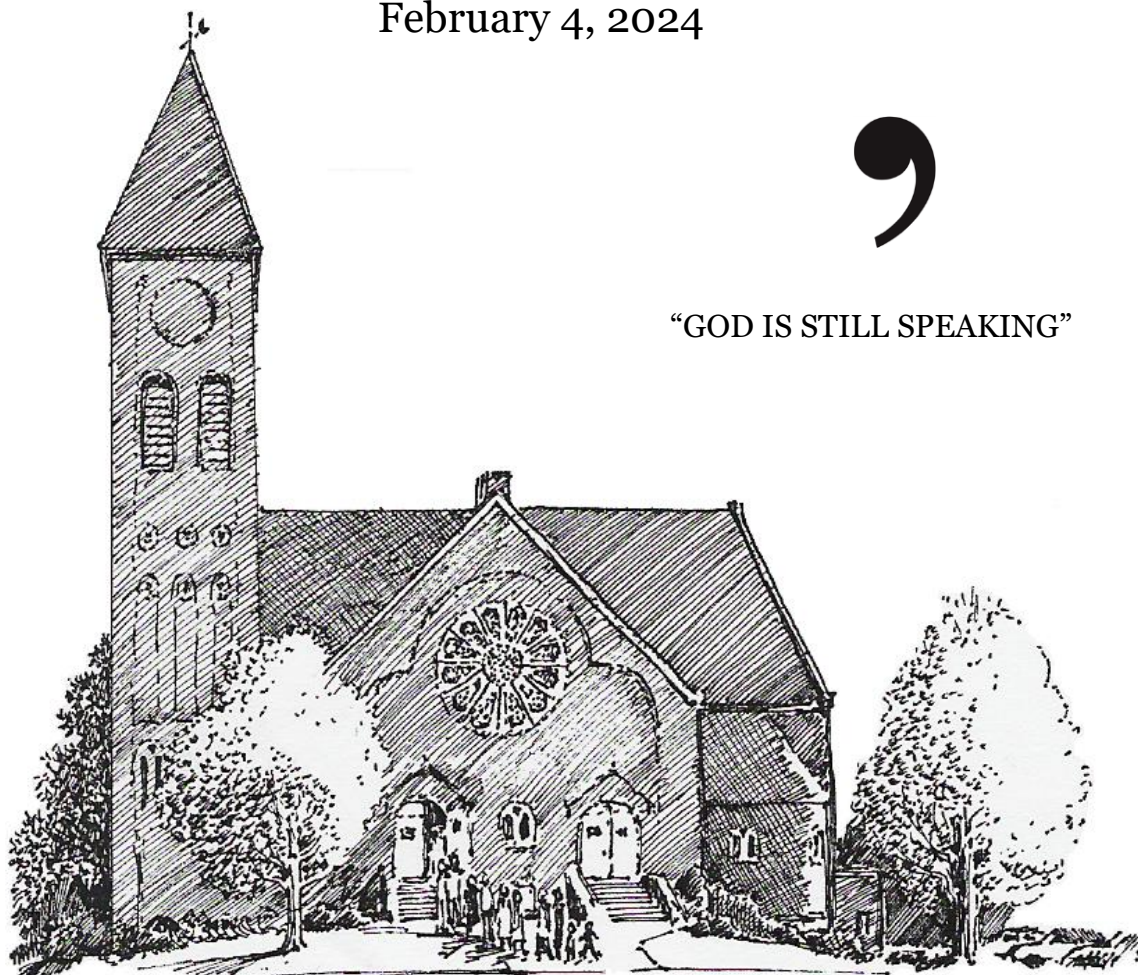


2023 ANNUAL REPORT

ANNUAL MEETING

February 4, 2024



,

“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

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South Hadley, Massachusetts 01075

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

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The Ministry at Center Church

Ministers
Senior Minister
Member in Discernment
Faith Formation
Children
Youth
Music Program
Organist
Choir Director
Associate in Music
Church Administrator
Custodian

All Church Members
Rev. Lori J. Souder
Emily Carle

Kate Hoffman and Chelsea Korzeniowski
Kayla Scott-McDowell

Larry D. Schipull
Mallory Coakley
Cynthia J. Morrell

Cynthia H. Jubinville
Robert Farman

AGENDA

Annual Meeting – February 4, 2024

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

Call to Order - Call for quorum	Moderator
Opening Devotions	Rev. Lori J. Souder
Presentation of the Annual Report	Moderator
Minutes of the 2023 Annual Meeting	David Morrell, Clerk
Sr. Minister's Report	Rev. Souder
Member In Discernment (Center Church Seminarian)	Emily Carle
Team Reports Review	Review Chairs
Financial Reports	John Hoffman, Treasurer
Presentation of the Slate	David Morrell
Acceptance of Annual Report	Moderator
Budget for 2024	Eliot Chartrand
Acceptance of Budget	Moderator
Other Business	Moderator
Safe Church Policy update	Al Duffy
Closing Summary	Rev. Souder
Closing Devotions	Emily Carle
"Blest Be the Tie That Binds"	Cynthia J. Morrell and all members of the 2024 Annual Meeting

Blest Be the Tie That Binds

***Blest be the ties that bind, our hearts in Christian Love;
The fellowship of kindred minds, is like to that above.***

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MINUTES OF THE ANNUAL MEETING

February 5, 2023 (In-person and via Zoom)

The 290th Annual Meeting was called to order by acting moderator John Hoffman at 11:10 a.m. in the Sanctuary after determining a quorum of 26 voting members. There were 30 members present in-person, eight members present on Zoom along with four confirmands and one other non-member. Rev. Lori Souder agreed to monitor (through her laptop) the Zoom participants. Rev. Souder opened the meeting with a prayer asking God to bless our time together through conversations which reflect our commitment and guide us to His light.

It was **MSV** to accept the minutes of the February 6, 2022 Annual Meeting as printed.

Pastor's Report:

- Lori read from Hebrews chapter 11 vs 1: "Now faith is the assurance of things hoped for, the conviction of things not seen." She stated that there are many people who think faith is some kind of imaginary hope or wishful thinking. Biblical faith is the complete opposite. As followers of Jesus, we have witnessed how God has provided for us in the past and created hope for our future...even when we don't see what's coming!
- COVID-19 has become a way of life. We tolerate it just like the flu. With COVID-19, the horizon is different. Perhaps it has made our faith stronger because of what we have endured. It's time to move forward as we transform our familiar ways.
- Lori shared that six young Promise Landers attended the First Table Fellowship Class with former Faith Formation director Martha Guild and her. They were taught about communion and the sacraments. They then shared in their "first" communion with the congregation. Lori also stated that she has been gathering with nine retired and active area clergy/missionaries for lunch this past year. Center Church and she benefit greatly from their experience, humor and wisdom.
- Four visions were proposed. 1. That the Council reviews the church's constitution. Is it working for us? Does it reflect our ministry? 2. An ad-hoc fundraising committee be created. 3. An ad-hoc historical preservation committee for planning a celebration for our newly National historic building designation. Also, someone to help with grants writing. 4. Having a St. Patrick's Day potluck and movie night on Saturday March 18.
- Church attendance around the country is dropping. There have also been a variety staff cuts. The younger generation is not attending worship. Granted, COVID-19 has been a challenge and hit churches hard. Center Church is an example of this.
- So, this year we are challenged to rediscover the value/worth of our faith community. We need to try new ways to bring our faith forward. Where do we serve? Who do we disciple? Who will tell us about Jesus? Who will we invite to church? We need to celebrate what God has done for us. We need the courage to take a giant leap of faith this year. Lori thanked our faithful staff!

Team Reports:

- Gretchen LaBonte added some comments to her Deacons report. She thanked Rev. Randy Hyvonen for preaching this past year while Lori was away. She stated that after much discussion/conversations by the Deacons, Trustees and the Council and also discussion from the 2022 Annual Meeting, the Deacons prayerfully and thoughtfully reviewed all the information regarding the large hanging sanctuary cross. Once the decision was made, the

cross was removed. The space is being left empty for now. Possible future considerations include returning the former wooden cross which is hanging in the Bock Crossway or have the space remain open to project images above the organ pipes.

- Eliot Chartrand added to his Trustees report. He thanked Linda Laderach for her generous donation which helped to purchase our new electronic sign in front of the church. The completion of the fire alarm system is awaiting parts which are to be installed above the sanctuary ceiling. He gave a brief explanation of the overall system for the church buildings. Sources of our income are an “unknown-unknown.” However, we were able to balance the 2022 budget and erase the deficit!
- Activities thanked everyone who helped to make the Fall Tag Sale and the December Holiday Bazaar successful fundraisers. Over \$5,000 of the money raised went to the church’s operating budget! A Mother’s Day Tea on May 12 is in the planning stage.
- Brian Lapis added remarks to the Stewardship report. He gave a pledge campaign update. \$138,135 in pledges has been committed for 2023 from 76 Units. The average pledge was \$1,817. 16 Units from 2022 haven’t pledged as yet and may not. Six Units will not be fulfilled due to death. 24 pledge increases have totaled \$14,410 which included a \$7,000 pledge from a former member who moved from the area and had not pledged for a few years. 17 pledges decreased by a total of \$11,510. This number only includes those who have made pledges for 2023.
- The Clerk presented the Nominating slate. David Morrell stated that Jane Markarian asked to be removed from the Stewardship Team. Gretchen LaBonte stated that her street address number needed to be corrected. David thanked all who agreed to serve one more year on their respective teams and positions. He also said that nominating is in the process of being “revamped” after the constitution is reviewed. It was then **MSV** to accept the Nominating slate as presented.

