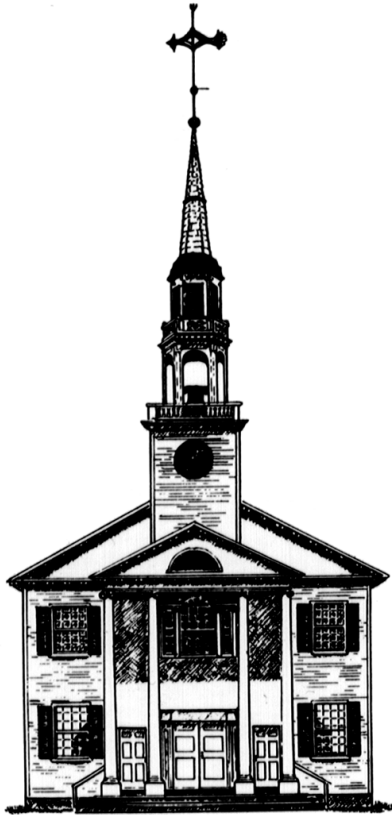


# ANNUAL REPORT

2008



**NORWICH CONGREGATIONAL CHURCH,  
UNITED CHURCH OF CHRIST  
NORWICH, VERMONT**

# Table of Contents

<b>Section</b>	<b>Page</b>
<b>A: Warning of the 2008 Annual Meeting of the Norwich Congregational Church, UCC</b>	<b>3</b>
<b>B: Draft Minutes of the 2007 Annual Meeting</b>	<b>4</b>
<b>C: Proposed By-Law Changes, December 2008</b>	<b>8</b>
<b>D: Pastor's Annual Report 2008</b>	<b>9</b>
<b>Associate Pastor's Annual Report 2008</b>	<b>10</b>
<b>E: Church Council Annual Report 2008</b>	<b>12</b>
<b>F: Board of Deacons Annual Report 2008</b>	<b>13</b>
<b>G: Clerk's Report 2008</b>	<b>15</b>
<b>H: Hospitality Committee Report 2008</b>	<b>16</b>
<b>I: Flower Committee Annual Report 2008</b>	<b>16</b>
<b>J: Music Committee Annual Report 2008</b>	<b>17</b>
<b>K: Women's Fellowship Annual Report 2008</b>	<b>18</b>
<b>L: Board of Christian Education Annual Report 2008</b>	<b>19</b>
<b>M: Board of Mission Annual Report 2008</b>	<b>20</b>
<b>N: Nominating Committee Report 2008</b>	<b>24</b>
<b>O: Board of Trustees Annual Report 2008</b>	<b>27</b>
<b>P: Stewardship Committee Annual Report 2008</b>	<b>29</b>
<b>Q: Walter &amp; Elizabeth Woodworth Fund Ann Rpt 2008</b>	<b>30</b>
<b>R: 2008 Budget vs. Actual and 2009 Budget</b>	<b>31</b>
<b>S: Consolidated Balance Sheet - Dec 31, 2008</b>	<b>37</b>
<b>T: Financial Projections for Building Project</b>	<b>39</b>
<b>U: Draft Minutes of the Congregational Meeting 6/08</b>	<b>41</b>

## A: Warning of the 2008 Annual Meeting of the Norwich Congregational Church, UCC

Notice is hereby given of the Annual Meeting to be held after worship on Sunday, February 8, 2009 to transact the following business:

- to hold opening Prayer;
- to elect a Moderator and an Assistant Moderator;
- to approve the Minutes\* of the 2007 Annual Meeting;
- to discuss and adopt a budget for 2009;
- to hear and act on the reports of the officers and committees; to elect officers, boards, and committees for 2009;
- to hear and act upon the recommendations of the Investment Committee regarding the trust funds
- to consider the proposed changes to the By-Laws:
  - 1) to add the Associate Minister to the Church Council and
  - 2) to define who may vote on Church Council motions when the voting is conducted outside of a regular meeting.\*\*
- to conduct whatever other business may properly be brought before the meeting.

The meeting will be preceded by a potluck lunch; please bring food to share. In case of inclement weather, the Annual Meeting will be held at 7:30 pm on Tuesday February 10, 2009.

*\*Minutes are printed in the Annual Report.*

*\*\* Proposed By-law Changes are as follow:*

### Article IX CHURCH COUNCIL

The Church Council shall consist of eleven (11) members and the Pastor. The eleven members shall include (i) two (2) senior representatives from each of the Boards which may include the immediate past chair of each Board, and (ii) three (3) "at large" members elected from the Congregation at annual meetings on a staggered basis for three (3) year terms.

**Proposed change:** Add: "*and the associate Pastor*" after Pastor in the first sentence to read: The Church Council shall consist of eleven (11) members and the Pastor and the Associate Pastor.

**Proposed change:** Add: *For the purpose of voting on motions by telephone, email, or other outside of Council meetings methods, each board shall designate two (2) members to have these responsibilities and so inform the Chair of Church Council by April first of each year.*

## **B: Draft Minutes of the 2007 Annual Meeting**

Sunday, February 10, 2008

Brooke Mohr called the meeting to order at 12:02 PM.  
In attendance were 35 people, as counted by the clerk.

Doug Moore gave the opening prayer.

Brooke Mohr was nominated as moderator; John Severinghaus was nominated as assistant moderator. They were elected by a unanimous vote.

D. Moore moved: "To add a new item to the agenda to consider offering voting privileges for this meeting to Linda Himadi." 2<sup>nd</sup>: A. Broussard. Passed, unanimously.

D. Moore moved: "To grant Linda Himadi voting privileges at this meeting." 2<sup>nd</sup>: R. Severinghaus. Passed, unanimously.

J. Moore reported on the plans for the Norwich Congregational Church Open House on Sunday March 9, 2008. She asked for suggestions for names for the mailing list and people to assist with publicity, hospitality, as greeters, developing a fact sheet, flowers, setting up, cleaning up, and follow up fund raising. D. Britton suggested including a solicitation for capital campaign donations on the fact sheet. Suggestions for possible space uses included weddings and concerts.

2006 Annual meeting Minutes: H. Dorman moved to approve the Minutes of the 2006 Annual Meeting as printed. 2<sup>nd</sup> D. Moore. Passed, unanimously.

Minutes of the May 7, 2006 Special Meeting: S. Reeves moved to approve the Minutes of the May 7, 2006 Special Meeting. 2<sup>nd</sup>: A. Broussard. C. Ashley explained that minutes hadn't been taken at the meeting, but based on the Warning and the Church Council Minutes of May 10, 2006 the special meeting did take place and the congregation approved spending the funds raised during the capital campaign; this action needs a record in the minutes. Passed, unanimously.

Discussion of the reports in the annual report followed.

Pastor's Report: Doug was asked about rent for using the parsonage during the construction. It was \$666 per month and paid for as part of the construction costs. Doug also highlighted his supplemental report discussion the budget situation, but discussion was put off until later in the meeting.

Church Council: No questions.

Deacons: A. Broussard thanked the congregation; D. Moore pointed out that Dennis McCullough was still on track to lead a seminar on end of life issues in 2008.

Clerk's Report: Dorthea Bru's name was added as she had passed away in November. The clerk was asked to include an explanation of the "A" (affirmation of faith) and "L" (letter of transfer) next to new members' names in the report. M. Brownlow pointed out that "Youth Members" were confirmed young people who still had ties to the community. Questions about the usher's job to count the congregation each Sunday and the visitors' cards/guest book were answered. The attendance numbers were reported to the Vermont Conference and were helpful regarding the needed number of bulletins each Sunday; the ministers did follow up on the visitors' cards and occasionally looked at the guest book.

Hospitality Committee: A question of who would chair the Hospitality Committee this year was answered by proclaiming, "Katherine Broussard".

Flower Committee: A question was asked about the possibility of having 2 sets of flowers on a Sunday. The response was yes, but this decision is up to the committee. A question was raised about the carbon footprint of flowers in winter; this was acknowledged as a concern, but members need to order what best represents their remembrance intentions.

Music Committee: A. Broussard thanked Tacy and Kathy for their efforts for the choirs. B. Mohr commended Tacy on her progress as an organist. Both were applauded. A question about the piano fund and the piano study group resulted in the following information: there is money set aside to repair the piano (\$6700) but it is not worth repairing. It has been tuned. The ad hoc committee will continue to meet.

Women's Fellowship: The proceeds from the rummage sale ought to be included in the budget as a line item for income; Trustees will add it. A discussion of the situation that the Women's Fellowship was not an official committee of the Church (and part of the by-laws) concluded that no change in the status of the Women's Fellowship was necessary. A. Broussard asked for a 7'by10' space for the quilting rack; she will check with M. Magavern Sachsse and M. Brownlow.

Board of Christian Education: In response to a question, M. Brownlow reported that approximately 45 children were enrolled in the church school with an average of 20 attending on any given Sunday.

Board of Mission: In response to questions, it was reported that the Clevie White funds were in the budget (line#6325) and the monthly mission offerings were not. They will be added to a supplemental budget report coming soon from the Trustees. There are 2 openings on the Board of Missions. Deborah Jones's name should be added to the paragraph on National mission initiatives. Missions needs people to help with dinners for the Good Neighbor Health Clinic and with giving people rides to church on Sundays.

