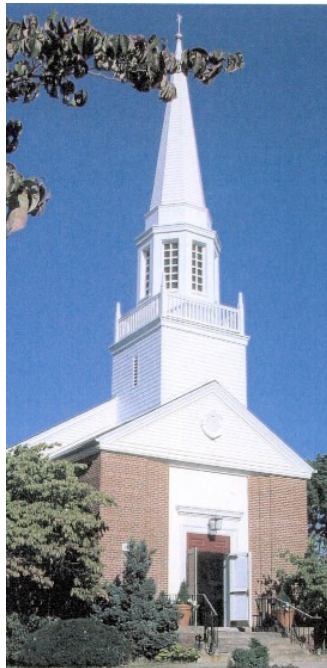


**THE NORTH HAVEN CONGREGATIONAL CHURCH  
UNITED CHURCH OF CHRIST**

**ANNUAL REPORT  
2015**



Presented At The Annual Meeting  
January 24, 2016

# TABLE OF CONTENTS

The Moderator's Report.....	4
Senior Pastor's Report .....	5
Ministry Coordinator for Children and Youth.....	7
Report of the Church Clerk.....	7
Church Statistics - 2015 .....	8
Minutes of the Annual Meeting January 25, 2015.....	9
Response Team (Safe Church Policy) .....	10
Worship.....	10
Worship - Floral.....	11
Springbook .....	12
Member Care .....	12
Ushers & Greeters.....	12
Women's Fellowship .....	12
Men's Fellowship.....	13
Website .....	13
Faith Formation Sunday School.....	14
Faith Formation Mission Trip.....	14
Faith Formation Events.....	14
Faith Formation Intergenerational .....	14
Building & Grounds.....	14
Memorial Gifts.....	16
Generosity.....	16
Abraham's Tent .....	17
DESK .....	17
Food Closet .....	17
Covenant to Care.....	18
The Library Mission Team Story.....	18
300 <sup>th</sup> Anniversary.....	19
Technology .....	19
Music.....	19
Relocating the Food Closet.....	20
Capital Campaign .....	20
Proposed Budget for 2016 .....	22
Report of the Treasurer .....	25
Endowment .....	30

NORTH HAVEN CONGREGATIONAL CHURCH, UCC

28 Church Street • North Haven, Connecticut 06473 • (203) 239-5691 • Fax 234-1751

*An Open & Affirming Congregation*

# Call To Annual Meeting

January 24, 2016

10:30 a.m.

## AGENDA

Call to Order

Opening Prayer

Moderator's Convening Statement

Approval of Minutes of the January 25, 2015 Annual Meeting

Approval of Non-Financial Reports

Report of the New Haven East Consociation Church & Ministry Committee

Approval of Treasurer's Report

Approval of Financial Reports

Approval of Budget for 2016

Election of Officers

Election of Ministry Leadership Board Members

Introduction of Draft Ministry and Mission Plan

Any Other Business That May Come Before This Meeting

Adjournment

Respectfully submitted,  
Susan Compton, Church Clerk

In case of postponement for any reason, the meeting will be held on January 31, 2016

## The Moderator's Report

The year 2015 has been a year of major change, contribution, creativity, and challenge for the North Haven Congregational Church. I am summarizing the highlights in outline form.

### **Change:**

Change from old structure and bylaws to new Ministry Leadership Board format.

Change from Boards and Committees to the new lay Mission Team based initiatives.

Change in personnel with Julie Schweickert replacing Nancie Estep, (a cornerstone veteran), as the Office Manager.

### **Contribution:**

Volunteers: Wow! It would be a daunting task to capture all of the volunteer hours of work contributed in the spirit of Christian love by members of the church throughout the year. Without that positive energy and extraordinary commitment, this church does not exist as we know it today.

Staff: Rev. Scott Morrow, Jeff Hutchins, Nancie Estep, Julie Schweickert, Gary Snowbeck, Debi Mastroni-Kenyon and Kirk Johnson. Each contributed to our church at the highest levels of their professions. We are indeed blessed.

Throughout the year, Window articles have celebrated the efforts of individuals who have provided special contributions to the life of the church. There are easily ten examples of Christian kindness and love that go "unrecognized" but not unnoticed for every single act that is acknowledged.

### **Creativity:**

We can observe countless examples of creativity in worship, music, Christian Education program, building and grounds, capital campaign, the new Member Care Team and all of the other evolving Mission Teams that support the work of the church. Many of those Mission Teams have told their stories elsewhere in this Annual Report.

MLB meetings have a disciplined structure and reliable processes to hold ourselves accountable as

we make and follow through on tasks and assignments.

John Tibor has reformatted the financial information to make it much more easily understood. Bryant Munson has led an inclusive process to monitor and make adjustments to the endowment.

Dedicated leaders within the church have demonstrated creativity and hard work in generating essential pledge commitments for 2016. The Generosity Team of Mabel Peterson, Beth Anderson, and Joan Bennett were joined by Priscilla Bradford in this important effort.

There were some fun intergenerational services.

There were some fun commissioning services with kids and balloons!

### **Challenges ("Opportunities for 2016"):**

Keeping a focus on the transition from Boards and Committees to lay led Mission Teams was a primary goal for the 2015 Ministry Leadership Board (MLB). The MLB now needs to ensure the processes and procedures are efficient and well understood so the Mission Teams can thrive.

Supporting the Mission Teams that replace the Deacons needs to be an area of emphasis. Dozens of people are needed throughout the year to produce the 54 (minimum) services each year. In 2015, too few people supported the core group skillfully led by Patience Benassi. That strains those doing the work. This needs to be addressed.

Communication is a theme in most endeavors; we have wonderful examples of doing this successfully and we have others that provide opportunities to improve. The weekly bulletins, the monthly newsletters, and periodic e-mail blasts are positive examples. Getting the web site going again and making use of social media options will resonate with many members of our congregation.

Celebrating Accomplishments is an important aspect of communication that we can and should improve. We also want to visually capture the concepts inherent in the Mission Team model.

The entire congregation needs to be involved in contributing to and celebrating the 300<sup>th</sup> Anniversary year of the NHCC. The MLB needs to lead and support the Mission Team dedicated to this momentous moment in the life of our church. We want to honor our past as we plan for our future.

**General:**

By the numbers: Over 16 MLB meetings in 12 months; more than 6 meetings by the endowment team; two evening retreats led by Rev. Susan Townsley to work on establishing a Vision and identifying our core values; Pastoral Relations sessions and Personnel team meetings occurred as required and were very productive. And of course, endless e-mails and countless phone calls.

For me personally, this year has been an invaluable experience. I am humbled and excited by the opportunities available to all of us. More than a decade ago I first read The Prayer of Jabez. It is based on the scriptures found in First Chronicles 4:10. “And Jabez called on the God of Israel saying, ‘Oh, that you would bless me and enlarge my territory! Let your hand be with me, and keep me from harm, so that I will be free from pain!’ So God granted his request.”

This philosophy, of going for it, and daring to want and ask for a rich and full life is in conflict with many of our roots. As a full-blooded Norwegian from the Midwest, I grew up thinking that a two handed handshake was a flamboyant demonstration of physical affection. I suspect some die hard Yankees (the New England version) too, are challenged by this idea of apparent aggressive-presumptuousness. Asking not only to be blessed and kept from evil, but also to have your territory enlarged as well!

Over the years I’ve learned that we don’t serve the world by minimizing our gifts or our expectations. This congregation is privileged to be strong and healthy in many important ways. I am in awe of the depth and breadth of the dedicated members, and I have profound respect for Scott, Debi, Julie, Jeff, Gary, and Kirk. Because of all of these “gifts”, I believe we not only have the opportunity, but as the scripture directs us, we have the responsibility, to expect to flourish and to “enlarge our territory”.

I respect the work done by all of the church leaders, the lay leadership and all of the active members. I look forward to working with and for all of you this coming year, the year of our 300th Anniversary!, that we may, by the grace of God, “Enlarge our territory”.

Stephen Simonson  
Moderator

## Senior Pastor’s Report

This past year has been one of great endeavor, broad change, and major accomplishment for the North Haven Congregational Church. A great deal of thought, encouragement, and courage have been invested in our new leadership model and our Capital Campaign.

There is a superbly gifted and tremendously dedicated staff which serves this church. I am deeply grateful for their talents and their enthusiasm, and I feel blessed to work with them. Nancie Estep has brought deep compassion and great joy to her work as the Office Manager. Nancie retired in May after 8 ½ years of energetic service to the church. The congregation had an opportunity to thank Nancie and wish her and husband David well in their move to South Carolina. Gary Snowbeck is a wonderfully talented organist. He provides stirring accompaniment to the choirs and deeply inspiring music to our worship services. Jeff Hutchins brings generous encouragement and excitement to his leadership of adult, children, and chime choirs. Kirk Johnson is an energetic and attentive sexton, whether cleaning with focused dedication or assisting groups or individuals in their use of our facilities or their visits to our Food Pantry. Debra Mastroni-Kenyon has tremendous passion and creativity for faith formation with all ages. Debi received her Bachelor of Arts in Religious Education from the Defiance College in Ohio on May 3. It is a pleasure to celebrate her accomplishment with her.

Julie Schweickert was hired as the new Office Manager and began working at the beginning of May. She was able to overlap with Nancie for two weeks, which offered a great opportunity to get acquainted with the office routine. Julie has settled into her position with great energy and focus. She

brings extensive computer skills and a strong can-do attitude to the work.

Jody Gallagher concluded her dedicated and thorough work as the Financial Secretary in June. This work is now being done by Julie Schweickert as a part of the Office Manager's duties. With the valuable assistance of Mark Bessette, the ServantKeeper membership data and contribution records have now been combined on the church server. Jody and Julie worked very carefully to combine the records and correct any problems with the database. We are very grateful to Jody for her service as the Financial Secretary.

The Capital Campaign, Honoring our Past, Building our Future, continued through this year. Notable projects accomplished this year include refurbishing the bathrooms on the lower level with painting and painting the downstairs hallway, Koinonia Room and the Rainbow Room, and the installation of new carpet. This project will be expanded to include painting the nursery and installing carpet there and in the upstairs hallway. Repairs to the roof above the elevator entry way have been completed as well. In the coming months work will begin on additional projects, including replacement of carpet in the sanctuary, replacement of windows, additional insulation in the attic above the sanctuary, and the refurbishment of the kitchen. The Campaign is scheduled to end in June of 2016. Further information can be found in a separate report. Sally Pallatto has provided steady leadership to the Campaign with great attention to detail. Betsey Reid has been very dedicated and focused in her management of projects, and Beth Anderson has provided wisdom and enthusiasm along with eloquent written reports to the congregation through the church newsletter.

