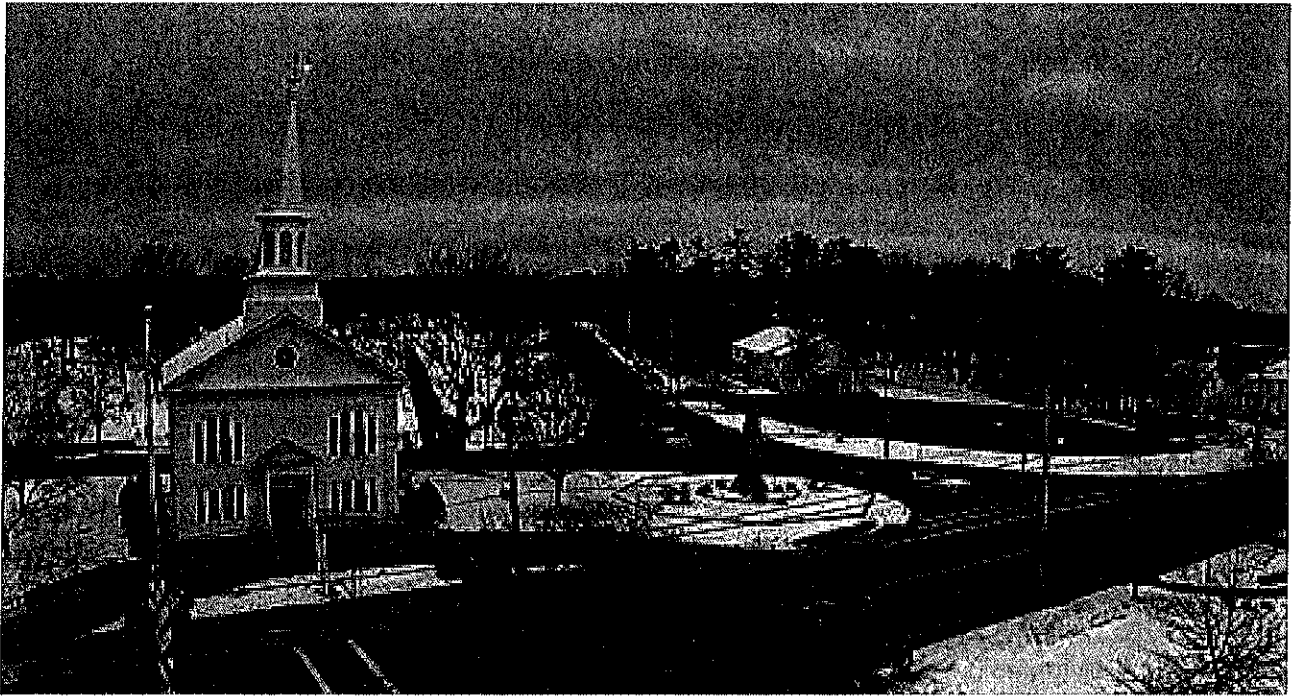




Annual Report for the Year Ended December 31, 2025

First Congregational Church of Hanover

United Church of Christ

Annual Meeting Held February 01, 2026

Behavioral Covenant

As we walk together in all God's ways, we seek to discern and do what is best for our church as a whole, not what necessarily may be best for individuals or factions (Philippians 2:4). We recognize that conflict and disagreements are normal and natural. However, as followers of Jesus Christ, we promise to respect each other at all times and to act in accordance with the following directives:

- ❖ Acknowledge all persons as cherished children of God. (Ephesians 1:6)
- ❖ Wholly embrace the decision-making process as a valid means of achieving consensus. (I Corinthians 1:10)
- ❖ Recognize others' rights to different views, believing that diversity is a strength. (Romans 12:4-5)
- ❖ Actively listen, trying as hard to understand as to be understood. (Proverbs 4:7)
- ❖ Speak gently and honestly about concerns, feelings and opinions, always using "I" statements, e.g., "I think," "I feel," "I believe." (Ephesians 4:15)
- ❖ Take accountability for our words and actions, understanding our inherent flaws as human beings. (Romans 3: 23-24)
- ❖ Communicate the positive merit of others' ideas before offering feedback, thus avoiding the discrediting or dismissing of ideas without proper consideration. (Ephesians 4:32)
- ❖ Choose to forgive one another, as God has forgiven us. (Luke 11:4)

As a follower of Christ, I will strive faithfully to carry out the work of the church, and I agree to abide by this covenant.

"A gentle answer turns away wrath, But a harsh word stirs up anger." (Proverbs 15:1)



**First Congregational
Church of Hanover**
United Church of Christ

ANNUAL REPORTS FOR THE YEAR ENDED DECEMBER 31, 2025

ANNUAL MEETING HELD FEBRUARY 1, 2026

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First Congregational
Church of Hanover
United Church of Christ

FY 2025 Annual Meeting Agenda

AGENDA ITEM	PRESENTER
Moderator Opening Comments and Behavioral Covenant	Virginia Hunt, Church Moderator
Confirmation of a Proper Call and Quorum of Members	Cynthia Price-Taylor, Church Clerk
Opening Prayer & Comments	Rev. Peter Johnston, Senior Pastor
Motion to Accept the Minutes of the February 2, 2025 Annual Congregational Meeting	Cynthia Price-Taylor, Church Clerk
Review 2025 Reports of Staff and Church Officers	Congregational Discussion
Motion to Accept the 2025 Reports of Staff and Church Officers	Virginia Hunt, Church Moderator
Review 2025 Reports of Boards and Committees	Congregational Discussion
Motion to Accept the 2025 Reports of Boards and Committees	Virginia Hunt, Church Moderator
Finance Board Presentation on 2025 Financial Statement	Members of the Finance Board Congregational Discussion

AGENDA ITEM	PRESENTER
Finance Board Presentation on the Proposed 2026 Operating Budget (Non-Restricted Budget)	Members of the Finance Board Congregational Discussion
Motion to Accept the 2026 Operating Budget (Non-Restricted Budget)	Virginia Hunt, Church Moderator
Review and Acknowledgement of the 2026 Restricted Building Fund and Outreach & Service Budgets	Members of the Finance Board
Motion to Accept the 2026 Building Fund and Outreach & Service Budgets	Virginia Hunt, Church Moderator
Any Other Business Items or Motions Raised by the Congregation	Virginia Hunt, Church Moderator
Review of the Nominating Committee Report for 2026	Ava Sigsby Rev. Peter Johnston Congregational Discussion
Motion to Accept the 2026 Nominating Committee Report	Virginia Hunt, Church Moderator
Moderator's Closing Comments	Virginia Hunt, Church Moderator
Closing Prayer	Rev. Peter Johnston
Motion to Adjourn the Annual Meeting	Cynthia Price-Taylor, Clerk

- All "Any Other Business" Motions will need to be raised accepted by the Moderator, seconded, discussed, and voted upon. Only church members may vote.
- Approval of Motions is by a simple majority vote.

Message from the Senior Pastor

Grace and peace to you in the name of our God, our Creator.

As I sit down to reflect on the past year, I am reminded of [Ephesians 3:20](#): "Now all glory to God, who is able, through infinite power at work within us, to accomplish *more than we might ask or imagine*." This report is more than a collection of numbers and meeting minutes; it is a testimony to God's faithfulness in our midst.

In the pages that follow, you will see how we have sought to live out our mission through service to God's people and our weekly communal worship. While we face challenges, we have also witnessed the quiet, transformative work of the Spirit in our pews and our community. Much of the work of the church will be covered in the reports of the officers, boards and committees, some easily seen, and much that happens quietly, effectively and faithfully by our staff and volunteers. I invite you to read these updates not just as a record of the past, but as a foundation for the work God is calling us to in the year ahead.

Good Stuff happened in 2025!

We were blessed to welcome two new staff members. In April, we welcomed Pete Jansky, our sexton. Pete's hard work and ingenuity have really helped to improve our campus.

Janet Cook took the helm of the Church School and Christian Education Committee. In addition to her duties there, she has designed and hosted community outreach programs, welcoming the community into our church.

In November, just in time for the Church Fair, a new wheelchair lift was installed, inspected and up and running after four years of hard work! Folks with mobility issues can now reach classrooms, the Thrift Shop, restrooms, Riley Hall, and the offices with ease.

In December, we bade goodbye to our third Field Education Student, Patti MacLennon. Patti brought new learnings and perspectives. We send her off with prayers for the next chapter of her pastoral life. We are also blessed that the Pilgrim Association provides scholarships to our students so their work here is at no cost to the church.

I am grateful for the new programs that emerged in 2025 and continue into the new year. A four-week Advent Art and Bible Study program was led by Rev. Dr. Mary Lou Gifford. Stillness Within: A Six-Week Journey into Meditation, led by Rev. Drs. Delaplain and Gifford, was very well attended. Our members were able to experience different forms of meditation, including walking the indoor labyrinth.

Potluck suppers have returned! It's always good when we can gather for food, fellowship and fun!

Good stuff that's going to happen in 2026!

One long-term goal is to reimagine the governance structure of the church. Our slate of officers, boards, and committees is based on a decades-old hierarchical church model of volunteer positions. These worked well when we had a larger church and a larger pool of volunteers, yet we struggle to fill every slot. We have invited Rev. Doug Bixby, senior pastor of the First Church of Christ, Congregational UCC in Longmeadow, and an expert in church organization and structure, to meet with us on a Saturday in the spring to look at different models of church structure in the post-COVID church.

As we move forward toward our 300th anniversary, let's give thanks to God for our beloved community of faith.

Faithfully,

Reverend Peter Johnston, Senior Pastor

Report of the Church Clerk and Membership Records as Recorded by the Church Office

The call for the Annual Church Meeting for 2025 was posted as required by the Church By-laws on January 18, 2026

Minutes were recorded of Church Cabinet Meetings held in 2025:

March 6, 2025 June 5, 2025 September 4, 2025 December 4, 2025

Minutes were recorded of the Church Meetings held on February 2, 2025 and on November 9, 2025

The changes below were taken into account for 2025 as recorded by the Church Office:

SUMMARY:

Membership reported in Last Annual Report: 168

Total Active Membership in 2025, which includes the following: 176

Additions: 8

By Vote of the Church Committee:

Rev. Dr. James Olson

By Reaffirmation of Faith:

Kristen Guerrero

Evan Martinez

Rev. Deborah Spratley

Judy Tumey

By Confirmation:

Nora Barrett

Jason Christensen

Mateo Martinez

Subtractions:

Transfer 0

Deaths: 0

The following recording was entered in 2025 in the official records.

Baptism: Laila Demars June 25, 2025

Respectfully Submitted,
Cynthia Price-Taylor, Clerk

Report to the Congregation from the Moderator

2025 was another busy and energetic year for members and friends of the First Congregational Church of Hanover. The majority of the congregation this time is experienced and mature, and, as the minister says each week, open and affirming to all and for all ages. With that come challenges and benefits our members readily embrace.

To recap 2025, our church continued to offer live streaming of the Sunday worship service. This benefits those unable to make it to church on Sunday mornings and is particularly important to our shut-ins. Sometimes viewers number over 100!

To our immense pleasure, a new student in training joined us in 2025. Patti MacLennan comes to us from Pilgrim Church in Duxbury where she serves as Visitation Coordinator. A retired teacher, Patti came to us with enthusiasm and knowledge that promoted a healthy exchange of ideas and trends with our congregation.

Everyone is aware that the church's 300th anniversary is coming up in 2028 and conversations have started. The trustees, under Dean Larson's leadership, have already started to spruce up the buildings in anticipation of the celebration of FCC Hanover's long history. With the lift project done, visitors to Riley Hall may now use it, as they first did at the November Craft Fair, an annual event organized by Linda Gilardi and others.

Church membership has recognized the need to redefine the church governing structure. Those committee chairs attending Cabinet quarterly meetings realize that what worked during the 1960-1990's may not be as efficient in today's society. Other area churches have faced this same challenge and UCC offers seminars to address this. Thoughtful review will take place in the year to come.

