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MEMORIAL CONGREGATIONAL CHURCH

NOTICE OF ANNUAL MEETING

Notice is hereby given that the Annual Meeting of the members of Memorial Congregational Church will be held at the church at 4 Memorial Street in Baldwinville, Massachusetts following the morning worship service on Sunday, January 29, 2023 to transact the following business:

1. To elect all officers and committees
2. To hear reports of Committees and Boards
3. To discuss and approve the 2023 Budget
4. To transact any other business that may properly come before the meeting.

Baldwinville, Massachusetts \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

January 11, 2023 Barbara A. Woodbury, Clerk

147th ANNUAL MEETING

FEBRUARY 6, 2022

The 147th Annual Meeting of Memorial Congregational Church was held on Sunday, February 6, 2022, having been postponed from January 30 due to snow cancellation.

The meeting was called to order at 10:55 by Moderator Nowell Francis with 19 members in attendance.

The minutes of the 2021 meeting were accepted after a motion by Rev. Richard Jones with a second by Michael Forhan.

The first five reports were taken as a group and commented on by a member of each group. Rev. Jones, commenting on his report, said he still enjoys his ministry with us. He thanked Michelle Salvanelli, the Deacons, the Trustees, Jeff Salvanelli for running the camera to tape the services, the congregation, and finally but not least his wife Donna Mae for her support and involvement in his ministry. The Deacons thanked everyone for their support. Deb Hubbard of the Mission Committee thanked everyone for their generosity and support. Michael Forhan of the Trustees spoke about replacing the retaining wall on the south side of the church, thanked everyone for their support, and said a special thank you to Dave Skinner for all he did for the church over the years. Mike Scott thanked Michael Forhan for his good work. The five reports were accepted after a motion from Michael Forhan and a second from Michelle Salvanelli.

Barbara Woodbury of the Nominating Committee presented the report. She thanked new members Leiann & Larry Messer for willingly accepting positions. Leiann will be a Deacon and Larry will be a Trustee. She announced that there are two vacancies on the board of Deacons. There is also a vacancy for the Historian. She asked that interested people contact her.

Treasurer Nowell Francis opened his report with thank you to four individuals. Sandy Skinner: Sandy has served as Assistant Treasurer for over 20 years and filling in as Treasurer when Nowell was away. Mike Scott: Mike Scott has stepped in when Richard was on vacation, doing this voluntarily without pay, saving the church hundreds of dollars. Barbara Woodbury: Barbara prepares the annual report, the nominating committee work, serves as a Deacon, and checks the telephone messages. Mike Forhan: Mike chairs the Board of Trustees. The Trustees had a lot of difficult decisions this year. Mike obtained M Proctor Masonry for the retaining wall and did a lot of work securing a different carrier for our church insurance.

With a Christmas Eve offering of over $1500, we ended 2021 with a surplus of $938. Changing insurance companies to Church Mutual gave us a savings of $3,200. We have free cash of $12,326 which we can use if need be. Even using some of the invested funds, the fund earned 8.43%. At some point the 120-year-old leatherwork in the organ will have to be replaced at a cost of between $10,000 and $15,000.

The Treasurer’s report was accepted after a motion by Carolee Eaton and a second by Cher Flis. Deb Hubbard made a motion to accept the budget. The motion was seconded by Rev. Jones. The vote to accept the budget was unanimous.

The motion to adjourn the meeting was made by Donna Mae Jones and seconded by Cher Flis. The motion passed unanimously at 11:22.

A thank you was said to Nowell as Moderator and Treasurer.

Respectfully submitted,

Barbara Woodbury, Clerk

STATISTICS:

Total Membership as of Dec. 31, 2021 57

Deaths 1

Baptisms 0

Marriages 0

New Members 0

Total Membership as of Dec.31, 2022 56

Minister’s Report 2022

 As I write this, Covid has seemed to make a late year surge along with the usual winter colds and flu, so we are reminded that we are not quite over this Covid pandemic and the need to be careful. Clearly the vaccinations have made it less severe for most of us. The effect of Covid over the last three years though has made a significant dent in church attendance across the board. Main line church attendance in the US is down a little less than 40%. We are certainly within that norm. Of course, we do have between 12 and 20 views of our service online each week. The downward trend in church attendance for everyone has been going on for some time, even before Covid.