The greatest change this year has come with the adoption of a new leadership structure. Revised bylaws were approved at the Annual Meeting in January, building on the work of the Restructure, Renew, Revitalize (R3) group. The new Ministry Leadership Board, which succeeds the Church Council, began meeting in February. With four officers and five at-large members, it is a much leaner body. The process of shifting away from Boards and Committees toward Mission Teams took

place between February and June. Thirty Mission Teams were commissioned in August! Members join by their choice, and may serve as long as they wish. Some of the new Mission Teams have direct corollaries among the former Committees, and some are brand new. Among the brand new Mission Teams are the team that is reorganizing the church library and the Member Care Mission Team. One Mission Team, which worked to move the Food Pantry to a new room, has already completed its mission! You will enjoy reading some "mission stories" elsewhere in the Annual Report. This shift in structure and function will continue this year with fine-tuning the mission team design and the development of a statement of core values and vision, and a ministry plan.

I want to congratulate our Moderator, Stephen Simonson, on his enthusiastic and careful leadership this year. Together with other members of the MLB: Barbara Massey, Jim Bennett, Priscilla Bradford, Adam Schweickert, David Nottingham, John Tibor, Bryant Munson, and Susan Compton, Steve has guided the process of change while emphasizing the importance of communication. This dedicated Ministry Leadership Board has modeled creative flexibility in the midst of change, and found excitement and accomplishment in the process.

There are eight youth in the Confirmation Class for this year. They are a spirited and reflective group. I am grateful for the assistance of Patience Benassi and Martha Butterworth in the coordination of the class, and to the members who serve as mentors for the confirmands.

There are some exciting challenges and opportunities for 2016. The encouragement and empowerment of Mission Teams will continue, building on a shift from the traditional sense of church 'membership' to a more active discipleship. How are we called, individually and collectively, to serve God and share Jesus Christ through the life of the church? Communication is a key aspect to our effective engagement in mission together, and we will continue to develop robust channels to coordinate together and share our mission with others. The Website Mission Team has been working with great diligence and the launch of a new church website is eagerly anticipated. Extensive work with fundraising

efforts and improvement projects will bring the Capital Campaign to completion. We will all join in Honoring our Past and Building our Future as we celebrate the 300th Anniversary of our church throughout the coming year.

In closing, I want to express my deep appreciation to the congregation for your generous compassion. My mother was diagnosed with brain cancer early last year and died within months. Those months were filled with trips to doctors and visits with family, and I am so thankful for your understanding and encouragement as I took time away from the congregation to care for my mom and dad. It was an intense experience of grief and mystery, of joy and deep faith. It was very moving to greet several church members at mom's memorial service.

I am very grateful to the congregation for your support and encouragement in my pastoral work, and for your generous and caring ministry to Carol and Amy and Jesse.

Shalom,  
Scott Morrow

## Ministry Coordinator for Children and Youth

The past year has proven to be quite a year of change for both myself and for the Congregation. On May 3<sup>rd</sup> I finally graduated from school, earning my Bachelor of Arts in Religious Education Degree so I am no longer swamped with school work. While I do miss academia, and my classmates, I am happy to have the break. Also in May the new Mission Teams took over the work of the church. There have been many celebrations of Team accomplishments in the congregation and their ministries will be highlighted in their reports.

In September we hired Jennifer Goldfuss as our Nursery Attendant and she has been doing a fantastic job. Jennifer is a long time member of the church and has a background in early childhood education so she prepares lessons and engages our youngest disciples in early faith formation.

I wanted to take this moment to also thank the Capital Campaign Committee and other volunteers

for their hard work cleaning, painting, and laying down new carpet in the lower level of the church. While these rooms are used for many purposes, for me there is no greater joy than to be in clean and organized classrooms. Work will soon begin to paint the nursery and replace the carpet with a fresh tile floor as well.

I have begun to engage you all in a journey to become a more Intergenerational body. There have been four All Ages Worship Services which were all received very well! Hopefully we can all experience Faith Formation activities together as well.

I think this transition has gone well – there is always work to do and improvements to be made, but with God's help we can do it!

Your faithful servant,  
Debi Mastroni-Kenyon  
Ministry Coordinator for Children and Youth

## Report of the Church Clerk

Under the direction of Steve Simonson, the Ministry Leadership Board (MLB) met at least once a month throughout the year. MLB meetings followed an agenda and minutes of the previous meeting were e-mailed to MLB members prior to the next meeting. Additional copies of the minutes were available at the meeting and after the minutes were approved by the MLB, they were available to the church membership upon request.

The last annual meeting of the church was held on January 25, 2015 and the members of the congregation that were present received and accepted the reports for 2014 of the Church boards, committees, staff and officers. The 2015 officers and at-large MLB members were elected. The 2015 budget was approved at the meeting.

Respectfully submitted,  
Susan Compton

# Church Statistics - 2015

## BIRTHS

**Elliot David Bergantino** January 13, 2015  
son of Matthew & Emily Bergantino,

**Grace Olivia Mascelli** March 28, 2015  
daughter of Kate & Ryan Mascelli.

## Baptisms

**Eila Ann Creston** November 30, 2014  
Daughter of Kristen Mahoney Creston & Brian Creston  
born September 17, 2014.

**Jameson Joseph Gianotti** December 21, 2014  
son of Melissa and Steven Gianotti  
born May 28, 2013

**Hannah Kate Nottingham** April 26, 2015  
daughter of Joanne and David Nottingham  
born November 17, 2014

**Josephine Elizabeth Carrano** June 21, 2015  
daughter of Melissa and Nicholas Carrano

**Noah Stephen Jones** September 20, 2015  
son of Tyler and Rachel Jones  
born May 23, 2013

**Odin Eli Jones** September 20, 2015  
son of Tyler and Rachel Jones  
born October 26, 2014

**Kayla Marie Kaplan** October 11, 2015  
daughter of Adam and Krista Kaplan  
born July 2, 2015

**Lucy Anna Mickolyzck** October 18, 2015  
daughter of Daniel and Paige Mickolyzck  
born August 18, 2015

**Alissa Anne Aguzzi** October 25, 2015  
daughter of Donald and Jennifer Aguzzi  
born November 24, 2014

**Khloe Grace Hodgson** November 8, 2015  
daughter of Katrina Smith & Christopher Hodgson  
born September 23, 2014

## Deaths

Pat Dockendorff December 12, 2014  
Richard Belko January 7, 2015  
Peter Rossi February 5, 2015  
Cynthia James March 3, 2015  
Joan Andrews March 21, 2015  
Theresa Valden March 23, 2015  
David Chapman April 1, 2015

Donna Bassett June 11, 2015  
Damon Hummel June 21, 2015  
Dorothea Kundrath July 1, 2015  
Michael Kundrath August 6, 2015  
Joyce Chapman September 21, 2015  
Marie Sargent September 25, 2015  
Gary Thompson September 30, 2015  
Lucile Hutchinson November 25, 2015  
Gweneth Gray December 1, 2015

## Weddings

Angela DeCusati & Peter DeNicola March 28, 2015  
Jennifer Szudora & Matthew Goldfuss March 28, 2015  
Noreen Perez & William Iannone Oct. 18, 2015  
Susan Beth Collins & Robert Higgins Dec. 17, 2015

## New Members

Join the Church: December 6, 2015  
Christine Arrigoni  
Elizabeth & Eric Dean  
Gail Fulop  
Reaffirmation of faith December 6, 2015  
Chet Blue IV

## DROPPED FROM MEMBERSHIP BY TRANSFER

\*None

## DROPPED FROM MEMBERSHIP BY DEACONS REVIEW

\*None

## PLACED ON INACTIVE BY DEACONS REVIEW

\*None

## CHURCH MEMBERSHIP STATISTICS 2015

**Active Members, January 1, 2015** **360**

Removed by Death ..... 3  
Removed by Letter of Transfer ..... 0  
Resignation..... 0  
Removed by Deacons Review..... 0  
Moved to Inactive by Deacons..... 0  
**Sub-total..... 3**

## Members Received

Letter and Reaffirmation ..... 1  
Confession of Faith ..... 4  
Confirmation ..... 0

**Sub-total..... 5**

**Total membership, December 31, 2015.....362**



## Minutes of the Annual Meeting January 25, 2015

The Annual Meeting of the North Haven Congregational Church was held in the church sanctuary and called to order at 10:50 AM by Moderator John Tibor. Fifty nine voting members were present which constituted a quorum. The call to the meeting was posted as required by the by-laws. The Rev. Scott Morrow led those assembled in prayer.

A motion was made by Betsey Reid and seconded by Cathy Welch to approve the minutes of the January 26, 2014 Annual Meeting. The motion was passed.

A motion was made by Jim Bennett and seconded by Martin Benassi to approve the minutes of the November 9, 2014 Special Meeting. The motion was passed.

David Gould moved and Larry Ballantyne seconded the motion to accept all non-financial reports. The motion was passed.

Cathy Welch moved and Fran D. seconded the motion to accept the New Haven East Consociation Church and Ministry Committee report. The motion was passed.

Betsey Reid moved and Nancie Estep seconded the motion to accept the Treasurer's report. The motion was passed.

Betsey Reid moved and Joan Bennett seconded the motion to accept the financial reports. The motion was passed.

Jim Bennett moved and Martin Benassi seconded the motion to accept the proposed budget for 2015. The motion was passed.

Doris Ferner moved and Beth Anderson seconded the motion that the Ministry Leadership Board be authorized to invite those currently elected to Boards and Committees whose work is not included under the Ministry Leadership Board to continue to function with their current membership until a suitable Mission Team is formed or through May 31, 2015, whichever is earliest. Kevin Studley, Adam

Schweickert and Linda Shannon asked for clarification of the motion. The motion passed.

Doris Ferner moved and Beth Anderson seconded the motion to adopt the Plurality Method for the election of at-large members of the Ministry Leadership Board. Steve Peterson explained that the bylaws do not list a method for election of the initial Ministry Leadership Board at-large members. The default method of voting is majority voting, but with 10 candidates for 5 positions, it is unlikely that 5 candidates would receive a majority of the votes. Carol Amico asked whether this motion was for today only or for all elections of Ministry Leadership Board members. The congregation agreed that the motion was for today only. The motion passed.

