.00
Expenses	\$	<u>(245,211.00)</u>		\$ (253,584.00)
NET	\$	13,721.23*		\$ (4,984.00)

**the closing balance of the budget was transferred to the Temporarily Restricted: Operating Fund Reserve Fund before the 2020 books were closed.*

Income information of note:

Pledges: Overall pledge fulfillment was again good. Trustees had budgeted for the \$172,000 of pledged income and we collected **\$163,509.00 in actual payments**.

Plate: Plate was recorded at just over half of the amount of budget (\$5,592.00 collected, \$10,000 budget) due to the fact that we did not gather for worship services in the Church building from mid-March through December due to the Covid pandemic.

Misc. Income: We realized \$9,320.00 in donations through generous gifts from members and friends, credited to the Misc. Inc. line. The Activities Team was unable to hold any fundraising events due to the Covid pandemic.

THE SCHEDULE OF CHANGES IN TEMPORARILY RESTRICTED FUNDS (page 36-37)

Delineates the Income, expense and transfers of the Temporarily Restricted Funds of the church

Item of note: The Graham fund received the final payment of an 18-year gift from Muriel and the late Larry Graham. Thanks to the generosity of the Graham's children, and additional \$7,000 in gifts were given to continue the Graham legacy at Center Church. This fund is designated for upkeep of our Church building – a designation made by the Grahams when the gift was first given.

The Outreach Team continued to support the MACUCC collections for Neighbors in Need and Strengthen The Church with budget funds, keeping us a 5 for 5 Church (OCWM, OGHs, NIN, STC and the Christmas Fund) while reducing the number of requests to the congregation. (See spreadsheet in Outreach Report for breakdown of Mission Giving.)

Of note: The Trustees are grateful to the family of Muriel and Larry Graham for the annual bequest which has been used to support building upkeep for the past 18 years (2020 was the last year for the distribution); and to the family of Tim Fowler for their gift again this year which supports the Loomis Bus service and increases the Bequest Fund.

THE SCHEDULE OF CHANGES IN PERMANENTLY RESTRICTED FUNDS (page 38)

Delineates the transfers in and out of the Endowment Funds and shows the market value changes

This year the Endowments earnings were over \$171,000. The Trustees designated \$36,600 of earnings for the Operating Budget, \$650 to the Denton Chapel fund and \$1,075 for the Peterson Scholarship fund.

Also included are Reports on the Coronavirus Relief Paycheck Protection Program "Loan" (p. 39) and a report of Nonbudget Spending (p. 40)

Respectfully submitted,
Cynthia H. Jubinville
Church Admin.

Statement of Financial Position

December 31, 2020

ASSETS	<u>2019</u>	<u>2020</u>
<u>Current Assets</u>		
Checking/Savings		
Peoples Checking Account	30,019.21	41,083.12
Food For Friends Checking Account	1,902.99	2,689.94
Peoples Money Market	<u>1,820.99</u>	<u>1,826.69</u>
Total Checking/Savings	<u>33,743.19</u>	<u>45,599.75</u>
Total Current Assets	<u>33,743.19</u>	<u>45,599.75</u>
<u>Other Assets</u>		
Wells Fargo	<u>1,231,868.15</u>	<u>1,353,251.15</u>
Total Other Assets	<u>1,231,868.15</u>	<u>1,353,251.15</u>
<u>TOTAL ASSETS</u>	<u>1,265,611.34</u>	<u>1,398,850.90</u>
LIABILITY AND NET ASSETS		
<u>Net Assets</u>		
Unrestricted	-	-
Temporarily Restricted	285,692.27	297,548.83
Permanently Restricted	<u>979,919.07</u>	<u>1,101,302.07</u>
Total Net Assets	<u>1,265,611.34</u>	<u>1,398,850.90</u>
TOTAL LIABILITIES AND NET ASSETS	<u>1,265,611.34</u>	<u>1,398,850.90</u>

