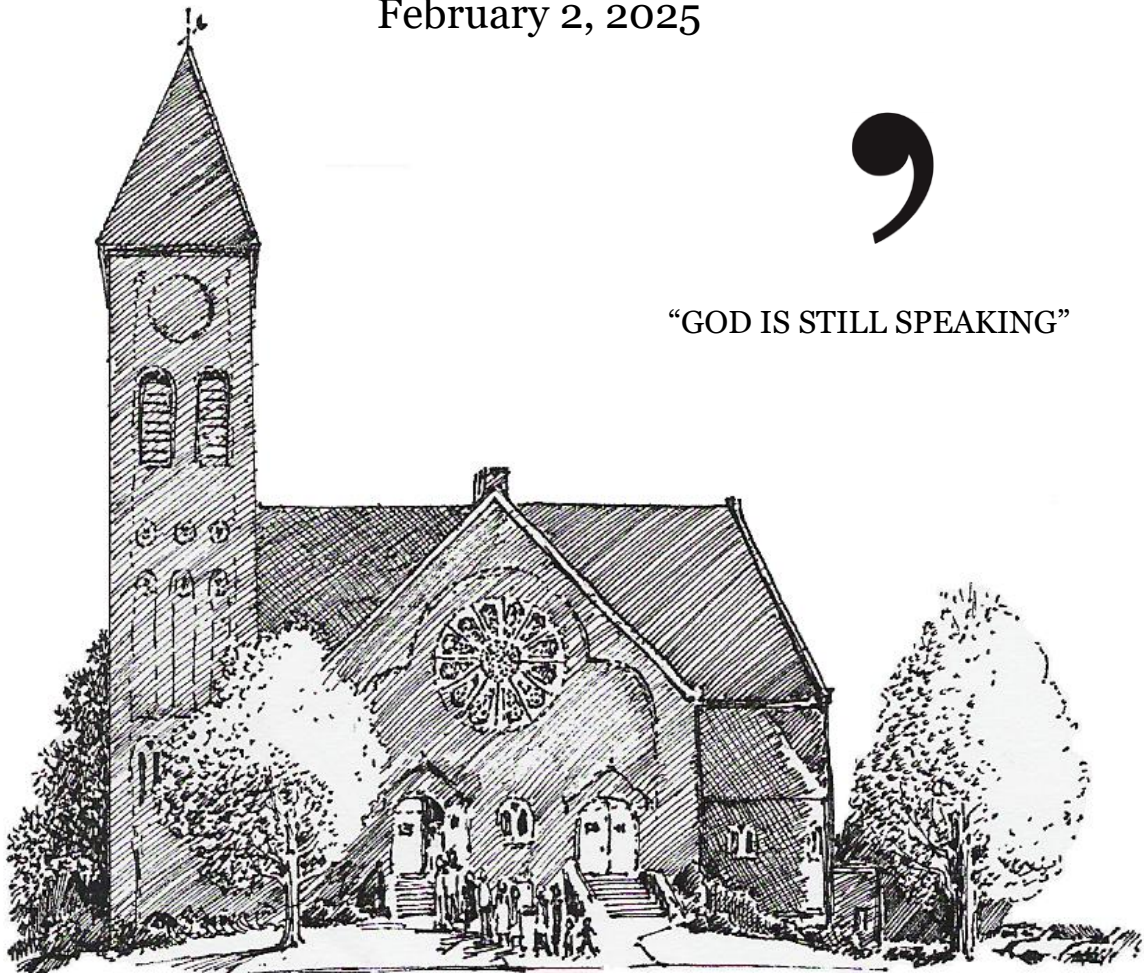


# 2024 ANNUAL REPORT

## ANNUAL MEETING

February 2, 2025



“

“GOD IS STILL SPEAKING”

*ALL ARE WELCOME AT CENTER CHURCH ON THE COMMON, AN OPEN AND AFFIRMING UCC CONGREGATION, WHERE THE SPIRIT OF GOD STIRS US TO EMBRACE OUR DIVERSITY, DEEPEN OUR FAITH IN JESUS, SHARE OUR TEARS AND LAUGHTER, AND EXTEND GOD'S ABUNDANT LOVE AND JUSTICE INTO THE WORLD.*



### FIRST CONGREGATIONAL CHURCH

United Church of Christ

One Church Street

South Hadley, Massachusetts 01075

413-532-2262

Email: [centerchurch@verizon.net](mailto:centerchurch@verizon.net)

Facebook: Center Church of South Hadley MA

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

Instagram: @centerchurchsouthhadley

## **The Ministry at Center Church**

Ministers	All Church Members
Senior Minister	Rev. Lori J. Souder
Faith Formation	
Children	Kate Hoffman, Julie Burke, Emily Mulder
Youth	Kenneth Mulder
Nursery	Annabelle Burke
Music Program	
Organist	Larry D. Schipull
Choir Director	Mallory Coakley
Associate in Music	Cynthia J. Morrell
Church Administrator	Cynthia H. Jubinville
Custodian	Robert Farman

## **AGENDA**

**Annual Meeting – February 2, 2025**

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

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Call to Order - Call for quorum_____	Moderator
Opening Devotions_____	Rev. Lori J. Souder
Presentation of the Annual Report_____	Moderator
Minutes of the 2024 Annual Meeting _____	David Morrell, Clerk
Sr. Minister’s Report _____	Rev. Souder
Team Reports Review _____	Review Chairs
Financial Reports _____	John Hoffman, Treasurer
Presentation of the Slate _____	David Morrell
Acceptance of Annual Report _____	Moderator
Budget for 2025_____	Eliot Chartrand
Acceptance of Budget _____	Moderator
Other Business_____	Moderator
Church Council: Fundraising using an Auction Event Policy	
Closing Summary _____	Rev. Souder
Closing Devotions _____	Barbara Kershner
“Blest Be the Tie That Binds” _____	Cynthia J. Morrell and all members of the 2025 Annual Meeting

### ***Blest Be the Tie That Binds***

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

# **INDEX**

## **Annual Meeting – February 2, 2025**

- page 3** Minutes of the 2024 Annual Meeting, February 4, 2024
- page 5** Report of the Senior Minister
- page 7** Report of the Board of Deacons
- page 8** Report of the Board of Trustees
- page 9** Report of the Clerk
- page 10** Report of the Church Council
- 
- page 13** Report of the Director of Faith Formation for Children
- page 14** Report of the Youth Leader
- page 15** Report of the Associate in Music
- 
- page 17** Report of the Activities Team
- page 18** Report of the Human Resources Team/Pastor-Congregation Relations Team
- page 19** Report of the Membership Team
- page 20** Report of the Outreach Team
- page 22** Report of the Stewardship Team
- page 24** Financial Reviewer's Letter
- page 25** Financial Reports
- page 35** Proposed 2025 Budget
- 
- page 37** Church Officers, Team Members, and Delegates listing
- page 38** Appointed Persons and Teams

## MINUTES OF THE ANNUAL MEETING

February 4, 2024 (In-person and via Zoom)

The 291<sup>st</sup> Annual Meeting was called to order by acting moderator Brian Lapis at 11:35 a.m. in Fellowship Hall, with a quorum of 28 voting members and an overall count in the Hall of 35 and 10 on Zoom in attendance. Rev. Lori Souder agreed to monitor (through her laptop) the Zoom participants. Rev. Souder then gave an opening prayer asking our Creator to bless our time together. Brian thanked Corinne Chartrand and Nancy Perman for preparing the sandwiches, etc. for after the meeting luncheon. He also remarked at how flexible the new sound system is!

It was **MSV** unanimously to accept the minutes of the February 5, 2023 Annual Meeting as printed.

### **Pastor's Report:**

- Lori read from Ephesians 4:4 "There is one body and one Spirit..." She stated that in 2024, we will be "one when we connect!" She hopes her vision of connecting will make us a stronger congregation. We are so blessed with this "church home" and those of us who "dwell" within it! Let's use our ministry and our communications to connect!
- She reiterated that we are blessed with so much support from clergy among us. They are: Rev. Winston Baldwin, Rev. Lorain Giles, Rev. Randy Hyvonen, Rev. Mary Nelson, Rev. Terry Yasako Ogawa, Rev. Randy Purinton, Rev. Art Stanley and Missionary Don Sibley. She also values the excellent staff and leaders of the various teams who listen and promote in their own ways the "ministry of Jesus."

### **Member In Discernment:**

- Emily Carle, our Center Church Seminarian, gave us an update of how she is doing at her seminary in Louisville, KY.
- She is grateful for her relationship with Center Church and the "discernment group" who have served as a "sounding board" for her. She is active in the Racial Justice ministry at the Seminary. She has begun working on her "final stage" of her studies.
- She thanked Center Church for the scholarship support throughout her time in Seminary. Brian thanked her for her "upbeat" report and stated on behalf of Center Church that she is "always welcome here!"

### **Team Reports:**

- Leaders of the Activities, Deacons, and Faith Formation teams all remarked that their reports are as printed. Anita Sarro of HR added one correction to her report, regarding Lori's sabbatical, the year 2022 was not reported. Membership stated their report is as printed. Outreach reported that report has no deletion or corrections.
- Stewardship updated their report to read: total pledged as of December 31 was \$120,935. Total pledge units - 73. Average pledge - \$1,656.64. Median pledge - \$1,000. Four "new" pledge units - \$3,617. 23 units increased their pledges totaling \$6,253. 12 units decreased by a total of \$7,580. 34 units maintained their 2023 level. 12 units have not yet pledged for 2024 totaling \$24,960. The ministry of Center Church requires money!
- Trustees the installation of the new (whole church building) alarm system is still ongoing. It is a major project and should be completed in 2024. The installation has been plagued with many essential parts being delayed. Eliot thanked the installation team for the professional job that they are doing.

### **Financial Report:**

- Treasurer John Hoffman referred those present to the various financial pages. To date, there is one point one million dollars in our endowment fund! He said our moving away from Wells Fargo and into the UCC investment fund was a very good move for our church! The fund can be accessed on a daily basis if needed.

### **Nominating Slate:**

- The Clerk presented and explained the slate. The names now on the slate no longer show any term limits. If someone agrees to serve, they will be serving for the coming year. If they choose to leave their position before the year is up, they may do so. At the end of the year, they will be asked if they wish to remain or leave the position. This has been instituted because there's no longer a nominating team. The Clerk then presented the slate and thanked all who agreed to serve. It was **MSV** unanimously to accept the slate as presented.