Joan Bennett made and Ray Geissler seconded a motion to instruct the Clerk to cast a single vote for the four officers (Steve Simonson - Moderator, Sue Compton - Clerk, John Tibor - Treasurer, Bryant Munson - Financial Agent). The motion passed. The Clerk cast a vote to elect the officers.

The ten candidates for the Ministry Leadership Board at-large members (Larry Ballantyne, Martin Benassi, Patience Benassi, Jim Bennett, Priscilla Bradford, Ellie Harple, Barbara Massey, David Nottingham, Sally Pallatto and Adam Schweickert) explained why they wanted to be members of the Ministry Leadership Board. Written ballots were cast. Heather Cherry announced that Jim Bennett, Priscilla Bradford, Barbara Massey, David Nottingham and Adam Schweickert were elected as Ministry Leadership Board at-large members.

Carol Amico thanked all the Ministry Leadership Board candidates for their willingness to serve the church. Mabel Peterson asked that we appreciate the work done by John Tibor, Steve Simonson and Steve Peterson over the last year.

Steve Simonson made a presentation on Mission Teams and members were asked to fill out a questionnaire about what Mission Team(s) they are interested in being part of.

The meeting was adjourned at 12:05 PM.

Respectfully submitted,  
Susan Compton, Church Clerk

## Response Team (Safe Church Policy)

The mission of the Safe Church Policy says in part, "... The congregation and ministers of North Haven Congregational Church aspire to be a Christ-centered fellowship where all can seek a close relationship with God. ...Both the Old and New Testaments instruct the faithful to do justice and to care for all persons, including the young...."

The purpose of this policy is to protect all members in a safe church community. Out of our commitment to provide an environment as secure as possible, it is the intent of this policy to ensure the best for our children, adolescents, and young adults, as we seek to provide protection for all among us in vulnerable positions.

It is the intention of this congregation to have a clear policy to prevent abuse within our Christian community and to promote an avenue for an appropriate response should allegations of misconduct arise at any time. The goal of this response will be to establish a process to help both the alleged victims and alleged offenders. Throughout any investigation, God's grace and compassion need to be extended to all parties involved."

The Response Team is made up of three members, representing varied age groups (at least one male and one female) of the congregation. Policy specifies the team is set for indefinite terms. Their primary task is to objectively investigate all allegations of abuse, neglect or harassment. The Response Team is reappointed annually by the Senior Pastor and the Moderator. During 2015 they were Patience Benassi, Doris Ferner, and Stephen Simonson. There were no incidents reported this calendar year.

The Response Team is also charged with monitoring the implementation of the Safe Church Policies in areas of screening, education, training and maintenance of records. The Senior Minister and the individual hired to lead the Christian Education area are responsible for the implementation of procedures designed to educate volunteers, staff and church members regarding this policy. Annual training

programs will teach church staff and volunteers how and when to report an allegation of misconduct and how to discuss questionable behavior with either the Senior Minister and/or the Response Team.

In 2015 The Response Team intended to focus on: updating the policy as necessary while continuing to support the minister and youth leader's timely implementation of the policies and procedures, developing visual and or written presentations to post around the church to educate members about the policies, and as a team, to rehearse the procedures for responding to allegations. These areas of focus need to continue in 2016.

Report by: Doris Ferner, Patience Benassi, and Stephen Simonson

## Worship

2015 was the year of transition for the Board of Deacons to the new structure of the Worship Team.

Previous Board of Deacon members Carol Amico, Martin Benassi, Joan Bennett, Jim Bennett, Chris Corcoran, Doris Ferner, Nancy Mahoney, Sally Pallatto, Tim Peiffer, Dot Pierce, Greg Pierce, Adam Schweickert, and Kerry Stewart assisted in various capacities including serving as Deacon of the Day, scripture reader, preparing the sanctuary, assisting at memorial services, preparing communion, cleaning up after worship, ensuring the church is locked and secure, serving communion, co-celebrating communion, or like Kerry, baking the communion bread. Sally Pallatto and Carol Amico coordinated the scripture reader sign-ups and Joan Bennett coordinated the coffee hour host sign-ups. Worship Team members also assisted at special services, for example, Ash Wednesday, Maundy Thursday or Christmas Eve, and coordinated the Ash Wednesday simple soup dinner. New Worship Team members who joined us in mid-2015 include Larry Ballantyne, Heather Cherry, Rich Ziemba, along with scripture readers Fran D., Merrilee Gladkowski, Kevin Studley and Cathy Welch. The Worship Team would also like to acknowledge others who assisted as scripture readers during 2015: Cynthia Campos, Susan Compton, Susan Beth Collins, Annette Grant, Betsey Gumbart, Barbara Massey, David Nottingham, Stephanie Perkins (who also assisted in serving

communion at the Christmas Eve 11pm service), David Purcell, Betsy Reid, Andy Romaniuk, Curt Thalken, and John Tibor. A thank you also to David and Nancie Estep for being readers, along with Worship Team members, at the Maundy Thursday service.

During the first half of the year, the Board of Deacons met about monthly. In the second half of the year as the Worship Team, there were no meetings, but electronic communications for reviewing baptism or wedding requests, and for scheduling, etc. It would be advisable for the Mission Team to meet in person for holiday planning, pastor support and other needs. 2015 expenses included costs for communion supplies, cups, bread, Ash Wednesday dinner, baptism certificate supplies, palms for Palm Sunday, as well as candle oil and candles. As this year's confirmation class is held through the dinner hour to best accommodate the confirmands' schedules, the worship team paid for pizza for several classes. Total expenses were well below the available budget for 2015.

The Worship Team has developed a detailed list of tasks for Sunday morning worship that Worship Team members carry out. The main list for a regular Sunday has 26 items, some of those items have further detail. There are a lot of tasks and details handled by Worship Team members before, during and after worship. If you are interested in participating on the Worship Team, please contact Patience Benassi in person or via e-mail: [payemart@juno.com](mailto:payemart@juno.com)

Thank you to our Office Manager, Julie Schweickert, for her assistance, dedication and thoughtfulness.

Patience Benassi  
On Behalf of the Worship Team

## Worship - Floral

This year, the Floral Mission Team operated with a full team, Helen Nado, Denise Adinolfi, Stephanie Perkins and Susan Tibor. The team was able to coordinate floral arrangements for each week of the year with the support of our congregation. The

committee also prepared for the following seasonal arrangements.

### PALM SUNDAY

Palm leaves were separated and distributed to the congregation. Palm fans were arranged and placed in front of the communion table. Palms were also placed on the sanctuary windowsills.

### EASTER SUNDAY

Easter lilies beautified the church, with two plants being placed on each windowsill and a display placed in front of the communion table. The wooden cross was placed on the front lawn and decorated with cut flowers provided by the committee. It was further enhanced with flowers from the congregation.

Lilies were then delivered to homebound and recently bereaved members of the congregation.

### THANKSGIVING SUNDAY

The Thanksgiving Cornucopia was arranged on the communion table with a wide selection of fresh fruits and vegetables. On Thanksgiving Sunday the congregation brought donations of their own and added them to the table. During the next week the fruits and vegetables were delivered to the Downtown Evening Soup Kitchen by Larry Ballantyne.

### CHRISTMAS SEASON

The Christmas season started with the hanging of the Christmas wreaths in the sanctuary and on the front doors. The electric candles with fresh greens were placed in each window. Poinsettia plants then decorated the church with a display in front of the communion table and two placed in each window.

The poinsettia plants were then delivered to homebound and recently bereaved members of the congregation.

The Floral Committee acknowledges the many members of the congregation for their continued generosity in purchasing arrangements for each Sunday, as well as the many contributions for the Easter lilies and Poinsettia plants

Respectfully Submitted,

Susan Tibor, Helen Nado, Denise Adinolfi,  
Stephanie Perkins

## Springboox

Springboox is a book sale whose proceeds support the annual budget through the fund raising category. This year the sale was held on April 24<sup>th</sup> & 25<sup>th</sup> it contributed \$2500 to the annual budget.

Books are collected, sorted and placed in storage all year. We are thankful to the Lions who share their storage unit with us. The week of the sale books are brought from storage and displayed to be sold. Forty-one volunteers helped bring the books from storage, organized them for the sale and removed the ones left over. Books remaining after the sale were donated to various school libraries, New Haven Reads and Hope Christian Church. Proceeds from that receptacle are used for outreach needs in town.

This sale could not happen without the help of the forty-one volunteers who offer their time during the week of the sale and those who donate their books.

Priscilla Bradford, Betsey Reid,  
Coordinators

## Member Care

The Member Care Mission Team was formed in November of 2015 with the purpose of connecting members to care they needed. Teams were formed to provide rides, meals, visits, phone calls and cards to people with short and long term needs.

Four teams of five to six members were identified. According to a schedule, each team is assigned a week a month. The team captain receives information from Pastor Scott about members to reach out to that week. The team captain passes the requests on to his team members. They accept an assignment and complete it during the week. The team captain then reports back to Pastor Scott what was done and any other needs that are identified.

Members who have received services from the volunteers on the Mission Team have expressed their gratitude. Care Team Members are finding that reaching out to others has enriched their journey of discipleship.

Priscilla Bradford,  
Coordinator

## Ushers & Greeters

Thanks again to all who welcomed and ushered at church this year. Your willingness is appreciated. If you have not yet had the opportunity to greet worshipers as they enter church you are missing a good experience!!!! I will be looking to sign up people after church each Sunday at the coffee hour.....

With thanks,  
Doris Ferner

## Women's Fellowship

Women's Fellowship meets on the first Monday of each month starting at 6:45 pm to 8:15 pm, and occasionally on a Wednesday when additional meetings are necessary. All women members of the church are considered members and invited to attend a meeting. Although some cannot attend evening meetings they do participate in many of our activities such as the Harvest Fair, Tag Sale, Pot Luck Suppers, preparing gift bags for home bound members, etc.

Our Women's Fellowship supports our NHCC church, other churches, our community and each other. Most importantly we grow both spiritually and with love as a family while doing God's work.

