

Pawtucket Congregational Church

Annual Report 2012

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Pawtucket Congregational Church
Minutes of the Annual Meeting, Feb. 12, 2011

The Call to Order and opening statement was made by Joan Graham at 11:23 AM with 26 members and friends present.

Joan thanked Judy Davidson for the worship teams, noted that the Soup Kitchen needs volunteers and asked that everyone listen and let people speak. Rev. Ruth Richards requested that everyone say their name.

Joan Graham led the opening prayer.

Chip Hamblet moved to accept the 2011 Minutes of the Annual Meeting. Passed.

Rev. Ruth asked about Associate Members. Gail Bartlett felt they could vote but not make a deciding vote. Louisa Varnum pointed out that some want to retain membership in their home church.

Judy Davidson moved to accept the Clerk's Report. Accepted.

RaeAnne Burton and Don Kinghorn recommended monthly financial reports for the Deacon's Fund. Received \$83. in January through Feb. 3. Balance is \$284.14. Chip Hamblet pointed out that the Deacon's Account is separate.

Joan thanked Maureen for all her work on the Pumpkin Patch.

Gail Bartlett reported that the Thrift Shop is recovering after the loss of its director. They only had to close one week due to lack of volunteers. 851 hours were donated but not evenly distributed. A formal dedication to change the name to Kay's Place is being planned. A huge donation was received from a children's shop that was closing in Lowell. The thrift shop made more than last year.

Joan Graham thanked the soup kitchen volunteers and said they could use more help. RaeAnne Burton said there is a tremendous need in the area and we have helped with the soup kitchen and food collections.

Chip Hamblet reported on Stewardship and Finance. National Grid redid the electrical audit and we are eligible for new lights. Floors were refinished as a result of a community service project and refinishing of the pews was started. The stain can be matched. We are going to start locking the sanctuary as there have been four criminal events.

An architect is going to sketch two different layouts for the kitchen. Five sinks are required. The first step is to make sure the drain works. We are getting bids for drain cleaning and inspection.

The dental hygienist will start again in the fall and help in marketing is needed.

We are getting 10-20 hits a day on the website.

The steeple lease has been cancelled. Expenses were \$3000 more than expected as \$6000 was spent on the boiler. The balance was basically level and we could see a \$15,000 improvement in the balance sheet next year.

Family Continuity, a state-supported non-profit teaching how to deal with family problems contacted us. They would like to have a class every Saturday.

Pledges have increased 23%.

Two big projects in the works are renovation of the pastor's office and the upstairs hallway.

Congregational Finance has been hired at a cost of \$1600 this year for payroll and tax administration and withholding and reports. Chip hopes to reduce this cost by \$1000 next year. Pastor Peggy's payroll issues have been resolved. Files are being converted and Nancy Tierney is learning Quickbooks. Linda Boisvert said she worked with Quickbooks for 16 years and everything was done for \$300. per year. RaeAnne thanked Nancy Tierney for stepping up and learning the new system.

Paula Leavitt reported on the Windows of Faith Campaign. The Demoulas Foundation gives us \$3500 every year. The campaign raised \$8430. last year bringing the balance to \$17,002.37. \$7500 was paid to Cornerstone for the construction loan, leaving a balance of \$9502.37. The plan is to pay \$14,000 on the loan this year. Paula thanked all who donated.

Fellowship and Outreach reports that the worship teams appear to be working. ONA was a long process. Now is the time to act and decide what it means. We have received materials from the MACUCC.

A question was raised as to what Fellowship and Outreach is. The by-laws are not too helpful. The mission is to love and to serve. We need to create a description..

Louisa Varnum reported that the Margaret Smith Memorial Fund is up to \$675. She expressed gratitude to Helen Chervenak, Dick Chadwick, and Neil Bartlett for their musical contributions. The organ needs work and Chip will call Andover Organ tomorrow. Rev. Ruth offered condolences on Margaret whom she had never met. The music committee will work to bring the best music. Rev. Ruth is looking for direction relating to music.

RaeAnne thanked Louisa for the newsletter.

Gail Bartlett reported that the committee to review job descriptions and performance evaluations consisting of Wayne Russell and herself has started but has not completed its work. This will be an agenda item at the next congregational meeting.

Joan Graham reported that we collected \$88. For the Protestant Campus Ministry and sent \$100.

In November, we donated 119 pounds of food to the Mission 1 Food Drive and in December, 178 pounds of food was donated to the Merrimack Valley Food Bank.

Bob Sweet suggested that the Peace Pole should be dedicated, perhaps when Climate Summer is here since they helped put it together.

Gail Bartlett thinks we need to more clearly define an associate member.

It was asked if there were any plans to change the code on the door lock. Chip did it once last year. This will be reviewed. Each group (leader and one associate) has their own code. Paula asked why we lock only the sanctuary and Chip said that is the only room not used during the week. RaeAnne said there are people walking through the building and we need to think about security.

Gail observed there have been several donations of items and they do not appear in any reports. RaeAnne suggested they could be added to the Deacon's report and the Deacon's could acknowledge them. Chip wrote tax receipts and thank yous. Gail said we need a recording system. Judy suggested putting significant donations in the Clerk's report. The person who receives the item should send the thank you. RaeAnne will update her report and add the donation of the refurbishment of the baptismal font by the Bartlett family to the report. Helen Chervenak said we should thank Neil Bartlett and Dick Chadwick formally for the music they contribute and the Music Committee will handle it.

Wayne was recommended for the Thrift Shop committee.

Rev. Ruth stated that many churches are suspending their by-laws and deciding who they are and what they want to do.

Nancy Tierney nominated John McCarthy for the Thrift Shop committee.

Helen Chervenak was nominated for the Cabinet-at-Large.

Gail Bartlett resigned from the Fellowship and Outreach Committee.

The Nominating Committee recommendations were accepted.

Duncan Bartlett suggested using the Margaret Smith Fund for organist expenses. The money is for music. Joan said the Finance Committee will look into how the fund is defined.

Chip commended Nancy Tierney for doing an incredible job.

Chip said pledges have gone up significantly-23%. UMass/Lowell and Lesley will contribute to facilities rental and \$6000 more in income is anticipated- a 10% increase. When the kitchen is done, we should be able to increase rents.

RaeAnne said some churches charge a fee on top of the cost for the pastor and music, etc. for events such as weddings and we need to talk about this.

The Budget was accepted.

Rev. Ruth gave the closing prayer and the meeting was adjourned at 2:15 PM.

Respectfully submitted, Thomas Varnum, Clerk

Minister's Report for 2012

I thank my God every time I remember you, constantly praying with joy in every one of my prayers for you. ... And this is my prayer, that your love may overflow more and more with knowledge and full insight to help you determine what is best so that on the day of Christ you may be pure and blameless, having produced the harvest of righteousness that comes through Jesus Christ for the glory and praise of God.

Philippians 1: 3,4 and 9,10

So writes Paul to the members of the church in Philippi, and it sums up much of what I feel when I reflect on this first year as your minister at Pawtucket. I took up the call to serve you as preacher and teacher on March 5, 2012 after candidating the weekend of January 7 and 8 and it has been an exciting and busy year for us all. I thank you for welcoming both myself, and my husband, John, into your lives and into hearts. I have greatly enjoyed getting to know you; every time I meet with one or more of you I am humbled by your faith, your resilience, your trust that God is good, and your dedication to taking care of others in the congregation and in the community. Pawtucket is definitely a “doing” church, and I am amazed at how many groups and others are affected by the presence of this church, and the active life of this tiny but feisty congregation. One of the things that attracted me to Pawtucket was your willingness to be open to possibilities, and I am impressed by your commitment to open your building to others and try new things that you have not done before, especially in the area of worship.

The year has been filled with a combination of highlights, challenges and initiatives – some of which will appear in other sections of this report.

Sadly, Margaret Smith, who served Pawtucket as organist and then also music director, died at the beginning of the year, precipitating a change in the church's music in worship. We appreciated the talents of Randolph Scherp who played for many services in the first half of the year before moving to California. Francis King-Smith helped out for a few weeks and in the summer we hired Erin McDermott, a music student at the University of Massachusetts, Lowell (UML) to play piano. My thanks to Erin for her cheerful reliability and calm presence in our regular Sunday worship services. We have experimented together with “Congregation as Choir,” learning some new songs in the context of the service, and occasionally a small group of “Singers and Saints” has gathered to practice an offertory before the beginning of the service.

