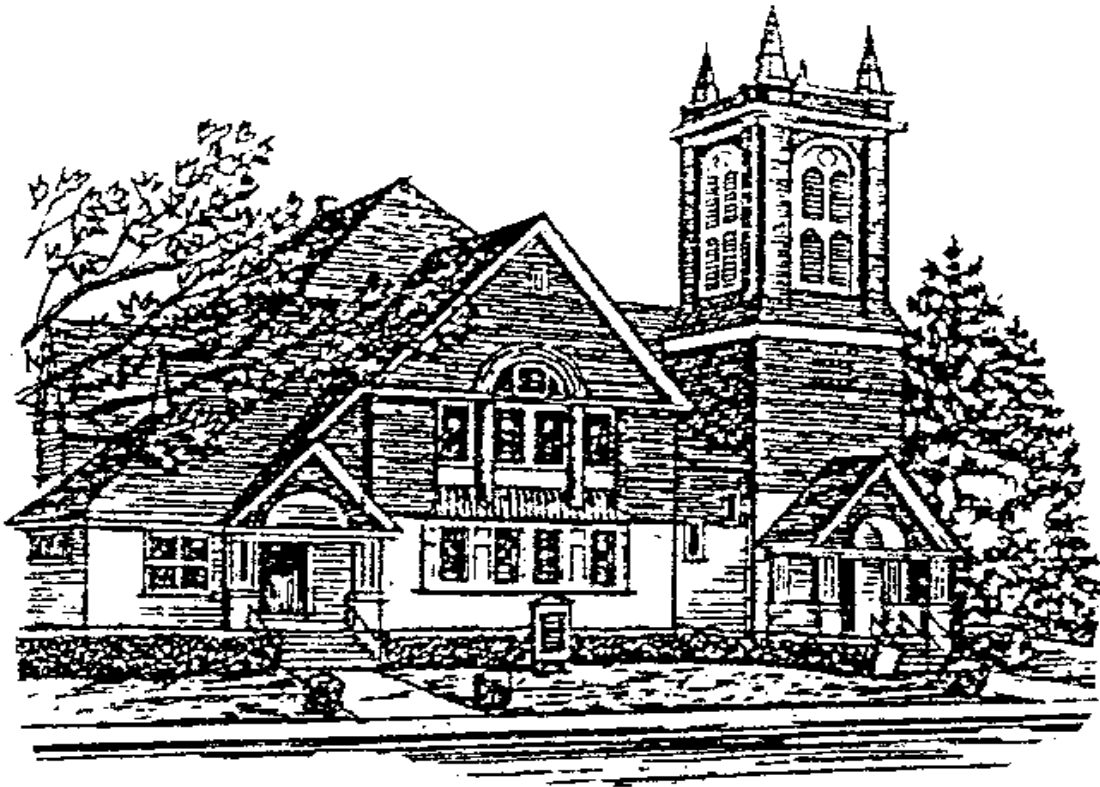


2020

Annual Report



Central Congregational Church, United Church of Christ

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## Pastor's Report

*"God is our refuge and strength, an ever-present help in trouble."*

What a difficult year to sum up in a report! The only way I can make sense of trying to sum everything up is by speaking to our church life in terms of "pre-coronavirus" and "mid-coronavirus" (and I look forward to the day I can write about "post-coronavirus").

The time immediately after the 2019 annual meeting of the congregation through the beginning of March was typical and routine. This time was filled with worship, committee meetings, funerals, and fundraisers. It was a quiet time, with relatively few pastoral needs. During this time, I was able to take a week off (thank you Diaconate!) and it seemed everything was shaping up to be a great year.

Then March arrived, like the proverbial lion. On March 8th we gathered for a wonderful pot-luck luncheon and kitchen shower put on by the Fundraising and Fellowship Committee. Who knew that would be our last official time of fellowship for over six months! During the week that followed, your church leaders and I made difficult decisions to cancel a Church Council meeting, an ecumenical Lenten service and worship beginning on March 15th. I assure you; we did not take making these decisions lightly. As a pastor, the last thing I ever want to do is cancel worship; however, I also take the health and safety of you, the congregation very seriously. I think the most challenging thing about ministering to/with a church during this time is that there is no sense of "what we usually do". I am unable to look back in church records to see how the church handled other pandemics in recent years. (Although the area was hard hit with Spanish Flu in 1918). Looking to other churches offered little help as well, because they were in the same predicament.

It was interesting to speak with other clergy and church leaders during this time to learn how their congregations were continuing to be the church. Responses from congregations and ministers were widely ranged from doing nothing to defying government restrictions and offering in-person worship with no safety guidelines in place. I am proud of this congregation and especially your church leaders for their response during this time. The response has consistently been informed and reasonable, erring on the side of caution even when it meant a delay in getting back to "normal".

Beginning immediately after the decision was made to cancel in-person worship, my priority became creating ways to encourage our congregation to remain connected to one another, to the church and to the community. We offered video worship services every Sunday on Facebook, YouTube, and the church website. These worship services were available on Sundays at 10:15am and remain online. We also offered a Maundy Thursday service, including Jack Arnot singing his traditional "Were You There?" and an Easter Sunrise Service. Did you know the Central Congregational Church has its own YouTube channel? We also have a Facebook page. If you are on-line and have not yet subscribed or followed these pages, please do so!

Our social media presence is growing rapidly! I was amazed to see how many views some of the videos have received. Most have been viewed over 100 times, with our highest viewing at 442! These numbers have shown me that this addition to our church's ministry is vital and is something that I will continue even after we are able to be back in our Sanctuary for in-person worship. One thing that has helped make these videos possible is help from some of you! I would like to thank everyone who offered to do readings for the Maundy Thursday service as well as Sue TandySonger for recording the Scripture lesson on several occasions. Also, thanks to Jack Arnot, Candi Fetzer, Peg Wikel, Dick Tandy, Adam Whitten, and Janet Paoletti for providing music. Finally, I need to offer huge thanks to Tom & Charlene Deam who recorded songs weekly for the videos. What an unbelievable gift you gave to our church, even after your move to North Carolina! Thank you!

During the summer months, the Church Council, Diaconate, and Board of Finance worked together to create a safe way to be together in person for worship. Under the able leadership of Kent Songer, we were able to gather several times at Liz and Gary Warder's home for a physically distanced, spiritually-rich time of worship. This would not have been possible without the location provided by Gary & Liz, and I want to thank them for their hospitality. Also, many thanks to Kent Songer who figured out the logistics for the service (measuring out spacing, figuring out safety protocol, etc.). Many thanks to Dick Tandy who took care of sound equipment, set up, keyboard, and more! Finally, thank you to Janet Paoletti, Dick Tandy and Adam Whitten who provided music for our services. Worship is always so much richer with music!