Our September meeting began with a request from Mary Ann of Trinity Church on the Green in New Haven to Lynne Nielsen for our participation with their "Days for Girls" program. This program helps young girls in Kenya gain access to education, safety and dignity. We were asked to take part in a Sew-A-Thon at the church, Kit assembly and donating specific clothing items needed for the girls. It was a heartwarming experience, and Lynne received a request this month for our involvement with this program again, and we're overjoyed that we can again participate.

In October we took part in "Pink Sunday" to support Breast Cancer Awareness month and sold baked goods and other items, with donations going to "After the Storm," a group that supports breast cancer treatment. It was wonderful to see so many people of all ages dressed in pink for their support. We plan to attend the After the Storm fashion show

“Art Bra” at Oakdale Theater again this year, and perhaps we can persuade Merrilee Gladkosky to create another award winning bra for this event.

The Harvest Fair was once again a success, as the results of months of preparations by so many (including assistance from the Men’s Fellowship). This coming year we are looking to add new ideas regarding craft items, foods, handmade/knitted items and are open to suggestions that will make our fair more prosperous and inviting to fair goers. Speaking of knitted items, the Purl and Praise group encourages any woman who knits or crochets (or wants to learn how) to join them, as they meet every other Thursday evening.

We anticipate we will be asked by the Men’s Fellowship to provide assistance at their annual “Phil DiPeri” BBQ in May, and we will gladly do so as in the past they offered assistance by providing food at our annual Tag Sale. This year’s Tag Sale will be held on Saturday, June 11<sup>th</sup>.

Our meetings are fun, often creative (assembling Christmas wreaths) and informative, but our favorite meetings are the ones where we gather to assemble Christmas and Valentine gift bags for our homebound members. We receive thank you cards and phone calls from the members and/or their families telling us how much our thoughts and prayers meant to them.

This year NHCC will be celebrating its 300<sup>th</sup> anniversary and Women’s Fellowship is going to do a cookbook to sell with proceeds to benefit the Capital Campaign. We’ve begun to collect both old and new recipes and welcome anyone who wishes to help with this project

In addition to donations made to NHCC, we made 8 to local charities (including Abraham’s Tent) and 10 others through the CT Conference.

Respectively submitted,  
Joan Bennett

## Men’s Fellowship

The Men’s Fellowship has continued to be known as “The Helpers”. Although we don’t have as many projects or ongoing events as the Women’s Fellowship group have, we are available to help with many functions around the church. The men have assisted with the annual SpringBoox sale, the women’s Tag Sale and Harvest Fair, Pierpont Concert Dinners and Abraham’s Tent.

Our one individual project is the Annual Philip DiPeri Barbecue. Among all the contributions that Philip made to North Haven Congregational Church, he was instrumental in growing the Men’s Fellowship group to what it is today.

The Men’s Fellowship meets for breakfast on the first and third Saturdays of each month, except for June and July. At any given meeting there are fifteen to twenty men present, to share some prayer and reflection time, catch up on business of the church, and a large dose of fellowship.

The Men plan to continue to be available to serve as “Helpers” and thank the Women’s Fellowship and youth for their help throughout the year.

Respectfully Submitted,  
David C. Gould  
President

## Website

The Website Mission Team has been hard at work developing a new website for our church. We have tried to address the needs of both visitors to our church and current members. The new website is almost ready to be launched and we look forward to unveiling it in the next month or so. It has been enhanced with new vibrant photos of our many activities. Once the new site is active we will be recruiting volunteers to help keep the website content up to date.

We wish to send a big Thank YOU to David Reid for his help with building this new site!

Respectfully submitted  
Susan Compton

## Faith Formation Sunday School

*The Mission of the Faith Formation team is to create a safe community for people of all ages, where they can experience love, be nurtured in their Christian faith and be inspired to serve others.*

The Sunday school Faith Formation Mission Team got the Sunday school program up and running with very little help from Debi. It was great to have email conversations and decisions and know that the Sunday school year was in good hands.

In September, 2014 the Sunday school collection began to be used for mission so they decided to raise funds for the Heifer Project. Ducks, Chicks, Rabbits, and a Goat were purchased and there currently is over \$225, and counting, to be used to purchase more animals – maybe even a cow!

Also, in June some of the youth held a Jerusalem Marketplace and raised \$181 for the Church's Capital Campaign. An area of daylilies will be planted in their honor sometime in the spring.

We have seen some growth in the Sunday school program with 30 registered students and an average attendance of 15. The biggest spike in growth is in the K-2<sup>nd</sup> Grade class and we are truly grateful to Priscilla Bradford and Sophie Grant for their commitment and dedication to this class. One parent recently told me that her children can't wait for "Miss Priscilla's class". Priscilla also took on the task of cleaning and organizing all of the Sunday school supplies that we have and we are also very appreciative of that.

This Mission Team is also in need of a Convener to better coordinate the needs of this mission.

## Faith Formation Mission Trip

The Mission Trip Mission Team had an initial meeting and has its sights set on a Mission Trip for this summer.

## Faith Formation Events

The Faith Formation Events Mission Team really came together to plan and execute Rally Day and it turned out to be a great event. Advent Night was a bit of a challenge, but this is primarily because there is no Facilitator of this group.

The Pageant was also wonderful and another success for a Mission Team. John Tibor approached Debi about an idea he had for a Pageant and she told him to go ahead. He did all of the planning, recruiting, and execution of it and it was great – thank you John!

## Faith Formation Intergenerational

We enjoyed another summer with Faith, Fellowship, and Fun Nights exploring the three Abrahamic Religions of Judaism, Christianity, and Islam during July. This is another celebration of a Mission Team of sorts. The participants came together and helped with set up, dinner, and clean up!

Debi has been leading us in Intergenerational Worship about once a month.

## Building & Grounds

The Board of Building and Grounds continued to work hard over the past year maintaining both the Church and Parsonage while trying to stay within the approved yearly budget of \$10,500. Unfortunately, several unforeseen conditions popped up again this year which required immediate attention resulting in an overage of \$2,670.88.

Some of the maintenance related activities throughout the year included:

Elevator: The elevator maintenance contract was renewed with ThyssenKrupp in February for \$2,810, an increase of \$88 from 2014. The contract was renegotiated in November to the rate of \$2,153, an annual savings of \$656. We were also able to convert

the contract immediately getting the balance of the contract (3 months) prorated at the new rate (additional savings of \$147.50). There was one service call this year for \$205.

**Landscaping:** Pitch Pines Landscaping was under contract for the lawn mowing at both the Parsonage and the Church grounds. Invoicing was \$316 per month for a 10-month contract - same as for 2013 and 2014.

**Fire Extinguishers:**

Regular inspection and servicing of all eleven fire extinguishers throughout the building cost a total of \$215, an increase of \$100 from 2014.

**Housekeeping + Supplies:**

Purchase of cleaning supplies such as paper towels, ice melt, soap, etc. for the year totaled approximately \$526 - under budget by \$374.

**Maintenance + Repairs:**

Some of the miscellaneous items which required attention over the course of the year included emergency plumbing repairs to the men's restroom, snow removal, and miscellaneous door hardware for a total of \$3,164 - exceeding our budget by \$1,518.

**Alarm System:** Alarm One Security Systems had the contract for monitoring the alarm system for the year totaling \$264, the same amount as for 2014.

In addition to the items noted above, the committee was able to include oversight and work on several capital improvement projects based on the Capital Campaign list.

**Landscaping:**

As part of the landscaping project a new wood bench was purchased and set adjacent to the elevator entrance. Special thanks to Carmen and Melissa DeLuca and Fran D..

Special forged steel railings were custom made by Classic Welding for the side stairwell as a safety requirement.

**Parsonage:**

Paul Powers, with the help of several youth members, filled in the pit in the crawlspace with gravel and concrete after having relocated the boiler

to the main level. The basement windows were reglazed with plexiglass. The sump pump was replaced.

**Rest Room Renovations:**

Thanks to the help of Sally Pallatto, Priscilla Bradford, Bernie Hummel, Fran D., Betsey Reid and other hard working congregational members the lower level restrooms and hallway were cleaned, painted, vanity and lights fixtures replaced, and new carpeting installed.

**Roof Repairs:**

Due to severe ice damming over the past winter, the ceiling and walls outside the church office were water damaged. Prior to making any interior repairs, Martin Benassi had the roof inspected and determined it needed some major repairs. The decision was made to replace a portion of the asphalt shingle roof on and around the elevator lobby area with shingles to match those used on the sanctuary roof. Martin Benassi called the local distributor and was able to negotiate a twenty percent discount on materials from CertainTeed.

**Work in progress:**

**Upstairs Bathroom Water Damage Repair:**

There was a major water leak in men's rest room upstairs resulting in the floor tiles lifting and damaging the wood subflooring in both the men's and women's restroom and damage to the ceiling below. Paul Powers has been working closely with the insurance adjustor as well as the abatement contractor who is doing the demolition work. This project is ongoing.

**Carpet Replacement:**

Betsey Reid has gotten quotes for the carpet replacement in both the sanctuary and back hallway. Also included with this work will be the replacement of the tile floor and painting of the nursery room.

**Steeple Lighting:**

Martin Benassi met with an electrician to install permanent lighting in the steeple. Anticipated completion date is sometime in February 2016.

Other projects in the works include the kitchen renovations, insulating of the attic space, security camera installation, parking lot resurfacing/paving,

window replacement, and continued renovation work on the parsonage.

We are fortunate to have long-term B&G members who will continue to be on call to support our work and give much valued time and knowledge to plans for this coming year. Bernie Hummel helped install the new vanity in the men's rest room. The committee would like to thank all those who took time out of their busy schedule to help with various projects throughout the year.

Respectfully Submitted,  
Paul Powers and Kevin Studley co-chairpersons  
Fran D., Martin Benassi, Phil James, Betsey Reid

## Memorial Gifts

The Memorial Gifts Mission Team has received and documented donations during 2015 in memory of the following members and friends of the North Haven Congregational Church:

Joan Andrews	Frank Hauser
Bruce Burdge	Cynthia James
David Chapman	Dorothea Kundrath
Patricia Dockendorff	Marylou Morrow
William Ferner	Jack Viele

A gift was also received in honor of:

Philip James

Some of these gifts were designated to the Guertin-Ferner Music Fund or for use in the Jack Viele Memorial Children's Fund.

The total amount of gifts and interest received this year was \$3,914.68.

