

**GLEN RIDGE
CONGREGATIONAL CHURCH
ANNUAL REPORT
2022**



**As issued at the Annual Meeting
Sunday, February 12, 2023**

IN ACCORDANCE WITH ARTICLE VIII, SECTIONS 1 AND 4 OF THE CONSTITUTION OF THE GLEN RIDGE CONGREGATIONAL CHURCH; THE ANNUAL MEETING OF THE CONGREGATION IS CALLED FOR SUNDAY, FEBRUARY 12, 2023, TO MEET AT 11:15 AM FOR:

- 1. THE ELECTION OF OFFICERS**
- 2. VOTING ON THE 2023 BUDGET**
- 3. THE TRANSACTION OF SUCH OTHER BUSINESS AS MAY COME BEFORE THE MEETING.**

Meeting held in-person and via Zoom in Sanctuary and online via Facebook Live and YouTube.

Carol Harpster

Carol Harpster

Secretary

THE COVENANT OF THE GLEN RIDGE CONGREGATIONAL CHURCH

We covenant with God and one another to be the church of Jesus Christ, loving God and our neighbors. With God's help:

- We shall come together to glorify and worship God, proclaim the Good News of Jesus Christ and celebrate God's presence among us;
- We shall teach ourselves and our children the faith of the church and shall together follow in the ways of Christ;
- We shall share our beliefs by word and example and be a welcoming and caring home community where all persons may find their faith;
- We shall grow spiritually, nurture and strengthen each other, share our joys and concerns and treat each other and all people with respect, compassion, and dignity.
- We shall go where God calls us to offer faith and encouragement, extending a helping hand to all God's people.
- We shall participate in the ministries and mission of the United Church of Christ.

Relying on the power of God's Holy Spirit, we go forth to live and serve as Christians.

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*The following reports are not provided in this online version of the Annual Report:

Pilgrim Preschool Treasurer’s Report
Endowment Fund Assets
Treasurer’s Report
Proposed 2023 Budget

**ANNUAL MEETING
GLEN RIDGE CONGREGATIONAL CHURCH
February 12, 2023**

I. CALL TO ORDER BY MODERATOR Dorothy Waldt

II. CONVENING PRAYER Pastor Jeff Mansfield

III. CALL TO MEETING BY SECRETARY Carol Harpster

IV. MINUTES OF THE LAST ANNUAL MEETING

The minutes of the Annual Meeting held on February 27, 2022 were approved by the Church Council at their March 22, 2022 meeting as authorized by the congregation.

V. IN THE LIFE OF CHURCH IN 2022 Dorothy Waldt
Louis Augis

1. Parish Clerk Report

a. Introduction of New Members

b. Remembrance of Members, family and friends who died in 2022

2. Moderator's Message

Dorothy Waldt

VI. CONFIRMATION OF QUORUM Michael and Iryna Carey

VII. ACCEPTANCE OF ANNUAL REPORTS

VIII. NEW BUSINESS

1. Approval of the 2023 Budget

Pam Figlar

2. Report of the Nominating Committee

John Dobbs

a. Nominations by petition

b. Election

IX. OTHER BUSINESS

This is the time for Old Business not previously reported, the *Second Mile Award*, communications, words of appreciation for the work of the retiring officers, awards, etc.

X. MINUTES OF THE CURRENT MEETING

The Moderator will request a motion to refer the minutes of this meeting to the Church Council for approval.

XI. THE INSTALLATION OF CHURCH OFFICERS

Pastor Jeff: *Beloved, we've voted them in and now we've got to bless them in. We're going to perform an Affirmation of Ministry, which is a way that we as the church can recognize the diverse gifts of all of our members and celebrate the particular ministries that each person is called to in our church or out in the world.*

I ask the newly elected officers and all those who will serve on the ministries in the year ahead to turn on their screens and unmute themselves, please. You have been called by God in accordance with the faith and order of this church to serve among us. You have heard the voice of this congregation and have accepted their call. Do you accept the office to which you have been elected, and will you faithfully discharge its duties as set forth in the Word of God and in the Constitution and Bylaws of the Congregation?

Response: I do and I will, with the help of God.

Pastor Jeff: *Do you promise to live fully into your commitment as both a leader of the church and a faithful follower of Jesus?*

Response: I do, with the help of God.

Pastor Jeff: *Do you promise to exercise your ministry diligently and faithfully, showing God's love in all you do?*

Response: I do, *with* the help of God.

Question to the Congregation:

Pastor Jeff: *Members of this household of faith, you have heard the promises of our brothers and sisters and siblings in Christ who have answered God's call to service. Let us affirm our intention to live in covenant with them. Please unmute yourselves!*

Do you, the congregation of Glen Ridge Congregational Church, promise to celebrate the call of these newly elected leaders to serve our church?

Response: We *do*.

Pastor Jeff: *Do you promise to live in Covenant with our leaders, being partners, allies, and collaborators in their service?*

Response: We do, *with* the help of God.

Pastor Jeff: *Do you promise to love these leaders, to honor their work among us, to pray for their success, and to bless them in good times and in hard times?*

Response: We do, *with the* help of God.

Pastor Jeff: *Let us pray. Eternal God, you have called these people to serve you in this household of faith, which you have entrusted to our care and keeping. Send your Holy Spirit on them that they may serve among us with honor and faithfulness. Help them to be diligent in their duties that our church may prosper in the mission you place before it. May their example prove worthy for all of us to follow, as we are united in Christ's ministry, to the glory of your name. Amen.*

XII HYMN "GUIDE ME, O THOU GREAT JEHOVAH"

XIII MOTION TO ADJOURN THE MEETING

XIV. BENEDICTION Pastor Jeff Mansfield

GLEN RIDGE CONGREGATIONAL CHURCH
2023-2024 NOMINATIONS FOR FEBRUARY 2023 ANNUAL MEETING

CHURCH COUNCIL ENCOURAGES EVERY ONE OF YOU TO PARTICIPATE IN THE LIFE AND MISSION OF GRCC. WE TRULY NEED YOUR TIME AND TALENTS. EVEN IF YOU ARE NOT AN ELECTED MEMBER OF A SPECIFIC MINISTRY, WE WELCOME YOU TO ATTEND ANY SCHEDULED MINISTRY MEETING AND/OR TO CONTRIBUTE TO ANY SPECIFIC, TIME-LIMITED PROJECT WHICH APPEALS TO YOU. KNOW THAT EVERY ONE OF YOUR CONTRIBUTIONS WILL MAKE A DIFFERENCE AND ENHANCE THE LIFE OF OUR CHURCH COMMUNITY AND THE PEOPLE WE SERVE.

CHURCH OFFICERS

Position	To Be Elected	Term	Class
President/Moderator	Sherry Brabham	1 st	2025
Vice President	Marcia O’Grady	3 rd	2025
Secretary	Carol Harpster	4 th	2025
Treasurer	Michael Brandell	2 nd	2025

MINISTRIES

Adult

Education

* Co-Chairs: Holly Eastman (2nd Term 2024) and John Dobbs (1st Term – 2024)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
Andy Ogilvy	1 st	2025			
Bob Hodgson	1 st	2025			

AP&P

* Co-Chairs: Doug Steele (1st – 2025) and John Solarino (1st – 2025)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
Iryna Carey	1 st	2025	David Ellertson	2 nd	2025
			Fran Wong	1 st	2024
			Carl Rohling	3 rd	2025

Children

&

Youth

* Chair: TBD (1st – Term)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
			Win Ansley	2 nd	2025
			Victoria Solarino	2 nd	2025
			Elaine Carroll	3 rd	2025
			Jerry Melichar	3 rd	2025
			Liz Taylor	2 nd	2024

Finance* Chair: TBD (1st – Term)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
Linda Seyfarth	1 st	2025	Dennis Krein	2 nd	2024
Michael Brandell	1 st	2025	Gordon Hunzinger	2 nd	2024
			Craig Wood	2 nd	2024
			Pam Figlar	1 st	2024
			Alden Provost	1 st	2024

Nominating* Chair John Dobbs (2nd Term – 2024)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
			Marsha Watson	2 nd	2025
			Lynne Palmer	2 nd	2024

Outreach**&****Mission*** Co-Chairs: Susan Hughes (1st – 2025) and Alicia Harrison (1st – 2025)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
Susan Krein	1 st	2025	Lynne Palmer	2 nd	2025
Francie Starnes	1 st	2025	Lynne Oliver	2 nd	2024
Jim Long	1 st	2025	Elizabeth Brewster	1 st	2024
Margo DiStefano	1 st	2025	Amy Haggerty	2 nd	2024

Parish**Life*** Chair: Karen Augis (2nd term – 2024)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
			Patti Gsell	1 st	2024
			Alicia Harrison	1 st	2024
			Louis Augis	2 nd	2024
			Lynne Oliver	2 nd	2024
			Janet Mack	2 nd	2025
			Bonni Mohan	2 nd	2025

Stewardship* Co-Chairs: David and Rebecca Mitchell (2nd – 2024)

Members	Term	Class	Continuing	Term	Class
Art Dawson	1 st	2025	Jeremy Kramer	2 nd	2024

Worship* Co-Chairs: Nicole (Nikki) Ramirez (1st term – 2024) and Wynne Zalewski (1st – 2024)

Members to Be Elected	Term	Class	Continuing Members	Term	Class
			Deborah Brandell	2 nd	2024
			Jim Watson	3 rd	2025
			Rita Ellertson	2 nd	2025

OTHER ELECTED POSITIONS

Position	Continuing Members	Class
Historians	Marcia O’Grady	2025
	Ann Bronneck	
Auditor		
Assistant Treasurers	Bart Brown	2025
	Chris Ely	2025
	Pam Figlar	2025
	Gordon Hunziker	2025
	Dennis Krein	2025
	Linda Seyfarth	2025
	Craig Wood	2025

DELEGATES TO CAC AND NJ POSITIONS

Continuing Members	Term	Class
Margo DiStefano	1 st	2024
Janet Spoerl	3 rd	2024

The Nominating Committee:

- John Dobbs– Chair
- Jerry Melichar
- Lynne Palmer
- Marsha Watson

Guide Me, O Thou Great Jehovah

CWM RHONDDA 8.7.8.7.8.7.7

William Williams, 1745

Stanza 1 trans. Peter Williams, 1771

Stanzas 2-3 trans. William Williams, 1772

John Hughes, 1907

1. Guide me, O Thou great Je - ho - vah, Pil - grim through this
 2. O - pen now the crys - tal foun - tain, Whence the heal - ing
 3. When I tread the verge of Jor - dan, Bid my anx - ious

bar - ren land; I am weak, but Thou art might - y; Hold me
 stream doth flow; Let the fire and cloud - y pil - lar Lead me
 fears sub - side; Death of death, and hell's de - struc - tion, Land me

with Thy power - ful hand; Bread of heav - en, bread of heav - en,
 all my jour - ney through; Strong de - liv - erer, strong de - liv - erer,
 safe on Ca - naan's side; Songs of prais - es, songs of prais - es

Feed me till I want no more, Feed me till I want no more.
 Be Thou still my strength and shield, Be Thou still my strength and shield.
 I will ev - er give to Thee, I will ev - er give to Thee.