Fund Balance Report

December 31, 2020

	<u>December 31, 2019</u>	<u>Decmeber 31, 2020</u>
Temporarily Restricted		
Activities Comm.		
Reception	1,414.80	1,414.80
Activities Comm. - Other	3,000.02	2,523.39
Altar Fund	812.80	812.80
Benefactions	40,055.00	41,655.00
Bequests	174,386.32	170,913.69
Building Preservation Fund	2,641.81	1,141.81
Church School Fund	262.34	-
Deacons Fund	1,173.02	1,170.31
Denton Chapel Fund	1,146.29	1,796.29
Event Inc./Exp.	-	
Concerts	2,906.00	2,906.00
Fair	240.75	240.75
Fellowship Hall Store	-	44.50
Holiday Bazaar	-	61.00
Flower Fund	1,380.08	1,490.08
Memorial Fund	2,573.96	1,759.26
Mission Fund	630.00	380.00
Christmas Eve	-	475.00
Christmas Fund	-	410.00
Church World Service	-	-
CROP	-	-
Equal Exchange	462.50	297.50
Food for Friends	2,232.99	2,714.94
Center Church	156.47	156.47
Habitat	-	-
Heifer	-	45.00
John E. Hoffman Community Outreach	4,976.49	4,876.49
OGHS	-	-
Other directed gifts	-	610.00
Music Memorial Fund	1,634.79	1,634.79
Next Year		
Insurance prepay	(3,480.00)	(2,904.75)
Pledges	27,590.54	26,313.05
Misc Income		459.62
User	100.00	-
Operating Reserve Fund	67.22	13,788.45
Peterson Fund	426.38	280.00
Promised Land Fund	1,378.68	1,641.02
Sabbatical Reserve	6,800.00	6,800.00
Sr. Minister Study Fund	7,287.08	8,372.63
Window Restoration	1,967.41	1,967.41
Women's Club	191.52	124.52
Youth Program	1,277.01	1,177.01
Total TRest	<u>285,692.27</u>	<u>297,548.83</u>
Total Permanently Restricted	<u>979,919.07</u>	<u>1,101,302.07</u>
Unrestricted	-	-
TOTAL	<u>1,265,611.34</u>	<u>1,398,850.90</u>

Statement of Activities

December 31, 2020

<u>Changes in Unrestricted Net Assets</u>		
Results of Church Operations	13,721.23	
Transfer to TempRest: Operating Reserve fund	<u>(13,721.23)</u>	
Change in Unrestricted Net Assets		-
<u>Changes in Temporarily Restricted Net Assets</u>		
Contributions	63,738.10	
Transfers from Permanently Restricted Net Assets		
Peterson Memorial Scholarship Fund	1,075.00	
Denton Chapel Fund	650.00	
Transfers from Unrestricted Net Assets	13,721.23	
Payroll exp: Sr. Pastor: Study fund	1,085.55	
Insurance	3,480.00	
Expenditures	(44,302.78)	
Transfers to Unrestricted Net Assets		
Next Year: Pledges to Pledges: Current Year	<u>(27,590.54)</u>	
Increase in Temporarily Restricted Net Assets		11,856.56
<u>Changes in Permanently Restricted Net Assets</u>		
Contributions	-	
Transfers from Temporarily Restricted Net Assets	-	
Expenditures (fees)	(11,706.09)	
Transfer to Unrestricted: Investment Income	(36,600.00)	
Transfer to TempRest: Denton Chapel Fund	(650.00)	
Transfer to TempRest: Peterson Fund	(1,075.00)	
Net increase in Market Value of Trust Funds	<u>171,414.09</u>	
Increase in Permanently Restricted Assets		<u>121,383.00</u>
<u>Increase in Net Assets</u>		<u>133,239.56</u>
Net Assets January 1, 2020	1,265,611.34	
Net Assets December 31, 2020	1,398,850.90	