The above reports were approved as submitted and amended: Moved by M. Brownlow; 2<sup>nd</sup> R. Severinghaus. Passed unanimously

Nominating Committee: Add to listed committee members: Susan White- Delegates, Teri LaRock-Christian Ed.(3)., Victoria Lubin-Nominating(3), George Loveland-Investment(3), Doug James-Woodworth(3). Add “e” to Anne Egner’s name in hospitality. Motion to approve the Nominating Committee Report and list of officers and committee/board members, as amended. Mvd., D. Moore; 2<sup>nd</sup>, C. Egner. Passed unanimously.

Board of Trustees, Stewardship and Investment Committees, and the Woodworth Fund reports, 2008 Budget:

C. Egner spoke to these important points in the Trustees’ Report: the true deficit in 2007 was \$5878, salaries were up 4% for 2008, the new parsonage lease was based on short term time commitments by both parties, the parsonage needs considerable repair work, pledges were flat, and the Trustees had added 2 income lines to the budget, Supplemental Pledges (\$25,200) and Fundraising (\$11,450). He also stated that the Gift Policy had been drafted and was being checked by Willemien Miller before being presented to the Congregation.

Stewardship: B. Mohr reported that the stewardship campaign total pledges were not as high as had been hoped, currently at \$204,000.

Woodworth Fund: Several questions arose about this report; B. Mohr promised to make corrections and send out a revised report. The Opera North Young Artist money was thought to have been distributed, and Hannah House funding will be sent. T. Colaiacomo thanked the Woodworth Fund for supporting her organist training. The meeting applauded Brooke’s efforts.

Investment Committee: P. Mertz reported that the Trust Funds had returned 4.5% of principal to the annual budget-\$12,486 for 2008. This is an amount based on a 3-year average of returns on investments. He also pointed out that the Investment Committee’s report distributed at the meeting had different numbers than the printed report because the new numbers were more recent and more accurate.

The Financial Projections for (the) Building Project was distributed and discussed. D. Moore reported that the project did well both with costs and with time. Kessel-Duff had been excellent, and the Church had received an enormous value for the money spent. The total cost was \$1,891,586 with a projected shortfall of \$108,500. B. Duncan thanked Paul Gerke and the Building Committee for the added energy efficiency aspects to the construction. P. Vincent spoke to the shortfall between pledged and actual donations, which will need to be monitored. Caroline Mertz, John Caulo, and Doug Britton were thanked and applauded for their efforts.

A Broussard asked about the parsonage. D. Moore reported that an ad-hoc committee had just started to explore options for the parsonage; the hope was for a socially responsible and income producing use for it. The Congregation would receive a comprehensive report from the ad-hoc committee. R. Severinghaus asked that the report

include a discussion of the option of selling the parsonage. A. Broussard suggested that any members with ideas about the parsonage should discuss them with Doug Moore.

2008 Budget: Discussion centered on how to close the gap between income and expenses. Ideas discussed were: an ad-hoc fund raising committee, revisiting the congregation about pledges, looking at the budget, doing a survey of the congregation, the need to resolve the gaps soon, as the budget year was already 1 month old, treating the situation as an opportunity. R. Severinghaus reported that the Missions Committee budget should have been \$5,000 not \$6,000. Tacy reported that the changes in the salaries in the Music budget reflected the realities of the actual hours worked, not any changes in job responsibilities.

G. Brooks moved, that the budget be adopted with corrections; 2<sup>nd</sup> L. Mills. A friendly amendment by D. Britton was accepted to include that the Trustees report back to the congregation in June 2008 regarding the status of the deficit. Motion passed unanimously.

Meeting was adjourned at 2:23 PM.

Respectfully Submitted,

Christopher Ashley, Clerk.

## **C: Proposed By-Law Changes, December 2008**

### Article IX CHURCH COUNCIL

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Proposed change: Add: For the purpose of voting on motions by telephone, email, or other outside of Council meetings methods, each board shall designate two (2) members to have these responsibilities and so inform the Chair of Church Council by April first of each year.

## **D: Pastor's Annual Report 2008**

This will be short Annual Report because what lies ahead of the Church is so much more important than what happened last year. I offer a few highlights:

The adult work trip to New Orleans in January was a great experience and one I hope will inspire others to follow. There is so much good work that needs to be done and there is every reason the Church should be doing its share. Plus, as I am sure all on the trip will agree, it is a wonderfully satisfying experience.

Another highlight for me was to witness all who labored so lovingly and responsibly during the year. The Deacons and the Trustees rose up to meet the many issues presented to the Church. My decision to leave, the need to develop and implement a smooth exit and transition process, and the effort to find an excellent Interim Pastor were met with grace and vigor by the Deacons. The Trustees responded just as well to the financial questions confronting the Church. Their level of dedication and professionalism was and will continue to be a source of strength for the Church for a long time to come. And of course while these difficult issues were being met, the lifeblood of the Church continued to flow: Mission reaching out, Christian Education sharing the Gospel, and all the other Officers and staff helping to support our Church. From my perspective the response to the issues of 2008 was all it could have been.

Music is another highlight. Kathy, Tacy, and Jane continued to support our worship life and inspire each one of us in our search for God. I am not sure everyone realizes how gifted and dedicated a music team we have. There are very few churches in our area that approach the level of quality, variety, and skill that we enjoy each week. Norwich is truly blessed with the power, grace, and beauty of music.

And there is Mary Brownlow, not just a highlight, but a consistent and brilliant light we all turned to in 2008. I always appreciated Mary's work and her commitment to the good of the Church but never more than this past year. Each time the need grew, Mary rose to the occasion with her incredible strength and quiet grace.

I have left knowing the Church of Christ in Norwich is in God's hands and the good hands of God's many and loving servants. May God continue to bless you all.

Love, Doug

## **D: Associate Pastor's Annual Report 2008**

This is the first year that I have been asked to write a page for this Annual Report. I can share the following recollections:

My job description as “second pastoral presence” meant that I collaborated with Doug Moore on many aspects of our church life. During his sabbatical month in the spring, and following his surgeries in August and December, leading worship and offering pastoral care was my main concern. We also shared responsibility for Bible Study, our outreach to area retirement and nursing facilities, and officiating at memorial services.

A highlight of the beginning of the year was the move into our newly renovated office space, now accessible and welcoming to all.

The confirmation class of four 8<sup>th</sup> and 9<sup>th</sup> grade boys, which began in fall 2007, continued to meet through March. Confirmation Sunday was on April 6. A new confirmation class of eleven 8<sup>th</sup> graders began in September. All of them have been worship leaders in the last few months. Confirmation Sunday is planned for February 8, 2009.

Planning our Annual Youth Work Trip demanded a fair amount of my energy (and perseverance!) during the early months of 2008. We returned to eastern North Carolina, where we already have a network of relationships with small African American churches belonging to the AME Zion denomination. We completely renovated the Cedar Grove AME Zion church in Aurora, NC. An unusually competent and gracious group of adult leaders, including David Johnstone from our congregation, helped to make this a successful week. As usual, a number of high school students and parents from other area churches and towns made up a large part of our group. We even had an exchange student from Vietnam with us. Young people from our church reported on the experience on June 8, Children’s Sunday. I continue to enjoy and to be awed by the company and capability of our young people.

Part of my work is helping to maintain our connection to the larger United Church of Christ. I serve as Clerk of the Windsor – Orange Association in the Vermont Conference. I am also a delegate from our conference to General Synod, the meeting of the national body of our church.

As our representative to the Norwich Interfaith Council, I helped to plan the Thanksgiving Eve Service on November 26. This year it took place in Beaver Meadow Chapel. This is a wonderful opportunity, as always, to strengthen the connections between neighbors: Unitarian/Universalist, Episcopal, Roman Catholic, Methodist, Jewish, Sikh, Baha’i, and our own United Church of Christ faith communities.

Our annual women's retreat was held on the weekend of November 7-8. In an attempt to save money in a year of a deficit budget, we met at my house instead of the Gove Hill Retreat Center. Our theme for the retreat was 'Change,' appropriately enough in this political season as well as the season of change in our church leadership. About 22 women were able to spend time at the retreat.

Indeed, the year ended with a big change: we prepared for Doug's retirement, his last Sunday with us, and the welcome of an interim minister. This was a poignant time, but also a time of enthusiasm: we wished Doug and Judy well on their travels and their new opportunities for ministry, and we began to plan for new direction for our church family. I trust that that enthusiasm will see us on to new adventures together.

In hope and faith,

Mary R. Brownlow  
Associate Pastor

## **E: Church Council Annual Report 2008**

The Norwich Congregational Church Council is responsible for overseeing the overall operation and activities of the church. It consists of the pastors, the church clerk, representatives from the committees and boards, and three members-at-large. Minutes of Church Council are published in the Lifeline. In 2008, the Church Council met in January, March, April, May, July, September, October, November and December.

This past year Church Council received updates on the work of the various committees and boards, the construction project, and work of the pastors. Woodworth fund grants above \$ 2,000 are brought to the council for approval. Most importantly, the Church Council reviews and provides input to proposals brought forth from the various committees and boards to give its stamp of approval when necessary. Highlights of the 2008 year were completing the church construction project, saying our goodbye to Pastor Doug Moore after 7 years of service, planning for the transition to interim ministry, and carefully assessing the church debt and coming up with ways to take care of this for the future of our church.