Financial Report:

- Treasurer John Hoffman summarized his report. He thanked Thia Jubinville for her expert and orderly book keeping help! The report runs from page 27-39. 2022, for the most part, stayed on budget. Utilities went \$6,000 over. This is partly because of the new Tree of Life school on the second floor of the Lancaster Education Building. We gained a bequest of \$60,000 from the Robert and Virginia Russell Estate. The Wells Fargo endowment fund lost over \$219,000 through the market volatility. We also had a change in our financial advisor. At this time we pay the advisor \$10,000. Lorain Giles asked if there would be any thought to finding a new investment firm? John stated that a decision is being taken under advisement.

Before a vote was taken to accept the Annual Report, Cindy Morrell thanked all the people who submitted their reports and especially a big thanks to Thia Jubinville who compiled the whole report. This was met with acclamation! Bill Giles then made the motion to accept the report as distributed. It was seconded and **VOTED** affirmatively.

Budget for 2023:

- Eliot reported that the budget went through some revisions. He asked the members present to review the budget. Our biggest budget item is the 70% for salaries. They all received an increase in their pay “for a job well done!” The “income stream” has become a variable. There have been some changes to our income sources. The Tree of Life school agreed to increase their

monthly “donation” to \$2,200. We should see a change in our building insurance premium (down) when the fire alarm system is completed. There has been an increase in the utilities expense. At this time, there is a \$36,505 projected deficit. Cindy Morrell made the motion to accept the 2023 budget as presented. It was seconded and **VOTED** affirmatively.

New Business:

- The moderator asked those present to think about ideas for fundraising. This is a way to help increase funds for our budget needs. Gretchen had suggested that we pass around index cards for the members to write down their ideas and then pass them forward. Lori then collected them and handed them to the moderator. John will compile the list and give it to the teams and others to use as a discussion starter.

Lori thanked all those attending the meeting and especially the new sound system! She proclaimed that “we are all children of God” and the life of Center Church! She also said how thankful she is for all of us! The moderator then reiterated that all are invited to Fellowship Hall for a soup luncheon. He thanked Karen Anderson, Corinne Chartrand (and Eliot), David Morrell and Nancy Perman of the Activities Team for providing the soup, etc. Lori then called on Rev. Lorain Giles for a closing prayer. Lorain praised God for this community of faith and that we are the “living body of Jesus!” We do ministry and mission to be “salt and life!” There being no further business, John adjourned us at 11:55 a.m. Cindy Morrell then went to the organ and led us all in “Blessed Be the Tie That Binds.”

Respectfully Submitted,
David C. Morrell, Clerk

REPORT OF THE SENIOR MINISTER

I read on Facebook and in a devotional that some folks pick a guiding word that will direct their new year. I've seen "act, embrace, go, and hope" be selected-all fine, motivating words. For this year I will use, "connect," to guide us in our shared ministry. To whom or to what are we connecting? Is the connection valuable? I'd say last year we spent time "proclaiming" with the electronic sign and vigils out front, but we still can improve in proclaiming, bearing witness to the good news. This year I'd like to connect you to where your passions exist and connect more of the community to Center Church. To drive north through South Hadley, one travels by our church! We have an opportunity to connect.

What is at the essence of Center Church? It's the people and what we believe, desiring to be followers of Jesus. We strive to be open and welcoming to all. Our staff does precisely that. Whether recently hired or serving with a long tenure, please thank the staff. Thank goodness we do not celebrate staff person of the month because it sure would be impossible to lift up just one, when all are valued.

While our hearts are heavy due to Ukraine, Gaza, racism, global warming...you name it..., we persist with the Holy Spirit who connects and leads us to be resilient.

Take Aways of 2023

*We have many committed volunteer leaders as members and friends. I joke with some saying we need to charge them rent because they are here so often. Your presence and commitment adds new life into the various ministries. Considering we do not have an elected Moderator, the system of Team Chairs taking a turn of being the "Moderator of the month" is working. It allows for a variety of views to be brought forward and I utilize more people in decision making. However, it is cumbersome.

*Preached a sermon series on Jesus' Speed Bumps (words of Jesus that provoke) and an Advent series on the Gift of Being Present.

*Hosted monthly vigils the first Saturday of each month on racism, climate change, not banning books, food insecurity, truth, peace, etc...In January about 30 were gathering then by December we dwindled to 5 or 6 people so we are re- evaluating it for 2024. As someone said, "Doing the vigils felt as if we were 'doing church'." Friendships formed. Residents of SH say Center Church is "their" church even if they do not attend on Sunday!

*Sit on the Board of Directors and preach occasionally for Cathedral in the Night (ministry with those who are temporarily homeless), facilitate monthly a group of female UCC colleagues, sit on the new SH Human Rights Commission, and am a Town Meeting Member.

*Offered 9 Bible Studies at Loomis-we meet for 3 to 5 week study blocks at Loomis with 9-14 attending.

*We share worship with Granby, Church of Christ, UCC on Ash Wednesday, Maundy Thursday and host a month of worship in July or August.

*Seminarian-It's been a long time since Center Church has had a seminarian. Emily Carle has been a church member since 2017 after arriving to attend MHC, serving on the Outreach Team, as an Intern, Youth Director and occasional preacher, and liturgist. We celebrate her gifts, her growth, and

eagerness for the ordained ministry. We have given Emily a stipend of \$1000 each year while she attends seminary at Louisville Seminary in KY. She has been supported by the “Emily Discernment Circle” composed of Ruth Cowan, Lorain Giles, Clare Houston, Thia Jubinville, and Lori Souder.

*Initiated a new Breakfast Gathering in December to discuss relevant topics. We meet the second Wednesday of the month at Iona’s Kitchen in SH Falls at 8am.

*Surprises - You know those things that one does not expect but somehow, they transform your life even in a small way? Outside work days-raking, weeding with you. Getting to know you during Fellowship Hour or volunteering at events. The Lighting of the Good News Candle. Welcoming visitors including MHC students. Participating in making meals for members in need. Remembering the incredible ministry of Food For Friends. Sitting with a friend or member to hear their story or to plan a memorial service. Intimate times!

*The COVID Task Force did not meet in '23.

As we move forward in 2024 may we connect to the Holy Spirit and to one another.

With Blessings, *Lori*

REPORT OF THE BOARD OF DEACONS

The Deacons help to organize and facilitate worship and special services/events with the support and guidance of Rev. Lori Souder. The 2023 diaconate included Karen Anderson, Julie Burke, Bill Giles, Martha Guild, and Randy Hyvonen. Pastor Lori served as our advisor, and Julie served as chair.

In February, Julie will be concluding her 3rd year on the Board of Deacons. I extend my gratitude and appreciation for all of the hard work of the team, for their friendship, laughter, wisdom, big hearts, and collaboration in planning worship, helping Sundays run smoothly, and truly taking care of each other and the congregation.

In 2023, through September, our team met remotely via Zoom. This enabled us to have discussions from the comfort and safety of home. However, in October we decided to try reintroducing in-person meetings on Sundays after church. The purpose of this was to free up a Tuesday night during the month, as well as to enjoy the in-person camaraderie that we missed. Choosing to hold the meetings after church also served as an extra convenience to meet during daytime and not require an additional commute to church on a weeknight. The team agreed that we enjoyed the return to in-person meetings, and this format will continue until the team has a different preference. We thank Pastor Lori for taking time out of her Sunday afternoons to join us in these meetings and provide her advice, leadership, and support.

This past year we took over the task of recruiting greeters, and we thank those who are always willing to help, even at the last minute. Having a welcoming presence is very important, not only to church members but new visitors. We are encouraged and happy to have seen lots of new visitors over the past year, many who have become “regulars” or even members, and we are grateful for their contributions to the church community.

The Deacons thank all those who participate and work together to make Sunday mornings a success: Pastor Lori, the choir and musicians, the Faith Formation leaders, the Trustees for creating a comfortable and safe sanctuary, and the many volunteers who have been so gracious with their time as greeters, ushers, communion helpers, coordinating details of worship, decorating the sanctuary, and assisting with audio and livestreaming. To those who offer something so simple as to help move the communion table or carry plates downstairs after a Communion Sunday – this gesture means a lot to us! Of course, we could not do it without all of you, the members and friends of the congregation who make our church family what it is.

We have several clergy in our congregation as well as guest preachers, whose support we are thankful for this past year and always: Mary Nelson, Randy Hyvonen, Randy Purinton, Lorain Giles, Winston Baldwin, Emily Carle (seminary student), Terry Yasuko Ogawa, Chris Mereschuk, and others. And to those volunteers and parents who are behind the scenes with the Promised Land and Youth, but who are of so much importance, we see you and we thank you.