 So here we are, a bastion of holdouts each Sunday, hanging on to God and faith, in the midst of a crazy world where the sense of community has fragmented and our trust in organizations, from government to churches to community groups, has diminished and the general sense of commitment to organizations and community service has shrunk significantly from what it was a generation or two ago. Perhaps we need to keep in mind that Christianity started with only a dozen or so committed around Jesus, and they managed to change the world. So, let’s not bemoan empty pews, let’s just commit ourselves to living out God’s love and care in the world and see where God takes us in the future!

 We can be thankful that this will be our second In-person Christmas Eve service in a row. It is our most well attended service of the year! Let me also say that I am thankful for all who watch our On-line services. It is heartening to know that we have a connection to a number of you who cannot join us for in-person worship for one reason or another. A special thanks goes to Jeff Salvanelli who does all the video and sound work. You might also see him sanding the stairs or doing last minute shoveling before the service on Sunday also. I don’t know what we would do with his contributions.

 While I’m mentioning special thanks, we, of course, can’t say enough about Michelle Salvanelli, our organist, pianist, soloist and choir leader. She really goes above and beyond. You only had to be at the one service this year when she couldn’t be there to know how she adds to our worship! Thanks too, to Nowell Francis who continues to manage our finances as our treasurer. It really is a big job. And to all of our officers and committee chair-people and members, we could not be a church with you. You keep the church functioning and make the church work for worship, outreach, and community. Whether Deacons, Trustees or Missions, or Guild you help make us the church we are, a place of community and celebration, service and support. Thank you to all who have typed minutes, made agendas, composed reports and done the planning that goes into all the aspects of being a church.

 I have tried to keep up with pastoral visits this year and extend our prayers for grace and healing as well as prepare sermons and worship bulletins and then get the services from the microchips downloaded to You-tube and out to all of you in a timely manner. Also, this year I am again leading a Confirmation class. It has been a joy to share my faith perspective with Matthew Spivey, our only Confirmand.

 Again, it has been a pleasure to be your minister another year. It’s hard to believe it has been ten years since I first came as your interim minister in 2012. Blessings to you all.

 Yours in Christ, Richard

DEACONS ANNUAL REPORT

2022

Our Deacons for the year 2022 were Joanne Francis-Chairperson, Nancy Heaney, Michael Scott, Leiann Messer, Karen Tucker, Susan Frugoli, and Barbara Woodbury-Secretary. Leiann came on the Board of Deacons this year and has been a great addition.

Our worship services continue to be recorded and put on line. Thank you to Jeff Salvanelli for recording them and to Rev. Richard Jones for putting them on line.

During Lent, Rev. Jones held a Bible Study with 7 people attending. It was decided not to hold a Maundy Thursday Service. We held our Sunrise Service on Norcross Hill at the home of Susan Frugoli and Karen Tucker. Thank you to them for being gracious hosts. The service was followed by an Easter breakfast. Due to Covid issues, we purchased breakfast sandwiches from Dunkin Donuts because they were individually wrapped. The attendance at our 10:00 am Easter Service was down. Again due to Covid.

Our church was invited to join First Congregational Church of Gardner and First Church of Templeton for a service at the Cathedral of the Pines on Sunday, Sept. 4. Rev. Jones preached and Michelle Salvanelli played the keyboard. Communion was served. The offering amounted to $258. $100 was donated to the Cathedral of the Pines, $79 to the Templeton Food Pantry, and $79 to the Gardner CAC. There were over 40 people in attendance.

Also in September Coffee Hour changed to home baked goods and individually wrapped goods. That way people could participate any way that was comfortable.

Rev. Jones sent out letters to several teens about a confirmation class. He has been running one with Matthew Spivey.