Serving on the Church Council gives one a broad view of the overall operation of the church and is a humbling experience. We are truly blessed with a congregation of many dedicated, talented, and generous individuals who serve together to carry out the mission of the church.

Respectfully submitted,

Katherine Broussard, NCC Church Council Chair

## **F: Board of Deacons Annual Report 2008**

Susan White, John Ware, Willemien Miller and John Grant were welcomed as new Deacons in March. Returning members of the Board of Deacons included Sarah Reeves and Doug Lufkin. John Ware resigned in the fall when he and Sara decided to relocate to a new home near Sara's brother in Tennessee.

The work of the Board of Deacons for this year was focused primarily in two domains: to prepare for the retirement of Sr. Pastor, Doug Moore with subsequent transition planning, and to begin long range planning for our church.

Doug's retirement was made known to the Deacons in May. Working with Doug, the Vermont Conference staff, and others, we began to plan for his retirement in January 2009. Initial communication to the congregation did not go as planned due to a postal glitch, however subsequent opportunities for discussing Doug's departure and the transition were effective. Doug's last service was January 4, 2009. A wonderful and loving reception following that service sent Doug and Judy off with our thanks, our love and our best wishes.

A subcommittee of the Deacons, Lynne, Susan, Sarah and John Grant, came together to conduct the search for an interim pastor. The Vermont conference was again helpful in providing direction and ultimately candidates for consideration. Three were interviewed and The Rev. Howie Tobak was unanimously selected as the successful candidate. He comes with great experience in interim ministry and is looking forward to leading the church in its transition to a new settled minister.

Learning of the many tasks needed to bring on a new pastor coupled with a desire to develop a long range strategic plan for the church, the Deacons recommended to the Church Council the appointment of a Transition Committee. That committee, which is ad hoc, will ensure that those many tasks are being completed and that the new settled minister is indeed settled. Council has appointed Lynne LaBombard, Christopher Ashley, Jane Helms and Marty James as members.

The Deacons have also been investigating the need for and opportunities available for long range strategic planning. Emanating from discussion at our retreat in March and a letter from a member of the congregation, concerns related to the church's ability to carry out its mission in Norwich at this time prompted significant thought as to how the church addresses those issues. Discussions began with the Alban Institute, an organization dedicated to guiding and assisting congregations and clergy. The Deacons met with one of their consultants in June and was very enthusiastic about the potential. A second subcommittee, Susan, Sarah and Harry, was formed to discuss the particulars of a consultative engagement with the Alban Institute. At the writing of this report, that is where this matter lies. The issues and pressures which were of concern last March have

not mitigated. However, with new leadership [lay and clergy] in the offing, a thorough evaluation of the potential and expense of this opportunity must be examined.

The Deacons implemented a program of having all members of the congregation held in prayer during the Sunday morning service. A schedule was established such that seven or eight members would be noted each Sunday.

The Deacons arranged for pulpit coverage in April when Doug completed his sabbatical and Mary led the Youth Group work trip.

The downturn in the economy became evident in the spring when Doug and Mary reported an increase in requests for financial assistance from the community.

We very much appreciate the service and participation of our fellow deacons: Susan White, Doug Lufkin, Sarah Reeves, John Ware, Willemien Miller, and John Grant. It has been a very busy year for this Board of Deacons and they have been a pleasure to work with. We are very grateful for Doug Moore's ministry and his leadership. And we are also very appreciative of the continued leadership and support of our Associate Pastor, Mary Brownlow.

Respectfully Submitted

Lynne LaBombard & Harry Dorman, Sr. Deacons

## G: Clerk's Report 2008

**Membership:** 289 Active Members; 9 Associate Members; 57 Youth Members

**Baptisms:** Lillaina Virginia Morgan Mazur May 11, 2008  
Benjamin William Hourdequin November 2, 2008  
Christopher Anderson Forserg December 7, 2008  
Aleksandr Julian Green December 7, 2008  
Jacob Cooke Helms December 7, 2008

**Confirmations:** James Choi April 6, 2008  
Daniel Davis April 6, 2008  
Connor Gordon April 6, 2008

**Deaths:** Elsa Hintze June, 2008  
Eleanor Knoblock December 16, 2008  
Cora Emlen December 26, 2008

**Transfers Out:** David Otto  
Mary Otto

**New Members:** Laura Beliveau A December 14, 2009  
(A=Affirmation of Mark Beliveau A December 14, 2009  
Faith, L=Letter of Evelyn Gick A December 14, 2008  
Transfer) Wolf Gick A December 14, 2008  
Jim Hourdequin A December 14, 2008  
Kathryn Hourdequin A December 14, 2009

### **New Associate Members**

James Hansen December 14, 2008  
Louise Hansen December 14, 2008

If you notice errors or omissions, please contact the clerk or the church office as soon as possible.

Respectfully submitted,  
Christopher R. Ashley, clerk  
January 5, 2009

## **H: Hospitality Committee Report 2008**

The Hospitality Committee would like to thank the many church members and friends who helped host coffee this past year. This is an important time for us to connect and catch up with one another. We also appreciate those who are providing white sugar and white flour alternatives such as popcorn and corn chips alongside our usual baked goods. This is a good way to support those who are cutting back on sugar and white flour for health reasons.

The annual church picnic was a success, featuring many talents our community has to offer including song, instruments, short story, acrobatic stunts, and several audience participating songs.

It seems we are enjoying and making good use of our new kitchen and Parish Hall and we look forward to seeing you all again in the new year!

Respectfully submitted,  
Betty Moulton, Anne Egner and Katherine Broussard

## **I: Flower Committee Annual Report 2008**

The task of the Flower Committee is to arrange for donations of flowers and plants to enhance the sanctuary during the Sunday service. Members and friends of the Norwich Congregational Church graciously donate bouquets in memory or in celebration of loved ones each Sunday.

On Palm Sunday, the Flower Committee provides a greens arrangement as well as palms for the service.

On Easter, parishioners provide Easter lilies and on Christmas, they provide poinsettias to the Sunday services. These plants are then distributed to the elderly and the ill who have been unable to attend church services.

During the Advent and Christmas season, we have lovely sanctuary wreaths donated by the Maynard family, in loving memory of Gretchen's mother. The altar wreath is donated in loving memory of Betty and Woody Woodworth. There are beautiful hurricane lamps in the window sills that were given by Kay Catherwood.

The Flower Committee also cares for the geraniums in the window boxes in the sanctuary.

Heartfelt thanks to all the volunteers who have helped maintain our lovely perennial garden.

The Flower Committee extends sincere thanks to the congregation for its generous and thoughtful support in providing us with floral arrangements, plants, and greens that add a beautiful dimension to our Church and to our worship service.

Respectfully submitted,  
Jolanda Witschi and Shirley Parker

## **J: Music Committee Annual Report 2008**

Without a doubt the high point of our church's music program year has been the gift of a new Steinway B grand piano given to us by Peter and Carolyn Mertz.

The following is an excerpt from a letter written to Carolyn and Peter from Piano Committee Chair Jane Helms:

“The new Steinway B instrument arrived in Norwich on Wednesday November 26, 2008, the day before Thanksgiving. The movers moved the Mason and Hamlin in to the new parish hall where it will serve again after it receives some much-needed regulation work. The marvelous new Steinway in the sanctuary was welcomed during the service on the First Sunday of Advent, November 30, 2008 with all music by the master, Johann Sebastian Bach (1685-1750). Tacy and I played a piano duet arrangement by Dame Myra Hess of “Sheep May Safely Graze” from Cantata No. 208 during the Offertory. Throughout Advent and Christmas Eve services the new piano has brought great joy to those experiencing its beauty. It was dedicated on December 28, 2008 to the glory of God, a reference to Bach's eternal dedication of his life's work, in honor of Carl and Mary Jane Mertz and Ernest and Marilyn Perry, parents of Peter and Carolyn Mertz, donors. The Perrys were present at the service. Peter left immediately after the service to be with his mother and to tell her of the happenings that day.”

The Music Committee and our entire church community will be forever grateful for this incredible gift that will enrich our lives now and far into the future. Thank-you, thank-you, Carolyn and Peter.

We are also grateful to the many adults and young people who continue to dedicate their time, talent and substance to our choir programs. The Senior Choir continues its strong tradition of excellent and varied choral offerings during our worship services. Many of its members also volunteered over the summer to provide special music while the choir is on its summer break. This fall we welcomed Harry Higgs into the Bass/Baritone section.

Our Junior Choir and Youth Choir are also dedicated and commit many hours to practice and participation in worship services over the course of the school year. This year the Junior Choir presented “No Vacancy” for its Advent musical. Last May they represented NCC quite proudly at the Williston Junior Choir Festival.

Early in 2008 Meg McCormack, a member of our Youth Choir, auditioned and was accepted into the Junior High School Honor Choir at the American Choral Director's Association. Meg, her mother Liz and I traveled to Hartford, CT in February for the four-day conference. Meg represented our church choral program with tremendous grace and hard work. A grant from the Woodworth Fund helped pay for travel and lodging expenses associated with the conference.

