2024 Annual Report

Over 275 years of loving, caring, sharing
and serving in Chester and beyond.

United Church of Chester

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United Church of Chester

Annual Report – May 19, 2024

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ANNUAL REPORT 2024

Rev. W. Alan Froggatt

I learned a new word the other day: *heptad,* meaning "a group or set of seven." The Bible is filled with heptads, because the number seven is sacred in Hebrew faith and tradition. Seven days of creation. Seven fat years and seven lean years (Joseph's dream). Seven days of the feast of unleavened bread. Day of Atonement (Rosh Ha-Shanah) in the seventh month. Seventh day of sabbath rest. Seven priests blew seven trumpets at the siege of Jericho. And of course, Jesus' admonition to forgive those who offend us seven times seventy times. Seven is a number of fulness, of completeness. I think of this because I am about to complete my seventh year as pastor and teacher of our United Church. Even truncated as my tenure has been by the pandemic, it seems a good time to pause and mark where we have been together, and think about the next seven years. Punctuating the heptad with a sabbatical (which also comes from the word seven) as I have seems only fitting.

There is a lot to digest in this Annual Report. As we did last year, this year we received six new members into covenant fellowship, and we believe there are more to come before the year is out. Our Deacons and Trustees have been working hard to maintain a healthy balance between our spiritual and material needs, and our Outreach Committee continues to find new ways to channel our congregation's generosity. Our Endowment Committee assures us that our investments have been wise and fruitful, and we remain grateful for all the good work all of you have undertaken in the past year, whether assisting with our fairs and sales, working with our weekly SSKP meals, providing gift cards and outright gifts for members of our community, and for all the extra-ecclesiastical tasks you undertake to maintain and enhance our town and our region.

Our post-pandemic attendance seems to have leveled off at around 40 souls a week, plus or minus, for in-person worship. (This is about 75-80% of our pre-pandemic numbers.) Our virtual attendance remains more difficult to track, though here is one surprising (to me) statistic I shared with the Deacons recently: our online attendance for Good Friday's service was three times the number of our in-person attendance. Good Friday! To be honest, I'm not sure what this has to tell us, except that our online presence continues to be vital, if entirely unpredictable!

I remain engaged in the wider church. For some reason, Thursday has turned into a denominational and interfaith gathering day: the Valley Shore Clergy Association meets the second Thursday of the month, the Middlesex Association Committee on Ministry/Executive Committee (where I serve as Co-Chair/ Moderator) meets the third Thursday of the month, and UCC Clergy group on the fourth. On the first Thursday, we rest.

Many thanks are in order for the blessings of our ministry. Karli Gilbertson and the choir continue to bring excellence in music on a weekly basis. Sally Marston is as able a Parish Administrator as we've had, and we've had some stellar PAs. Our Council and Committees work hard, and they work creatively; it is a real pleasure to me to be among them. As well, a word of thanks to those who have provided Sunday morning coverage for both halves of my 2024 sabbatical: Revs. Eileen Sypher and Toni Smith, lay leaders Cheryl Archer, Claudia Epright, Marie Ready and Daphne Stitt, and to top it off, Deb Calamari who as Deacons' Chair put this entire all-star team together. This is the essence of true Congregationalism.

Above all, thanks and gratitude for God who continues to grace us with a committed and engaged congregation, and who guides and inspires all of us on a daily basis.

Clerk's Report

Membership as of May 1, 2023 128

Additions	Deletions
New Members	Deceased
Hilarie Clark Moore	Jim Ready
Jeffrey Moore	William Bernhardt
Ernest Philips	Peg Lieberman
May Philips	
Stephen Roach	
Susanne Spellacy	

Membership as of May 1, 2024 131

2023 Annual/Budget Meeting Minutes

The United Church of Chester
2023 Annual Budget Meeting Minutes
November 19, 2023
11:05 a.m.

The Annual Budget Meeting of The United Church of Chester was called to order at 11:05 a.m. by Church Moderator Andrew Landsman. Rev. Alan Froggatt began with an opening prayer.

A motion was made, seconded and unanimously so voted to dispense with the reading of the call.