Dick Chadwick has graciously served as volunteer organist on a monthly basis and has been joined by vocal soloist Neil Bartlett, on those occasions; we are most grateful to both of them for sharing their music with us.

The year's highlights

The Just Peace Players performed their play "Sticks and Stones" during the service on May 20, their performance was very meaningful for those who were able to attend.

On May 13, I was ordained at the Acton Congregational Church in a wonderful service with many friends taking part, and to which almost the entire congregation at Pawtucket came, several of them adding their voices to the combined choir.

In July we sent out our first ever mission team when youth members Jessica and Kristina Graham and chaperone Joan Graham took part in the UCC Massachusetts Conference youth mission trip to Springfield to assist with tornado damage clean-up. This was a wonderful opportunity to help our neighbors in another part of the state and make friends with groups from other churches.

In early September, Kay's Place Thrift Shop was re-named and re-dedicated in honor of Kay Russell, one of its co-founders in 2002. The occasion was organized by Gail Bartlett (who manages Kay's Place) and Wayne Russell and others and was well-supported by many friends and visitors.

I was initiated into my first Pawtucket Pumpkin Patch with something of a bang later on in September when a trailerful of pumpkins arrived on Sunday in the middle of our service, and everyone left to unload it! I then watched a miracle unfolding as Pawtucket's corner blazed orange with several tons of pumpkins, and people came to buy them over the next month. But the miracle was the amazing energy and effort that you all put into this. Thanks to Maureen Kellett who chaired the Pumpkin Patch, Jim McMorrow and all who helped put up tents and fencing, and many volunteers from church and their friends and families who helped in any way with the Patch throughout October.

Also in October we hosted a Compassionate Conversation about the Death with Dignity Massachusetts Ballot Initiative, exploring end of life issues in collaboration with Rev. Johanna Kiefner and Deb Amato of the Visiting Nurses' Association of Greater Lowell. Although advertised to the wider community it was only attended by members of Pawtucket, but proved a helpful and informative time.

In November I was able to attend an interfaith Thanksgiving Prayer Service at the Shirdi Sai Baba Temple in Billerica, organized by the Greater Lowell Interfaith Leadership Alliance and found myself speaking (briefly) to an interfaith congregation about the Christian ritual of the Last Supper, and our proposed Saturday meal program at Pawtucket.

December saw a progressive Christmas Pageant on the 4th Sunday in Advent performed by the youth and congregation, masterminded by Chip Hamblet and Louisa Varnum and a Christmas Eve service attended by about 65 members and friends that included a skit, (RaeAnne Burton and Tim Graham as Mary and Gabriel), brass players from UML, Matthew Chrostowski and Tim Green, our Singers and Saints, as well as scripture readers.

As I am committed to the spiritual growth of this congregation, a first initiative was to begin a time of regular Spiritual Practices at Pawtucket. For much of the

year a small group of us has gathered for a midweek time of various kinds of contemplative prayer and meditation, that includes quiet music and intercessory prayer and also serves as a kind of second worship service.

In 2012 I have baptized two infants (Deklynd Garneau and Nathaniel Raposo) and conducted services for the rededication of marriage vows for Bob and RaeAnne Burton in October and for David and Ellen Frizzell in November. We have had one memorial service (Margaret Smith, conducted by interim minister Rev. Peggy O'Connor) and one funeral (Valwyn Gaudette) that I conducted.

I have sought ways to increase the connection with those who visit Pawtucket or pass by during the week.

A regular e-newsletter that goes out each week keeping people informed about what is happening on the upcoming Sunday and down the week and including a little inspirational material. Posting our events and happenings on the church Facebook page has resulted in its number of 'likes' more than doubling in the last six months.

Placing a rainbow stripe on signs outside our building has helped make our ONA status visible, and caused the loss of one of our regular renters of space in the building.

We have made a good connection with some of the UML students with the help of Judy Davidson; some of the members of the Sigma Tau Gamma fraternity helped unload pumpkins and we have worked with Prof. Tom Malone of the music department to provide a venue for some of their performances. Also thanks to Judy we have been able to connect with the East Pawtucketville Citizens' Association.

The size of a church is its most obviously defining characteristic. Pawtucket is not so much a small church as micro-church. That makes it much more like a family than any other church I have been involved with, and indeed, lots of folk are related to each other. That means that everyone does pretty well everything, and – Pawtucket people do a LOT, but here is my list of some of the people who deserve special thanks.

Sexton Jim McMorrow who unobtrusively takes care of the building.

Chip Hamblet, indefatigable Chair of the Finance Committee, public relations officer and building manager. We would be lost without him.

Jim, Chip and Bob Sweet, who restored the minister's study to an attractive and comfortable place in which to work.

Louisa Varnum, who produces the worship bulletin each week and does countless other administrative tasks.

Joan Graham for ably carrying out the role of Moderator and presiding over our monthly Congregational meetings.

Gail Bartlett, manager of Kay's Place Thrift Shop and fundraising chairperson.

While it has been a full and exciting year, it would be disingenuous not to mention the challenges of being such a tiny church. We are on the edge of being financially sustainable. Our regular Sunday school children (4) are aging out of needing separate activities on Sunday mornings but we are not able to provide a youth fellowship. We have been able to offer impromptu Sunday morning activities for occasional visitors with younger children, thank to Joan, Kristina, Jessica, Heather and Tim Graham and other helpers.

We have a governance structure that is still too large to serve us well. The Board of Worship, Education and Deacons and the Fellowship and Outreach Boards combined for two meetings this year and we continue to seek the way forward, continually needing to ask together: What is God calling us to do? Who is our neighbor that we are called to serve here? How do we offer hospitality? However, I think the best good news is that we do not have “committees,” we have people!

Yet these challenges are also the same things that make being part of such a church in the 21st century exciting. For the first time in centuries American Christians can no longer assume that everyone accepts Christian dogmas and that the culture will assist and cooperate with the Church. We now have much in common with the early church, small groups of believers surrounded by a completely different culture. I feel that Pawtucket has been concentrating on survival – and has survived, thanks to imaginative and far ranging efforts to restore the building and make it more versatile. We now have the possibility of becoming a visible, inclusive and loving group of followers of Jesus Christ. We have to keep on asking and answering the questions about what it means to be the church in this part of Lowell.

So where is God in all this? It is my firm belief that God is both present and active in Pawtucket. We are on a journey together and are called to be the Body of Christ here. My final thanks goes to the Search Committee (Gail Bartlett, Bob and RaeAnne Burton, Joan Graham, Cathy Gunnulfsen, Chip Hamblet, Wayne Russell, Bob Sweet and Louisa Varnum) for believing I am the right minister for this part of the Body called Pawtucket, and to all the rest of you for inviting me to be on this Way with you.

Thanks be to God.

Ruth Richards, Minister

Pawtucket Church Clerk's Report, 2012

The year began on a high note when the congregation voted on January 8 to extend a call to Ruth Richards to become our next permanent minister. The Search Committee had recommended Ruth in December and church members and friends got to meet Ruth, her husband John, sons James and David and future daughter-in-law Jaye at a reception on January 7. Ruth led the worship service on January 8 and the vote was taken immediately afterward. Ruth began her duties on March 5. We welcome Ruth and John who became members of Pawtucket Congregational Church on June 10, 2012.

We said goodbye to our interim minister Rev. Peggy O'Conner on February 5 after she preached her last sermon. Peggy was with us for two years and we thank her for all that she did for us over those two years and for her guidance in our search for our new minister. It was Pastor Peggy who suggested the Pumpkin Patch which has become our biggest fundraiser. We were pleased to hear that Peggy secured a position as bridge interim minister at Hingham Congregational Church within two weeks after she left us.

Shortly after arriving, Rev. Ruth established a group that meets Wednesday evenings (now Tuesday) called Encountering God through Spiritual Practices. This consists of meditation, prayer, Bible study and singing. All are welcome.