The Deacons are excited to welcome Paula Lane-Major and Rachel Alldis as part of the team starting in February 2024. We will continue working together to support Pastor Lori and other church leaders to provide meaningful worship, care, and community. We as Deacons cherish our church family and feel especially grateful post-pandemic to have the opportunity to share in the fellowship. We wish all a year of health, love, and peace.

Sincerely,
Julie Burke for the Deacons

REPORT OF THE BOARD OF TRUSTEES

First and foremost, I wish to thank the 2023 Board of Trustees; Karen Anderson, Bill Giles, Mary Nelson, Art Procter, Randy Purinton and Cindy Morrell, Secretary and Church at the Center writer. We want to thank Al Duffy for his counsel and position as the Church Safety Officer. We also want to thank John Hoffman, our church treasurer, who kept us fully informed with financial analyses and Pastor Lori, our leader.

This year will be known as “the year of the fire alarm installation”. The project started in March 2022 and the alarm system was finally inspected and approved in September 2023. This project was financed with funds bequeathed to the church in 2019. It is likely one of the most important contributions we have received in the last 25 years.

During the year, we have worked on several other projects. Perhaps the most notable being the installation of larger more efficient ceiling fans in the sanctuary. We have also, upgraded the electrical system in a couple of areas. We improved the electrical service in the administrative office and upper floors in the Lancaster wing. We have purchased a new audio system for Fellowship Hall and upgraded the hand dryers in the restrooms.

During the year we have worked hard to keep the Tree of Life Early Learning Center, happy and thriving in their space. We are continually upgrading the lighting and heating in their area. This relationship has been working well and we are pleased to have them as tenants in our building.

As you know, the primary function of the Trustee Board is to serve as custodian of the church assets, which include the physical property and the endowment. Our major concern annually is to allocate funding for programs, staffing and facility upkeep. We are most fortunate to have a healthy endowment which provides funding for our church programs and staff payroll. The annual payroll represents approximately 70% of our operating expenses. This is in line with industry norms. We are so fortunate to have the wonderful staff who are committed and knowledgeable and strive daily to lift up our members and community.

During the year we have benefited from the fund raising of the Activities Team and have helped and encouraged their fund- raising efforts. We will rely more and more on this effort as a source of church income. We realize as membership changes, our pledge income will change. We will rely more and more on non -pledge income to support the church expenses.

The beautiful church sanctuary space may also be more important as a source of income as time goes on. Hopefully, there will be more community events that will take place in our buildings as we would like to remain a very active member in the community.

As we look toward 2024, we want to continue to be constructive and progressive. We want to be excellent teachers, exemplary leaders and good followers. From time to time each of us will assume one of these rolls. Our staff and volunteers have worked well together and I am confident this will continue. Thank you to our members for all you do.

Respectively submitted,
Eliot Chartrand, Trustee

REPORT OF THE CLERK

December 31, 2023

[illegible]

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 elected moderator, the Council is led by a Lead Pro-tem each month. The designated Lead meets with Rev. Souder to review pertinent topics and prepare an agenda. The Council has been meeting virtually through Zoom. Below are monthly summaries (**minus team reports**) of each meeting.

January The Council met virtually via Zoom. John Hoffman of Outreach was Lead pro-tem. \$1,500 was taken in through the Christmas Eve offering. \$750 each is to go to the Western Mass Food Bank and Heifer International. An Amazon “wishlist” has been setup for donations to the Cathedral in the Night program. Stewardship to date, received \$129,585 in pledges. Trustees are still waiting for an important piece of equipment for the fire alarm system. It was **MSV** unanimously to appoint John Hoffman moderator for the 290th annual meeting. Council discussed having more substantive meetings in the future. We need to be focusing on overarching issues with a better format. Also, we should have more emphasis on vision and governance issues. It was **MSV** unanimously to appoint Al Duffy our Safe Church coordinator replacing Art Procter.

February The Council met twice virtually via Zoom. We had a special meeting and our regular meeting. Rev. Souder led the special meeting and Corinne Chartrand the regular meeting. The special meeting was held to discuss the Annual Meeting. It was agreed, that with better heating and a new sound system, the meeting went well in the Sanctuary after worship and that the soup luncheon was provided in Fellowship Hall after the meeting. We also discussed the 2023 budget as presented by the Trustees. It was agreed that there needs to be more fundraising to help reduce the operating budget deficit. At the regular meeting, the Council discussed the function of our church constitution and how to best make it useful for our present needs. It was suggested that we look into an outside consultant. Council also agreed that we need to concentrate more on timely issues rather than just team reports. It is hoped we can form an ad-hoc committee to help with plans to celebrate our National Historical building status. In the future we need help from a grants writer. After the Annual Meeting, the Council had the opportunity to look over the list of so many worthwhile fundraising suggestions submitted by the congregation!

March The Council met virtually via Zoom. Kate Hoffman of Faith Formation was Lead pro-tem. Council agreed that it should be acting more like a “think tank” about various Center Church issues. During our first discussion, we talked about current patterns of worship attendance. The next discussion centered on forming a group to celebrate our National Register of Historic Places status. We concluded that a “one-time event” should occur on a Saturday in early summer. A full-day retreat for the Council was considered. We could use our own space for such a retreat. The need for more fundraising was also discussed. It was **MSV** to release up to \$600 for scholarship use to Silver Lake Camp.

April The Council met virtually. Brian Lapis of Stewardship was Lead pro-tem. During our *think tank* discussion we talked about envisioning the ministry of Center Church: how do we want to do ministry for the next five years? We re-visited participating in a full-day retreat where we would have the opportunity to “map out” our vision. The word “welcoming community” comes to mind. The Outreach Team is our major community ministry. Also, Food for Friends and Cathedral in the Night are considered “hands on” missions. Getting more participation from our members is essential! How do

we look at governance? Diverse concerns need to be addressed. What is important to the vitality of Center Church? The next discussion topic was fellowship after worship: why/how do we do it? What works? What doesn't? It was agreed that Fellowship Hour is a good opportunity to meet others. It was decided to use larger tables to gather around. We discussed the possibility of a "permanent" person to help oversee things (set up and take down) for an easier experience. It was decided to look into a fall date for our National Registry Celebration. There was a discussion about At-Large members for the Council because they represent the congregation.

May The Council met virtually. John Hoffman of Outreach was Lead pro-tem. During our *think tank* discussion, we welcomed Rev. Quentin Chin as our future "retreat leader." We then discussed what the purpose for the retreat should be and what our next step will be. We are hoping to streamline our governance and organizational process and our structure for an effective ministry. We were advised that this may be a two-year process. We understand that we have to be more active versus passive with intentional participation. We'll have to set priorities. A date for the retreat has not been decided on. The last day for our music director Gil Wermeling is June 11.

June The Council met virtually. Eliot Chartrand of the Trustees was the Lead pro-tem. Through the *think tank* discussion we focused on what our vision should be for the next 3-5 years. We concluded that our "business" of Center Church is "building faith." We need everyone to contribute as we move forward. Worshipping together adds important value to fellowship. Lori is taking part in the open-email discussion about the banning of books locally. We agreed that we should wait until fall to celebrate our National Registry status.

July had no meeting.

August Council met virtually on Zoom. Julie Burke of the Deacons was Lead Pro-tem. The clerk was asked to read a summary pertaining to the "think tank" discussions of the April, May and June Council minutes. During our *think tank* discussion we thought about how we should proceed with our future retreat. More inclusiveness and who should "be at the table?" What value will we get from a retreat? How do we welcome new people? It's our intention to be building faith in a safe environment. How do we get input? During Fellowship Hour, we should be asking questions of those attending. And then listening with interest because listening is important! We discussed the importance of hosting Fellowship Hour. It is an essential ministry and can be considered an extension to worship. Corinne Chartrand, Julie Burke and Lori Souder agreed to meet and discuss future needs for Fellowship Hour. Lori reported that she's hoping to use up her vacation time by the end of the year. Lori and Al Duffy reviewed Center Church's Safe Church policy.

September The Council met virtually. Kate Hoffman of Faith Formation was Lead Pro-tem. Through our *think tank* discussion we shared thoughts. We agreed that the Fellowship Hour conversations could expand our outlook through their input. By listening to the flow of conversation, different voices can be heard. From the interactions, we felt we could eventually find ideas for a retreat. Corinne, Julie and David have been working on staffing plans for Fellowship Hour. Corinne has been putting together worksheets with assignments to better facilitate the once per week slots. Al Duffy will be holding small group meetings reviewing our safe church policy. An all-church luncheon Aspirational Event sponsored by the Stewardship Team is to be after church on October 22. More information about Showcase South Hadley is printed in the October CAC.

October The Council met virtually. Bobbie Ayers of Membership was Lead pro-tem. During our *think tank* discussion, we touched on how we might “build” our membership. There is also concern about those who haven’t really returned since the pandemic. Another aspect is how do we approach all visitors and make them welcome. When new members join, we should have nametags for them. During our monthly vigil, we could be more hospitable. Corinne Chartrand and Julie Burke have been monitoring the Fellowship Hour “help sign up” calendar. They’ve also be using the “personal approach” to gain any insight about Fellowship Hour. The Safe Church policy meeting with Al Duffy was very informative! It was suggested that any person joining a team be given access to this very important policy. The all-church Stewardship luncheon was moved to November 5th after worship. Easy access to the Center Church calendar is always printed in the *Church at the Center* or by asking Thia for a printout.