2008 also marked the debut of our first ever Handbell Choir. On Dec. 7 the Youth Choir presented a piece called “Accolade” which was played with all three octaves of our newly acquired handbells. We are so grateful to Brooke Mohr who saved us a great deal of

money by custom making our beautiful padded table covers and skirts. Handbells will continue to be integrated into the Youth Choir program. We are thankful to our adult helpers who pitch in when substitutes are needed. They are Brooke Mohr, Linda Himadi and Liz McCormack. If there is enough interest, and adult group may be started.

Tacy Colaiacomo began her second full year as our church organist this past fall. She also served for her first full summer as organist, which included playing for the Opera North Young Artists series at our church. In addition to her organist duties, Tacy continues to accompany all three of our choirs in rehearsals as well as during worship services. Along with Jane Helms she was instrumental in the selection of our new piano.

Respectfully Submitted by,  
Kathy Sherlock-Green  
For the Music Committee

## **K: Women's Fellowship Annual Report 2008**

We invite all women to participate in meetings or activities. We bring our own lunch and serve tea or punch.

Meetings are announced in Sunday's bulletin and in the Lifeline monthly newsletter.

Our activities for 2008 included:

We had two speakers: Rev. Susan Grant Rosen who spoke on the "Upper valley transportation and Housing Coalition"; Michel O'Connel who spoke to us on "Partners in Service" (PINS).

Thank you to Clea Wheeler for hosting us for two lovely luncheon fellowships.

We worked at the annual, week long, five church rummage sale in July, at Tracy Hall. We made \$2,900.00 for our Church.

We had three summer church luncheon fund raisers and a fall bake sale at Old Home Day.

We participated in the five-church Christmas bazaar. We made \$1,661.00. \$1,000.00 of these funds we gave to the Haven. This came from the sales for the quilt raffle.

We want especially to thank all the people who contributed their hand crafts and other "miscellaneous wonders" to our table.

We assist in memorial service receptions.

We welcome women to help in all our programs.

Respectfully submitted,

Tilda White, Deb Berryman and Anne Broussard

# **L: Board of Christian Education Annual Report 2008**

It was an exciting year for the Board of Christian Education. In early 2008, Sunday school classes moved back into the renovated Church building after almost a year of classes in the basement of Tracy Hall. Mary Brownlow and the Board considered the new space and decided to have the Nursery and K-1<sup>st</sup> Grade classes meet in the downstairs classrooms while the 2<sup>nd</sup>-3<sup>rd</sup> Grade, 4<sup>th</sup>-5<sup>th</sup> Grade and 6<sup>th</sup>-8<sup>th</sup> Grade classes were placed in the upstairs classrooms. We went through old supplies and furniture and salvaged the items that were still useful. We received some donated furniture and other items and purchased a few new items. The new classrooms are spacious and bright and, after almost a year now, feel very much like home.

The Church school used the Inviting Word curriculum for the school year. During the summer, we used the Godly Play curriculum. In addition, in the fall the Mission Committee began a program in which members taught a joint class of the Sunday school on the first Sunday of the month, sharing with the children information about various mission projects supported by the Church.

The Confirmation class for eighth graders served as readers at the Maundy Thursday Service, and three young people were confirmed on April 6, 2008. Mary has worked with a group of ten eighth-grade students in the fall of 2008 in preparation for confirmation in 2009. The junior youth group has met on several occasions throughout the year, including a trip to the Path of Life in Windsor, Vermont, during the fall. Mary also led the 2008 work trip, including members of the Church's senior youth group, other area high school students and adult volunteers, to Aurora, North Carolina, where the group assisted in renovations of the Cedar Grove AME Zion Church.

A successful Women's Retreat was held at Mary's home in Norwich in November. A Bible Study Group also met throughout the year on Wednesdays at noon.

The Board of Christian Education's budget for 2008 was \$4985. By using a curriculum from a few years ago and cutting back on various budgeted expenses, the Board's actual expenditures for the year were held to \$1472. The Board would like to thank all those who contributed their time and effort to support the children, youth and adult education programs during the past year, with a special thanks to Mary for her tireless efforts.

Respectfully submitted,  
Bob Miller, on behalf of the Board

# **M: Board of Mission Annual Report 2008**

2008 Board members: Celina Barton, Sharon Corrigan, Letha Mills, Rita Severinghaus, Mimi Simpson, and Jenny Thomas

2008 Board members: Celina Barton, Sharon Corrigan, Letha Mills, Rita Severinghaus, Mimi Simpson, and Jenny Thomas

The Board would like to thank the members of NCC who have helped us fulfill our mission of :

- \* Choosing monthly mission offerings, assigning donations to a dozen service organizations in our area and in our larger community.
- \* Managing our yearly budget and assigning donations to assist service organizations at the local, national and international level.
- \* Reviewing proposals pending submission to the Woodworth Trust Fund.
- \* Exploring and discussing service and mission initiatives within the church and our larger community which enhance our church mission.

We would like to hear from church members and are always open to suggestions for future projects.

This year we have begun an analysis of our allocation of funds - how much goes to housing projects, to food shelves, to support homeless, children's needs, etc. There are many, many worthy causes and we have been reviewing how we choose which ones to support. This study will continue in the coming year. We have also tried to help the congregation learn more about the various projects by giving a "Mission Moment" during the 2<sup>nd</sup> service of the month to describe the recipient of the current congregational offering and by working with the Education Board to teach Sunday School on Communion Sunday - again describing the monthly offering.

## LOCAL/REGIONAL FOCUS:

The BOM has been working with the Veterans' Hospital in White River Junction to provide overnight housing for veterans or their families while they are either in-patients or out-patients at the hospital. The VA helps their clients find inexpensive housing in the area and is constantly in need of more places. One of our rooms on the new lower level is ideally suited for this since there is a bathroom with shower facilities. It would be available to the VA Monday through Friday and would be an excellent way to share our new facilities. We have been coordinating with the hospital and have met with representatives from Hospitality Homes, a nonprofit in Boston that has been doing similar work for 20 years. The Board will be working on the details and hopes to implement this project in 2009.

The Board helps to solicit volunteers for the Good Neighbor Health Clinic and Community Dinners. The Good Neighbor Health Clinic opened in White River Junction in 1992 to ensure that quality medical care is available to all those in the Upper Valley in

medical need but without the means to pay. Once a month, our church provides dinner for the doctors and other staff at the Clinic.

Working with Listen, Vicky Fish organizes our church's contribution to the Community Dinners, also held in White River Junction. Every other month, we help prepare and serve dinner for those in need of a healthy, hot meal. Many thanks go to those who have participated. We hope to increase the number of people involved in these two projects.

In cooperation with the Norwich Holiday Basket Project, church members gave gifts to five families in the immediate area who were not able to afford presents for their children at Christmas. This year, we gave 25 presents, rolls and rolls of wrapping paper, and 4 gift certificates. The Board would like to thank the congregation for its generosity.

The Board coordinates and encourages donations to The Haven Food Shelf, and delivers collected non-perishable items as they are donated. In the coming year, we will also try to include distribution to the Sharon Food Shelf, as recommended by a member of our congregation.

Habitat for Humanity continues their good work in the Upper Valley and members of our congregation worked with them on the Interfaith House project.

Mary Brownlow has, for several years, coordinated a work session of high school youth in the area to work on burned churches. This year they went to Aurora, North Carolina. Doug Moore led a group of adults to New Orleans last January to work on house repair in that devastated area.

NCC offered our parish hall for a Community Christmas Buffet, organized by Milt and Carolyn Frye.

### INTERNATIONAL FOCUS

The Board of Missions continues to support the Dominican Republic Project in many ways, both financial and in spirit. The church, through monthly offerings, the Woodworth Fund, donations of clothing, and from the budgeted allocations has donated to this worthwhile project. Rita Severinghaus, founder of DRP, has continually kept us abreast of the activities happening in Cotuit, DR. The organization's mission focuses on a commitment to sustainable community initiatives for women, children, and their families in the area of health, education and the environment. DRP oversees a women's crochet co-op, community bake oven projects, and donation of medical supplies to a nursing home and health clinic. The Peach Corps has recently worked in conjunction with DRP and plans are in the works for a much needed addition to a nursing home for the elderly in Cotuit.

Through Letha Mills, who knows personally about the work of Human Capital Foundation in Ethiopia and has participated in their projects, we have learned about their contributions. The HCF's first project in Ethiopia was the Selamta (be at peace) Project, which includes a children's home, sponsoring and reunification programs, a clinic, and

the creation of small group homes to accommodate the growing number of AIDS orphans. The Selamta Children's project now has 8 homes which provide a loving environment for 7 children each and with a "parent".

Sharon Corrigan has introduced us to the work of Nalamdana in Chennai, India and we have had speakers from Dartmouth who have participated in the program. Sharon has seen their work in India and has been involved in the organization since its founding in 1993. Nalamdana focuses on helping the semi-illiterate learn about health and sanitation, prevention of AIDS, and elimination of abuse of children, especially girls. They have recently made a professional film which is used in schools, hospitals, and community centers for educational purposes. The film credits NCC (though the Woodworth Fund) with providing funds for the technical equipment.