Hiring of new staff saw Peter Jansky as our new sexton. Peter is resourceful, accommodating, and a great problem solver in keeping our buildings clear and in good repair. I read recently that in by-gone days, the sexton took care of the graveyard, grave digging and bell ringing. But those responsibilities do not appear in the most recent job description for sexton. There may be future plans for the old bell in the steeple, but having the sexton ring it by hand may not be part of the plan.

Some restructuring of the Christian Ed program saw the hiring of Janet Cook as our Christian Education Director. Working with a specially formed task force, members realized that the congregation is dedicated to providing programs for children. Though numbers are small, it is hoped that will change. Janet's approach to offering monthly activities to the greater community of Hanover children but based at the church, has seen lots of participants of all ages. Janet has also re-instituted coverage in the nursery, so parents with small infants or toddlers can attend worship. The nursery is behind the sanctuary and there are always two adults responsible for care.

The Pastor Parish Relations Committee has been revitalized and meets quarterly under Laura Delaplain's leadership. This is an important committee to address situations within the church community that could have potentially negative consequences if left unattended. It is a safe place for the pastor or parish members to speak openly and confidentially regarding church concerns, avoiding the backlash that can happen in the arena of rumor.

Actions in Brief: It is with pleasure I report that the recipient of last year's scholarship was the daughter of the church's florist. The new Boy Scout Charter Organization Representative abbreviation is COR and Bob Meader offered to serve in the position. The Boy Scouts and our church have a long history together.

The Diaconate under John Fox's leadership continues to support lay person participation within the Sunday service. Stewardship, under Ken Cheo's leadership, brought many speakers with powerful stories to share with the congregation, and Outreach & Service under Dayna Scribi's leadership provided many opportunities for giving or serving others. Chad continues to provide wonderful musical selections with the choir and solely in other areas of the Sunday service, and Dave Fiske, wearing his Music Chair hat, gave us an entertaining Christmas celebration with the New England Ringers' return concert in December. As we all know, treats after the music were, as usual, many and appreciated.

We can all agree that Jim Hoyes brought us through the years of audit, update, and restructuring that the church needed, and we all appreciate those efforts greatly. Jim and Valerie Fink, our bookkeeper, have streamlined many procedures governed by law which should help when the next treasurer takes over.

If you look around the church, you see the flower committee has been busy with seasonal decorations. Coffee hour, thanks to Jessie Berry, has expanded as members gather for informal conversation or to conduct church business on the fly in the vestry. Sally Romano takes care of memorial donations and Deborah and Richard Zawalich, Hal Thomas, and Bob Meader, from Finance Committee, watch over the Investment Committee. The Thrift Shop volunteers continue to set out donated items at reasonable prices and provide fellowship to shoppers, with all proceeds being put into the general fund. Lastly, Rev. Peter keeps track of it all with Susan's help in the office. It seems everyone has found a place in which to work and offer service that reflects the mission of the church.

My thanks go out to Ava Sigsby as Vice-Moderator and Cindy Price-Taylor as Clerk, who takes the notes and writes the Cabinet Minutes that keep us up to date with church community happenings.

Respectfully Submitted,
Ginny Hunt, Moderator 2025

Required Steps to Hold an Annual Meeting as per the Approved Church Bylaws (Article 35¹)

Required Step to Hold an Annual Meeting	Status
Annual Meeting to be held no later than the sixth Sunday of the calendar year ² .	✓ Meeting set for February 1, 2026
Be announced to the parish by an official "Call." Such Call shall be in the form of a written statement prepared and displayed in the church at least seven (7) days before the meeting by the Clerk and stating the purpose(s) of the meeting. The Call shall also be read during the church service on the Sunday preceding the meeting.	✓ Call read by the Church Clerk on Sunday, January 18, 2026 ✓ Reminder messages placed in church newsletters, Sunday bulletins and FCC of Hanover social media pages. ✓ A congregational announcement was made during the January 18, 2026 Worship Service.
Require a quorum of twenty-five (25) covenant members.	☐ To be confirmed at the meeting.
Consider and act on reports of the church's Pastors, officers, boards, committees, organizations, delegates, and alternates.	✓ Items are contained in the Annual Report or placed on the Meeting Agenda. ☐ Voting to accept the reports will occur at the meeting.
Hold a vote to approve the proposed budget for the ensuing year.	✓ Item is on the meeting agenda. ☐ Voting to approve the budget will occur at the meeting.
Elect officers, board members, committee members, and delegates.	✓ Item is on the meeting agenda. ✓ The Nominating Committee Report will be available prior to the meeting. ☐ Voting will occur at the meeting.
Transact any other business which may legally come before the Annual Meeting.	☐ TBD, a congregation member(s) may make a motion(s) at the meeting. If a proper motion is seconded, and followed by open discussion, such a motion(s) may be voted upon at the meeting.

¹ BY-LAWS (fcchanover.org)

² In case of emergency, the date may be changed by a unanimous decision of the Moderator, Senior Pastor, and Clerk.

Messages from Church Committees & Related Organizations

The following section contains messages from Church Committees, as presented to the congregation by the respective committee Chairperson(s).

Called to Care & Prayer Chain Ministry

Called to Care members have been receiving continuing education with classes provided by Pastor Peter Johnston and Laura Delaplain. The classes began in the Fall of 2024 and continued into the Winter of 2025. Some of the education provided included confidentiality, visits and communication.

Pastor Peter Johnston is the main provider of spiritual care of our church. If you are interested in having someone contacted by a member of Called to Care, you can do so by contacting the Pastor. If you are interested in joining this ministry, please contact the Pastor. There is no term limit to how long you can be a member of the Called to Care Ministry, so you can be involved as much as you are able.

Our ministry is prayerful and confidential.

Respectfully submitted

Linda Gilardi

Christian Education

The Christian Education Committee strives to teach our faith and Christian values to our children and youth and to support them in their journeys in faith. We had a positive year in our teaching and activities, but as in several years past, the CE Committee has been faced with transition and the challenges of declining enrollment in both Sunday School and Youth Group and in attracting new families to our church.

At the start of 2025 and until June, the CE Committee was headed by chairperson Rebecca Wolongevicz with three additional members. Megan dePontbriand was the Christian Education Director (hired August 2024) and teacher of weekly Sunday School with assistance from Rebecca. There were just 3 enrolled children in the Sunday School program and the Sparkhouse curriculum was used to teach Bible stories from both the Old and New Testaments. Children enjoy this curriculum, as it is user-friendly and has many engaging activities.

From January- June, some CE activities included an all-church movie viewing of *The King of Kings* at the Kingston theatre and welcoming all children and families to Easter service by giving Easter goodie bags. In May, to attract new families to our church, we planned and hosted our first free community event with our Mother's Day event. Our church year ended with a fun Children's Sunday centered around the theme of The Greatest Commandments. The children made a colorful poster of helping hands with written messages of ways to show love to all. The day ended with an all-church party at Riley Hall, complete with ice cream truck goodies, a scavenger hunt, and yard games.

Jenn Bunar and Nicole Conti volunteered again to provide their leadership for Youth Group. The first half of the year (January-June) welcomed 8-10 youth to the monthly meetings; after the summer months, the new church school year has five enrolled members. Although a small group, the group performed several important acts of service to our church and community. They cooked and delivered a meal to Mainspring House, did a yard clean-up around the church grounds prior to Easter,

participated in Trunk or Treat, helped in the Children's Room at the fair, and sponsored a pet food drive to benefit the Scituate Animal Shelter.

In June, our church celebrated the confirmation of four youth: Nora Adami-Barrett, Mateo Martinez, Jason Christensen, and Michael Schlumper. Confirmands attended classes given by Rev. Peter and student pastor Patti MacLennan.

In June, the resignations of our committee chairperson Rebecca Wolongevicz along with the resignations of CE Director Megan dePontbriand and member Jen Riendeau had a serious impact on the CE program and left just one remaining member on the Committee. To address this challenge, Rev. Peter commissioned a Task Force of six people: Ginny Hunt, Dayna Scribi, Linda Gilardi, Mary Lou Gifford, Ava Sigsby, and remaining CE Committee member Janet Cook. The Task Force met monthly to address present and future challenges of our program. Site visits were made to two local UCC churches to gain knowledge of how other churches face similar problems. As a result of gathering this knowledge, plans are being put in place to increase our church's presence, visibility, and communication within the community. Holding additional free community events and using social media to advertise our church and its happenings are some initial ways to achieve these goals.

In August, Janet Cook was hired as CE Director. Janet is also responsible for teaching Sunday School each week. Since September, there have been four children attending Sunday School, and occasionally, we welcomed visiting children, as well. Adult volunteers to assist Janet with weekly Sunday School lessons and with providing Nursery/Toddler care are also very appreciated. The Task Force's collaboration with Janet has been instrumental in maintaining the Christian Education program.

Highlights include:

- Fall's First Sunday *Let Your Light Shine* theme with Backpack Blessing followed by light brunch (hosted by Hospitality)
- Working with the Task Force to organize a successful Trunk or Treat (thanks to the strong participation and enthusiasm of church membership)
- Inclusion of a monthly Christian Ed Newsletter to the monthly Spire
- Posting flyers to advertise CE events on Facebook
- Email blasts on a regular basis to members with families to consistently inform them about programs and activities. Others receiving these emails include people who have attended community events, visitors to our church, and parents of baptized children Reopening the Nursery/Toddler room to provide childcare to current and new families as needed.
- Participation in delivery of Time for All Ages
- All church Christmas presentation of *O Christmas Tree*

In the upcoming year and anticipating the church's approval, the CE Committee will be strengthened by three additional members - Ginny Hunt, Dayna Scribi, and Louise Jackson. We will remain committed to moving forward with faith and positivity and will strive to enhance our programs while addressing the challenges of how to increase Sunday School and Youth Group enrollment, how to attract new families to our church, and continue to strengthen our visibility within the church and the community.

Respectfully submitted, Janet Cook
(Task Force member; CE Director)

Conference Delegate United Church of Christ

In March, I attended via zoom a Super Saturday Conference. A lecture was delivered by Rev. Bishop William Barber. It was a wonderful lecture. The topic was "How to Pitch our Church's Story". I also represented the Church at the Ordination of Lori Bruni. The Southern New England Conference is hoping to have more local meetings, which would be easier for more people to attend.

Respectfully Submitted,
Karen Tripp

Diaconate

The Diaconate successfully assisted Reverend Peter in its primary mission of providing meaningful worship. More established routines of microphone distribution at announcements and prayers (contributing to involvement of those online) and prayer card collection have been successful. The Deacons of the Month have successfully coordinated these routines at each service.

Congregational participation in Sunday services has increased as more lay readers have volunteered and the Diaconate has made an effort to enlist Greeters. The latter will be a continued goal for 2026.

Members have continued their active involvement in fellowship activities and fundraising efforts and have supported innovative efforts by church members (Mindfulness and Advent Art/Bible Study).

As we approach 2026 and the retirement of Susan Vetterlein, we all support efforts to increase administrative support for Reverend Peter so that he may devote more time to ministerial duties. We look forward to discussion with the entire congregation on this effort.

We will continue working with all to increase church membership and hopefully increase committee membership along with intra-committee communication.

In 2026 we will budget for an event from UCC that will assist in helping churches deal with the Post Covid realities of membership and church function.

As always, the Diaconate will welcome and discuss ideas for meaningful worship, for increasing fellowship and for improving the financial health of the church.

Respectfully submitted,
John Fox

Deacon's Fund

The Deacons' Fund, collected on Communion Sundays, helps us help people in need in our church and our community. Your contributions have helped folks with unexpected expenses. These funds can be used for heating bills, car repairs, medical copays, kids' shoes and groceries.

Respectfully Submitted,
The Diaconate

Flower Committee

Each week and at Easter and Christmas, the sanctuary of the church is graced with beautiful flower arrangements and/or potted plants. The Flower Committee wishes to thank all those who ordered flowers and plants in 2025 to beautify our sanctuary.