For expenditures this year, there was a disbursement for the final payment of \$871.25 for the paraments and another for \$144.77 for painting supplies for the nursery, totaling \$1,016.02.

At the present time the balance on hand in the fund is \$10,998.53

If you would like to make a donation in memory of a special person or to honor someone on a special

occasion, this might be a suggestion you may wish to consider.

Members of the team are Cathy Welch and Barbara Massey.

Respectfully submitted,  
Barbara Massey

## Generosity

**Our Season of Generosity this year focused on the Promise of Hope.** "For surely I know the plans I have for you...to give you a future with hope"  
Jeremiah 29:11

During our Season of Generosity, we celebrated the many and varied ways that members and friends of our Church share their Time, Talents, and Treasure. The sharing of time and talents includes participation in many ways—helping enhance worship, helping members, assisting with Church functions, working on fund raisers, and helping with special events. We also have many members and friends who generously support our Church by pledging to the annual operating budget, pledging to the Capital Campaign, and paying various Church expenses. All of these talents and time are both widely appreciated and deserve to be widely celebrated.

During the Season of Generosity this year, the Generosity Team asked the congregation to put the Promise of Hope into action by donating food items to the North Haven Churches Food Pantry housed in our Church. The food pantry shelves were almost empty before the major holiday food drives were to begin, and we asked for donations as a tangible way of providing Hope to the many people who receive food from the Food Pantry. We were overwhelmed with the response!! Each week three to four overflowing baskets of food were received and brought to the front of the church along with our offering.

For our Church to function and flourish, however, we asked people to share their Treasure as well. As we looked toward to our future, we wanted to assure proper funding for the many vital Church activities. We looked forward to a year with a full staff and an exciting 300<sup>th</sup> Anniversary milestone.



Our pledges and gifts had remained fairly stable over the past couple of years, but we needed to increase funding to cover increases in the fixed costs of our Church, such as maintenance contracts, other contractual obligations, and a 5% increase in the Medical and Dental benefits. We also wanted to offer modest salary increases to the staff and increase the hours of our Ministry Coordinator for Children and Youth. With this in mind, we asked people to increase their pledges, if possible, and pledge if they had not done so in the past.

We thank all those who answered this call and increased their pledges, continued with their existing pledges, or offered new pledges. The response was gratifying and will ensure that we can fund the increases to fixed costs and fund the full Church staff, as well as make progress toward our other goals.

Please accept our heartfelt gratitude for all that you do to share your Time, Talents, and Treasure!

Your Generosity Team –  
Beth Anderson, Joan Bennett, and Mabel Peterson

## Abraham's Tent

During the week of January 26th through February 2nd we hosted the guests of Abraham's Tent once again. There were approximately 10 men present each night when we provided a dinner meal, companionship, TV viewing and a comfortable sleeping environment. A hot breakfast was available in the morning as the men awoke and prepared for the day, and they also had an opportunity to prepare their own lunch. The final day of their stay was Super Bowl Sunday and we celebrated with traditional party fixings. We appreciate the assistance that we received from our neighbors at St. Barnabas Church who prepared and served dinner on Monday evening, and Northford Congregational Church who prepared and served dinner on Tuesday. We look forward once again this year for the support that everyone in our congregation provides along with the support of our neighbors.

Priscilla Bradford and John Tibor  
Abraham's Tent Coordinators

## DESK

NHCC has continued again this past year to support this essential mission by bringing 6 to 8 volunteers to DESK each month to serve supper. Many years ago a volunteer used to cook food we provided (John Tibor) and we would take the food to New Haven and serve it, but with changing Health Department rules NHCC now just serves the food and cleans up afterwards. NHCC also makes a major contribution annually to help pay for the food and we take food from the Food Pantry for the lunches that are handed out. From 80 to 200 hungry persons are fed at DESK

I want to thank Jim and Joan Bennett for driving each 2nd Thursday of the month, Elfie and Bernie Hummel and Victoria, Paula Diehl, Priscilla Bradford, Sue Compton and occasional others, both church members and non-members who join us. Once a year the Youth Group volunteers. For those who have not served, we leave the Church parking lot at 5:00 and others go directly from work or home and are usually back by 7. There is a sign up sheet on the office bulletin board so we know how many will be going. Please join us if you are interested.

Betsey Reid

## Food Closet

Happy New Year from the food pantry volunteers.

We have been very busy at the food pantry. Since food comes in all the time, we are always busy checking dates and sorting. In late summer of last year we moved the food pantry from the stage room to the room across from the double class room. We met with the Food Council in October where we started the food drive for the Holidays. Merchants and businesses in North Haven were contacted to see if they wanted to participate. The ones who did were delivered boxes for food drop offs. This food is collected about once a week and brought back to the church. We also receive a great deal of food from the Boy Scouts. By November we were setting up the double class room to receive the food from the food drives. The Food Council consists of the Churches of North Haven. Our church is the collection site where everything happens not only for the Holidays

but for the whole year. We were able to help out at least 80 families for Thanksgiving and Christmas. In January we moved back into the double class room where we package up 10 food boxes a week for families.

It is truly amazing the help and the care that everyone shares in this endeavor. This is very special since it lets you become part of the family receiving the food and it tells the family that someone really does care. This not only makes you feel honored but also humbles you.

As I am writing this it puts in mind of our scriptures coming from Matthew 25 Verses 35 and 40.

"For I was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in:"

"And the King shall answer and say unto them, Verily I say unto you, inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."

I thank all volunteers for caring. Just think, maybe we can make a difference in a life and even our own lives.

May God Bless  
Linda Shannon

## Covenant to Care

There have been three projects undertaken by this mission team in 2015.

### Easter Baskets

Twenty-eight children were given festive Easter baskets appropriate for their age.

### Backpacks for Back to School

The church community was able to provide 13 children with a backpack loaded with supplies suitable for their specific grade level. We also sent 6 extra backpacks and some additional supplies. Our social worker made a new request this year when three children were from families without the means to purchase uniforms. We responded by supplying three complete school outfits for each of those children.

### Angel Tree Project

Fifty four names with the child's wishes were supplied to us by the social worker. That was 14 more than we had ever received and some of the wishes were big ticket items. The response was wonderful with all 54 gifts delivered by the deadline with the Women's Fellowship and Men's Fellowship each providing a bicycle and a helmet.

The approximate value of these three projects including the 8 holiday food bags and boxes came to a little over \$5,000 given by this congregation.

### The Covenant

In June the current Covenant will be up and the congregation will need to sign another covenant if we want to continue this work.

Sue Tibor and Cathy Welch have assisted on this mission team.

Respectfully submitted,  
Paula Diehl

## The Library Mission Team Story

A group of six church members formed this team in July of last year, meeting monthly for work sessions to revive our library collection. We started with the six members listed below to identify our purpose and plan to accomplish it, hopefully within a year's time.

We will continue with our current categories which will be well labeled and alphabetized by author, but not with a card catalog. We will use sign-out cards, suggesting that borrowed materials be returned in approximately one month to the "Returns" Shelf where team members will refile them appropriately.

Sorting books is the major activity to date—into four categories: Retain, Include in a small sale before and after church one Sunday--probably in February, Recycle, and Trash. We have found some historically important books that we have delivered to the North Haven Historical Society. Scott has been consulted before removing any volumes permanently to assure efficiency. Many books have been referred to our church staff for their use (Music, Children's materials, Minister-related) so that major decisions are shared with those who are most familiar with them.

Communication with the congregation is our primary aim so that we can all benefit from having an up-to-date collection that is of interest to all ages and needs. Currently we are downsized in number due to illness but the work does continue! In order to make the library experience a good one, when we have finished our sorting, we will request from each family in the church at least two donated books which are special to you. This will take place after the “big sort” so start thinking now about what volumes you would want to share with everyone. We cannot deal with them until our current collection is in proper order! Remember that they will continue to be available to you in the future!

We meet once a month in the early afternoon and are currently half-way through our major sorting. Any who would care to join us is indeed welcome. We look forward to sharing suggestions with you and getting to know each other better! Watch for notice of our in-church sale offering in February.

Betsy Gumbart Lorraine Burdge Lillian Flodquist  
Betty Martin Eleanor Norback Sharman Tait

## 300<sup>th</sup> Anniversary Celebrating the Founding of NHCC

In 1716, the original settlers of “North Parish”, which was part of the Colony of New Haven, were permitted to form a distinct Ecclesiastical Society. A minister was invited to preach, and plans were made to build a meeting-house “amidst cultivated and pleasant fields”. This was the beginning of the North Haven Congregational Church.

This year we celebrate the founding of our church. We rejoice in our history, but our faces are turned toward the future. We have inherited a church with a rich history, a church that has thrived for 300 years thanks to the dedication, devotion and love of its members. How blessed we are to be members of this congregation during this momentous year in our history! Your support and participation will help make this year of celebration a success. Working together we can nourish and invigorate this church, so that it continues to be a welcoming place for all members of the community for many years to come.

Chris Corcoran

## Technology

North Haven Congregational Church has up-to-date computers, all running Windows 7 Pro and Symantec End Point Virus Protection. Julie Schweickert and John Tibor use desktop models; Scott Morrow, Debi-Mastroni-Kenyon and Jeff Hutchins use laptop computers.

Servant Keeper is now a completely integrated database of both membership information and contribution records. For many years this was done by 2 church members from separate databases and then compared. Julie has worked hard with Jody Gallagher to streamline this process. Member information is secure and only viewed by authorized persons of the church with varying levels of access based upon their need.

All data is securely backed up to password-protected cloud storage.

The new NHCC website is being worked on by the website team and will be presented in the near future (see separate report.)

Security cameras have been purchased as a Capital Campaign project and need to be installed around the church.

Mark Bessette

## Music

*“Music is the divine way to tell beautiful, poetic things to the heart.”*

Pablo Casals (Master Cellist and Conductor; 1876-1973)

It was late 2014 when we decided that it would be a good idea to buy more chairs for the music room. The choir had been enjoying some comfortable seats for a few years, and now we wanted to make sure there were matching chairs for any newcomers who would arrive in the year to follow. We sensed that we should acquire more so that we would be prepared for our new choir members. Also, matching chairs happened to be on sale at the time! Sure enough, in the year 2015, we welcomed two new members and one returning member, along with a number of special guests and friends to choir. Our positive

thinking and preparation had paid off! Our choir is harmonious and versatile, with 18 members at present. More are always welcome! (Especially Tenors and Sopranos)

We are finding that if we think positively with a spirit of hospitality and goodwill, more opportunities and more participants will present themselves in the year to come.