A lunch and informational meeting was held after church in April in support of Grassroots Soccer. Participants in the program from Ethiopia met with the children during Sunday School and also spoke briefly in church. About 30 people attended the lunch and followed with interest the young people's description of their work to stem AIDS in Africa. Grassroots Soccer was begun in Norwich and is now a national/international organization which uses soccer and soccer players to attract young people and to help them understand AIDS and its prevention.

There are volunteer opportunities to work on all of our international projects and we encourage NCC members to investigate these possibilities in addition to the work we do in our Upper Valley area.

Following are the allocations made by the Board of Missions for the monthly congregational contributions and from the church's budget. Full descriptions of the designated organizations are available from the Board of Missions.

## 2008 MONTHLY CONGREGATIONAL CONTRIBUTIONS

January	Vermont Food bank	<b>\$313.00</b>
February	Upper Valley Haven	<b>412.00</b>
March	One Great Hour of Sharing	<b>602.00</b>
April	Good Neighbor Health Clinic	<b>407.00</b>
May	Human Capital Foundation	<b>474.00</b>
June	Human Capital Foundation	<b>348.00</b>
July	Habitat for Humanity	<b>357.00</b>
August	Nalamdana	<b>314.00</b>
September	Dominican Republic Project	<b>419.00</b>
October	Neighbors in Need	<b>783.00</b>
November	Heifer Foundation	<b>358.00</b>
December	Christmas Eve / Discretionary Fund	<b>5,983.40</b>
December	UCC Connections Fund	<b>385.00</b>
<b>TOTAL</b>		<b>11,155.40</b>

## 2008 CHURCH BUDGET ALLOCATIONS

VT Food Bank	PO Box 254 South Barre VT 05670-0254	\$ 187
Willing Hands	PO Box 172, Lebanon, NH 03766	\$ 250
Just the Right Attitude	Deborah Park Jones, 6836 Bundy Road, New Orleans, LA 70127	\$ 250
Brookside Nursing Home	1200 Christian Street, White River Jct, VT 05001	\$ 200
WR Council on Aging (Bugbee Sr. Center)	262 No. Main St. PO Box 158, White River Jct., VT 05001	\$ 250
Family Place	319 US Route 5 South, Norwich, VT 05055	\$ 250
Good Beginnings	325 Mt. Support Road, Lebanon, NH 03766	\$ 250
Hannah House	10 Abbott St. PO Box 591, Lebanon, NH 03766	\$ 250
Camp About Face	Vermont Conference - UCC 36 N Main St. Randolph VT 05060	\$ 300
Headrest	14 Church Street. PO Box 247 Lebanon, NH 03766	\$ 300
Hospice (Visiting Nurse Alliance of VT and NH)	46 South Main Street, Suite 1, White River Jct., VT 05001	\$ 250
Listen	60 Hanover Street, Lebanon, NH 03766	\$ 403
SEVCA (SE Vermont Community Action)	91 Buck Lane Westminster, VT 05158	\$ 300
HCRS (Health Care and Rehab Services)	390 River St. Springfield, VT 05156	\$ 300
Cover	157 South Main Street, WRJ, VT 05001	\$ 250
Ten Bricks	1. 57 Mechanic Street #5 Lebanon, NH 03766	\$ 250
Hospitality Homes	NA	\$ 10
Fannie Clac	2 Whipple Place, Lebanon, NH 03766	\$ 250
FINCA	FINCA International, 1101 14 th Street NW, Washington, DC 20005	\$ 250
Doctors without Borders	PO Box 5030, Hagerstown, MD 21714-5030	\$ 250
<b>TOTAL</b>		<b>\$ 5,000</b>

## ADDITIONAL 2008 ALLOCATIONS FROM PREVIOUS BUDGET YEARS, 2002-2005

UV Habitat for Humanity	UV Habitat for Humanity, PO Box 1038, White River Jct. 05001	\$ 172
VT Foodbank	PO Box 254, South Barre, VT 05670-0254	\$ 172
<b>TOTAL</b>		<b>\$ 344</b>

## **N: Nominating Committee Report 2008**

The 2008 Nominating Committee extends heartfelt appreciation to all who have given their time and talent to our Church this past year. We are also very grateful to the individuals who have agreed to serve next year.

### **CHURCH COUNCIL:**

Chair: Priscilla Vincent (1 year)  
Vice Chair: Doug Britton (2 years)  
Ad-Hoc: Dick Broussard (3 years)

### **BOARD OF DEACONS:**

Chairs: Susan White, Doug Lufkin  
Previous: Lynne LaBombard, Harry Dorman

### **BOARD OF TRUSTEES:**

Chairs: Marianne Spalding, Martin Witschi  
Previous: Chuck Egner

### **BOARD OF MISSION:**

Chairs: Sharon Corrigan, Mimi Simpson  
Previous: Rita Severinghaus

### **BOARD OF CHRISTIAN EDUCATION:**

Chair: Bob Miller  
Previous: Bob Miller

### **CHURCH OFFICERS:**

Clerk:	---	(3rd year)
Ass't Clerk:	Mary Sachsse	(4 <sup>th</sup> year)
Treasurer	Robert Jacobs	(4 <sup>th</sup> year)
Ass't Treasurer:	Mel Biggs	(4 <sup>th</sup> year)
Moderator:	Brooke Mohr	(2nd year)
Ass't Moderator:	John Severinghaus	(2 <sup>nd</sup> year)
Collector:	Peter French	(1 <sup>st</sup> year)
Asst collector:	Judy Pond	(1 <sup>st</sup> year)
Auditor:	----	(1 <sup>st</sup> 1st year)
Head Usher:	Peter Mertz	(1 <sup>st</sup> year)
Asst Ushers:	Katy & Paul Gerke	(1 <sup>st</sup> year)
Historian:	Marty James	(1 <sup>st</sup> year)
Delegates:	Susan White Cleta Wheeler	
Alt. Delegates	Geri Searles	

## **BOARDS:**

### **Deacons:**

Susan White	(1 year)
Doug Lufkin	(1 year)
Sarah Reeves	(2 years)
-----	(2 years)
Willemien Miller	(3 years)
John Grant	(3 years)
----	(4 years)
Gary Brooks	(4 years)

### **Christian Education:**

Ellen Gnaedinger	(1 year)
Jinny Brack	(1 year)
Bob Miller	(2 years)
Teri LaRock	(2 years)
Laura Belliveau	(3 years)
----	(3 years)

### **Mission:**

Sharon Corrigan	(1 years)
Mimi Simpson	(1 years)
Celina Barton	(2 years)
Mary Brown	(2 years)
Jenny Williams	(2 years)
Lisa Paquette	(3 years)

### **Trustees:**

Martin Witschi	(1 year)
Deb Van Arman	(1 year)
Marianne Spalding	(2 years)
Stan Williams	(2 years)
Carolyn Mertz	(3 years)
Tom Evans	(3 years)

## **COMMITTEES:**

### Flowers:

Shirley Parker	(1 year)
Ryan Adams	(2 years)
----	(3 years)

### Nominating:

Cleta Wheeler	(1 year)
Flos Henry	(2 years)

### Hospitality:

Katherine Broussard	(1 year)
Carol Loveland	(2 years)
Betty Moulton	(3 years)

### Gardening:

Marty James	(2nd year)
Linda Danilek	(2nd year)

### Stewardship:

Deb Berryman	(1 year)
Karen Evans	(1 year)
--	(2 years)
--	(2 years)
Elaine Waterman	(3 years)
[Trustee liaison: Marianne Spalding]	

### Investment:

Peter Mertz	(1 year)
George Loveland	(2 year)
-----	(3 years)

### Woodworth Fund:

Judy Hobbs	(1 year)
Kenneth Cracknell	(2 years)
Cleta Wheeler	(2 years)
Avery Post	(3 years)
Doug James	(3 years)

### Music:

Jon Voelkel	(1 year)
Jane Helms	(1 year)

Respectfully Submitted, Mary Magavern Sachsse, Flos Henry, Cleta Wheeler

# O: Board of Trustees Annual Report 2008

## Items of Interest

Personnel changes were relatively minor this year, although Joni Latuch Lyman replaced Brooke Mohr as Financial Manager. Stan Williams joined as a new trustee in February.

Our parsonage tenant declined to renew their short term lease. A mostly volunteer effort headed by Chuck Egner and Brooke Mohr, ably assisted by Dan Goulet and a host of volunteers successfully renovated the parsonage in record time in December to ready it for our interim pastor. The town declined our request to reduce our tax payments (which had been covered by the tenant) until April – as a result, we are paying \$7,367 of property tax in 2009.

## 2008 Results

The 2008 (amended) budget projected a \$232 deficit. We ended the year with a \$4,571 surplus thanks to higher supplemental pledges and cautious spending in nearly all categories, despite much lower than budgeted rental income from the parsonage and parish hall and unexpected property tax payments. We had budgeted total expenses as \$315,706 with the final figure coming in at \$303,607. Without structural changes, the Trustees feel it is impossible to further reduce expenses.

The balance of the UCF Trust account has dropped from \$391,172 on December 31, 2007 to \$310,897 on December 31, 2008. This is due in large part to the overall drop in equities markets worldwide, but also from the normal 4.5% spend of endowment funds used annually for church operating expenses. The Investment Committee is being asked to review the policy for using such funds.