This year, 29 members of the congregation provided the weekly arrangements; a slight increase from last year. The Flower Committee supplied arrangements for a total of 25 Sundays. For the last three years, the same dish garden has been used for the months of July and August. At the end of summer, placing it in the vestry allows coffee hour hosts to enhance the refreshment table. Hanover Country Florist charges our church just \$25.00 (including delivery), a price which has not increased for several years.

People who purchase altar flowers have the choice of taking or donating their arrangements. When the altar flowers are donated, Flower Committee members separate the flowers into small bouquets for sale during coffee hour (\$5.00). These sales realized \$450 for the church's fundraising needs.

During the Easter season, 31 congregation members purchased lilies in memory of or in honor of loved ones, another increase of orders from last year (24). The plants were displayed for Easter service, and of these, 8 plants were donated and delivered to homebound parishioners.

Ciara Leonard, daughter of the owner of Hanover Country Florist, applied to be considered as a college scholarship recipient. Recognizing our long-time business relationship of many, many years with this local florist, we decided to award Ciara with a one-time gift to be used for books and supplies. The award of \$600 was split between the Flower Committee (\$300) and the Memorial Fund (\$300).

Our church sanctuary always looks lovely during the Christmas season. In 2025, we received 22 orders for poinsettias to adorn the sanctuary and ordered 25 from the florist. We delivered 12 plants to homebound members of our congregation. Our members also helped the Diaconate decorate the sanctuary for the holiday season.

Lastly, our Committee keeps the urns at the front of the church and Riley Hall looking attractive and welcoming with seasonal arrangements for spring, summer, fall, and winter.

Respectfully submitted,
Glenda Larson and Janet Cook (Co-Chairpersons)
Maddie Thomas and Christine Nelson

Hanover Cub Scouts Pack 37

Pack 37 consists of 35 boys and girls (it is a family Pack) and 10 adult leaders broken into six dens. The Pack is sponsored by the Church, which provides Riley Hall for organized pack activities. The Pack began the 2025 year with the annual Christmas tree pick-up, which was followed later in the month by a cabin camp-out. You will recall seeing some of the boys at Scout Sunday and hearing from their Cubmaster, Jason Scott. If you ever were a parent of a Cub Scout you will understand the significance of the Blue and Gold banquet and, of course, the Pinewood Derby, both events taking place in Riley Hall. A hike at Blue Hill, field day, and a family camping trip finished the school year. A fishing derby was held in August. At any gathering of cub-scout-age boys and girls you would expect the noise level to be significant, but in September Joe's Crazy Critters held their

attention, keeping the decibels to a bare minimum. The older boys participated in Webelos Woods later in the month. The Pumpkin Festival was a fun day of decorating, playing relay games and pumpkin bowling. The scouts and their parents helped with clean-up at Riley Hall at the end of October. A Rain Gutter Regatta, luminaries at Four Corners Festival and a movie and Toys 4 Tots wrapped up the busy year. The church is proud to sponsor such a vigorous scouting program for the community.

Respectfully submitted,

Bob Meader, Charter Organization Representative

Hospitality Committee

The Hospitality Committee helps coordinate Coffee Hour hosts. We are pleased to say that this has become an all-church effort with so many volunteering to sign up for a Sunday.

Realizing that it is difficult for some congregants to stand and balance coffee, we decided to have tables and seats ready for our members to use and be able to sit and visit.

On April 11th we helped host a Potluck supper, providing paper goods and cleanup. This event was well attended by many.

On June 15th we hosted a Pentecost Confirmand Sunday for our Confirmation class with a celebratory cake.

Summer worship included two outdoor worship services. July 20th was a weather-affected Sunday, so worship was held in the sanctuary. It was followed with a strawberry trifle dessert inside. Karen Tripp provided Dottie's favorite punch on several Sundays. Our Blessing of the Animals outdoor service on August 17th provided dog biscuits, a pasta vegetable dish from Rashmi Vasuveda and strawberry shortcake supplied by Dennis and Robin Falcione.

On September 7th the Hospitality Committee helped Janet Cook with a First Fall Sunday breakfast. Again, this was an all-church effort with several quiches, fruit salad, juices and pastries.

Jessie resigned from the Committee in early November. Priscilla Cedrone offered to organize the refreshments for the Bell Concert on December 6th.

Many thanks to all who have helped with Hospitality this year and a special thanks to Hal Thomas for starting the coffee before choir practice.

Respectfully submitted,
Jessie Berry

Investment Committee

The US economic picture in 2025 does not reflect a "golden age." Employment remains stubbornly weak, prices stubbornly high, and interest rates stubbornly stable. The equity markets continued strong performances as the S&P 500 returned 16%.

While stocks were hitting historical highs, the depth of those returns is worrisome. Performance was driven by the largest technology companies, particularly propelled by the spectacular growth of Artificial Intelligence. Apple, Microsoft, Amazon, Meta, Nvidia, and others were the biggest gainers. Some analysts warn of an AI bubble, reminiscent of the dot-com bubble 25 years ago. Though

possible, these companies are the largest in the world compared to the rash of overpriced start-ups that dominated the dot-com era.

Still, with three consecutive strong annual performances and plenty of underlying issues in this economy, the Investment Committee has felt it prudent to maintain our equity exposure closer to the conservative side of our range guidelines. For a Church Endowment, we feel that a 60% equity exposure is our maximum tolerance, with 40% exposure as conservative. Twice during the year, we reduced equities as the market surged, and at year end, the endowment sits at 45% equities, 31% bonds, and 24% government money market. The overall endowment returned 9.7% for the year.

Respectfully submitted,
Hal Thomas, Debby Zawalich Rich Zawalich, Bob Meader

Statement of Changes to the Endowment Fund For the year ended December 31, 2025
Endowment Fund:

	Beginning Balance	Deposits	With-drawals	Gain/Loss	Ending Balance	Annual % Gain/Loss
General Endowment	582,866	-	-	55,509	638,375	
Special Projects (Fair Fund)	37,228	-	(10,000)	2,028	29,256	
Other Restricted & Targeted Endowment Funds						
Clapp	9,344		-	1,159	10,503	
Whiting Elderly	18,653	-	(10,000)	350	9,003	
Memorial	40,853		(22,500)	1,976	20,329	
Flower	10,615			639	11,254	
Haupt Bible	6,233	-	-	520	6,753	
Audit Reserve	-	-	-	-	-	
Pastor's Sabbatical	17,787	-	-	1,717	19,504	
Sub-Total	103,485		(32,500)	6,361	77,346	
Total: Endowment Funds at Fidelity	723,579		(42,500)	63,898	744,977	9.7%
Christie (Invested Separately) ¹	32,910	-	-	2,263	35,173	6.8%
Grand Total	756,489	-	(42,500)	66,161	780,150	

¹ *Christie Fund is managed separately under the terms of the donation (i.e., not part of Fidelity Portfolio for Endowments).*

Investment Mix (Ending December 31, 2024)

Fidelity Fund	Percent Allocation
<i>Fidelity Total Market</i>	<i>45.2%</i>
<i>Fidelity Intermediate Bond</i>	<i>31.4%</i>
<i>Fidelity Government</i>	<i>23.4%</i>
Total - All Funds	100.0%

Laura's Country Church Fair

The Annual Church Fair was held on Saturday, November 8, 2025. The Holiday weekend gave way to a day of fun and fellowship. Energy and God's love filled the air.

Church Fair proceeds were voted out of the general budget over 10 years ago by the congregation. Some of the projects that Fair money was voted on and spent by the Church include, but are not limited to, the church elevator, DVD projector and screen, computer and software, choir stoles, children's choir robes, Labyrinth printed materials, curtains in Riley Hall, replacement of windows in Riley Hall, helping fund pew cushions, tables for Riley Hall, funding a church survey for the Timothy Project, mission trips, Sunday School projects, new appliances for the parsonage, providing additional finance for Riley Hall, the restoration of the Bells, work needed in Riley Hall and assistance in church window renovation.

We wish to thank all who made the Fair a happy and successful day. Proceeds exceeded \$10,000!

Looking forward to your continued support for the 2026 Church Fair to be held on November 7, 2026.

THANK YOU AGAIN!

Respectfully submitted,
Amy Crosby, Karen Tripp, Ruth Hall,
Irene MacAskill, Tina Donovan, and Linda Gilardi

Memorial Fund

Marilyn Melchin and family donated \$1,000.00 in memory of Ed Melchin for the chair lift. It was acknowledged with a thank you note. This brings the total amount to \$4000.00 in Ed Melchin's name for the chair lift. We are thankful for these donations.

Money was received in memory of Mark Gifford. All donations received were acknowledged with a thank you note. Again, we are thankful for receiving these donations.

As there were no graduating seniors in 2025, it was decided that money would be given to Ciara Leonard (Hanover Florist, Joe Leonard's daughter.) He has contributed in many ways to the Church.

The Memorial Fund assisted monetarily with the piano moving (removal of the old piano in Choir room and bringing in the replacement rehearsal piano) and the Carillon.

I am stepping down from my position as Chair of the Memorial Fund committee and Robert Sigsby will be taking over my position. I am especially thankful to him. The committee members are Sally Romano, Sandra Vaughn (who serves as secretary), Karen Tripp (Diaconate representative) and John Fox (Diaconate representative). I thank them for their support and dedication throughout the year.

Respectfully submitted,
Sally Romano, Chairperson

Moonlighters

Moonlighters' membership consists of 16 women from our church, meeting once a month to enjoy fellowship and fun while also providing important services for our church and community. We always encourage and welcome new members to the group.

Some of our fun activities included a celebration of birthdays and Yankee swap, an international potluck dinner, game night, Trivia Now and Then, a Christmas party with Yankee swap, and an end-of-the year mystery dinner at a local restaurant.

Our group also provides service to the church and community. We have a talented group of Moonlighters and we used that talent to create items for the Church Fair. This year we crafted Christmas tree ornaments, stenciled wooden blocks, and stenciled gift bags for the fair. Individually, we also purchased items for making beautifully themed gift baskets for sale at the church fair. Additionally, the Moonlighters maintains the labyrinth upkeep during the summer months.

Our community service included baking delicious breads and cookies and supplying other treats for Thanksgiving Bags delivered to homebound members of our Church. We consistently provide a meal for MainSpring House on the first Sunday in February. In June, we also supported our Youth Group by providing the desserts to be delivered to MainSpring House. As in several years past, we again donated many holiday gifts to Friends of the Homeless/South Shore to support three families in need.

A small yearly dues amount (\$20.00 per person) is used for supplies, if needed. Since our checking account had an unused amount from previous years, we decided to donate \$500 to Bethesda House. The organization has a home in Pembroke which accommodates eight moms with children and gives help to their clients with education, applying for work, childcare support, and other needed assistance to the young mothers and their children. We loved the idea of sending a monetary gift from a group of women to help other women.

Chairperson Libby Ritchie stepped down from her role in June 2025. Typically, a chairperson has responsibility for all correspondence and planning of meetings. This year, we decided to try a new approach with each member and/or co-partner coordinating one month in the year. Hopefully, this will take the onus off one person and spread the work to all members. We are giving this plan a try and will revisit at the end of our year.

Respectfully submitted,
The Moonlighters

Music Committee

We continue to enjoy the absolutely amazing music Chad Weirick performs for us during our church services. As choir members, the Committee see firsthand the exemplary handwork of Chad's prelude, offertory, and postlude instrumentals. Chad creates them from his heart-felt talents without sheet music, all generated from his masterful musical mind. The choir appreciates his sense of humor and his total professionalism during practices and while performing our anthems. We, as a church, are so blessed to have the caliber of such a great musician in our church community and to have him as our Director/Minister of Music. Thank you, Chad.

We are also blessed to have church members, who as soloists and instrumentalists, perform during some of our Sunday services.