We thank everyone who helped decorate the sanctuary for the Advent/Christmas season, and those who provided poinsettias and flowers. We thank the following people for lighting Advent candles: Nancy & Bernie Heaney; Deb Hubbard, Cher Flis, Carolee Eaton; Jim & Linda Bevan; Phil Parker & Family; and the Spivey Family.

We thank Rev. Jones for all he does - pastoral visits, preaching, bulletins, and even sometimes shoveling. We thank Michelle Salvanelli and her small but powerful choir consisting of Pat Bloom and Donna Mae Jones and sometimes Michelle’s boys. And finally but not least we thank all of you, are faithful congregation.

Respectfully submitted

Barbara Woodbury

MEMORIAL CONGREGATIONAL CHURCH

MISSION COMMITTEE ANNUAL REPORT

2022

This Year, as in the previous two years, the Mission Committee has decided to donate most of our funds to be split between the Templeton Food Pantry and Gardner Community Action Council (Two food pantries serving our community during these difficult times).

Total Mission donations were as follows:

    Templeton Food Pantry                       $2954

    Gardner Community Action Council    $2954

    One great Hour of Sharing                   $ 610

     Cathedral of the Pines                         $ 100

                                                               \_\_\_\_\_\_\_\_\_

                                Total Distributions     $6618

It is the hope of the Mission Committee that in 2023, we will be able to get back to more community outreach such as our monthly Community Suppers and the support of programs such as The Baldwinville Nursing Home and House of Peace and Education.  If anyone is interested in helping with these programs, please contact any Mission Committee member.

Respectfully Submitted,

Sandy Skinner, Chairman

Deb Hubbard, Secretary

Dadgie Scott

Linda Bevan

**BOARD OF TRUSTEES**

**ANNUAL REPORT**

**2022**

In 2022 the Trustees were: Deb Hubbard, George Woodbury, Jeff Salvanelli, Larry Messer and Mike Forhan. George Woodbury Served as Secretary and Mike Forhan served as Chairman.

As your Board of Trustees we are continually committed to 1)  The financial health and transparency of our membership pledges. 2) Looking at new ways to grow MCC's membership. 3) Maintaining our infrastructure and systems to ensure a functional, effective and safe place to meet and worship. 4) Working with our members on developing a long-term Vision that continues to strengthen our community.

The Trustees continued the work of protecting our church’s physical and financial assets. The Trustees continue to oversee our regular building & grounds maintenance. Our boiler, pipe organ, outside grounds and snow removal were revisited this year.  Our beautiful but OLD building continues to provide challenges. Thankfully, in 2022 we were not financially challenged with any major repairs to our infrastructure like we have in years passed.

Numerous meetings were held to discuss ways of reducing our expenses. Our insurance policy was reviewed again this year to ensure our policy change last year was still financially beneficial to our Church. Our previous decision in 2021 to change coverages to Church Mutual is still continuing to provide our Church with significant savings. Our internet and phone services were also negotiated and lowered as well.  As with any year, there is always more to be done than resources allow. Projects that were projected to begin in 2022, were postponed to ensure we keep our budget in the black.

It has been through your generous gifts and graceful giving that we have been able to accomplish what we do at MCC. And in addition, throughout the year there are dedicated volunteers who do repairs,  yard work, cleaning and more, for which we are most grateful. The Trustees wish to thank the congregation for all of your help and ask that you continue to be additional eyes and ears for us and let us know what needs to be done so we can better serve our church.

**AMES MORE GUILD ANNUAL REPORT 2022**

**CELEBRATING 86 YEARS!**

**1936-2022**

**JANUARY – NO MEETING**

$1,000.00 pledge to the church

**FEBRUARY 9, 2022 – POCKET BOOK GIFT EXCHANGE**

**MARCH 16, 2022 – EASTER BONNET DECORATING**

**APRIL 13, 2022 – BUSINESS MEETING**

$50.00 donation to the church in memory of Barbara Cullen

**MAY 24, 2022 – ANNUAL MEETING AT WILLIAMS RESTAURANT**

Election of officers for the 2022-2023 Guild year.