Reverend Ruth was ordained into the ministry on May 13 at the Acton Congregational Church which was her home church. The wonderful service was planned by Ruth and the church was filled with members of both churches, friends and clergy. After the joyous ceremony, a reception was held at the church with outstanding food enjoyed by all.

During the year, improvements continued to be made to the building. A major project was the complete renovation of the Pastor's Study. Thanks to Chip Hamblet, Bob Sweet, Jim McMorrow and UMass/Lowell students for all their hard work.

Planning continued for the renovation of the kitchen. When completed, the object is to provide a free lunch on Saturdays to those in need. We have received grants for this project of \$8,000 from the Barnes Fund, \$5,000 from the Greater Lowell Community Foundation, \$2,000 from Neighbors in Need, and \$1,000 from Walmart. The GLCF grant was their first to a church. As this is written, the architect has finished his work and bids are being secured from contractors.

Another improvement that is in the works is the installation of a fire alarm system for which we have received a grant covering 50% of the cost.

This year we sent a mission team consisting of Kristina, Jessica, and Joan Graham to Springfield, MA for a week to help with the clean-up from the devastating tornado that struck western Mass. On 6-1-11. We understand it was hard but rewarding work.

Various outside groups continued to use the church. There were six anonymous twelve step programs meeting weekly along with Chinese Bible Study, the Family Connection, Divorce Workshop and Jumpstart, a preschool reading program affiliated with Acre Daycare and UMass/Lowell School of Education.

Student retreat groups from UMass/Lowell and Leslie University returned as did a group of 29 from Climate Summer. These groups complete projects at the church such as painting and yard work in return for use of the church.

Other events consisted of a play by Just Peace Players called Sticks and Stones about bullying, a concert by the North Shore Christian Men's Chorus and Merrimack Valley Bell ringers, a discussion of a ballot initiative called a Compassionate Conversation About Death with Dignity, three concerts by the Lowell Philharmonic Orchestra, a combined concert of three student choirs from UMass/Lowell and UMass/Lowell student recitals.

We continued serving dinners at Eliot Presbyterian Church in months where there is a fifth Wednesday. The number of people served averages about 150 which means about 600 dinners were served.

The thrift shop continues to provide clothing and other items at very reasonable prices under the leadership of Gail Bartlett with the help of dedicated volunteers. The shop was renamed Kay's Place Thrift Shop at a well-attended ceremony on 9-8-12 in honor of its founder, kay Russell.

In its third year the Pumpkin Patch was successful once again with a profit over \$5,400. Each year our profits have increased approximately 10%. Next year we hope to do even better as this undertaking benefits both the church and the Navajo people.

Thanks to everyone who helped make 2012 a successful year.

The Clerk recorded the following events in 2012:

Baptisms:

June 17, 2012 Deklynd Rhion Garneau (son), DOB April 16, 2012
September 16, 2012, Nathaniel Raposo, DOB May 12, 2012
March 27, 2011 (omitted from the 2011 report)
 Jessica Brianna Graham, DOB December 22, 1994
 Kristina Felicia Graham, DOB December 22, 1994
 Heather Rachelle Graham, DOB December 19, 1998
 Timothy John Graham, DOB June 16, 2000

Reaffirmation of Marriage Vows

October 13, 2012 Robert and RaeAnne (Goodrow) Burton, married 12 years.
November 17, 2012 David and Ellen Frizzell, married 50 years

Deaths

January 19, 2012 Margaret Smith, Organist and Pianist for over 10 years
March, 2012 Tina Tremblay
October 19, 2012 Valwyn Gaudette, lifetime member, daughter of Joyce Frazee and wife of Rick Gaudette.

New Members

June 10, 2012 Rev. Ruth and John Richards from Acton Congregational Church

Respectfully submitted,
Thomas Varnum, Clerk

REPORT FROM THE BOARD OF DEACONS

The Deacons of Pawtucket Congregational Church have been very busy this year. We are a small but enthusiastic group. Our first duty is to assist our minister, Reverend Ruth Richards, in her duties to and for our Church. Thank you Rev. Ruth for accepting "The Call" and thank you to John Richards for all your hard work and dedication to our church family. We are blessed to have your family in our PCC family.

We have continued many of our traditions. We continue to celebrate communion both by serving in the pews and by having the congregation come forward to receive by dipping the bread into the cup (Intinction), on alternating months. We started this with our interim minister, Rev. Peggy O' Connor. We enjoy the different symbolism that each way represents.

We are starting a few new things for 2013. In January, the Deacons renewed our commitment to going green. We are serving communion with our glass cups. A big "Thank You" to Bob Sweet for refurbishing the holders in the pews. We are going green at coffee hour using the church china and cutting back on paper products. Our current deacons are RaeAnne Burton, Robert Burton Jr., Maureen Kellett, Don Kinghorn, and Wayne Russell.

The Deacons' Fund is a discretionary fund. The Deacons' Fund is sustained by voluntary contributions from members and friends of the congregation. Uses include: occasional emergency assistance for members and friends of the church, funeral flowers for members of the church, grants to enable lay delegates to attend UCC Conference meetings and workshops, Bibles for baptisms, new members and confirmations. The above and any other uses are at the discretion of the Deacons and the pastor in joint consultation. The Deacons' Fund total as of December 31, 2012 is \$616.35.

I would like to take this opportunity to recap some of the things we have shared as a church family this past year. We have continued our monthly Congregational Meetings. We are still working as teams to manage our coffee hours, Sunday School programs, Greeters, Ushers, and Liturgists. We shared communion and followed Jesus during our Maundy Thursday Service. Some attended Spiritual Practices with Rev. Ruth. We celebrated Palm Sunday and Easter Sunday. Mother's Day was exciting, as we had our traditional service with carnations to honor our moms. That afternoon, we went to the Acton Congregational Church for Reverend Ruth's Ordination. Several members of Pawtucket joined the choir that day lending voices during the anthems on this memorable occasion. Our history was on display during the Doors Open Tour. The LPO continued to liven our building with music. We enjoyed our visit from the North Shore Christian Men's Choir and The Merrimack Valley Ringers. We celebrated a Baptism on Children's Sunday, followed by a church picnic in the churchyard. Some went on a mission project, to help storm victims.

Most of us attended "PCC Night" at the Spinners, Rev. Ruth's first baseball game. We hosted the Climate Summer group. The summer went so fast. The work continued on the Kitchen project, The Windows of Faith, and the many fix-up projects. Kay's Place was re-dedicated. Grants were submitted. Fall was coming and everyone was ready to go Orange. A date was announced and a church service was shortened. Everyone helped. We had visitors and friends ready to work. The pumpkins were here. We ate lunch, laughed and all went home tired. Everyone helped in some way, either setting out pallets or unloading the trucks. Manning and womaning the Patch, baking, tending to the money.

Sadly, we had to say goodbye to some members of our church family. We shared our time, our talents and donations with the many who attended St. Paul's Soup Kitchen. We have made some new friends and met some interesting people. We remembered our Saints, Honored our Veterans, and donated food for people in need.

On we went to Thanksgiving, Advent and yes Christmas, a busy year for our little church family I would say, "We Are Blessed." I may have missed an important event, or something that should be noted. (Insert your memory here.)

Let's celebrate the good and go forward together.

Sincerely,
RaeAnne J. Burton, Senior Deacon

Board of Fellowship and Outreach: Progress and Challenges: 2012

Over the last year, the Board of Fellowship and Outreach has continued to provide ongoing coffee hour service and liturgists to the service using the successful Worship Team structure. As we moved into 2013, Worship Teams took a step in the direction of greening the church through shifting from plastic coffee cups to washable mugs.

2012 also offered opportunities for us to “live into” our decision to be an Open and Affirming Congregation. A rainbow sign has been raised in front of the church, which led to a challenge from a group using our church. We thoughtfully considered their request to remove it, but after discussion decided to continue to make our commitment visible.

Over time, Fellowship and Outreach has become a widely diffused set of activities in which all church members participate in some way. The mission of this board can be seen in the work of the Thrift Shop, St. Paul’s Soup Kitchen, and church support for the many recovery and community groups that use the church as a meeting area.

Church participation in community activities also demonstrates the mission of this group. For example, thrift shop materials were sold at Green Day (10/2012), an outdoor festival organized by the East Pawtucketville Neighborhood Group.