A motion was made and seconded to accept the 2023 annual budget as presented. Church Treasurer Jonathan Tobin opened up discussion on the budget. Jennifer Gill stated that the allotted line item for insurance is substantially higher than in the previous year. Jonathan explained that there was an insurance premium that was for last year but was just collected to what the Church has been paying. He said there is probably a five percent increase. Jennifer Gill was also concerned that we were taking too much out of our Endowment Fund and that we've been doing that for years. Jonathan stated that our expenses are greater than what we can afford and we have to take out of the Endowment Fund. He added that the Endowment Committee has done an exemplary job. The Endowment Fund

currently has a balance of around $858,000 thus far.

Diane Lindsay was concerned about the reduction in the Missions line item. She felt that was against our mission as a Church. She felt that missions are an important part of who we are. Jonathan stated that the UCC has changed how they allocate funds and they are not as transparent with their spending as they were before. The money has not been going to the things they used to. He said we have decided to refocus on our community to grow this community. We do not have the funds that we have had to contribute to the Wider Mission. Contributing to the Lady Doak College will continue. Our Church sent Lady Doak College $2,500 for their one-time building campaign back in June which is more than we send them every year. Alan said he does not know where the College is with their building campaign.

Jonathan Tobin stated that the UCC is well funded. There may be a slight reduction in their funding and other churches are doing the same thing that we are going to do. We had zero dollars for local organizations for many years, now that will change. Steven Roach commented that we support the Backpack Program and Outreach Committee and both needs have doubled and the money has to come from somewhere.

A motion was made, seconded and so voted to move the question to approve the 2024 Proposed Budget as presented. The Annual Proposed 2024 Budget for $225,136.00 passed unanimously by voice vote.

Lynette Bester praised Church Treasurer Jonathan Tobin for doing an awesome job.

A motion was made, seconded and so voted to adjourn at 11:22 a.m.

Respectfully submitted,

Debra Germini Calamari, Church Clerk

2023 Moderators Report

The Church Council meets about 4 times a year based on activities going on in the Church. It serves as a forum for the chairs of the various boards and committees to come together to discuss challenges and opportunities within the Church. We make recommendations and discuss ways to maintain and or to extend our presence in the community. Some of the discussions this year involved finding ways to get more of the community involved in our congregation such as: holding a tag sale on Memorial Day weekend with some of the remnants from the Rummage Sale; putting up shelves, possibly in Fellowship Hall, to collect new clothing such as hats, mittens, scarves, socks, underwear, pajamas for kids in need for the Christmas drive and also anytime there is a child in need; and having a Church presence once a month at the Farmer's Market in the center of Town. The

Church has held two electronic waste collection days in the parking lot and has collected thousands of pounds of electronics at no cost to us. The Church is now the proud owner of the solar system! The solar system is saving the Church thousands and thousands of dollars.

Current members of the Council are as follows:
Council Members: Alan Froggatt, Jonathan Tobin, Marian Bairstow, Rick Holloway, Deb Germini Calamari, Sue Germini-Humble, Diane Lindsay and Ed Sypher.

Should you wish to have any items brought to Council, please contact Alan.

Thank you.

Debra Germini Calamari, Church Secretary

Board of Trustees 2024

Report of the Board of Trustees for year 2023

In addition to taking care of the normal maintenance requirements of an old building, the Trustees, with the enormous help from our Treasurer and from the church Administrative Assistant, worked on the following projects :

- preparing and monitoring the annual budget ensuring continuation of the exemption from Town taxes for the lease of the CE Building to the Montessori School.
- arranging with the town for snow removal from the parking lot
- publishing an updated version of the Trustees Handbook
- sealing the surface of the parking lot
- repairing the garage door
- hosting an electronic waste collection on Earth Day
- and, very significantly, purchasing the solar system on the church roof.

Report of the Deacons 2024

Deacons had Church members send numerous messages of love and support to Lady Doak College in celebration of their 75th anniversary. We also sent them $2,400 in donations.

The Deacons decorated the Sanctuary for Advent, which included hanging wreaths, garland and putting up the manger; placed poinsettia plants on the alter for Christmas; delivered small poinsettia plants for shut-ins and organized the candles for the Christmas services.