**JUNE, JULY AND AUGUST – NO MEETINGS**

**SEPTEMBER 21, 2022 – “I CAN DO ALL THINGS THROUGH CHRIST…”**

Collection of canned goods for the Templeton Food Pantry

**OCTOBER 19, 2022 – PJ’S AND MOVIE NIGHT**

Approved funds to purchase coffee for the church kitchen

**NOVEMBER 16, 2022 – CHRISTMAS ORNAMENT GIFT EXCHANGE**

$200.00 for the Pastor’s Christmas gift

**DECEMBER 14, 2022 – CHRISTMAS GATHERING AND**

 **FINAL 120 CLUB DRAWING HELD AT THE CHURCH**

REPORT OF THE NOMINATING COMMITTEE

2022

**Note:** Names in *italics* are those to be elected at this Annual Meeting.

MODERATOR *Nowell Francis*  (Jan. 2024)

CLERK *Barbara Woodbury* (Jan. 2024)

TREASURER *Nowell Francis* (Jan. 2024)

ASSISTANT TREASURER *Sandy Skinner* (Jan. 2024)

AUDITOR Vacancy (Jan. 2024)

HISTORIAN  *Vacancy* (Jan. 2024)

BOARD OF DEACON Barbara Woodbury (Jan. 2024)

 unexpired term *Vacancy* (Jan. 2024)

 unexpired term *Vacancy (*Jan. 2024)

 Karen Tucker(Jan. 2025)

 Leiann Messer (Jan. 2025)

 *Susan Frugoli* (Jan. 2026)

 *Joanne Francis* (Jan. 2026)

 *Nancy Heaney*  (Jan. 2026)

 *Michael Scott* (Jan. 2026)

BOARD OF TRUSTEES George Woodbury(Jan. 2024)

 unexpired term Larry Messer(Jan. 2024)

 Deb Hubbard(Jan. 2025)

 *Michael Forhan* (Jan. 2026)

 *Jeff Salvanelli* (Jan. 2026)

CHRISTIAN EDUCATION COMMITTEE *Kim Adams* (Jan. 2024)

MISSION COMMITTEE *Deb Hubbard* (Jan. 2024)

 *Sandy Skinner* (Jan. 2024)

*Dadgie Scott*  (Jan. 2024)

 *Linda Bevan* (Jan. 2024)

DELEGATES TO CENTRAL ASSOCIATION *Nancy Heaney*  (Jan. 2024)

& MASSACHUSETTS CONFERENCE *Vacancy*  (Jan. 2024)

**MEMORIAL CONGREGATIONAL CHURCH**

**2022 TREASURER’S REPORT**

I wish to first thank Reverend Jones for his total support of my efforts as treasurer since I first met him over ten years ago. When I first met Richard, I would tease him that he was not here as an interim pastor but that he was here at Memorial Congregational Church as part of a “ten-year plan.” Little did we both realize at that time that Richard would actually be an interim pastor for the next four years and our settled pastor for an additional six years. We have been extremely fortunate to have Richard as our settled pastor and he will be sorely missed.

 For the year 2022, I must report that for the first time in a generation our church closed the year with a deficit. The budget approved in January, 2022, called for using $7,000 from “Surplus Funds” the accounting designation for the church checking account. Despite using the Surplus Funds of $7,000, the budget deficit was $5,217.16. Thus, the total deficit was $12,217.16. Why the deficit? First, we have fewer members than in past years. In just the past three years we have lost several members who gave thousands of dollars each year towards the operating expenses of the church. These dollars have not been replaced. Second, due to Covid-19 we have not conducted fund raising for three years. Third, there have been huge cost increases, in particular to the cost of fuel oil. For over a decade, the cost of fuel oil per year had been in the range of $2,000 and budgeted as such. This past year the cost of fuel oil at $4,277.15 was double the budgeted amount of $2,000. Even though your Trustees were able to save thousands of dollars by insuring the building through Church Mutual, the cost of building insurance still went up more than 5% for 2023. It should also be noted however, that your generosity once again resulted in over $6,600 being provided towards the mission outreach of the church, most of this amount being split between the Templeton Food Pantry and the Gardner CAC.