### **Acceptance of the 2023 Annual Report:**

- Moderator Brian Lapis then called for a vote to accept the 2023 Annual Report as updated and distributed. It was **MSV** unanimously to accept the report. Cindy Morrell then thanked all those who submitted their reports and especially a huge "Thanks" goes to Thia Jubinville for her efforts in compiling the whole report. This was met with acclamation!

### **Budget for 2024:**

- Chair of the Trustees, Eliot Chartrand presented the 2024 budget. He stated that it is much like the 2023 budget. The same pledge level was used. It also shows that the utilities expenses are down. Due to a declining membership, there is a shortage of pledge income, but miscellaneous income is fair. Building upkeep is high and difficult to plan for. The Tree of Life school donation went up to \$2,700 with \$400 from other users. With some discussion about the need for more fundraising, it was **MSV** unanimously to accept the 2024 budget as presented.

### **Other Business:**

- Al Duffy, the Safe Church Coordinator, reported that the "safety document" now reflects the soon-to-be-operational alarm system. Also, with no moderator, there will be a need for an investigator to be appointed for any incident investigations. Al stated that the completed document was sent to the UCC. They, in turn replied that it was a "well written document." Comments from those attending were that people "felt safe here at Center Church." Karen Anderson of Activities reported that money has been given to the Trustees to help with two future accessible doors for the Park Street/Fellowship Hall entrance. Also, on the wishlist is the need for a future sprinkler system.

There being no further business, Lori gave a quick summary hoping for more "connections" within the church. She also reiterated that we need to be more pro-active. Lori thanked Eliot for his involvement with the alarm system and for Al's work as our Safe Church Coordinator. She then turned the closing prayer over to Emily Carle who thanked God our Creator, for blessing us with an informative and worthwhile meeting!

The meeting adjourned at 1:00 p.m. with Cindy Morrell accompanying us on the piano with "Bless Be The Tie That Binds."

Respectfully Submitted, **David C. Morrell**, Clerk

## REPORT OF THE SENIOR MINISTER

As I reflect on the past year, we are reminded that hope is not just a feeling, but a force—a force that propels us forward, even in the face of uncertainty and challenge. 2024 has been a year of transformation for Center Church, as we embraced new opportunities, adapted to unforeseen circumstances, and, above all, nurtured the seeds of hope within our worship, teams, Sunday and adult education, activities and outreach projects.

At a time when the world is grappling with complex issues, the power of hope has never been more important as revealed to us through Jesus. We believe that it is through hope that we find the strength to innovate, collaborate, and create meaningful ministry. Whether it's in the lives of those we serve, or in the way we operate, this past year has been about believing in the possibility of a better future, and striving to make that future a reality. A big thank you to our staff, Thia, Larry, Mallory, Cindy, Bob, Kate, Julie, Emily, Ken, Annie, and Sally who share their gifts so generously.

At the last 2024 Annual Meeting I mentioned how we will seek to “connect” to one another and out into the community. The other reports have told us how we did connect and I will recount additional connections.

Now I will share with you the **highlights of our journey this past year**, which reflect our collective commitment to creating lasting, positive impact that connects us to one another.

Good News Candle: Betsy Belden, Lorain Giles and Sharyn Kovalesky have been writing good news mission messages to connect with the Good News Candle we lit on behalf of Ukraine's struggles. We wanted to connect beyond South Hadley as to the good news around the world.

Several of you have cars that drive automatically from your home to the church! Many lay leaders have devoted endless time to Center Church and we are full of gratitude for your tireless work, creative ideas, and willingness to ensure we function and THRIVE.

The Trustees, Stewardship Teams, the Council, and Treasurer (John Hoffman) have thoroughly reviewed our financials. Our pledging decreased in '24 while the extra rental income has increased, but close scrutiny by many has us planning a vision of hope for Center Church. Changing our endowment funds to United Church Fund, UCC has benefitted us, especially as it concentrates in what is known as a Green Fund (environmentally friendly). And the Activities Team brought in over \$15,000 in 2024!

Through Kate Hoffman's leadership as Faith Formation Director, the Promise Land manages to be resilient and provide connections to many families and the different abilities and ages. Whether 1 to 8 children appear on a Sunday, the new paradigm welcomes and creatively interacts due to the talented and compassionate staff.

The Human Resource Team and with Kate Hoffman and parents of youth, we are still working on what is a way to connect the youth to Center Church. Kenneth Mulder has stepped up to be the facilitator of the youth and we remain listening to the youth's needs with a Sunday class and a potential for outside service projects/trips.

The Stewardship Team helps us connect to those who cannot be in worship, filming the service and posting it on our Facebook page. Thank you, John, Brian, and Gretchen.

Bible Study occurs at Loomis where mostly Loomis residents attend but a few of our members come. We share joys and concerns and then dive into the Bible. 7-15 attend.

Our monthly Breakfast Conversations have been robust and have moved to the church due to privacy, room, and lack of available restaurants. We discuss contemporary topics such as Christian Nationalism, Climate Change, and the death penalty. We do connect to one another and incorporate folks from the Granby UCC congregation and from the community. 13-17 attend.

The Choir and the music within our service tends to my soul. We are grateful for the musical staff and volunteer choir members who prepare us to meet the world.

Our partnership with the Islamic Society of Western Massachusetts benefits many. This February the Iman, Yawar Baig, will preach and participate in a discussion following the service on 2/23/25.

Humor Sunday occurs after Easter because “God has a last laugh at the devil since Jesus was resurrected.’ It is an opportunity for us to share sheer joy. And we are grateful for the shared summer worship with the Granby Christ Church, UCC. Not only does it provide breathing room for the ministers but also the deacons as we assume responsibility for July or August.

After December we ended our month vigils. We are suspending them now for lack of attendance but it does not mean our vigils are over! The vigils spread the message in town and the greater valley that we follow Jesus’ teachings for social justice. Thank you for your faithfulness.

Personally: I sit as a Town Meeting Member (as several of you have done or are doing), am on the SH Human Rights Commission, and facilitate a women’s clergy group where we share what works and doesn’t and can glean from one another. While I rarely attend ION (Interfaith Opportunities Network), Anita Sarro does, representing CC in this splendid interfaith group.

**Closing Thoughts:** Hope is the thread that connects us all—across pews, teams, and prayers. It is the spark that fuels our creative and sustaining spirit. It is what nudged our member in discernment, Emily Carle, toward her ordination. In 2025 and beyond, we will continue to weave that thread, stronger and more resilient than ever before. We have declared 2025 as an Inter-generational Year where we will carry out our ministry incorporating all ages.

Let us move forward together with hope as our guiding light. The archbishop Oscar Romero quoted Jesus, “*People do not light a candle and put it under a basket. They light it and put it up so high that it gives light.*” We mark every Christmas Eve by lifting up our candles, so may we mark 2025 with that imagery.

Tender Blessings, *Lori*

## **REPORT OF THE BOARD OF DEACONS**

The Deacons role is to facilitate weekly worship services as well as special services and events that occur throughout the year. Those special services would include Ash Wednesday, Maundy Thursday, Christmas Eve, and funerals. This is all coordinated with Pastor Lori Souder. Deacons are Rachel Alldis, Karen Anderson, Bill Giles, Martha Guild, and Randy Hyvonen.

Our meetings are held in the Meetinghouse Room. As we gather, we start our meeting with devotions. We take turns alphabetically monthly, which works nicely for our group. We always have a meaningful message followed by a brief discussion. Our meetings revolve around any concerns and problems of past worship services then onto upcoming events that are going to be occurring during the upcoming worship services and events. Our job involves the details of worship services to make them run smoothly.

We thank all that have helped in some way. Especially our greeters Lynne Bertram, Lorain Giles, Bill Giles, Karen Hyvonen, Randy Hyvonen and Linda Wolfe who always seem “to just be there.” And to Bob Judge, who greets those coming in through the Church Street door. Their welcoming presence is so important and very much appreciated, thank you. Having more greeters has been challenging. We welcome those who would like to volunteer.

We look forward to supporting and working with Pastor Lori, doing what we can to provide members and friends a meaningful worship experience in the upcoming year.

Respectfully submitted,  
*Karen Anderson*, for the Deacons



# REPORT OF THE BOARD OF TRUSTEES

## Board of Trustees Annual Summary

Members: Karen Anderson, Eliot Chartrand, Bill Giles, Mary Nelson, Randy Purinton, Cynthia Morrell, Recording Secretary, non-voting, John Hoffman, Treasurer, ex-officio, Paster Lori Souder, ex-officio

This has been a year of challenges and a year of successes. We have been working with a continued reduction in pledge income. On the other hand, we have had continually higher expenses. This year we had projected an operating loss of \$31,256. The actual loss was \$28,873. This may seem like a small victory, or no victory at all. However, we have been blessed to have creative church members who pitched in and found new ways to generate income for the church.

A strong economy and stock market helped our endowment grow. This allowed us to withdraw some additional money above and beyond the 4.5% withdrawal which is the suggested amount for the annual withdrawal. The Endowment Fund balance, at UCF on 12/31/2024 was \$1,067,933. The increase in the fund balance was \$90,520, after we had withdrawn, \$49,300, and covered the operating loss reported for 2024.

We realize how blessed we have been to have a growing endowment. This church asset had been envisioned by some of our past members, as the financial safety net for our church's future. We are grateful for this foresight.

The second and no less important source of income has been the funds generated by the Activities Team events. This year, their hard work and some say, "fun", has generated over \$13,600 for the operating budget. We are grateful for all our hardworking members who answered the call for help in balancing the budget.

The general upkeep of the church continues. We have replaced ceilings for a couple of rooms in the building. The repair funds came from specific bequests, not from the operating budget. The most significant repair was the Park Street door which was replaced by a handicap door giving greater access for all to Fellowship Hall.

We have had the usual furnace maintenance issues. There have also been some unplanned alarm and elevator expenses this year. All of these issues will continue to happen and we will try to provide leeway in our budget for occurrences, although we may not anticipate every possibility.

The Trustees continue to look for opportunities to strengthen the church's financial condition. We also continue to correct, repair, and upgrade our facility. The Trustees would like to thank those who have given time and talent to making our building safer and more user-friendly. We ask our members to say something if you see something that should be addressed. We are all invested in the well-being of our church.