Every day on the church Facebook page, we had a "Facebook Fellowship". This was a question for discussion posted for folks to respond. Questions ranged from the silly to more serious, but mostly were aimed at providing a fun way to chat with church friends and a great diversion! This was a great way to interact with the community, church friends, and strangers.

Every Thursday there was a "Central Call". This is a conference call on the telephone that allowed us to chat, share prayer concerns and celebrations, tell jokes, and just stay connected. The call begins at 9:40am every Thursday. Everyone is welcome to join the call and we hope you will join us! To join the call:

1. dial **1-425-436-6310**
2. When asked for the access code, dial **629849#**
3. You will be asked to "announce yourself" or something similar. Simply say your name so that everyone knows you have entered the call.
4. **Please note that long-distance rates will apply**

In addition, I tried to remain in contact with the congregation as much as possible. I do admit that this proved to be a more difficult task than previously expected. With Bill working from home, Connor learning 100% virtually and Patrick's school closed until January, I have very little time during the day when I am able to make myself available and give my undivided attention to a phone call. I apologize to those who I have not been in contact with more often and encourage you to please be in touch!

As we move forward, the boys are settling into a routine and I am hopeful that I will be able to carve out some more time during the day to focus on phone calls, letters, etc. Additionally, once we are back in the church building for worship, it is my plan to remain in town for the day. While I may not be able to visit in person, I will be able to make phone calls, and maybe even sit outside and chat for a while on those nice warm days!

I look forward to getting back to worship in our Sanctuary, back to fundraising and fellowship events, and to being the church in ways that feel familiar and comfortable. However, I am also excited about many new opportunities that have presented themselves during this time. Thank you for ministering with me during this time. I leave you with the words I have used as a Benediction since March. "May the Lord watch between me and thee, while we are absent one from the other."

Submitted with much love and many blessings,  
Rev. Megan

## **Report of the Auditors**

The church accounts kept by the Finance Board, Collector, Diaconate (including Flower Fund), Board of Investment, and Missions Committee will be audited at a future date.

This year is an anomaly in many ways. With the current COVID situation, the auditors prefer to wait until a safer time to pass materials between various individuals and homes to complete the auditing process. Your patience and understanding is appreciated.

Respectfully submitted,

Jeri Deyo  
Gary Warder

## Annual Meeting

The Annual Meeting of the Central Congregational Church was held on November 17, 2019 with 18 members present. Adam S. Whitten, moderator, called the meeting to order at 11:42 a.m. All were welcomed and Rev. Megan opened with a prayer. A Moment of Silence honoring past members was observed. The order of the business meeting was explained.

The Clerk's report had a date correction.

The Pastor's report revealed how active and busy our church is, with outreach into the community almost weekly! Many celebrations from Fall through Summer, were attended by many. More sharing of God's love will continue in newer ways.

The Auditor's report allowed Adam and Gary to express their gratitude for each committee's long hours of helping with the finances of the church.

The Memorial Funds continue to grow with interest. We did withdraw \$1379.00 to offset the purchase of a new, larger stove.

The Treasurer's report explained wood railings and carpet installed in the Sanctuary and the Vestibule. We also upgraded the Internet Service, and welcomed the Pioneer Junior Woman's Club, to use a couple of rooms upstairs for their community services project of The Santa Fund. More exciting news was that a sound system was donated to the Sanctuary.

The Board of Christian Education was represented by Rev. Megan wishing to incorporate kids into the service, from placidness by acting in new activities.

The Boards of Investments had a positive report.

The Diaconate reported an active year both for church and community activities.

Called to Care Committee reported small changes this year.

The Cellar Closet Committee reported a great year of volunteers and cash making over \$2400.00 in 9 months!

The Flower Fund's Treasurer's report thanks Sue TandySonger and Rev. Megan for their help at organizing the holiday flower orders.

The Diaconate's Treasurer's report was detailed with church supplies and community donations.

The Fundraising and Fellowship reported many great appearances in the community with pies, dinners, fairs, and on-line auctions.

Fellowship was mentioned as a scavenger hunt, kitchen shower, and much laughter with conversations. Also a couple of year corrections were added.

The Kitchen Committee explained their process of cleaning, stocking, and having the kitchen inspected by the Board of Health.

Loaves and Fishes put on two dinners. The program itself is in flux, so our teams will wait until they better organize themselves.

The Missions Committee reported that their money raised is donated to projects within the church as well as worldwide outreach.

Pastoral Relations Committee was explained with a goal of meeting more often.

The Stewardship Committee is encouraged to work throughout the year and keep members engaged in this church. \$960.00 was added to the current pledges bringing the grand total to \$25,602.00.

The Church Council is the policy and governing body of the church. During the course of the year, they had ongoing discussions of the need to grow the membership and income for the church. Also, a spelling correction and resignation from Kay Johnson, due to her health, were noted.

A motion was made by Betty Miller to accept the committee reports as corrected and written, seconded by Elaine Fournier. Motion carried.

### **New Business**

The Nominating Committee presented names to fill positions of officers and committees. The names are in bold print. A motion was made by Elaine Fournier to accept the names and seconded by Sue TandySonger. Motion carried.

A new item of business centered around the subjects of the Parsonage Account funds and the Howe Family Account funds, both under Invested Funds. A motion was made by Dick Tandy that said "The Board of Investments be allowed to gain access to the funds in the Parsonage Fund in order to better balance the accounts that we have with Hart & Patterson." Motion seconded by Charlene Deam. Discussion followed. An amendment from the floor, "for an amount up to \$50,000.00 for the year of 2019-2020 for operating expenses." Was made by Dick Tandy and seconded by Betty Miller. Discussion followed. An idea was raised to having the church parking lot hard-topped with a quote of \$17,000.00. Members thought that perhaps more information could be shared through the newsletter. The amended motion failed. The original motion was read slowly for clarification by Adam Whitten. Motion carried.



The Fall Fair amount raised was closest guessed by Sally Ploof. The fair total was \$3,098.50.  
Wonderful!!

Meeting adjourned at 12:58 p.m.

### FUNERALS & DEATHS

**Minnie E. Bacigalupo** ~ Born August 31, 1945. Died October 16, 2019. Funeral October 22, 2019 at Witty's Funeral Home. Interment in the Osgood Brook Cemetery, Wendell.

**David C. Peterson** ~ Born August 7, 1936. Died October 31, 2019. Funeral November 7, 2019 at Witty's Funeral Home. Interment in Silver Lake Cemetery, Athol.