One Outreach activity of note was the 6/10/12 performance of the North Shore Christian Men’s Choir and the Merrimack Valley Bell Ringer’s Group. This was presented jointly by our Congregation and the Brazilian Presbyterian Church.

Fellowship and Outreach thrives at our church, but we are still searching for the best way to describe the way this work is organized and how those who engage in this work are represented in the structure of church operation.

Respectfully submitted,

Judith Davidson

Music Committee

The past year was a year of transition, musically, for the church. As a result, the music committee met several times during the year. Our long-time music director, Margaret Smith, died in January, after having to give up her work with us several weeks before. Since we had a new minister, Rev. Ruth Richards, beginning March 1, we felt it better to use substitute musicians for the interim so that we could have Ruth's input into our new musical direction. We were fortunate to have three seasoned musicians to help us through this time: Helen Chervenak played piano and led the choir on several occasions. Dick Chadwick made regular guest appearances on the organ, usually joined by soloist Neil Bartlett. A familiar substitute, Randolph Scherp frequently played the organ, joined at times by his daughters on violin and flute. One Sunday we had a high school student, who seems well on his way to a musical career, play the organ. Our partnership with the Lowell Philharmonic Orchestra yielded some Sunday performances by their brass players, including French Horns, Trombone, and Euphonium.

The search for a new musical director began in March. It was decided that ideally we wanted someone who could play both organ and piano and lead the choir occasionally. We advertised on both the local organ society and the MACUCC websites. The response was slim due in part to our inability to pay the same rates as larger churches. We auditioned two or three applicants and chose one with a varied background who unfortunately was not able to get work papers. So, after a few Sundays, we had to let him go and began looking once more. The search this time was aided by a tip from someone in the LPO and we hired Erin McDermott, a fourth year piano major from UMass/Lowell. She has been a pleasant asset and works good-humoredly with our pick-up choir on occasion. Dick Chadwick has continued to play the organ once a month when relief from his duties at Christ Church United allow.

Rev. Ruth asked to purchase rights from a different copyright company and has been introducing us to some of the more recently written music that is a nice contrast with the hymns in our two hymnals, the Pilgrim Hymnal and the New Century Hymnal. We are blessed in that Rev. Ruth has a beautiful voice and can easily lead us through new musical material. Some new congregational responses of alleluias and amens have been introduced over time.

Musical performances by other groups not only continued but increased at the church as word of our "world-class acoustics" spread. The Lowell Philharmonic Orchestra both practices and gives 3-4 performances for the public at the church each year. We had the North Shore Men's Choir and the Merrimack Valley Bell-ringers give a joint performance. A UMass/Lowell music professor again had his conducting/choral students give a performance with each student conducting one of the pieces. Several UMass/Lowell choruses, comprising about 80 singers, combined to put on a fantastic concert that we hope will become an annual event. The association with these professors led to several students giving their required senior solo performances at the church. Beautiful music filled our sanctuary on these occasions and it is recommended not to miss these events in the future.

The Margaret Smith Music Fund was established to bring music students in to perform at our Sunday services. Rev. Ruth has been working on identifying and hiring these musicians and hopes to begin hosting some appearances in 2013.

Respectfully submitted,
Louisa Varnum

PCC SOUP KITCHEN 2012

PCC has participated in the St. Paul's Soup Kitchen since 2006. St. Paul's Soup Kitchen, through its many volunteer groups, serves an evening meal Monday through Friday at the Eliot Presbyterian Church in Lowell. We served a meal at 5:00 p.m. on the fifth Wednesday of the month in February, May, August and October. Each time we served from 120--150 men, women and children.

Our goal is to serve a nutritious but economical meal since we pay the costs of the meal through the donations and the efforts of our church family. In 2012 we served our turkey casserole in February, May and October. Our costs for this meal are low, primarily because our members volunteer to buy and roast a turkey. In August, we served sloppy joes and a pasta salad. We also offer cranberry sauce, bread and butter, green salad, dessert and milk.

Special thanks to Maureen Kellett and her family who have brought a fresh green salad and a smile to every meal served since 2006. Maureen is also able to contribute surplus ingredients from her day job. Our guests love the cranberry sauce! We thank those who give money and suggestions, those who cook and stir the casseroles, those who serve and those who clean up at the Eliot Church. We thank God for enabling our faith and our efforts. The treasury report follows. We go into 2013 with \$153.00 in the treasury and the commitment to serve meals on January 30, May 29, July 31 and October 30, 2013.

Respectfully submitted,
Joan Graham

PCC SOUP KITCHEN ACCOUNT 2012

DATE	CASH DONATIONS	CHECKS	EXPENSES	CASH BAL.	ACCT. BAL.
Bal. 12/31/11				\$226.00	\$30.00
Jan. 2012			\$32.00	\$194.00	\$30.00
Feb.	\$90.00		\$80.00	\$204.00	\$30.00
Mar.				\$204.00	\$30.00
April				\$204.00	\$30.00
May	\$80.00	\$30. In Acct. Cashed	\$102.00	\$212.00	
June				\$212.00	
July				\$212.00	
Aug.	\$95.00		\$100.00	\$207.00	
Sept.	\$20.00			\$227.00	
Oct.			\$74.00	\$153.00	
Nov.				\$153.00	
Dec. 2012				\$153.00	
TOTALS	\$285.00		\$338.00		
Bal. 12/31/12				\$153.00	\$0.00

Kay's Place Thrift Shop FY12

The mission of Kay's Place is to reach out into the community to extend a helping and supportive hand when needed and serve as a PCC revenue source.

For the FY 12 year, Kay Place's revenue totaled \$3202.00; divided by 42 (weeks open) the average weekly sales would appear to be \$78.00. Kay's Place was budgeted to raise \$5000.00; Kay's Place was only 68% successful in attaining this projected amount. Listed below are the monthly totals:

JAN	271.50
FEB	357
MARCH	370.25
APRIL	233
MAY	213
JUNE	208
JULY	240
AUG	308
SEPT	308
OCT	253.65
NOV	112.50
DEC	335
TOTAL	3209.90

Kay's Place was open 42 weeks of the year (there are 51 Saturdays in a year) – closing on six holidays, one snow day, one “clean up” day and one day when there were no volunteers. Kay's Place is totally dependent on the generosity of volunteers ergo a total of 680 hours were donated by 24 people over the course of the year. We welcomed several community service volunteers totaling 40.0 hours.

	FY 12	FY 11
TOTAL # WEEKS (51)	42 (82%)	45 (88%)
BUDGETED AMOUNT	5000	5000
TOTAL RAISED	3202	3401
% TOWARDS BUDGET	64%	68%
VOLUNTEERS # unduplicated amount	24 (54% increase)	13
VOLUNTEERS HOURS	680	841

The following narrative offers the progress on the FY 12 goals:

- Schedule an official dedication and renaming ceremony (met): Kay's Place was officially dedicated to its founder, Kay Russell, in a ceremony held on Saturday Sept 8, 2012. Thanks to many, but especially the planning committee members (Don and Lilly Kinghorn, Linda Beauviet, Diane Nichols, Joan Graham, Gail Bartlett, John McCarthy and Wayne Russell) who worked diligently to ensure the ceremony was meaningful and reflected the

original message Kay Russell intended when she first established the Thrift Shop. The many guests included several members of Kay's family, public officials, members of support groups, friends and members of the congregation. One of the guests, a longtime customer, stated (in part), "I will be forever grateful for the existence of the thrift shop because when my family was near homeless Kay's Place saved us with clothes for my children and toys for our Christmas." Friends of Kay's Place donated two banners which welcome the public on the fence and at the entrance.