 The church funds invested with Raymond James ended 2022 with a loss of 10.66%. While this is a significant loss the overall loss is still less than half the losses for the major indexes during 2022. It should also be noted that our long-time portfolio manager, Stephen Erickson, retired during 2022. The new manager is his business partner of many years, Michael Martin.

Going forward, the retirement of Reverend Jones poses some big questions that we must agree upon going forward. Do we call a part-time UCC settled pastor? Do we share a pastor with another UCC church nearby? Do we call a pastor who is not a UCC pastor? Do we have a combination of a lay ministry and a UCC or another pastor on a sporadic basis? Do we merge with another church? Hopefully we of the church can work towards a solution that is favorable to all.

Once again, I wish to thank Sandy Skinner for her efforts as assistant treasurer. I am very appreciative of her careful tracking of the offerings each week. I am also grateful for a strong and caring board of Trustees headed by Mike Forhan. Most importantly, I am thankful for the great and amazing faithfulness of all our members who believe in continuing the fellowship and good works of our church. During 2022, we had several special offerings which appear in the “Other Income” account #41070.

 Easter $380 Thanksgiving $285 Christmas $550

Respectfully submitted,

Nowell Francis

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  | **MEMORIAL CONGREGATIONAL CHURCH** |  |
|  |  |  |  |  | **PROPOSED 2023 BUDGET** |  |  |
|  |  |  |  | Proposed 2022 | Actual 2022 |  | Proposed 2023 |
| **INCOME** |  |  |  |  |  |  |  |  |  |
| 41020 | Pledges |  |  | 50,500 |  | 48,558 |  | 47,000 |  |
| 41030 | Loose |  |  | 1,000 |  | 1,339 |  | 500 |  |
| 41070 | Other Income |  | 2,000 |  | 2,077 |  | 2,000 |  |
| 41080 | Fund Raising |  | 2,000 |  | 0 |  | 1,000 |  |
| 70400 | Surplus Funds |  | 7,000 |  | 7,000 |  | 1,000 |  |
| **TOTAL INCOME** |  |  | **62,500** |  | **58,974** |  | **51,500** |  |
|  |  |  |  |  |  |  |  |  |  |
| **EXPENSE**  |  |  |  |  |  |  |  |  |  |
| 50210 | Salary-Housing |  | 35,960 |  | 35,360 |  | 23,700 |  |
| 50220 | Professional Services |  | 200 |  | 0 |  | 0 |  |
| 50410 | Fuel |  |  | 2,000 |  | 4,277.15 |  | 3,500 |  |
| 50420 | Electric |  |  | 600 |  | 461.39 |  | 600 |  |
| 50430 | Telephone |  |  | 1,400 |  | 1,272.35 |  | 1,300 |  |
| 50435 | Water / Sewer |  | 800 |  | 799.35 |  | 850 |  |
| 50440 | Deacons |  |  | 0 |  | 0.00 |  | 0 |  |
| 50450 | Building Insurance |  | 3,960 |  | 3,960 |  | 4,176 |  |
| 50455 | Workmans Comp. |  | 383 |  | 392 |  | 489 |  |
| 50460 | Association Dues |  | 1,350 |  | 1,299 |  | 1,000 |  |
| 50470 | Postage |  |  | 120 |  | 126 |  | 130 |  |
| 50480 | Office Supplies |  | 600 |  | 316.29 |  | 600 |  |
| 50500 | Christian Education |  | 0 |  | 0 |  | 0 |  |
| 50505 | VBS |  |  | 300 |  | 0 |  | 300 |  |
| 50510 | Maintenance |  | 2,000 |  | 2,488.35 |  | 2,500 |  |
| 50530 | Flowers |  |  | 300 |  | 984.29 |  | 300 |  |
| 50550 | Music |  |  | 8,640 |  | 8,320 |  | 8,640 |  |
| 50610 | Stewardship |  | 0 |  | 0 |  | 0 |  |
| 50750 | Snow Removal |  | 750 |  | 425 |  | 450 |  |
| 62100 | Accounting Services |  | 750 |  | 550 |  | 750 |  |
| 65100 | Church Website |  | 0 |  | 531.75 |  | 600 |  |
| 66000 | Payroll Expenses |  | 2,450 |  | 2,628.24 |  | 1,600 |  |
| **TOTAL EXPENSES** |  |  | **62,463** |  | **64,191.16** |  | **51,485** |  |
|  |  |  |  |  |  |  |  |  |  |
| **NET INCOME / LOSS** |  |  | **37** |  | **-5,217.16** |  | **15** |  |
| **TOTAL DEFICIT FOR 2022** |  |  |  | **-12,217.16** |  |  |  |