We decided to sing "Silent Night" inside the sanctuary on Christmas Eve instead of going outside because we have a number of people with physical challenges that make it difficult to use the stairs.

We continued the Remembrance Tree in January of 2024.

We suppled pastoral coverage for Alan while he was on Sabbatical February 14, 2024 – March 17, 2024 with Pastor Eileen Sypher, Pastor Toni Smith and Deacon Daphne Stitt. Daphne did her sermon on St. Patrick for St. Patrick's Day with many of the Deacons involved in the service.

Although we did not hold Ash Wednesday at our Church because Alan was on Sabbatical, we did hold it with Deep River Congregational Church. Maundy Thursday, Good Friday and Easter Services were held at our Church and Easter flowers were arranged on the alter. Afterwards the flowers were delivered to the shut-ins with a note.

We finalized the updating of our Deacon's Manual.

The Deacons continue our "We Care List" outreach to all members of the church with cards, notes, phone calls and emails.

Some of our responsibilities include updating the Membership List and making sure it is current with the active and inactive members.

Respectfully submitted,
Debra Germini Calamari, Chairman

Report of the Financial Secretaries 2024

Financial Secretaries Report

The Financial Secretaries collected, recorded and deposited all Sunday offerings, as well as special offerings, other donations, rents, fees for use of the church, money from church fundraisers, and all other funds coming into the church.

Pledge payments and other donations were recorded, and we mailed quarterly statements as well as the Annual Statement for 2023 in January.

We distributed fewer pledge envelopes this year, as more people are contributing with monthly payments.

Respectfully submitted,
Diane Lindsay, Barbara Tomasi, Jane Zanardi and Jennifer Gill.

Stewardship Report 2024

The Stewardship committee's goal this year was $112,000 and we collected $101,300 in pledges this year. We would like to thank everyone for their pledges, especially those that answered the call to raise your pledge amount.

A special thank you to Pat Holloway and team for writing the Thank you notes during our pledge drive. Quarterly updates on pledge payment activity will continue as a friendly reminder to make your contributions. Thanks to the members of the congregation for their support of this committee.

Stewardship Committee

Outreach Committee 2024

Much to even the surprise of the committee, this has been a wonderful year; one that even surpassed last year. That was due to an abundant amount of generosity and kindness from so many. The members of our church and the residents of Chester truly answered our call for help.

Thanksgiving Gift Card Drive
We collected $2,145 in gift cards. That allowed us to provide gift cards to several local Chester families. Plus provide gift bags of homemade bread, a personal note and a $100 gift card to each apartment of Cherry Hill Apartments. We were also able to provide $430 in gift cards to our church to use as needed.

In December we partnered with the Chester Police Dept. for the Stuff A Cruiser Event. Our members of the United Church of Chester, Whelen Engineering Co., and town residents again answered our call with unbelievable generosity. We collected hundreds of gifts and toys, as well as monetary donations ($280). And a big thank you to Santa (Jim Cataldo) who we appreciate his support each year.

Specific Christmas Gift Tags
We were able to provide our local children in need with Christmas "Wish List Gifts". Also, we provided a table of assorted new children's clothing items.

We made sure to continue support for Covenant to Care in Middletown. A separate collection was done for them totaling $200. We also provided them with two large bags of new children's clothing items and one large box of toys.

On February 18th we held another joyful Unbirthday Party celebration in Fellowship Hall after the service.

The Outreach Committee is pleased with what we were able to accomplish with the support we received from so many. Holidays were much brighter for those who received, as well as those who gave. Great job everyone!

A special thank you to Deb Calamari for baking all of the homemade breads. And our appreciation to Sally Marston and Ed Sypher for their continued support and efforts to our committee.

A heartfelt thank you to our committee members, Debbie Froggatt, Peggy Phillips, Tom Thayer and Pete Zanardi.

Sue Germini-Humble
Outreach Committee Chairperson

Music Report for the year of June 2023 - May 2024

In celebration of another year of song and fellowship we thank the following singers for their participation in our United Church of Chester Choir this year.