The Music mission team remains committed to Pierpont Concerts (both dinners and performances) as a musical outreach mission of the church. The Pierpont nights merge our church's grace, hospitality, and fellowship with wonderful musical performances and delicious home-cooked food. We have enjoyed the assistance of many church/choir members to make these nights happen. There were countless stories of fun times had by all. In February's North Haven High School Pierpont concert, it was great to see "one of our own" playing baritone horn and singing in the a cappella group. At the Washboard Slim and the Bluelights Concert, all ages were rockin' and rollin'! Most recently, the Harmony on the Sound Women's Choir concert brought down the house.

September and Jeff tag-teamed effort to lead the children in song around both Easter and Christmas. The kids are wonderfully cooperative and fun to make music with!

We are fortunate to have Gary Snowbeck and Jeff Hutchins in place to help keep the music so energetic, consistent, and beautiful, and "running smoothly". We also have numerous devoted parishioners and volunteers who contribute their time and talent to the NHCC music program.

The Music Mission Team

## Relocating the Food Closet

A need was identified to relocate the food closet. The stage area being used was dark, cold, damp, required steps to access and no longer had enough room for the quantity of food that was received and distributed.

Permission was received from the board members of the North Haven Food Council which oversees the

town food closet located at our church to spend monies from their budget to purchase shelving, clean the rug and do limited painting. Room 6 was identified as an area that would meet the requirements for the new space. During June, Room 6 was refurbished and the food was sorted and placed on the new shelves.

The food closet is now well organized. There is room to pack boxes and store the volume of food received.

This Mission Team completed its goal. Members who worked on this team were Bryant Munson, Cheryl & Tony Solecki, John Tibor & Sue Tibor.

Priscilla Bradford, Coordinator

## Capital Campaign Honoring Our Past, Building Our Future

The North Haven Congregational Church Capital Campaign began in 2013 and will end this year in coordination with the 300<sup>th</sup> Anniversary of our Church, and is intended to accomplish a number of necessary projects and provide financial stability as we begin our 4<sup>th</sup> Century.

The Three Year fundraising goal was set at \$325,000. We are still just over \$60,000 short of this goal and will be seeking additional/new pledges and gifts toward the goal. During the next couple of months, the Capital Campaign group will be planning the next set of activities and fundraisers. We have sent letters to past members and friends and to groups who use the Church; and will be discussing the Campaign with new members, the Masons (who share the parking lot), and various vendors. Finally, we will be discussing the additional needs with the MLB and the congregation and will be examining the possibility of future fund-raisers. The goal was established in the spring of 2013 based on preliminary estimates for remodeling and upgrade projects at both the Church and the Parsonage. Since that time, the set of projects and estimates has changed due to updated information and urgent new needs. The Capital Campaign group has stayed in close touch with the Board of Buildings & Grounds as these issues have arisen and greatly appreciated their help and guidance.

As we continue to work on the projects, we have discovered that some needed to be re-thought, such as the Church kitchen and the advisability of making it comply with the requirements of a commercial kitchen. Some of the project estimates have changed due to additional information, such as the need for drainage in the Church parking lot. Some projects have been expanded such as re-carpeting the upstairs hallway as well as the sanctuary and refurbishing the nursery room with new paint and tile (which will be managed by the Capital Campaign group, but paid from other funds). Finally, we have had unexpected costs, such as the need to replace a portion of the roof over the elevator lobby and repairing the ceiling and walls due to an unexpected water leak. During the next couple of months, the Capital Campaign group will be reviewing the set of projects and getting some additional concrete estimates, to better determine what can be accomplished in the final year of the campaign.

A number of projects at the Church and Parsonage have been accomplished so far, and many more projects are being contemplated, depending on the funds available. This past year, the bathrooms on the lower level of the Church were refurbished; the hallways, Koinonia room, and Rainbow room were repaired and repainted; and the carpet in the hallways and Rainbow room was replaced. Much of this work was done by Church members, which held the costs down substantially. We have also been gathering estimates for work that will be done this year, including the kitchen, the upstairs carpeting, refurbishing the nursery, the attic insulation and associated work, additional walkway lighting, additional landscaping, steeple lighting, the parking lot refurbishment, and the parsonage entryway and possible window replacement. In this final year, we will also be completing some projects that are already underway, such as installing security cameras

and new door bells; re-roofing over the elevator entrance, and associated ceiling and wall repairs.

To acknowledge those who have pledged/given funds to date, our Church now has a beautiful Tree Sculpture with leaves bearing donors names. It has been installed outside the Heath Room on the Church Main Level. New donors will be honored with a leaf as well. We have been discussing beginning a program to honor relatives/friends who have passed away with donations to the Campaign and leaves of a different color mounted on our Tree Sculpture.

Other important aspects of the Capital Campaign include the establishment of a Legacy Society. This effort would establish a formal Society for those who name the Church in their wills. Our Church has had some very generous gifts in the past that have helped build the endowment. The Capital Campaign group felt that it was very important to have a portion of the Campaign dedicated to enhancement of that endowment to introduce further financial stability for our future.

Another goal of the Campaign has been to establish a Mission Fund to be used as the Church sees fit in the future to further the Missions of our Church.

We would like to thank all those who have pledged/contributed to the Capital Campaign so far and we would like to encourage anyone who has not yet pledged to think about this important contribution. We would like to thank the many people involved with the Capital Campaign group, project work, estimate gathering, etc. Without the hard work and dedication of all these people, we would not have accomplished so much already. Finally, we would like to thank the entire Church body and the MLB for their support, guidance and enthusiasm for these efforts.

The Capital Campaign Team

## Proposed Budget for 2016

<b>Proposed Budget for 2016</b>	
Balance Forward	\$ 2,965.95
Trustee Transfers	25,065.00
<b>Total</b>	<b>28,030.95</b>

<b>Annual Income</b>	
Building Contributions	\$ 9,000.00
Envelope Income	80.00
Fund Raisers	6,500.00
Loose Offerings	3,000.00
Past Due Pledges	4,558.25
Pledges	195,756.00
Gifts, Unrestricted	5,000.00
<b>Total Annual Income</b>	<b>\$ 223,894.25</b>

**Net Available Funds**      **\$ 251,925.20**

<b>Annual Expense</b>	<b>Percent of</b>
<b><u>Fixed Expenses</u></b>	<b><u>Total Expenses</u></b>
Basic Support	3.2%
Consociation	0.2%
Insurance	5.6%
Interest on Loan	0.2%
Payroll	52.7%
Staff Benefits	20.4%
Sabbatical	0.4%
Utilities	6.4%
Office Expense	3.2%
<b>Total Fixed Expenses</b>	<b>92.3%</b>

**Contracts**

Building Maintenance			
Alarm Monitoring	\$	264.00	0.1%
Elevator		2,136.00	0.8%
Fire Extinguisher			
Maintenance		215.00	0.1%
Landscaping		3,170.00	1.3%
Snow Removal		2,000.00	0.8%
Office Expense			
Loan Payment for			
Copier		1,985.00	0.8%
Music			
Copyright License		195.00	0.1%
Organ Tuning		532.00	0.2%
Piano Tuning		320.00	0.1%
Membership Dues		132.00	0.1%
<b>Total Contracts</b>	<b>\$</b>	<b>10,949.00</b>	<b>4.3%</b>

**Mission Teams**

Bldg & Grounds			
Housekeeping			
Supplies	\$	2,000.00	0.8%
Repairs &			
Maintenance		1,941.00	0.8%
Faith Formation			
Adult FF		200.00	0.1%
Events FF		600.00	0.2%
Intergenerational FF		200.00	0.1%
Sunday School FF		600.00	0.2%
Youth FF		200.00	0.1%
Other		250.00	0.1%
Worship		1,035.00	0.4%
Music		271.00	0.1%
Generosity		200.00	0.1%
Mission Teams -			
Unassigned		1,000.00	0.4%
<b>Total Mission Teams</b>	<b>\$</b>	<b>8,497.00</b>	<b>3.4%</b>
<b>Total Annual Expense</b>	<b>\$</b>	<b>251,925.20</b>	<b>100.0%</b>

# Report of the Treasurer

## Year to Date Budget Report

1/1/2015 through 12/31/2015

	Actual	Annual Budget	Difference
<b>Income</b>			
<b>BALANCE FORWARD</b>	\$ 8,687.37	\$ 8,717.00	\$ (29.63)
<b>Building Contribution</b>	8,925.00	9,000.00	(75.00)
<b>Envelope Income</b>	81.00	80.00	1.00
<b>Fund Raisers</b>	5,025.52	7,000.00	(1,974.48)
<b>Loose Offerings</b>	3,124.10	3,300.00	(175.90)
<b>Past Due Pledge</b>	1,478.00	2,000.00	(522.00)
<b>Pledges &amp; Gifts</b>	190,726.19	189,000.00	1,726.19
<b>Trustee Transfer</b>	<u>25,965.00</u>	<u>25,965.00</u>	<u>                    </u>
<b>Total Income</b>	<u>\$ 244,012.18</u>	<u>\$ 245,062.00</u>	<u>\$ (1,049.82)</u>
<b>Expense</b>			
<b>Basic Support</b>	\$ 7,800.00	\$ 7,800.00	\$ -
<b>Bldg-Grnds</b>	13,170.88	10,500.00	(2,670.88)
<b>Christian Ed Ex</b>	2,308.70	2,300.00	(8.70)
<b>Consociation</b>	540.00	450.00	(90.00)
<b>Deacons</b>	576.83	1,720.00	1,143.17
<b>Insurance</b>	13,992.00	13,962.00	(30.00)
<b>Interest Expense</b>	343.06	-	(343.06)
<b>Music</b>	1,394.40	1,700.00	305.60
<b>Office Expense</b>	9,982.43	9,700.00	(282.43)
<b>Outreach</b>	726.62	1,500.00	773.38
<b>Payroll</b>	124,920.97	129,194.00	4,273.03
<b>Staff Bnfts</b>	49,765.18	50,036.00	270.82
<b>Stewardship</b>	210.46	200.00	(10.46)
<b>Utilities</b>	15,285.00	16,000.00	715.00
<b>Total Expense</b>	<u>\$ 241,016.53</u>	<u>\$ 245,062.00</u>	<u>\$ 4,045.47</u>
<b>Net Income</b>	<u>\$ 2,995.65</u>	<u>\$</u>	<u>\$ 2,995.65</u>