- Process for getting rid of older items (not met): we continue to gather donations, but the turnover for getting the old out and the new in is not effective. We had two "fill a bag" Saturdays which were not well publicized and the turnout was low.
- Re-implementing the color-code and inventory system (not met): restarting the color system began in March but has unfortunately not been enforced - consequently we are behind on the inventory -removing the old and putting up new.
- Recruit and train volunteers (met): Kay's Place had 24 (unduplicated count) volunteers for this year. We successfully recruited 4 new and interested volunteers who continue to contribute their time and energy. In addition, we were recipients of several hours by Lesley University students (6) and Climate Green participants (6). We provided an MCC student with 20 hours of supervised class time.
- Develop a volunteer recognition program (partially met): though we are better organized with keeping track of the many volunteer hours provided - we did not create a program to recognize the time and efforts generously provided by PCC friends and family.
- Displaying our items in a more attractive and organized manner: (partially met) the creation and organization of the Kids Korner by Linda Boviert (in the formerly Dis n Dat room) offered a unique area to sell the children's items. We established a toy section, moved the household items to the stage area, eliminated the books and tapes, organized the sizes (petite/plus) for easier shopping and created a small "upscale clothing" rack.
- Create a better accounting and recording system (met): Don Kinghorn and Diane Nichols conducted a successful internal audit. We were careful recording the totals in two different places and then placing the end of the day money in a sealed envelope with the total and date to forward to the financial secretary.

Kay's Place has become a familiar shopping place in the community, and we continue to appreciate our regular shoppers as well as welcoming those who venture in for the first time.

Our FY 13 goals are:

- Re-implementing the color-code and inventory system.
- Establish a volunteer recognition program.
- Research and implement methods for improving public relations and marketing.
- Displaying our items in a more attractive and organized manner.
- Research and establish new clothing and item display and pricing which will increase the revenue and meet the budgeted amount.

SUBMITTED,

GAIL BARTLETT

PCC Kitchen Task Force 2012

The Kitchen Task force was established in support of our proposal for the startup of a new mission and justice initiative at our Church –A KAY'S PLACE LUNCH PROGRAM -because we recognize hunger is a major problem for individuals and families, not only regionally, but also in our local "backyard".

Primary goals:

- 1. To create a functional kitchen in our church building.*
- 2. To recruit community partners to share creating three lunches per group per year.*
- 3. To provide an accessible venue for serving meals to the hungry in our community.*

There are no lunch programs on weekends for individuals and families in our community, therefore in conjunction with our Kay's Place Thrift Shop, we want to organize a free Saturday luncheon open to persons and families in the Greater Lowell area.

To achieve this mission, PCC needs to accomplish three phases:

- Phase I of Kay's Place Lunch project is focused on upgrading our kitchen to become a useable workspace that will adhere to all public health codes and standards.
- Phase II is our plan to recruit 12 to 13 partners from the community to join us in this program. Each partner group will buy, prepare and serve lunch 3 times a year...for a total of 36 -39 Saturdays. Our church will host 8-10 Saturdays for a total of 46 Saturdays of free lunch.
- Phase III is geared to the operation of the actual two hour lunch program to serve minimally 50 persons per week.

The Kitchen Task members have over eight years' experience volunteering at the successful St. Paul's weeknight Soup Kitchen at Eliot Presbyterian Church. We are fortunate to have three professional food service members within our congregation whose input is critical to ensure accuracy and adherence to public health operational regulations.

Our members are made up of eleven men and women who meet on a regular basis and each member provides direction in the area of their strength. Maureen Kellett, Food Service Director for the Swampscott School System, Duncan Bartlett, Food Service Director for Meadow Lodge, Jean Page, Serve-Safe certified, Wayne Russell, founder Kay's Place, John Hamblett, technical and contractual experience and support, John Richards, experienced with large church kitchen renovations, Jim McMorrow, PCC Sexton, Gail Bartlett, grant developer, Kim Nichols, fundraising, Bob Sweet, photographer, Joan Graham, Soup Kitchen coordinator and Rev Ruth Richards. Jim, Maureen and Rev Ruth are the primary project contacts; Maureen is a certified Serve Safe worker and will provide the professional food service regulations and mandates that must be adhered to with large group food preparation, Jim understands and is familiar with the dimensions and logistics of the entire church building and Rev Ruth is both our spiritual and organizational leader.

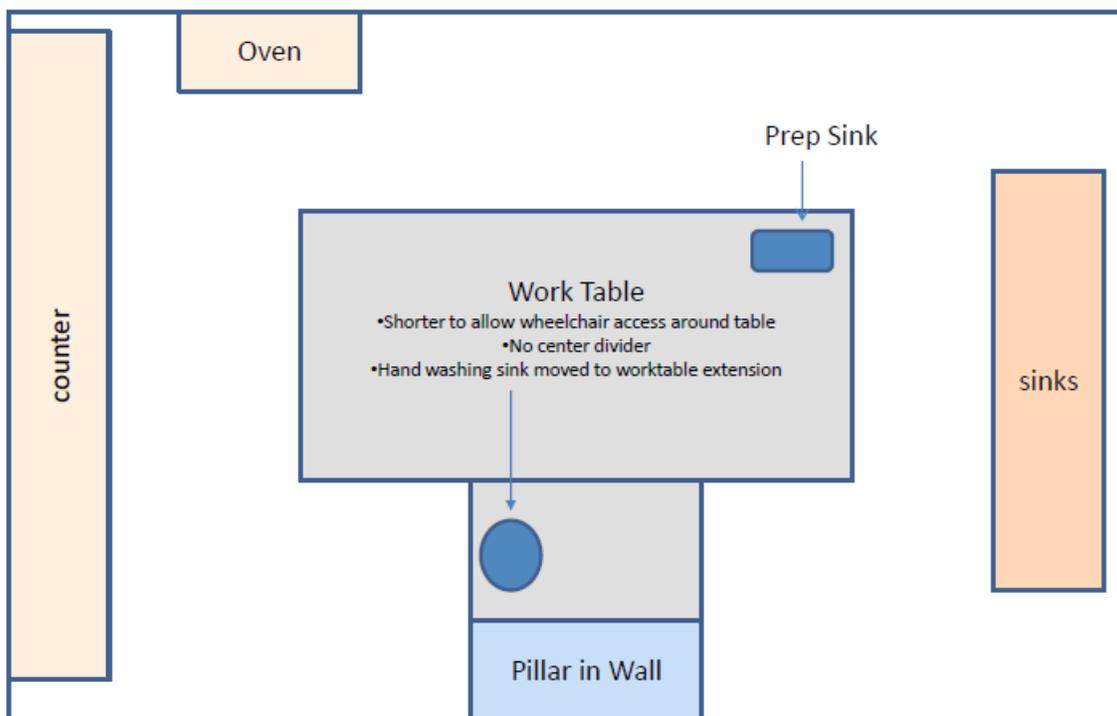
We have approved blue print plans (John Hecker, architect) and a plan of action (John Richards) that depict the transformation of the old shell of our existing kitchen into a state of the art and up to code efficient workspace that will be the basis for the lunch

program, but also provide accessible opportunities to the community and potential revenue sources for the church.

The kitchen renovation is a huge and costly undertaking and must meet the standards of the Department of Public Health before we can offer any foods to the public. If the kitchen update does not occur, then the proposed lunch program will not occur.

The approved blue print plan presents a basic kitchen format that will utilize current fixtures when able or locate reusable ones (we have connected with Alternative Kitchens of NH) from a vender that deals in refurbished kitchen equipment for low cost, or purchase new if needed. We will be required to upgrade the electricity, install mandated sinks and prep areas, and refurbish the floors, walls and ceilings. We did receive good news in that the current plumbing system will support the proposed upgrade. This is a positive beginning.

ARCHITECT VERSION of the PCC KITCHEN UPGRADE:



IN SEARCH OF COMMUNITY PARTNERS...

Success will be witnessed by the recruiting and partnering of with 12-13 other community groups to collectively create a free luncheon 46 Saturdays per year. We believe the model will allow us to fulfill the project's mission in two more ways. We will feed the hungry and provide others with the opportunity to help as well. We actively build community partnerships and strive to make a difference in the world through service, support and education. We want this program to be here for the long run and sharing the responsibility will be cost effective and increase public awareness.

In our early attempts to recruit future "lunch" partners, we have contacted many of the current self-help groups as well as U/MASS Lowell, Middlesex Community College, Lowell General Hospital begun to introduce the plan/project to our neighborhood groups, schools and local volunteer programs.

As of this writing PCC has secured one partner and we are in active discussion with three others (U/MASS alumni, and two additional church programs).

BUDGET AND FUNDING ...