The Committee was able to resurrect the Carillon after a service appointment and an instructional session with The Verdin Company. It now peals on time and tolls before our Sunday services.

The old choir room piano was replaced with a wonderful Chickering baby grand piano donated by the Norwell First Parish church. Thank you to Ginny for coordinating the move of our new piano.

The holiday concert on December 6, 2025, was again a great success and it featured the *New England Ringers* who performed at FCC Hanover in 2022 and 2024. It was wonderful to see the sanctuary filled to capacity with lovers of their great seasonal music, as performed by this extraordinary bell ringing group. The concert was supported financially by a \$1,000 grant from the Mass Cultural Council and distributed by the Hanover Cultural Council. A free-will donation was taken at the end of the concert and those attending were quite generous. Approximately \$350 was collected. The free-will and grant donations were both given to the New England Ringers. Refreshments following the concert were prepared by many church members and thoroughly enjoyed by all. A special thank you to all who helped with this wonderful event. It was a wonderful afternoon at FCC Hanover.

Unfortunately, the Music Committee received notification from the Mass Cultural Council that our \$1,200.00 grant application towards a musical event in 2026 was not approved. The Committee will need to work on how best to bring other independent musical enjoyment to FCC Hanover and our community.

Respectfully submitted,
David Fiske, Sandy Adami, Maddie Thomas,
Janet Hamilton, Lee Fiske and Ginny Hunt, ex-officio.

Outreach and Services

The objective of the Outreach & Service Committee is to utilize their time and talents to provide funds and resources both locally and across the globe.

One of our missions is to provide a meal at MainSpring House (homeless shelter) in Brockton on the first Sunday of each month. Recently, members of the congregation have been preparing a meal for 200+ people, which is a significant increase from prior years. Since Covid we now have the option either to deliver the prepared meal or ingredients on Saturday, or prepare and serve on Sunday. Individuals, families, or groups are always welcome to sign up (in the coat room) for this worthwhile and rewarding mission. In November many people participated in the All-Church Casserole Sunday, in which 25 chicken casseroles along with dozens of desserts were provided by our congregation, and which were delivered by Amy Kelly and Sandy Vaughn.

During 2025 we participated in these annual ministries:

- a. February: 66 blankets were purchased and a \$660 donation was made to Church World Service (CWS).
- b. March: One Great Hour of Sharing (\$340 collected for CWS).
- c. April: 79 Hygiene kits were assembled & donated and sent to CWS.
- d. November: \$1,200 in supermarket gift cards was collected and given to VNA for distribution to needy members
- e. December: \$1,725 in gift cards was generously donated by our congregation to be distributed by the VNA to local families in need
- f. Ongoing: \$63 was collected from redeemed bottles and cans. \$210 was collected for Christmas cards. This total of \$273 is to be donated to Heifer International.

- g. veterans of our community.

During 2025 we enjoyed hearing presentations by representatives from some of the missions supported by the church including Seafarers' Friends, Carolina Hill House, and Hanover Food Pantry. In June several of our members had a wonderful, informative tour of Magical Moon Farm in Marshfield, which supports children with cancer.

Our committee disburses monies from our church budget, which equals 10% of the total church budget. Below is a list of our Missions and the monies allocated in the 2025 budget. *On occasion a one-time donation may be made for a given hardship either locally or globally.

SNEUCC Basic Support proportional giving	\$4,224
Pilgrim Association annual dues	250
Hanover Food Pantry	1,500
Food Pantries: Pembroke, Whitman, Hanson, Marshfield, Rockland (\$500ea.)	2,500
MainSpring House	1,550
Heifer International	500
Seafarers' Friends (provide spiritual, social & practical needs of seafarers in NE maritime community)	500
Magical Moon, Marshfield (supporting kids with cancer	500
Friends of the Homeless of the South Shore (emergency shelter)	500
Habitat for Humanity	500
Bethesda House, Pembroke (temporary shelter for young moms)	500
Carolina Hill, Marshfield (temporary homeless shelter)	500
Adult/Teen Challenge of Brockton (faith based addiction treatment)	500
Amazing Grace of Cape Cod	1,000
Christian Appalachian Project	1,000
* Wellspring Multi Service Ctr	500
* Altadena UCC Church (CA wildfires)	1,000
TOTAL	\$17,524

Respectfully submitted, Dayna Scribi, Chairperson

Pastor Parish Relations Committee

The Pastor Parish Relations Committee has been meeting quarterly. We've discussed Reverend Peter's tenure with us. This has included highlighting challenges Rev. Peter faced being called to our church just as we were reopening post-Covid, and highlighting Rev. Peter's accomplishments and his unique strengths. One of our objectives as a committee is to provide a safe place for Rev. Peter to process his experiences with our church. Another objective is to affirm Rev. Peter in his ministry with us.

In late November, with input from the Diaconate, we did a narrative performance evaluation of Rev. Peter's ministry in 2025. This included looking at theological and spiritual skills, leadership and

organizational skills, interpersonal and social skills, and ethical and professional skills. Rev. Peter shared his goals for his ministry in the coming year.

We recommended that the Office Administrator position be evaluated to reflect the increase in hours needed to accomplish the work without Rev. Peter needing to pick up the slack. Rev. Peter suggested that in lieu of a raise in April, he be granted an extra two weeks' vacation time, a recommendation which the PPRC agreed to pass along with our support.

Thank you to the members of the PPRC, Al Alexander, Deb Spratley, Dave Fiske, and Karen Tripp, and to Moderator Ginny Hunt who has participated in our PPRC meetings and acted as scribe.

Respectfully,
Laura Delaplain, PPRC Chair

Prayer Shawl Ministry

The Prayer Shawl Ministry continues to meet the first Wednesday of the month in the church office. As a result of new ideas, we have included homemade hats for the Seafarers and baptism blankets for newborns during our prayer shawl blessings. We presently have been discussing ways to reach out to the homeless. We welcome all input and ideas.

All are welcome to join the Prayer Shawl Ministry. Members of our Church have been donating their time and talents by creating knitted, crocheted, sewn and tied shawls, lap blankets, baby blankets, booties and prayer squares and Seafarers hats. You may contact the prayer shawl participants for patterns.

As a member of the Prayer Shawl Ministry, you are welcome to come to any or all meetings. If you would like a knitting or crochet lesson either on a continuous or drop-in basis, please join us. We have been providing lessons for those interested.

A carrying bag for the shawls remains a part of the Prayer Shawl Ministry.

Throughout the year we have had blessings of the Prayer Shawls during our Sunday Worship Services. It is our hope that the shawl helps the wearer feel the loving warmth of our Lord. We have been able to provide Prayer Shawls for Church members, friends and the greater community. If you know someone that might like a prayer shawl, please contact Reverend Peter.

Respectfully submitted by the Prayer Shawl Members,
Linda Gilardi

Stewardship Committee

The Stewardship Committee thanks everyone who has submitted a pledge for the upcoming year. We are grateful for all of them. Pledges came in earlier during the latter part of 2025, which is helpful in planning our finances for the year.

The current pledged amount as of January 2026 was \$195,000, which is 2.25 % ahead of where we ended up last year. There are some who give annually on Vanco or otherwise and haven't submitted a pledge for this year. If they were included, we would be at \$209,000 which is a 9.7% increase from last year. If you haven't yet sent in your pledge, it is never too late to do so. You can email the office at office@fcchanover.org with your pledge or to confirm whether or not your pledge has been counted. It is very important for the Finance Committee to be able to budget for the year and make

plans on how to fund the budget. At \$209,000 we are still \$30,882 short of our goal of \$240,000 for 2026. Making up the shortfall could potentially eliminate or at least minimize the need to reinforce the budget with endowment funds. We are so hopeful this will enable us to further our mission(s) and redirect our efforts to additional ways to grow.

We had the opportunity to be reminded of some of all the hard work that goes into maintaining our facilities to house the important activities within our mission. We heard from one of our many active new members, Mary Lou Gifford. We also heard from three of the important organizations we support: AA, the Hanover Food Pantry and Mainspring House. We are looking forward to a strong and active 2026.

Respectfully submitted,
Stewardship Committee

Silver Street Thrift Shop

Ten years have passed since the Silver Street Thrift Shop opened its doors to the public. Located in the lower level of Riley Hall, it has been easy for shoppers to find. The addition of an OPEN flag flying at the entrance to the parking lot has improved visibility and increased shopping clientele. Even Deacon, the dog, visits every Saturday looking for his treats by the desk.

Busy patrons seem to enjoy the many displays and offerings. The extra storage shed has helped with setting aside seasonal items that would otherwise overwhelm the drop-off room. Donations are many and varied. A free table is available by the stairs for very used items that seem to disappear quickly. In the hall, the coat ministry is available to anyone who needs a warm coat in the winter. There is a limit of two coats per person. A box of free mittens, hats and scarves lies close by, sometimes filled with items. Sometimes it is depleted.

This fall, in celebration of the shop's tenth anniversary, tables with displays held signs offering merchandise at 50% off. With so many items to move along, this was handy for increasing revenue for the church and savings for shoppers. Come in any Saturday and find Priscilla and Marilyn at the desk, or Karen on Wednesday, waiting to accept payment and bag items purchased. The shop has come into the 21st century and now accepts Venmo payments. A win-win situation for all.

Our thanks go out to all volunteers: Ruth (books), Sandy V. (pricing and organization), Cindy and Dayna (Wednesday's team for display creations) and for Saturday's staff, Glenda (jewelry) Jessie and Amy with Christine, our favorite end-of-the-day counter, and Sandy A., our own very important on-call sub to work when needed. A shout-out goes to Dave Vaughn and Jim Melchin who help with the larger items in the shop. It's a team effort!

Revenue for 2025: \$25,795

Respectfully submitted,
Ginny Hunt-Burbine, Marilyn Melchin, and Sandy Vaughn

Trustees

The Trustees have had a busy year in 2025. While we only have four members on the committee, we accomplished a great number of repairs and enhancements to our campus. Preparations for

our 300th birthday celebration kicked off with some much-needed painting and trim repair at the front of the church. Loose paint and a few rotted pieces of 1863 wood were replaced. Hopefully we will have the budget to continue with the painting of the windows along the sides of the building this spring/summer.

The weathervane repair was completed. First discovered in the fall of 2024, damage was caused by lightning, and the repair was completed late winter of 2025. The entire cost of over \$5,000 was covered by insurance.

The railings at the ramp in front of the church had become very unsafe and needed to be repaired. This was completed for \$2,000.

A replacement dishwasher and needed plumbing repairs associated with that task were done by the Trustees, saving over \$400 in installation and repair costs. Openings in the floor and wall behind the parsonage dishwasher were sealed.

The Trustees were able to secure funds through Mass Save to insulate the attics of Riley Hall and the sanctuary. It cost of over \$62,000, but our expense was ZERO! Well, not quite zero, as there was antiquated knob and tube wiring powering the sanctuary light that needed to be brought up to code before the insulation could be installed. As natural gas delivery charges continue to rise, we are hopeful our heating bills will be reduced.

Examples of smaller, but no less important jobs included the repair/rebuilding of the sanctuary pull-down attic stairs. While working in the attic the lack of lighting was investigated. It was discovered that the lights had been controlled by a homemade mercury switch that shut off the lights when the stairs were raised. The mercury switch was replaced with a 60-minute timer and new wiring.

The Fire Department conducts annual safety inspections of the sanctuary and Riley Hall. This year the one item brought up was the use of the stoves in Riley Hall and the cook top in the church kitchen. The Fire Department asked for a sign at these locations to remind users that the stove-top burners should not be used for other than boiling or reheating. Signs were posted the following day.

We have two AEDs (Automatic Electrical Defibrillators): one in the sanctuary in hallway from the front door to the vestry and a second one located in Riley Hall at the top of the stairs just inside the double doors into the hall. These important life saving devices were serviced and expired parts replenished.