SENIOR MINISTER'S REPORT

Beloved,

2022 was the year I feel like we've been longing for since I first arrived. Let's celebrate a few of the highlights together.

As COVID cases surged and hospitals were again overrun in January of 2022, we put our Helping Hands initiative back into action and organized the congregation and our neighbors to put together hundreds of care kits for workers at Mountainside Hospital in just a few weeks. In February, we pivoted to support local educators. We sent a care kit to every public school teacher in Glen Ridge and every teacher at Pilgrim Nursery School. By March we were raising money and collecting medical supplies for the people of Ukraine. We also painted the blue Glen Ridge hearts half yellow to show our support for Ukraine. When our community—near or far—needs us, we're a church that responds. We're not afraid to show up or to speak up.

After months of volunteers and part-time fill-in help, in March we were very fortunate to bring aboard our new Office Administrator, Shanyse Strickland. Throughout the year, Shanyse has proven herself to be very capable. She even played French Horn for us in worship one Sunday! We appreciate Shanyse and her work!

In March, I led (with my colleague Rev. Katrina Forman from Union Congregational Church) a retreat for our confirmands. It was a really fun weekend—such an amazing group of kids who bonded deeply and who knew how to have fun! Special thanks to John Dobbs for volunteering and spending the weekend with us.

In April and May we flew the beautiful Koinobori banners (fish banners) from the tower in honor of Japanese Children's Day on May 5. The Koinobori are a gift to the church from Tatsuo and Emiko Honma. In celebration of the day, Tatsuo and Emiko also gave a wonderful second-hour presentation on their work for the YMCA. And, on May 5 they attended our Japanese Children's Day event on the church lawn to share an important part of their culture with the children and families who attended. Special thanks to Mrs. H-K for making it all come together!

On May 1 we welcomed two new families into the church—the Marables and the Barretts. And then on May 22 we did something we have done many times before, but never quite this way before. We received our confirmands into membership, but because it was a joint program with Union Congregational Church (and because Bonnie was about to give birth), we decided to hold our first joint Confirmation Sunday at Union Congregational Church. It was a beautiful service and we all enjoyed the change of scenery and mingling with our UCC neighbors one town over.

Bonnie gave birth to our second child, a son named Felix, on May 20. I took eight weeks of paternity leave. Thank you for the break to be with my family. And thank you to Rev. Sherry Taylor for covering my leave.

In the fall of 2022, our worship numbers began to pick up again. We've had visitors every week (many returning) and lots of inquiries about membership and baptisms. After a year of having NO ONE in

the church building for worship and then another year of just the familiar faces, it feels really wonderful to welcome the community back in the door!

In the final quarter of 2022, the Church Council took on two major pieces of work. They added a whole bunch of new outreach activities and events to the calendar for 2023 so that we can continue to spread the word about our church to our neighbors and find every excuse possible to welcome them in our doors—for worship or for other community activities. And they launched our Just Because challenge to help us all reconnect spiritually and socially with one another and to make sure that no one gets left out. I really appreciate their dedication and hard work!

Looking forward to 2023 with all of you!

Submitted respectfully and with love,

A handwritten signature in black ink that reads "Rev. Jeff Trankard". The signature is written in a cursive, slightly stylized font. The "Rev." is written in a smaller, more formal script, while "Jeff" and "Trankard" are written in a more fluid, cursive style. The signature is positioned below the text "Submitted respectfully and with love,".

Pastor Jeff

MINISTER OF MUSIC'S REPORT 2022

I am grateful to all who participate in our ministry of music – choir members, committee members, and members of the congregation. The congregation is the *Great Choir* of the church. We sing together the great hymns of the church, including music from a variety of styles and periods. We sing in praise, confession, meditation, prayer and proclamation of our faith. Our music is *people . . . to . . . people*. Thank you for 14 years of mutual ministry.

Choirs

Choral music is the heart of our program. I am grateful for the ministry of all our choirs. The following individuals have participated in our music ministry during all or part of 2022, which includes portions of two academic years. I apologize for any inadvertent name omissions. Names in bold were promoted to the next level choir in September 2022.

JOYFUL NOISE (Ages 3–6)

Benjamin Brosius Emma Brosius	Elia-Martine Frossell Julian Gilmore Simone Howell	Danika Marable Chloe Martinez Jerome Mohan	Maggie Saathoff Julian Solarino
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CHERUB CHOIR (Grades 1–2)

Henry Ansley Miriam Ansley Scarlett Howell	Luke Melichar Rose Melichar Avery Ramirez	Will Schaller Stuart Taylor
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CAROL CHOIR (Grades 3–8)

Henry Ansley Vienna Gilmore Noelle Kim Luke Melichar Pia Moyer	Gabriel Ramirez Hema Rohling Heston Rohling Noelle Schaller	Alexandra Solarino Maeve Taylor Rhoda-Jane Taylor Stuart Taylor Vivian Taylor
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CHAPEL BELLS (Grades 4–12)

Blake Harrison Sophie Harrison	Victor Ito Gabriel Ramirez Vivian Taylor	Elisabeth Weber Gabriella Weber
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CARILLON BELLS (Adults–H.S.)

Karen Augis Deborah Brandell Tom Coleman Janet Dickinson Andrew Dik	David Dik (sub) Patti Gsell Susan Hughes Gordon Hunziker Linda Kerr	Dennis Krien Jerry Melichar Nicole Ramirez Jill Simmons Wynne Zalewski
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CHANCEL CHOIR (Adults–H.S.)

Deborah Brandell Michael Brown Theodore Chletsos David Dik Rita Ellertson Phillip Fisherman Olivia Gasper	Bob Hodgson Susan Hughes Reever Julian David Kerr Susan Krien Bill McConnell David Mitchell Nikki Ramirez	Todd Russell Diane Schaming Jill Simmons Janet Spoerl Ruth Sytsma Elizabeth Taylor Dorothy Waldt
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GLEN RIDGE CHORAL SOCIETY (Adults–H.S.)

Members of the Chancel Choir, plus:

Lee Adams	Margo Garrison	Mary Lou Malyska
Anthony Azari	Mollie Gilmore	Beth Mead
Robyn Burns	Roger Jacobsen	Elizabeth Perryman
Tom Coleman	Kathleen Kelly	Patrick Preblich
Paula Ely	Sarah Lopez	Cia Siebert
Pamela Figlar		Matt Tulleson

Special Thanks to:

- Nikki Ramirez, our Chapel Bell Assistant since September 2020.
- Diane Schaming, for leading our Joyful Noise Choir (ages 3-5) beginning in September 2022.
- Elizabeth Herr Taylor for continuing the leadership of our Cherub Choir since September 2021.
- Deborah Brandell, for her faithful service as Chancel Choir/Choral Society President.
- Members of the Music Committee for their support: Deborah Brandell, David Dik, and Jill Simmons.
- Jill Simmons, for her dedicated service as our Music Librarian and Vestment Supervisor.
- Nikki Ramirez and Todd Russell, Music Library assistants
- All of our choir parents who regularly make choir a priority for their family. You are a blessing!
- My colleagues – Pastor Jeff, Mrs. H-K, Shanyse, Octavio, Vernon, Erika, and Mary J – who share our mutual ministry.

Music Ministry Highlights

- ✦ **CHANCEL CHOIR** – our adult music leaders, whose care and dedication to their ministry is a great example for our younger choristers. We are blessed with an exceptional adult choir. We took the month of January 2022 off due to the high Covid-19 infection rates locally. Due to Covid, the choir continues to wear special masks designed specifically for singers. The Chancel Choir forms the core of the GLEN RIDGE CHORAL SOCIETY.
- ✦ **GLEN RIDGE CHORAL SOCIETY** – for singers who wish to sing only for special concerts. They sang works by Ralph Vaughan Williams (celebrating his 100th birthday) for the Spring Glen Ridge Community Concert, Howard Goodall's Requiem, *Eternal Light* for All Saints' Sunday, and were the major choral force for *Welcome Christmas*.
- ✦ **CARILLON BELLS** – our adult handbell choir provides a first-rate example of commitment and enthusiasm for our younger ringers. They rang in worship nearly every month, except summer. Unfortunately for our livestream viewers, we don't have a second camera, so the view of our bell choirs is through a large white support pillar.
- ✦ **CHILDREN'S/YOUTH CHOIRS** – Our children's choirs included *Joyful Noise* (ages 3-6), *Cherub Choir* (grades 1-2), *Carol Choir* (grades 3-8), *Chapel Bells* (grades 4-12). It was so wonderful being able to meet again in person. Our young people rehearsed weekly and sang and rang approximately once per month during the program year.

End-of-the-year party bags were delivered to each choir member's home so they could host their own party. I'm so grateful to our children – singers and ringers – for their dedication and amazing spirit.

- ✦ **SOLOISTS** – We are grateful to the following musicians who shared solo vocal music for services throughout the year: Lee Adams, Deborah Brandell, Mike Brown, Ted Chletsos, David Dik, Phillip Fisherman, Olivia Gasper, Bob Hodgson, Reever Julian, Kathleen Kelly, Dave Kerr, Elizabeth Perryman, Todd Russell, Diane Schaming, Ruth Sytsma, and Elizabeth Taylor.