PCC has applied for and been fortunate to receive the following funding for the Phase I kitchen refurbish project:

- Barnes Grant \$8000.00 (UCC MA Conference-local denomination)
 - Neighbors in Need \$2000.00 (UCC Neighbors in Need-national denomination)
 - Wal-Mart \$1000.00 (Community Hunger Relief Program-Chelmsford)
 - GLCF \$5000.00 (Greater Lowell Community Foundation)
- TOTAL \$1600.00

Pending:CDBG \$6000.00 (Community Development Block Grant)

KITCHEN RENOVATION BUDGET	\$
<i>REVENUE</i>	
Foundation and Corporate Grants	24000
Individual Contributions	1000
Total	25000
<i>EXPENSES</i>	
Contractors	9000
Equipment Rental & Maintenance	5000
Insurance Expense	500
Supplies and Materials	10000
Total Non-Personnel Costs	15500
Total	24500

We have needed to push back our proposed opening date to May, as the RFP's will be announced and selected in February.

LUNCH OPERATIONS:

In addition, to fund Phase III (operations) of the lunch program, we estimate the following funding opportunities:

- Community Partners will share the cost by assuming the expense of the meal
- Gifts cards from local supermarkets, businesses
- Special collections from the congregation members
- Pledges from involved community.

Submitted,
Gail Bartlett

Pumpkin Patch 2012

Over 30 volunteers, 250 selling hours and 2,500 pumpkins combined for our third Pumpkin Patch's success. We sold more pumpkins this year for a total of profit of \$4912.50. That is \$876.46 more than last year. This doesn't even include the money raised from a customer favorite, the bake sale.

Each year our Patch also grows in help. We were introduced to a UML Fraternity, who helped unload the delivery of large pumpkins. We were able to partner with them by contributing to their food drive.

Our pumpkins were larger than the year before and we were introduced to Swan Gourds. We had three large boxes of Pie Pumpkins, instead of just two. Many sales were increased with some Pie Pumpkin incentives.

Our pumpkin "cut-out" saw many repeat customer photos from the year before. We even had a dog posing.

Our pumpkins were seen at the Renaissance Club, East Pawtucketville Citizens Council yard sales, the Wang Middle School and homes from Pelham to Nahant.

Each year we learn something or someway new to improve our Patch. We learned deliveries are easier on the weekend. Although a Sunday morning delivery at 10am is not the best. We adjusted our selling hours, moved the pricing pumpkins, added more tents and survived Hurricane Sandy. Thankfully, we reunited with Claire and Wayne who stopped by on Tuesday to take away the rotten pumpkins. They take them up to their land in New Hampshire to feed the deer and wild turkey.

Our Patch has grown so popular, that PCC is becoming known as the "Pumpkin Church". I believe our "Patch" is so successful because everyone in our church family, their families and friends all work and laugh together. Thank you and congratulations to everyone on our success.

Maureen Kellett

ITEM	2010	2011	2012
Pumpkin sales gross	\$10,890.75	\$12,120.25	\$14752.25
Pumpkin profit@1/3	\$3,626.62	\$4,036.04	\$4912.50
Pumpkin profit@1/1		\$563.00	\$99.00
Baked goods/donations	\$754.10	\$415.50	\$392.00
Total profit	\$4,380.72	\$5,014.54	\$5403.50

Louisa Varnum

Windows of Faith Annual Report 2012

Despite the continued slow economy members and friends of the Pawtucket Congregational Church continued to generously support the Windows of Faith capital program.

We continue to receive an annual donation from the DeMoulas Foundation. In late December 2011, we received a donation from the Aubert J. Fay Charitable Fund that is included in this 2012 report. We did not receive a donation from the Fund in 2012. We will pursue a new application in 2013. Other sources include gifts, memorial contributions, PCC night at the Spinners baseball game, and the sale of post cards and note cards.

In October, Windows of Faith conducted a second capital campaign aimed at reducing the debt incurred in making our church barrier free. Seventy-five (75) solicitations were sent to both present and former church members and friends of the church. We received thirty (30) responses, fourteen (14) from members, thirteen (13) from former members, and three (3) from former pastors. The campaign raised \$9,480. We are thankful to everyone who responded and will ask for continued support with another campaign in September 2013.

Memorial contributions include \$2,310 received in memory of Valwyn "Val" Gaudette, beloved daughter of life-long member Joyce Frazee.

During the year donations and gifts totaling \$20,913.70 were gratefully received from charitable foundations, members, and friends of Pawtucket Congregational Church.

DeMoulas Foundation	\$3,500.00
Aubert Fay Foundation	\$1,000.00
Anonymous Gifts	\$2,020.00
Capital Campaign	\$9,480.00
Barrier Free Access	\$1,780.00
Memorial Contributions	\$2,885.00*
Spinners Fund Raiser	\$240.00
Doors Open Lowell	\$2.00
Post Card Sales	\$4.00
Interest	<u>\$2.70</u>
Total	\$20,913.70

*Includes the \$2,310 received in memory of Val Gaudette.

On January 26, 2011, we made a \$14,000 loan payment to the Cornerstone Fund. This was the second of five installments on the loan we took to make our church barrier free. Our Windows of Faith Account has an end of December 2012 balance of \$16,416.07. This will allow us to make our third payment to Cornerstone in January 2013.

We are deeply grateful to everyone for their past financial support to Windows of Faith and ask for continued support as we work to achieve the goal of retiring our debt.

Respectfully submitted,

Paula Leavitt, Co-Chair, Windows of Faith

2012 Windows of Faith Donors

Donor

Bartlett, David & Priscilla
Bartlett, Neil & Janet
Burton, RaeAnne & Bob
Carlson, Pam & David
Chervenak, Helen
Clark, Nancy
Cogan, Phil
Davidson, Dr. Judith
Duxbury, Beverly J.
Gaudette
Fath, Rev. Sanford
Frazee, Joyce
Gibson, Richard & Margaret Pesce
Graham, Joan
Gray, Rev. Duke T.
Hamblet, John & Hope
Hamblet, Chip
House, Beverly & Guy
Huang, Eleanor Bartlett
Kingham, Don & Lily
Leavitt, Paula & Ray
Gaudette
McMorrow, James
Richards, John & Rev. Ruth
Shepherd, Ron, Lynne & Family
Silcox, Norman & Betsy
Spearel, Col. Donald & Ellen
Stoehr, Rev. Richard & Judith
Sweet, Robert
Tanner, Barbara
Thurlow, Robert & Rev. Judith
Varnum, Louisa
Varnum
Varnum, Tom & Nancy
Wilcox, Robert
Yoder, Carolyn & Claude

In Memory of:

Carl Mason & Bartlett Family
Diana Jambard, Val Gaudette
Mabel Gibson
Leonard & Czarina Wilcox
Barbara & Willis Clark, Jr.
Isabelle Cogan

Earl & Beverly Duxbury, Val

Clement & Ruby Stoddard
Val Gaudette
Ken & Mabel Gibson
Val Gaudette

Val Gaudette
Val Gaudette
Val Gaudette
Mr. & Mrs. Winthrop C. Bartlett
Robert Kinghorn, Val Gaudette
Louis & Flora Mechalides, Val

Val Gaudette
Val Gaudette
Bertice & Estelle Spearel

Val Gaudette
Val Gaudette
Thomas, Jean, Molly & Helen

Val Gaudette
Leonard & Czarina Wilcox
Keby & Ray Silcox

The Board of Stewardship and Finance
2012 Annual Report

Introduction:

The Board of Stewardship and Finance oversees the finances of the church and is responsible for the care, maintenance and improvement of church property. The Board meets on the third Thursday of every month with additional meetings as required.

Thanks to our Treasurer, Nancy Tierney; our Interim Executive Secretary and Financial Secretary, Louisa Varnum, and members Paula Leavitt, Bob Sweet, Gail Bartlett and Jim McMorrow for all their hard work this past year. Our progress would not have been possible without their efforts.