The rear outside stairs to the church looked a bit sad so our Sexton, Pete Jansky, cleaned the porch of the green deposits and discovered major rotting of the wood closest to the ground. The wood was removed and replacement lumber used to repair the bad spots. Pete then primed the new wood and painted the white portions of the stairs.

There have been many other repairs, whether it was a plumbing issue at the parsonage or lighting ballast burn out or lamp failures, Pete Zansky, our Sexton, has been there to correct the issues. He's working on finishing up the Sexton's closet that was impacted by the construction of the Riley Hall lift.

Some of the Congregation may have heard of the sanctuary elevator sporadic power tripping making the use somewhat less than reliable. We are waiting for a replacement relay and once replaced, the recurring issue should be addressed.

The Trustees and a cast of willing volunteers have spent a considerable number of hours working under David Fiske's skillful direction to help bring the goal of a safe and working handicap lift to Riley Hall. We mostly handled the demolition needed to start the project, provided almost daily oversight of the contractors, and painted all the affected surfaces. We also completed some carpentry tasks to fully complete the project. The church office is still being worked on. Computer and server components need to be moved, the floor refinished, new office furniture installed and recycled file cabinets repainted.

You may have read or heard that the Trustee's budget was significantly overspent. The variance was between what was spent and what had actually been received from our pledges. Very few of our expenditures were discretionary. The church has three buildings, elevators, parking lots and trees, etc. that need to be maintained. To do this with a \$24,000 budget is a daunting task but the Trustees will work to manage the budget and the timing for discretionary expenses more closely this year.

Thankfully there have been two very generous contributions to the Building Fund that have bridged the funding gap. Amounts left over at the end of the year go into a reserve fund. This year \$10,000 of that fund were transferred to the Riley Hall Lift project. I hope we can see this fund grow, because we have some very expensive projects that will be coming along soon.

Respectfully submitted,
Dean Larson

Ushering Committee

The Ushering Committee presently has seven members who are assigned one week out of the month to cover the regular 9:30 service. Two alternates are also available. We have three additional ushers to cover the normal four per Sunday. During the church year we also assign ushers and church members who volunteer to cover the two Easter and Christmas services.

Due to the reduced attendance, we have not needed four ushers every Sunday and have utilized only two for most of our services.

Anyone interested in serving on the Ushering Committee, please contact Ruth Hall or Al Alexander and we will add you to the list. This year there will be four months with four Sundays (March, June, August and November) during which time we ask available ushers and or alternates to help usher.

Respectfully submitted,
Al Alexander and Ruth Hall

LAURA'S COUNTRY CHURCH FAIR

The Annual Church Fair was held on Saturday, November 8th 2025. The Holiday weekend gave way to a day of fun and fellowship. Energy and God's love filled the air.

In the past, Church Fair proceeds have helped in the funding of many church projects. Some of these projects include, but are not limited to the church elevator, DVD projector and screen, computer and software, choir stoles, children's choir robes, Labyrinth printed materials, curtains in Riley Hall, replacement of windows in Riley Hall, helping fund pew cushions, tables for Riley Hall, funding a church survey for the Timothy Project, mission trips, Sunday School projects, new appliances for the parsonage, provide additional finance for Riley Hall, the restoration of the Bells, work needed in Riley Hall, assistance in church window renovation and contributing to lift in Riley Hall.

The proceeds of the individual tables are as follows:

Tool Table- \$384.50
Food Table- \$1,928
Plant Table- \$348
White Elephant- \$586.75
Cafe- \$821.75
Knitted wear- \$903
Woodcraft- \$205
Holiday Decorations- \$2,723
Jewelry- \$567
Bits and Pieces Table - \$1,220
Progressive Auction- \$560
Children's Room - \$22

Total \$10,269

We wish to thank all who made the Fair a happy and successful day. As the Church Fair proceeds were voted out of the general budget over 10 years ago by the congregation you can see some of the ways Fair money was voted on and spent by the Church. Looking forward to your continued support for the 2026 Church Fair to be held on November 7th, 2026.

THANK YOU AGAIN!

**Amy Crosby Karen Tripp Ruth Hall Irene MacAskill
Tina Donovan Adrienne Rafferty Linda Gilardi**

MINUTES OF ANNUAL MEETING – FEBRUARY 2, 2025

RECORDED BY CHURCH CLERK

The meeting opened at 10:55 am.

Rev. Mary Lou Gifford gave the opening prayer.

The Clerk read the Call

The Moderator declared a quorum was present.

VOTED: Motion made, seconded, and carried to waive the reading of the minutes of January 28, 2024, Annual Meeting.

VOTED: Motion made, seconded, and carried to approve the minutes of the January 28, 2024, Annual Meeting.

VOTED: Motion made seconded and carried to approve the reports of the Staff and Church Officers for 2024.

VOTED: Motion made, seconded, and carried to accept the reports for the Church Boards and Committees for 2024.

Jim Hoyes gave an overview of our financial situation for 2024.

We began the year with a significant deficit. Number of members increased their pledges for the year, donations were made, a number of fundraisers took place throughout the year, and the Thrift Shop had a record year. Rental income was comparable with the previous and AA made a gift to the Church at year end. Expenses for 2024 came in under budget. A number of staff positions were not filled for the full year, and expenses were kept well under control. We ended 2024 with a gain of \$29,578.

VOTED: Motion made,

NEW BUSINESS

FINANCIAL BUDGET 2025:

Deb Springhetti gave an overview of the 2025 budget as outlined in the annual report. The deficit for the year is similar to last year's. Expenses are under control, but the shortfall lies on the income side. Built into the budget is a full staff for the year, including a Public Relations Specialist and support for the C.E. program. The Finance Board recommends that we use the \$29,578 surplus from 2024 and \$20,550 from Endowment to balance the budget.

Ava Sigsby questioned whether fundraising would help lower the deficit.

\$3,000 has been included in the budget for fundraising. Anything over that amount would lower the deficit.

Deb Zawalich questioned whether money would come from the endowment income or the endowment principal.

The endowment principle would only be used as a last resort.

VOTED: Motion made, seconded, and carried to accept the proposed unrestricted 2025 budget

The Outreach and Service budget is \$15,208 and the Building Fund budget is \$25,492. These are the restricted funds that have been pledged for 2025.

VOTED: Motion made, seconded, and carried to accept the restricted budgets for 2025.

Jim Hoyes thanked Deb Springetti for all the work she has done with the Finance Board over the last few years.

Motion tabled from last year to strike Article 8, Line 4 from the bylaws. This would eliminate some confusion with Article 30 (The Staff Review Committee) and give more consistency to the review process.

Ava Sigsby said that if this motion is passed that it needs to be recorded immediately until a full review of the bylaws can be completed. The suggestion was made that this change should be made online for now, and this would avoid a reprint of the bylaws.

VOTED: Motion made, seconded, and carried to delete Article 8, Line 4 from the bylaws.

SCOUTING: Rebecca Wolongevicz asked if the Church was willing to continue to Charter the Scouts and Cub Scouts.

Troop 1 is being revived, and someone is interested in leading the troop. There are committee members listed for the troop, but it is unclear if they wish to continue. Rebecca is the Charter Organization Representative. As the troop moves forward, someone else from the Church may be interested in being a liaison for the troop.

Because of insurance regulations, St. Mary's can no longer Charter a scout troop. Troop 38 was affiliated with St. Mary's.

Troop 38 has not asked our Church to Charter them at this time. Troop 1 is going to continue as a girl's troop for now. Girl scout troops do not need to be chartered.

VOTED: Motion made, seconded, and carried to continue to Charter scouting programs.

RILEY HALL LIFT PROJECT: Dave Fiske gave an update. Redmond Construction will be the contractor. The lift company has had a slight increase in labor costs but still coming in under budget at \$48,000. He will be meeting with Redmond this week and hopes to get a firm figure for the construction work. We have \$87,000 on hand for this project. Dave is estimating the total cost to be around \$90,000.

NOMINATING COMMITTEE: There are three changes to the report as printed in the 2024 Annual Report.

Cynthia Taylor - Church Clerk

Bernie Martinez - Assistant Treasurer

Tina Donovan - off Outreach & Service

If anyone is interested in filling in any of the open positions listed in the Nominating Report, please contact Ava Sigsby. Finance Board especially needs new members. Anyone who is interested can contact a board member or Jim Hoyes for more information.

VOTED: Motion made, seconded, and carried to accept the report of the Nominating Committee with the above changes.

Bob Sigsby said that we need to improve membership over the next year. Making people feel welcome at coffee hour, letting people know that we have a vibrant church. Reposting events on social media.

Jim Hoyes said that listening to newcomers, and past members on why they have changed churches, and having people in the right roles within the church is essential. We need to have clear goals and objectives if the Church is going to have a long-term future.

Pricilla Cedrone said that the Diaconate was beginning to reach out to past members with regards to the upcoming 300-year anniversary. Maybe getting them to be part of the celebration would encourage them to return to worship here.

Ginny's closing thanked everyone for their participation in the meeting. The positive comments and the constructive critiques. We know what we do well and what needs to be improved upon.

The Moderator gave the closing prayer.

Meeting closed at 12:00pm.

Respectfully Submitted

Irene MacAskill, Church Clerk.

Nominating Committee Report

As we enter 2026 the first focus was on staffing Church Officer positions. Here is a table containing the list of volunteers for these positions for 2026.

Moderator	Ava Sigsby	Two years ¹
Vice Moderator	Ken Cheo	Two years ¹
Church Clerk	Cynthia Price Taylor	One Year ²
Financial Secretary	Elaine Backer	One Year ²
Assistant Financial Secretary	Mary Dunn	One Year ²
Treasurer	James Hoyes	One Year ²
Assistant Treasurer³	Vacant	One Year ²

¹ May not succeed herself/himself in the same position

² May hold successive terms without limitation

Board of Trustees					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Dean Larson	2025	Feb '25	2028	3	Y
John Matson	2025	Feb '25	2028	3	Y
Antony Romano	2024	Feb '24	2026	3	Y
Ted Adami	2026	Feb '26	2029	3	Y
Don Morrison	2024	Feb '24	2027	3	Y
William Blanton	2026	Feb '26	2029	3	Y
David Fiske	2026	Feb '26	2029	3	Y

Christian Education (Faith Formation and Youth Fellowship)					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Janet Cook	2025	Feb '25	2028	3	Y
Dana Scribi	2026	Feb '26	2029	3	Y
Louise Jackson	2026	Feb '26	2029	3	Y
Ginny Hunt	2026	Feb '26	2029	3	Y
Vacant					
Vacant					
Vacant					
Vacant					
Vacant					

Diaconate					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Hal Thomas	2024	Feb '24	2027	3	Y
Marilyn Melchin	2026	Feb '26	2029	3	Y
Deb Spratley	2026	Feb '26	2029	3	y
Al Alexander	2023	Feb '23	2026	3	Y
Karen Tripp	2023	Feb '23	2026	3	Y
David Fiske	2023	Feb '23	2026	3	Y
John Fox	2023	Feb '23	2026	3	Y
Kerstin Adami-Barrett	2026	Feb '26	2029	3	Y
Priscilla Cedrone	2024	Feb '24	2027	3	Y
Robert Meader	2024	Feb '24	2027	3	Y
Vacant					
Vacant					
Vacant					
Vacant					
Vacant					

Finance Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Bob Meader	2023	Nov '23	2026	3	Y
Don Nelson	2024	Feb '24	2027	3	Y
Jamaal Thompson	2026	Feb '26	2029	3	Y
Vacant					
Vacant					
Vacant					
Treasurer (Ex Officio)					
Financial Secretary (Ex Officio)					

Flower Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Glenda Larson	2022	Feb '24	2026	2	Y
Janet Cook	2024	Feb '24	2026	2	Y
Maddie Thomas	2022	Feb '24	2026	2	Y
Christine Nelson	2022	Feb '24	2026	2	Y
Vacant				2	Y

Hospitality Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Sandra Adami	2019	Feb '22	2027	2	Y
Sue Conant	2022	Feb '22	2027	2	Y
Joyce Purslow	2024	Feb '24	2026	2	Y
Vacant					

Investment Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Richard Zawalich		Moderator Reappointments	2026	1	Y
Hal Thomas			2026	1	Y
Deborah Zawalich			2026	1	Y
Member of Finance Board		FB Appointment	2026	1	Y
Member of Board of Trustees		BoT Appointment	2026	1	Y
<i>If needed, back-up to the Investment Coordinator shall be provided by the Treasurer or Assistant Treasurer.</i>					

Memorial Fund					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Bob Sigsby	2019	Feb '25	2028	3	Y
Sally Romano	2022	Feb '23	2026	3	Y
Sandra Vaughn	2024	Feb '24	2027	3	Y
Diaconate Representative				1	Y
Diaconate Representatives				1	Y

Music Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Ginny Hunt	2026	Feb '26	2029	3	Y
Sandra Adami	2019	Feb '22	2025	3	Y
Lee Fiske	2024	Feb '24	2027	3	Y
Janet Hamilton	2024	Feb '24	2027	3	Y
Maddie Thomas	2018	Feb '24	2027	3	Y

Outreach and Service					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Dayna Scribi	2019	Feb '24	2026	2	N
Ruth Hall			2025	2	Y
Amy Kelly	2023	Feb '23	2025	2	Y
Elisabeth Meader	2022	Feb '24	2026	2	N
Denise Schell	2025	Feb '25	2027	2	Y
Note: Four (4) members must be covenant-members of the church.					