Statement of Activities vs. Budget

	Jan - Dec 20	Budget	% of Budget
Ordinary Income/Expense			
Income			
Investment Income			
Music	1,774.50	1,775.00	99.97%
Investment Income - Other	34,825.50	34,825.00	100.0%
Total Investment Income	36,600.00	36,600.00	100.0%
Memorial Gifts	0.00	1,000.00	0.0%
Misc. Income			
PPP Funds	35,700.00		
Misc. Income - Other	9,320.63	17,000.00	54.83%
Total Misc. Income	45,020.63	17,000.00	264.83%
Plate	5,592.38	10,000.00	55.92%
Pledges			
Current year	163,509.22	172,000.00	95.06%
Past year	830.00	2,000.00	41.5%
Total Pledges	164,339.22	174,000.00	94.45%
User Donations	7,380.00	10,000.00	73.8%
Total Income	258,932.23	248,600.00	104.16%
Expense			
Building Upkeep			
Church	16,979.04		
Cleaning Services			
Snow Related	700.00		
Cleaning Services - Other	1,587.58	1,000.00	158.76%
Total Cleaning Services	2,287.58	1,000.00	228.76%
Grounds Upkeep	1,162.00	1,500.00	77.47%
Building Upkeep - Other	0.00	15,000.00	0.0%
Total Building Upkeep	20,428.62	17,500.00	116.74%
Christian Education			
Adult Program	0.00	100.00	0.0%
Children's Program	435.86	1,000.00	43.59%
Youth Program	410.12	350.00	117.18%
Total Christian Education	845.98	1,450.00	58.34%
Conference Dues	3,837.45	4,000.00	95.94%
Contingency	641.79	400.00	160.45%
Delegates	10.00	220.00	4.55%
Diaconate			
Pulpit Supply	400.00	1,000.00	40.0%
Diaconate - Other	631.79	800.00	78.97%
Total Diaconate	1,031.79	1,800.00	57.32%
Insurance	4,630.00	5,200.00	89.04%
Membership Team	47.45	500.00	9.49%
MinExp (Milage reimb.)			
Annual Meeting Expenses	0.00	250.00	0.0%
MinExp (Milage reimb.) - Other	928.92	1,500.00	61.93%
Total MinExp (Milage reimb.)	928.92	1,750.00	53.08%
Music Team	36.50	400.00	9.13%
O.C.W.M	5,000.00	5,000.00	100.0%
Office			
Copier	2,580.00		
Postage	897.00		
Supplies	899.40		
Office - Other	1,747.06	6,000.00	29.12%
Total Office	6,123.46	6,000.00	102.06%

	Outreach Team	2,100.00	2,100.00	100.0%
	Payroll Expenses			
	Associate in Music	1,331.03	1,331.00	100.0%
	Caregivers	1,687.92	1,821.00	92.69%
	Choir Director	7,544.80	7,528.00	100.22%
	Christian Education			
	Children Director	4,822.36		
	Teacher	525.00		
	Youth Leader	2,610.00		
	Christian Education - Other	0.00	8,615.00	0.0%
	Total Christian Education	7,957.36	8,615.00	92.37%
	Custodial	6,762.60	7,038.00	96.09%
	Office Manager			
	403b	1,018.86	1,005.00	101.38%
	Office Manager - Other	33,964.44	33,520.00	101.33%
	Total Office Manager	34,983.30	34,525.00	101.33%
	Organist	7,974.00	7,956.00	100.23%
	Payroll Taxes	5,191.82	5,000.00	103.84%
	Sr.Pastor			
	Annuity	10,420.68		
	Compensation	54,433.20		
	Housing	19,999.92		
	MedIns	13,954.60		
	SP Social Security	5,723.28		
	Study Fund	1,600.00		
	Sr.Pastor - Other	0.00	106,300.00	0.0%
	Total Sr.Pastor	106,131.68	106,300.00	99.84%
	Worker's Compensation	1,399.00	1,900.00	73.63%
	Payroll Expenses - Other	0.00		
	Total Payroll Expenses	180,963.51	182,014.00	99.42%
	Stewardship	255.01	350.00	72.86%
	Telephone			
	Cell	780.00		
	Church	2,533.65		
	Telephone - Other	0.00	3,400.00	0.0%
	Total Telephone	3,313.65	3,400.00	97.46%
	Upkeep Instruments	745.00	1,500.00	49.67%
	Utilities-Church			
	Electric	3,983.82		
	Gas	10,005.55		
	Sewer fee	140.00		
	Water	142.50		
	Utilities-Church - Other	0.00	20,000.00	0.0%
	Total Utilities-Church	14,271.87	20,000.00	71.36%
	Total Expense	245,211.00	253,584.00	96.7%
	Net Ordinary Income	13,721.23	-4,984.00	
	Other Income/Expense			
	Other Income			
	Fund Balance Transfer	-13,721.23		
	Total Other Income	-13,721.23		
	Net Other Income	-13,721.23		
	Net Income	0.00		