**Account Balances  
As of 12/31/2015**

Account	Balance
<b>Assets</b>	
Cash and Bank Accounts	
Church Account	\$ 182,260.62
PEX Account	879.85
Prepaid Insurance	11,038.78
<b>Total Assets</b>	<b>\$ 194,179.25</b>
<b>Liabilities</b>	
Line of Credit	\$ 8,437.95
Insurance Settlement	26,702.53
<b>Total Liabilities</b>	<b>\$ 35,140.48</b>
<b>Total Net Worth</b>	<b>\$ 159,038.77</b>
Other Accounts	
Memorial Gifts Account	\$ 10,998.53
Food Closet Account	\$ 15,367.95

**Reconciliation of Church Accounts  
Balance Forward 1/1/2016**

Balance Forward	\$ 2,965.95
2016 Pledges	9,550.00
Line of Credit	(8,437.95)
Baptism Gift	1,375.00
Buildings & Grounds	40.00
Capital Campaign 2013-2016	139,679.40
Children's Library	695.99
Christian Education	67.00
Christian Ed. Sr. High	339.00
Church Directories	25.00
Confirmation Retreat	(86.50)
Flowers	86.00
Men's Fellowship	1,592.22
Misc	32.00
Music	523.09
Organ Fund	1,192.56
Other Income Holding Account	200.00
Abraham's Tent	205.00
Alternative Gifts	75.00
DESK	30.00
Equal Exchange	273.20
Outreach Other (Cell Tower)	46.96
Other	175.00
Pastor's Discretionary Fund	100.00
Mission Trip	5,581.87
Music Easter/Christmas	582.33
Poinsettia	1,251.93
Sunday School Collections	308.72
Worship Team	500.00
Women's Fellowship (for CWS)	70.00
 <b>Total Church Account</b>	 <b>\$ 159,038.77</b>

**Memorial Gifts Account  
2015**

<b>Balance Forward, 1/1/2015</b>	<b>\$ 8,099.87</b>
Income	
Gifts	3,905.00
Interest	9.68
<b>Total Income</b>	<u>\$ 3,914.68</u>
Expenses	
Paraments	871.25
Painting Supplies for Nursery	144.77
<b>Total Expenses</b>	<u>\$ 1,016.02</u>
<b>Balance, 12/31/2015</b>	<u><u>\$ 10,998.53</u></u>

**Food Closet Account  
2015**

<b>Balance Forward, 1/1/2015</b>	<b>\$ 14,403.17</b>
Income	
Gifts	\$ 13,737.79
Interest	14.81
<b>Total Income</b>	<u>\$ 13,752.60</u>
Expenses	
NHCC	\$ 3,500.00
St.John's for Meal Prep	1,000.00
Columbus House	1,200.00
No. Haven Fuel Bank	1,500.00
Nancie Estep	300.00
Kirk Johnson	200.00
Shelvesfor Relocation	1,231.93
R.Frank Printing	42.00
Additional Food Purchases	1,226.22
Tastebud's Christmas 2014	621.53
Tastebud's Thanksgiving 2015	559.14
CT Natural Foods Thanksgiving	650.00
CT Natural Foods Christmas	757.00
<b>Total Expenses</b>	<u>\$12,787.82</u>
<b>Balance, 12/31/2015</b>	<u><u>\$15,367.95</u></u>

**Utilities**

**1/1/2015 through 12/31/2015**

<u>Description</u>	<u>Amount</u>
Electric	\$ 6,782.41
Gas	5,720.70
Sewer	265.00
Telephone	2,049.53
Water	467.36
<b>Total Utilities</b>	<u><u>\$ 15,285.00</u></u>

**Building Contributions**

**1/1/2015 through 12/31/2015**

<u>Building Contributions</u>	<u>Amount</u>
AA-Monday Morning	\$ 400.00
AA - Thursday Evening	150.00
Alanon	1,225.00
CT Record Club	375.00
Danish Brotherhood	50.00
Danish Sisterhood	225.00
Garden Club	175.00
GFWC Women's Club	190.00
Masons	400.00
Food Closet	3,500.00
Mothers of Twins	350.00
Retired Federal Employees	150.00
New Haven Chorale	100.00
Nutmeg Treasurer Hunters	275.00
Weddings	450.00
Miscellaneous	910.00
<b>Total Building Contributions</b>	<u><u>\$ 8,925.00</u></u>

**Insurance**

**1/1/2015 through 12/31/2015**

Liability	\$ 11,612.00
Workers' Compensation	2,380.00
<b>Total Insurance</b>	<u><u>\$ 13,992.00</u></u>

**Staff Benefits**  
**2015**

Car	\$ 2,500.00
Cell Phone	600.00
Dental	1,080.00
Disability	939.44
Group Life	50.00
Medicare - Church	1,077.43
Medical	20,856.00
Parsonage Electric	2,376.08
Parsonage Gas	1,120.24
Parsonage Sewer	265.00
Parsonage Telephone	420.00
Parsonage Water	395.74
Pension	9,234.68
Professional Expenses	483.24
Social Security - Church	<u>8,367.33</u>
<b>Total Staff Benefits</b>	<b><u><u>\$ 49,765.18</u></u></b>

**Special Collections**  
**2015**

Neighbors-in-Need	\$ 526.00
One Great Hour of Sharing	717.00
Christmas Fund	649.00
Lilies Income	
<i>To One Great Hour of Sharing</i>	324.99
Poinsettia Income	
For Community Social Needs	650.00
Alternative Gifts to:	
Abraham's Tent	205.00
Heifer Project	<u>75.00</u>
<b>Total Special Collections</b>	<b><u><u>\$ 3,146.99</u></u></b>

## Endowment

This past year was a year of transition. It was determined by the MLB that a new Endowment policy was needed. Hence, an Endowment Team was formed with representatives from the MLB and members of the Congregation.

Endowment Policies were reviewed. The web site of CT Conference of the UCC was reviewed concerning Endowment policies. Other web sites were viewed. Particular attention was paid to complying with the Uniform Prudent Management of Institutional Funds Act. Several meetings were held concerning our particular concerns.

Steve Peterson was most helpful as he was willing to write up a document from the gathered information after each meeting and bring it back to the next meeting. After four meetings we had a document that was acceptable to us. It was brought back to the MLB and 3 minor changes were made. It was adopted with an effective date of May 1, 2015.

One section of the Endowment Policy concerned bonds which are later downgraded to below investment grade. As the year went on several securities were sold for this reason.

Our next meeting was September 10. We reviewed the past performance of the Endowment for the prior sixteen quarters. We made a recommendation to the MLB of transferring \$25,065 to the 2016 Church operating budget.

Our final meeting was Dec 10 with our financial advisor, John Lelas. He noted that it has been a difficult second half of the year. He suggested a few changes to our investments most of which we adopted.

Announcements are made in the Church Window in advance of Endowment Team meetings which are open to all members. Copies of UBS statements are in the Church office and may be viewed there.

I urge everyone to have a will. Please mention the North Haven Congregation Church in your will. Past members have done so and is one of the main reasons we have an Endowment.

I thank members of the Endowment Team: Priscilla Bradford, Jim Bennett, John Tibor, Betsy Reid and Steve Peterson.

Bryant Munson  
Financial Agent

# Endowment Policy

Adopted by MLB  
April 14, 2015

Effective 1 May 2015  
NORTH HAVEN CONGREGATIONAL CHURCH

## Mission Statement of the North Haven Congregational Church

“Acknowledging Jesus Christ as its head, the mission of the Church is to bind together followers of Jesus Christ in the worship of God, in the nurture of Christian discipleship, and in compassionate service to our community and beyond.”

In partial fulfillment of, and in order to enable this mission, North Haven Congregational Church (the Church) has established an endowment fund. Management of the endowment is the responsibility of the Ministry Leadership Board (the Board). The Board has established this policy to govern the endowment and it has three purposes:

- it provides guidance for members and friends of the congregation who wish to make a permanent gift to the Church;
- it delineates how these gifts will be invested, managed, and expended; and
- it assures donors that their gifts will be prudently managed in perpetuity.

Hence, this policy is organized into two broad sections: Endowment, and Investment.<sup>1</sup>

## I. Endowment

### a. General Considerations

As a congregational church with continuous existence since 1716, we recognize that it is the sacred duty of members of the congregation to support the mission of the Church through their personal engagement in service and their financial support. Financial support of the Church may take several forms. The most apparent and the most important is through annual contributions. The annual stewardship initiative is the means through which these contributions are pledged. Historically, annual membership pledges and gifts support between 75% and 80% of the Church’s operating budget. Without this annual support, the Church could not exist.

Members and friends of the congregation frequently make other gifts to the Church. These gifts may be monetary or gifts-in-kind. Often these gifts are in memory or in honor of an individual (memorial gifts), or in gratitude for service rendered by the congregation. These gifts may or may not be designated for a specific purpose. They may be for current use or they may be gifts to the Church’s endowment.

The Church is fortunate to have an endowment. The purpose of this endowment is to provide financial support for the work of the congregation in perpetuity. This purpose is achieved through the prudent investment and management of the funds committed to it.

Although an endowment may have several subcategories, for practical purposes, it is helpful to consider an endowment as having two broad categories: unrestricted endowment, and restricted funds. The Church manages funds in both categories.

---

<sup>1</sup> To the extent possible, these policies also will govern the investment and use of expendable gifts of \$5,000 or more.

Unrestricted endowment is invested money whose spendable yield<sup>2</sup> may be used for any purpose the congregation approves. As a matter of practice, the Church uses this income to support its annual operating budget. In effect, this means that every activity of the congregation receives some proportional support from the unrestricted endowment.

The yield from, as well as other conditions of, restricted endowment must comport with the declared intent of the donor.<sup>3</sup> These restrictions may pertain to the purposes for which the yield (income) may be used and/or the way in which the principal is to be managed.

#### b. Planning a Gift to the Endowment

We encourage any person who is considering making a gift to the endowment to consult with the Financial Agent of the congregation, the Minister, or another member of the Board before finalizing a gift to the endowment.