The balance of the loan used for the building project at year end was \$205,500. If all the pledged funds are received by the end the original campaign term of April 2009, the balance will be approximately \$95,500. We have additional funds pledged towards the project which when collected would bring the balance to \$40,500. The final maturity of the loan is March 2, 2010 at which time the balance must be paid or an additional loan generated.

## 2009 Budget

Income is projected at approximately \$249,353, which is approximately \$66,121 less than the 2008 budget. The primary reasons are the decrease in supplemental pledges and parsonage rental. In the past few years we have enjoyed the benefit of receiving pledges and gifts in excess of projections. We are hopeful that will occur in 2009 as well. As of January, we had received pledges of \$204,000 vs. \$210,000 pledged last year.

Expenses are projected at \$305,950, about \$9,756 less than the 2008 budget, but essentially similar to our 2008 actual experience. Although we have one estimate for repairs to the Parsonage of \$41,713, we decided to add only \$5,000 for the most pressing maintenance, mainly painting. \$5,000 was added for the parsonage renovation as well as \$9,450 for parsonage utilities, partially offsetting the savings from the elimination of the pastor's housing allowance of \$22,079.

### Summary of Our Situation

Unless we as a congregation either cut expenses dramatically or increase revenues, or both, we will run a significant deficit in the coming year and thereafter even if we have another successful round of supplemental pledges as we did last year. Pledge levels have not increased significantly for several years and we have had difficulty in generating significant net rental income from either the parsonage or the new parish hall, while expenses have continued to rise and will continue to do so in the future. While we hope that the cost of operating and maintaining the Church will show savings, there are significant issues with the parsonage that need to be addressed in the near future.

The Board of Trustees is urging members of the congregation to give us input on both a short term and long term solution to this dilemma – a one page summary of these decisions will be available in the church office prior to the February 8 Annual Meeting where we will be seeking congregational input. We clearly have to address the 2009 deficit issue now, so please come to the Annual Meeting with ideas to share.

The Trustees thank every church member and non-member and every church employee for their participation and contributions to the Church.

Respectfully submitted,

Board of Trustees: Marie Elise Young, Mark Lindberg, Stan Williams, Marianne Spalding, Martin Witschi, and Charles Egner - Chair

## **P: Stewardship Committee Annual Report 2008:**

In October of 2008, the Stewardship Committee kicked off the annual campaign around the theme “The world of the generous gets larger and larger.” (Proverbs 11:24)

Using materials (including bulletin inserts) from the United Church of Christ, the four stewardship Sundays each took a unique view of The World of the Generous:

October 19<sup>th</sup> – The Giving Connection

October 26<sup>th</sup> – One Big Soul

November 2<sup>nd</sup> – Don’t Just Think About It

November 9<sup>th</sup> – More than Thank You

The Stewardship Committee, along with the goal of raising funds, wanted to find a way to create a greater sense of community during the stewardship campaign. They hatched the idea to have a simple brunch following each service. The Mission Committee helped with the first brunch, the Deacons cooked and served up food good for the soul for the second brunch, the youth of the church were enlisted to cook for the 3<sup>rd</sup> brunch, and the Stewardship Committee made and served the last, More than Thank You, brunch.

The brunches were well attended (between 30 – 50 people). And, the response from the congregation was heartwarming and enthusiastic.

As of this writing, pledges totaling \$204,000 have been received. There are 25 families/individuals who pledged the previous year who have not yet pledged. The committee is actively following up with these folks, in hopes of reaching the goal set by the Trustees.

Respectfully Submitted,  
Vicky Fish, Chair  
Deb Berryman  
Karen Evans  
Marianne Spalding  
Elisabeth Gordon

# Q: Walter and Elizabeth Woodworth Fund Annual Report 2008

The balance of the Woodworth account on January 1, 2008 was \$20,063.57. Income distributions from the Trust totaled \$25263.21 plus \$45.48 of interest earned less a service charges of \$20.00 giving a total of \$45,375.47 available for grants. Grants totaling \$26037.11 were distributed in 2008, leaving a balance of \$19,315.15 in the Woodworth Money Market account.

## 1. Grants approved and distributed in 2008

	1. Senior Youth Trip	\$5000.00
	2. Doug Moore Alban Institute	\$ 922.23
	3. Hospitality Homes	\$ 700.00
	4. American Choral Directors Assoc	\$ 607.00
	5. Christian Children's Fund	\$ 485.50
	6. Doug Moore Class on Interim Ministry	\$ 800.00
	7. SEVCA heating program	
\$2000.00		
	8. Hand Bell Program	\$ 472.38
	9. Floral Gifting	\$
450.00		
	10. Dom. Rep, Nursing Home Project	
\$3000.00		

## 2. Grants from prior years and distributed 2008

	1. Opera North Young Artist	\$ 600.00
	These funds were transferred to Young Artist Fund	
	2. Upper Valley Habitat for Humanity	\$ 5000.00
	3. Trip to New Orleans 2007	\$ 5000.00
	4. Hannah House winterization	\$ 1000.00
	<b>Total distributed in 2008</b>	<b>\$26037.11</b>

## 3. Grants approved in 2008 but not distributed

	1. Bangalore Seminary	\$2000.00
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As of December 31, 2008 funds totaling \$17,315.15 remain available for future grant requests.

## R: 2008 Budget vs. Actual and 2009 Budget

Acct #	Account Name	2008 Budget	2008 Actual	2009 Budget
<b>Operating Income</b>		(Amended)		
<b>Trust Funds</b>				
4001	Trust Fund	6,781.95	6,781.95	6,495.97
4005	Spear (Preaching) Fund	1,315.25	1,315.25	1,259.79
4010	Waterman (Maintenance) Fund	1,315.25	1,315.25	1,259.79
4015	Flower Fund	1,090.54	1,090.54	1,044.56
4016	Clevie White Fund - Music	165.00	165.00	190.97
4020	Sargent (Mitten) Fund	674.27	674.27	645.84
4022	Clevie White Fund - Mission	165.00	165.00	190.97
4025	Hazen (Help for Needy) Fund	113.91	113.91	109.11
4030	Ellison(Music) Fund	280.18	280.18	268.37
4035	Ellison (Mission) Fund	280.18	280.18	268.37
4040	Merrill (Bible) Fund	197.88	197.88	189.54
<b>Total Trust Funds</b>		<b>12,379.41</b>	<b>12,379.41</b>	<b>11,923.28</b>
<b>Collections</b>				
4105	Pledges	210,000.00	202,834.50	204,000.00
4110	Weekly Anonymous Cash	6,000.00	5,300.59	6,000.00
4113	Non-Pledge Gifts	12,000.00	21,881.00	10,000.00
4199	Uncategorized Income	0.00	1,604.35	0.00
<b>Total Collections</b>		<b>228,000.00</b>	<b>231,620.44</b>	<b>220,000.00</b>
<b>Misc. Revenue</b>				
4200	Supplemental Pledges	25,200.00	33,887.00	0.00
4210	Rummage Sale	2,500.00	2,348.67	2,300.00
4211	Fundraising	11,450.00	1,804.74	5,000.00
<b>Total Misc Revenue</b>		<b>39,150.00</b>	<b>38,040.41</b>	<b>7,300.00</b>
<b>Rental Income</b>				
4805	Use of Facility	8,000.00	7,344.42	10,000.00
4810	Parsonage Rental	22,344.50	18,620.00	0.00
4820	Long-Term Rental	5,000.00	0.00	0.00
<b>Total Rental Income</b>		<b>35,344.50</b>	<b>25,964.42</b>	<b>10,000.00</b>

<b>Acct #</b>	<b>Account Name</b>	<b>2008 Budget</b>	<b>2008 Actual</b>	<b>2009 Budget</b>
	<b>Interest Income</b>			
4910	Interest - Money Mkt	600.00	173.72	130.00
	<b>Total Interest Income</b>	<b>600.00</b>	<b>173.72</b>	<b>130.00</b>
	<b>Total Income</b>	<b>315,473.91</b>	<b>308,178.40</b>	<b>249,353.28</b>
	<b>Operating Expense</b>			
	<b>Pastoral</b>			
6005	Senior Pastor-Salary	38,683.09	39,107.00	37,411.56
6006	Assoc. Pastor-Salary	20,765.68	20,765.64	21,180.99
6010	Car/Pastor	1,500.00	1,057.15	1,500.00
6015	House-Pastor/Parsonage Utils	21,840.00	22,079.34	9,450.00
6016	House-Assoc	15,548.00	15,548.04	15,858.96
6017	Car-Assoc	150.00	126.25	200.00
6020	Payroll Taxes-Pastor	4,231.85	4,278.18	4,144.68
6021	Payroll Taxes-Assoc	2,004.43	2,004.48	2,833.56
6025	Health Insurance - Pastor	13,054.44	13,442.58	12,768.00
6026	Health Insurance Assoc Pastor	6,120.00	3,921.75	6,120.00
6027	Dental Ins-Pastor	1,753.80	1,753.80	885.00
6035	Continuing Ed/Pastor	200.00	200.00	1,700.00
6036	Continuing Ed/Assoc	400.00	300.00	300.00
6043	Book Allowance-Pastor	300.00	413.47	300.00
6044	Book Allowance - Assoc.	200.00	60.90	100.00
6045	Sabbatical	3,000.00	3,000.00	0.00
6050	Life/Disability Ins/Pastor	907.84	917.88	875.64
6051	Life/Disability Ins/Assoc	544.67	544.72	555.56
6055	Annuity/Pastor	8,777.77	9,504.45	8,172.67
6056	Annuity/Assoc	5,258.84	5,084.32	5,364.02
6071	Pastors' Discretionary Fund	1,000.00	334.21	1,000.00
NEW	Pastor's Moving Expense	0.00	0.00	7,000.00
NEW	Pastor's FSA	0.00	0.00	3,000.00
	<b>Total Pastoral</b>	<b>146,240.41</b>	<b>144,444.16</b>	<b>140,720.64</b>