Pastor Parish Relations Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Deb Spratley	2026	Feb '26	2029	3	Y
Al Alexander	2023	Feb '23	2026	3	Y
Laura Delaplain	2024	Feb '24	2027	3	Y
Karen Tripp	2026	Feb '26	2029	3	Y

Stewardship Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Deborah Zawalich	2024	Feb '24	2026	3	Y
Christine Nelson	2024	Feb '24	2026	3	Y
Ken Cheo	2021	Feb '24	2027	3	N
John Fox	2024	Feb '24	2027	3	Y
Finance Representative				1	Y

Ushering Committee					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Al Alexander	2018	Feb '22	2025	3	Y
Ruth Hall	2018	Feb '22	2025	3	Y
Amy Kelly	2020	Feb '22	2025	3	Y
Irene MacAskill	2020	Feb '23	2026	3	Y
David Vaughn	2020	Feb '23	2026	3	Y
Karen Tripp	2020	Feb '23	2026	3	Y
Cynthia Woods	2020	Feb '23	2026	3	Y

Delegates					
Member Name	Year Joined	Current Term Started	Year Official Term Ends	Term Length	Term Renewable?
Karen Tripp	2017	Feb '24	2026	2	Y
Mary Lou Gifford	2024	Feb '24	2026	2	Y
James Olson	2026	Feb'26	2028	2	Y
Vacant					
Vacant					
Up to six (6) members elected to two (2) year terms in even-numbered years; delegates represent the church at Pilgrim Association and SNEUCC meetings.					

FINANCE "CHEAT SHEET"

Final Operating Budget results for 2025 were:

	2023 Actual	2024 Actual	2025 Budget	2025 Actual
<i>Total Offering</i>	\$170,899	\$188,799	\$168,850	\$175,105
Income Before Transfers	\$207,640	\$245,227	\$206,475	\$216,549
Expenses	\$255,713	\$216,393	\$256,612	\$231,724
Gain / Loss Before Transfers	(\$48,073)	\$28,834	(\$50,137)	(\$15,175)
Transfers:				
<i>Prior Year Surplus</i>	\$16,490	\$0	\$20,559	\$6,222
<i>Prior Year General Endowment Fund Gains</i>	\$31,004	\$0	\$29,578	\$8,953
Gain / Loss After Transfers	(\$578)	\$28,834	\$0	\$0

Final Building Fund Budget results for 2025 were:

Beginning Balance, as of January 1, 2025	\$9,270.11
<i>Plus, Pledge Income</i>	<i>\$27,889.02</i>
<i>Plus, One-Time Donations</i>	<i>\$10,002.48</i>
Total Income / Available Funds	\$47,5001.94
<i>Less, Interior Paint & Repairs</i>	<i>\$5,474.83</i>
<i>Less, Exterior Paint & Repairs</i>	<i>\$8,950.00</i>
<i>Less, Grounds Maintenance</i>	<i>\$7,516.33</i>
<i>Less, Elevator Maintenance</i>	<i>\$1,565.00</i>
<i>Less, Boiler Maintenance</i>	<i>\$372.00</i>
<i>Less, Miscellaneous Expenses including Pest Control and OOP Reimbursement</i>	<i>\$2,517.78</i>
<i>Less, Use of Insurance Proceeds</i>	<i>\$5,000.00</i>
Total Expenses / Disbursements	\$31,395.94
Ending Balance, as of December 31, 2026	\$16,106.00

Final Outreach & Service Committee Budget results for 2025 were:

Beginning Balance, as of January 1, 2025	\$4,383.48
<i>Plus, Pledge Income</i>	<i>\$16,583.69</i>
<i>Plus, Pass-Through Income</i>	<i>\$1,580.93</i>
Total Income / Available Funds	\$22,548.10
<i>Less, Proportional Giving & Dues</i>	<i>\$4,474.00</i>
<i>Less, Disbursements</i>	<i>\$15,720.80</i>
Total Expenses / Disbursements	\$20,194.80
Ending Balance, as of December 31, 2026	\$2,353.30

The Proposed 2026 Operating Budget is:

	2023 (A)	2024 (A)	2025 (A)	Proposed 2026 (B)	Percent Change
INCOME					
<i>Pledges</i>	\$146,479	\$165,208	\$153,542	\$156,965	2.2%
Total Offering	\$170,899	\$188,799	\$175,105	\$175,690	0.3%
Rent	\$10,585	\$10,430	\$5,195	\$7,250	39.6%
Fundraising & Donations	\$0	\$14,320	\$7,055	\$8,000	13.4%
Thrift Shop	\$25,071	\$25,667	\$26,173	\$25,000	-4.5%
Other Investment Income	\$1,085	\$6,011	\$3,021	\$1,500	-50.3%
TOTAL INCOME	\$207,640	\$245,227	\$216,549	\$217,440	0.4%
EXPENSES					
Payroll & Substitutes	\$163,883	\$140,936	\$143,722	\$172,258	19.9%
Insurance	\$18,866	\$18,998	\$21,186	\$20,750	-2.1
Office Expenses	\$15,186	\$11,229	\$11,647	\$12,620	8.4%
Call Letter Expenses	\$5,589	\$2,970	\$4,502	\$8,520	89.2%
Professional Fees	\$14,065	\$10,705	\$11,761	\$20,130	71.1%
Dues	\$0	0	0	\$2,700	-----
Fundraising and Program Expenses	\$5,266	\$1,975	\$3,094	\$4,275	38.2%
Utilities	\$32,858	\$29,581	\$35,811	\$39,558	10.5%
TOTAL EXPENSES	\$255,713	\$216,393	\$231,724	\$280,811	21.2%
OPERATING GAIN / LOSS	(\$48,076)	\$28,834	(\$15,175)	(\$63,371)	-----
Operating Loss Offsets					
<i>Use of Prior Year(s) Operating Budget Surplus</i>	\$16,490	\$0	\$6,222	\$22,613	263.4%
<i>Transfer from General Endowment Fund</i>	\$31,004	\$0	\$8,953	\$40,758	355.2%
NET BUDGET RESULT	(\$582)	\$28,834	\$0	\$0	-----
<i>Remaining 2024 Operating Budget Surplus</i>		\$28,834	\$22,613	\$0	-----

The 2026 Budget for Outreach & Service is \$14,170 and for Building Fund Budget is \$26,402.

Financial Report from the Church Treasurer for Calendar Year 2025

Treasurer / Bookkeeper Summary of Financial Actions:

For 2025, the Treasurer and Bookkeeper (Valerie Fink) attest that all financial transactions affecting the Non-Restricted and Restricted Accounts are in good order and aligned with the Operating Budget approved at Annual Congregational Meeting and with approved actions from either the Annual Congregational Meeting or other Church Business Meetings throughout the calendar year. The Finance Board and Church Cabinet were kept informed of church finances at their regularly scheduled 2025 meetings. Bank accounts held at Rockland Trust are actively managed and reconciled by the Bookkeeper. The church ended the year 2025 with all known invoices and other financial obligations up-to-date.

January started the year with all 2024 W-2 and 1099 Forms being issued on time. Throughout the year all MA Sales Taxes due from Thrift Shop sales have been paid on a timely basis. Bi-weekly payroll was issued on time, and any 2025 salary increases approved at the Annual Congregational Meeting were implemented on April 1, 2025, as per Staff Relations Committee policy. All financial transfers and vendor payments related to the Riley Hall Lift Project were completed.

The Senior Pastor Call Letter commitments were all met including the "in lieu of paid health insurance" stipends. All pension contributions were made.

The planned Audit for 2025 was delayed until February 2026. This created an Operating Budget favorability for 2025 of \$5,000 as there were no Professional Fees incurred. The Audit is targeted to begin in mid-February 2026 following the Annual Congregational Meeting and 2026 budget approvals.

All Workman's Compensation Audits related to our policy with The Hartford were completed and in both cases, small refunds of \$316 and \$309 were obtained.

Venmo transactions related to the April Yard Sale and Thrift Shop sales were all transparently shared with appropriate boards, committees, and Thrift Shop staff, and reconciled.

The proposed 2026 budgets were prepared in good faith using Pledge input from relevant committees and staff such as the Stewardship Committee and Church Office Administrator. 2026 budgets use conservative expense forecasting (using firm quotes, contractual commitments, and known price increases when possible).

Bank Accounts:

The church holds three (3) bank accounts at Rockland Trust. One is a no-fee Savings Account holding excess Building Fund monies for capital projects approved by the Board of Trustees. The other two accounts support the Operating Budget and carry-forward accounts for Out-Reach & Service, Deacon's Fund and Youth Ministry Fund. These accounts may also temporarily hold funds that are transferred to the Fidelity Investments portfolio overseen by the Investment Committee. Examples of this would be Flower Funds or Fall Fair Fund. These accounts tend to be subject to an

CHURCH TREASURER'S REPORT

annual true-up process where expenses are subtracted from income and the net amount transferred to Fidelity. For 2025, the true-up transfer will be made in early February 2026, prior to the start of the audit.

Rockland Trust Bank Account Balances for 2025 are reflected in the table below:

	Operating Checking Account	Operating Savings Account – Cash Management Account	Building Fund Savings Account
Beginning Balance, as of January 1, 2025	\$24,059.37	\$125,155.09	\$16,365.65
Ending Balance, as of December 31, 2025	\$35,353.47	\$113,271.91	\$9,206.48
Change in Account Balance	\$11,294.10	(\$11,883.18)	(\$7,159.17)
Summary of Committed Money in Operating Checking Account	However, the following balances totaling \$23,185.40 are committed to Restricted Accounts: • Building Fund = \$8,606.00 • Deacon's Fund = \$2,731.60 • Outreach & Service = \$2,353.30 • Youth Ministry = \$2,723.47 • Net Changes in Flower, Memorial, Clapp Music, and Fall Fair Funds = \$6,771.03	No Committed Money	No Committed Money
Ending Balance, as of December 31, 2025: UNCOMMITTED AND AVAILABLE	\$12,168.07	\$113,271.91	\$9,206.48
Comments:	• This is the day-to-day account used by the church. • Target account balance is 2 months of Operating Budget, +/- 10%. • For 2026, this amount would be \$46,802 +/- \$4,680 if the Proposed 2026 Budget is adopted. • This target will be difficult to achieve with dipping into the Cash Management Account for cash flow purposes.	• 2025 Interest = \$2,212.35 • All 2025 transfers out of this account were Riley Hall Lift project related. • Target account balance is 4 months of Operating Budget, +/- 5%. • For 2026, this amount would be \$93,6045 +/- \$4,680 if the Proposed 2026 Budget is adopted. • This target should be achieved if Pledge Offering materialize as projected.	• Use of funds subject to a vote by the Board of Trustees ○ Held insurance settlement check related to steeple damage; money disbursed in 2025. ○ Transferred \$10,000 out to the Riley Hall Lift Project • Building Fund carry-over amounts from prior year are transferred into this account. ○ \$7,500.00 transferred in December 2025 • The remaining transfer will be made by mid-February. • No target balance

CHURCH TREASURER'S REPORT

Based on these Uncommitted December 31, 2025, Ending Balances, a transfer from the Operating Savings Account to the Operating Checking Account will be made between when this report was written (1/11/26) and immediately following the Annual Congregational Meeting. Money movement (transfers) will be \$8,606 to the Building Fund Savings Account and a net of \$6,771 to Fidelity Investments. The committed funds related to the Deacon's Fund, Outreach & Service and Youth Ministry will remain in the Operating Checking account and remain tracked via QuickBooks as is current practice. The Church Treasurer can provide a verbal update at that time, if requested.