Respectfully submitted,

*Eliot Chartrand*

# REPORT OF THE CLERK

## December 31, 2024

<b><u>NEW MEMBERS UNITED BY:</u></b>	<b><u>INACTIVE STATUS</u></b>
<b><u>Reaffirmation of Faith</u></b>	Desiree Blaine
<b>March 3</b>	Dorrie Blakney*
Adiza and Dinko Hanaan Dinko	Sandra Calkins
Barbara Kershner	Carol and Richard Constant
Debra Moore	Kristina Constant
<b>March 10</b>	Virginia Constant
Elisa Morrison	Kayla Narey*
	Tyler Narey*
<b><u>BIRTHS:</u></b>	Lisa Wray*
	* continuing status
<b><u>BAPTISMS:</u></b>	
<b>March 10</b>	
Elisa Morrison	
<b>April 21</b>	<b><u>TO BE MOVED TO HISTORICAL RECORDS</u></b>
Oliver William LaBonte	<b><u>BY REQUEST</u></b>
Son of Gretchen and Daniel LaBonte	
	Thomas Bernard
<b><u>MARRIAGE:</u></b>	Del Borah
	Matthew Francis, Ella Francis, Quinn Francis
	Jason Holmes
<b><u>TRANSFER OF MEMBERSHIP</u></b>	Beverly Howells
To Church of Christ Granby MA   September 13	Holly Huebner
Patricia and Thomas Landry	Kelly and Joshua Jacques
	Jeremy Kenneson
<b><u>DEATHS:</u></b>	Peter McAvoy
Ruth Dillingham Cowan   February 28	Phoebe Murtagh
{Donald E. Hooton}       April 21	Emily Pietras
Muriel (Kent) Graham   April 22	Sydney Phoenix
{Harriet (Geller) "Happi" Cramer}   October 25	Roland (Jay) Roberts
Virginia (Fitzgerald) Johnston   November 16	Garnette Sherry
{ Brackets - non-members }	Henry Strand, Owen Strand
	Christy Waite, Barry Waite, Jared Waite
<b><u>DISMISSED AT OWN REQUEST</u></b>	Logan Waite, Sallie Waite
Eunice Howes   November 5	Jennifer Weeks
	<b>TOTAL MEMBERSHIP DECEMBER 31, 2023</b>
	<b>Active   145</b>
	<b>Inactive  10</b>
	<i>David C. Morrell, Clerk</i>

# REPORT OF CHURCH COUNCIL

The Church Council meets on the first Tuesday of each month except the month of July. Church business is brought before the Council. With no moderator, the Council is led by a designated Lead pro-tem each month. The Lead meets with Rev. Souder to review pertinent topics and prepares an agenda. The Council has been meeting through Zoom for the past year. Below are monthly summaries (**minus team reports**) of each meeting.

**January 9,** 2024, Kate Hoffman of Faith Formation was Lead. Our *Think Tank* discussion centered on putting together names for the Annual Meeting “nomination” slate on February 4. Brian Lapis of Stewardship agreed to moderate. It was also agreed that the meeting will be held after worship in the sanctuary and carried on our Internet feed. A master chart of signage has been created. This is to know where present signs are and where future signs are needed. March 10 was being considered for a potluck luncheon. We discussed the need of putting more emphasis on how to get parishioners back in our pews for worship.

**February 6** Bobbie Ayers of Membership was Lead. Our *Think Tank* discussion was “catching up” with Emily Carle who gave us an update of how her semester is going. She concluded that her relationship with Center Church has been useful as well as very satisfying. The discernment group has been an excellent “sounding board” for her. She is also so grateful for the scholarship support from Center Church! Council thanked her and emphasized that she is always welcome here! Council agreed that the Annual meeting went very well. Also, the new sound system was a positive addition! There was a potluck luncheon decided for after worship on Sunday, March 10 coinciding with One Great Hour of Sharing. The topic of memorial gifts was tabled for further discussion. It was felt that we need more inter-generational programs and interaction.

**March 5** Brian Lapis of Stewardship was Lead. Our *Think Tank* discussion was about inter-generational interaction. There’s much wisdom and knowledge passed from group to group. Center Church is an inter-generational church. As such, we need to find better ways to intermingle and communicate. We also discussed “double listening.” We need to learn to ask questions that move the conversation. Our website conundrum needs professional input. We do have some funds to address this. We tabled the Memorial Gift donor policy discussion.

**April 2** Anita Sarro of HR was Lead. Our *Think Tank* discussion centered on the role of the Council and its value to Center Church. We need to explore its overall purpose. Do we focus too much on team reports? Do we need more “sharing events?” What do we want to set for our goals? Maybe come together once a year to set and review goals. Is it time to reinstate “at-large” members on the Council? Do we need to revisit the need for a moderator and assistant moderator? Lay leadership enhances our continuity.

**May 7** John Hoffman of Outreach was Lead. Our *Think Tank* conversation began by connecting to our passions and goals for Center Church. Outreach along with Neighbors Helping Neighbors, Habitat and Cathedral in the Night are excellent examples of groups we connect with. Other action-oriented groups are Activities, Deacons, and Faith Formation. Inter-generational participation is very important. Mount Holyoke students enjoy gatherings like our Fall Fair. The Council also looked at Molly Baskette’s “Real Good Church.” It was agreed that the “Big Meeting Brunch” article had some very good solutions by combining various meetings into one! That way we wouldn’t need a bunch of monthly meetings. We then could review and discern what important things we need to keep on task. How do we leverage future skills?

**June 4** Corinne Chartrand of Activities was Lead. Our *Think Tank* discussion revisited how and when we can utilize the “Big Brunch Meeting.” Perhaps we can do this type of meeting on a “seasonal basis” and involve more participation by our members. It was agreed that Rachel Alldis, Corinne Chartrand and Brian Lapis would begin organizing such a meeting for after worship on September 29<sup>th</sup>. It is the Council’s hope that these meetings will help to build “community.” All the meetings will be open and attendees can come and go as needed. It is also hoped that these meetings will answer the problem of trying to find a “good time to meet” and eliminate redundancy. We don’t need a model for these gatherings. It would be building on how we met during the recent “Sharing Brunch.” This type of meeting would also help strengthen inter-generational get togethers.

No July meeting.

**August 6** Eliot Chartrand of the Trustees served as Lead. The *Think Tank* discussed the Center Church budget and the Stewardship letter pertaining to it. To date, there’s been no feedback or new pledges. Treasurer John Hoffman shared his financial report. At this point, we are essentially “on track.” To help meet the budget, we should consider some different types of fundraising. For example, we could do some “fun raisers.” These would include “game nights”, etc. Along with raising some funds it would be building community. Another suggestion would be to hold some musical concerts. Ideas about marketing our church along the lines of our long history here, near the Common, were also discussed. We also tabled the Big Brunch meeting. The Membership Team, in coordination with the Deacons, has considered a “Homecoming event’ for the congregation. A date was set for September 15. At some time in the future, Center Church would like to hold a “Palestine/Israel conversation.”

**September 3** Kate Hoffman of Faith Formation was the Lead. The Council then held a discussion about Center Church’s budget. It was facilitated by our treasurer John Hoffman. Our 2024 income level will not be as high as expected. We will have a projected shortfall by the end of the year. Our *Think Tank* discussion was on the completion of our new updated website which the Stewardship Team has been working on. They have declared it “a work in progress.” It should be available on YouTube and Facebook for review. The Council continued discussion about more fund-raising and more signage inside the church building. Also, there was a discussion about needing a ServSafe certified person for when we provide food to the public. For example: *Cathedral in the Night*. The South Hadley Board of Health requires this certification. The church office may need to have its computer equipment upgraded.

**October 1** Corinne Chartrand of Activities was the Lead. Council then heard about the church budget. At the end of August, income stood at 63.29% and expenses were 68%. Our *Think Tank* discussion was about the Christmas Eve offering. It was **MSV** unanimously to put the Christmas Eve offering into the Outreach Fund and let the Team decide where it should be distributed. Council reviewed the need for our ServSafe certificate to be updated. This is required by the South Hadley Board of Health. Karen Anderson agreed to take the test for certification.

**November 5** Anita Sarro of HR was the Lead. John Hoffman reported that at the end of September our expenses total was \$200,000. Our budget is somewhat behind. The Council requested clarification of the “restricted fund” and how it is used. In future meetings, the Council will discuss the use of raffles and also inter-generational events. We were informed that the church doors will be locked during worship. It was agreed that the doors are to be locked ten minutes after worship begins.

**December 3, 2024.** Rachel Alldis of the Deacons was the Lead. Treasurer John Hoffman reported that at the end of October the final percentages were: Income, 88.3 % and Expenses, 81.9%. We received \$8,000 toward the budget! The Council discussed how to address inter-generational events in the coming year. It is hoped that more youth will participate in worship. We congratulated Emily Carle, our Member in Discernment, on her new appointment as the settled pastor of the United Parish of Upton, MA. Emily will be ordained here at Center Church on January 26, with a snow date of February 9. The Council discussed having raffles at our tag sale and other fund-raising events. It was **MSV** unanimously to bring the use of raffles and other “games of chance” at our fund-raising events to the congregation at our February 2, 2025 Annual meeting.

Respectfully submitted,  
*David C. Morrell, Clerk*

## **REPORT OF THE DIRECTOR OF FAITH FORMATION FOR CHILDREN**

Faith Formation for children provides opportunities for infants, toddlers, preschoolers, and elementary aged children to take part in Sunday morning programs and fellowship during the school year. We affectionately refer to our Sunday school program as the Promised Land, a bright and loving space where we offer children the opportunity to explore Jesus' message of love, kindness, and peace. Learning about the life and teachings of Jesus occurred through the implementation of various curriculum materials, Bible stories, books, art, drama, and crafts. Themes explored during the winter and spring included: Epiphany, Loving God, Neighbors and Enemy, Baptism and Communion. Lori offered a special class about communion to a small group of children, and following the class, they were participants in communion during worship.

One extended unit was based on the book "Drawing God" by Karen Kiefer and Kathy De Wit. Following the story, the children thoughtfully created images of God through drawings, paintings, and crafts, which continue to be on display in Fellowship Hall for all to enjoy. There was also an intergenerational luncheon, where children enjoyed contributing a fruit salad that they made together, and shared favorite forms of art.