<b>Acct #</b>	<b>Account Name</b>	<b>2008 Budget</b>	<b>2008 Actual</b>	<b>2009 Budget</b>
<b>Worship</b>				
6105	Supplies - Worship	450.00	889.88	500.00
6110	Pulpit Preacher	350.00	150.00	350.00
6115	Advertisement	500.00	416.91	0.00
<b>Total Worship</b>		<b>1,300.00</b>	<b>1,456.79</b>	<b>850.00</b>
<b>UCC Denominational Ministries</b>				
6080	Conf Allow/Pastor	100.00	134.50	0.00
6081	Conf Allowance-Assoc	100.00	100.00	100.00
6082	VT Conf UCC Per Capita	3,014.00	3,408.00	3,510.24
6083	OCWM Basic Support	16,000.00	16,000.00	16,000.00
6084	Delegate	100.00	100.00	100.00
<b>Total UCC Ministries</b>		<b>19,114.00</b>	<b>19,742.50</b>	<b>19,710.24</b>
<b>Christian Ed</b>				
6215	Supplies - Chrisitan Ed.	700.00	459.45	500.00
6225	Bibles	175.00	113.95	120.00
6230	Curriculum	1,000.00	93.49	200.00
6235	Adult Ed	400.00	48.01	50.00
6236	Adult Retreats	1,400.00	0.00	100.00
6240	Youth Ed	1,000.00	538.38	600.00
6255	Equipment	250.00	111.20	100.00
6260	Children's Sunday	60.00	42.57	60.00
<b>Total Christian Ed</b>		<b>4,985.00</b>	<b>1,407.05</b>	<b>1,730.00</b>
<b>Mission</b>				
6315	Local Mission	3,757.19	3,785.00	3,833.01
6325	Clevie White	165.00	165.00	190.97
6335	Sargent Fund (Mitten)	680.23	680.23	645.84
6345	Hazen Fund	114.92	87.11	109.11
6355	Ellison Fund	282.66	282.66	268.37
<b>Total Board of Mission</b>		<b>5,000.00</b>	<b>5,000.00</b>	<b>5,047.30</b>

<b>Acct #</b>	<b>Account Name</b>	<b>2008 Budget</b>	<b>2008 Actual</b>	<b>2009 Budget</b>
<b>Music</b>				
6405	Senior Choir Dir	8,395.92	8,395.92	8,563.84
6406	Junior Choir Dir	6,492.84	6,492.84	6,622.70
6407	Payroll Tax-Music	2,540.89	2,533.12	2,591.71
6408	Organist	15,205.49	15,204.12	15,509.60
6420	Musicians	225.00	225.00	225.00
6425	Vac Organ	300.00	750.00	750.00
6430	Music-Sr. Choir	700.00	535.74	300.00
6435	Maint	500.00	500.00	500.00
6436	Grand Piano Reserve Fund	2,500.00	0.00	0.00
6440	Messiah Sing	50.00	25.00	20.00
6445	Music Jr	700.00	284.64	400.00
6447	Jr/Yth Choir Accom	3,120.00	3,120.04	3,182.40
6450	Hymnals/Metcalf Music	0.00	0.00	0.00
6455	Continuing Ed	300.00	0.00	100.00
6460	Guild	300.00	113.00	300.00
6465	Equipment	300.00	281.69	300.00
6475	C. White Trust Fund	165.00	165.00	190.97
6485	Ellison Fund	282.66	0.00	268.37
<b>Total Music</b>		<b>42,077.81</b>	<b>38,626.11</b>	<b>39,824.59</b>
<b>Office</b>				
6505	Office Manager	15,444.00	14,924.25	15,752.88
6507	Payroll Tax-Office	1,181.47	1,141.66	1,205.10
6508	Bookkeeping Services	6,816.00	5,706.63	6,952.32
6509	Payroll Tax-Bookkeeping	0.00	110.67	531.85
6510	Accounting Services	300.00	322.50	300.00
6512	Copier/Lifeline printing service	4,346.79	4,569.40	4,500.00
6515	Supplies - Office	2,000.00	1,954.73	1,750.00
6520	Telephone & Internet Service	4,528.00	4,016.15	3,200.00
6525	Postage	2,000.00	1,962.63	2,000.00
6535	PO Box Fee	68.00	0.00	75.00
6540	Lifeline	1,700.00	1,650.00	1,700.00
6550	Continuing Ed-Office Mgr	0.00	0.00	0.00
6555	Computer Expenses	1,500.00	2,206.99	350.00
<b>Total Office</b>		<b>39,884.26</b>	<b>38,565.61</b>	<b>38,317.15</b>

<b>Acct #</b>	<b>Account Name</b>	<b>2008 Budget</b>	<b>2008 Actual</b>	<b>2009 Budget</b>
	<b>Building</b>			
6605	Sexton	5,434.00	5,468.60	5,542.68
6607	Payroll Taxes-Sexton	415.70	418.44	424.02
6610	Cleaning	7,800.00	9,552.20	8,924.76
6615	Payroll Taxes - Cleaning	596.70	730.79	795.60
6620	Supplies - Building	1,000.00	2,192.43	1,000.00
6625	Rubbish	1,000.00	263.03	500.00
6635	Insurance	6,250.00	5,727.13	6,875.00
6640	Fuel Oil	12,000.00	7,720.43	8,000.00
6642	Furnace/Water Htr Service	500.00	811.09	550.00
6645	Electric	2,200.00	1,593.35	2,200.00
6650	Water Usage	400.00	277.96	400.00
6655	Propane	350.00	902.59	450.00
6660	Maj Main	1,500.00	3,271.88	1,500.00
6661	Maintenance Capital Reserve	2,500.00	0.00	0.00
6662	Equipment	250.00	224.17	250.00
6665	Snow	100.00	0.00	100.00
6667	Parsonage Repair	5,000.00	2,560.00	5,000.00
6668	Parsonage Furnace Service	250.00	0.00	225.00
6672	Parsonage Fire Tax	275.00	397.76	397.76
6674	Telephone System	4,200.00	4,367.50	0.00
6675	Fire/Security Alarm	1,100.00	922.71	850.00
NEW	Parsonage Utilites/Upgrade	0.00	0.00	5,000.00
NEW	Parsonage Property Tax	0.00	3,633.55	7,366.92
	<b>Total Building</b>	<b>53,121.40</b>	<b>51,035.61</b>	<b>56,351.74</b>
	<b>Misc.</b>			
6700	Hosp Com	250.00	132.00	250.00
6705	Other	300.00	515.00	300.00
6720	Flower	500.00	202.35	500.00
6730	Stewardship Committee	400.00	451.86	600.00
6740	Worker's Compensation	2,132.77	1,369.00	1,348.00
6780	Brokerage Fees/Market Action	400.00	(7.63)	400.00
6800	Unresolved Exp	0.00	666.57	0.00
	<b>Total Misc</b>	<b>3,982.77</b>	<b>3,329.15</b>	<b>3,398.00</b>

<b>Acct #</b>	<b>Account Name</b>	<b>2008 Budget</b>	<b>2008 Actual</b>	<b>2009 Budget</b>
	<b>Total Expenses</b>	<b>315,705.65</b>	<b>303,606.98</b>	<b>305,949.66</b>
	<b>Operating Income less Operating Expenses</b>	<b>(231.74)</b>	<b>4,571.42</b>	<b>(56,596.38)</b>

# S: Consolidated Balance Sheet - Dec 31, 2008

## ASSETS

Current Assets		
Vanguard MM	6090.69	
Ledyard Checking Acct. #528935	9342.99	
Ledyard Money Market #2027746	6716.26	
Ledyard Parsonage Esc. 195701	1014.51	
Ledyard Woodworth MM #2027753	20315.15	
Prepaid Expenses	11606.52	
	<hr/>	
Total Current Assets		55086.12
Property and Equipment		
	<hr/>	
Total Property and Equipment		0.00
Other Assets		
Vanguard Trust Account	2004.92	
UCF Trust Account	263921.36	
	<hr/>	
Total Other Assets		265926.28
		<hr/>
Total Assets		321012.40
		<hr/> <hr/>