- ✦ **INSTRUMENTALISTS** – Thanks to the instrumentalists from the congregation who so generously shared their talents with us: Patti Gsell, *flute*; Jill Simmons, *piano, organ, cymbells*; Audrey Wood, *piano*; Craig Wood, *flute*; We are blessed to have these talented musicians in our congregation! We were also fortunate to have many guest instrumentalists enhance our musical offerings throughout the year.
- ✦ **PANCAKE SUPPER** – The annual Shrove Tuesday Pancake Supper could not take place due to the Covid-19 pandemic. (But mark your calendars for 2/21/23...*we're back!*)
- ✦ **MAUNDY THURSDAY** – Woodwind triple-threat, Rob Middleton added saxophone, clarinet and flute accompaniment to the musical offerings of the service. The Chancel Choir presented seven heart-warming anthems.
- ✦ **EASTER** – Thanks to our Chancel Choir, Carillon Bells, and percussionist, Kimberly Burja for making this a very joyful in-person resurrection celebration.
- ✦ **MOTHER'S DAY MUSICAL** – Our combined Carol and Cherub Choirs did a terrific job presenting *It's Okay To Be Different*, by Gene Grier, Lowell Everson & Natalie Sleeth.
- ✦ **SUMMER MUSIC** – Special music was offered each Sunday during the summer months. Thanks to all the vocalists and instrumentalists (listed above) for their musical offerings.
- ✦ **ALL SAINTS' SUNDAY** – October 30: *Eternal Light: A Requiem* by Howard Goodall was presented by the Chancel Choir and Choral Society as the core of this worship service. Piano, String Quintet, and harp accompanied the service.
- ✦ **WELCOME CHRISTMAS! Concert and Carol Sing** – December 11: 239 audience members, 66 musicians, and one seeing-eye dog in training enjoyed an afternoon of very special holiday musical offerings by our Glen Ridge Choral Society, Carillon Bells, Children's Choir, harp, brass, percussion, piano, and organ.
- ✦ **BELL SUNDAY** – December 18. Always a spirit-filled service. Our two handbell choirs – Carillon Bells, and Chapel Bells rang. Chancel Choir and children's choirs all sang. Amazing joy filled the room!
- ✦ **CHRISTMAS EVE** – We had one Festival Family Christmas Eve Service at 5pm, with music by the Chancel Choir, Children's Choirs, Chapel Bells, organ, piano, and timpani.
- ✦ **COMMUNITY HOLIDAY SING** – It was so joyful to co-host this event with the Women's Club of Glen Ridge, after two years off due to Covid. A sizeable crowd enjoyed 90 minutes of nearly non-stop holiday singing. Tom Mustachio led the sing-along; Darren Gage accompanied on percussion.
- ✦ **BANNERS** – Thanks to David Dik, John Dobbs, and Nikki Ramirez for supervision of the seasonal transition of the streamer banners that hang from the ceiling in the sanctuary.
- ✦ **COMMUNITY CONCERTS** – See information and data in the report of the Music Committee.

Soli Deo Gloria!

Respectfully submitted,

Thomas A. Mustachio
Minister of Music

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CHURCH SCHOOL ANNUAL REPORT



Huge thanks to our team of dedicated volunteer teachers and awesome assistants! What a blessing and a gift it is that all of you have shared yourselves and your love for God with our children and youth. Every Sunday, your energy, creativity, thoughtfulness, patience and most of all love, helps raise our children in the Christian faith. I thank God for all of you and for every child you teach!

Thank you to Jennifer Bhujle, Carol Harpster, Jill Baker Ansley, Win Ansley, Jerry Melichar, Nick Gsell, Joe Kinloch, Amber Brosius, Ranya and David Barrett, Jessica Beeman, Magdalena Sousa, Sophia Argoty, and to our youth assistants, Elaine Gantuah, Sophie Harrison, Blake Harrison, Aidan Arnett, Dylan Arnett and Nolan Arnett!

With much love, Mrs. HK

2022 ANNUAL REPORT OF THE COUNCIL SECRETARY

2022 was an exciting year for our church! Many new families began attending worship and Church School, new babies were welcomed, and several in-person activities returned such as Vacation Bible School and the Fall Rummage Sale.

Your Council continued to meet in-person and via Zoom and focused on growing our membership and improving church finances.

Throughout the year, I had the privilege of recording the business and policy decisions voted on by the Council and summarizing the dynamic discussions which took place during Council and other special meetings. The information below includes all motions and proposals made during the above-mentioned meetings and touches on other major topics of discussion or special accomplishments.

Approval of Meeting Minutes: Minutes of the 2022 Annual Meeting and all Council meetings were approved via motion, second and group vote.

MOTION/HIGHLIGHT	MOVED BY	SECOND	DISPOSITION
January 26, 2022 Council Meeting (Zoom)			
A motion to approve the minutes from the December 15, 2021 meeting was made.	Marcia O’Grady	Linda Woodbury	Approved
Pam Figlar presented the 2022 budget. After review and discussion, the Council moved to approve for inclusion in the Annual Report and presentation at the Annual Meeting .	Linda Woodbury	David Dik	Approved
February 27, 2022 Annual Meeting (Zoom)			
Moderator Dorothy Waldt called the 134th Annual Meeting to order at 11:19 AM.			
Parliamentarians Iryna and Michael Carey reported there was a quorum present (more than the required 53).			
Minutes from the last Annual Meeting on February 21, 2021 were approved by the Church Council at the March 24, 2021 Council meeting as authorized by the congregation.			
Stephanie Song presented the Parish Clerk’s Report via Power Point. New members for 2022 are: <ul style="list-style-type: none"> • Keith Johnson • Sue Jordan • Maggie Kramer • Jeremy Kramer • Gregory Pavliv 			
Confirmands: None in 2021			

MOTION/HIGHLIGHT	MOVED BY	SECOND	DISPOSITION
A motion to accept all annual reports was made.	Carol Harpster	John Dobbs	Approved
The 2022 budget was presented by Pam Figlar, Finance Chair. A motion to approve the budget was made.	Pam Figlar	Rebecca Mitchell	Approved
The 2022 Nominating slate was presented by Sandra Lefkovits. A motion to approve the slate was made.	Deborah Brandell	John Dobbs	Approved
The installation of new officers and members of the various ministries as well as the acceptance of ministry reports was accomplished with a litany of prayer and commitment.			
The Second Mile Award was presented by Dorothy Waldt to Carol Harpster for her dedication to the church in many ways including Council Secretary, Church School teacher and Marketing volunteer.			
A motion to forward the minutes of this annual meeting to the next Council for review and approval was made.	Carol Harpster	Stephanie Song	Approved
A motion to adjourn the Annual Meeting at 12:21 pm was made.	Carol Harpster	Sandra Lefkovits	Approved
March 22, 2022 Council Meeting (Zoom)			
Dorothy Waldt welcomed new and returning Council members.			
A motion to approve the minutes from the January 26, 2022 Council Meeting and the February 27, 2022 Annual Meeting was made.	Karen Augis	Linda Woodbury	Approved
A motion to approve Pam Figlar as Interim Finance Chair, with all the rights and responsibilities that go with that title, was made.	John Dobbs	Linda Woodbury	Approved
A motion to appoint the following to Pastor Jeff Mansfield's Pastoral Relations Committee was made. <ul style="list-style-type: none"> • Nadine Burnett • David Mitchell • John Dobbs 	Michael Brandell	Linda Woodbury	Approved
A motion to make masks optional and remove ribbon barriers in the sanctuary in compliance with state mandates was made.	Linda Woodbury	John Dobbs	Approved

MOTION/HIGHLIGHT	MOVED BY	SECOND	DISPOSITION
<p>GRCC welcomed new Church Administrator, Shanyse Strickland, who started today.</p> <p>Dorothy Waldt led a discussion on areas of growth opportunity for the church and challenged each ministry to develop programs and activities to increase outreach and participation.</p>			
April 26, 2022 Council Meeting Blue Room			
<p>A motion to approve the minutes from the March 22, 2022 Council meeting was made.</p> <p>A motion to accept the following new members was made.</p> <ul style="list-style-type: none"> • Ranya Barrett • David Barrett • Sarah Hoffman • Dushont Marable <p>There was some discussion, led by John Dobbs on the Open and Affirming process.</p> <p>A motion to empower Nikki Ramirez and John Dobbs to lead the process to make our church Open and Affirming (O&A) was made.</p>	<p>Carol Harpster</p> <p>Carol Harpster</p> <p>Carol Harpster</p>	<p>Pam Figlar</p> <p>John Dobbs</p> <p>Wynne Zalewski</p>	<p>Approved</p> <p>Approved</p> <p>Approved</p>
May 24, 2022 Council Meeting Blue Room			
<p>A motion to approve the minutes from the April 26, 2022 Council meeting was made.</p> <p>Nikki Ramirez and John Dobbs are putting together a group to explore an Open and Affirming (O&A) initiative.</p>	<p>Carol Harpster</p>	<p>Louis Augis</p>	<p>Approved</p>
September 27, 2022 Council Meeting Blue Room			
<p>A motion to approve the minutes from the May 24, 2022 Council meeting was made.</p> <p>The Council welcomed new members Alicia Harrison and Susan Hughes who will co-chair the Ministry of Outreach and Mission (MOM).</p> <p>An in-reach challenge group was formed.</p> <ul style="list-style-type: none"> • Pastor Jeff Mansfield • Louis Augis • John Dobbs • Carol Harpster • Dorothy Waldt 	<p>Carol Harpster</p>	<p>Doug Steele</p>	<p>Approved</p>

MOTION/HIGHLIGHT	MOVED BY	SECOND	DISPOSITION
October 25, 2022 Council Meeting Blue Room			
<p>A motion to approve the minutes from the September 27, 2022 Council meeting was made.</p> <p>In-reach initiative will be called Just Because with a launch date of December 4th.</p>	Carol Harpster	Karen Augis	Approved
November 22, 2022 Council Meeting via Zoom			
<p>A motion to approve the minutes from the October 25, 2022 Council meeting was made.</p> <p>Nikki Ramirez and John Dobbs provided an O&A update including information/question & comment box in the back of the church.</p> <p>There was some discussion on ministries and church governing structure.</p>	Carol Harpster	Karen Augis	Approved
December 20, 2022 Council Meeting via Zoom			
<p>A motion to approve the minutes from the November 22, 2022 Council meeting was made.</p> <p>A motion to approve the appointments of Peter Hughes and Marcia O’Grady as Endowment Trustees was made.</p>	<p>Carol Harpster</p> <p>Dorothy Waldt</p>	<p>Rebecca Mitchell</p> <p>Carol Harpster</p>	<p>Approved</p> <p>Approved</p>

Respectfully submitted by Carol Harpster, Council Secretary

MINISTRY OF CHILDREN AND YOUTH ANNUAL REPORT FOR 2022

The Ministry of Children and Youth oversees the faith formation, education, and activities for everyone ages 0-18. C&Y provides programming of some sort every single week.

We are grateful for all the children and youth and their families who participated in and supported our programs this year. We are equally grateful for the volunteers who helped make everything happen — from teaching Church School and Vacation Bible School to putting on puppet shows and helping make Christmas crafts, we are grateful for the many people invested in our children and youth!

FAITH FORMATION AND EDUCATION

The Church School

Church School met weekly during the school year under the direction of Maira Hernandez-Kinloch. Classes were offered for pre-K through 6th grade. Childcare was available for those ages 3 and under both during the school year and over the summer.

Church School attendance overall was pretty steady, but individual student attendance varied from week to week.

Church School continued to run with a bare bones staff of volunteer teachers. Beginning in September, Youth in grades 7-12 periodically volunteered as classroom assistants.

A second childcare worker was hired for the nursery, so as to align with Safe Church policies.

While Church School was on hiatus over the summer, children were invited to join their families for the worship service. Children were provided with activity bulletins that correlated with the lectionary readings. Coloring supplies were also available.

Baptism

There were no baptisms this year.

3rd Grade Bibles

C&Y presented Spark Bibles to eight 3rd graders. To honor the occasion, Pastor Jeff read with them the first and second Commandments, debated whether a 3rd grader or a Bible is smarter, and instructed them to always remember that the Bible begins and ends with Love. In preparation for this milestone, in Church School class they learned about the Bible in general, practiced finding passages, and did a “scavenger hunt” to find fun Bible facts.