During the fall, classes and activities were based on the themes: Honoring the Image of God, The Lord's Prayer, Caring for Ourselves and Others, and God's Message for the Shepherds.

There were typically 6-8 children who attended the Promised Land Sunday school each week. During the winter and spring, Kate Hoffman taught the class, with support from Chelsea Korzeniowski and volunteer Kenneth Mulder. In the fall, based on the ages and needs of children, we formed a younger and an older elementary class. Kate Hoffman led the older class, with Julie Burke and Emily Mulder rotating as associate teachers for the younger class. Annie Burke and Sally Rolland provided nursery care. For December, Julie Burke and Emily Mulder took over the teaching responsibilities for Kate Hoffman, who was recovering from knee surgery.

For more information about Faith Formation and other programs at Center Church, please check the website at: [www.centerchurchsouthHadley.org](http://www.centerchurchsouthHadley.org)

Respectfully,  
*Kate Hoffman*  
Director of Faith Formation for Children

# **REPORT OF THE YOUTH LEADER**

## **Report on Junior and Senior High Youth**

Beginning with the new school year, I met with several youth and gathered ideas for new directions the youth program could take. There seemed to be significant interest in having regular service opportunities in addition to meeting times outside of church. Our first service project--Cathedral in the Night--was very successful with six youth in attendance. A follow-up meeting at the church had five youth in attendance. Based on the feedback I received, we decided to meet once a month for fellowship and discussion and once a month for service. I sent out a schedule to this effect and also sent reminders as events approached. However, attendance for the next two months was very low. One service project and one meeting had zero youth in attendance. The other meeting had one youth, and the other service project had two youth (though only one was there when I was there). Our youth are very scheduled, and it appears we do not have the critical mass to sustain meetings outside of church time.

This led to a reassessment of these efforts and a decision to instead focus on religious education on Sunday morning. This change was additionally motivated by the fact that we have youth who come Sunday mornings and were taking part in the younger kids' program due to the fact that there was not a youth option. Over the last month of the year, we had 2 - 3 youth most Sundays, and the program has developed some stability. In the new year, we will start a new curriculum focused on social justice (details to be determined). We will also discuss possibilities for youth to be involved in the worship service as well as the potential for the occasional service project, though to-date I have not gotten very strong responses to either of these ideas.

I would also note that Lori and I have reached out to the Granby UCC regarding potential collaboration with their youth program. While they have expressed interest, they are very slow to respond, so nothing has been planned at this time.

Respectfully,

*Kenneth Mulder*

## REPORT OF THE ASSOCIATE IN MUSIC

I have been playing the organ at Center Church, since 1971, both for the summer and also serving as the “resident” substitute covering Sundays during the year when first Barbara “Susie” Conant and now Larry Schipull had to be away. It seems like only yesterday that I began this “work” and I have now completed my 53<sup>rd</sup> year doing this. Some older “log books” that I found recently contain lists of all the times I’ve played at Center Church plus other churches as well as wedding and funerals in the Valley. They also list soloists and what they sang and preludes and postludes. It is very interesting to go back to them and see what I have been doing over the time.

So 2024 started out like any other year. Mallory Coakley served as our choir director for the entire year, having taken over from Gil Wermeling 9/23. We were able to continue singing, without masks, and in regular, not hybrid, services for the entire year. Choir is continuing to provide the introit and an anthem for each service during the regular year from September through mid-June. Larry Schipull continued as our organist throughout the year. Over the year, the three of us met several times with pastor Lori to work out specific hymns for all the Sundays, following her grid of the upcoming scriptures and possible sermon titles.

Over the year, Larry Schipull and I played duets 13 times during the prelude, including all of Advent, Christmas Eve and the following Sunday, or postlude. Our *Three Kings* Epiphany Sunday duets were cancelled thanks to a snow storm which kept us all home that day. I subbed for him two Sundays in June before we began our regular summer services. As always, I thank Larry for being a willing partner in our duets and playing either organ or piano, whichever I feel less comfortable with on a particular piece. These sentiments are even more heartfelt this fall after my very unexpected summer back issues. And I am so grateful that he can switch easily between organ and piano parts when asked!! And it is such a pleasure to be able to use our lovely sanctuary piano, thanks to Larry, with its lovely rich tones! I did not play for any weddings or memorial services during 2024. However, I did play for our first joint summer service at the Granby UCC church in July.

This summer services began on June 16 when we transitioned from our usual September through mid-June services, with full choir and director Mallory and organist Larry involved, to our “summer” services with organist Cindy Morrell and various singers involved for all the services held in our church. Our joint services began in July at the Granby UCC church and moved back to Center Church for August. Labor Day Sunday brought our summer services officially to a close. After that first July Sunday however, things changed quite unexpectedly for me. Needless to say, my July 12 encounter with our microwave changed my music accompanying possibility on organ and piano for quite a while. It has taken me longer than I wished to be able to again play at least the piano during our services, even if only a little. Two compression fractures in my back did that. Lesson to self – don’t try to move microwaves up or down by myself!

What had been my planned playing organ at church in August got postponed for the rest of 2024. So first, I want to thank Gretchen LaBonte, Mallory, and Sharyn Kovalesky for providing the solos for the rest of June with me. Lori and I met and planned out the August and Labor Day hymns and a July 11 hymn sing. As I began setting up the August soloists and projected music, my plans obviously had to change. For the rest of the summer, I have to send out a very huge thank you to **Mark Gionfriddo**, Larry’s colleague at MHC, for jumping in (willingly and ably) to cover all of the Sundays at the piano but one when **Max Swisher** (he came once to play the euphonium during a previous service) was able to come play the organ. I knew that Mark would be able to deal with our various services (including two communion ones and the hymn sing) very competently, and also meet with and accompany our soloists for the services. A long time ago, Mark used to sing in the choir with us so I have known him for a very long time. The soloists also coped with this unexpected change as well. Kudos to the



singers: Winston Baldwin, David Morrell, Gretchen/David for a duet, choir members for the hymn sing Sunday, and Mallory (and her banjo) who all helped cover the August Sundays and Labor Day. The next Sunday we welcomed Larry back at the organ and choir director Mallory. I know the choir always looks forward to returning in September.

I have also continued writing backgrounds on two, three or four hymns and even five once this year, which we sang from the previous month for our monthly CACs. Of course this year, I also missed two months! This year, you have learned about some 34 hymns from our two hymnals (including many which I had talked about previously)! I actually began these articles back in November 2004 – whew, that seems like a very long time ago! In a non-musical category, I have continued to tell you a little about different members of the congregation in the CAC but there was only one bio written this year.

I have always said that our music program is definitely one of our strengths here at Center Church and it is mentioned often in listings of what draws in new members. Folks comment a lot about how blessed we are. As always, I thank you all for the privilege of letting me take part in the very rich musical life of Center Church for all these years. After July 12, I was not sure how that was going to play out. I believe that music, especially “church” music can help us deal with all the uncertainties of our current daily life. So, most especially in the several years of COVID-19 and post that, I hope that music has helped us get through these very tough times. As we enter a new calendar year, I urge you all to let music into your life anytime, whenever you can. I know listening to music always helps, consoles, and uplifts me and I know I am always happier when there is music playing, even in the background of my daily life. I know that particularly entering 2025, I am profoundly grateful that my ability to continue to play piano and especially the organ has not been impacted too much by my back injury. For a while, I was not sure that I would. I still have to work on sitting without back support for other than a short period of time. Music continues to bring me a lot of joy every day and I hope it does the same for you.

*Cynthia J. Morrell, Associate in Music*

## REPORT OF THE ACTIVITIES TEAM

We scored another successful, busy year, with a significant profit for the operating budget of the church. Our team is small but mighty, and so many members of the church supported our efforts with their time and work to make the Fall Tag Sale, Holiday Bazaar and English Spring Tea, a win! Thank you.

For the Fall Tag Sale, we tried out some new ways to attract buyers and present the donations attractively. We created a Treasure's Room, expanded our Bake Sale, and introduced an easier way to complete sales for students. The Holiday Bazaar reached new heights with donations, cookies galore and portable lunch choices, adding value to the shopping experience. We expanded our crafter booths and saw great support for their unique products among the shoppers. Our second annual English Spring Tea, in May, refined our efficiency and delivery of delicious treats and drinks. We offered spring plants, special handmade gifts and tea party fellowship. We hope to expand this project in the spring, in early May, as a destination for a delicious lunch and community experience.

Respectfully submitted,  
*Corinne Chartrand*

	Gross	Net	To Operating Budget/Activities Fund	
<b>English Spring Tea</b>	\$ 1223.00	795.18	530.15	265.03
<b>Fall Fair</b>	\$ 9143.96	9 078.12	6052.18	3025.94
<b>Holiday Bazaar</b>	\$ 6662.90	6020.60	4020.60	2000.00
Transfer from Activities Team fund to Operating Budget to help lower deficit			<u>3000.00</u>	
			<u>\$ 13,602.93</u>	

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

HR supports our Pastor in her responsibilities managing the staff. With the Pastor, we review job descriptions and responsibilities and policies affecting employees. Together, we make recommendations to Trustees on adjustments in hours and compensation adjustment and interview and hire staff as needed.

This year we welcomed Julia Burke and Emily Mulder who are assisting Kate Hoffman in the Promised Land, and Kenneth Mulder, now facilitates programming for our youth. We are blessed with the talent and dedication of everyone on the church's staff

The task of the PCR Team is to further the covenant relationship. We support our Pastor Lori Souder in her professional and personal development and, with her, identify ways to facilitate the positive relationship between our pastor and our congregation. Ours is a dynamic congregation, and we count among our blessings our good fortune to have such an exceptional spiritual leader

Submitted for the teams,

*Anita Sarro*

## **REPORT OF THE MEMBERSHIP TEAM**

The Membership Team works closely with the pastor and the clerk exercising its responsibility for church membership which includes the existing membership and the development and assimilation of new members.