**Beverly J. (Dorow) Calcari** ~ Born May 31, 1937. Died November 4, 2019. Graveside service November 15, 2019 in the East Street Cemetery, Petersham MA.

**Kristin Harakles** ~ Born June 6, 1970. Died November 26, 2019. Funeral service December 3, 2019 at the John C. Bryant Funeral Home in Wayland. Interment in the Lakeview Cemetery in Wayland.

**O.J. (Williams) Sumner** ~ Born August 19, 1935. Died November 28, 2019. Funeral December 5, 2018 at Witty's Funeral Home. Interment in South Cemetery, Orange.

**John A. Marsh** ~ Died November 25, 2019. Graveside service December 7, 2019 in South Cemetery, Orange.

**Peggy L. (Lavender) Kurby** ~ Born November 7, 1951. Died December 30, 2019. Graveside service January 10, 2020 in South Cemetery, Orange.

**Nancy A. (Streeter) Ward** ~ Died December 31, 2019. Memorial service January 25, 2020 at Witty's Funeral Home, Orange.

**Thelma M. (Martin) Lamb** ~ Born May 16, 1925. Died February 24, 2020. Graveside service February 28, 2020 at the East Street Cemetery, Petersham.

**Linda J. (Pelletier) Grenier** ~ Born June 4, 1942. Died Saturday February 8, 2020. Memorial service March 7, 2020 at Witty's Funeral Home, Orange.

**Michelle A. Fellows** ~ Born July 10, 1957. Died February 2, 2020. Interment in South Cemetery, Orange.

**Natalie E. (Belden) Rzasa** ~ Born October 27, 1944. Died July 10, 2020. Funeral July 23, 2020 in Tully Cemetery, Orange. Interment in Tully Cemetery, Orange.

**Derek J. Hartin** ~ Born July 22, 1988. Died July 31, 2020. Graveside service August 21, 2020 in South Cemetery, Orange.

**Phyllis C. (Fisher) Hurt** ~ Born April 9, 1925. Died September 1, 2020. Graveside service September 11, 2020 in South Cemetery, Orange.

### MEMBERSHIP

New member: Floyd Bickel joined the Central Congregational Church by reaffirmation of faith on December 29, 2019

Transfer of membership for Lauran Witts to the Phillipston Memorial Congregational Church

## **Memorial Funds 2019-2020**

The Memorial Funds were left mostly untouched this year. They continued to grow slightly with interest.

Bank Hometown Memorial CD is \$4144.78 as of 9/30/2020.

TD Bank Memorial Savings is \$5287.04 as of 9/30/2020.

\$100.00 Memorial donation

Respectfully submitted: Jeri Deyo, Sally Ploof, and Ingrid Whitten

**Central Congregational Church**  
Board of Finance / Treasurer Report  
Fiscal Year 2019 - 2020  
November 8, 2020

The **Board of Finance** report is fairly short this year as you can imagine. Bill and I cleaned out the Front Closet, Vicky has been working at organizing the Office area and Joel has made a few repairs to some of the doors in the Church. We added a light in the Front Closet and a 3-way switch in the back cellar entrance but overall it was a slow year until.....we had to replace one of the furnaces! It was the furnace that heats Fellowship Hall / Cellar Closet. Orange Oil replaced it and they also added a vent that aims into the cellar entryway so we shouldn't have to use the other furnace on Saturday mornings for Cellar Closet (if it opens up again). A bit of good news is that we don't have a 'switch' to change from 'Down to Up' anymore, but we still need to change the lever behind the furnace and shut the vents going into Cellar Closet when it is closed.

We applied for and received a PPP (Paycheck Protection Program) loan through TD Bank which made it possible to keep all of our employees working (or available to work) though the Spring/Summer. That money is pretty well exhausted but I have applied for forgiveness of that loan and hopefully that will be granted.

Pledges have continued to come in throughout this difficult time and actually exceeded projected amounts, which indicates how much the Church means to everyone. It means a lot considering that the Cellar Closet and other Fundraisers couldn't happen – Thank You to all!

Hopefully this year we can plan on cleaning up the upstairs and we still have plans to discuss surfacing the Parking Lot, but we will see what happens there.

Respectfully submitted

*Richard D Tandy*

Treasurer

**Central Congregational Church**

**Central Congregational Church Accounts (Treasurer)**

**Balances as of 9/30/2020**

Date of report **10/1/2020**

<b>TD Bank</b>		<b>9/30/2019</b>	Deposits	Withdrawals	<b>9/30/2020</b>
<b>Operating (Checking)</b>	Non Profit Basic Business Checking	<b>\$1,234.90</b>	-----	-----	<b>\$4,743.78</b>
<b>Contingency</b>	Business Savings	<b>\$760.11</b>	\$0.38	-----	<b>\$760.49</b>
<b>Memorial</b>	Business Savings	<b>\$5,184.45</b>	\$1,602.59	<b>-\$1,500.00</b>	<b>\$5,287.04</b>
<b>Stained Glass Window</b>	Commercial Savings Passbook	<b>\$715.29</b>	\$0.36	-----	<b>\$715.65</b>

<b>TD Bank</b>					
<b>Organ CD</b>	5 Year Stepper Statement CD	<b>\$5,385.41</b>	\$105.39	-----	<b>\$5,490.80</b>

<b>Bank Hometown</b>					
<b>Memorial Fund CD</b>	12 month CD	<b>\$4,137.12</b>	\$18.66	-----	<b>\$4,155.78</b>