Sopranos: Cheryl Archer, Claudia Epright, Jennifer Gill, Ruth Mowrey, Abby Weiss, Bridget Forant, Susan Bird and Casey Snyder

Altos: Patricia Holloway, Margie Warner and Diane Adams

Tenors: Ed Epright and Ann Skagen

Baritones: Paul Indorf and Richard Holloway

We also thank Rev. Alan Froggatt for lending his talents on the violin on many occasions throughout the year.

Our annual Choir Appreciation Sunday was held on June 11, 2023. We lifted up the amazing contributions of the singers who dedicate their Thursday evenings and Sunday mornings to rehearse and provide meaningful music for our worship services. Subsequently, music was provided by individual choristers and Rev. Froggatt throughout the summer months. On July 1, 2023 we said goodbye to longtime chorus member Stephen Williams, and the choir provided music for that memorial service.

In September the choir reassembled and had a busy remainder of the year preparing two anthems for each service as well as an introit and benediction.

With generous donation in Stephen Williams' memory, we purchased scores for a new cantata to present before Christmas. On Dec. 17, 2023 the choir, with help from the congregation, sang Sing Noel! composed by Hal Hopson. Narration was provided by Daphne Stitt and Eileen Sypher. Soloists included Ed Epright and Pauline Hyla and the chamber

ensemble consisted of : Emily Muller, violin, Rev. Froggatt, violin, Bridget Haines, viola, Kris Meier, cello, Tom Briggs, percussion and Karli Gilbertson, piano.

The Lenten season gave the choir an opportunity to sing some new anthems purchased through the generosity of the UCC congregation. On Easter Sunday we were once again joined by Patricia Hurly on the trumpet. This year's Choir Appreciation Sunday will be on June 2nd.

I would like to extend a special thanks to Eileen Sypher and Sue Saltus who have both graciously and with an abundance of talent provided music direction this past year in my absence.

Respectfully Submitted,
Karli Gilbertson, Music Director

2024 Endowment/Managed Fund Annual Report

The United Church of Chester maintains endowment funds in a portfolio managed by Wells Fargo Advisors with oversight by the Endowment Committee. As of April 29, 2024 the closing balance was $892, 928.

In 2023, with the approval of the congregation, $80,000 was taken from the fund to meet budget expenses. In March, 2024, as anticipated, $20,000 was transferred from the Endowment to the general fund. It is anticipated that in 2024, approximately $20,000 will be needed each quarter.

Due to a healthy investment climate and careful management, the Endowment Fund continues to grow. The balance reported on the 2023 Annual report was $856,000.

During the year, efforts have been made to consolidate some of the individual funds. The Brooks Fund, formerly managed by another firm, will be transferred to the Endowment Fund.

The target ratio of equities to fixed income investments is 63% to 35%. At present, we are at 84% equities. This will be addressed at the next meeting on May 23, 2024.

The Endowment/Managed Fund Committee Members are as follows:
Barbara Jan Wilson
Paul Indorf
Alan Froggatt
Jonathan Tobin, Church Treasurer
Marian Bairstow

Respectfully submitted,

Marian Bairstow

Treasurer's Report

Financial Positions (as of April 30, 2024)
Cash on Hand: $15,236.77
Endowment: $892,928

As of April 30, 2024 year to date (YTD) net income of $76,035.85 is approximately 13% over budget. This includes a scheduled transfer of $20,000.00 from the endowment and a substantial gift to offset the 2023 purchase of the solar system. YTD expenses of $72,765.88 are slightly under budget. The many boards and committees as well as the administrative staff have done an amazing job controlling expenses by identifying opportunities to leverage the vast skills and talents of our congregation. The endowment committee has continued their focus on maximizing returns resulting in higher than anticipated fund growth.

The short-term financial position of the United Church of Chester remains strong however continued focus on growth, pledging, expense control, and a sound investment strategy are key to long term sustainability. Our reliance on the endowment fund to bridge the gap between income and expense keeps us afloat however will have long-term consequences. Only through growth of the congregation and increased pledging will the church remain financially stable.