Schedule of Changes in Temporarily Restricted Funds

<u>Fund</u>	<u>Balance 12/31/2019</u>	<u>Contributions</u>	<u>Transfers In</u>	<u>Expenditures</u>	<u>Transfers Out</u>	<u>Balance 12/31/2020</u>
<u>Activities Team</u>	3,000.02					2,523.39
<u>Receptions</u>	1,414.80			(476.63)		1,414.80
<u>Altar Fund Priestly/Conforti</u>	812.80					812.80
<u>Benefactions</u>						
<u>Granger</u>	10,000.00					10,000.00
<u>T. Hazen</u>	9,920.00			(1,400.00)		8,520.00
<u>Laderach</u>	20,135.00	3,000.00				23,135.00
<u>Bequests:</u>						
<u>Abbey</u>	2,000.00					2,000.00
<u>Bergen</u>	1,845.00					1,845.00
<u>Bresee</u>	1,446.54					1,446.54
<u>Carpenter</u>	2,200.00			(1,800.00)		400.00
<u>Carter</u>	557.14	771.43				1,328.57
<u>Fowler</u>	12,195.08	3,540.00		(800.00)		14,935.08
<u>Graham</u>	3,054.76	18,926.11		(14,980.87)		7,000.00
<u>Johnson</u>	149,618.37	5.70		(9,135.00)		140,489.07
<u>Sheehy</u>	1,469.43					1,469.43
<u>Building Preservation Fund</u>	2,641.81			(1,500.00)		1,141.81
<u>Church School</u>	262.34					
<u>to TRest: Promised Land</u>					(262.34)	-
<u>Deacons Fund</u>	1,173.02	735.00		(737.71)		1,170.31
<u>Denton Chapel Fund</u>	1,146.29					
<u>from PRest:Denton Chapel Endowment fund</u>			650.00			1,796.29
<u>Event Inc/Exp:</u>	-	718.00		(718.00)		-
<u>Concerts</u>	2,906.00					2,906.00
<u>Columbus Day Fair</u>	240.75					240.75
<u>Holiday Bazaar</u>	-	61.00				61.00
<u>Fellowship Hall Store</u>	-	44.50				44.50

<u>Flower</u>	1,380.08	266.00		(156.00)	1,490.08
<u>Memorial</u>	2,573.96	500.00		(1,314.70)	1,759.26
<u>Mission</u>	630.00	750.00		(1,000.00)	380.00
Christmas Eve	-	475.00			475.00
Christmas Fund	-	410.00			410.00
CROP Walk	-				-
CWS	-				-
Equal Exchange Products Sales	462.50	261.00		(426.00)	297.50
Food for Friends	2,232.99	2,003.00		(1,521.05)	2,714.94
Center Church	156.47				156.47
Habitat	-				-
Heifer	-	45.00			45.00
John E. Hoffman Community Outreach	4,976.49	2,050.00		(2,150.00)	4,876.49
OGHS	-	655.00		(655.00)	-
Other Directed Gifts	-	1,347.07		(737.07)	610.00
<u>Music Memorial</u>	1,634.79				1,634.79
<u>Next Year</u>					
Insurance pre-pay from Unrestricted: Insurance	(3,480.00)		3,480.00	(2,904.75)	(2,904.75)
Misc. Income	-	459.62			459.62
Pledges to Unrestricted: Pledges:Current Year	27,590.54	26,313.05		(27,590.54)	26,313.05
User	100.00			(100.00)	-
<u>Operating Reserve Fund</u> from : Unrestricted	67.22		13,721.23		13,788.45
<u>Peterson Memorial</u> from PermRest:Peterson Trust	426.38	378.62	1,075.00	(1,600.00)	280.00
<u>Promised Land Fund</u> from TRest:Church School Fund	1,378.68		262.34		1,641.02
<u>Sabbatical Reserve</u>	6,800.00				6,800.00
<u>Study Fund</u> from: Unrestricted:Payroll Exp: Sr. Pastor: Study fund	7,287.08		1,085.55		8,372.63
<u>Window Restoration</u>	1,967.41				1,967.41
<u>Women's Club</u>	191.52	23.00		(90.00)	124.52
<u>Youth Program</u>	1,277.01	-	-	(100.00)	1,177.01
TOTAL	285,692.27	63,738.10	20,274.12	(44,302.78)	297,548.83