2019 - 2020 Budget		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Actual FY 2020	Balance
<b>Budget</b>	<b>FY 2019</b>														
<b>Income</b>															
Pledges	\$24,642.00	2,191.00	2,009.00	2,665.00	1,936.00	2,044.00	2,037.00	4,177.00	1,500.00	2,922.00	1,720.00	3,722.00	1,984.00	28,907.00	-4,265.00
Loose	\$1,300.00	62.75	87.00	169.00	92.00	154.60	112.00							677.35	622.65
Easter	\$150.00							190.00						190.00	-40.00
Christmas	\$500.00			619.85										619.85	-119.85
Cellar Closet	\$2,500.00	543.11	245.40	364.54	217.95	221.10	186.50							1,778.60	721.40
Invested Funds	\$27,499.16	1,000.00	1,000.00	3,000.00	1,000.00	1,000.00	1,000.00	2,000.00	1,000.00	1,000.00	3,500.00	1,000.00	1,000.00	16,500.00	10,999.16
Miscellaneous	\$17,000.00	2,603.50	3,993.00	2,413.50	2,864.45	447.75	122.00	310.00	13,432.00	135.00	10.00	560.00	1,300.00	28,191.20	-1,191.20
	<b>\$73,591.16</b>	<b>6,400.36</b>	<b>7,334.40</b>	<b>9,231.89</b>	<b>6,110.40</b>	<b>3,867.45</b>	<b>3,457.50</b>	<b>6,677.00</b>	<b>14,932.00</b>	<b>4,057.00</b>	<b>5,230.00</b>	<b>5,282.00</b>	<b>4,284.00</b>	<b>76,864.00</b>	<b>-3,272.84</b>
<b>Expenses</b>															
Internet / Phone	\$960.00	79.97	79.97	79.97	114.97	126.97	126.97	126.97	126.97	126.97	126.97	126.97	126.97	1,370.64	-410.64
Water/Sewer	\$200.00		58.80			48.10			26.70			16.00		149.60	50.40
Office equipment	\$900.00	75.00	75.00	75.00	239.50	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	1,064.50	-164.50
Custodial Salary	\$3,790.40	315.87	315.87	315.87	315.87	315.87	315.87	315.87	315.87	315.87	315.87	315.87	315.87	3,790.44	-0.04
Delegate - UCC	\$0.00													0.00	0.00
Electricity	\$2,000.00	133.84	135.16	139.74	164.09	117.52	120.73	78.20	53.58	51.63	50.20	196.20	131.10	1,371.99	628.01
UCC Dues	\$500.00	500.00										500.00		1,000.00	-500.00
Insurance	\$10,200.00			3,530.00							5,315.50			8,845.50	1,354.50
Maintenance	\$8,000.00	1,030.79	2,549.40	662.67	712.54	233.45	733.50	252.34	61.90	95.00	5,000.00	233.84	192.50	11,757.93	-3,757.93
Office Admin	\$2,539.57	527.50	211.63	211.63	211.63	211.63	211.63	211.63	211.63	211.63	211.63	211.63	211.63	2,855.43	-315.86
Office Supplies	\$150.00	33.00		21.00	22.00			66.00		33.00	121.00		11.00	307.00	-157.00
OH (\$8,500.00)	\$6,000.00										2,813.01			2,813.01	3,186.99
Organ Maint	\$100.00												100.00	100.00	0.00
Organ/Choir Dir	\$5,417.76	451.48	451.48	451.48	451.48	451.48	451.48	451.48	451.48	451.48	451.48	451.48	451.48	5,417.76	0.00
Sunday School	\$100.00													0.00	100.00
Payroll Exp	\$980.00	99.05	74.89	74.89	74.89	74.89	74.89	74.89	74.89	74.89	74.89	74.89	74.89	922.84	57.16
Payroll Taxes pd		552.41			569.47			517.06			517.06			2,156.00	
Pastor Expense	\$200.00													0.00	200.00
<b>Total Expenses</b>	<b>\$42,037.73</b>	<b>\$3,798.91</b>	<b>\$3,952.20</b>	<b>\$5,562.25</b>	<b>\$2,876.44</b>	<b>\$1,654.91</b>	<b>\$2,110.07</b>	<b>\$2,169.44</b>	<b>\$1,398.02</b>	<b>\$1,435.47</b>	<b>\$15,072.61</b>	<b>\$2,201.88</b>	<b>\$1,690.44</b>	<b>\$43,922.64</b>	<b>-1,884.91</b>
<b>Pastors Salary</b>	<b>\$12,611.73</b>	<b>970.12</b>	<b>1,212.65</b>	<b>970.12</b>	<b>1,212.65</b>	<b>970.12</b>	<b>970.12</b>	<b>970.12</b>	<b>1,212.65</b>	<b>970.12</b>	<b>1,212.65</b>	<b>970.12</b>	<b>970.12</b>	<b>12,611.56</b>	<b>0.17</b>
<b>Pastors Housing</b>	<b>\$18,941.70</b>	<b>1,457.04</b>	<b>1,821.30</b>	<b>1,457.04</b>	<b>1,821.30</b>	<b>1,457.04</b>	<b>1,457.04</b>	<b>1,457.04</b>	<b>1,821.30</b>	<b>1,457.04</b>	<b>1,821.30</b>	<b>1,457.04</b>	<b>1,457.04</b>	<b>18,941.52</b>	<b>0.18</b>
<b>Total Pastor</b>	<b>\$31,553.43</b>	<b>\$2,427.16</b>	<b>\$3,033.95</b>	<b>\$2,427.16</b>	<b>\$3,033.95</b>	<b>\$2,427.16</b>	<b>\$2,427.16</b>	<b>\$2,427.16</b>	<b>\$3,033.95</b>	<b>\$2,427.16</b>	<b>\$3,033.95</b>	<b>\$2,427.16</b>	<b>\$2,427.16</b>	<b>31,553.08</b>	<b>0.35</b>
<b>Grand Total</b>	<b>\$73,591.16</b>	<b>6,226.07</b>	<b>6,986.15</b>	<b>7,989.41</b>	<b>5,910.39</b>	<b>4,082.07</b>	<b>4,537.23</b>	<b>4,596.60</b>	<b>4,431.97</b>	<b>3,862.63</b>	<b>18,106.56</b>	<b>4,629.04</b>	<b>4,117.60</b>	<b>75,475.72</b>	<b>-1,884.56</b>