Confirmation

The 2022 Confirmation Class had 9 confirmands. In May, they were confirmed in a service at our partner church, Union Congregational Church of Montclair. The confirmands planned and carried out the service.

This was the first joint confirmation class for the two churches. In fall of 2021, Glen Ridge Congregational Church and Union Congregational Church of Montclair began offering this joint class for students in 8th grade (and beyond).

During the winter semester of the class, the confirmands delved into scripture, learned the history of the Christian Church, and discussed sources of authority and disagreement within Christianity. Of note, this spring marked the return of a Confirmation retreat. Several of the Confirmands attended this weekend event at YMCA Camp Bernie.

Confirmation is not running 2022-2023 due to low numbers at both churches. It will resume in September 2023 as a combined 8th and 9th grade class.

SERVICE, MISSION, AND OUTREACH

Family Faith

Led by Jan Spoerl, Family Faith continued to engage the UCC 3 Great Loves of Children, Neighbors, and God's World. Families gathered on a couple of occasions to explore peace and justice and learn about the Ukraine and Ramadan, and were encouraged to explore environmental justice and engage with poetry. They were issued a "2022 Family Faith Challenge" to identify something positive each week to put in a jar and reflect on at the end of the year.

CREW — Christians Ready Equipped and Willing — Youth Group grades 4-6/7

CREW did not meet in 2022 because there was no one to run it.

High School Youth Group

This group did not meet in 2022 because there was no one to run it.

Beginning in September, the Youth (grades 7-12) were apprised of volunteer opportunities as a way to stay connected with the Church. They were invited to help in Church School classrooms, work at the Rummage Sale, and help at the Advent Experience. A couple of youth participated in each of these.

C&Y EVENTS AND ACTIVITIES

Church School Initiatives

C&Y supported Mrs. H-K with several activities throughout the year: Souper Bowl canned soup/beans collection, Ukrainian Humanitarian Relief and Kindness Coins collection, Lenten Activity Packets to use at home during Lent, a Resurrection Egg activity of key symbols and readings to use at home during Holy Week, the Way to the Cross event on Palm Sunday, a Pizza and Pops end-of-summer get-together, a Socktober sock collection, and the Lantern Walk.

Children's Sunday

The theme of this worship service was "Praise." Children participated in the service by reading scripture, singing songs, collecting the offering, and handing out penny crosses to the congregation. There was a puppet show as well as a Children's Moment using sugar and tennis balls to demonstrate how everything fits into their lives a little better when they praise God every day.

Senior Recognition Sunday

6 graduating high school seniors were recognized during this service. Two participated by doing readings, while two others offered personal reflections. Scholarships were presented by Parish Life. One senior was unable to attend, so was recognized and offered a personal reflection the following Sunday.

Vacation Bible School

VBS had a fun, successful return after a 3-year Covid/construction hiatus. The week's theme was "Passport to Peace." Of note, half of the children who attended were non-church members. Each day children rotated through Bible lessons, crafts, movement, and music. They were introduced to both adult and kid "peacemakers" as they learned ways to be peacemakers themselves. The week culminated with a "show" for their family and friends.

Advent Experience

The Advent Experience was held on the second Sunday of Advent. Outside were live animals at the stable, a dramatic performance by Pastor Jeff and Tom Mustachio, and carols led by choir members. Inside were cookie-decorating, crafts, ornament-making, and coloring. This event drew ~150 people from both GRCC and the wider community. The stable and animals this year were dedicated to Bob Hayes who had recently passed. Bob had been a big supporter of this outdoor nativity from its inception.

Respectfully Submitted,

Jennifer Bhujle, Chair
Ministry of Children & Youth

PILGRIM PRESCHOOL DIRECTOR'S REPORT

January-June 2022

Flexibility and adaptability continued to be the name of the game in January 2022. The first week of January, Pilgrim was struck again by Covid with a schoolwide closure, so we opened a week late. However, we made up four of the five days because of the shortened closure for the March Antiques Show and the addition of two days in June. We continued to mask and pod for the winter months, trying our best to stay current with our Health Department and CDC requirements for childcare. We made terrific use of the outside canopies and were overjoyed to take masks off outdoors during May and June. We were delighted that during this time, children five years old and up were eligible for the Covid vaccine, and we began to see the light at the end of the tunnel. Pilgrim continues to run air filters and exhaust fans in every classroom to aid in stopping not only Covid but also the flu and RSV that have hit our children so hard this year.

June was a bittersweet time for our Pilgrim staff. We said goodbye to five beloved colleagues: Laurie Lisovicz, Karen Gomez, Mary Loder, Faythe Hansen, and our extraordinary director, Mary Duus. These dedicated educators were the backbone of Pilgrim Preschool for far more than a decade. However, the strength and compassion Mary Duus has displayed over her fifteen years leading Pilgrim are immeasurable. Her wisdom and guidance these past two years during the dark days of Covid made the continuation of Pilgrim Preschool possible.

Summer 2022 was a time of change. We hired seven new staff members: lead teachers Nadia Melichar and Julia Singh; classroom aids Anna Doyle, Amanda McCabe, and Gabby Olczak; Tyra Brown as our building administrator; and Maira Hernandez-Klinoch as our music teacher. In addition, we were lucky to hire Sheri Peake as our twice-a-month yoga teacher during our afternoon school. I want to offer a huge thank you to these fantastic women for choosing Pilgrim.

Because of a generous NJ State Stabilization grant, Pilgrim was able to add a lovely new replacement to our worn-out shed and ready the playground for the new school year.

September-December 2022

Vaccines were now available to all our students, making it possible to unmask and teach inside. What a joy! We were thrilled to offer our first in-person group experience since March 13, 2020, with our Back-To-School Night. We were giddy with joy to see our Pilgrim parents again inside. It felt more like a party than an informational meeting. The rest of the year has had the same feeling of light-hearted relief. Our enrollment of 47 children is down this year from the past, as are the other preschools in the area. I believe this is directly related to the extreme challenges presented by the Covid predicament of last year. We are working diligently to raise these numbers.

2023 is a relicensing year for Pilgrim, so we are diligently checking off the requirements to meet our goal of a drama-free relicensing experience!

I want to thank our Pilgrim Board for the opportunity to take on the director position this year and for the continued support and dedication they provide to keep Pilgrim on its feet. Thank you to Carol Harpster, Lorraine Brown, Marsha Watson, Paula Ely, Jill Csuka, Stephanie Haller, Cliona Stack, Ingrid Kozlowski, and Pastor Jeff for their willingness to share their time and wisdom.

The Pilgrim Preschool staff understands the importance of mutual support and respect for the Glen Ridge Congregational Church. Our goal is to continue to foster a strong partnership with GRCC. I would also like to thank those members of the Glen Ridge Congregational Church and staff who help us daily and have offered their kindness and support. Reverend Mansfield, Sharon Harms, John Dobbs, Shanyse Strickland, Vernon Oliver, Octavio, Erika, and the entire Morales/Loayza family.

Respectfully submitted,
Karen Nisenson

MINISTRY OF ADMINISTRATION, PROPERTY, AND PERSONNEL

Overview

This ministry maintains and improves the buildings and grounds of the church and manages the Operating and Building Maintenance Fund monies in support of this. AP&P provides general management support for our administrative and maintenance staff plus our vendors. We manage rentals and support special events.

2022 Highlights

1. Finished upper façade repair and some critical repairs on South Porch. This work addressed significant water incursion accelerated by Hurricane Ida and is part of the requirement to progressively maintain our church façade to avoid water damage and mold development. We continue to use a consulting report done a decade ago to provide a roadmap for priorities to be addressed plus expert assessments of new arising problem areas. An expert stonemason firm plus a painting company were contracted to do this work.
2. We repainted Robinson Hall to enhance our ability to rent for events.
3. The new Office Administrator is focused on updating our database and related directory along with learning the ropes of this position including contract and vendor management and Finance support.
4. Octavio Morales acts as a lead Custodian at the Church. We have a staff of 1.5 FTE's. We insource the majority of landscape management and will be outsourcing snow removal this coming year.

Use of Funds

Our improvement projects are funded by the Building Maintenance Fund, which is in turn funded by our Endowment Fund. Special improvements requested by users of our space are generally funded by the requesting organization with our approval. Day-to-day operational support is funded by our Operating Fund, which comes largely from pledged contributions, rental revenue, and some fundraisers. We continue to balance providing services through employed staff and outsourced services as requirements demand. We are trying to insource services as much as possible so we can contain costs plus provide more steady employment for our staff.

Our Appreciation

AP&P thanks our staff and partners for all their support. Our Senior Custodian, Octavio Morales, Erika Loayza, and Vernon Oliver have shown consistent performance and flexibility in supporting us.

Mary Jones continues to help after hours to make our accounts payable and reporting run smoothly in support of Pam Figlar and her very effective, tireless Finance Ministry.

Iryna Carey continues to provide very responsive, expert legal support creating and maintaining our lease, rental agreements as a key member of our ministry.

We work with many vendor partner organizations.

- ScotchBuilt LLC – expert stone masonry firm to whom we were referred by the firm replacing our Church roof.
- Tony Lopez Painting – Robinson Hall and exterior window frame repair and painting coordinated with façade repair.

- Franklin Lowe & Son Plumbing – replaced boiler; and reacted to many emergencies
- Ken Dua Electricians – Helped with Chapel AC and helped with heating emergency
- JW Pierson Heating and Cooling– Chapel AC project
- Tony Ellenbogen Contracting – Handicap Chairlift/ bathroom; roof and scupper/leader repair
- Joseph Gomes – supports our information system maintenance; designed a security solution for the Clark Street entrance projected to be implemented in 2023.

These organizations/individuals can be counted on for quality and professionalism. More than this they treat our Church as more than another building needing repair. They treat it as a special place. Which it is.

Submitted by Sharon Harms, Chairman
and Doug Steele, Co-chairman of AP&P

MINISTRY OF ADULT EDUCATION

The Ministry of Adult Education met in the spring to re-state our goals in a semi-post Covid environment. We are challenged to re-direct the Ministry in the face of unpredictable “in person” availability of both the Ministry members and especially the congregation. We have approached the year in terms of one-off events that an individual member may pursue, minimizing meetings and administration discussions.

On May 1, Tatsuo and Emiko Honma shared their contributions to Japanese/American relations via their work with the YMCA in a Second Hour presentation. This talk was recorded and can be viewed on YouTube.

On May 21, we opened the Church during the annual town EcoFest for prayer and meditation in honor of the Million Lives Lost to Covid. Members of the community who were curious about our church stopped in.

In June, we had both a sermon and a Second Hour presentation by Reverend Chen about his experience guiding his congregation through the Open and Affirming process. The Open & Affirming Committee has asked the Adult Ed Ministry to join with them in planning events to move our congregation on the path of discovery to consider becoming an Open and Affirming Congregation.