This year church worship services continued to be both in person and hybrid on Facebook. We continue to make a conscience effort to increase the in-person number who attend worship. Our effort in this respect this year was to plan and implement a "Homecoming Sunday". This was held on Sunday, September 15th. We encouraged in-person attendance through "Church at the Center"; Sunday bulletin announcements and letters sent to persons who we had not seen in church very often but who had been in rather regular attendance before the pandemic. We did welcome a congregation of seventy-three, which was somewhat more than we had been experiencing; but we had hoped that this special occasion would have attracted a greater number of parishioners.

We continue to offer "welcome gift bags" to visitors. These are placed in baskets in the narthex and the crossway. They are well received as noted by our need to replenish the supply every month.

In the early spring, a session was held after church for prospective new members. This "Getting to Know Us" was well attended resulting in the welcome of several persons who later joined in membership.

In the fall, we again culled our membership list and sent out appropriate letters to those who fell in the categories of concern. There are three letters...generally over a period of three years that we send in an effort to keep connection with our membership. The first-year letter states that we miss them in worship and note that they have not pledged and that we hope that they will again be able to often worship with us. The next year a letter is sent that states we have still not heard from them and if we do not receive some connection, we will recommend at the next annual meeting that they be considered as an Inactive Member. The final letter states that if we do not receive some communication from them; they will be considered to be moved to the Historical Records of the church. There is also a special letter (s) sent to members who have moved out of the area and are not pledging. We also worked with the Trustees in an effort to improve our church signage that would allow visitors knowledge after parking as to where they can assess the elevator. Inside signage was also improved to direct people to the elevator and to restrooms.

Our project for 2025 is to upgrade our "Who We Are" pew rack pamphlets. It is hoped that by increasing the size and updating the information they might be utilized to a greater degree by our guests.

The team continues to work with the Activities Team on Fellowship Hour both in relation to "snacks" served and encouragement to take part in this special time together after worship.

Our other focus will be to continue to attempt to increase our in-person worship on Sunday morning with our belief that there is something special and indeed spiritual when one worships shoulder to shoulder with one another.

Respectfully submitted,  
Barbara Ayers, Chair Nancy Towne Carol White Linda Wolf

# REPORT OF THE OUTREACH TEAM

## Outreach Team Annual Report - 2024

The Outreach Team is responsible for programs that promote human welfare and justice, seek peace, and build community. It exercises this responsibility through research, education and activities that engage the church with its neighbors in surrounding communities and around the world. It raises money and allocates budgeted funds for mission disbursement.

Our team goals for 2024 were:

1. To help homeless, hungry and needy people in our region by providing money, food, clothing and other items for Neighbors Helping Neighbors, the Western Mass Food Bank, Cathedral in the Night, Aster House, Habitat for Humanity, local shelters and other organizations that come to our attention.
2. To help children and youth in our region by supporting Girls, Inc., collecting school supplies for Operation Backpack, collecting and buying items and gifts for the South Hadley United Methodist Church Secret Santa program and other organizations that come to our attention.
3. To be aware of and to educate our congregation about injustices around us, to support refugee resettlement programs, especially through Catholic Charities, and find ways to support other local groups that promote justice for all peoples in all areas of life as they come to our attention.

As in previous years, much of our focus in 2024 was in addressing homelessness and hunger. Last winter our clothing drive was focused on providing warm clothing to the First Churches in Northampton. We provided food and funds to Neighbors Helping Neighbors, the food pantry in South Hadley, as well as the Western Mass Food Bank. We provided 3 meals to Cathedral in the Night and had great help from the youth group as well as other friends. Our Christmas Eve collection was split between Neighbors Helping Neighbors and Pioneer Valley Habitat for Humanity. There has been some good interest in building at a Habitat site in 2025. There was a CROP walk this spring.

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

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

Our Church continues to recognize the needs of the World and has been very generous in 2024 giving almost **\$16,000!**

I want to thank our team for all their energy, vision and hard work: Betsy Belden, Sharyn Kovalesky, and Sarah Smith.

*John Hoffman* for the Outreach Team

**Contributions in 2024 were as follows:**

<b>2024 Center Church Outreach Giving</b>				
<b>Contribution Recipients</b>	<b>Outreach Budget</b>	<b>Mission Funds</b>	<b>Collections</b>	<b>Total</b>
<b>Wider Church:</b>				<b>\$ 8,982.00</b>
Proportional Giving plus Association from Church Operating Budget				\$ 8,982.00
<b>National/International:</b>	<b>\$ 250.00</b>	<b>\$ 500.00</b>	<b>\$ 2,311.00</b>	<b>\$ 3,061.00</b>
One Great Hour of Sharing			\$ 905.00	\$ 905.00
Strengthen the Church			\$ 175.00	\$ 175.00
Neighbors in Need	\$ 250.00			\$ 250.00
Christmas Fund			\$ 461.00	\$ 461.00
Hurricane Relief		\$ 500.00	\$ 770.00	\$ 1,270.00
<b>Local:</b>	<b>\$ 1,770.05</b>	<b>\$ -</b>	<b>\$ 1,938.23</b>	<b>\$ 3,708.28</b>
Neighbors Helping Neighbors (NHN)			\$ 781.62	\$ 781.62
Operation Backpack	\$ 200.00			\$ 200.00
Girls Inc	\$ 500.00			\$ 500.00
CROP			\$ 375.00	\$ 375.00
Pioneer Valley Habitat for Humanity			\$ 781.62	\$ 781.62
Cathedral in the Night	\$ 577.57			\$ 577.57
Secret Santa	292.48			\$ 292.48
Western MA Food Bank	\$ 200.00			\$ 200.00
<b>Total church giving</b>	<b>\$ 2,020.05</b>	<b>\$ 500.00</b>	<b>\$ 4,249.23</b>	<b>\$ 15,751.28</b>

# REPORT OF THE STEWARDSHIP TEAM

2024: A productive year for The Center Church Stewardship Team.

The year started with our usual follow up to encourage members and friends to submit their 2024 pledge.

After a few years of discussing building a website, 2024 was the year it got done. The Stewardship team was the lead team in organizing and producing our website. The church hired cedeVision of Holyoke to build and host our new website. Stewardship enlisted the help of Rachel Alldis and John Hoffman, along with occasional counsel from Church Council. Rev. Souder and Thia Jubinville were also instrumental in getting the website built. On December 18, 2024, the new [www.centerchurchsouthhadley.org](http://www.centerchurchsouthhadley.org) launched. We're proud of it! We're also mindful that the website will be a constant work in progress. Church Administrator Thia Jubinville is the church's webmaster. All requests to post content on the website should go through Thia. We encourage new content, especially photos & event notices.

Stewardship is responsible for the Sunday worship live video stream. John Anz is our executive producer. In late 2024, we introduced a multi-camera stream to provide a more compelling video worship experience. The video stream reach is good. 3-6 people will be watching live at any one time on Sunday morning. Dozens watch the recording on our Facebook page.

We did a new thing for our fall 2024 pledge drive. Stewardship teamed up with members of the Trustees team to plan our "generosity season". This has been GREAT! The trustees have brought great ideas to the table and lightened the workload of the three-person Stewardship Team.

In September, we started generosity season with an all-church luncheon. Assorted teams spoke about their plans for the upcoming program year and John Hoffman and Brian Lapis gave a presentation on how the church's financial resources are spent. It was our first attempt at presenting a "narrative budget". We announced a pledge goal of \$150,000.

Our 2024 pledge packet, using the United Church of Christ's "Imagine Together" theme, was mailed in October 2024. We tried something new. Each pledge unit's pledge packet was customized with a request to increase their pledge a specific amount from their 2024 pledge.

We augmented the mailing with bulletin notices and "testimony" from church members in worship. Thank you to those who volunteered to inspire generosity in worship!

As of January 3, 2025, here are some basic pledge statistics:

62 Pledge Units  
\$131,016 pledged  
Average pledge: \$2,113.16

2 new pledge units for a total of \$9,100

Increases and Decreases and Level Pledges (excluding new pledges):

48 pledge increases from 2024 (includes pledge units who did not pledge in 2024, but did pledge for 2025)  
3 pledge decreases  
9 level pledges

As of early January 2025, there are approximately 20 pledge units from 2024 who have not yet made a pledge for 2025. If all of these pledge units make a 2025 pledge at their 2024 levels, we will be very close to our \$150,000 pledge goal.

Given the numbers and amounts of this year's pledge increases, we think making the extra effort to individualize "asks" was a success!

We are grateful to ALL Center Church members and friends who value our church and its ministry, and gave to their capacity to support it.

Thank you, thank you, THANK YOU!

Why are you still reading this?!?!??

Could it be that engaging generosity and evangelism on multiple platforms interests you? Do you have a great idea to engage generosity and evangelism at Center Church?

Do you want to spend more quality time with Gretchen Labonte, Lori Souder, John Anz, and Brian Lapis?!?!?!? Sounds like you want to join the Stewardship Team!! We can get you involved right away! Just contact Pastor Lori or a member of the team to find out more about what we do.

Many thanks to Thia Jubinville and Rev Lori Souder for their counsel and administrative support!

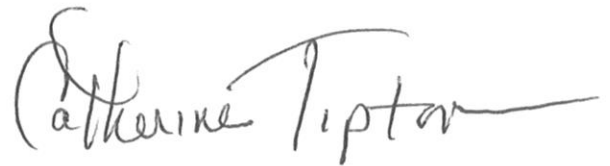
Joyfully Submitted,  
Brian Lapis, for the Stewardship Team  
John Anz  
Gretchen Labonte  
Rev. Lori Souder (ex officio)



# FINANCIAL REVIEWER'S LETTER

1 November 2024

I have reviewed the calendar 2023 operational financial records of First Congregational Church and applying generally accepted accounting methods and principals, have found the records to be acceptable and without fault.

A handwritten signature in black ink that reads "Catherine Tipton". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Catherine Tipton  
Church Financial Reviewer

## FINANCIAL REPORTS

The Financial Reports for 2024 follow the format appropriate for financial statements for not-for-profit organizations. The terms used are reflective of language used to report for said agencies. Center Church operates with a "fund based" accounting system working with three classes of funds:

### Unrestricted Funds: Budget Funds

### Temporarily Restricted Funds: Special Purpose Funds

### Permanently Restricted Funds: Endowments

The activities of each fund are detailed in the following reports:

#### THE STATEMENT OF FINANCIAL POSITION (page 27)

An overall summary of the Assets and Liabilities of the Church. Ending balances of the Bank Accounts and Endowment Accounts are listed.