## LIABILITIES AND CAPITAL

Current Liabilities	
Next Year's Pledges	12890.90
Woodworth for Organ	223.96
Woodworth for Young Artists	465.00
Woodworth Pass Through	118.51
Memorial Pass Through	165.00
Mission Pass-Through	131.50
Grand Piano Reserve	7341.20
Capital Maintenance Reserve	2500.00
Energy Conservation Fund	3287.00
Security Deposit -Parsonage	1014.51
Youth Trip	2829.11
Sunday School	(7.36)
Dominican Republic Relief Fund	200.00
Easter Lilies	2.80
Poinsettias	180.90
Equipment Pass Thru	(1732.64)
Other Pass Through	(29.24)
Women's Retreat	130.00

Total Current Liabilities		29711.15
Long-Term Liabilities		
Total Long-Term Liabilities		<u>0.00</u>
Total Liabilities		29711.15
Capital		
Retained Earnings	(5190.92)	
Restricted Equity -Sabbatical	5679.32	
Vanguard Fund Balance	2004.92	
UCF Fund Balance	263921.36	
Woodworth Fund Balance	20315.15	
Net Income	<u>4571.42</u>	
Total Capital		<u>291301.25</u>
Total Liabilities & Capital		<u><u>321012.40</u></u>

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# T: Financial Projections for Building Project

2008 NCC Annual Meeting

February 8, 2009

Financial Projections for Building Project

Prepared January 28, 2009

As of December 31, 2008, the *projected* financial aspects of the Building Project are shown below:<sup>1</sup>

## Total Pledges and Gifts:

Gifts and Pledges 12/2008)	\$1,737,674 <sup>2</sup> (pledges received through
Grants	30,000
Community Gifts	4,775
Interest Earned	<u>32,196</u>
	\$1,804,645
Balance of Pledges Due 4/2009)	<u>66,851</u> <sup>3</sup> (pledges due 1/2009 through

**Total Projected Cash Receipts \$1,871,496**

## Total Expenditures:

Sanctuary	364,307
Parish Hall contract	<u>1,299,198</u> <sup>4</sup>
Construction Costs	1,663,505
Architectural Fees	150,574
Fundraising Expenses	32,958
Other Expenses	27,812 (moving, rent, permits, etc)
Interest Expense	29,414 <sup>5</sup>

**Total Projected Expenses: \$1,904,263**

Discrepancy Amount to be Reconciled/

Allowance for non-payment	\$ (7,733)
<b><u>Projected Funding Needed/Ending Loan Balance:</u></b>	<b><u>\$(40,500)</u></b> <sup>6</sup>

<sup>1</sup> As of the date of this report, December 31 financial statements had not been received. If there are material changes, an addendum will be handed out at the Annual Meeting.

<sup>2</sup> Includes new pledges totaling \$127,000; special gift to fund front steps \$29,800; special "Energy Saving" gift of \$50,000; gifts in excess of pledges by church members \$24,612

<sup>3</sup> Pledges reduced by amounts deemed not collectible or rescinded totaling \$14,950

<sup>4</sup> Includes front steps at \$29,800 and specific Energy Saving expenditure totaling \$50,000. Original KD contract \$1,151,955; adds/change orders total \$147,243 inclusive of these items for total final contract amount of \$1,299,198.

<sup>5</sup> The loan balance at December 31, 2008 was \$205,500, a reduction of \$140,000 from the high balance for the loan of \$345,500. An additional gift of \$55,000 was made in January, resulting in an additional pay down of \$100,000 and current loan balance of \$105,500. Further reductions are dependent on receipt of cash pledges as previously committed.

At this point, we have included a contingency balance of approximately \$7,800. Please take note of several risk factors that could affect these projections:

- Pledges may not be received as originally scheduled, which could result in slower pay down on the loan and higher interest expense
- Pledges may not be collected, further increasing the shortfall

On March 25, 2007, the Building Committee made a presentation at a Congregational Meeting, at which point we estimated that we could have a shortfall of up to \$200,000. The Congregation approved the financial projection along with a recommendation to the Trustees that the shortfall be funded through a combination of 1) additional fundraising within the local community; and/or 2) additional giving from NCC members and friends who have not yet given or who wish to increase their gifts. To date, approximately \$127,000 in new funding has been raised. No general community effort or fundraising within the NCC members has taken place.

I want to express heartfelt appreciation to the families who have pledged and/or made gifts in excess of their original pledges. We have raised \$127,000 since identifying our cash shortfall in March, 2007, as well as special purpose gift totaling \$79,800 for the front steps and energy-savings efficiencies. On behalf of everyone who has worked on the Capital Campaign, thank you! And thanks to all of the families who have paid their pledges as committed. Without the financial resources of all of you, this blessed renovation of our church home would not have been possible.

Ledyard Bank has indicated a willingness to consider a permanent loan on the balance remaining at the loan maturity of March 2010. However, credit approval for any type of permanent loan would be contingent upon ample cash flow projections from the church's operating budget. In addition, I have asked our loan officer if the bank would consider reducing the interest rate given the dramatic reductions in rates. He has taken this under consideration and will advise about possibilities.

In summary, we will need to collect all of the outstanding pledges *and* raise an additional \$40,500 to pay off the loan in full in 2010.

Respectfully submitted,

Carolyn Mertz

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<sup>6</sup> The final maturity of the loan is March 2, 2010. Additional interest charges will accrue on the outstanding balance at a rate of 7.5% per annum. The estimated loan balance is \$40,500 at the end of the original campaign term of April 2009.

# **U: Draft Minutes of the Congregational Meeting of June 15, 2008**

Sunday, June 15, 2008

Brooke Mohr served as Moderator and called the meeting to order at 11:30AM. Doug Moore offered the opening prayer. The clerk counted 32 people attending.

Brooke turned the meeting over to a presentation by Chuck Egner regarding the 2008 budget and the projected deficit. He reported:

## Increases in Revenue:

- Supplemental pledges \$28,000 (45 of 150 pledge units responded).
- Short-term rentals are up.

## Decreases in Revenue/Increases in Expenses:

- No long-term tenant for the new Parish Hall (-\$5,000)
- Fuel oil Price increases (up to \$10,000)
- Increased cleaning costs \$4,100

## Possible budget cuts identified by the Trustees:

- Line # 6661 Capital Reserve \$2,500
- Line #6436 Grand Piano Reserve Fund, \$2,500 (Currently \$6,700 in the fund.)

## Possible budget cuts suggested by the members at the meeting:

- Line #6315 Local Mission \$1,000
- Lines #6430 & 6445- sheet music \$1,000

Ask each Board and Committee to cut \$1,000 from its budget.

- Reduce the increase in Pastoral Salaries (currently 4%)

## Other questions and discussion from the meeting:

- Why was line # 4113 Non Pledge Gifts reduced by \$6,000?  
Brooke reported that the total last year included bequests that can't be counted on to reoccur in 2008.
- What efforts have been made to find a long-term rental tenant? Chuck reported that the Norwich and Hanover Rec. Councils, the Norwich ASP, and the Toddlers Morning Out had all been contacted. He agreed to contact local realtors.
- The increase in Stewardship, line # 6730 was a recording error, not an actual increase in spending.
- The changes in the Music budget were the shifting of responsibilities between the directors, not increases beyond the 4% increase in salaries.

- What was the net profit to the Church from the parsonage rent? All of it (\$22,344), except what was spent on maintenance.

Conclusions from the meeting regarding the 2008 Budget:

- The Church needs to look carefully at the budget, including the positions of 2 ministers, the number of pledging units, and the stewardship totals, to create a sustainable budget.
- On Sept. 6, 2008 the Trustees, the Stewardship Committee and the Investment Committee were planning a joint meeting to discuss these issues.
- Given the changes noted above, the 2008 Budget still had a \$20,000 deficit; despite the supplemental pledge drive totals.

No motion was taken regarding changing the budget, but careful spending was a consensus position agreed to by all who spoke.

Chuck Egner distributed the draft Gift Policy and asked for feedback on it. It was based on the policy at the Montshire Museum and included provisions for gifts of cash, trusts, and real estate. It could be a helpful guide for people considering including the church into their estate.

Meeting adjourned at 12:28 PM.

Christopher Ashley, Clerk.

## V: Collector's Annual Report 2008

	<u>2007</u>	<u>2008</u>	2008 <u>Supplemental</u>
Total of all Pledges collected	\$207,623**	\$202,835*	\$33,887
Total # of Pledges	132	129	76
Average pledge collected	\$1573	\$1572	
% of Pledges Collected by year-end	101%	99%	

\* Represents contributions toward Year 2008 pledges that were received in 2007 and 2008, and pledges that were made for prior years. Does not include contributions toward Year 2008 pledges that were received in 2009.

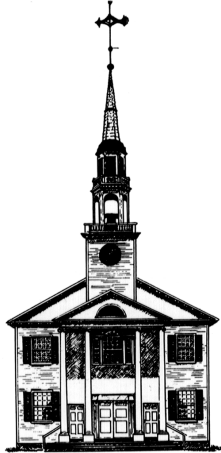
\*\* Represents contributions toward Year 2007 pledges that were received in 2006 and 2007 and pledges that were made for prior years. Does not include contributions toward 2007 pledges received after 12/31/07.

Respectfully submitted for,

Judy Pond  
Collector

By Joni Latuch-Lyman  
Financial Manager

Non-profit  
Organization  
US Postage  
PAID  
Norwich, VT  
Permit No. 1



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