November The Council met virtually. Corinne Chartrand of Activities was Lead pro-tem. During our *think tank* discussion, we once again talked about how best to be more welcoming. We need to encourage the congregation to attend Fellowship Hour. If we have visitors, we need to think of ways of inviting them back. We also felt that the “create/activity” table should be reinstated in Fellowship Hall for participation by multi-ages together. We revisited the need for more volunteer help at Fellowship Hour. Compassion through Center Church was discussed. This also relates to “Random Acts of Kindness.” The status of Nominating was touched upon. We may need to form a strategy team to help with finding members to serve on various teams.

December Council met on Zoom. Eliot Chartrand of the Trustees was Lead Pro-tem. The *Think Tank* discussion considered how we would approach and find persons to fill various team positions. Lori provided us with an updated and annotated Center Church members list. We need “thinkers and doers.” Lori Souder, John Hoffman and Bobbie Ayers did a “walk through” of Center Church looking for present signage which might need updating and any needed future signage. Fellowship Hour still needs volunteer help. We were notified that Center Church’s participation in the local weekend Food for Friends program will be discontinued at the end of the month, due to upcoming moves of the head chef and our own coordinator.

Respectfully submitted,
David C. Morrell, Clerk

REPORT OF THE DIRECTOR OF FAITH FORMATION FOR CHILDREN

Faith Formation for Children at Center Church is a welcoming, inclusive journey, with many opportunities for children to learn Christian principles based on the gifts of Jesus' teachings and examples. From September to June, Children are invited to participate in our multiage Sunday School program, affectionately known as "The Promised Land." For most of 2023, the format for Sunday school included a group gathering time for sharing, stories, songs and prayer, followed by an activity or craft related to the topic of the story or scripture. The children typically met as a whole group initially, and then the younger children were led to a different room for the activity or craft. The primary curriculum, "Follow Me, Biblical Practices for Faithful Living," published by Growing Faith Resources, an imprint of Presbyterian Publishing Corporation, provides a rich and resourceful "Leader's Guide for Multiage Children". It focuses on various scriptural themes and topics. Each theme includes in-depth lessons and activities, spanning about 4-6 weeks. Themes that were offered in 2023 included, "Come and See!" – how Jesus and his disciples invited others to join them. During Lent our focus was on the meaning and practice of prayer. Other themes included messages from Parables, and the stories of the Good Samaritan and the Mustard Seed. In the fall, themes included "Welcome All" and "Live in Community". During Advent, we focused on the messages delivered by the Angels to Mary and Joseph, and how they were comforted by the assurance that God was with them. The "Follow Me" Curriculum offers numerous beneficial opportunities for children to engage in stories and scripture, but also to Do things taught by Jesus, and Practice meaningful discipleship in current times. Children have been involved in collaboratively making snacks for fellowship time, creating tags for worship activity bags, making blanket gifts for friends, and painting welcoming messages on rocks which have been placed around the church and fellowship hall. The work of the Faith Formation Program for Children is implemented by the Director, Kate Hoffman, and supported by Chelsea Korzeniowski, Teaching Assistant. Additional support, which is greatly appreciated, is provided by parent volunteers Kenneth Mulder, Emily Mulder, and also Sarah Smith.

Respectfully Submitted,

Kate Hoffman

Director of Faith Formation for Children

REPORT OF THE YOUTH LEADER

Youth Group in 2023 kicked off with an in-person youth group, with director of youth group Kayla Scott-McDowell, a Senior at Mount Holyoke College. We started the year discussing our goals academically and personally, helped make sandwiches for the Cathedral in the Night of Northampton, and discussed the holy spirit and what it means.

In October, we continued our community service by making sandwiches for the Cathedral in the Night of Northampton, which turned out with another great success. We also discussed the New Testament and the Old Testament in the Bible. We took a break and did some arts and crafts for youth to gather and have fun before starting the book of Luke.

In November, we started the conversation about "Attitude of Gratitude, what does it mean to be Thankful" as it connects to the book of Luke. We did hands-on activities to show what we are thankful for before starting the series of Advent in December.

The first week of December started with talking about Advent and what does this mean and combining it with a conversation about Hope. The following week, we had our first Youth Group Christmas party, where the youth played games, made gingerbread houses, gingerbread sweaters, and ate food. We ended the year by talking about joy, love, peace. We look forward to 2024 with more opportunities to gather together for community.

Respectfully submitted,

Kayla Scott-McDowell

REPORT OF THE ASSOCIATE IN MUSIC

I have been playing the organ at Center Church, since 1971, 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” and I have now completed my 52nd year doing this. Some older “log books” that I found last year contain lists of all the times I’ve played at Center Church plus other churches as well as wedding and funerals in the Valley. They also list soloists and what they sang and preludes and postludes. It is very interesting to go back to them and see what I have been doing over the time.

In 2023, having returned to the sanctuary for our services for the entire year, the choir was under the direction of Gil Wermeling (from 9/22 to 6/23), and in September (9/23) we welcomed, for a second year, another choral conducting student at UMass, Mallory Coakley who came here from the Chicago area. Because of the slightly shortened hybrid services, the choir was still singing only an introit and an offertory anthem, but no additional anthem. Thankfully we spent all of 2023 singing without masks!

Over the year, Larry Schipull and I played duets 15 times during the prelude, including all of Advent, Christmas Eve and the following Sunday, or postlude. I also subbed for him for three weeks in late January, early February. As always, I thank Larry for being a willing partner in our duets 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 use our lovely sanctuary piano, thanks to Larry, with its lovely rich tones! I played for one wedding and two memorial services during 2023. And I played for our joint Ash Wednesday service at the Granby UCC church.

This summer services began on June 18 when we transitioned from our usual September through mid-June services, with full choir and director Gil and organist Larry involved, to our services with organist Cindy Morrell and various singers involved for all the services held in our church. Our joint services began in July at Center Church and moved to Granby for August. Labor Day Sunday brings our summer services officially to a close. The next Sunday we welcomed Larry back at the organ and our new choir director Mallory Coakley. I know the choir always looks forward to returning in September.

As always, my special thanks to the following: Randy Purinton (solo and duet), Gretchen LaBonte (two solos and a duet), Sharyn Kovalsky, and David Morrell (solo and two duets) for helping provide hymn leadership and offertory music during all these services. Special thanks to the following choir members who came on our “hymn Sunday” to provide the offertory and help lead all the hymns: Sharyn, Wendy Williams, Betty Innocent, Bobbie Ayers, Jane Ting, Happi Cramer and David. It sure was nice having more company in the choir loft on that Sunday! I was happy that I found my copy of *They’ll Know We Are Christians* in my music “stash” after the fact, which allowed us to sing that as the closing hymn on July 30, the last joint service at Center Church.

I have also continued writing backgrounds on two, three or four hymns and even five twice this year, which we sang from the previous month for our monthly CACs. Of course this year, I also missed two months, maybe that’s why there were two five hymn months! This year, you have learned about some 34 hymns from our two hymnals (including many which I had talked about previously)! 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 a little about different members of the congregation in the CAC but there were only three bios written this year – covering two new members and our latest staff member.

I have always said that our music program is definitely one of our strengths here at Center Church and it is mentioned often in listings of what draws in new members. Folks comment a lot about how blest we are. As I always do, I thank you all for the privilege of letting me take part in the very rich musical life of Center Church for all these years. I believe that music, especially “church” music can help us deal with all the uncertainties of our current daily life. So, most especially in the several years of COVID-19, I hope that music has helped us get through these very tough times. As we enter a new calendar year, I urge you all to let music into your life anytime, whenever you can. I know listening to music always helps, consoles, and uplifts me and I know I am always happier when there is music playing, even in the background of my daily life. Music continues to bring me a lot of joy every day and I hope it does the same for you.

Cynthia J. Morrell, Associate in Music

REPORT OF THE ACTIVITIES TEAM

The Activities Team has the blended goals of fellowship and fundraising. There was lots of opportunity for fellowship. This year we had 3 fundraisers, the English Spring Tea, the Fall Tag Sale, and the Holiday Bazaar. The team members are Karen Anderson, Corinne Chartrand, David Morrell, Nancy Perman and Valerie Bonzek. Although not officially team members Bobbie Ayers, Lynne Bertram, Laura Berzofsky and Linda Wolf are a big part of making the events happen. We are also very blessed to have the support of so many members and friends who volunteer to help with set up and during the days of the events. Without all the donations and the gift of time from so many folks, the events could never occur. A huge thank you goes out to everyone. You are very much appreciated.