2012 Property, Buildings, and Equipment:

2012 saw many improvements to the property and use of the church. Here are a few highlights:

- As a welcome present to our new Pastor, Ruth Richards, we completely renovated the Pastor's Office. Bob Sweet, Jim McMorrow and Chip Hamblet pulled down the suspended ceiling and much to our surprise we found a 13 foot high ceiling with a 6 foot towering window. We repaired and plastered the walls and ceilings and painted the walls with the color of Ruth's choice. The carpet was removed and we sanded and refinished the floor. An electrician updated the electrical outlets and installed a ceiling light and fan combination. A new access panel was cut in the ceiling of the Pastor's closet which gave us better access to the sanctuary ceiling. The end result was a brighter and hopefully more comfortable Pastor's office.
- Meetings were held with the building and health inspectors in anticipation of renovating the main kitchen in order to be licensed to serve food to the public. Working with our architect, John Hecker, and the kitchen task force, plans and a Request For Proposal were developed. We anticipate the work will begin in early 2013.
- Two energy audits were conducted (one for heating savings and the other for improving electric efficiencies) and many energy saving recommendations were presented to us in formal proposals. It was determined that we are eligible for the MassSave 70% subsidy on most of the work done.
- We were awarded a CDBG grant for half the cost of a fire alarm system. We expect the \$15,000 system will be installed in the first quarter of 2013.
- Bob Sweet continued the refinishing of the pews in the Sanctuary. One of our anonymous group leaders, a professional furniture restorer, mixed a stain that matched the old finish perfectly.
- We continued our University and student partnerships in 2012 with UMass Lowell, Lesley University and Climate Summer. These student groups live at the church while performing outreach, community service and training. Not only do they add an air of excitement to our church but they are willing and helpful volunteers. This year the students contributed to the painting of the Pastor's Office, a complete yard cleanup including mulching our shrubs (thanks to a donation by the Leavitts), upgrading boiler room storage for the thrift shop, a first coat of paint in the downstairs hallway, continued scraping and painting of the iron fence, a facelift for our Peace Pole and a washing down of all the woodwork in the church. We look forward to hosting all three groups again in 2013.
- Bob Sweet and his student teams primed and painted the downstairs hallway leading to the south yard.

- Chip, Jim McMorrow, Bob Sweet and Rick Estabrook built a new storage closet for the Lowell Philharmonic Orchestra for instrument storage under the stairway downstairs. Jim had squirreled away one of our antique wooden doors that was refinished by Bob Sweet and Chip. The closet looks like it has always been there!
- We extended our partnerships with Acre Daycare, U Mass Lowell, Vista and Jumpstart to host a 2012-2013 reading program for ESL preschool children.
- The church Facebook page was established in 2012 and has proven to be an important networking/communication tool. Ruth routinely posts her sermons and members have begun to contribute pictures, “shares” and “likes”. Our Facebook “reach” now extends to 156 people. Our website beat its previous record with 89 clicks in one day.
- Thanks to the generosity of one of our church families and the expertise of James Richards, we acquired a new sound system for the sanctuary. In 2013, we hope to add an assistive hearing system.

2012 Financial Summary:

In 2012 the church reached its medium term financial goal: our income including investment income slightly exceeded our expenses. The long term implications are enormous.

Income: (Appendix A)

Increases in pledges and miscellaneous revenue were somewhat offset by a below budget performance of the thrift shop (-\$1,577) and fundraising activities (-\$1,742). Total revenues for the year increased by \$4,546 (7%).

Pumpkin sales continued to show growth (7%) and total profit to PCC increased by \$397 (incl. baked goods). It should be noted that in 2012, \$9,835 was raised for the benefit of the Navajo Nation.

ITEM	2010	2011	2012
Pumpkin sales gross	\$10,891	\$12,120	\$14,752
Sent to Navajo Nation (2/3)	\$7,264	\$8,084	\$9,835
Pumpkin profit@1/3	\$3,627	\$4,036	\$4,917
Pumpkin profit – extra week@1/1		\$563	
Baked goods/donations	\$754	\$415	\$491
Total profit to PCC	\$4,381	\$5,011	\$5,408

The Brazilian Presbyterian Church moved to a new location in September 2012. The resulting loss of rental donations was offset by the addition of another SAA group (\$524), Lesley University REAL Retreat (\$500) and Miscellaneous Events (\$150). Please see additional comments Re: Rental Donations under “Forecast”.

Expenses: (Appendix A)

Expenses were approximately \$8,000 under budget. This was mostly attributable to a \$2,000 savings in Interim Pastor Compensation, a warm winter yielded about \$4,000 in heating expense savings and we terminated our financial advisor (\$2,000).

Our many projects including the repair and restoration of the pastor’s office, the downstairs hallway were completed thanks to our large reservoir of volunteers and the generosity of our donors. These efforts saved the church more than \$20,000 in 2012.

Debt: The Windows of Faith, led by Paula Leavitt, held another very successful capital campaign. In early 2013, we used \$16,000 of WOF funds to pay down our Cornerstone Line of Credit balance. Paula noted that we received considerable support from the friends of the church as well as church members.

Benevolences:

<u>Our Church's Wider Mission (MACUCC)</u>	
• Neighbors in Need	\$258
• The Christmas Fund	\$210
<u>United Campus Ministry</u>	\$93
SUB TOTAL	\$561
<u>Navajo Nation (Pumpkin Patch)</u>	\$9,835
TOTAL BENEVOLENCES	\$11,708

In addition to the above:

<u>Margaret Smith Music Fund</u>	\$1,305
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Statement of Financial Position (Appendix B)

We used approximately \$7,000 of the \$15,000 of our reserves we had budgeted for operating expenses. The increased return on investments and debt reduction yielded a significantly improved bottom line (+\$34,811).

Capital Expense Budget: (Appendix C)

This year we have added a Capital Expense budget that lists the anticipated Capital expenses for 2013 and the funding sources for those projects. Funding which has already been secured and designated for specific projects will show up as both an asset and a liability in the Statement of Financial Position.

Operations Summary:

In 2011, we hired Congregational Finance to straighten out our Interim Pastor tax and compensation issues. As a result of her work, in December 2011, the Board contracted with Rev. Karen McArthur, Principal, to provide payroll and tax administration services as well as Treasurer education and training. Rev. McArthur provided valuable expertise in developing our Settled Pastor's compensation package but unfortunately, she was unable to complete her contract with us. This resulted in significant payroll and tax complications that took literally hundreds of volunteer hours to straighten out. In September, we contracted with Payright Payroll Services. To date, the service level has been very good. They currently manage our payroll and payroll tax related submissions.

2013 Forecast

Income: Our pledge drive yielded modest results. Seven members increased their pledges resulting in projected increase in pledge income by 9% to \$43,370 in 2013. We expect revenues to remain flat in the Thrift Shop. 2013 Projections for the Pumpkin Patch anticipate an 11% increase (\$600). Rental donations are expected to decline following the loss of the Brazilian Church donations of \$4,800 per year. Income is forecast to decrease overall by 3% (\$2,126) in 2013.

2013 Forecast (continued)

Expenses: We are projecting a 5% (\$4,187) increase in 2013 expenses. Pastor and Sexton salaries increased by 2% and we anticipate a full year musician salary expense. In addition, we will incur \$840 in salary administration fees. Due to the cold winter, we have budgeted another \$2,800 in fuel costs over 2012. Expenses also include the new Worship Fund which is offset by an equivalent amount in Income. (See next paragraph)

Other

Worship and Building Funds: One of our church families has donated \$12,000 to be divided into two funds. \$2,000 will be used in a worship fund. This amount will be included in our budget under both Income and Operating Expenses. The remaining \$10,000 will be used to create a building and facilities fund. The goal is to accumulate funding for larger building related projects such as the re-plastering and painting of the sanctuary. This fund will not be included in the operating budget but will appear as a separate account or line item in the balance sheet.

We received a Community Development Block grant for half the cost of a fire detection and alarm system that would ring in a central fire station. The total cost of the system is \$15,700. The other half will be paid from unrestricted memorial funds.