Respectfully Submitted,
Jonathan Tobin - Treasurer

2024 Approved Budget

Type	Category	January 1, 2023 Through Oct 31, 2023	2023 Full Year Budget	2024 Proposed Budget	2023 Full Year Budget vs. 2024 Proposed Budget
Income	Pledging	$ 96,956.43	$ 105,215.00	$ 112,000.00	$ 6,785.00
	Use of Building	$ 18,021.00	$ 20,832.00	$ 20,632.00	$ (200.00)
	Trust Income	$ 885.99	$ 1,500.00	$ 1,500.00	$ -
	Fundraising	$ 1,690.75	$ 10,500.00	$ 9,500.00	$ (1,000.00)
	Memorial Gifts	$ 2,295.00	$ 300.00	$ 2,000.00	$ 1,700.00
	Transfers from Managed Fund	$ 80,000.00	$ 80,000.00	$ 80,000.00	$ -
	Uncategorized Income	$ 1,000.00	$ -	$ -	$ -
	Total Income	**$ 200,849.17**	**$ 218,347.00**	**$ 225,632.00**	**$ 7,285.00**
Expense	Heat	$ 9,608.06	$ 19,000.00	$ 18,000.00	$ (1,000.00)
	Electric	$ 3,762.35	$ 4,000.00	$ 4,800.00	$ 800.00
	Water	$ 544.35	$ 800.00	$ 800.00	$ -
	Repairs & Maintenance	$ 19,121.60	$ 20,000.00	$ 20,000.00	$ -
	Insurance	$ 9,044.50	$ 7,500.00	$ 14,000.00	$ 6,500.00
	Fire Protection Equipment	$ 1,296.25	$ 1,500.00	$ 1,500.00	$ -
	Minister Compensation	$ 88,126.11	$ 93,103.00	$ 93,200.00	$ 97.00
	Subcontractors	$ 2,402.99	$ 3,355.00	$ 3,250.00	$ (105.00)
	Gross Wages	$ 27,852.45	$ 42,576.00	$ 42,100.00	$ (476.00)
	Staff Subs.	$ 1,075.00	$ 1,700.00	$ 5,500.00	$ 3,800.00
	Admin. Supplies	$ 6,804.37	$ 8,000.00	$ 9,300.00	$ 1,300.00
	Music	$ 1,009.79	$ 2,500.00	$ 2,500.00	$ -
	Christian Education	$ -	$ 500.00	$ -	$ (500.00)
	Outreach	$ 5,880.00	$ 8,150.00	$ 5,236.00	$ (2,914.00)
	Diaconate	$ 456.80	$ 550.00	$ 600.00	$ 50.00
	Fundraising	$ -	$ 500.00	$ 500.00	$ -
	Misc. Bank Charges	$ 258.96	$ 38.00	$ 350.00	$ 312.00
	Uncatg. Expense	$ -	$ 67.00	$ 100.00	$ 33.00
	Payroll Expense	$ 2,322.37	$ 3,008.00	$ 3,400.00	$ 100.00
	Total Expense	**$ 179,565.95**	**$ 216,847.00**	**$ 225,136.00**	**$ 8,289.00**

Nominating Committee's Proposed Slate for 2024-2025

Office	Name
Moderator	Rick Holloway
Vice Moderator	Stephen Roach
Church Clerk	Deb Germini-Calamari
Treasurer	Jonathan Tobin

Financial Secretaries:
- Jennifer Gill
- Diane Lindsay
- Barbara Tomasi
- Jane Zanardi

Trustees:
- Rick Holloway
- Lynette Bester
- Joe Ferjak
- Bob Luther
- Terry Schreiber
- Skip Weisenburger

Deacons:
- Cheryl Archer
- Deb Germini Calamari
- Claudia Epright
- Jennifer Gill
- Pat Holloway
- Diane Lindsay
- Peggy Phillips
- Michele Procko
- Daphne Stitt

Church Delegates:
- Ed Sypher

Outreach Committee:
- Debbie Froggatt
- Sue Germini-Humble
- Peggy Phillips
- Tom Thayer
- Peter Zanardi

Endowment Trust Board:
- Marian Bairstow
- Paul Indorf
- Barbara-Jan Wilson

Nominating Committee:
- Deb Germini Calamari

Ushers:
- Ed Sypher

Historians:
- Diane Lindsay

Hospitality Committee:
- Deb Germini Calamari
- Diane Lindsay
- Ruth Mowrey
- Karla Tessitore
- Barbara Tomasi
- Jane Zanardi