OPERATING BUDGET (NON-RESTRICTED ACCOUNT STATUS)

The Operating Budget Income for 2025 totaled **\$216,549** before any transfers of Prior Year Operating Surplus (2025 usage equals \$6,222) or Prior Year General Endowment Fund Investment Gains (usage budgeted at \$8,953). These two (2) transfers were required to present the congregation with a balanced 2025 Operating Budget. On a positive note, **Total Expenses for 2025 of \$231,724 were less than the approved budget of \$256,612**. Without this expense favorability, the operating loss would have been greater.

Final Income and Expenses totals for 2025 are noted in the table below:

	2023 Actual	2024 Actual	2025 Budget	2025 Actual
<i>Total Offering</i>	\$170,899	\$188,799	\$168,850	\$175,105
Income Before Transfers	\$207,640	\$245,227	\$206,475	\$216,549
Expenses	\$255,713	\$216,393	\$256,612	\$231,724
Gain / Loss Before Transfers	(\$48,073)	\$28,834	(\$50,137)	(\$15,175)
Transfers:				
<i>Prior Year Surplus</i>	\$16,490	\$0	\$20,559	\$6,222
<i>Prior Year General Endowment Fund Gains</i>	\$31,004	\$0	\$29,578	\$8,953
Gain / Loss After Transfers	(\$578)	\$28,834	\$0	\$0

This 2025 financial result and the needed use of Transfers leaves a carry-forward Operating Budget surplus of \$22,613 which is being utilized to balance the 2026 Proposed Operating Budget. Full line-item detail of the budgets are available in the 2025 Financial Reports section of the Annual Report.

Key drivers of Operating Budget Income are summarized below along with the projections for the 2026 Proposed Operating Budget.

Offerings:

Offerings are driven by Pledges. This Income base is supplemented by Non-Pledge and Loose Offerings, Special Envelope collections for Easter and Christmas, and some cost offsets provided by Initial Envelope Offering and Vanco On-Line Giving Fee Offset. For 2025, Total Offerings of \$175,105 exceeded the 2025 Budget target of \$168,850; however, this reflected a 7.3% decrease from 2024.

The 2026 line-item projections for "Pledges" and "Total Offering" in the Proposed 2026 Budget are \$156,965 and \$175,690, respectively.

- More details on the Total Offering breakdown is contained in the Financial Reports section of the Annual Report
- More details on the 2026 Proposed Budget and the results of the 2026 Stewardship Campaign is contained in the annual reports from the Finance Board and the Stewardship Committee.

Rental Income:

Rental Income was a disappointment for 2025. For 2023 and 2024, Rental Income was ~\$10,500. This dropped to \$5,195 in 2025 which was a 50.2% drop from prior year and reflected a 79.9% attainment of the 2025 Budget of \$6,500. Rental Income and a plan to attract more renters is an area to explore in 2026 as 1-2 new renters will be needed.

The 2026 line-item projections for "Rental Income" in the Proposed 2026 Budget is \$7,250.

- This is area of risk in the 2026 budget as it assumes some success in gaining additional renters.
- The budget for 2026 was set at the mid-point of the historical average and the 2025 actual result.

Thrift Shop:

The Silver Street Thrift Shop has been a considerable success and a valued contributor to the financial well-being of the church over the past 10 years. The Thrift Shop team delivered Income of \$26,173 in 2025 vs. a budget of \$25,000. This is a fantastic result, and the church is incredibly grateful to all the individuals who volunteer for the Thrift Shop.

Net Sales in 2025 totaled \$25,220 which included \$3,465 in Venmo sales. Net Sales reflect the impact of MA Sales Taxes paid and any Venmo transaction fees. Total Thrift Shop Income also included \$952 in Thrift Shop donations.

- *Financial Note: MA Sales Taxes are paid monthly and are up-to-date.*

- *Financial Note: Venmo purchases now total 13.8% of the total. The church holds "Venmo Charity Status" and therefore transaction fees are lower than the regular Venmo fee schedule. Church transaction fees are "1.9% + \$0.10".*

Given the 10th anniversary year milestone, I would be remiss if I did not note the **cumulative Thrift Shop Income now stands at approximately \$210,000**. Again, an outstanding contribution to our church

The 2026 line-item projection for "Thrift Shop/Thrift Shop Donations" in the Proposed 2026 Budget is \$25,000.

Fundraising (not including the Fall Fair):

Fundraising within the church is contingent on volunteers stepping up and running fundraisers. These volunteer efforts are always appreciated. However, it is always hard to know who will step up and what fundraiser will be implemented when setting budgets and tracking income.

For 2025, Fundraising Income was \$5,705 which exceeded the approved 2025 Budget of \$3,000. The break-out for Fundraising Income is:

- Lasagna Sale = \$1,445
- Yard Sale = \$3,710
- Flower Bouquet Sales = \$550

The 2026 line-item projection for "Fundraising" in the Proposed 2026 Budget is \$7,500.

- *Financial Note: There is some risk in this projection as it assumes that the 2025 fundraisers will continue and at least one new fundraiser will be implemented.*

Other Investment Income:

The church was a recipient of several oil/gas royalty stream years ago. The annual royalty levels vary based on energy market prices and drilling/pumping activity. There is a modest property tax / drilling fee associated with these accounts (usually in the \$10-\$12 range).

In 2025 net royalties totaled \$952 which was down by 55.6% from 2024. The 2025 Budget was \$1,000.

Net royalties over the past 5 years totaled \$4,588 or an average of \$918 per year.

- The royalties are paid by five (5) oil/gas royalty companies: Berexco, Central Crude, Plains Marketing, Vintage Petroleum and West Texas Petroleum.
- \$237 in "Other Investment Income" was also recovered from past uncashed dividend checks tracked down through "Find Missing MA Money" website in April 2022.
- These investments are not easily traded / sold and a private sale with a broker would be required. The cost: benefit of selling these royalty streams is not favorable, so the decision was made to keep the royalty stream.

The 2026 line-item projection for "Other Investment Income" in the Proposed 2026 Budget is \$750.

- In 2026, "Bank Interest" will be moved in the QuickBooks Chart of Accounts to roll into "Other Investment Income" as a sub-account in order to streamline accounting. For 2026, the line-item budget projection for "Bank Interest" is \$750. This projection is less than 2024-2025 actual results (\$3,567 and \$2,099 respectively) as interest rates drop and bank balances are reduced as operating budget surpluses are utilized and some "parked funds" related to the Riley Hall Lift Replacement Project have been expended.

RESTRICTED ACCOUNTS MANAGED WITHIN QUICKBOOKS

Building Fund (Board of Trustees):

The Board of Trustees has a restricted account – the Building Fund -- maintained within QuickBooks and funds are held in the Checking Account at Rockland Trust. The Board of Trustees also maintains a Savings Account at Rockland Trust for larger deposits targeted towards capital projects.

For 2025, the summary of Building Fund (managed by the Board of Trustees) financial activity captured within QuickBooks was:

Beginning Balance, as of January 1, 2025	\$9,270.11
<i>Plus, Pledge Income</i>	<i>\$27,889.02</i>
<i>Plus, One-Time Donations</i>	<i>\$10,002.48</i>
Total Income / Available Funds	\$47,5001.94
<i>Less, Interior Paint & Repairs</i>	<i>\$5,474.83</i>
<i>Less, Exterior Paint & Repairs</i>	<i>\$8,950.00</i>
<i>Less, Grounds Maintenance</i>	<i>\$7,516.33</i>
<i>Less, Elevator Maintenance</i>	<i>\$1,565.00</i>
<i>Less, Boiler Maintenance</i>	<i>\$372.00</i>
<i>Less, Miscellaneous Expenses including Pest Control and OOP Reimbursement</i>	<i>\$2,517.78</i>
<i>Less, Use of Insurance Proceeds</i>	<i>\$5,000.00</i>
Total Expenses / Disbursements	\$31,395.94
Ending Balance, as of December 31, 2026	\$16,106.00

The ending balance of \$16,106 will be transferred to the Building Fund Savings account.

Deacon's Fund:

The Deacon's Fund has a positive carry-over balance for 2026. This restricted account is funded by a free-will offering each Communion Sunday. Use of funds is based on the discretion of the Senior Pastor and the Diaconate. The Deacon's Fund account balance is maintained within QuickBooks and funds are held in the Cash Management Savings Account at Rockland Trust.

Beginning Balance, as of January 1, 2025	\$1,886.60
<i>Plus, Offering & Donations</i>	<i>\$1,845.00</i>
2025 Income	\$3,731.60
<i>Less, Disbursements</i>	<i>\$1,000.00</i>
Ending Balance, as of December 31, 2025	\$2,731.60

The ending account balance of \$2,731.60 will be carried into 2026.

Outreach & Service Committee Account:

The Outreach & Service Committee has a restricted account maintained within QuickBooks and funds are held in the Checking Account at Rockland Trust. The use of funds (disbursements) is based on a vote of the Outreach & Service Committee members. The annual budget is set by the Pledges designated for Outreach & Service plus any carry-over funds from prior year.

Other funds held by the Outreach & Service Committee are pass-through items – meaning funds that are raised for a specific purpose and then disbursed in the same amount as was raised (e.g., Heifer Project, Blanket Drive, One Great Hour of Sharing).

For 2025, the summary of Outreach & Service Committee financial activity captured within QuickBooks was:

Beginning Balance, as of January 1, 2025	\$4,383.48
<i>Plus, Pledge Income</i>	<i>\$16,583.69</i>
<i>Plus, Pass-Through Income</i>	<i>\$1,580.93</i>
Total Income / Available Funds	\$22,548.10
<i>Less, Proportional Giving & Dues</i>	<i>\$4,474.00</i>
<i>Less, Disbursements</i>	<i>\$15,720.80</i>
Total Expenses / Disbursements	\$20,194.80
Ending Balance, as of December 31, 2026	\$2,353.30

Expenses and disbursements of the \$20,194.80 were:

SNEUCC Proportional Giving and Pilgrim Association Dues	\$4,474.00
Mainspring House	\$2,452.80
<i>Local Community Food Banks:</i>	
<i>Hanover Food Bank</i>	<i>\$1,500.00</i>
<i>Hanson, Marshfield, Pembroke, Rockland, and Whitmans Food Banks - \$500.00 Each</i>	<i>\$2,500.00</i>
Total Local Community Food Banks	\$4,000.00
Heifer Project	\$1,110.00
Altadena Church UCC (CA Wildfire Relief)	\$1,000.00
Amazing Grace of Cape Cod	\$1,000.00
Christian Appalachian Project	\$1,000.00
Other Donations and Pass-Through Payments in the range of \$158.00 to \$500.00 (representing 11 organizations)	\$5,158.00

The carry-over amount for Outreach & Service into calendar year 2026 is \$2,353.