2019 - 2020 Budget		Actual			Proposed 2020 - 2021
Budget	FY 2019	FY 2020	Balance		FY 2021
<b>Income</b>					
<b>Pledges</b>	\$24,642.00	28,907.00	-4,265.00		\$18,346.00
<b>Loose</b>	\$1,300.00	677.35	622.65		\$1,300.00
<b>Easter</b>	\$150.00	190.00	-40.00		\$150.00
<b>Christmas</b>	\$500.00	619.85	-119.85		\$500.00
<b>Cellar Closet</b>	\$2,500.00	1,778.60	721.40		\$1,000.00
<b>Invested Funds</b>	\$27,499.16	16,500.00	10,999.16		\$39,903.19
<b>Miscellaneous</b>	\$17,000.00	28,191.20	-11,191.20		\$12,000.00
	<b>\$73,591.16</b>	76,864.00	<b>-3,272.84</b>		<b>\$73,199.19</b>
<b>Expenses</b>					
<b>Internet / Phone</b>	\$960.00	1,370.64	-410.64		\$1,524.00
<b>Water/Sewer</b>	\$200.00	149.60	50.40		\$200.00
<b>Office equipment</b>	\$900.00	1,064.50	-164.50		\$900.00
<b>Custodial Salary</b>	\$3,790.40	3,790.44	-0.04		\$3,904.11
<b>Delegate - UCC</b>	\$0.00	0.00	0.00		\$0.00
<b>Electricity</b>	\$2,000.00	1,371.99	628.01		\$2,000.00
<b>UCC Dues</b>	\$500.00	1,000.00	-500.00		\$500.00
<b>Insurance</b>	\$10,200.00	8,845.50	1,354.50		\$10,000.00
<b>Maintenance</b>	\$8,000.00	11,757.93	-3,757.93		\$8,000.00
<b>Office Admin</b>	\$2,539.57	2,855.43	-315.86		\$2,615.76
<b>Office Supplies</b>	\$150.00	307.00	-157.00		\$150.00
<b>Oil (\$8,500.00)</b>	\$6,000.00	2,813.01	3,186.99		\$4,000.00
<b>Organ Maint</b>	\$100.00	100.00	0.00		\$100.00
<b>Organ/Choir Dir</b>	\$5,417.76	5,417.76	0.00		\$5,580.29
<b>Sunday School</b>	\$100.00	0.00	100.00		\$100.00
<b>Payroll Exp</b>	\$980.00	922.84	57.16		\$925.00
<b>Payroll Taxes pd</b>		2,156.00			
<b>Pastor Expense</b>	\$200.00	0.00	200.00		\$200.00
<b>Total Expenses</b>	\$42,037.73	\$43,922.64	-1,884.91		<b>\$40,699.16</b>
<b>Pastors Salary</b>					
<b>Pastors Salary</b>	\$12,611.73	12,611.56	0.17		\$12,990.08
<b>Pastors Housing</b>	\$18,941.70	18,941.52	0.18		\$19,509.95
<b>Total Pastor</b>	<b>\$31,553.43</b>	31,553.08	0.35		<b>\$32,500.03</b>
<b>Grand Total</b>					
<b>Grand Total</b>	<b>\$73,591.16</b>	75,475.72	<b>-1,884.56</b>		<b>\$73,199.19</b>

## **Board of Christian Education**

Unfortunately, I do not have much to report for the Board of Education. I did attempt to put together a Confirmation class for our 8<sup>th</sup> graders (and older). We had one student who was interested, but decided not to take the class as the only student.

Prior to March, there had been some interest in a Bible study or other type of adult Christian Education opportunity. While this is on hold for the time being, I am exploring the idea of a prayer group that could meet to focus the power of prayer on requests. The benefit of this type of group is it is something that we could do in-person, virtually, or both!

I am also working on some Advent experiences for families, youth, children, and/or adults. As always, if you have thoughts or ideas for Christian Education opportunities, please let us know!

Respectfully submitted,  
Rev. Megan



Report of Invested Funds			
Central Congregational Church			
93 South Main Street, Orange, MA			
October 1, 2019 - September 30, 2020			
<u>Page 1</u>			shares
Balance as of 9/30/19	TD Bank - Money Market Account	\$ 11,175.19	
	Parsonage Fund	\$ 350,249.76	
	Howe Family Memorial Fund	\$ 102,971.99	
		\$ 464,396.94	
Market Value 9/30/19	<u>Parsonage Fund</u>		
	American Balanced Fund - A @ \$27.63 per share	\$ 85,278.42	3,086.44
	Bond Fund of America - A @ \$13.29 per share	\$ 60,212.37	4,530.65
	Fundamental Investors - A @ \$59.05 per share	\$ 62,547.41	1,059.23
	Income Fund of America A- @ \$22.74 per share	\$ 85,184.34	3,746.01
	Washington Mutual Investors - @ \$46.38 per share	\$ 57,027.22	1,229.57
	Total Market Value - Parsonage Fund	\$ 350,249.76	
Market Value 9/30/19	<u>Howe Family Memorial Fund</u>		
	Bond Fund of America - A @ \$13.29 per share	\$ 15,742.60	1,184.55
	Capital World Grth & Inc - A @ \$48.33 per share	\$ 25,978.05	537.514
	Income Fund of America A- @ \$22.74 per share	\$ 26,037.62	1,145.01
	US Gov Securities Fund - A @ \$14.01 per share	\$ 13,841.68	987.986
	Washington Mutual Investors - @ \$46.38 per share	\$ 21,372.04	460.803
	Total Market Value - Howe Family Memorial Fund	\$ 102,971.99	
Balance as of 9/30/20	TD Bank - Money Market Account	\$ 11,652.50	
	Parsonage Fund	\$ 356,937.87	
	Howe Family Memorial Fund	\$ 109,717.10	
		\$ 478,307.47	
Market Value 9/30/20	<u>Parsonage Fund</u>		
	American Balanced Fund - A @ \$28.87 per share	\$ 89,112.54	3,086.68
	Bond Fund of America - A @ \$14.07 per share	\$ 62,524.42	4,443.81
	Fundamental Investors - A @ \$61.12 per share	\$ 66,413.97	1,086.62
	Income Fund of America A- @ \$21.89 per share	\$ 82,955.31	3,789.64
	Washington Mutual Investors - @ \$45.87 per share	\$ 55,931.63	1,219.35
	Total Market Value - Parsonage Fund	\$ 356,937.87	
Market Value 9/30/20	<u>Howe Family Memorial Fund</u>		
	Bond Fund of America - A @ \$14.07 per share	\$ 17,240.76	1,225.36
	Capital World Grth & Inc - A @ \$51.97 per share	\$ 28,596.08	550.242
	Income Fund of America A- @ \$21.89 per share	\$ 26,516.95	1,211.37
	US Gov Securities Fund - A @ \$14.96 per share	\$ 15,125.76	1,011.08
	Washington Mutual Investors - @ \$45.87 per share	\$ 22,237.55	484.795
	Total Market Value - Howe Family Memorial Fund	\$ 109,717.10	