In October, John Dobbs and Holly Eastman from the Ministry joined other interested parties for a Zoom workshop in the Open and Affirming process. Excellent information and discussion was had about using the tools of In-Reach to better understand our congregation as a starting point for O & A.

The next event in this collaboration between the O & A Committee and the Adult Ed Ministry will be the screening of a film followed by dinner and discussion on January 27th, 2023. Further 2nd Hour discussions are to be scheduled through the spring.

Additionally, Holly Eastman attended a workshop in New York City at Trinity Church Wall Street in the practice of Kintsugi, a traditional Japanese porcelain repair that focuses on how the Holy Spirit makes us new again, and the healing process of repairing our personal cracks. It was hoped that this workshop could be brought to our congregation, however it appears the cost would be prohibitive.

Respectfully submitted,

Holly Eastman
Co-Chair, Adult Education Ministry

WOMEN'S ASSOCIATION

The Women's Association is an organization of service and fellowship comprised of all the women of the Glen Ridge Congregational Church. The Association and its members have worked hard this year to continue to strengthen our church and contribute to the greater community.

Fundraising

We are best known for our two largest undertakings: the Rummage Sale and the Antiques Show. Unfortunately, due to the pandemic and the uncertainty of COVID spikes we decided not to have the Spring Rummage Sale. We then moved the Antiques Show from February to the March dates for which the Rummage Sale had originally been scheduled.

The 75th Antiques Show, the longest church sponsored show in Northern New Jersey, (under the direction of Dorothy Waldt and Annie Rohling, Dealer Manager Debbie Turi and Treasurer Pam Figlar) returned after missing a year and was held on Saturday and Sunday for the first time. Even with shortened hours, the elimination of meals and COVID protocol changes in the Café the show was a tremendous success, raising \$18,000. I thank all the volunteers who came together to ensure success. We also express gratitude to Pilgrim Preschool for vacating their classrooms for our use.

After a 3-year hiatus, the Rummage Sale returned in the fall (under the direction of Ann Bronneck, Linda Kerr and Phyllis Connolly). The number of patrons appeared to be less but that was to be expected as we had not held a sale since 2019. Even with the reduced number of shoppers we were able to raise \$7,200. We served our community by providing a central location for neighbors to donate items no longer wanted and a resource for those in need to purchase essential items at a modest cost while raising funds for our benevolences. All leftover items were donated to Goodwill. Many thanks to all the volunteers who worked the sale and to the women, men and children who worked tirelessly to sort and set up the sale. Thank you to Bonnie Mohan for the idea of Rummage Bucks and to Jim Bronneck for "buy a cup of coffee and receive a free mug." A special thank you to Linda Pursley, a former member who came from Florida to help during the week of set-up and to work the sale. Thank you also to the men of Integrity, who helped with set-up, take-down and all the heavy lifting.

Benevolences

We donated a total of \$7,850 to outside charities this year. Similar to previous years, donations were made to OCWM, UCC Disaster Fund, Integrity House, Bloomfield Food Pantry, Human Needs Food Pantry, Toni's Kitchen, Partners in Health (Mountainside Chaplaincy), Union Seminary and Refugee Resettlement Program. New benevolences include World Central Kitchen, SCEEP Challenge Fund, Overture International/ESPWA, and Climate Hope UCC.

We continued our involvement with Kiva. Kiva is an international non-profit, the mission of which is to alleviate poverty through small loans to grow or start a business, go to school, or access clean energy. As the loans are repaid, we reinvest in additional loans, focusing on women with businesses in disadvantaged areas. During the past year, we were able to make 20 -\$25 new loans to women mostly in Central and South America. Please see the 2022 Kiva Loans Summary at the end of this report

Thank you to Fran Wong for the time and energy she spends researching the loans and her willingness to manage our involvement. We continue to support MEND with our contributions of knitted/crocheted hats and scarves.

In addition to external benevolences, we supported the Church by giving \$5,000 to GRCC. The Women's Association continues to pay 50% of the Sunday sexton's salary, provide the coffee for Fellowship Hour and fund the weekly kitchen cleaning.

Please see the Women's Association Treasurer's Report for a complete listing of disbursements and expenditures.

Fellowship/Service

We gather in fellowship to relax and share a meal and enjoy the company of one another. In March we had a spring brunch; the turnout was tremendous, indicating how grateful we were to be able to once again gather together. In June we had a barbeque on the South Lawn. It was a beautiful evening event. Special thanks to Louis Augis who graciously agreed to cook the hamburgers and hot dogs for us.

Thank you to Linda Kerr and Phyllis Connolly for their continued willingness to oversee and coordinate Memorial Service Receptions and to Nancy Bigelow and Amy Haggerty for being willing to pour coffee and tea. In 2022 we hosted receptions for Phyllis Domenic, Anise Kilgen and Sue Watson.

The Cards of Concern is an ongoing project spearheaded by Lynn Ritchkoff, Lynne Palmer and Nancy Bigelow. Unfortunately, we had to bid farewell to Nancy Bigelow when she moved to Pennsylvania in August. A huge thank you to these 3 ladies for faithfully writing notes each and every week.

I am appreciative of all the support I have received from the women of the church and want to thank Linda Kerr and Phyllis Connolly for serving as Treasurer and Secretary (respectively) of the Women's Association.

Respectively submitted,

Ann Bronneck

WOMEN'S ASSOCIATION
2022 KIVA LOANS SUMMARY

20 new loans for \$25 each made to women in:

- El Salvador 12
- Ecuador 3
- Guatemala 3
- USA 1
- Colombia 1

Those 20 loans were used for:

- Farming/Cattle/Pigs 11
- Food Production/Sales 4
- Recycling 1
- Sewing 2
- Other 2

Total loans repayments in 2022 were \$522.88 from 37 people

- Loans paying back 20
- Delinquent 0
- Loans totally repaid 2

Total amount loaned since beginning is \$2,850 for 144 loans.

All loan repayments are rolled into new loans.

WOMEN'S ASSOCIATION TREASURER'S REPORT

BALANCE ON HAND - JANUARY 1, 2022 \$12,622.53

RECEIPTS:

Rummage	\$ 9,204.76
Antiques Show	\$18,000.00
Refugee Donations	\$ 5,050.00
Receptions	<u>\$ 400.00</u>
Total Receipts	<u>\$32,654.76</u>

DISBURSEMENTS

In-Church Benevolences	\$ 5,000.00
Benevolences Program	\$ 7,850.00
Projects-Congregational Care	\$ 196.56
Special Gifts to Staff	\$ 513.75
Sunday Sexton & Kitchen Cleaning	\$ 900.00
Rummage	\$ 4,874.50
Receptions	\$ 2,018.96
Coffee Hour	\$ 246.75
Refugees	\$ 186.88
Miscellaneous	\$ 4,516.00
Total Disbursements	<u>\$26,303.40</u>

BALANCE ON HAND - DECEMBER 31, 2022 \$18,973.89

BANK OF AMERICA CHECKING ACCOUNT - \$18,973.89

Respectfully submitted,

Linda R. Kerr
Treasurer

2022 WOMEN'S ASSOCIATION BENEVOLENCES

OCWM	\$ 500.00
UCC Disaster Fund	\$ 500.00
World Central Kitchen	\$ 500.00
Overture International (Haiti)	\$ 500.00
SCEEP Challenge	\$1,000.00
Integrity House	\$1,000.00
Bloomfield Food Pantry (MEND)	\$1,000.00
Human Needs Food Pantry	\$ 500.00
Toni's Kitchen	\$ 500.00
Union Theological Seminary	\$ 100.00
Climate Hope (UCC)	\$ 500.00
Partners for Health (Mountainside Chaplains)	\$ 250.00
Refugee Donation	<u>\$1,000.00</u>

Total \$7,850.00

IN-CHURCH BENEVOLENCES \$5,000.00

TOTAL BENEVOLENCES \$12,850.00

2022 WORSHIP MINISTRY ANNUAL REPORT

This past year has been full of returns of more “typical” worship experiences as we continue to redefine normalcy in life with COVID. In many ways, it has been a busy year. We welcomed the wit and wisdom of Rev. Sherry Taylor as she filled in for Pastor Jeff during his paternity leave. We navigated our comforts with worshipping in person with and without masks. We rejoined together in communion by intinction. We reinstated a time of fellowship and connection after the service. We continued to share our joys and sorrows with each other in our online worship.

Pastor Jeff and Minister of Music, Tom Mustachio, continue to create meaningful, insightful, hopeful, humorous, challenging and reflective Sunday service experiences for those both worshipping in the sanctuary or at home. The words of the sermon and the music of the choir and organ complement each other so well. The effort and attention to detail which Pastor Jeff and Tom bring to the worship service is something which deepens the worship experience for everyone. We thank them both for the energy they share with us each week.

We would like to thank Tom Mustachio for his continued diligence in monitoring COVID protocols to keep our choir safe. The choir has continued to wear “singers’ masks” as a way to mitigate the spread of COVID and other illnesses which can be riskier during singing. As well a thank you to both Tom and Pastor Jeff for their continued work to ensure that both Facebook and YouTube stream each week so that everyone has access to worship together – in person and virtually. The technology component of the service has become significant for many of our congregation, and it could not be done without the effort put forth by Tom and Jeff.

While the sermon and the music are perhaps the biggest draws of the worship service, there is so much more which is done to help support our worship. Since taking on this role as co-chairs of the Worship Ministry, Wynne and I have been able to realize just how much preparation, vision and volunteerism goes to making each Sunday service a time of wonder in worship. I’d like to highlight a few of these.

When you are in the sanctuary, look at the banners. The colors will change as the liturgical seasons change. The colors add a vibrance to our worship experience, and they change because some wonderful volunteers make that happen.

When you are in Sunday service, listen to the lay leaders. Each one brings their own special voice to leading prayer and reading scripture. Notice the ushers as they greet you, and as they make sure everyone has a chance to make an offering.

Taste the coffee and the treats each week during coffee hour. Appreciate the joy on the children’s faces as they try to sneak as many as they can before their parents reign them in. Though coffee hour is not in the sanctuary, sharing fellowship with each other, intergenerationally, is absolutely a way to worship and experience the wonder of God.

All of these experiences are due to a team of wonderful volunteers. Wynne and I want to express our deep appreciation for everyone who steps up to say yes to one of these tasks. You help to enrich worship each week.

As I have been writing this, I continue to reflect upon a quote Pastor Jeff shared in his sermon this morning by Rabbi Abraham Joshua Heschel. “The insights of wonder must constantly be kept alive. Since there is a need for daily wonder, there is a need for daily worship.” Though we often think about worship as the service, as something that we experience, I am reminded time and time again that worship is an active verb. That we come together in worship. That we worship in many ways throughout the week. As you reflect on this, I would encourage each member to consider signing up for a worship activity. We are in need of a few more ushers. Lay leaders are always welcome. We need more members on our banner changing team. We would love volunteers to help set up communion and bring treats for after the service. Perhaps you might want to volunteer to greet and welcome people into the church. We hope to think of even more ways to engage your worship this coming year.