##### i. Unrestricted Gifts

The first question is whether a gift should be unrestricted or restricted. Although the Church respects the intent of donors who wish to restrict the use of their endowment gifts, it affirms that unrestricted gifts provide the most helpful and flexible means to advance the mission of the Church. An unrestricted gift allows the congregation to use the income for the purposes that are most needful. Because the endowment is intended to be permanent and the Church's needs and priorities may change over many years, unrestricted endowment income is the best way to meet these changing conditions.

##### ii. Restricted Gifts

Restricted gifts are the means by which a donor can assure that a special interest of theirs has permanent support. In planning a restricted gift, we encourage donors to think of their special interest in the widest appropriate framework. For example, a gift broadly restricted for "Christian Education" or even "Christian Nurture" is much more flexible and far-sighted than a gift restricted more narrowly for "church school curriculum," or "classroom furnishings."

As of January 2015, the Church has restricted funds supporting three programs of the Church: Christian Education, Music, and Building Maintenance and Furnishings. We are fortunate that these restricted funds

---

<sup>2</sup> Spendable yield is determined by the Investment Policy and generally applies to all endowment funds. In some cases, however, the donor of a restricted fund may specify how the fund's yield will be managed.

<sup>3</sup> The legal parameters of these conditions are defined in the "Uniform Prudent Management of Institutional Funds Act" (UPMIFA) to which the State of Connecticut is a signatory. In addition to identifying these parameters, UPMIFA requires a charity and those who manage and invest its funds to:

- a) give primary consideration to donor intent as expressed in a gift instrument,
- b) act in good faith, with the care an ordinarily prudent person would exercise,
- c) incur only reasonable costs in investing and managing charitable funds,
- d) make a reasonable effort to verify relevant facts,
- e) make decisions about each asset in the context of the portfolio of investments, as part of an overall investment strategy,
- f) diversify investments unless due to special circumstances, the purposes of the fund are better served without diversification,
- g) dispose of unsuitable assets, and
- h) in general, develop an investment strategy appropriate for the fund and the charity.

comport positively with core ministries of the Church and additions to these funds, named or otherwise, are encouraged.

c. Named Gifts

Donors often want their name or the name of a person they wish to honor, attached to a gift. Both restricted and unrestricted gifts may be named. The threshold for a named fund is \$5,000. It also is possible to make a pledge gift over a stated period of time, i.e., so many dollars per month or year for a designated number of months/year.

d. Gift Transactions

Gifts in the form of stock or other securities will be liquidated within forty-eight (48) hours at market value. Gifts of personal property or real estate will be sold at fair market value as promptly as a willing buyer can be secured.

When making a gift to the endowment through a bequest (deferred giving) donors are encouraged to designate their gift as a percentage of their estate rather than a fixed dollar amount. A fixed amount, stated in current dollars, may, over time, lose the value that a donor intended when making the bequest.

The Board has final authority in reviewing and accepting gifts of any kind. It may reject gifts that are unduly restricted, inappropriate for the Church, or that might compromise the mission of the Church. Once a gift is accepted by the Board, the donor relinquishes all control of that gift.

e. Memorial gifts

Unless the purpose of a memorial gift is specified, the Board shall determine the use of such gifts. Memorial gifts may be used for current needs or invested in the endowment either permanently or temporarily. As an aid to prospective donors, the Board maintains a list of current needs of the Church for which memorial gifts may be designated.

f. Gift Recognition

Insofar as possible, the Church maintains a permanent and public record of all gifts to its endowment.

g. Dissolution

The Bylaws of the Church specify how the endowment shall be distributed in the event of the dissolution of the congregation.

## **II. Investment, Fund Management, Income**

a. Objectives of the endowment fund

The programmatic objective of the endowment fund is to provide stable and, to the extent possible, predictable income to support the operating budget of the Church. In order to achieve this programmatic objective, the investment objectives of the endowment fund are

- i. to maintain the inflation-adjusted market value of the fund, and
- ii. to provide the Church with a relatively predictable stream of annual revenue. That is, the financial goal is to earn a total return (net of all fees and expenses) equal to or exceeding the Board's approved spending rate plus the inflation rate.<sup>4</sup>

---

<sup>4</sup> The Consumer Price Index is used to determine the rate of inflation. The current (3/2015) Board approved spending rate is set at 3.5% - 4.5%. The UPMIFA considers spending at or above 7% of an endowment's market value averaged quarterly over three years to indicate imprudence.

b. Responsibility for the endowment

The congregation of the Church has vested responsibility for the management of its endowment in the Board as trustees for the endowment. In order to fulfill its fiduciary responsibilities, the Board may secure the services of an investment manager and/or place its funds under the management of a consolidated fund such as the Consolidated Trust Fund of the Connecticut Conference.

Annually, the records and transactions pertaining to the endowment shall be audited by an independent agency or a committee appointed by the Board.<sup>5</sup> The results of this audit shall be reported to the congregation in a timely fashion.

c. Management of the endowment

Management of the endowment conforms to the provisions of the Uniform Prudent Management of Institutional Funds Act.<sup>6</sup> Overall, the endowment shall be structured with not more than a 60% investment in equities nor less than 40% in bonds and other fixed income instruments. The Board's appointed investment advisor/manager may deviate from these norms by 10% without prior authorization of the Board. The Board has adopted the following policies and guidelines for the management and expenditure of the Church's endowment.

d. Investment

- i. Investments shall be in broadly traded vehicles with exposure to most investment classes (i.e. Large Cap Value, Small Cap Growth, etc.). No investments will be made in derivatives, shorts, or margin accounts.
- ii. The portfolio shall be broadly diversified. Securities of any single issuer, except the U.S. Government, shall not exceed 10%.
- iii. Fixed income securities shall be investment grade. Investment grade is considered BBB- or better according to S&P, Moody or Fitch. If a purchased security is later downgraded to below investment grade, the investment manager shall notify the Financial Agent with a recommendation to sell or hold. If the recommendation is to hold this security the MLB shall be so notified, otherwise the security will be sold.
- iv. Investments will not be made in commodities, short sales, initial public offerings, options and similar high risk instruments.
- v. Any direct investment in real estate must be approved by a vote of the congregation.
- vi. Consideration will be given to socially responsible investments.

e. Endowment income

The Board shall establish a policy (spending rule) governing the level of support that the endowment will provide for the Church operating budget. This spending rule, as required by the approved endowment objectives, shall be established to retain the long-term purchasing power of the endowment while providing the Church with a predictable level of income for the operating budget. Different spending rules may be adopted for the unrestricted and restricted portions of the endowment. The spending rule(s) shall be reviewed at least every two years.

The spending rule will be applied to the four-year (16 quarters) average value of all endowment funds. Income available for the Church's operating budget from both restricted and unrestricted trust funds will be determined at the end of the second fiscal quarter (June 30) for the following Church fiscal year.

---

<sup>5</sup> Should the Board elect to have a committee of the congregation conduct the audit, no member of the Board shall be a member of said committee.

<sup>6</sup> See endnote ii.



f. Restricted funds

Unless otherwise determined, restricted funds shall be managed in the same fashion as unrestricted funds, except that the income produced by the restricted funds shall be used only for the purposes specified by the fund's indenture. Unless prohibited by the terms of the gift, this income may support the specified purpose *in lieu* of general budgetary support.

Income earned by restricted funds for which the congregation has no current activity shall be added to the principal of said fund until such time as the congregation engages in activity that can be supported by the fund. At that time the conditions of e. (above) shall apply.

g. Evaluation

The endowment portfolio will be evaluated on a long-term basis. Insofar as possible, the performance of the portfolio will be evaluated over the full (i.e., 16 quarter) cycle. This performance will be evaluated in terms of

- i. the endowment goals, pertaining to both spendable income and market value growth, as stated in §II. a. (above),
- ii. comparison with appropriately weighted and generally accepted stock and bond indices, and
- iii. consistency of results over the investment cycle.

h. Fiduciary responsibility

The Board understands its fiduciary responsibility to adhere to the above guidelines and shall not be personally liable if the above guidelines have been adhered to.

## ENDOWMENT REPORT

Year Ending 12/31/2015

FUND	Fund Balance 12/31/2014	Income & Gifts	a	Expenses	b	Distributions to Church Budget	Fund Balance 12/31/2015	Dollar Change	Percentage Change	Planned 2016 Distribution
UBS - Restricted	\$ 98,057.00	\$ 275.00	a	\$ 939.07	b	\$ 1,540	\$ 94,208.03	\$ (3,848.97)	-3.93%	\$ 2,473
UBS - Unrestricted	550,025.00			4,531.31	c	\$ 24,425	514,417.05	(35607.95)	-6.47%	\$ 22,592
Cornerstone Fund	10,000.00						10,000.00			
Trustee Checking	1,159.81	137.48	d	70.00	e		1,227.29			
<b>TOTALS</b>	<b>\$ 659,241.81</b>	<b>\$ 412.48</b>		<b>\$ 5,540.38</b>		<b>\$ 25,965</b>	<b>\$ 619,852.37</b>	<b>\$ (39,389.44)</b>	<b>-5.97%</b>	<b>\$ 25,065</b>

- Footnotes: a. gifts of \$250 to Guertin-Ferner Music Fund and gift of \$25 to Cooper Fund  
 b & c: UBS management fees  
 d: Cornerstone Fund interest income is directly deposited to Trustee Checking Acct  
 e: Safe Deposit Fee at Webster Bank

## Restricted Funds

Year Ending 12/31/2015

Name of Fund	purpose	12/31/14 Balance	12/31/14 Fund %	2015 Distributions	2015 Additions	12/31/15 Fund %	12/31/15 Balance	2016 Planned Distribution
Brigham	Decorations	\$ 5,726	5.8%	\$ 90		5.82%	\$ 5,484.74	\$ 144
Carroll/Dudley	Education	3,922	4.0%	62		3.99%	3,756.90	99
Cooper	Maintenance	67,218	68.5%	1,061	25	68.37%	64,412.84	1,695
Guertin Ferner	Music	15,376	15.7%	236	250	15.89%	14,973.64	388
Muirhead	Music & Decorations	5,825	5.9%	91		5.92%	5,579.91	147
<b>TOTALS</b>		<b>\$ 98,057</b>	<b>100.0%</b>	<b>\$ 1,540</b>	<b>\$ 275</b>	<b>100.00%</b>	<b>\$ 94,208.03</b>	<b>\$ 2,473</b>