Invested Funds Transactions - October 1, 2019 to September 30, 2020			
<b>Page 2</b>			
Transaction Date	<u>TD Bank Money Market Account</u>		
10/1/2019	TD Bank - Beginning Balance	\$ 11,175.19	
10/1/19 to 9/30/20	Annual Interest Paid by TD Bank	\$ 7.31	
10/15/19 to 9/15/20	11 Transfers from TD Bank to General Checking Acct	\$ (12,000.00)	Req. # 99
12/18/2019	Transfer from TD Bank to General Checking Acct.	\$ (2,000.00)	Req. #100
4/3/2020	Transfer from Parsonage Fund to TD Bank Inv Funds	\$ 5,000.00	
7/31/2020	Transfer from TD Bank to General Checking Acct.	\$ (2,500.00)	Req. # 101
7/31/2020	Transfer from Parsonage Fund to TD Bank Inv Funds	\$ 12,000.00	
7/31/20 & 8/31/20	Two Service Charges	\$ (30.00)	
9/30/2020	TD Bank - Ending Balance	\$ 11,652.50	
	<u>Fund Redemptions</u>		
<u>Fund Symbol</u>	<u>Parsonage Funds Redemptions</u>	<u>WD 4/3/2020</u>	<u>WD 7/31/2020</u>
ABNDX	American Balanced Fund - A	\$ 1,245.50	\$ 2,400.00
CWGIX	Bond Fund of America - A	\$ 990.00	\$ 2,400.00
AMECX	Fundamental Investors - A	\$ 844.50	\$ 2,400.00
AMUSX	Income Fund of America - A	\$ 1,174.50	\$ 2,400.00
AWSHX	Washington Mutual Investors - A	\$ 745.50	\$ 2,400.00
		\$ 5,000.00	\$ 12,000.00
9/30/2020	Parsonage Funds Total Annual Redemptions	\$ 17,000.00	
	<u>Fund Performance</u>		
<u>Fund Performance</u>	<u>Parsonage Fund</u>	<u>Gain 9/30/20</u>	<u>After Redemption</u>
ABALX	American Balanced Fund - A	\$ 7,479.62	\$ 3,834.12
ABNDX	Bond Fund of America - A	\$ 5,702.05	\$ 2,312.05
ANCFX	Fundamental Investors - A	\$ 7,111.06	\$ 3,866.56
AMECX	Income Fund of America - A	\$ 1,345.47	\$ (2,229.03)
AWSHX	Washington Mutual Investors - A	\$ 2,049.91	\$ (1,095.59)
9/30/2020	Amount of Gain for the Parsonage Fund	\$ 23,688.11	\$ 6,688.11
	<u>Howe Family Memorial Fund</u>	<u>Gain 9/30/20</u>	
ABNDX	Bond Fund of America - A	\$ 1,498.16	
CWGIX	Capital World Growth & Income - A	\$ 2,618.03	
AMECX	Income Fund of America - A	\$ 479.33	
AMUSX	US Government Securities - A	\$ 1,284.08	
AWSHX	Washington Mutual Investors - A	\$ 865.51	
9/30/2020	Amount of Gain for the Howe Family Fund	\$ 6,745.11	
		<u>\$ Gains</u>	<u>% Gains</u>
	Invested Funds Annual Gain Before Redemption	\$ 30,910.53	6.66%
9/30/2020	Invested Funds Annual Gain after Redemption	\$ 13,910.53	3.00%

<b>Page 3</b>			
Date	<u>Invested Funds Balance and Amount Withdrawn</u>	<u>\$ Balance</u>	<u>\$ Withdrawal</u>
9/30/2008	The percent withdrawn is 5%	\$ 384,367.43	\$ 18,449.50
9/30/2009	The percent withdrawn is 6%	\$ 362,657.51	\$ 23,200.00
9/30/2010	The percent withdrawn is 7%	\$ 371,458.41	\$ 27,800.00
9/30/2011	The percent withdrawn is 7%	\$ 346,385.32	\$ 24,000.00
9/30/2012	The percent withdrawn is 6%	\$ 393,313.63	\$ 24,000.00
9/30/2013	The percent withdrawn is 10%	\$ 410,680.07	\$ 40,100.00
9/30/2014	The percent withdrawn is 5%	\$ 437,014.97	\$ 23,900.00
9/30/2015	The percent withdrawn is 7%	\$ 400,928.21	\$ 28,000.00
9/30/2016	The percent withdrawn is 3%	\$ 425,390.18	\$ 14,000.00
9/30/2017	The percent withdrawn is 7%	\$ 462,653.30	\$ 32,000.00
9/30/2018	The percent withdrawn is 6%	\$ 461,687.65	\$ 28,000.00
9/30/2019	The percent withdrawn is 4%	\$ 464,396.94	\$ 16,500.00

As most of you know, the invested funds are a life line to the church. We use them to balance our budget. We also use them for emergency repairs when we have expensive things go wrong, or maintenance that is out of the scope of the annual budget. We try not to draw on the invested funds except when there is no other way.

I know it seems like we have a lot of money in invested funds, but in reality we don't. It is very important that we use only the gains each year and try to grow the invested funds by at least 3% annually to insure the church's future.

The Board of Invested Funds is made up of three members, Ingrid Whitten, Dick Tandy and Ron Fournier

## **Diaconate Report Nov, 2019- Oct 11, 2020**

Diaconate helps the Pastor with anything relating to the Sanctuary. Diaconate oversees the Called to Care and Flower Fund. We give money to Called to Care when needed. We give to the Flower Fund at Christmas and Easter when needed. We purchase special bulletins for church services, palms for Palm Sunday, candles for Christmas Eve, oil for the altar candles, communion cups, communion bread and juice, as well as Baptismal and wedding certificates. We aid the Pastor in serving communion. We arrange for collectors during church service. We take a weekly count of attendance at our services. We organize the decorating of the Sanctuary for seasons or holidays. We oversee Coffee-Fellowship hour following Sunday service. We provide coffee, tea, cheese, crackers, punch, milk, creamer, and other goodies when needed. These things are paid for with money collected during coffee hour or donated. On Communion Sundays we collect money to donate to designated charities, usually locally. We also periodically set up donation boxes to collect items to be donated to the community.

The Diaconate re-organized in November, selecting Liz Warder as chair, Charlene Deam as treasurer, and Elaine Fournier as secretary. Members for 2019-2020 were Nancy Sawyer, Bill Leary, Betty Miller, Ellen Martin, Kent Songer, Liz Warder, Charlene Deam, Elaine Fournier, Denise Andrews, and Jr deacons; Hunter Martin and Morgan Barnes. In July, Charlene Deam resigned as treasurer and Kent Songer volunteered to become our new treasurer. (Thank you, Charlene for years of service and best wishes in your new home in North Carolina.) In September, deacon Denise Andrews resigned. (We thank you, Denise for your service.)

This past year was challenging for all church committees, including the Diaconate, because of the COVID-19 pandemic. In-person meetings were held through February. Then, during the pandemic, teleconference meetings were held.

Generally, the Diaconate collects communion donations and distributes these monies to local charities. November and December 2019 funds were donated to the Santa Fund (as well as collected toys). January and February 2020 funds were distributed to Athol-Orange Animal Control (As well as pet food, toys, accessories). March funds were donated to the Athol-Orange Food-a-Thon. Food items collected were brought to St. Vincent de Paul.