Respectfully submitted,

Nikki Ramirez and Wynne Zalewsky,
Worship Ministry Co-Chairs

MUSIC COMMITTEE

A subcommittee of the Ministry of Worship, the Music Committee was created in 1983 to serve as a sounding board for the Minister of Music, to provide liaison between the congregation and the music program, and to receive input from other staff members and the congregation on matters involving the music program. Over the years, the work of the Committee has evolved to support and facilitate various aspects of our music program. (See Minister of Music Report)

Most of our concerts are presented under the auspices of the Glen Ridge Community Concerts Series, now in its thirty second season. We offer members of the community at large the opportunity to participate in concerts given by the Glen Ridge Choral Society, which is composed of the Chancel Choir plus other interested singers. The group typically numbers approximately 40, with 20 Chancel Choir members, and 20 members from the community and congregation.

The COVID-19 pandemic continued to have an impact on Glen Ridge Congregational Church and the music programs. While musical rehearsals, presentations and gatherings had returned fully in-person, there was a transition back to Zoom rehearsals and no live choral music for the month of January due to a high infection rate. Mandatory mask wearing has continued for the vocal programs. While mask wearing helps, several members of the choir became ill with COVID throughout the year.

As always, the efforts of our exceptional Minister of Music, Tom Mustachio, continue to guide us through these challenging times. Tom, thank you for all your contributions to the ministry of the Glen Ridge Congregational Church.

The Glen Ridge Community Concerts outreach program is self-supporting. The financial sponsorship by church and community members continues to provide essential financial support for the concert series. 2022 concerts presented:

- March 20 – Organ Concert presented by Kristin Dabaghian had to be postponed due to mechanical issues with the organ. Rescheduled for October.
- May 1– Spring Concert - *Ralph Vaughan Williams at 150!* Featuring the Glen Ridge Choral Society and Chamber Orchestra. Works included: *Five Mystical Songs, Serenade to Music, Te Deum in G, O Clap Your Hands* other works presented by soloists.
- October 17 – Organ Concert presented by Kristin Dabaghian, Associate Organist at the Cathedral Basilica of the Sacred Heart in Newark, New Jersey.
- December 11– *Welcome Christmas!* – The traditional annual Holiday Concert and Carol Sing.

Other musical events for which the Music Committee provided assistance:

- Mardi Gras Pancake Supper – *cancelled*
- October 30 – All Saints’ Sunday – Dan Forrest *Requiem for the Living*
- December 18 - Community Holiday Sing-along –This event was held as a jointly sponsored program between the Women’s Club of Glen Ridge and GRCC.

The Concert Fund receipts and disbursements for the calendar year 2022 are:

Concert Fund Balance – December 31, 2021	\$25,059
Concert receipts and subscriptions	\$ 5,541
Sponsorships by members and friends	11,575
Glen Ridge Film Fund Grant	1,000
Other receipts	<u>498</u>
Total receipts in 2022	<u>\$18,614</u>
Payments to musicians & engineers	\$ 12,038
Printing, mailing, advertising, signs	2,965
Music scores & rehearsal tracks	2,751
Other (equipment, ASCAP fees, receptions, etc.)	<u>1,763</u>
Total disbursements in 2022	<u>\$19,517</u>

Concert Fund Balance – December 31, 2022 \$24,156

In 2022, the Committee included the following members: Deborah Brandell (co-chair), David Dik (co-chair), Tom Mustachio (ex-officio), and Jill Simmons (co-chair). My sincere thanks to them and to all the others in the congregation and community who support the music program in various ways.

Respectfully submitted,

Deborah Brandell, Co-Chair

MINISTRY OF PARISH LIFE

Members are responsible for the fellowship and service functions of the church. They oversee publicity and public relations efforts (newsletter, directory, and seasonal brochures) and coordinate other activities of the various groups concerned with caring for the congregation. The Marketing Committee is part of Parish Life.

Accomplishments

- Presented the annual high school scholarships in June to Caroline Auburn, Christopher Brown, Aidan Dickson, Owen Dickson and Jackson Martin.
- Organize Sign-Up Genius (grocery shopping) for members needing assistance.
- Provided a successful Welcome Back Picnic.
- Provided a Soup Luncheon and purchased supplies for Advent Wreath kit orders, as part of the Advent Experience.
- Our Marketing Committee has been busy working on a new church website. Additionally, we have an Instagram account as well as Facebook.

Future Goals

- Expand and develop responsibilities of Parish Life beyond food preparation.
- Assign “buddies” to new church members as we welcome them into our church family.
- Continue to find fun and creative ways to expand our outreach into the community.

Respectfully submitted,

Karen Augis and Louis Augis,
Parish Life Ministry Co-Chairs

PARISH CLERK'S ANNUAL REPORT

TOTAL ACTIVE MEMBERSHIP AS OF JANUARY 1, 2022 **445**

Admitted during 2022 by:

Confession of Faith	4
Confirmation	9

Lost during 2022 by:

Death	8
Transfer or Resign Membership	4
Put on Inactive List	7

TOTAL ACTIVE MEMBERSHIP AS OF JANUARY 1, 2023 **439**

CEREMONIES

Rev. Jeff Mansfield officiated at:

Baptisms	N/A
Funerals/Memorials	3
Interments	2
Weddings	1

DEATHS OF MEMBERS AND FRIENDS OF THE CHURCH

February	Phyllis Domenic Sue Watson* Anise Kilgen
March	Rev. Robert Brown
May	Arlene Baldino
August	Carolyn Watson*
November	Bob Hayes*
December	Jean Bendel*

*Active member at time of death

NEW MEMBERS

May 1, 2022	Sarah Hoffman & Dushont Marable Ranya & Dave Barrett
-------------	---------------------------------------------------------

CONFIRMANDS

Dylan Arnett
Devin Carroll
Andrew Downey
Mason Kamil
Zach Konetzni
Kate Macheimer
Fiona Smyth
Alexander Stolte
Gabriella Weber

CONGRATULATIONS TO MEMBERS

Our Senior Members by Age

Male

Tatsuo Honma, born in 1932

Female

Nancy Bigelow, born 1926

Our Longest-Term Member(s)

Bart Brown, member for 74 years (Confirmation Class of 1949)

Joan Hayes, member for 74 years (Confirmation Class of 1949)

Barbara Stevens, member for 73 years (Confirmation Class of 1949)

50-Year Members

MINISTRY OF OUTREACH AND MISSION

Linda Woodbury, our previous chair, moved in October of 2022 and we all miss her terribly! However, in her absence, MOM continued to fulfill our commitment to Our Church's Wider Mission (OCWM) by contributing \$24,000, paying the UCC New Jersey Association dues (\$3,115), the Minister's Discretionary Fund (\$1,000), and supporting local benevolences.

Over \$8,000 was provided to the UCC Ukrainian Relief Fund, and nearly \$1,500 was used by Fran Wong to support our Syrian refugee families.

We continued to support Meeting Essential Needs with Dignity (MEND), Inc.'s network of food pantries in Essex County through monetary donations, food donations, and the Star Tree program, which helps fulfill the Christmas wishes of families which are served by these pantries. The gifts purchased by our congregation and community, and over \$1,000 in monetary donations used to purchase more gifts / gift cards, provided a total of 27 individuals with a very happy Christmas.

Additionally, the Christmas Eve offering this year raised \$3,265.00 for the UCC Christmas Fund, which assists active and retired clergy and lay employees.

Looking forward in 2023, MOM aims to support UCC's missions, and the needs of many local organizations and benevolent initiatives with both monetary donations and volunteer assistance.

The Ministry of Outreach and Mission consists of:

- Susan Hughes (co-chair)
- Alicia Harrison (co-chair)
- Lucy Barbosa
- Liz Brewster
- Nadine Burnett
- Phyllis Connelly
- Amy Haggerty
- Maira Hernandez-Kinloch
- Linda Kerr
- Lynne Oliver
- Lynne Palmer
- Janet Spoerl

2022 STEWARDSHIP REPORT FOR THE GRCC ANNUAL MEETING

After the last couple of years, this Stewardship Season felt particularly refreshing!

Our theme for the 2023 Campaign was “Cultivating Community”. This concept spoke to the Stewardship Team because our congregation is spending more time together in person and what a great opportunity to strengthen the ties we have inside and outside the church and to leverage those ties, and our financial and other gifts, to live our faith and support those near and far through UCC efforts and our own.

During the fall, personal testimony from members and former Glen Ridge mayor, Peter Hughes, brought the theme to life. We should all be proud of the important role GRCC plays in our community, in good times and bad.

Consecration Sunday was on November 13th this year and pledges received as of that date were blessed during the service. As of this late January writing, we have received 76 pledges totaling \$316,643 and are hopeful more will still come in to bring us to the number in the 2023 budget. Over the past year, a number of pledgers have sadly moved or passed on so we haven’t quite reached the level of last year *yet*, but over **50%** of recurring pledgers increased their pledge by an inflation-busting **7%** or more and we have received 5 new pledges to date. We are grateful for the time, talent, and treasure that everyone put forth to keep our church family moving forward. Stewardship is not a few weeks a year, but a state of mind!

Lastly, we would personally like to thank Pastor Jeff and our fantastic Stewardship team for their efforts in making this season a success – particularly Andy Ogilvie for designing our wonderful materials. We also greatly appreciate the support of Pam Figlar, Carol Harpster, Tom Mustachio, Shanyse Strickland and others who helped with this year’s campaign including reviewing and preparing printed materials, website and social media updates, wrangling the folding machine, stuffing envelopes, and so much more. It takes a village of Stewards!

Respectfully submitted,

Rebecca and Dave Mitchell
Co-Chairs, Ministry of Stewardship

Pledging still on your to-do list
or thinking about increasing
your pledge? **SCAN HERE!**
=====➔



GARDEN OF MEMORY COMMITTEE

The Garden of Memory Committee was established in 1970 to operate and maintain the Garden of Memory on the south lawn of the church property. The flagstone patio is the repository for the ashes of church members and their families. The names of those interred are inscribed on two plaques which are mounted in the narthex of the sanctuary. The flagstone patio in the Garden has 134 stones each of which covers a space. In each space there are 4 sections for a total of 536 sections. Each section holds 2 urns for a total capacity of 1072 urns. There are 316 persons interred. There are 54 spaces fully available, providing 216 sections capable of holding 532 urns. In addition, there are several spaces which are partially occupied or reserved. Over the past 20 years, the Garden of Memory has sold an average of 4 spaces per year, but the last five years have seen a downturn in sales. In 2018, 2 spaces were sold. In 2019 1 space was sold and no spaces were sold in 2020, 2021, or 2022.