#### THE FUND BALANCE REPORT (page 28)

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

Close 2024:	a balance of	\$	0.00	for Unrestricted Funds (Budget)
	a balance of		124,968.17	for Temporarily Restricted Funds
	a balance of		1,068,057.24	for Permanently Restricted Funds
	<b>for a total of</b>	<b>\$</b>	<b>1,193,025.41</b>	

#### THE STATEMENT OF ACTIVITIES (page 29)

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

For 2024, the bottom line was an **increase in net assets of \$ 92,490.53** (a net increase of 1,846.34 to the Temporarily Restricted Funds; and a net increase of \$ 90,644.19 in the Permanently Restricted Funds.)

#### THE STATEMENT OF ACTIVITIES VS. BUDGET - UNRESTRICTED FUNDS (page 30)

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

For 2024, Trustees **budgeted for a deficit of \$ 31,256.57**. The year **closed with a deficit of \$ 28,749.27 before funds were transferred from the Endowment**.

		<u>Actual</u>		<u>Budget</u>
Income	\$	251,358.70		\$ 248,200.00
Expenses	\$	(280,107.97)		\$ (279,456.57)
<b>NET</b>	<b>\$</b>	<b>(28,749.27</b>		<b>\$ (31,256.57)</b>

*\*The deficit was cleared with funds transferred from the Undesignated Permanently Restricted (Endowment) Fund before the 2024 books were closed.*

**Income information of note:**

**Pledges:** Pledge Income was budgeted at \$140,000 – Actual pledges received was \$135,945; Actual pledges collected was \$133,736.65

**Plate:** Plate income was recorded at \$7,349.48

**Misc. Income:** We realized almost \$8800 in donations through generous gifts from members and friends. The Activities fundraising events contributed \$13,602.93 to the operating budget: \$530.15 from the Spring Tea, \$6,052.18 from the Fall Fair and \$4,020.60 from the Holiday Bazaar.

**User Donations:** Coming in at \$5,340.00, this line is funded by our tenants; The Tree of Life Early Learning Center, Metaphysical Bodywork, the AA group, as well as others who use our space periodically, such as the Odyssey Bookshop.

**Budget Summary:** Both budgeted income and expenses came in as expected. The budget was created including a \$31,256.57 deficit; the actual deficit was \$28,749.27.

**THE SCHEDULE OF CHANGES IN TEMPORARILY RESTRICTED FUNDS (page 32)**

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

**Item of note:**

The Outreach Team continued to support the MACUCC collections for Neighbors in Need and Strengthen The Church with budget funds, keeping us a 5 for 5 Church (OCWM, OGHS, NIN, STC and the Christmas Fund) while reducing the number of requests to the congregation. (See spreadsheet in Outreach Report for breakdown of Mission Giving.)

**THE SCHEDULE OF CHANGES IN PERMANENTLY RESTRICTED FUNDS (page 33)**

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

This year the net increase in the Endowment Fund was \$ 90,644.19. The Trustees designated \$46,900 of earnings for the Operating Budget, and \$1,400 for the Peterson Scholarship fund. \$28,749.27 was transferred from the undesignated Endowment to clear the budget deficit.

Also included is a report of the Endowment Team (p. 33) and a Non-budget Spending Report (expenses paid from Bequest/Benefaction funds as determined by the Board of Trustees (p. 34)).

Respectfully submitted,

*Cynthia H. Jubinville*  
Church Admin.

## Statement of Financial Position

December 31, 2024

<b>ASSETS</b>	<u>2023</u>	<u>2024</u>
<u>Current Assets</u>		
Checking/Savings		
Peoples Checking Account	23,914.97	47,313.50
Food For Friends Checking Account	4,301.46	-
Total Checking/Savings	28,216.43	47,313.50
<b>Total Current Assets</b>	<b>28,216.43</b>	<b>47,313.50</b>
<u>Other Assets</u>		
United Church Funds	1,072,318.45	1,145,711.91
<b>Total Other Assets</b>	<b>1,072,318.45</b>	<b>1,145,711.91</b>
<b><u>TOTAL ASSETS</u></b>	<b>1,100,534.88</b>	<b>1,193,025.41</b>

# Fund Balance Report

December 31, 2024

	<u>Decmeber 31, 2023</u>	<u>Decmeber 31, 2024</u>
<b>Temporarily Restricted</b>		
Activities Comm.	1,000.00	1,500.00
Reception	905.21	1,340.41
Altar Fund	784.39	784.39
Benefactions	12,161.19	19,368.28
Bequests	48,202.46	47,155.20
Building Preservation Fund	1,141.81	1,141.81
Capital Campaign 2022	20,000.00	20,000.00
Deacons Fund	452.31	647.31
Denton Chapel Fund	1,620.15	1,620.15
Event Inc./Exp.	-	-
Concerts	-	-
Spring Tea	-	-
Fair	(14.55)	-
Holiday Bazaar	-	-
Flower Fund	1,215.35	1,100.85
Memorial Fund	1,449.54	1,499.54
Mission Fund	5,110.88	6,923.51
Christmas Eve	1,658.00	1,563.23
Christmas Fund	250.00	461.00
CROP	-	-
Equal Exchange	472.19	350.39
Food for Friends	4,403.30	-
Center Church	156.47	-
Heifer	62.50	-
Neighbors In Need	-	-
OGHS	-	-
Other directed gifts	-	-
Strengthen The Church	-	10.00
Music Memorial Fund	1,334.79	1,278.79
Next Year		
Building Upkeep	3,652.93	(493.52)
Children's CE	-	(80.06)
Insurance prepay	(1,039.75)	(1,259.87)
Payroll	150.00	-
Pledges	4,670.00	4,165.00
Operating Reserve Fund	31.51	31.51
Park Street Door Project	-	-
Peterson Fund	142.01	104.01
Promised Land Fund	2,225.02	2,732.12
Sabbatical Reserve	1,600.00	1,600.00
Sr. Minister Study Fund	5,814.69	7,414.69
Window Restoration	1,967.41	1,967.41
Youth Program	1,542.02	2,042.02
<b>Total TempRest</b>	<b>123,121.83</b>	<b>124,968.17</b>
<b>Total PermRest</b>	<b>977,413.05</b>	<b>1,068,057.24</b>
<b>Unrestricted</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>1,100,534.88</b>	<b>1,193,025.41</b>

# Statement of Activities

December 31, 2024

<b><u>Changes in Unrestricted Net Assets</u></b>	
Results of Church Operations	(28,749.27)
Transfer from PermanentRestricted:Undesignated	28,749.27
<b>Change in Unrestricted Net Assets</b>	<b>-</b>
<b><u>Changes in Temporarily Restricted Net Assets</u></b>	
Contributions	75,248.70
Transfers from Permanently Restricted Net Assets	
Peterson Memorial Scholarship Fund	1,400.00
Transfers from Unrestricted Net Assets	
Payroll Exp: Sr. Pastor: Study fund	1,600.00
Insurance	1,039.75
Expenditures	(59,169.18)
Transfers to Unrestricted Net Assets	
Next Year: Pledges to Pledges: Current Year	(4,670.00)
Activities Team to Misc. Inc:Activities Team	(3,000.00)
Event Inc: Spring Tea to Misc. Inc.:Activities	(530.15)
Event Inc.: Holiday Bazaar to Misc. Inc: Activities	(4,020.60)
Event Inc.: Fall Fair to Misc. Inc: Activities	(6,052.18)
<b>Increase in Temporarily Restricted Net Assets</b>	<b>1,846.34</b>
<b><u>Changes in Permanently Restricted Net Assets</u></b>	
Contributions	-
Transfer to Unrestricted: Investment Income	(46,900.00)
Transfer to Unrestricted: Investment Income:Music	(2,400.00)
Transfer to TempRest: Peterson Fund	(1,400.00)
Transfer to Unrestricted to clear deficit	(28,749.27)
Net increase in Market Value of Trust Funds	170,093.46
<b>Increase in Permanently Restricted Assets</b>	<b>90,644.19</b>
<b><u>Increase in Net Assets</u></b>	<b>92,490.53</b>
Net Assets December 31, 2023	1,100,534.88
Net Assets December 31, 2024	1,193,025.41

# Statement of Activities vs. Budget

December 31, 2024

	Jan - Dec 24	Budget	% of Budget
Ordinary Income/Expense			
Income			
Investment Income			
Music	2,400.00	2,400.00	100.0%
Investment Income - Other	46,900.00	46,900.00	100.0%
Total Investment Income	49,300.00	49,300.00	100.0%
Memorial Gifts	190.00	2,000.00	9.5%
Misc. Income			
Activities Committee	13,602.93		
Misc. Income - Other	8,779.64	13,000.00	67.54%
Total Misc. Income	22,382.57	13,000.00	172.17%
Plate	7,349.48	8,000.00	91.87%
Pledges			
Current year	133,736.65	140,000.00	95.53%
Past year	3,060.00	2,300.00	133.04%
Total Pledges	136,796.65	142,300.00	96.13%
User Donations	35,340.00	33,600.00	105.18%
Total Income	251,358.70	248,200.00	101.27%
Expense			
Building Upkeep			
Church	20,990.62	18,000.00	116.62%
Cleaning Services	1,582.70	1,500.00	105.51%
Grounds Upkeep	4,747.29	1,700.00	279.25%
Total Building Upkeep	27,320.61	21,200.00	128.87%
Christian Education			
Adult Program	0.00	100.00	0.0%
Children's Program	994.13	1,000.00	99.41%
Youth Program	6.47	500.00	1.29%
Total Christian Education	1,000.60	1,600.00	62.54%
Contingency	321.34	400.00	80.34%
Delegates	0.00	220.00	0.0%
Diaconate			
Pulpit Supply	1,100.00	1,800.00	61.11%
Diaconate - Other	228.89	800.00	28.61%
Total Diaconate	1,328.89	2,600.00	51.11%
Insurance	8,710.24	8,300.00	104.94%
Membership Team	701.84	1,000.00	70.18%
MinExp (Milage reimb.)			
Annual Meeting Expenses	120.00	250.00	48.0%
MinExp (Milage reimb.) - Other	1,177.66	1,000.00	117.77%
Total MinExp (Milage reimb.)	1,297.66	1,250.00	103.81%
Music Team	294.08	400.00	73.52%
Office			
Computer	1,370.79		
Copier	500.00		
Postage	403.29		
Supplies	918.83		
Office - Other	2,433.09	5,500.00	44.24%
Total Office	5,626.00	5,500.00	102.29%
Outreach Team	2,020.05	2,100.00	96.19%
Payroll Expenses			
Associate in Music	1,410.00	1,440.00	97.92%
Caregivers	312.00		
Choir Director	6,710.00	7,350.00	91.29%

	<u>Jan - Dec 24</u>	<u>Budget</u>	<u>% of Budget</u>
Christian Education			
Children Director	6,076.36	5,450.55	111.48%
Teacher	823.50	1,000.00	82.35%
Youth Leader	810.00	2,200.00	36.82%
<b>Total Christian Education</b>	<b>7,709.86</b>	<b>8,650.55</b>	<b>89.13%</b>
Custodial	7,800.00	7,800.00	100.0%
Office Manager			
403b	1,087.44	1,087.80	99.97%
Health Insurance	2,500.00	2,500.00	100.0%
Office Manager - Other	36,250.80	36,251.25	100.0%
<b>Total Office Manager</b>	<b>39,838.24</b>	<b>39,839.05</b>	<b>100.0%</b>
Organist	8,442.80	8,624.00	97.9%
Payroll Taxes	5,403.79	5,500.00	98.25%
Seminarian Support	500.00	500.00	100.0%
Sr.Pastor			
Annuity	10,982.88	10,982.84	100.0%
Compensation	58,448.93	58,448.80	100.0%
Housing	19,999.91	20,000.00	100.0%
MedIns	10,587.84	12,256.00	86.39%
SP Social Security	6,001.44	6,001.33	100.0%
Study Fund	1,600.00	1,600.00	100.0%
<b>Total Sr.Pastor</b>	<b>107,621.00</b>	<b>109,288.97</b>	<b>98.47%</b>
Worker's Compensation	1,467.00	1,600.00	91.69%
Year End Bonus	5,070.00	5,070.00	100.0%
Payroll Expenses - Other	0.00		
<b>Total Payroll Expenses</b>	<b>192,284.69</b>	<b>195,662.57</b>	<b>98.27%</b>
Proportional Giving - SNEUCC			
Hampshire Association Dues	358.00	400.00	89.5%
Proportional Giving - SNEUCC - Other	8,624.00	8,624.00	100.0%
<b>Total Proportional Giving - SNEUCC</b>	<b>8,982.00</b>	<b>9,024.00</b>	<b>99.54%</b>
Stewardship	549.63	500.00	109.93%
Telephone			
Cell	1,044.00		
Church	1,184.89		
Telephone - Other	2,010.03	4,200.00	47.86%
<b>Total Telephone</b>	<b>4,238.92</b>	<b>4,200.00</b>	<b>100.93%</b>
Upkeep Instruments	2,440.00	1,500.00	162.67%
Utilities-Church			
Electric	7,374.35		
Gas	14,561.92		
Sewer fee	405.00		
Water	650.15		
Utilities-Church - Other	0.00	24,000.00	0.0%
<b>Total Utilities-Church</b>	<b>22,991.42</b>	<b>24,000.00</b>	<b>95.8%</b>
<b>Total Expense</b>	<b>280,107.97</b>	<b>279,456.57</b>	<b>100.23%</b>
Net Ordinary Income	-28,749.27	-31,256.57	91.98%
Other Income/Expense			
Other Income			
Fund Balance Transfer	28,749.27		
<b>Total Other Income</b>	<b>28,749.27</b>		
Net Other Income	28,749.27		
<b>Net Income</b>	<b>0.00</b>	<b>-31,256.57</b>	<b>0.0%</b>



# Schedule of Changes in Temporarily Restricted Funds

Fund	Balance 12/31/2023	Contributions	Transfers In	Expenditures	Transfers Out	Balance 12/31/2024
<b>Activities Team</b>	1,000.00			(1,154.12)		
from TempRest: Event Inc/ Exp: Fair			3,025.94			
from TempRest: Event Inc/ Exp: Holiday Bazaar			2,000.00			
from TempRest: Event Inc/ Exp: Spring Tea			265.03			
to: Unrestricted: Misc Income: Activities					(3,000.00)	
to TempRest: Activities Team: Receptions					(636.85)	1,500.00
Receptions	905.21			(201.65)		
from TempRest: Activities Team			636.85			1,340.41
<b>Altar Fund Priestly/Conforti</b>	784.39					784.39
<b>Benefactions</b>						
T. Hazen	8,520.00	10,000.00		(9,292.91)		9,227.09
Laderach	3,641.19	10,000.00		(3,500.00)		10,141.19
<b>Bequests:</b>						
Angels	6,327.31	1,500.30		(580.43)		7,247.18
Legacy Fowler	20,815.88	4,140.00		(2,200.00)		22,755.88
Graham	21,059.27	8,500.00		(12,407.13)		17,152.14
<b>Building Preservation Fund</b>	1,141.81					1,141.81
<b>Capital Campaign 2022</b>	20,000.00					20,000.00
<b>Deacons Fund</b>	452.31	295.00		(100.00)		647.31
<b>Denton Chapel Fund</b>	1,620.15					1,620.15
<b>Event Inc/Exp:</b>		370.00		(370.00)		
Concerts	-	3,835.00		(3,835.00)		
Fall Fair	(14.55)	9,143.96		(51.29)		
to Unrestricted: Misc. Income: Activities					(6,052.18)	
to TempRest: Activities Team					(3,025.94)	
Holiday Bazaar	-	6,662.90		(642.30)		
to Unrestricted: Misc. Income: Activities					(4,020.60)	
to TempRest: Activities Team					(2,000.00)	
Spring Tea	-	1,223.00		(427.82)		
To: Unrest: misc. Income : Activities					(530.15)	
to TempRest: Activities Team					(265.03)	
<b>Flower</b>	1,215.35	825.75		(940.25)		1,100.85
<b>Memorial</b>	1,449.54	550.00		(500.00)		1,499.54
<b>Mission Outreach</b>	5,110.88			(500.00)		
from TempRest: Mission: Food for Friends			2,156.16			
from TempRest: Mission: Food for Friends: Center Church			156.47			6,923.51
Christmas Eve	1,658.00	1,563.23		(1,658.00)		1,563.23
Christmas Fund	250.00	511.00		(300.00)		461.00
CROP	-	110.00		(110.00)		
Equal Exchange Products Sales	472.19	361.00		(482.80)		350.39
Food for Friends	4,403.30			(2,247.14)		
to TempRest: Mission					(2,156.16)	
Center Church	156.47				(156.47)	
to TempRest: Mission						
Heifer	62.50			(62.50)		
Neighbors In Need	-					
OGHS	-	925.00		(925.00)		
Other Directed Gifts	-	864.00		(864.00)		
Strengthen the Church	-	175.00		(165.00)		10.00
<b>Fund</b>	<b>Balance</b>	<b>Contributions</b>	<b>Transfers In</b>	<b>Expenditures</b>	<b>Transfers Out</b>	<b>Balance</b>
<b>Music Memorial</b>	1,334.79			(56.00)		1,278.79
<b>Next Year</b>						
Building Upkeep	3,652.93	(493.52)				
to TempRest: Park Street Door Project					(3,652.93)	(493.52)
Childrens CE	-	(80.06)				(80.06)
Insurance pre-pay	(1,039.75)	(1,259.87)	1,039.75			(1,259.87)
from Unrestricted: Insurance						
Payroll	150.00			(150.00)		
Pledges	4,670.00	4,165.00				
to Unrestricted: Pledges: Current Year					(4,670.00)	4,165.00
<b>Operating Reserve Fund</b>	31.51					31.51
<b>Park Street Door Project</b>	-	9,292.91	3,652.93	(12,945.84)		
from Trest: Next year: Building upkepe						
<b>Peterson Memorial</b>	142.01	1,062.00	1,400.00	(2,500.00)		104.01
from PermRest: Peterson Trust						
<b>Promised Land Fund</b>	2,225.02	507.10				2,732.12
<b>Sabbatical Reserve</b>	1,600.00					1,600.00
<b>Study Fund</b>	5,814.69		1,600.00			7,414.69
from: Payroll expense: Sr. Minister: Study fund						
<b>Window Restoration</b>	1,967.41					1,967.41
<b>Youth Program</b>	1,542.02	500.00	-	-	-	2,042.02
<b>TOTAL</b>	<b>123,121.83</b>	<b>75,248.70</b>	<b>15,933.13</b>	<b>(59,169.18)</b>	<b>(30,166.31)</b>	<b>124,968.17</b>

## Statement of Permanently Restricted Funds

### December 31, 2024

Fund	Balance 12/31/2023	Contributions	Transfers In	Dividends Reinvested	Market Value Changes	Expenditures (fees)	Transfers Out	Balance 12/31/2024
UCF Funds fbo So. Hadley FCC to UnRest Investment Income to Unrestricted to clear deficit	887,403.13			16,677.11	138,144.22		(46,900.00) (28,749.27)	966,575.19
Dolly Denton Memorial Fund	18,932.59			361.67	2,893.96			22,188.22
Music Endowment Fund to UnRest: Investment Income: Music	44,067.63			832.95	6,700.21		(2,400.00)	49,200.79
Peterson Endowment Fund to TempRest: Peterson Fund	27,009.70			497.40	3,985.94		(1,400.00)	30,093.04
TOTAL	<u>977,413.05</u>	-	-	<u>18,369.13</u>	<u>151,724.33</u>	-	<u>(79,449.27)</u>	1,068,057.24

### Investment Team Sub-Committee

In 2024 the investment team members were Eliot Chartrand, Bill Giles, Mary Nelson and John Hoffman as well as Lori Souder. Other than discussions during monthly Trustees meetings, we met formally twice during the year. Once in May with our United Church Funds executive, Stacey Pettice, and once in September.

The portfolio consists of co-mingled funds for the Endowment (Permanently Restricted Funds) and Temporarily Restricted Funds. At present there are four Endowed funds: Undesignated, Music, Denton, and Peterson. Our investments started 2024 at \$1.072 million and closed the year at \$1.146 million for a net gain of \$73K even after the withdrawal of \$49.3K for our investment income distribution for operations as well as \$47.4 for project spending, a 6.8% growth.

The Board of Trustees, according to Church Policy, determines spending amounts to be distributed from these funds. Typically, 4 to 4.5% of the Endowment can be made available. In 2024, we pulled \$2400 from the Music fund to support the Music program line items and \$46,900 from the Undesignated to support general line items for a total of \$49,300 support to the operating budget. Similarly, \$1400 was withdrawn from the Peterson Fund to support scholarships. Money from the Denton account is withdrawn as necessary to support the Chapel projects although none was needed in 2024. At the end of the December 2024, we needed to pull \$28,874 from the undesignated endowment fund to balance the Operations deficit. In total, we had to withdraw \$78.1K (7.6% rather than 4.5%) from the endowment to support operations. Similar distributions will need to be made in 2025 as there will be an expected deficit in 2025.

*John Hoffman*, Treasurer  
Chair of Investment Team

**Non-Budget Spending/Fund Transfers  
From Temporarily Restricted Funds  
As authorized by the 2024 Board of Trustees**

**From Benefactions: Laderach**

New Website design	3,500.00
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**From Benefactions: Hazen**

New Park Street Entrance Door	9,292.91
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**From Bequest: Angels**

Repairs to Fire Alarm system	580.43
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**From Bequest: Fowler**

Loomis Bus to/from Worship	2,200.00
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**From Bequest: Graham**

Building Upkeep	<u>12,407.13</u>
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<b>Total</b>	<b><u><u>27,980.47</u></u></b>
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## 2025 Proposed Budget

	2024 Budget	2024 Actual	2025 Proposed
<b>Income</b>			
Investment Income	49,300.00	49,300.00	49,300.00
Memorial Gifts	2,000.00	190.00	300.00
Total Misc Income	13,000.00	22,382.57	21,000.00
Plate	8,000.00	7,349.48	7,000.00
Pledges (current year)	140,000.00	133,736.65	150,000.00
(past year)	2,300.00	3,060.00	1,500.00
User donation	33,600.00	35,340.00	35,700.00
<b>TOTAL Income</b>	<b>248,200.00</b>	<b>251,358.70</b>	<b>264,800.00</b>
<b>Operating Expense</b>			
Office	5,500.00	5,626.00	6,000.00
Telephone/Internet	4,200.00	4,238.92	4,400.00
Contingency	400.00	321.34	400.00
Insurance	8,300.00	8,710.24	10,233.00
Min Mileage Exp	1,000.00	1,177.66	1,200.00
Annual Meeting	250.00	120.00	250.00
<b>Operating - Physical Plant</b>			
Bldg upkeep	18,000.00	20,990.62	21,000.00
Cleaning Service	1,500.00	1,582.70	1,600.00
Grounds upkeep	1,700.00	4,747.29	4,800.00
Upkeep Instruments	1,500.00	2,440.00	2,640.00
Utilities-Church	24,000.00	22,991.42	24,600.00
Delegates	220.00	-	220.00
Proportional Giving	8,624.00	8,624.00	8,853.00
Hamp Association Dues	400.00	358.00	358.00
<b>TOTAL Operating Expense</b>	<b>75,594.00</b>	<b>81,928.19</b>	<b>86,554.00</b>

Continued next page

<b>Program Expense</b>			
Christian Education Team			
Children's Program	1,000.00	994.13	1,000.00
Youth Program	500.00	6.47	500.00
Adult Program	100.00	-	100.00
Diaconate			
Pulpit Supply	1,800.00	1,100.00	2,100.00
Membership Team			
Outreach Team	2,100.00	2,020.05	2,100.00
Music Team	400.00	294.08	400.00
Stewardship	500.00	549.63	550.00
<b>Total Program Expense</b>	<b>8,200.00</b>	<b>5,895.09</b>	<b>8,050.00</b>
<b>TOTAL Programs and Operations</b>			
	<b>83,794.00</b>	<b>87,823.28</b>	<b>94,604.00</b>
<b>Payroll Expense</b>			
Sr. Minister	109,288.97	107,621.00	113,687.14
Office Manager	36,251.25	36,250.80	38,426.33
403b	1,087.80	1,087.44	1,153.07
Health Insurance	2,500.00	2,500.00	2,500.00
CE Director & teacher/Youth Leader			
CE Director	5,450.55	6,076.36	7,360.00
Teacher	1,000.00	823.50	1,440.00
Youth Leader(s)	2,200.00	810.00	2,400.00
Caregivers	-	312.00	864.00
Custodian	7,800.00	7,800.00	8,268.00
Organist	8,624.00	8,442.80	9,141.44
Choir Director	7,350.00	6,710.00	7,791.00
Associate In Music	1,440.00	1,410.00	1,526.40
Bonus	5,070.00	5,070.00	-
Emily Carle Stipend	500.00	500.00	-
Payroll Taxes (w/o Pastor)	5,500.00	5,403.79	5,907.11
Workers Comp	1,600.00	1,467.00	1,600.00
<b>TOTAL Payroll</b>	<b>195,662.57</b>	<b>192,284.69</b>	<b>202,064.49</b>
<b>TOTAL Expenses</b>			
	<b>279,456.57</b>	<b>280,107.97</b>	<b>296,668.49</b>
<b>Projected deficit/Actual deficit</b>			
	<b>(31,256.57)</b>	<b>(28,749.27)</b>	<b>(31,868.49)</b>

# Church Officers, Team Members, and Delegates

## 2025

<b>Moderator</b>	<b>Open</b>	
<b>Clerk</b>	David C. Morrell, 135 Woodbridge Street, South Hadley 01075	532-1864
	dmorrell@mtholyoke.edu	
<b>Treasurer</b>	John Hoffman, 21 Red Bridge Lane, South Hadley 01075	535-9754
	hoffmanje3@gmail.com	

### Church Council Members At-Large

**Open**

### Delegates

Winston Baldwin	311 Hadley Street South Hadley 01075	531-6248
Randall Hyvonen	1 Spruce Run South Hadley 01075	538-4674

### Board of Deacons

Rachel Alldis	4 Silver Street South Hadley 01075	404-1877
Karen Anderson	13 Wright Place South Hadley 01075	374-9156
William Giles	168 Stony Brook Village South Hadley 01075	538-4958
Martha Guild	18 Roundelay Road South Hadley 01075	534-6751
Randall Hyvonen	1 Spruce Run South Hadley 01075	538-4674

### Board of Trustees

Karen Anderson	13 Wright Place South Hadley 01075	374-9156
Elliot Chartrand	114 Woodbridge St. South Hadley 01075	533-2658
William Giles	168 Stony Brook Village South Hadley 01075	538-4958
Cynthia Morrell (non-voting)	135 Woodbridge Street South Hadley 01075	532-1864
Mary Nelson	163 Pleasant Street Holyoke 01040	802-735-5703
Randolph Purinton	39 Chapel Road Amherst MA	687-4343

### Activities Team

Carol Alldis	4 Silver Street South Hadley 01075	917-855-2303
Karen Anderson	13 Wright Place South Hadley 01075	374-9156
Laura Berzofsky	20 Bayon Drive Apt. 305 South Hadley 01075	908-456-3801
Valerie Bonzek	353 Fuller Street Unit 20 Ludlow 01056	589-9339
Corinne Chartrand	114 Woodbridge Street, South Hadley 01075	533-2658
David Morrell	135 Woodbridge Street South Hadley 01075	532-1864
Nancy Perman	1092 James Street Chicopee 01020	265-5070

### Faith Formation Team For Children and Youth

Kate Hoffman (ex officio)	21 Redbridge Lane South Hadley 01075	561-8057
Julie Burke	244 Greystone Ave. W.Spfd 01089	363-9433
Emily Mulder	150 Amherst Street Granby 01033	802-282-7790
Kenneth Mulder	150 Amherst Street Granby 01033	538-3304
Sarah Smith	27 Chestnut Hill Road South Hadley 01075	348-6179

**Human Resources Team**

(Trustee Designee) Mary Nelson	163 Pleasant Street Holyoke 01040	802-735-5703
Bob Judge	180 North Main Street South Hadley 01075	532-5792
Anita Sarro	39 Chapel Road Amherst 01002	374-6761

**Membership Team**

(Clerk)		
Barbara Ayers	12 Roundelay Road South Hadley 01075	533-3833
Nancy Towne	6 Young Circle South Hadley 01075	536-8128
Carol White	27 Hadley Street South Hadley 01075	533-2705
Linda Wolf	24 Pine Grove Drive South Hadley 01075	539-0238

**Outreach Team**

Rachel Alldis	4 Silver Street South Hadley 01075	404-1877
Elizabeth Belden	20 Bayon Drive Apt. 7 South Hadley 01075	538-4057
John Hoffman	21 Red Bridge Lane South Hadley 01075	535-9754
Sharyn Kovalesky	136 Stony Brook Village South Hadley 01075	650-0049
Sarah Smith	27 Chestnut Hill Road South Hadley 01075	348-6179

**Pastor/Congregation Relations Team**

(Designee of Senior Pastor) Julie Burke	244 Greystone Ave. W. Springfield 01089	363-9433
Karen Hyvonen	1 Spruce Run South Hadley 01075	538-4674
Robert Judge	180 North Main Street South Hadley 01075	532-5792
Anita Sarro	39 Chapel Road Amherst 01002	253-2633

**Stewardship Team**

John Anz	45 Ashton Lane South Hadley 01075	322-8208
Gretchen LaBonte	44 Woodlawn Street South Hadley 01075	440-477-1044
Brian Lapis	163 Pleasant Street Holyoke 01040	244-0279

**Planned Giving is now a sub-team of Stewardship**

**Appointed Persons and Teams**

<b>Safe Church Coordinator</b>	Al Duffy 31 Leahey Ave South Hadley 01075	532-3675
<b>Historian</b>	David C. Morrell, 135 Woodbridge Street, South Hadley 01075 dmorrell@mtholyoke.edu	532-1864
<b>Financial Reviewer</b>	Kiki Tipton 13 Brittany Road South Hadley 01075	330-9505

**Historic Preservation Team**

Randall Hyvonen Jane Markarian  
David Morrell Eliot Chartrand, Resource person

**Decoration Team**

Corinne Chartrand David Morrell

**Peterson Memorial Scholarship Ad Hoc Committee**

Barbara Ayers Elizabeth Griffin Sarah Smith