Congratulations to Gail Bartlett and her grant writing team. They have been awarded three grants for the kitchen renovation and handicapped accessibility project:

Neighbors In Need (MACUCC)	\$2,000
Walmart	\$1,000
Greater Lowell Community Foundation	\$5,000

Looking Forward:

Our financial future is much brighter now that we have reached our medium term goal of “breaking even” including return on investments. As a result we have developed a new set of financial goals:

- **Increase our mission giving by becoming a “5 for 5” congregation.**

Being 5 for 5 is one sign of congregational vitality in UCC churches that fully support Our Church's Wider Mission. 5 for 5 churches give to Basic Support and all four Special Mission Offerings. Special Mission Offering dates are: Neighbors in Need is on World Communion Sunday, The Christmas Fund is the Fourth Sunday of Advent, One Great Hour of Sharing is the Fourth Sunday in Lent, and Strengthen the Church is on Pentecost Sunday.

- **Improve our financial results**

Our next financial goal is to be truly break even without using the return from our investments. This will provide a stronger base from which missions, staff improvements, outreach and capital improvement can stem from.

The key to financial progress in 2013 is increased fundraising, finding new tenant-partners, another successful Windows of Faith campaign and Pumpkin Patch, continued pledge support and a close watch on expenses.

Respectfully submitted,



2013 Budget

	2012 Budget		2012 Actual		2013 Budget		2013 Budget Notes
INCOME							
1. Pledges	\$37,000		\$39,857		\$43,370		
2. Loose Collection	\$1,000		\$1,525		\$1,000		
3. Special Collection (Benevolences)	900		\$1,866		1000		
3a. Soup Kitchen	400				400		
4. Worship Fund @					2000		
Total Sunday Collections (1+2+3)		\$39,300		\$43,248		\$45,770	
5. Facilities Rental	\$14,500		\$14,949		\$10,950		
6. Thrift Shop	\$5,000		\$3,423		\$3,500		
7. Holiday Fair	\$0		\$0		\$0		
8. Special Events	\$7,000		\$5,667		\$7,000		PP \$6K, Other Fundraising \$1K
9. Miscellaneous Revenue (a)	\$1,000		\$4,059		\$2,000		Mem Garden \$1K, Misc Revenue \$1K
Total Other Income (4+5+6+7+8)		\$27,500		\$28,098		\$23,450	
Adj. to Income							
TOTAL OPERATING INCOME		\$66,800		\$71,346		\$69,220	
EXPENSES							
Salaries	\$37,900		\$40,305		\$44,227		Includes COLA adjustment for JM & RR, EM 42 days, Supply \$750
Employee Benefits	\$9,100		\$4,675		\$1,007		Social and Medicare 6.75 %
Payroll Administration					\$840		PayRight Fees (\$35.00*24)
Total Salaries		\$47,000		\$44,980		\$45,234	
Insurance	\$5,300		\$6,831		\$5,561		Actual 2012-2013 Premiums
Gas Heat	\$12,000		\$7,286		\$10,000		
Utilities	\$4,600		\$4,681		\$4,700		
Assoc. Dues	\$600		\$627		\$650		
Church School	\$100		\$0		\$100		
Office Supplies	\$4,500		\$1,340		\$2,500		
Church Supplies	\$300		\$1,217		\$300		
Church Maint./Supplies/Repairs	\$5,500		\$5,232		\$5,500		\$3,500 Maint Supplies, Lift \$1K, Repairs \$1K
Worship Expenses @					\$2,000		
Special Event Costs	\$400		\$0		\$400		
Membership/Pledge/WOF Drive	\$150		\$0		\$150		
Miscellaneous	\$1,000		\$2,007		\$1,000		
Benevolences	\$900		\$561		\$1,100		5 for 5 -\$200ea, UCM \$100
Soup Kitchen	\$400		\$30		\$400		
Interest - Cornerstone	\$2,400		\$2,279		\$1,800		
Non Salary Expense Total		\$38,150		\$32,028		\$36,161	
TOTAL OPERATING EXPENSES		\$85,150		\$77,208		\$81,395	
YEAR END RESULT (Operating)		-\$18,350		-\$5,862		-\$12,175	
Investment Income		6,000		6,000		6,000	
TOTAL After Investment Income		-\$12,350		\$138		-\$6,175	

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET) PAWTUCKET CONGREGATIONAL CHURCH December 31, 2012					
	Institution	Type	Balance		Notes
			Dec. 31 2011	Dec. 31, 2012	
ASSETS					
Unrestricted					
	TD BankNorth	Checking	\$2,011	\$5,511	
	TD BankNorth	Savings	\$2,037	\$2,038	
	TD BankNorth - Capital Expense	Checking	\$2,742	\$18,782	Kitchen \$16,000
	TD BankNorth	Psbk	\$253	\$647	
	Eastern Bank - Wilcox	Savings	\$3,729	\$3,731	
	Signator Invest.	Mutual Funds	\$124,391	\$127,961	
	Mass Cong. Fund #1	Investment	\$3,683	\$4,183	
	Mass Cong. Fund #2	Investment	\$2,285	\$2,304	
	Sub Total Unrestricted		\$141,131	\$165,159	
Restricted					
	Eastern Bank - WOF	Savings	\$10,502	\$16,416	For WOF purpose only
	Eastern Bank - Combined	Savings	\$4,735	\$4,738	\$3,640 Restricted
	Signator Invest. Memorial Fund	Savings	\$131,694	\$147,691	\$125,000 Restricted
	Sub Total Restricted		\$146,931	\$168,845	
	TOTAL ASSETS		\$288,062	\$334,003	
LIABILITIES					
	Cornerstone Fund	LOC	\$63,225	\$49,255	
	2013 Capital Expense			\$25,100	See 2013 Capital Budget
	TOTAL LIABILITIES		\$63,225	\$74,355	
BALANCE			\$224,837	\$259,648	

2013 Capital Expense Budget

	Expense	Funding
Fire Alarm		
Capital Expense	\$15,750	
Funding Sources		
• CDBG Grant		\$7,850
• Wilcox Fund*		\$3,700
• General Funds*		\$4,200
Funding Excess/Shortfall		\$0
Downspouts		
Capital Expense	\$1,200	
Funding Sources		
• Insurance*		\$200
• General Funds*		\$1,000
Funding Excess/Shortfall		\$0
Stained Glass repair		
Capital Expense	\$1,000	
Funding Sources		
• Reimbursement		\$1,000
Funding Excess/Shortfall		\$0
Kitchen Renovation		
Capital Expense	\$16,000	
• Barnes Grant*		\$8,000
• NIN*		\$2,000
• Walmart*		\$1,000
• GLCF*		\$5,000
Funding Excess/Shortfall		\$0
Total	\$33,950	\$33,950

* Amounts shown in 2012 Balance Sheet \$25,100

Nominating Report for 2013

The committee submits these names for nomination to serve as indicated for the year 2013. An * indicates a member who is new in that position since the last report. There are still vacancies in some positions and the Committee welcomes volunteers or nominations from the floor to fill those vacancies.

Moderator

Joan Graham
*John Richards, Associate

Clerk

Thomas Varnum

Treasurer

Nancy Tierney

Financial Secretary

Louisa Varnum

Auditor

*

Deacons

RaeAnne Burton
Robert Burton
Wayne Russell
Maureen Kellet
Don Kinghorn
*Cathy Gunnulfsen

Cabinet Members at Large

Wayne Russell
Robert Burton
Louisa Varnum
Helen Chervenak

Pastoral Relations

Judy Davidson
Louisa Varnum
*

Worship and Education

Lily Kinghorn
Don Kinghorn
Cathy Gunnulfsen
*Jean Page
*

Fellowship and Outreach

Judy Davidson
*Kim Nichols
*
*

Music Committee

Louisa Varnum
Bob Sweet
Helen Chervenak
Joshua Page
*

Historical Committee

Don Kinghorn
Joyce Frazee
John B. Hamblet, Sr.
Hope Hamblet
Louisa Varnum
*Paula Leavitt
*

Stewardship and Finance

John B. Hamblet, Jr.
Joyce Frazee (emeritus)
Paula Leavitt
Bob Sweet
Louisa Varnum
James McMorrow
(Sexton)
*John Richards

Windows of Faith Fund Co-chairpersons

Paula Leavitt
Joyce Frazee

Fundraising Chairperson

Gail Bartlett

Thrift Shop

Gail Bartlett
Wayne Russell
John McCarthy
*
*

Soup Kitchen Co-chairs

Joan Graham
RaeAnne Burton

Nominating Committee

Louisa Varnum
Wayne Russell
Paula Leavitt