The Committee attempts to make the Garden a peaceful, attractive, and dignified part of the church grounds that compliments the total appearance of our facility while providing an inexpensive alternative to traditional burials. The price of a section, which will accommodate two urns, is \$400. At the time of an interment there is an administrative fee of \$175, which covers the costs of the urn, plaque, and the opening and closing of the section. Since its inception, the Garden of Memory has been entirely self-supporting.

There were six interments in the Garden of Memory in 2022:

- Phyllis Domenic
- Anise Kilgen
- Emma Christina Burke
- Susan Watson
- Carolyn Watson
- Bob Hayes

Linda Woodbury resigned as a member of the Committee, but has continued to offer her good wishes and support from her new home in North Carolina. Her work and effort on behalf of the Garden were always appreciated by the other Committee members and by those who have enjoyed the Garden as a quiet, peaceful space for prayer and introspection. Her wonderful and cheerful presence and sage advice will be missed. The current members of the committee are: Susan Hughes, Susan Krien, Jeff Mansfield and Jim Watson. Additional help with the Garden is provided by Jim Bronneck and Peter Hughes.

FINANCE REPORT

Linda Woodbury resigned her office of Treasurer of the Garden of Memory Committee. Jim Watson met with the Finance Ministry which has agreed to establish and maintain a separate and dedicated account for the funds of the Garden of Memory. The Committee is in the process of transferring its funds from its individual Vanguard account to the Finance Ministry.

The September 30, 2022 quarterly statement for the Vanguard account showed a balance of \$36,740.16. During 2022, the Garden of Memory received contributions in the amount of \$2,350.00.

Respectfully submitted, Jim Watson, Chair

GLEN RIDGE CONGREGATIONAL CHURCH ENDOWMENT FUND 2022 ANNUAL REPORT

The Endowment Fund (EF) of the Glen Ridge Congregational Church was established in 1984 with the goal of generating income to support the maintenance, repairs and capital needs of our Church. The Trustees are pleased to report the following EF highlights for 2022:

- * \$100,000 of contributions in 2022 to the Building Maintenance Fund (BMF).
- * Total contributions of \$400,000 for 2020-2022, including \$100,000 in special contributions for ADA.
- * EF balance of \$2,020,552 (net of contributions and fees) at year-end 2022. This is an 18.6% decline from year-end 2021, reflecting market losses and the distribution impact.
- * \$75,000 in contribution commitment for 2023, to be paid in three installments through the year.
- * Use of EF contributions on a temporary basis to help cover the Church's rising insurance premium.

2022 Portfolio Profile

The EF Trustees and our investment manager, Neuberger Berman (NB), are committed to Investment Policy guidelines established in 2001. These include a portfolio weighting of 65% equities and 35% cash and fixed income products, based on the tendency of bond markets to move contrary to and help offset expected equity market volatility. Furthermore, equity investments are diversified and in large, liquid, U.S.-based public companies and funds with a market capitalization of over \$500 million. Fixed income investments are restricted to investment grade securities rated no lower than "A." Starting in 2022, a portion of funds have been reinvested into diversified equity and fixed income funds, with a long track record and designed for institutional investors.

As of 12/31/2022, the EF was invested approximately 66% in equities, 26% in fixed income and 8% in cash. While capital appreciation in sectors such as High Tech has tended to result in a rising equity concentration, we have worked to re-balance the portfolio in line with our long-term guidelines, and also shifted more into cash and equivalents in 2022. Despite the large market decline in 2022, we believe the equities balance is appropriate given the EF's long-term investment perspective.

A specific breakdown of the portfolio as of 12/31/22 has been included at the end of the report.

2022 Fund Performance

The market in 2022 turned in its worst performance since 2008, following multiple years of strong growth. The 2022 backward look is pretty dismal: a stock market decline of 20% with the tech sector particularly hard hit, rising inflation coming out of the pandemic, multiple Fed interest rate hikes, recession fears, impacts from the war in Ukraine, volatile and higher energy prices, and (bad for inflation and monetary policy) low unemployment and a strong labor market.

Consequently, the ROR for the total portfolio as of 12/31/22 was -15.7% versus -.3% for the last two years but +4.6% for last five years. The portfolio decline of \$510,545 equaled about 20% of the fund's beginning 2022 balance. Both equities and bonds declined, with the severest decline in equities. Our total return was slightly better than the -18% decline in the S&P 500, reflecting a well-balanced portfolio.

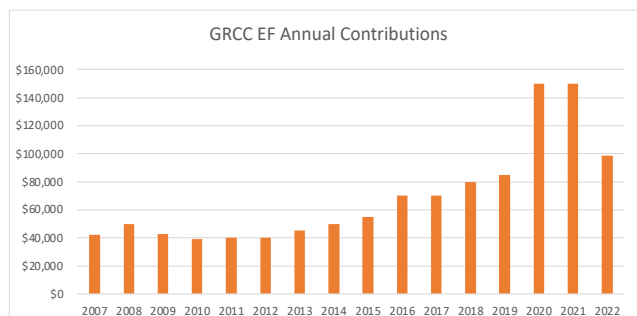
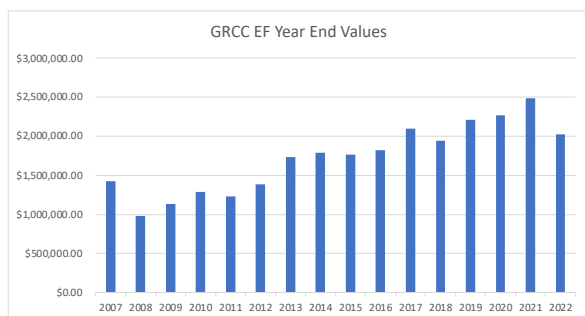
For 2023, the general economic and Wall Street outlook remains uncertain, the big questions being how much the Fed will continue to raise interest rates and whether the US will tip into a mild (?) recession in 2023. NB's strategy for 2023 is a shift re-investment of maturing funds from equities into shorter-term risk-averse corporate and government bonds, which are providing substantially higher yields in the range of 4.5% - 4.85%. This strategy also helps us maintain liquidity for distributions. The EF currently has about \$157,000 in cash and cash equivalents, including a sizable portion in US Treasuries, all of which are showing much more attractive yields as interest rates have moved up.

Since we engaged NB as investment manager in 2001, the total portfolio has generated an annualized return (net of fees) of 6.32% versus the S&P return of 8.43%. Over that period, our equity portfolio outperformed the S&P (9.79% vs. 8.43%), while fixed income underperformed the Bloomberg Index (2.88% vs 3.15%). We continue to view bond market exposure as essential to mitigate equity market risk and volatility, and for longer-term preservation of the EF corpus. While overall returns are still very acceptable, the Trustees continually evaluate our asset allocation and NB's performance to preserve and, where possible, increase returns appropriately.

Fund Balance and Distributions

As of 12/31/2022, the value of the EF was \$2,020,552, an 18.6% decline compared to year-end 2021. The main driver was a \$510,545 loss in market value. This ending balance is also net of the EF's 2022 distribution of \$100,000 as well as associated fund fees, taxes and charges.

These charts provide details regarding the EF's growth and contributions to the Church since 2005. Since inception, the EF has contributed a cumulative \$1,396,500 to the Church, with \$935,000 since 2010, including special contributions for the ADA project. This record underlines the importance of conservative investment and distribution strategies to maintain a strong and growing endowment.



Historically, the EF Trustees have targeted a contribution payout range of 3.00% - 4.00% of the EF's Net Asset Value (NAV), with annual payouts generally in the area of 3.5%, allowing for flexibility while preserving the corpus. Following robust distributions in 2020 and 2021 we decided to reduce distributions in 2023 to a more conservative \$75,000 (3.75% of NAV), in recognition of portfolio declines, market uncertainty and, it is hoped, a general easing in specific large projects for the Church.

We are well beyond the original EF "distribution threshold" established in the by-laws but remain committed to the tenet, which prohibits distributions that would take the EF below a minimum balance of \$1,000,000 plus all additional gifts received beyond that level. The intent is for the Endowment to only distribute income and gains, leaving the principal intact for the Church's long-term financial strength.

Gifts and bequests are very important to the growth of the EF and have frequently been given as memorials. The Trustees appreciate these donations and ask the congregation to keep the Endowment in mind when making your short and longer-term giving plans.

A Funding Change and Comment on 2022

In 2022, the Trustees agreed for the first time that EF contributions could be used, under the direction of AP&P, to defray the Church's 2022 property insurance premiums. Traditionally, insurance premiums have been treated as operating costs outside the scope of the EF. We agreed to continue this support in 2023, with GRCC's annual insurance premium up again approximately 10% to \$73,000, also up 20% from 2021 and 70% since 2019. This onerous trend reflects industry-wide claims, not GRCC claims experience. We have continued to stipulate that up to a maximum 75% of the premium would be eligible for support (\$58,400 in 2023), the approximate portion of the premium related to brick and mortar.

We view this as a temporary accommodation subject to annual review in conjunction with AP&P, taking into account premium trends and the Church's changing financial position and operating budget. This use of EF contributions comes from normal distributions and, if sustained, could constrain the Church's future capital projects.

We view the \$75,000 commitment for 2023 as reasonable and responsible based on the EF's recent declining performance and the Church's capital needs. We note that future distributions could be reduced if lower market trends persist in 2023 and beyond. The EF remains focused on longer-term growth fund balances while still providing robust support for the Church's physical plant and capital needs.

In closing, I would like to highlight the additions of Dennis Krien, Peter Hughes and Marcia O'Grady to the EF Board in 2022, following exits from the board. I am pleased to be working with such a dedicated group of people committed to the Church's continued financial health and broader spiritual and community goals.

Respectfully submitted,

Tom Coleman

Thomas S. Coleman
Endowment Chair (2021-2025)

ENDOWMENT FUND TRUSTEES:

Peter Waldt	Term ending 2024
Dennis Krien	Term ending 2026
Peter Hughes	Term ending 2027
Marcia O'Grady	Term ending 2028

MINISTRY OF FINANCE

The Ministry of Finance is responsible for the financial operation of the Church to enable its ministry and mission. Responsibilities of the Finance Ministry include (1) overseeing the collection of all receipts and payment of all expenses, (2) managing the Church’s investments that are not part of the Endowment Fund, (3) keeping detailed financial records, (4) preparing monthly financial reports, (5) issuing quarterly contribution statements, and (6) preparing annual budgets.

Financial Highlights of 2022

In 2021, we had been transitioning to full building accessibility as the pandemic waned and the world opened up. So, although 2022 was not completely a post-pandemic year, we tried to complete that transition and bring back a sense of normalcy by having the church building available for in-person events as in pre-pandemic years. Sexton hours were reshuffled, a new Office Administrator was hired and many more meetings and other events were held in the church. Cash flow was tight throughout most of the year.

The highlights of the 2022 finances are further discussed in the Operating Fund section below. (Please see the Treasurer’s Report on the pages immediately following this report for more details about the 2022 finances.)