Statement of Permanently Restricted Funds

December 31, 2020

<u>Fund</u>	<u>Balance</u> <u>12/31/2019</u>	<u>Contributions</u>	<u>Transfers</u> <u>In</u>	<u>Market Value</u> <u>Changes</u>	<u>Expenditures</u>	<u>Transfers</u> <u>Out</u>	<u>Balance</u> <u>12/31/2020</u>
Wells Fargo fbo So. Hadley FCC to Unrestricted Investment Income	889,733.18			155,643.98	(10,629.13)	(34,825.50)	999,922.53
Dolly Denton Memorial Fund to TRest: Denton Chapel Fund	16,817.71			2,913.36	(199.01)	(650.00)	18,882.06
Music Endowment Fund to UnRest:Investment Income: Music	45,518.39			8,056.46	(550.18)	(1,774.50)	51,250.17
Peterson Endowment Fund to TRest:Peterson Fund	27,849.79			4,800.29	(327.77)	(1,075.00)	31,247.31
	-	-	-	-	-	-	-
TOTAL	979,919.07			171,414.09	(11,706.09)	(38,325.00)	1,101,302.07

Paycheck Protection Program

Congress passed the CARES Act (Coronavirus Aid, Relief and Economic Security) and the president signed it into law on March 27, 2020. Churches were eligible to apply for a Paycheck Protection Program loan. In May this year, we applied for and were granted a Paycheck Protection Program Loan in the amount of **\$35,700**. This amount was based on the guidelines allowing for up to 2.5 times the actual average monthly payroll expenses incurred in 2019. The loan amount can be forgiven provided that (1) the funds are used to cover payroll costs and utility costs and (2) the employee and compensation levels are maintained. On November 20, 2020, the loan was officially forgiven by the Small Business Administration of the US Treasury and no money is owed.

The money received has been a tremendous help to our church especially since our sources of income from fund-raisers (e.g. Fall Fair, Holiday Bazaar, Special Concerts) have been put on hold. Also, we have not received income from building use since we shut down in March. Thankfully, your pledge dollars came in and we have not had any extraordinary expenses. This has allowed us to stay afloat financially during these uncertain times.

In 2020, our total income including the PPP loan was \$258,932.23 and our total expenses were \$245,386.28 yielding a net positive of \$13,545.95, which will be applied towards our 2021 budget needs. Without the PPP loan we would have been short \$22,154.05.

John Hoffman
Treasurer

**Non-Budget Spending/Fund Transfers
From Temporarily Restricted Funds
As authorized by the 2020 Board of Trustees**

From Benefactions: T. Hazen			
Security System	1,400.00	1,400.00	
From Bequest: Carpenter			
Building Preservation	1,800.00	1,800.00	
From Bequest: Fowler			
Loomis Bus to/from Worship	800.00	800.00	
From Bequest: Graham			
Heating repairs	3,450.00		
Refinishing FHall/Music Room floors	2,531.00		
Exterior Window painting	9,000.00	14,981.00	
From Bequest: Johnson			
Exterior Window painting	9,135.00	9,135.00	
Total		<u>28,116.00</u>	

2021 Proposed Budget

	<u>2020 Proposed</u>	<u>2020 Actual</u>	<u>2021 Proposed</u>
Income			
Investment Income	36,600.00	36,600.00	44,600.00
Misc. Income	17,000.00	9,320.63	17,000.00
PPP funds	-	35,700.00	-
Plate	10,000.00	5,592.38	10,000.00
Pledges (current year)	172,000.00	163,509.22	172,000.00
(past year)	2,000.00	830.00	2,000.00
Memorial Gifts	1,000.00	-	1,000.00
User donation	<u>10,000.00</u>	<u>7,380.00</u>	<u>5,500.00</u>
TOTAL Income	<u>248,600.00</u>	<u>258,932.23</u>	<u>252,100.00</u>
Operating Expense			
Office	6,000.00	6,123.46	6,000.00
Telephone	3,400.00	3,313.65	3,400.00
Contingency	400.00	641.79	400.00
Insurance	5,200.00	4,630.00	5,427.00
MinExp	1,500.00	928.92	1,500.00
Minister - Annual Meeting	250.00	-	250.00
Operating - Physical Plant			
Bldg upkeep	15,000.00	16,979.04	15,000.00
Cleaning Service	1,000.00	2,287.58	1,000.00
Grounds upkeep	1,500.00	1,162.00	1,500.00
Upkeep Instruments	1,500.00	745.00	1,500.00
Utilities-Church	20,000.00	14,271.87	20,000.00
UCC Related			
Hampshire Ass. Dues	4,000.00	3,837.45	
Delegates	220.00	10.00	220.00
OCWM	5,000.00	5,000.00	
Proportional Giving (2021)			9,000.00
Program Expense			
Christian Education Team			
Children's Program	1,000.00	435.86	1,000.00
Youth Program	350.00	410.12	350.00
Adult Program	100.00	-	100.00
Diaconate	800.00	631.79	800.00
Pulpit Supply	1,000.00	400.00	1,000.00
Membership Team	500.00	47.45	400.00
Outreach Team	2,100.00	2,100.00	2,100.00
Music Team	400.00	36.50	400.00
Stewardship	350.00	255.01	350.00
Scholarship - Emily Carle	-	-	500.00
TOTAL Programs and Operations	<u>71,570.00</u>	<u>64,247.49</u>	<u>72,197.00</u>

Payroll Expense			
Sr. Minister	106,300.00	106,131.68	108,730.00
Office Manager	33,520.00	33,964.44	34,525.00
403b	1,005.00	1,018.86	1,036.00
Health Insurance			2,500.00
CE Director & teacher/Youth Leader	8,615.00		
CE Director		4,822.36	5,191.00
Teacher		525.00	810.00
Youth Leader(s)		2,610.00	3,585.00
Caregivers	1,821.00	1,687.92	1,731.00
Custodian	7,038.00	6,762.60	7,020.00
Organist	7,956.00	7,974.00	8,213.00
Choir Director	7,528.00	7,544.80	7,772.00
Associate In Music	1,331.00	1,331.03	1,371.00
Payroll Taxes	5,000.00	5,191.82	5,450.00
Workers Comp	1,900.00	1,399.00	1,700.00
TOTAL Payroll	<u>182,014.00</u>	<u>180,963.51</u>	<u>189,634.00</u>
TOTAL Expenses	<u>253,584.00</u>	<u>245,211.00</u>	<u>261,831.00</u>
Projected deficit/Actual deficit	<u>(4,984.00)</u>	<u>13,721.23</u>	<u>(9,731.00)</u>
Transfer to Temporarily Restricted:Operating Reserve Fund		(13,721.23)	
Ending Balance		<u>-</u>	

Prepared by the 2020 Board of Trustees

Nominating Team Report

March 2021

Church Officers, Committee Members and Delegates
(only those in **bold font** are to be voted on in March 2021)

Each term will be completed at the end of January following the year shown.