We hosted the annual Christmas Eve service with traditional readings of the Christmas story from the New Testament interspersed with hymns sung by the congregation. We continued our new tradition of following service with the candlelight singing of, "Let There be Peace on Earth" with the members of the Methodist church on their lawn and our members on our lawn. This year, Dick Tandy and Adam Whitten accompanied us on trumpet. Thank you to all who volunteer for this service from greeters to musicians to readers to the bell ringer to candle lighters to collectors to lighting. Each part, whether large or small, adds to the beauty and smoothness of this service.

We hosted a simple supper and service for Ash Wednesday. We considered a sunrise service for Easter morning, but decided not to do one this year and perhaps look at doing one next

year. (As it turned out, even if we had elected to have this service, it would have been cancelled due to the pandemic.)

We held several teleconferences once the pandemic hit and discussed many, many times when/how to safely have in-person worship again. The Diaconate also participated in similar discussions in tele-meetings with Council and Finance which are ongoing at this time.

Rev. Megan began to record and post sermons each Sunday beginning in March and our Maundy Thursday and Easter services were held in this manner as well. We thank Tom and Charlene Deam for weekly music for these recorded services as well as Candi Fetzer and Peg Wikel and the readers for the Maundy Thursday recorded service. As wonderful as these recorded services are, we decided to expand and hold some in-person services. It was decided to hold several outdoor services at the home of Gary and Liz Warder on Shingle Brook Rd. This location was chosen because of the ample room for social distancing and the trees to help shield people from the heat of the summer. Services were held on July 26, August 9, August 23, September 6, September 20, (and planned for October 11, October 25 both with planned communion). Service on Sept 26 also included communion. These services were carefully planned to keep people safe. Cars were parked at least 12 feet apart and masks were required. A list of those in attendance was noted in case contact tracing was necessary—which hasn't been necessary. We especially thank Kent for extensive research and planning, Kent, Gary, and Liz for directing parking, Dick and Elise Tandy for set-up of canopy, keyboard, and sound system, Janet, Dick, and Adam for music, and Rev. Megan for inspiring sermons. (We also thank Jump Town for giving us something to look at in the sky.)

In closing, although this has been a difficult year for everyone, the Diaconate also sees it as a year of opportunities. We learned that we can still worship, even from our homes, and we learned how to hold outdoor services safely. So stay tuned for perhaps an Easter Sunrise service in the coming year.

Respectfully submitted, Liz Warder, chair

## Called To Care Committee

The Called to Care Committee is a subcommittee of the Diaconate. Our mission is to reach out to our church members and friends who are ill, injured, or homebound long-term. The list is comprised of those who desire our contact. We currently have no one on the list, but we unofficially check in on many people, who do not want to be on “the list”. We send cards and make calls and visits. Please let us know if there is someone connected to the church that you think might benefit from our care.

Submitted by Liz Warder, Diaconate chair

## Cellar Closet Report

Cellar Closet opened for business on Saturday, October 5, 2019 after a good cleaning in August and September.

We had many nice donations and were excited to welcome our regular customers as well as some new faces.

All was going well until COVID 19 hit and disrupted our lives. Sadly, we closed Cellar Closet on March 7, 2020. At this time, we had raised \$1,778.60 for the church. It was decided that no one would be allowed back in the church. Consequently, all of the donations we have received from last fall are still there. Normally, the clothing would have been bagged and the Salvation Army would be called to pick up the bags, books, shoes, etc.

At our monthly Church Council meetings it will be determined when we will be able to open the church up again. Hopefully, when it is safe to re-open Cellar Closet we will have the volunteers to clean Cellar Closet and staff our Saturday morning re-open.

Thanks to Nancy Sawyer, Elise Tandy, Kelly Tandy, Ingrid Whitten, Liz and Gary Warder, Reverend Megan Leary, Reverend Karyl Leslie, Sarah Piazza, Gracie Fournier, Elaine Fournier, Sally Ploof, Mindy Leavitt, Kay Soucie, and Sue TandySonger for all they have done in cleaning, stocking donations, and volunteering Saturday mornings. Cellar Closet would not be without all of you.

Respectfully Submitted,

Elaine Fournier

## FLOWER FUND TREASURERS REPORT

October 1, 2019 through September 30, 2020

<b>Balance 10/1/2019</b>		<b>660.17</b>
<b>Receipts:</b>		
Donations for Christmas Flowers	140.00	
Donations for Easter Flowers + Palms	0	
Donations Towards Alter Flowers	0	
Interest	0.60	
Total		140.60
<b>Expenses:</b>		
Christmas Flowers	120.00	
Easter Flowers + Palms	0	
Total		120.00
<b>Balance (9/30/2020) WCU Checking Account</b>		<b>680.77</b>

Submitted by Kent Songer, Diaconate Treasurer

## Fundraising and Fellowship Committee Report

October 1, 2020

The Fundraising and Fellowship Committee feels blessed to have the support of our church members and friends for all of our planned events. We can always count on people to offer to donate items, work at events or share new ideas. It is working together that helps us raise the much needed funds for our church. We thank everyone for sharing their time, treasures and talents throughout the year.

While we got this fundraising year off to a great start with a very successful Fall Fair, Cookie Walk & Fair and a number of dinners, everything came to an abrupt halt when the COVID-19 pandemic took hold of our country. We were able to draw our lobster raffle, which usually happens at the Spring Fling Fair, a little bit late as the tickets had already been sold. We modified the prize and gave out a \$50 gift certificate to S&S Lobster instead of the real thing.

The following list gives the events that were held and amounts earned:

Oct. 12, 2019	Braised Beef Dinner	\$ 566.00
Nov. 2, 2019	Fall Fair	\$3098.50
Dec. 14, 2019	Cookie Walk & Mini Fair	\$1444.50
Dec. 7, 2019	Baked Ziti Dinner	\$ 415.00
Jan. 18, 2020	Chicken dinner	\$ 539.00
Feb. 22, 2020	Soup & Song Supper	\$ 375.00
March	Lobster Raffle	\$ 310.00*
On-Going	On-Line Yard Sales	<u>\$ 160.00*</u>
	<b>Total</b>	<b>\$6908.00</b>

\*Some additional money was earned for these events and was given directly to the Treasurer.

Even though we couldn't hold a traditional Scavenger Hunt this year, we included a mini-scavenger hunt in the summer newsletter. We know for sure that the Leary boys and the Deneault boys had fun searching their houses for the list of items. Here's hoping that we can have our regular hunt next year.