- **Operating Fund**

Here is a summary of the actual Operating Fund activity for 2022 compared to the 2022 budget.

Operating Fund		
Summary of 2022 Receipts and Disbursements		
	2022 Actual	Annual Budget
Receipts		
2022 Pledges and Other Support from the Congregation	\$360,033	\$395,000
Year-end and Deficit Reduction Contributions	\$12,050	\$10,000
Other Giving (Arrears, Offerings and Special Gifts)	\$15,591	\$13,200
Other Income before Investment Earnings (Building Use Fees and Pilgrim Contribution)	\$69,038	\$55,110
Net Investment Income	\$16,977	\$5,000
Total Receipts	\$473,689	\$478,310
Expenses	\$543,589	\$546,970
Net Excess (Deficit)	(\$69,900)	(\$68,660)

The Operating Fund closed the year very close to budget (only 2% behind) thanks to a good month of December with pledgers catching up on their pledge commitments and generous year-end contributions from members, the Women’s Association and a Pilgrim grant.

Receipts for the year were below budget by about \$4,600. However, Pledge Payments and Other Support from the congregation was short by about \$35,000. This shortfall was offset by large capital gains distributions in December, increased Building Use fees as more events took place in our building and year-end contributions from Pilgrim and the Women's Association.

Expenses were actually below budget by around \$3,400, even after absorbing an unexpected \$11,700 increase in the costs of gas and electricity for the church and the parsonage. And, expenses still came in under budget after the return of \$5,530 of unused Children & Youth offset to the designated fund at the end of the year, which increased the expenses and the deficit by that amount. Thanks to all who carefully managed expenses.

Operating Fund Balance: The financial markets performed very poorly in 2022, closing down about 20% for the year. As a result, our Operating Fund took a huge hit in unrealized losses (\$122,000), so our Operating Fund balance to start 2023 is \$63,657. Our goal is to maintain the Operating Fund balance above \$100,000 as this fund is expected to cover our deficit and be our rainy-day fund to provide extra money for emergency needs. In spite of the loss, the reserves covered our needs in 2022, but 2023 will depend on how the markets perform, since there is not much cushion left.

- **Building Maintenance Fund**

The Building Maintenance Fund received \$100,000 from the Endowment Fund in 2022. The Ministry of AP&P took great care in managing the expenses spending \$99,605 in 2022 making sure needed repairs and upgrades were made to the buildings.

The Endowment Fund Trustees agreed that 80% of the property/liability insurance premium, for 2022, or \$53,000, could be paid from the Building Maintenance Fund (BMF) to cover all or most of the property insurance portion. This payment did not come out of the BMF annual budget, but instead from the BMF reserves. The actual 2022 insurance premium was \$66,256, so the remaining \$13,256 was paid from the Operating Fund.

Budgets for the Year 2023

Although we came through 2022 in better shape financially than we expected, 2023 will be a challenge due to the uncertainty in the financial markets, including rumblings of a possible recession and the continuing decline in receipts.

The full proposed 2023 budgets are presented on the last four pages at the back of this Annual Report. Here are the highlights:

- **Operating Fund Budget**

Finance continues to wrestle with the issues of increased expenses and income expectations that are still falling below what is needed to run the operations of the church, as well as funding for existing and new programs needed to continue working toward our goal of growing the church. Although we are expecting modestly increased receipts for 2023, we were hit hard by some foreseen and unforeseen expenses. In the end there were three major events that influenced this proposed budget.

1. **The Endowment Trustees came through again!** Insurance costs are continuing to rise (due to all the natural disasters that have been occurring) and have become a burden on the Operating Fund budget. For 2023, there was another 10% increase in the property/liability premium on top of the 26% increase in 2022 and a 19% increase the year before. Once again, the Endowment Fund Trustees have agreed to allow the portion of the insurance premium attributable to the property, or \$54,662 of the total \$72,882 premium, to be paid from the Building Maintenance Fund (BMF) thus removing this expense from the Operating Fund budget. There is adequate money in the BMF to cover this expense without jeopardizing the funding for needed building repairs and upgrades. The Trustees will review this agreement every year as needed.
2. **The large arrears payment expected in 2023.** Budgeted arrears from prior year's pledges have averaged between \$5000 - \$10,000 over the last five years. However, \$30,000 of unpaid 2022 pledges is from deceased pledgers whose heirs have indicated that the arrears will be paid in 2023. So, this \$30,000 is included in budgeted arrears.
3. **Operating Fund Balance:** As we have relied on the Operating Fund reserves to cover operating deficits, we made sure the deficit in the proposed budget would be covered by the \$63,657 Operating Fund balance - at least to start the year. We do not know what will happen in the financial world during 2023; there is talk of a potential recession coming. So, this budget is heavy on realism with some degree of hopeful optimism. Even with that we have proposed a budget with a \$56,100 deficit. We hope that at the end of 2023 we will come in even better (we are a church, after all – we have faith!)

Receipts: We all know that our biggest financial issue is declining receipts, esp. pledge income, that has been steadily decreasing year over year. This past year we lost significant pledgers due to moving away, finding a new church home or death. This resulted in another \$33,000 decrease in estimated pledge income for 2023.

For the 2023 Operating Fund Budget, receipts totaling \$486,650 are based on \$362,000 in pledges and other support from the congregation plus \$124,650 from other sources such as arrears, offertory, investment income, Pilgrim Preschool, St. Francis of Assisi, Glen Ridge Historical Society and other building usage. This is an increase in other source income of about \$41,300.

Disbursements: The 2023 Operating Fund Budget disbursements of \$542,750 is a \$4,220 net decrease from the 2022 Budget. Some expenses went up and some went down. Here are the major changes in budgeted expenses:

- The \$8,400 increase in the budget for professional staff includes increased medical/dental benefit rates and the addition of a new Youth Programs Associate to run Sr. High and Jr. High Youth groups, Confirmation, and outreach to young people and their families. This will be a shared position with one or two other local churches. The annual pay for this new position would be \$10,000. The 2023 budget assumes this person would start halfway through the year, so the budgeted pay is \$5,000 plus FICA.
- Our Parish Administrator salary expense decrease of about \$24,200 reflects the removal of severance paid to Alma Amendola and agency fees for our search for Alma's replacement.

- Merit increases in salary are recommended for our Senior Sexton and our Office Assistant (our bookkeeper). The net effect to the budget is a decrease of about \$2,000 because the 2022 Office Assistant budget was higher to pay for additional office help that might be needed as we searched for a new Office Administrator, and about 10% of the Senior Sexton's pay representing pay for non-routine maintenance work was moved to the BMF budget.
- The total amount paid to the Assistant Sextons increased in 2022 as their hours were adjusted for coverage needs as we continued our transition out of the Covid shut down. These adjusted hours are reflected in the 2023 budget along with an increase in the offset amount the Women's Assn. pays for kitchen cleaning, resulting in a net increase of about \$8,200
- Increase in maintenance expenses of \$20,600 due primarily to an increase of \$14,800 in the cost of gas and electricity and a \$5,000 increase in the portion of the property/liability insurance attributable to the Operating Fund.
- The other primary component of our expense decrease is a \$15,200 reduction in the amount the ministries will have to spend.
 - All ministries except Music and Outreach & Mission (MOM) will receive their requested minimum budgets, which in many cases are lower than last year as they evaluated their program needs for 2023. The Music Ministry budget will remain the same as in 2022.
 - The MOM budget was impacted the most, with a \$9,100 decrease for 2023. There is a balance of \$9,557 in the Local Benevolences Fund, which represents unspent MOM budget allocations from last year. Although this amount cannot be moved into the budget, it is available to be spent. In other words, MOM will have the budget amount of \$28,000 plus the Local Benevolences Fund amount to spend, totaling \$37,557, which is slightly more than they had in last year's budget.

Deficit: The Proposed 2023 Operating Fund Budget shows a deficit of \$56,100 for the year. This proposed budget falls within the \$63,657 Operating Fund balance - at least to start the year. That leaves only a \$7,500 cushion. Finance and the Council are continuing to look for additional sources of income and we are all praying for a better year in the financial markets.

- **Building Maintenance Fund Budget**

The proposed 2023 Building Maintenance Fund Budget reflects total receipts of \$75,000 derived solely from the contribution the Endowment Fund has agreed to make, which is less than the amount they gave for 2022. Thanks to the Endowment Fund Trustees for their generous contribution in this uncertain financial environment.

The Bottom Line

We expect 2023 to be another challenging year. We hope to continue getting back on track toward growing our income with the goal of achieving a balanced budget as the Church rebuilds.

Operating Fund Reserves: We were fortunate that our Operating Fund reserves (our rainy-day funds used to cover cash shortfalls) started 2022 with the largest balance we have had for a number of years. Unfortunately, during 2022 the market had an overall 20% decline, which significantly affected our reserves. We must grow our income and/or spend wisely in the future so as not to exhaust our reserves.

Spending Down Church Assets: For the last several years, we have been using some of the Special Purpose Funds to cover part of the expenses of some of our ministries. We have exhausted the logical fund choices. If we cannot grow our membership and income, we may be forced to explore making painful choices as a congregation.

What you can do to help: Each of us has the ability to help improve the Church's situation in some way. For those of us who can, fulfilling our pledges to the Church is a good start. If you haven't yet made a pledge for 2023, please do so. Or, if you have made a pledge, consider increasing it if you can. (A QR code linking directly to our online pledge form can be found in the Stewardship Report in this Annual Report.) Sign up for recurring electronic pledge payments through your bank or Tithely to help the Church better anticipate and control cash flow. Lastly, and most importantly, help spread the word of the Church's good deeds and mission throughout the community. Invite friends and family to join us for Sunday worship and other events.

Thanks

Many people deserve thanks for their active participation in the effort it takes to manage the finances of the Church. In particular, much appreciation goes to our dedicated committee members, whether elected members, volunteer members or ex officio members:

Mike Brandell (Treasurer)	Gordon Hunziker	Rebecca Mitchell (Stewardship)
Bart Brown	Dennis Krien	Alden Provost
Tom Coleman (Endowment)	Jerry Melichar	Carl Rohling (AP&P)
Sharon Harms (AP&P)	Dave Mitchell (Stewardship)	Craig Wood

Heartfelt best wishes to Linda Woodbury in her new life in North Carolina. She has been a long-standing active member of the Finance Ministry (both elected and volunteer). We value her perspective and insights and we will miss her terribly.

Extra thanks to Craig and Dennis for the many hours they devote to our bookkeeping, accounting and reporting requirements, Chris Ely for handling payroll responsibilities and Mary Jones for her invaluable support.

Respectfully submitted,

Pamela A. Figlar,
Interim Finance Chair

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***The following reports are not provided in this online version of the Annual Report:**

Pilgrim Preschool Treasurer’s Report

Endowment Fund Assets

Treasurer’s Report

Proposed 2023 Budget

February 12, 2023