Moderator

Clerk David C. Morrell, 135 Woodbridge Street, South Hadley 01075 532-1864 2022 2nd term
dmorrell@mtholyoke.edu

Treasurer John Hoffman, 21 Red Bridge Lane, South Hadley 01075 650-0445 2021
hoffmanje3@gmail.com

Church Council Members At-Large

Open

Delegates

Avery Lapis 4 Leahey Ave South Hadley 01075 2021
Randall Hyvonen 1 Spruce Run South Hadley 01075 538-4674 2023 2nd term

Board of Deacons

Gretchen LaBonte 46 Woodlawn Street South Hadley 01075 440-477-1044 2022 2nd term
Julie Burke 244 Greystone Ave. W.Spfld 01089 363-9433 2023

Board of Trustees

Al Duffy 31 Leahey Ave. South Hadley 01075 532-3675 2021 2nd term
William Giles 168 Stoney Brook Village South Hadley 01075 538-4958 2021 2nd term
Randolph Purinton 39 Chapel Road Amherst MA 687-4343 2021
Cynthia Morrell (non-voting) 135 Woodbridge Street South Hadley 01075 532-1864 2021
Elliot Chartrand 114 Woodbridge St. South Hadley 01075 533-2658 2022
Karen Anderson 13 Wright Place South Hadley 01075 536-0005 2022
Arthur Coffin 419 S. Gulf Road Belchertown 01007 508-254-1542 2023
Arthur Procter 101 Pine Street South Hadley 01075 201-213-1429 2023

Activities Team

Valerie Bonzek 353 Fuller Street Unit 20 Ludlow 01056 589-9339 2021
Corinne Chartrand 114 Woodbridge Street, South Hadley 01075 533-2658 2021
Patricia Landry 3 Warwick Road Chicopee 01020 356-2252 2021
Nancy Perman 1092 James Street Chicopee 01020 265-5070 2022 2nd term
Karen Anderson 13 Wright Place, South Hadley 01075 536-0005 2023 2nd term
David Morrell 135 Woodbridge Street South Hadley 01075 532-1864 2023

Christian Education Team For Children and Youth

Avery Lapis 4 Leahey Ave. South Hadley 01075 2021
Kathryn Hoffman 21 Red Bridge Lane South Hadley 01075 650-0445 2021
Randolph Purinton 39 Chapel Road Amherst 01002 687-4343 2021 2nd term
Janis Sokop 28 Carol Lane Holyoke 01040 535-2345 2021 2nd term
Julie Burke 244 Greystone Ave. W.Spfld 01089 363-9433 2022
Annabell Burke 2022
Blake Bryan 7 Pheasant Lane SH 01075 519-7420 2022
Brittany Bryan 7 Pheasant Lane SH 01075 204-6135 2022