As we continue with uncertainty about fundraising in the next year, we pray that we can get back to some of our usual events soon.

Respectfully Submitted,

Susan TandySonger

Ingrid Whitten, Elise Tandy, Jeri Deyo, Sally Ploof, Rev. Megan Leary



## **Kitchen Committee Report**

The Kitchen Committee helps to keep the kitchen clean and in good order and make sure there are adequate supplies for coffee fellowship and other events. We coordinate with the Board of Health when kitchen inspections take place. Donations of paper goods, cleaning supplies, and other necessary items are always appreciated. We especially appreciate the supplies donated through the Kitchen Shower organized by the Fellowship Committee. The Kitchen Shower this year was held on the last Sunday that we were gathered in worship prior to COVID-19 causing our building to close. We will have plenty of supplies once we are able to re-open the church.

Elise Tandy, Elaine Fournier & Susan TandySonger

## **Mission Committee**

The Mission Committee continues each year to support several local organizations. As in the past, these groups are the North Quabbin Citizen Advocacy, Nelcwit, Orange Santa Fund, Salvation Army, and the local Food-A-Thon. We are not part of the church budget. We have to raise our own funds. This year at our Annual Fall Fair we had a Gift Certificate Raffle that was very successful.

Some of our fundraising events had to be canceled this year. We were not able to hold our Annual Plant and Bake Sale which was one of our big fundraisers. A new fundraiser this year, "Paint on Wood", had to be canceled as well as our annual Heifer collection.

We still sponsor Julia Cassiano DeSouza who this year will be nine. We are committed to sponsoring a child until they reach the age of ten.

The Committee decided not to collect Christmas Shoeboxes this year. We have a very small congregation whose presence is needed during our Fall Fair preparations that begin in late summer. The shoeboxes are collected in our neighboring towns around the same time as we are catching our breath from the fair. Last year, we had only a handful of boxes to take to the area church collection site. Another factor was the cost of each box which increased last year to \$9.00 each, making it an additional hardship for some of our congregation. If you still want to participate, we are sure you can still take your shoebox or shoeboxes to the collection site.

Those on the Committee are Bill Ruby, Chair; Nancy Sawyer, Linda Robinson, Jeri Deyo, Treasurer; and Mindy Leavitt.

## **Pastoral Relations Committee**

The Pastoral Relations Committee serves as a liaison between the Pastor and the congregation and provides support and communication between the Pastor and the congregation; and acts as an advocate for the Pastor as needed. This committee meets on an “as needed” basis and thus a meeting has not been held this year. If at any time you have a concern or issue with Rev. Megan, please be in touch with any member of the committee or Rev. Megan herself.

Respectfully submitted,  
Rev. Megan

## **Stewardship Committee**

Three members are required for this committee. Members are Nancy Sawyer, Liz Warder, and Elise Tandy. Stewardship letters were sent out in August this year. As of September 30<sup>th</sup>, we have received pledges totaling \$18,346.00. We urge members to give generously this year as we weren't able to do the fundraising this year.

## Church Council Report

October 2020

The Church Council is the policy and governing body of the church. The council is made up of representatives from the major church boards and committees along with three members-at-large from the congregation.

The Church Council meets on a monthly basis to discuss activities and concerns of the church. We receive monthly updates from each board/committee representative as to the workings of each board/committee.

In January, we had a lengthy discussion concerning content of material or music performed in our sanctuary due to some issues that arose from the Starry Starry Night event. It was decided that Rev. Megan would send a letter to the Starry Starry Night organizers and request that when they book a performer for our church they keep in mind that performances take place in our sanctuary and we respectfully request that they adhere to our values and expectations. It was also decided that there would be information added to the rental agreement for use of the church so that renters are aware of our request to respect the sanctuary as our place of worship.

Since the beginning of COVID-19, the Church Council has been meeting via group call or Zoom. At times, we have included the Diaconate and the Finance Board in our meetings when we have been discussing issues surrounding returning to gathered worship and re-opening the church. This combined committee group was responsible for setting guidelines for the drive-in worship which has taken place at Liz and Gary Warder's home. We continue to monitor the state guidelines and local Board of Health recommendations, and keep the health and safety of our members in mind as we move forward with decisions concerning re-opening.

Respectfully Submitted,

Susan TandySonger, Secretary, Member-at-large, Fundraising Committee

Ron Fournier, Chairman, Finance Committee

Ingrid Whitten, Clerk

Bill Ruby, Missions Committee

Liz Warder and Elaine Fournier, Diaconate

Laura Wasielewski, Member-at-large

Sally Ploof, Member-at-large

Rev. Megan Leary

## Nominations (November 2020)

### Officers (One-year appointment)

Moderator	<b>Adam Whitten</b>
Treasurer	<b>Richard Tandy</b>
Clerk	<b>Ingrid Whitten</b>

### Supporting Roles (One-year appointment)

Assistant Treasurer	<b>Adam Whitten</b>	
Assistant Clerk	<b>Sue Tandy</b>	<b>Songer</b>
Collector	<b>Heather Barnes</b>	
Assistant Collector	<b>Kent Songer</b>	
Auditors (2)	<b>Jeri Deyo</b>	<b>Gary Warder</b>

### Board of Christian Education (3)

2021 Linda Robinson	2021 Ellen Martin	2021 Henry Martin
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### Board of Finance (5 plus treasurer)

2021 Kent Songer	2022 Elise Tandy	
<b>2023 _____</b>	<b>2023 Linda Robinson</b>	<b>2023 William Ruby</b>

### Board of Investment (3)

2021 Richard Tandy	<b>2023 Mark Wasielewski</b>	<b>2023 Ingrid Whitten</b>
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### Church Council (3 members-at-large)

2022 Laura Certer-Wasielewski	<b>2023 Sally Ploof</b>	<b>2023 Susan Tandy</b>
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### Diaconate (minimum 7)

2021 Ellen Martin	2021 Kent Songer	2021 Elizabeth Warder
2022 Elaine Fournier	2022 _____	
<b>2023 Nancy Sawyer</b>	<b>2023 William Leary</b>	<b>2023 Betty Miller</b>
2021 Hunter Martin (J.M.)	2021 Morgan Barnes (J.M.)	

### Mission Committee (minimum 5)

2021 Jeri Deyo	2021 Linda Robinson	2021 Nancy Sawyer
2022 Mindy Leavitt	<b>2023 William Ruby</b>	

### Stewardship Committee (3)

2021 Nancy Sawyer	<b>2023 Elise Tandy</b>	<b>2023 Elizabeth Warder</b>
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Bold print indicates a vote by the Congregation is required.