Net Income Report:

- Spring Tea \$900.03
- Fall Fair \$5,219.12
- Holiday Bazaar \$4138.00
- Total \$10,257.15

To operating income- \$6,837.41

To Activities Team Fund- \$3,419.74

Expenses not related directly to the day of events:

- Table cloths \$25.00
- Card tables and drill bits \$292.44
- Landscaping, Church St entrance \$239.07
- English Tea sign \$216.00
- Anti-fatigue mats, scraper entry mats \$543.90
- Tea Supplies \$384.54
- Supplies for events \$36.11
- Tag sale & bazaar signs \$216.00
- Wood for shelves and brackets \$85.20
- Food Service permit 2024 \$252.00
- Total \$2,290.26

Starting balance 1/1/23- \$3,505.45

Miscellaneous income 2/19/23- \$18.00

Events income- \$3,419.74

Expenses- \$2,290.26

End balance- \$4,652.93

Income supports costs to projects related to enhancing fellowship. The 2 doors on Park St into Fellowship Hall are: one in need of replacement, the other in need of repair. The team voted to transfer \$3,652.93 to help fund making those Park St doors to Fellowship Hall handicap assessable, leaving a balance of \$1,000 in the account.

We look forward to holding events in 2024 that add to the church income. And having fun making memories with our church family.

Respectfully submitted,
Karen Anderson

The Activities Team had a very busy year! Not only did our Fall Tag Sale and Holiday Bazaar resume, but we created an English Spring Tea, in May, in Fellowship Hall, which was well attended. Our first annual spring event, to coincide with Mother's Day and recognize our past passion for all things related to plants, was held May 13, 2023.

Fellowship Hall was filled with tables, colorful linens, tea, scones and smiling faces. The Team had wonderful volunteers who made the tea party a great success. We look forward to 2024, as we fine tune, expand and bring our audience an event of friendship and community.

During the Holiday Bazaar this past December, we invited the participation of local crafters to fill the spaces available in the Chapel, Music Room and Meeting House Room. The crafters brought handmade items to sell as gift choices for the holiday season and they were happy to share our space and be featured in the Holiday Bazaar event. We see this event growing next year and we are looking at how to expand and promote our location. This event contributed a \$20 per crafter donation to the Holiday Bazaar income and was a successful addition to our December project.

Corinne Chartrand

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

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 and interview and hire staff as needed.

This year we said good-bye to Clare Messina-Fitzgerald who was Youth Leader while Kayla Scott-McDowell furthered her Mount Holyoke studies abroad. We also welcomed Mallory Coakley (they/them) as our Choir Director.

The PCR Team exists to further the covenant relationship. We support our Pastor Lori Souder in her professional and personal development and, with her, identify ways to facilitate that positive relationship. Our Pastor provided wise and consistent guidance as we navigated a return to in-person worship and activities. With our full support and encouragement, Lori took a long-overdue sabbatical. We count among our blessings our good fortune to have such an exceptional spiritual leader.

Submitted for the teams,

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.

This year church worship services have been both in person and hybrid on Facebook. We have focused our attention on an effort to increase in person attendance. In the spring of 2023, we made direct contact through phone calls or e-mail, with over 25 members absent from worship. In May, we started culling the membership list with the purpose of identifying members who had not been seen in worship nor had pledged for over a year. The list was reviewed by both the pastor and clerk before letters were sent out. The nature of the letter informed the recipient that we missed them; and if we did not hear from them, they would be recommended for inactive status membership. If the person had moved from the area and had no contact with our church, we expressed hope that they would find a new church home and if we did not hear from them, they would also be recommended for either inactive status or historical records, if appropriate.

Our major project this year was to introduce guest “welcome gift bags”. If a person was visiting our worship service, we extended an invitation for them to take a “gift bag” located in a basket either in the narthex or crossway as our way to say “we’re glad you worshipped with us today.” This has proved very successful with over thirty-five gift bags being taken. Each bag contains a variety of token items such as note pad, pencil, individual tissue packet and candy. There is also a copy of our pew holder booklet, “All About Us” which briefly describes the various team functions plus a word of welcome from the pastor.

Two “Getting to Know Us” sessions were held for prospective new members. We welcomed new members during a late spring worship service.

During 2023 our team was charged with the responsibility of organizing and hosting Fellowship Hour. Church Council has determined that this important contribution to our Sunday morning service will be shared by various teams and individuals during 2024.

As we look forward to 2024, on our agenda is further discussion with the Deacons as to whether or not to return to having name tags worn by all in attendance during Sunday worship and Fellowship Hour.

It was a full and active year for our relatively small team. It is hoped that in 2024 we can continue with emphasis on direct contact with both members and visitors.

Respectfully submitted,

Barbara (Bobbie) Ayers
Nancy Towne
Carol White
(David Morrell, Clerk)

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.

Our team goals for 2023 were:

1. To help homeless, hungry, and needy people in our region by providing money, food, clothing and other items for Neighbors Helping Neighbors, the Full Circle Garden, the Western Mass Food Bank, CROP Walk, Cathedral in the Night, Grove Street Inn, Habitat for Humanity and local shelters.
2. To help children and youth in our region by providing money and needed items for Girls, Inc., Operation Backpack, and The South Hadley Methodist Church Secret Santa program.
3. To be aware of all kinds of injustice around us, to educate our congregation about injustices, support Aster House, refugee resettlement programs and other local groups that promote justice for all peoples in all areas of life.

Much of our focus in 2023 was in addressing homelessness and hunger. Last winter our clothing drive was focused on providing warm clothing to the Grove Street Inn. We provided food and funds to Neighbors Helping Neighbors, the food pantry in South Hadley, as well as the Western Mass Food Bank. We supported Food for Friends on many occasions. We provided 3 meals to Cathedral in the Night and had great help from the youth group as well as other friends. We collected items for the Aster House, a transition home in South Hadley for people in recovery. There was a CROP walk this spring.

In the area of supporting children and youth in the area, we continued our strong support of Girl's Inc of the Valley. We also have been collecting items for the local School Backpack program and supported the Secret Santa effort organized by the United Methodist Church in South Hadley.

Our Worldwide Church World Service CROP and Heifer International. Also, we continue to support UCC "Five for Five" initiatives such as Proportional Giving (formally known as Our Church's Wider Mission), OGHS (One Great hour of Sharing), Strengthen the Church, Neighbors in Need and The Christmas Fund.

Our Church continues to recognize the needs of the World and has been very generous in 2023 giving almost **\$15,000!**

I want to thank our team for all their energy, vision and hard work: Betsy Belden, Bob Judge, and Sharyn Kovalesky. Also, special thanks to Bob Judge as he moves from Outreach to support other Center Church teams. We will miss his monthly sharing of devotions at our meetings.

John Hoffman for the Outreach Team

Contributions in 2023 were as follows:

2023 Center Church Outreach Giving			
Contribution Recipients	Outreach Budget and Mission Funds	Collections	Total
Wider Church:			\$ 8,900.00
Proportional Giving plus Association from Church Operating Budget			\$ 8,900.00
National/International:	\$ 250.00	\$ 2,106.50	\$ 2,356.50
One Great Hour of Sharing		\$ 763.00	\$ 763.00
Strengthen the Church		\$ 202.00	\$ 202.00
Neighbors in Need	\$ 250.00		\$ 250.00
Christmas Fund		\$ 250.00	\$ 250.00
Heifer International		\$ 891.50	\$ 891.50
Local:	\$ 2,481.67	\$ 1,234.00	\$ 3,715.67
Neighbors Helping Neighbors (NHN)	\$ 600.00		\$ 600.00
Girls Inc	\$ 500.00		\$ 500.00
CROP		\$ 405.00	\$ 405.00
Cathedral in the Night	\$ 981.67		\$ 981.67
Secret Santa	\$ 200.00		\$ 200.00
Western MA Food Bank	\$ 200.00	\$ 829.00	\$ 1,029.00
Total church giving	2,731.67	3,340.50	14,972.17

REPORT OF THE STEWARDSHIP TEAM

The stewardship Team spent the first weeks of 2023 wrapping up the 22/23 Stewardship Campaign, with letters and emails.

For the second year in a row, we sent thank you cards to all our pledge units.

In spring/summer, we turned our attention to the website. The team engaged the services of Jacob Broyles and Hostimus. Hostimus offered to redesign our website for free. We made some significant progress. We were slowed by the distractions of summer and subsequently the need to organize the fall stewardship financial pledge campaign. We will likely re-engage with website work in the spring of 2024.

The Stewardship Team provides video and online hospitality support of our weekly stream of worship on Facebook. We are grateful to the Trustees for improving the sanctuary's audio infrastructure in 2023. The audio on our live streams is much better, and we have more viewers as a result.

The 2023/24 pledge campaign got underway in October. We used the UCC's denominational theme and materials. Using the UCC resources makes content easier to create and distribute.

In early November, Stewardship hosted an all-congregation "generosity lunch". Faith Formation, Outreach, Trustees, and Pastor Lori described Center Church's programmatic and mission aspirations for 2024. We intended for this lunch to "make the case" for increased generosity in our 2024 financial pledges.

Pledge Drive Report:

Pledges received so far in 2023/2024 (as of 1/9):

72 pledge units total -- including 4 new pledges!

Total amount pledged so far: \$119,095

Average pledge size is: \$1654.10. (avg in 2023: \$1739)

Median pledge is \$790 (median in 2023: \$1200)

The 4 new pledge units total \$3617, or an average of \$904.25 per new pledge unit

Of the 68 renewing pledge units:

21 pledge units increased from 2023 pledge amount

· Total increase of these units: \$5813; average increase amount: \$276.80

13 units decreased

· Total decrease of these units: \$7780; average decrease amount: \$598.46

34 stayed the same

The top 13 giving households give approximately 47% of pledge total (this is similar to 2023 pledges).

Trends:

The total number of pledges has gone down.

Average pledge size has gone down, median pledge size has gone down.

The number of pledges who have increased is higher than number who decreased, but overall size of decreases was bigger than overall size of increases, so our overall totals are decreased. So, our overall totals, *to date*, are down. **However**, we are hopeful that we will receive pledges from the remaining loyal pledge units (those pledge units that pledged last year, but have not yet pledged for 2024) to help reach or surpass our goal.

It is not too late to make a financial pledge or increase your current financial pledge to Center Church. Pledge forms are available in the sanctuary and at the church office. If you'd like more information about Center Church's financial pledge system, please contact Pastor Lori or the church office.

Center Church's programs, staff, and infrastructure rely on your financial pledge. Your financial pledge enables the church's leadership to plan for programs & missions in 2024.

We are deeply grateful to Center Church's members and friends who have generously pledged their financial support for 2024.

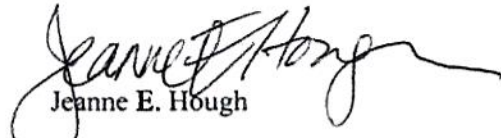
If you've read this much of this annual report, you're probably a great candidate for the Stewardship Team! We'd love to have a new person or two on our team. Interested? Contact pastor Lori or the church office for more information.

Joyfully Submitted,
John Anz
Gretchen LaBonte
Brian Lapis (chair)
Rev. Lori Souder (ex officio)

FINANCIAL REVIEWER'S LETTER

28 December 2023

I have reviewed and audited the calendar 2022 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 Financial Reports for 2023 follow 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 29)

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 30)

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

Close 2023:	a balance of	\$	0.00	for Unrestricted Funds (Budget)
	a balance of		123,121.83	for Temporarily Restricted Funds
	a balance of		<u>977,413.05</u>	for Permanently Restricted Funds
	for a total of	\$	1,100,534.88	

THE STATEMENT OF ACTIVITIES (page 31)

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

For 2023, the bottom line was a **decrease in net assets of \$ 20,838.13** (a net decrease of 74,582.29 to the Temporarily Restricted Funds; and a net increase of \$ 53,744.16 in the Permanently Restricted Funds.)

THE STATEMENT OF ACTIVITIES VS. BUDGET - UNRESTRICTED FUNDS (page 32-34)

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

For 2023, Trustees **budgeted for a deficit of \$ 36,505.60**. The year **closed with a deficit of \$ 29,415.76**.

	<u>Actual</u>	<u>Budget</u>
Income	\$ 247,223.00	\$ 240,300.00
Expenses	\$ <u>(276,638.76)</u>	\$ <u>276,805.00</u>
NET	\$ (29,415.76)*	\$ (36,505.60)

**The deficit was cleared with funds transferred from the Undesignated Permanently Restricted (Endowment) Fund before the 2023 books were closed.*

Income information of note:

Pledges: Pledge fulfillment was very good. \$140,193 was collected of the \$ 143,405 that was actually pledged.

Plate: Plate income was recorded at \$8,419.00, \$419 above the \$8,000.00 in the budget

Misc. Income: We realized almost \$8,000 in donations through generous gifts from members and friends. The Activities fundraising events contributed \$6837.41 to the operating budget: \$600 from the Spring Tea, \$3479.41 from the Fall Fair and \$2758 from the Holiday Bazaar.

User Donations: Coming in just over the budgeted \$30,000, this line is funded by our tenants; The Tree of Life Early Learning Center, Metaphysical Bodywork, the AA group, as well as others who use our space periodically, such as the Odyssey Bookshop.

Budget Summary: Both budgeted income and expenses came in as expected. The budget was created including a \$36,000+ deficit; the actual deficit was just under \$30,000.

THE SCHEDULE OF CHANGES IN TEMPORARILY RESTRICTED FUNDS (page 35-36)

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

Item of note:

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.)

THE SCHEDULE OF CHANGES IN PERMANENTLY RESTRICTED FUNDS (page 37)

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

This year the net increase in the Endowment Fund was \$ 53,744.16. The Trustees designated \$49,300 of earnings for the Operating Budget, and \$1,300 for the Peterson Scholarship fund. \$29,415.76 was transferred from the undesignated Endowment to clear the budget deficit.

Also included is a report of the Endowment Team (p. 37) and a Non-budget Spending Report (expenses paid from Bequest/Benefaction funds as determined by the Board of Trustees (p. 38)).

Respectfully submitted,

Cynthia H. Jubinville
Church Admin.

Statement of Financial Position

December 31, 2023

ASSETS		<u>2022</u>	<u>2023</u>
<u>Current Assets</u>			
Checking/Savings			
Peoples Checking Account		120,258.31	23,914.97
Food For Friends Checking Account		5,932.88	4,301.46
Total Checking/Savings		126,191.19	28,216.43
Total Current Assets		126,191.19	28,216.43
<u>Other Assets</u>			
Wells Fargo		995,181.82	-
United Church Funds		-	1,072,318.45
Total Other Assets		995,181.82	1,072,318.45
<u>TOTAL ASSETS</u>		<u>1,121,373.01</u>	<u>1,100,534.88</u>

Fund Balance Report

December 31, 2023

		<u>Decmeber 31, 2022</u>	<u>Decmeber 31, 2023</u>
Temporarily Restricted			
	Activities Comm.	3,505.45	1,000.00
	Reception	961.05	905.21
	Altar Fund	784.39	784.39
	Benefactions	19,754.39	12,161.19
	Bequests	98,180.08	48,202.46
	Building Preservation Fund	1,141.81	1,141.81
	Capital Campaign 2022	20,000.00	20,000.00
	Deacons Fund	1,510.31	452.31
	Denton Chapel Fund	1,620.15	1,620.15
	Event Inc./Exp.	100.00	-
	Concerts	-	-
	Fair	-	(14.55)
	Fellowship Hall Store	-	-
	Holiday Bazaar	5.00	-
	Voices of Resilience Exhibit	763.07	-
	Flower Fund	1,149.35	1,215.35
	Memorial Fund	899.26	1,449.54
	Mission Fund	4,992.35	5,110.88
	Christmas Eve	-	1,658.00
	Christmas Fund	(50.00)	250.00
	CROP	-	-
	Equal Exchange	378.99	472.19
	Food for Friends	6,397.85	4,403.30
	Center Church	156.47	156.47
	Heifer	(25.00)	62.50
	Neighbors In Need	50.00	-
	OGHS	-	-
	Other directed gifts	-	-
	Strengthen The Church	-	-
	Music Memorial Fund	1,634.79	1,334.79
	Next Year		
	Building Upkeep	-	3,652.93
	Insurance prepay	(5,681.66)	(1,039.75)
	Misc Income	141.01	-
	Payroll	-	150.00
	Pledges	27,461.35	4,670.00
	Operating Reserve Fund	31.51	31.51
	Peterson Fund	293.01	142.01
	Promised Land Fund	2,225.02	2,225.02
	Sabbatical Reserve	1,600.00	1,600.00
	Sr. Minister Study Fund	4,214.69	5,814.69
	Unknown	-	-
	Window Restoration	1,967.41	1,967.41
	Youth Program	1,542.02	1,542.02
Total TempRest		<u>197,704.12</u>	<u>123,121.83</u>
Total PermRest		<u>923,668.89</u>	<u>977,413.05</u>
Unrestricted		<u>-</u>	<u>-</u>
TOTAL		<u>1,121,373.01</u>	<u>1,100,534.88</u>

Statement of Activities

December 31, 2023

Changes in Unrestricted Net Assets		
Results of Church Operations	(29,415.76)	
Transfer from PermanentRestricted:Undesignated	29,414.76	
Change in Unrestricted Net Assets		-
Changes in Temporarily Restricted Net Assets		
Contributions	41,021.68	
Transfers from Permanently Restricted Net Assets		
Peterson Memorial Scholarship Fund	1,300.00	
Transfers from Unrestricted Net Assets		
Payroll Exp: Sr. Pastor: Study fund	1,600.00	
Payroll Exp:Custodian	150.00	
Insurance	5,681.66	
Expenditures	(89,895.86)	
Transfers to Unrestricted Net Assets		
Next Year: Pledges to Pledges: Current Year	(27,461.35)	
Next Year: Misc. Inc to Misc. Income	(141.01)	
Event Inc: Spring Tea to Misc. Inc.:Activities	(600.00)	
Event Inc.: Holiday Bazaar to Misc. Inc: Activities	(2,758.00)	
Event Inc.: Fall Fair to Misc. Inc: Activities	(3,479.41)	
Decrease in Temporarily Restricted Net Assets		(74,582.29)
Changes in Permanently Restricted Net Assets		
Contributions	-	
Expenditures (fees)	(30.00)	
Transfer to Unrestricted: Investment Income	(46,900.00)	
Transfer to Unrestricted: Investment Income:Music	(2,400.00)	
Transfer to TempRest: Peterson Fund	(1,300.00)	
Transfer to Unrestricted to clear deficit	(29,415.76)	
Net increase in Market Value of Trust Funds	133,789.92	
Increase in Permanently Restricted Assets		53,744.16
Decrease in Net Assets		(20,838.13)
Net Assets January 1, 2023	1,121,373.01	
Net Assets December 31, 2023	1,100,534.88	

Statement of Activities vs. Budget

December 31, 2023

				Jan - Dec 23	Budget	% of Budget
Ordinary Income/Expense						
Income						
Investment Income						
	Music			2,400.00	2,400.00	100.0%
	Investment Income - Other			46,900.00	46,900.00	100.0%
	Total Investment Income			49,300.00	49,300.00	100.0%
	Memorial Gifts			875.00	3,000.00	29.17%
Misc. Income						
	Activities Committee			6,837.41		
	Misc. Income - Other			7,953.03	13,000.00	61.18%
	Total Misc. Income			14,790.44	13,000.00	113.77%
	Plate			8,419.05	8,000.00	105.24%
Pledges						
	Current year			140,193.55		
	Past year			3,334.96	1,000.00	333.5%
	Pledges - Other			0.00	136,000.00	0.0%
	Total Pledges			143,528.51	137,000.00	104.77%
	User Donations			30,310.00	30,000.00	101.03%
	Total Income			247,223.00	240,300.00	102.88%
Expense						
Building Upkeep						
	Church			22,038.77	18,000.00	122.44%
	Cleaning Services			2,505.44	1,500.00	167.03%
	Grounds Upkeep			2,431.40	1,500.00	162.09%
	Building Upkeep - Other			0.00		
	Total Building Upkeep			26,975.61	21,000.00	128.46%
Christian Education						
	Adult Program			-4.00	100.00	-4.0%
	Children's Program			641.41	1,000.00	64.14%
	Youth Program			413.12	350.00	118.03%
	Total Christian Education			1,050.53	1,450.00	72.45%
	Contingency			112.28	400.00	28.07%
	Delegates			0.00	220.00	0.0%
Diaconate						
	Pulpit Supply			1,800.00	1,500.00	120.0%
	Diaconate - Other			246.66	800.00	30.83%
	Total Diaconate			2,046.66	2,300.00	88.99%
	Insurance			7,761.16	6,000.00	129.35%
	Membership Team			836.58	500.00	167.32%
MinExp (Milage reimb.)						
	Annual Meeting Expenses			0.00	250.00	0.0%
	MinExp (Milage reimb.) - Other			964.82	1,000.00	96.48%
	Total MinExp (Milage reimb.)			964.82	1,250.00	77.19%

		Jan - Dec 23	Budget	% of Budget
	Music Team	378.37	400.00	94.59%
	Office			
	Copier	764.06		
	Postage	416.98		
	Supplies	941.86		
	Office - Other	2,259.25	6,500.00	34.76%
	Total Office	4,382.15	6,500.00	67.42%
	Outreach Team	2,087.13	2,100.00	99.39%
	Payroll Expenses			
	Associate in Music	1,440.00	1,440.00	100.0%
	Choir Director	6,917.50	7,350.00	94.12%
	Christian Education			
	Children Director	5,450.60	5,450.55	100.0%
	Teacher	832.50	1,000.00	83.25%
	Youth Leader	2,451.00	3,660.00	66.97%
	Total Christian Education	8,734.10	10,110.55	86.39%
	Custodial	7,800.00	7,800.00	100.0%
	Office Manager			
	403b	1,087.46	1,087.80	99.97%
	Health Insurance	2,500.00	2,500.00	100.0%
	Office Manager - Other	36,250.80	36,251.25	100.0%
	Total Office Manager	39,838.26	39,839.05	100.0%
	Organist	8,567.80	8,624.00	99.35%
	Payroll Taxes	5,351.20	5,500.00	97.3%
	Sr.Pastor			
	Annuity	10,982.88	10,982.83	100.0%
	Compensation	53,448.72	58,448.80	91.45%
	Housing	24,972.39	20,000.00	124.86%
	MedIns	14,747.24	16,447.04	89.67%
	SP Social Security	6,001.41	6,001.33	100.0%
	Study Fund	1,600.00	1,600.00	100.0%
	Total Sr.Pastor	111,752.64	113,480.00	98.48%
	Worker's Compensation	1,361.00	1,600.00	85.06%
	Payroll Expenses - Other	0.00		
	Total Payroll Expenses	191,762.50	195,743.60	97.97%
	Proportional Giving - SNEUCC			
	Hampshire Association Dues	358.00	400.00	89.5%
	Proportional Giving - SNEUCC - Other	8,542.00	8,542.00	100.0%
	Total Proportional Giving - SNEUCC	8,900.00	8,942.00	99.53%
	Stewardship	493.09	500.00	98.62%
	Telephone			
	Cell	890.00		
	Church	1,140.55		

			Jan - Dec 23	Budget
				% of Budget
		Telephone - Other	2,009.59	4,000.00
		Total Telephone	4,040.14	4,000.00
		Upkeep Instruments	910.00	1,500.00
		Utilities-Church		
		Electric	7,467.83	
		Gas	15,505.51	
		Sewer fee	320.00	
		Water	644.40	
		Utilities-Church - Other	0.00	24,000.00
		Total Utilities-Church	23,937.74	24,000.00
		Total Expense	276,638.76	276,805.60
		Net Ordinary Income	-29,415.76	-36,505.60
		Other Income/Expense		
		Other Income		
		Fund Balance Transfer	29,415.76	
		Total Other Income	29,415.76	
		Net Other Income	29,415.76	
		Net Income	0.00	-36,505.60
				0.0%

Schedule of Changes in Temporarily Restricted Funds

<u>Fund</u>	<u>Balance</u> <u>12/31/2022</u>	<u>Contributions</u>	<u>Transfers</u> <u>In</u>	<u>Expenditures</u>	<u>Transfers</u> <u>Out</u>	<u>Balance</u> <u>12/31/2023</u>
Activities Team	3,505.45	18.00		(2,290.26)		
from TempRest:Event Inc/Exp:Fair			1,739.71			
from TempRest:Event Inc/Exp: Holiday Bazaar			1,380.00			
from TempRest:Event Inc/Exp:Spring Tea			300.03			
to: TempRest: Next Year: Building upkeep					(3,652.93)	1,000.00
Receptions	961.05			(55.84)		905.21
Altar Fund Priestly/Conforti	784.39					784.39
Benedictions						
T. Hazen	8,520.00					8,520.00
Laderach	11,234.39			(7,593.20)		3,641.19
Bequests:						
Angels	63,331.08	1,971.72		(58,975.49)		6,327.31
Legacy						
Fowler	18,925.08	3,990.80		(2,100.00)		20,815.88
Graham	15,923.92	10,000.00		(4,864.65)		21,059.27
Building Preservation Fund	1,141.81					1,141.81
Capital Campaign 2022	20,000.00					20,000.00
Deacons Fund	1,510.31	792.00		(1,850.00)		452.31
Denton Chapel Fund	1,620.15					1,620.15
Event Inc/Exp:	100.00	483.39		(483.39)		
to: TempRest:Mission:Other Directed gifts					(100.00)	-
Fall Fair	-	5,380.60		(176.03)		
to Unrestricted:Misc. Income:Activities					(3,479.41)	
to TempRest: Activities Team					(1,739.71)	(14.55)
Holiday Bazaar	5.00	5,164.85		(1,031.85)		
to Unrestricted:Misc. Income:Activities					(2,758.00)	
to TempRest: Activities Team					(1,380.00)	-
Spring Tea	-	1,575.00		(674.97)		
To: Unrest:misc. Income :Activities					(600.00)	
to TempRest: Activities Team					(300.03)	-
Voices of Resilience Exhibit	763.07					
to: TempRest: Mission					(763.07)	-
Flower	1,149.35	911.00		(845.00)		1,215.35
Memorial	899.26	1,080.00		(529.72)		1,449.54
Mission Outreach	4,992.35					
from TempRest: Event Inc/Exp: Voices of Resilience Exhibit			763.07	(644.54)		5,110.88
Christmas Eve	-	1,658.00				1,658.00
Christmas Fund	(50.00)	300.00				250.00
CROP	-	75.00		(75.00)		-
Equal Exchange/ Products Sales	378.99	195.00		(101.80)		472.19
Food for Friends	6,397.85	250.00		(2,244.55)		4,403.30
Center Church	156.47					156.47
Heifer	(25.00)	87.50				62.50
Neighbors In Need	50.00			(50.00)		-
OGHS	-	763.07		(763.07)		-
Other Directed Gifts	-	1,444.50		(1,544.50)		-
from TRest: Event Inc/Exp			100.00			-
Strengthen the Church	-	202.00		(202.00)		-