**MEMORIAL CONGREGATIONAL CHURCH**

**2023 BUDGET NOTES**

70400 Surplus Funds: $1,000 represents monies in the Fidelity Bank checking account.

41070 Other Income: This includes funds received for special offerings for Easter, Thanksgiving, and Christmas. This account also includes monies donated for the initial offering, association dues, Easter and Christmas flowers, and donations IMO deceased parishioners.

50210 Salary-Housing: This amount of $23,700 is calculated as follows. Pastor’s salary for 26 weeks at $680 per week equals $17,680. Four weeks salary at $680 per week for the pastor’s vacation which accrued January 1, 2023 which totals $2,720. The remaining 22 weeks of 2023 are budgeted at $150 per week for a supply minister for a total of $3,300. $17,680 +$2,720+$3,300=$23,700.

50430 Telephone: This is for the telephone / internet bundle which is just over $100 per month.

50450 Building / Umbrella Insurance: The $4,176 represents the actual cost of building and umbrella insurance for the church for 2023.

50455 Workmans Compensation: The figure of $489 represents the actual cost of workmans compensation insurance for 2023.

50510 Maintenance: Last year there was $5,850 left of the $30,000 taken from the Raymond James account to pay for the construction of the retaining wall in November, 2021. This amount was placed in the Fidelity Bank church checking account and was spent on the 2022 weekly bills and expenses.

50550 Music: The budgeted amount for 2023 represents 54 services-52 weekly services plus Maundy Thursday and Christmas Eve services at $160 each service. For 2022 music was played at 52 services and there were no services on Maundy Thursday and Christmas day which accounts for payment of $8,320 being 52 services at $160 each service.

62100 Accounting Services: The $750 budgeted represents $150 per quarter for the four quarters of 2023 plus $150 for the last quarter of 2022 for which the church will be billed one month after the quarter is completed.

65100 Church Website: Last year $531.75 was expended on creation and hosting of the church website. The $600 budgeted for 2023 represents the monthly cost of hosting and maintaining the website over and above the internet bundle charged by Verizon.

66000 Payroll Expenses: $2,628.24. This represents the share of the church’s portion of expenses for state and Federal withholding in particular Social Security expenses.

**MEMORIAL CONGREGATIONAL CHURCH**

**OTHER FINANCIALS 2022**

**Current Liabilities**

Missions $16.31

Children’s Fund $663.67

Wash Account: IMO Deceased persons $2,033.00

Wash Account: Vacation Bible School (VBS account opened in 2019. $0 expenses) $307.42

Total Current Liabilities $3,020.40

**Grace Cadran Flower Fund Bequest**

Opening Balance December 31, 2021 $9,828

Total Expenditures 2022 $0

Closing Balance December 31, 2022 $9,828

**Raymond James Investments**

Value of Raymond James Investment account as of December 31, 2021 $93,025.60

Total Deposits $0

Withdrawals $0

Dividend Income $3,637.26

Advisory Fees and Trading Expenses ($1,282.02)

Change in Market Value ($12,271.66)

Value of Raymond James investment account as of December 21, 2022 $83,109.18

Change by percentage (10.66%)

Approximate Account Allocations by Percentage

Mutual Funds 52%

Government and Corporate Bonds 30%

Index Funds 17%

Cash 1%

Total 100%