<u>Human Resources Team</u>			
(Trustee Designee)	(not chosen by Nominating Team)		
Katherine Tipton	13 Brittany Road South Hadley 01075	533-4903	2021
Brittany Bryan	7 Pheasant Lane SH 01075	204-6135	2022
Anita Sarro	39 Chapel Road Amherst 01002	874-6761	2022
<u>Membership Team</u>			
(Clerk)	(not chosen by Nominating Team)		
Robert Robertson	20 Bayon Drive Apt. 223 South Hadley 01075	532-5460	2021
Nancy Towne	6 Young Circle South Hadley 01075	536-8128	2021 2nd term
Barbara Ayers	12 Roundelay Road South Hadley 01075	533-3833	2022 2nd term
<u>Nominating Team</u>			
David Morrell	135 Woodbridge Street South Hadley 01075	532-1864	2021
Linda Wolf	24 Pine Grove Drive South Hadley 01075	532-5885	2021
<u>Outreach Team</u>			
Emily Carle	MHC 50 College Street #1147 South Hadley 01075	860-573-7143	2021
Elizabeth Griffin	35 Alvord Street South Hadley 01075	535-7161	2021
Karen Hyvonen	1 Spruce Run South Hadley MA 01075	538-4674	2021
Elizabeth Innocent	281 Chauncey Walker Street Lot 350 Belchertown 01007	413-213-0513	2021
Arthur Procter	101 Pine Street South Hadley 01075	201-213-1429	2021
Elizabeth Belden	20 Bayon Drive Apt. 7 South Hadley 01075	538-4057	2022
John Hoffman	21 Red Bridge Lane South Hadley 01075	650-0445	2022
Robert Judge	180 North Main Street South Hadley 01075	315-3179	2023
<u>Pastor/Congregation Relations Team</u>			
(Moderator or Designee)	(not chosen by Nominating Committee)		
(Designee of Senior Pastor)	(not chosen by Nominating Committee)		
Robert Judge	180 North Main Street South Hadley 01075	315-3179	2021 2nd term
Anita Sarro	39 Chapel Road Amherst 01002	253-2633	2021 2nd term
Karen Hyvonen	1 Spruce Run South Hadley MA 01075	538-4674	2023
<u>Planned Giving Team</u>			
(Trustee Designee)			
Robert Russell	22 Worthington Drive South Hadley 01075	538-8987	2021
<u>Stewardship Team</u>			
Brian Lapis	4 Leahey Ave. South Hadley 01075	244-0279	2022 2nd term
Jane Markarian	31 Old Amherst Road Belchertown 01007	210-6601	2022
John Anz	45 Ashton Lane South Hadley 01075	322-8208	2023
Gretchen LaBonte	44 Woodlawn Street South Hadley 01075	440-477-1044	2023
<u>Usher Team</u>			
Barbara Hatch	69 Lathrop Street Building 9 Apt. C South Hadley 01075	538-4478	2021
William Giles	136 Stonybrook Village South Hadley 01075	538-4958	2021 2nd term
Randall Hyvonen	1 Spruce Run South Hadley 01075	538-4674	2021 2nd term
Douglas Smith	27 Chestnut Hill Road South Hadley 01075	536-0225	2022 2nd term

Appointed Persons and Teams

Safe Church Coordinator	Arthur Procter 101 Pine Street South Hadley 01075	201-213-1429
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Historian	David C. Morrell, 135 Woodbridge Street, South Hadley 01075 dmorrell@mtholyoke.edu	532-1864
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Financial Reviewer	Jeanne E. Hough 400 River Road South Hadley 01075	534-5196
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Historic Preservation Team

Randall Hyvonen	Robert Russell
Jane Markarian	Eliot Chartrand, Resource person
David Morrell	

Decoration Team

Barbara Blank	
Corinne Chartrand	
David Morrell	

Ad Hoc Constitution Review Team

Barbara Ayers	
Robert Robertson	

Ad Hoc Church Safety Task Force

Lynne Bertram	Arthur Procter
Al Duffy	Don Sibley
William Giles	Douglas Smith
Cynthia Morrell	Lori Souder
James Noonan	Stephanie Strand

Ad Hoc Phase Forward Task Force

Brittany Bryan	
Al Duffy	
Kate Hoffman	
Gretchen LaBonte	
Anita Sarro	
Rev. Lori Souder	

Discernment Task Force for Emily Carle

Emily Carle	
Ruth Cowan	
Lorain Giles	
Claire Houston	
Thia Jubinville	
Rev. Lori Souder	

Annual Meeting
March 7, 2021

VOTING SHEET

(if you will NOT be attending the meeting on Zoom)

In favor of accepting the 2021 Budget
as presented on pages 41-42?

_____ **Yes** _____ **No** _____ **Abstain**

In favor of accepting the 2020 Annual Report?

_____ **Yes** _____ **No** _____ **Abstain**

In favor of accepting the motion of
The Christian Education Team to formally change the team name in
the Constitution. The proposal will be to change the name
From: “Christian Education Team for Children and Youth”
To: “Faith Formation for Children and Youth.”

_____ **Yes** _____ **No** _____ **Abstain**

Please submit your ballot to Center Church
as soon as possible. Thank You!