<u>Fund</u>	<u>Balance</u>	<u>Contributions</u>	<u>Transfers</u>	<u>Expenditures</u>	<u>Transfers</u>	<u>Balance</u>
			<u>In</u>		<u>Out</u>	
Music Memorial	1,631.79			(300.00)		1,331.79
Next Year						
Building Upkeep	-					
from TempRest Activities Team			3,652.93			3,652.93
Insurance pre-pay	(5,681.66)	(1,039.75)				
from Unrestricted: Insurance			5,681.66			(1,039.75)
Misc. Income	141.01					
to Unrestricted: Misc. Income					-141.01	-
Payroll	-					
from: Payroll expense:Custodian			150.00			150.00
Pledges	27,461.35	4,670.00				
to Unrestricted: Pledges:Current Year					(27,461.35)	4,670.00
Operating Reserve Fund	31.51					31.51
Peterson Memorial	293.01	1,049.00		(2,500.00)		
from PermRest:Peterson Trust			1,300.00			142.01
Promised Land Fund	2,225.02					2,225.02
Sabbatical Reserve	1,600.00					1,600.00
Study Fund	4,214.69					
from:Payroll expense:Sr. MinisterStudy fund			1,600.00			5,814.69
Window Restoration	1,967.41					1,967.41
Youth Program	1,542.02					1,542.02
TOTAL	197,704.12	41,021.68	16,667.40	(89,895.80)	(42,375.51)	123,121.83

Statement of Permanently Restricted Funds

December 31, 2023

<u>Fund</u>	<u>Balance</u> <u>12/31/2022</u>	<u>Contributions</u>	<u>Transfers</u> <u>In</u>	<u>Dividends</u> <u>Reinvested</u>	<u>Market Value</u> <u>Changes</u>	<u>Expenditures</u> <u>(fees)</u>	<u>Transfers</u> <u>Out</u>	<u>Balance</u> <u>12/31/2023</u>
Wells Fargo fbo So. Hadley FCC	783,066.14				30,916.54	(27.19)	(279.15)	
to UnRest Investment Income							(23,450.00)	
to UCC Fundsfbo So. Hadley FCC							(790,226.34)	-
Dolly Denton Memorial Fund	16,310.53				639.07	(0.56)		
to UCC Fundsfbo So. Hadley FCC							(16,949.04)	-
Music Endowment Fund*	40,175.33				1,572.30	(1.40)		
to UnRest: Investment Income: Music							(1,200.00)	
to UCC Fundsfbo So. Hadley FCC							(40,546.23)	-
Peterson Endowment Fund*	24,542.49				960.30	(0.85)		
to TempRest:Peterson Fund							(1,300.00)	
to UCC Fundsfbo So. Hadley FCC							(24,201.94)	-
TOTAL	864,094.49	-	-	-	34,088.21	(30.00)	(898,152.70)	-
Checking - Peoples								
Robert and Virginia Russell Bequest	59,574.40							
from Wells Fargo fbo So. Hadley FCC			279.15					
to UCC Funds fbo So. Hadley FCC	-	-	-	-	-	-	(59,853.55)	-
UCF Funds fbo So. Hadley FCC	-							
from Wells Fargo fbo So. Hadley FCC			790,226.34	17,191.47	72,997.53			
from Checking - Peoples			59,853.55					
to UnRest Investment Income							(23,450.00)	
to Unrestricted to clear deficit							(29,415.76)	887,403.13
Dolly Denton Memorial Fund	-			360.79	1,622.76			
from Wells Fargo fbo So. Hadley FCC			16,949.04					18,932.59
Music Endowment Fund	-			864.66	3,856.74			
from Wells Fargo fbo So. Hadley FCC			40,546.23					
to UnRest: Investment Income: Music							(1,200.00)	44,067.63
Peterson Endowment Fund	-							
from Wells Fargo fbo So. Hadley FCC	-		24,201.94	516.57	2,291.19			
to TempRest:Peterson Fund	-	-	-	-	-	-	-	27,009.70
TOTAL	923,668.89		932,056.25	18,933.49	114,856.43	(30.00)	(1,012,072.01)	977,413.05
* Music and Peterson Endowment opening balances (Wells Fargo)								
corrected from 2022 - Total of Endowment funds not affected.								

Investment Team Sub-Committee

In 2023 the investment team members were Eliot Chartrand, Bill Giles, Mary Nelson and John Hoffman. After meeting and reviewing several investment options, in April the team decided to move our investment portfolio from Wells Fargo to United Church Funds. The transfer of \$997K was executed in May 2023. After setting aside \$50K in a cash fund for short term cash needs, the balance was invested as follows: 25% in the Fixed Income Fund and 75% in the Beyond Fossil Fuels Fund.

The portfolio consists of co-mingled funds for the Endowment (Permanently Restricted Funds) and Temporarily Restricted Funds. At present there are four Endowed funds: Undesignated, Music, Denton, and Peterson. Our investments started 2023 at \$0.995 million and closed the year at \$1.072 million for a gain of \$77K even after the withdrawal of \$49.3K for our investment income distribution for operations, a 7.7% growth.

The Board of Trustees, according to Church Policy, determines spending amounts to be distributed from these funds. Typically 4 to 4.5% of the Endowment can be made available. In 2023, we pulled \$2400 from the Music Fund to support the Music program line items and \$46,900 from the Undesignated to support general line items for a total of \$49,300 support to the operating budget. Similarly, \$1400 was withdrawn from the Peterson Fund to support scholarships. Money from the Denton Fund is withdrawn as necessary to support the Chapel projects although none was needed in 2023. At the end of the December 2023, we needed to pull \$29,416 from the undesignated endowment fund to balance the Operations deficit. In total, we had to withdraw \$78.7K (8% rather than 4.5%) from the endowment to support operations. Similar distributions will need to be made in 2024 as there will be an expected deficit in 2024.

John Hoffman, Treasurer
Chair of Investment Team

Non-Budget Spending/Fund Transfers From Temporarily Restricted Funds As authorized by the 2023 Board of Trustees

From Benefactions: Laderach		
Sanctuary Sound System Improvements		7,593.20
From Bequest: Angels		
Fire Alarm system		58,975.49
From Bequest: Fowler		
Loomis Bus to/from Worship		2,100.00
From Bequest: Graham		
Building Upkeep		4,864.65
Total		73,533.34

2024 Proposed Budget

	2023 Budget	2023 Actual	2024 Proposed
<u>Income</u>			
Investment Income	49,300.00	49,300.00	49,300.00
Misc. Income	13,000.00	14,790.44	13,000.00
Plate	8,000.00	8,419.05	8,000.00
Pledges (current year)	136,000.00	140,193.55	140,000.00
(past year)	1,000.00	3,334.96	2,300.00
Memorial Gifts	3,000.00	875.00	2,000.00
User donation	30,000.00	30,310.00	33,600.00
TOTAL Income	240,300.00	247,223.00	248,200.00
<u>Operating Expense</u>			
Office	6,500.00	4,382.15	5,500.00
Telephone/Internet	4,000.00	4,040.14	4,200.00
Contingency	400.00	112.28	400.00
Insurance	6,000.00	7,761.16	8,300.00
MinExp - Milage	1,000.00	964.82	1,000.00
Annual Meeting	250.00	-	250.00
Operating - Physical Plant			
Bldg upkeep	18,000.00	22,038.77	18,000.00
Cleaning Service	1,500.00	2,505.44	1,500.00
Grounds upkeep	1,500.00	2,431.40	1,700.00
Upkeep Instruments	1,500.00	910.00	1,500.00
Utilities-Church	24,000.00	23,937.74	24,000.00
Delegates	220.00	-	220.00
Proportional Giving	8,542.00	8,542.00	8,624.00
Hamp Association Dues	400.00	358.00	400.00

	<u>2023 Budget</u>	<u>2023 Actual</u>	<u>2024 Proposed</u>
<u>Program Expense</u>			
Christian Education Team			
Children's Program	1,000.00	641.41	1,000.00
Youth Program	350.00	413.12	500.00
Adult Program	100.00	(4.00)	100.00
Diaconate	800.00	246.66	800.00
Pulpit Supply	1,500.00	1,800.00	1,800.00
Membership Team	500.00	836.58	1,000.00
Outreach Team	2,100.00	2,087.13	2,100.00
Music Team	400.00	378.37	400.00
Stewardship	500.00	493.09	500.00
TOTAL Programs and Operations	81,062.00	84,876.26	83,794.00
<u>Payroll Expense</u>			
Sr. Minister	113,480.00	111,752.64	109,288.97
Office Manager	36,251.25	36,250.80	36,251.25
403b	1,087.80	1,087.46	1,087.80
Health Insurance	2,500.00	2,500.00	2,500.00
CE Director & teacher/Youth Leader			
CE Director	5,450.55	5,450.60	5,450.55
Teacher	1,000.00	832.50	1,000.00
Youth Leader(s)	3,660.00	2,451.00	2,200.00
Caregivers	-	-	-
Custodian	7,800.00	7,800.00	7,800.00
Organist	8,624.00	8,567.80	8,624.00
Choir Director	7,350.00	6,917.50	7,350.00
Associate In Music	1,440.00	1,440.00	1,440.00
Bonus			5,070.00
Emily Carle Stipend			500.00
Payroll Taxes	5,500.00	5,351.20	5,500.00
Workers Comp	1,600.00	1,361.00	1,600.00
TOTAL Payroll	195,743.60	191,762.50	195,662.57
TOTAL Expenses	276,805.60	276,638.76	279,456.57
Projected deficit/Actual deficit	(36,505.60)	(29,415.76)	(31,256.57)