Youth Ministry Fund:

The Youth Ministry Fund was established to hold funds raised by the youth of the church for specific Youth Ministry program costs (such as travel and registration fees) and as a fund to hold any Youth Ministry designated donations. No funds were disbursed in calendar year 2025 so the account balance remains \$2,723.47. Use of funds is based on the discretion of the CE Director. The Youth Ministry Fund account balance is maintained within QuickBooks and funds are held in the Cash Management Savings Account at Rockland Trust.

The ending account balance of \$2,723.47 will be carried into 2026.

2026 PROPOSED BUDGETS

The **Proposed 2026 Operating Budget** is **\$280,811**, which reflects an operating loss of \$63,371 that is balanced by the use of \$22,613 in remaining 2024 Operating Budget gains and a \$40,758 transfer from the General Endowment Fund, can be summarized as follows:

	2023 (A)	2024 (A)	2025 (A)	Proposed 2026 (B)	Percent Change
INCOME					
Pledges	\$146,479	\$165,208	\$153,542	\$156,965	2.2%
Total Offering	\$170,899	\$188,799	\$175,105	\$175,690	0.3%
Rent	\$10,585	\$10,430	\$5,195	\$7,250	39.6%
Fundraising & Donations	\$0	\$14,320	\$7,055	\$8,000	13.4%
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Other Investment Income	\$1,085	\$6,011	\$3,021	\$1,500	-50.3%
TOTAL INCOME	\$207,640	\$245,227	\$216,549	\$217,440	0.4%
EXPENSES					
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Insurance	\$18,866	\$18,998	\$21,186	\$20,750	-2.1
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Professional Fees	\$14,065	\$10,705	\$11,761	\$20,130	71.1%
Dues	\$0	0	0	\$2,700	-----
Fundraising and Program Expenses	\$5,266	\$1,975	\$3,094	\$4,275	38.2%
Utilities	\$32,858	\$29,581	\$35,811	\$39,558	10.5%
TOTAL EXPENSES	\$255,713	\$216,393	\$231,724	\$280,811	21.2%
OPERATING GAIN / LOSS	(\$48,076)	\$28,834	(\$15,175)	(\$63,371)	-----
Operating Loss Offsets					
Use of Prior Year(s) Operating Budget Surplus	\$16,490	\$0	\$6,222	\$22,613	263.4%
Transfer from General Endowment Fund	\$31,004	\$0	\$8,953	\$40,758	355.2%
NET BUDGET RESULT	(\$582)	\$28,834	\$0	\$0	-----
Remaining 2024 Operating Budget Surplus		\$28,834	\$22,613	\$0	-----

Commentary for Proposed 2026 Operating Budget:

- **Total Offering** is fairly flat as increases in Pledges offset by transitions from Non-Pledge to Pledge status and a more normal projection for the Christmas Special Offering.
- **Rent** is a risk. Budget projects a mid-range between historical rent and 2025. Rent risk mitigated by an AA delayed rent payment received in mid-January for ~\$1,350.

- **Fundraising** will be helped by continued sales of the alter flower bouquets and a planned April Yard Sale; however, uncertainty remains about additional fundraising activities.
- **Thrift Shop** sales remain a key contributor and the projection remains at historical trend of \$25,000.
- **Other Investment Income** declines due to uncertainty over oil-natural gas royalty streams and declining interest rates ... coupled with declining bank balance in the Cash Management Account.
- **TOTAL INCOME OF \$217,440 IS PROJECTED FOR 2026, UP 0.4% OVER 2025.**
- Overall, **Total Expenses** are impacted by the assumption of full staffing, April 1st salary increase, mid-year changes in the Church Office operating model, assumption of full usage of Senior Pastor Call Letter commitments, vendor prices increases, inflation impacts, increased use of bookkeeping services, and rising utility rates.
- **Payroll** is impacted by full year effect of April 2025 salary increases and the fact that we currently have, and project to have for full year 2026, full staffing with no vacancies. The Senior Pastor requested 2 weeks increased vacation time instead of a salary increase and this was granted. Annual hourly rate increases of 2.5% are assumed for all part-time staff except CE Director (position not on board for 12-months; started September 2025). An additional market rate adjust of 2.5% for Office Administrator position and 1.5% for Sexton position are also assumed. The new Office Administrator position effective July 2026 assumed an hourly rate increase of 5% and expanded office hours.
- The **Substitutes / Guest Musicians** expense is increased by \$1,100 to \$3,900 reflecting additional vacation time and assumed absences. Guest Musician expenses are not budgeted and would be paid from the Clapp Music Fund, if incurred.
- **Insurance** is based on a firm quote. If anything, a small positive variance is expected here.
- **Office Expenses** are increased by 8.4% based on postage increases, higher Vanco transaction fees caused by increased usage, vendor price increases and higher than average color copying. No change in copier lease and decreased forecast for general supplies.
- **Call Letter Expense** reflects the actual commitment made by the church to the Senior Pastor. The budget always reflects this full amount even though actual usage usually provides budget favorability (for which we are grateful). The Call Letter commitment line-items include monthly stipends for Cell Phone and Parsonage Phone, Internet & Cable, as well as coverage for professional, continuing education and travel expense reimbursement allowances.
- **Professional Fees** are projected to increase by 71.1%. This increase reflects the fee for the delayed 2025 Audit (\$5,000), monthly invoicing for ADP, QuickBooks and Vanco, 6-months of McGrath PR (\$4,080) and a significant increase in Bookkeeper (Val Fink) hours (\$7,200). This bookkeeping activity was provided by the Treasurer on a volunteer basis at no charge. This commitment cannot be accommodated for 2026. Of note, the budget assumes we will not fund PR after June 2026 and this will either become part of the new Office Administrator position, be handled by an internal committee approach, or dropped.
- **Dues** now reflect 60% of SNEUCC Proportional Giving in the Operating Budget and 40% in the Outreach & Service Budget. Historically, dues were fully paid by the Operating Budget,

but post-pandemic (as the Operating Budget became tight) this obligation was shifted to the O&S budget. For 2025 and now again in 2026, the O&S budget is financially pressured by declining Pledges, so the Proposed 2026 Operating Budget now reflects this 60/40 split.

- **Fundraising Expenses** of \$700 reflect support for two pot-luck church dinners and \$400 for materials to support the 2026 Stewardship Campaign.
- **Program Expenses** of \$3,575 are up over 2025 since there is now a CE Director to run programming and commitment to increase activities for children and youth, and because Diaconate requested a modest increase to help cover expenses. Other line-items are fairly flat. Music Committee budget remains at \$1,000.
- **Utilities** are an ever-growing percentage of operating costs. Multiple factors drive utilities expenses.
 - Alarms and fire prevention costs have increased due to inspections, maintenance expenses, and a slight vendor price increase.
 - Electricity costs (National Grid) of \$9,506 are projected to increase by 7.9% primarily due to added expense for Delivery (many additional surcharges added by the Commonwealth of MA) as Supply costs are very favorable due to the Municipal Electricity Aggregation program implemented by the Town of Hanover.
 - Natural Gas (Eversource) at \$17,502 is budgeted to increase by 10% although the projected increase is actually higher. This expected favorability is due to work by the Trustees to improve the insulation in our church buildings and enhanced remote thermostats to better manage energy usage.
 - Our trash hauler raised prices slightly and we now incur a Transfer Station Annual Permit expense of ~\$350 for the Parsonage (beginning in 2025).
 - Telephone and internet expenses are projected as flat other than the \$600 annual cost for the new dedicated phone line associated with the Riley Hall lift.
 - Water is projected to increase from ~\$1,700 to \$1,900 as Hanover Water Rates are expected to increase sharply over the next few years due to pending system-wide PFAS upgrades.
- **TOTAL EXPENSES ARE PROJECTED AS \$280,811 LEADING TO AN OPERATING LOSS OF \$63,371. TOTAL EXPENSES ARE UP 21.2% OVER 2025 ACTUAL RESULTS.**
- This operating loss will be offset by using the full remaining amount of the 2024 surplus (\$22,613) and a transfer of \$40,758 from the General Endowment Fund held at Fidelity Investments.
 - **While the Finance Board voted in favor of this 2026 Proposed Budget, the board members also noted that the current Operating Budget approach is not sustainable.** Operating Expenses cannot consistently outpace Operating Income especially in this order of magnitude (greater than \$10-\$15K).
 - Continuing with this approach will put the General Endowment (which is a fund for large Capital Projects across the church campus) at risk (and therefore the church at risk) as investment gains need to offset a down-market year result as well as cover the inflationary impacts related to eventual Capital Projects. Using a small portion of

investment gains to support the operating expenses is good financial practice. Using \$30,000-\$50,000 each year is not.

- The Investment Committee and Trustees manage the Fidelity Funds, and these groups should comment more about various restricted / designated endowment funds – performance, investment objectives, and health of the account balances. Please see these committee reports for more details.

- **2026 Operating Budget considerations for congregants**

- The Finance Board met 3-4 times in December and January to evaluate the Operating Budget. Once the shortfall in Offering / Income was identified, the expense budget was carefully studied for savings opportunities.
- Some areas were trimmed: copying expenses (need to minimize color copies in 2026), supplies (office and Sexton), PR/social media for September-December 2026, some bookkeeping hours, and programming expenses. Quite frankly, there were not a lot of other areas to look outside of staffing.
- Staffing levels and full time/part time status was left alone as previous church discussions with membership supported full staffing; however, a long-term strategy is needed here as 68.9% of total expenses are payroll or payroll related expenses. No easy answer here, for sure.
- If 2026 Income does not meet projections, then the need for expense cuts, implementation of a mini-Stewardship Campaign, or use of the cash management account will be required in 2nd half 2026. This is because 100% of the remaining operating surplus from 2024 is being exhausted in 2026 – there is nowhere else to turn other than increasing the drawdown of endowment funds which creates another set of issues. Of importance, using the Cash Management Account without a plan to replenish account balances will present a potential future cash flow issue.

- **2026 Operating Budget outlook**

- If 2026 Expenses are less than budget, this will primarily be from staffing vacancies (not a good thing), Call Letter expense favorability or lower than forecast utilities (primarily gas and water).
- If 2026 Income is higher than projected, this favorability would probably come from increased fundraising programs (not yet identified), continued growth in Thrift Shop sales, one-time donations, or new Riley Hall renters (not yet identified).
- As the checking account balance for Operating expenses is softer than in years past, some transfers from the Cash Management account may be needed for cash flow purposes as Offering income is uneven and several larger annual or quarterly payments are required for various insurance policy premiums and pension plan contributions.
- The Finance Board reviews the budgets monthly and Church Cabinet reviews budgets quarterly.

2026 RESTRICTED ACCOUNT BUDGETS

The Outreach & Service Budget and Building Fund Budgets are set by the dollar amount of Pledges received for 2026. This total pledge figure is \$197,537. Of this, \$156,965 is targeted towards the Operating Budget as noted in the above section of this report. The goal of the Stewardship Campaign for Operating Budget allocation was 80%. The actual result was 79.4% -- spot on.

The Outreach & Service Budget for 2026 is \$14,170, reflecting only 7.2% of total pledges and down by ~\$1,000 from \$15,208 in 2025. This was disappointing to see given the splendid work the O&S Committee does in providing for local and regional charities including addressing food insecurity in Hanover and adjacent communities. This diminishment in pledging was one reason the Finance Board supported the change in allocating SNEUCC Proportional Giving for 2026 which was unfairly impacting on the O&S budget in the board's opinion.

The Building Fund Budget for 2026 is \$26,402, reflecting the fact that 13.4% of total pledges were directed to the Building Fund / Trustees. Contributions to the Building Fund have really increased since a looming budget gap was identified in September 2025 and this financial support to maintaining and enhancing the church campus has continued.

2025 Treasurer's Report, respectfully submitted by,

James Hoyes - Church Treasurer

February 1, 2026

***** End of Report *****

Notes:

