

# **ST. PAUL'S LUTHERAN CHURCH**

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## **AGENDA AND REPORTS FOR THE 2015 ANNUAL MEETING**

JANUARY 31, 2016

### **AGENDA**

#### **1. Opening Devotions**

#### **2. Election of the Clerk of the Corporation**

The Nominating Committee nominates  
Kathy Zimmerman

#### **3. Adoption of the Agenda**

- A. President's Report
- B. Pastor's Report
- C. Worship and Music Committee
- D. Altar Guild
- E. Fellowship Committee
- F. Sunday Church School
- G. Out-Reach
- H. Property
- I. Finance
- J. In-Reach
- K. Fun Raisers
- L. Vasa Lodge
- M. Endowment
- N. 2016 Budget
- O. Audit Committee
- P. Nominating Committee and Elections

#### **4. Minutes of the Annual Meeting: January 25, 2015**

The meeting was called to order at noon with an introduction by President, Terry Atkinson and devotions by Pastor Jeff Galbraith. Nina Thayer made a motion to adopt the agenda. Motion passed. The congregation had time to look over the minutes and reports. Pastor Jeff took this time to thank Terry for her leadership over the past year.

A motion was made by Yolanda Campbell and seconded by Elaine Bagley to elect Kathy Zimmerman as Clerk of the Corporation. Motion passed.

Agenda items A and B-The congregation has time to read reports of President and Pastor.

Agenda item C- Worship and Music- Celtic service will be the next special service.

Agenda item D-Altar Guild-Carol Conrad spoke for group. The plastic covers on the altar are no longer used. If anyone would like to join, they would be most welcomed. There is plenty of help and the schedule is not set in stone so there is no worry in finding a substitute.

Agenda item F- Sunday Church School- All agreed that we love when the children sing. Thank you Mona and Becky. Thanks to Yolanda for her work with the high school group.

Agenda item G-Outreach-Thanks to all who contribute in any way. A mention was made that this year we collected over 200 lbs. of clothing and that diapers are always needed. Our sister church in Tanzania is hoping to build an addition. Hopefully, our efforts can help with this. Lastly, the Meals-to-go will be assembled in April.

Agenda H-Property- Harry sends greetings from Florida! The big project this year was the shingles. The workers have to come back in April for the final coating. The sills need a little work too. The work was paid for thru the maintenance and memorial funds. Thank you Harry for your steady and dependable efforts at our church.

Agenda item K-Fun Raisers-The Scandinavian items are sold throughout the year and at several events. Half of the proceeds go into the budget and the other half is kept to purchase the inventory. Lenny Kogos asks if we can let the public know that we have these items. Jennifer Williams sends letters to area Lutheran Churches to let them know about the sales.

Agenda item J-In-reach – Next up are the Lenten cluster devotions and May trip to NYC.

Agenda item M-Endowment- Larry Pion fields questions. Stan Jefferson is chairman. The committee meets 3-4 times a year to make any changes. Money is taken out two times a year for the operating budget. We have a 5% spending rate. The principal cannot be touched.

A motion is made by Mona Pion and seconded by several to accept the above reports.

Budget: 2015 Proposed budget-Some of the line item increases were discussed. The salary increase for David and Jennifer were approved. The long-term maintenance fund was increased by \$1,000. Anne Cernak asked if the December Gift letter generated any donations. It did and the donations were generous. Also, the two paving projects are on the wish list. The parking lot was done in 1968 and about eight years ago some cracks were filled.

A motion was made by David K. and seconded by Yolanda C. to accept the budge as amended. Motion passed.

The audit committee report will be deferred.

Nominating Committee: Terry Atkinson reads the nominees. A motion was made by Anne Cernak and seconded by Dave Pueschel to cast one ballot for the slate of nominees. Motion passed.

Meeting Adjourned.

Submitted by Kathleen Zimmerman

## **5. Minutes of Congregational Meeting: April 26, 2015**

The meeting opened at noon with devotions and a thank you to Jeff for such a thoughtful sermon. First on the agenda was a big thank you to all who came and helped with the spring clean-up.

The high school group is beginning a collection of personal needs items, to be distributed to Dial Self. Julie Ringwood's son is the director.

The finances look great. A check for \$6,000 from endowment came in.

Empty Nester Lunch is in May with the high school and confirmation groups to help.

The tag sale is Sat. June 27. We can start to set up at the end of May. No computers, TVs or clothing please. This is a self-serve set up. Bring and price your items. Labels available. This fun raiser is an important part of the budget. Remember to check that donations have all the parts and pieces. Becky suggests that individual pieces could be taped on. Anne C. mentioned that weekend begins a busy holiday week. Can we advertise to attract the traffic.

Blue Grass service will be May 17.

Meeting adjourned with a thank you to Jim and Deb for the wonderful refreshments.

Members present: Linda Smith, Julie Ringwood, David King, Terry Atkinson, Beverly Babcock, Yolanda Campbell, Anne-Marie Kogos, Lenny Kogos, Janet Hass, Jim Rittenhour, Deb Rittenhour, Anne Cernak, Harry Hoyer, Cil Hoyer, Larry Pion, Sanborns, Carol Conrad, Genevieve Bennett, Jim Carpenter, Jackie Pueschel, Becki Stratton, Lenny Stratton, Janina Thayer, Cathy Nelson, Les Nelson, Mike Hayden, Bill Walker, Carol Walker, Lois Holm, Shirley Johnson, Brenda Shaw, Megan, Kathleen Zimmerman, Laretta Paul, Jim Graves, and Darlene Clark

## **6. Congregational Meeting: July 26, 2015**

No minutes.

Members present: Jeffrey Galbraith, Larry Pion, Anne Cernak, Linda Smith, Dave Pueschel, Laretta Paul, Lois Holm, Cecilia Hoyer, Harry Hoyer, Jim Graves, Julie Ringwood, Jackie Pueschel, Terry Atkinson, Darlene Clark, Debbie Sanborn, Yolanda Campbell, Lisa Schlinger, Margareta Athey, Janet Haas and Nina Thayer.

## **7. Congregational Meeting: October 26, 2015**

The meeting opened with devotions at noon.

Terry confirms that financially we are in good shape. The members have time to look over the proposed budget.

A raise is recommended for the secretary, pastor (pension) and organist. Some line items have gone down a bit, such as the transportation for Sunday school activities. The electric bill is expected to go down as well. Harry says that the LED bulbs are expensive (about \$30) but will save in the long run. Mass Save has been in to review our needs and what they could provide under a new program.

Jeff reminds us that our financial statements are on line every week with the weekly newsletter.

Our property insurance carrier has made some recommendations and this has increased the line item by \$350.

Helping our sister church in Tanzania is not a line item. It is a contribution we collect in February.

All adjustments in budget are informational and this is the time for recommendations to the church council. Adjustments will be made in January. Kudos to Jennifer and Cathy who do amazing work on the budget.

Submitted by Kathleen Zimmerman

Members present: Jeff Galbraith, Terry Atkinson, Jim Carpenter, W. Johnson, Darlene Clark, Marie Schmidt, Robin Waldron, Julie Ringwood, Deb Sanborn, Yolanda Campbell, Genevieve Bennett, Cathy Nelson, Anne Cernak, Lisa Schlinger, Shirley Johnson, Les Nelson, Larry Pion, and Lois Holm

## **8. The Reports**

### **A. The President's Report, Terry Atkinson**

Thank you for the opportunity to serve as your Church Council president for the past two years. Many thanks to councilmembers Jeff Galbraith, Jennifer Williams, Steve Tomi, Bonnie Johnson, Laretta Paul, Becky Burleigh-Howes, AnneMarie Kogos, Stan Jefferson, Peter Bagley, Janet Haas, Rod Burrell, Yolanda Campbell, and Lenny Stratton. Being part of a great group of caring people as we addressed the needs, concerns, and business of running the church has been a very interesting and rewarding journey. Each person on the council contributes knowledge, expertise, and understanding to make this possible.

The past year has not been fraught with some of last year's financial challenges, but we continued our careful planning and consideration of the needs of our parishioners, the church building and grounds, and future concerns. St. Paul's is in good shape, and I will say again how much I appreciate the way so many of you quickly step up to the plate to make sure the bills get paid and things get done when an appeal goes out. There is such generosity of spirit amongst you, and that is what makes St. Paul's such a wonderful congregation, along with really stellar leadership. You help with youth activities, events, trips, fun raisers, provide delicious meals and hospitality, clean up the kitchen, teach our kids, and do chores around our seasonal calendar. This is all too incomplete a list of the work associated with keeping our church vital and our

building and grounds beautiful and in good repair. I hope if you don't see yourself on this list by inference that you know how much you are loved and appreciated for your personal dedication and contribution to St. Paul's!

I do think St. Paul's is a very unique church, in no small part because of the welcoming atmosphere and open-mindedness fostered by Pastor Jeff Galbraith. We are extremely lucky to have a pastor who gives so much of himself and is always thoughtful and empathetic. This is why we continue to make time in our busy lives each Sunday, for the inspirational message that carries us through the week, to ponder the concerns of our church family, those of the worldwide community, and enjoy fellowship with one another. It is wonderful to extend our connection with our sister church in Ngerengere, Tanzania through writing. As I assembled them for mailing, I read many of the cards our kids and families wrote in response to the touching letters and drawings we received from the children in Tanzania. How amazing to see people reaching across oceans and continents to make new friends and learn about each other! We are also very grateful for the thoughtful sermons and presence of Wayne Zavotka and occasionally Margaret Payne when they are able to be with us.

Last, but not least, thank you for your interest, support, and ideas as St. Paul's develops and implements sustainable practices as part of its green initiative. There will be increased communication on this topic, along with education and activities as we continue this project. Stay tuned!

THANK YOU, to all you good people who join us at St. Paul's Lutheran Church. May we continue to be a vital and active church who cares about others and continues to do God's work today and every day.

Yours in humble service,

Terry Atkinson  
President, Church Council

## **B. The Pastor's Report, Jeffrey Galbraith**

2015 was another busy and active year at St. Paul's. In 2015 we mourned the loss of Hap Haggett, Marshall Coleman, Millie Tybur, and Louise Varner -- children of God. These saints were each givers of themselves to bring life and light to others—Hap was the ever cheerful Hap with his familiar “dapper” look and cane in hand. I remember Hap as a very inquisitive man with whom I had many a great conversation. His heart and devotion was with people. Marshall was the voice in the choir we looked forward to hearing ever Palm Sunday. He was always on the lookout for young Lutherans at DA or Eaglebrook. Marshall enjoyed reading and sharing his latest find with me and others in the church. Millie's heart was of gold as she always volunteered at church for everything. It is not overstating the point that Millie's life centered on the church. She will always be known for her caring and compassionate spirit. I can hear Louise's cheerful laugh as I write these words. Louise was a most humble woman. For the last many years she lived at the Buckley Nursing Home. There she was a cheerful, caring woman for whom the staff cared for much. Before those years she was always early to arrive at church and take her familiar seat in the back. I will miss them all!

This was also a year with many people concerns, our prayers were filled with the names of many from our family and friends of the St. Paul's family. We keep many in your prayers as they struggle with many health concerns.

Our church family continues to grow and we are grateful for the energy and commitment that our new members bring to St. Paul's. We welcomed Rachael Mason, Lucie Mason, and Julie Gilfeather-Girton.

Our picture board looks great. Larry has his camera at church on Sundays and it ready to take your picture or update your picture. The years reveal changes, so there is a need to update several pictures. Just let Larry know when you might wish to have an updated picture or perhaps your first picture.

I consider myself blessed by you and I am certainly aware of your good feelings toward me and my ministry with you. It is because of you that St. Paul's is such a wonderful church family. I look forward to our shared future in service of a most gracious God, one whose grace I especially feel at St. Paul's. Thanks for your kindness that overflows and overwhelms!

As always St. Paul's was an active church because you were there to help in all the many programs and activities undertaken by the church. Each of you has your own area of interest and I rejoice in your willingness and eagerness to share your time and talents with all of us.

2015 witnessed the continued good work and growth of the Helping Hands Fund. You all should be proud that our church can be there for others to help in their times of need. Let me assure you that the needs are great. This year we were able to provide over \$1,500 in support to those in need. I encourage you to think about a special gift to this fund. You may do so by indicating Helping Hands Fund on your check.

Our outreach/service projects this year included our continuing collections for take-out meals for the community meals program, and the collection of aluminum tabs for Children's Hospital in Springfield. Our periodic collections included a collection of cash for world hunger, a collection of household supplies for the shelters in greater Greenfield, a collection organized by the high school class of personal care kits for the Family Inn in Greenfield, a collection for health kits for Lutheran World Relief, and a collection of winter clothing for the homeless families who have been relocated to the hotels in Greenfield. We are also collecting diapers for the families in the motel shelters. This year was also special collection for the purchase of building brick for our sister church in Tanzania. The response to all of these was overwhelming! Thanks to all for your help and participation.

Our High School students continue to take turns cleaning the church. I am delighted with this arrangement. First, the church is very clean. Second, all of the high-schoolers have an opportunity to earn \$30 a week. Third, this activity creates a sense of belonging and responsibility for our fine young people. Many thanks to our high-schoolers!

During the year we continued to make use of email updates and our website with our weekly newsletter and readings. The newsletter includes archives of movies and pictures. For those not receiving a web delivered newsletter, copies are available in the box above the table in the narthex. This use of email allows us to save considerably on postage and helps us to keep folks informed about people and events in the church. Worship and Music at St. Paul's is exceptional.

At St. Paul's we are blessed with fine vocalists and instrumentalists. Many thanks to Corki Demers who inspires us and guides us in our worship each week. Her leadership of the choir is a wonderful gift. She gives from her heart to guide our worship. I am so pleased that the council in its 2016 proposed budget has added Corki as a paid member of our church staff. She is joined by Terry Atkinson who faithfully devotes herself to our music program and adds much with her awesome voice and guitar skills. We are all grateful. The two are a blessing to us all. David King dazzles us each week on the organ—should I say two organs as David moves between the wonderful Estee reed organ and the larger electronic organ. How blessed we are with David-- his musical offerings each week are a wonderful ministry to us all. Thanks also to Mona Pion who has worked with our young people to prepare a song each month. This year we celebrated our tenth Celtic service and our tenth Blue Grass service-- certainly musical highlights. In August we added a special liturgy for laughter Sunday. At the Christmas eve service this year lighted candles returned to the welcome of all. If though I was nervous, I must say it was beautiful and inspirational. I am looking forward to what new blessings the choirs will have for us in 2016.

Many thanks to Wayne and Margaret for their willingness to take turns doing the sermon. Wayne is a "regular." He preaches the second Sunday of each church season and in July.

Our children are a blessing to us and the many who volunteer to teach are a blessing also. An important part of St. Paul's mission is the education of the young. In today's world the pressures on our young people are great. I am pleased that we have an opportunity to offer to our young people a spiritual vision of the world. One aspect of the spiritual vision is caring for others. This year Mona with the help of Becky has done a marvelous job leading our SCS. Our schedule is working: The children age 3 years old to 3<sup>rd</sup> grade will meet downstairs after the Red Basket lesson. At 10:00am the kids meet downstairs to work on the song which they will sing on the first Sunday of each month. Grades 4-12 continue to meet each Sunday. Our children also enjoy many activities throughout the year. Thanks to all those who volunteer to help and contribute to our Youth Fund.

It is such fun to see all the children at our many gatherings. Thanks to many of you who helped with our youth activities. I am so pleased that we can involve our youth in a variety of activities and truly appreciate your help.

In May we had a wonderful trip to NYC to a wonderful meal in Chinatown and an emotional visit to the 9-11 memorial. This year plans are not yet complete, but we may still be able to see an off Broadway show or take a trip to Maine and the Marginal Way. First Choice Tours is working on the possibilities.

In August, we again rented a motor coach for the high school Boston trip. The trip was open to all in the church and the buss was full! Our trip took us to the zoo in Boston, Quincy Market, and Harvard Square. It was a full and rewarding day. Our driver was exceptional!

Maintaining our property must be a top concern. Harry Hoyer deserves many thanks for his continued leadership in managing the property concerns at the church. Thanks to all those who cared for the lawn and cleaned up the leaves. Our exterior staining project is not yet complete. A second coat will be needed in the spring. In April we had a very successful spring clean and will have another this April. A special thanks goes out to Jim Carpenter for the gracious donation of our new outdoor shed. We certainly needed the storage space. Steve Tomi has made good use of it with his frequent and thoughtful use of our outdoor tools with the result that our grounds look great.

Our fun raisers were all very successful this year. I know that they are building on successes from previous years. So many hands made these events possible. Our tag sale was a great success—it is never too early to start collecting!! Organizing the tables according to item type and having everyone price their items saved us much time. Sara did a marvelous job of giving the basement a true department store feel. Our spaghetti supper was a big hit and again thanks to all the helping hands and the great work of a fine crew guided by Debbie Mumblo. We received many great reviews for the way our young people helped as servers at the meal! Kathy Zimmerman did a fantastic job in coordinating the Craft Fair and the addition of the Swedish items thanks to Cathy Nelson and Bonnie Johnson was a plus. Thanks to Harry and his German sausage crew for making these tasty sausages available at the Tag Sale and Craft Fair.

It is such a good feeling that we can end the year again in the black, for it is very frustrating when we cannot pay our bills. Keeping track of everything and paying all the bills, however, takes a lot of time and effort. Cathy Nelson continues to bless us with her diligent and careful work as financial secretary. Thanks also to Jennifer Williams our treasurer who pays the bills and manages many of the “forms” we are required to file. Jennifer uses Quickbooks for our financials. The monthly reports are posted in the hospitality room and on the weekly newsletter page (check the left margin for the link). The Endowment Committee have done a great job of managing the church’s endowment funds.

Carol Conrad continues to do a great job for all of us in leading the altar guild and making sure that each Sunday we are ready for our worship. She coordinates many volunteers and maintains all of the necessary supplies. I know that she would appreciate anyone who would like to volunteer for a month.

The church council has served us all very well and deserve thanks. A special word of thanks for Terry who has served as our council and congregational president-- what a great job she has done. Terry has now completed two three year terms on the council and will be retiring for I hope only a short time. Also retiring after much great service to the church is Bonnie Johnson and Stan Jefferson.

I am especially thankful to Terry for encouraging our Green initiative. We now compost what in the past we simply threw away! Terry obtained a grant for the church to help in sustainability efforts. Each week the compost, trash, and recycles are weighted and added to a spreadsheet which you can see by clicking on the left side of the weekly newsletter. The results are impressive! A special thanks also to Lenny Kogos with the help of Annemarie who each week take all of our compostables and trash to the dump where there is a large compostable station.

A very special thanks to Jennifer Williams, our secretary and treasurer. However, Jennifer is more than those titles, for she serves St. Paul’s in a host of ways, faithfully working quietly behind the scenes providing a steady and welcome voice to help guide me with wise counsel and to serve as a sounding board. I appreciate and value Jennifer very much.

Words do not do justice to the life, work, service, and vitality of St. Paul’s.

I thank all of you for your support of St. Paul’s and your kindness and guidance to me, I look forward to all of us sharing an exciting ministry in 2016 and pray for God’s direction and blessings for us all.

I close with our vision statement that it may guide us in 2016.

### **A Vision for St. Paul's**

The message of God's redemptive activity and our call to join in that activity will be central to all that we say and do.

St. Paul's will be a community in which all are welcomed.

We will never hesitate to invite others to share in our community and our understanding of God's redemptive activity.

Embracing the call to join in God's redemptive activity, we will seek wherever we may go to make a difference in this world of ours.

St. Paul's will continue to respond to the larger communities in which she lives and moves.

St. Paul's will be filled with the Spirit's energy and so always be on the lookout for new ways to tell God's story of redemption and reach out in service to others.

Our slogan, Christ Centered and People Focused, will not simply be nice words, but be what others say in judging us.

-Jeff

### **Congregation Statistics**

	2014	2015
Baptized	3	1
Confirmed	0	2
Transferred-In	13	2
Transferred-Out	1	0
Funerals of Members	6	4
Voting Members	180	180
Non-Voting Members	36	36
Inactive Members	54	53
Average Weekly Attendance	75	65

### **C. Worship and Music Committee,**

**Corki Demers, Terry Atkinson, and David King**

Our choir is open to all. We rehearse on Sundays with the exception of the first Sunday of the month, beginning at 9:30 am. This year we continued with a number of special services including a Celtic, Blue Grass, Laughter Sunday and several seasonal services such as for Valentine's Day, Epiphany, Reformation, All Saints, and Pentecost as well as the beginning of the SCS year. We are delighted to have Wayne and Margaret take turns in the pulpit. Your ideas and suggestion are always welcome, so please let us know what you think.

### **D. Altar Guild, Carol Conrad**

What we do: Each month of the year an individual or a couple sets up the altar for Sunday worship and straightens up after church. On communion Sundays, duties include setting up for communion in addition to the regular set-up. Basically, that's it. We substitute for and assist each other as needed-- no problem. This is a good way to serve the church and help Jeff, since without the Altar Guild Jeff must assume all the above responsibilities. If assisting on the Altar Guild might be one of your ways of serving our church, speak to Jeff or to Carol Conrad to investigate further.

Our communion bread is homemade by Cathy Nelson and Bonnie Johnson, alternating months. We all certainly appreciate their delicious contributions. On communion Sundays there is a duck-shaped basket of envelopes on the table in the narthex; these offerings help defray some of the Altar Guild expenses. There is a flower chart in the coffee room. If you'd like to supply flowers on any given Sunday, just sign up for that date, add a message for the bulletin if you want, and bring the flowers to the church. And if you would like a reminder call to jog your memory before "your" Sunday, please indicate that by a note -- and we will make it happen.

### **E. Fellowship**

St. Paul's had another busy year with many activities. A few of the highlights were the Carnival, a progressive dinner, the Passover Seder, an Easter breakfast, two Empty Nester Luncheons, Muffins for Mom, a church picnic, the Halloween party, a wonderful St. Lucia celebration, the Dana Vespers, and the Christmas party and play.

Our bus trip in May was to the 9/11 Memorial in NYC and lunch in Chinatown. All activities have been well attended and enjoyed by children and adults. The Halloween party gets better every year thanks to Mona and a host of helping hands!

The Christmas party as usual, was enjoyed by all. Again we had pizza and two piñatas after the rehearsal. Muffins for Mom had many new helpers in the kitchen and setting the tables and they all did a great job. Each year St. Paul's has more people, not only attending its activities but, taking part in them and making them a success. We look forward to our 2016 activities and encourage you to stop by the bulletin board in the picture board room to sign-up to help in any of the activities which interest you.

## **F. Sunday Church School, Mona Pion**

Sunday School classes resumed at St. Paul's on September 13th and were followed by our annual Rally Day Picnic. A large and diverse group of our church families attended and we all enjoyed an afternoon cookout, sharing fellowship, swimming and a great time together. Thank you Janet for sharing your home for this event.

The Red Basket Youth Choir has resumed and sings on the first Sunday of the month. The Sunday School children have again chosen Heifer Project as their community service program to support with their Sunday School offerings. They chose three animals to purchase this year and we will need to raise \$650.00 to reach their goal. We plan to hold a car wash in warmer weather and also start a can and bottle drive to supplement the weekly offerings. The Confirmands will assist by sorting and rinsing the returns to be turned in. In May, we will travel to the Heifer Farm, located in Rutland, Mass, to see how their funds are used to purchase, care and then send the animals to needy people throughout the world.

We currently offer four Sunday School groups at St. Paul's. They are the Red Basket Group, The Acolytes, the Confirmands, and High School Group. The red basket group is made up of our youngest church members. The acolytes assist Pastor Jeff in the service by lighting candles and participate in the communion services and special church services at Christmas and Easter. They have also assisted as servers at our annual Spaghetti Supper. The confirmands have begun their first year of a two year program taught by Pastor Jeff and meet with him on Sunday mornings at 9:15am. They have assisted with serving at the Empty Nester's Luncheon and have helped serve at Community Meals. The high school group's community service project continues to be preparing bag lunches to be distributed at the Community Meals. Assisted by the confirmands, they continue to collect and sort food items to prepare take home meals for the Community Meals Program. Each year we try to prepare between 750 and 1000 bags lunches as the need continues to grow. Check the newsletter for a list of items needed to prepare these meals.

Becki and I would like to thank all of the parents, volunteers, and teachers who continue to assist with our Sunday School Program. Our wonderful teachers this year include: Arianna White and Zach Howes, Mike Hayden, Samantha Curtis, Yolanda Campbell, Becki Burleigh-Howes, and Mona Pion. There is always a need for volunteers to assist with our many church school programs: the Halloween Party, the Christmas Party and Pageant, Lenten and Easter programs. Speak with Becki or Mona if you would like to assist or teach at some time.

Two final thoughts for my report this year: I would really like to thank the high school group and Yolanda for the wonderful job they did in creating a fun Haunted House for this year's Halloween Party. The theme was Alice in Wonderland and it was exciting to see their determination to plan and create the rooms and costumes for our church youth. A special thank you to Yolanda's friend Linda, who assisted with the makeup in transforming our youth. My second thought is how amazing and yet sad to see how our Sunday School Children have grown up and moved on leaving our school with its smallest attendance level in many years. I would like to encourage everyone to remember to invite friends, new families, and reconnect with old families and friends and invite them to join us here at St. Paul's Lutheran Church. Thank you.

Mona Pion & Becki Burleigh-Howes  
Sunday School Co-Superintendents

## **G. Out-Reach**

Thank you for your continued support of our outreach programs. During the year we are involved in many outreach program including collection for Community Meals, and world disasters. Further we collected over 700 pounds of food and household goods for the sheltering programs in our area; collected monies for world hunger and the community meals programs; collected diapers for the children who are residing in the motels in Greenfield; collected gloves, mittens, winter clothing and hats for the homeless who are residing in motels in Greenfield; many pounds of personal care products for the Greenfield Family Inn; and made over 60 health kits for Lutheran World Relief. Thanks to Anne Cernak for mailing the health kits. The high school class assembled over 700 lunches for the community meals program. A highlight of our year was the gift of bricks to our sister church in Tanzania for their new education wing.

Here is a list of our various out-reach projects.

### **On-going Programs**

**Collection of aluminum tabs.** The tabs are used by Children's Hospital for the purchase of medical equipment. You may place your tabs in the jar on the table in the narthex.

**Collection of nonperishable food for Community Meals Program.** The confirmation and high school classes collect nonperishable food for the ongoing project of supplying take home bag lunches three to four times a year to the Community Meals Program. Items include fruit cups, instant soup, small packet beverages, snack size cheese and peanut butter crackers, and so on. You may place your items in the baskets located in the picture board room.

**Helping Hands Fund.** Contributions made to the Helping Hands Fund are used for those needing help with food, utilities, medicine, and so on. The Fund disburses on average \$2,000 a year. The need is great. You may contribute to this fund by indicate Helping Hands Fund on your check or envelope.

### **Periodic Programs**

**Fill the House (mid-July through August).** The collection of household goods (bleach, laundry detergent, cleaning liquids, baby wipes, diapers and so forth for the sheltering program in Greenfield.

**School Kits or Health Kits (mid September through October).** The acolyte group will assemble your contributions and send to Lutheran World Relief.

**Winter Clothing (mid November through December).** The collection of winter clothing stayed local this year, going to the homeless families living in the local motels.

**"Souper Bowl" (First Sunday in February).** Cash collection for the local Community Meals Program.

**World Hunger Appeal (Lent).** Cash collection during the Sundays of Lent for the Lutheran Church world hunger programs.

**Person care items for Family Inn (May and June.)** A collection of personal care items for the Greenfield Family Inn--shampoo, hair conditioner, combs, hair brushes, nail clippers, nail files, hand soap, children bubble bath, razors for men and women, shaving cream, deodorant. The items are sorted and delivered by the confirmation and high school classes.

**Heifer Project (Sunday School Year).** The offerings of the Sunday Church School children support the Heifer Project—the gift of animals to help communities overseas become self-sufficient.

### **Occasional Programs**

**Support of our sister church in Tanzania.**

**Support of the ELCA Disaster Relief programs**

**H. Property Committee, Harry Hoyer**

Another year at St. Paul's has come and gone. I'd like to thank everyone that has helped in anyway with the upkeep of our church. A few of the items that were done this past year besides normal maintenance were the replacement of the toilets to low volume ADA units, LED lights in the chancel area, all new window sills installed on the parking lot side of the church, a roof leak repaired, and a new well equipped storage shed which was donated by Jim Carpenter.

Thank You, Harry Hoyer

**I. Finance Committee**

The proposed budget for 2016 represents a slight increase over our 2015 budget. A special thanks to our volunteer treasurer, Jennifer Williams and to Cathy Nelson for her work as our financial secretary. These two individuals put in numerous hours of work for St. Paul's.

### Profit & Loss Budget vs. Actual January through December 2015

#### Budgeted Income

<b>Building Users</b>	\$30.00	\$200.00
<b>Carry Over</b>	6,000.00	6,000.00
<b>Endowment</b>	15,940.41	15,000.00
<b>Fun Raisers</b>		
<b>Craft Fair</b>	5,193.45	5,000.00
<b>Ethnic Items</b>	220.25	350.00
<b>Spaghetti Supper</b>	2,014.00	1,800.00
<b>Tag Sale</b>	5,925.63	5,350.00
<b>Total Fun Raisers</b>	13,353.33	12,500.00
<b>Hospitality Interest</b>	394.00	250.00
<b>Checking Interest</b>	3.11	20.00
<b>Savings Interest</b>	15.32	
<b>Total Interest</b>	18.43	20.00
<b>Miscellaneous</b>	256.48	
<b>Non-Pledges</b>	11,905.25	14,570.00
<b>Plate</b>	4,242.74	4,000.00
<b>Pledges Special</b>	56,015.29	56,296.00
<b>Altar Guild</b>	30.00	50.00
<b>Ash Wednesday</b>	28.00	100.00
<b>Christmas</b>	263.00	325.00
<b>Easter</b>	303.00	350.00
<b>Good Friday</b>	65.00	50.00
<b>Holy Thursday</b>	73.00	50.00
<b>Initial</b>	26.00	25.00
<b>Thanksgiving</b>	68.00	50.00
<b>Total Special</b>	856.00	1,000.00
<b>Thrivent</b>	4,586.00	4,000.00
<b>Total Budgeted Income</b>	\$113,598.93	\$113,836.00

#### Budgeted Expenses

##### Administration

<b>Office Supplies</b>	367.66	350.00
<b>Postage</b>	232.40	150.00

Printing	0.00	50.00
Synod Assembly	185.00	150.00
Telephone	559.32	750.00
Web/Email	440.00	440.00
<b>Total Administration</b>	<b>1,784.38</b>	<b>1,890.00</b>
<b>Churchwide Education</b>		
Adult Education	151.00	
Churchwide Activities	4,075.95	3,000.00
Confirmation	410.49	350.00
Sunday Church School	182.40	400.00
Youth Programs (Vans)	1,777.32	3,250.00
<b>Total Churchwide ED</b>	<b>6,597.16</b>	<b>7,000.00</b>
<b>Employee Expenses</b>		
Organist Salary	9,758.26	9,800.00
Pastor		
Housing Allowance	18,949.92	18,950.00
Pension	20,133.00	20,520.00
Reimbursed Exps	7,500.00	7,500.00
Salary	13,590.00	13,590.00
<b>Total Pastor</b>	<b>60,172.92</b>	<b>60,560.00</b>
Payroll Expenses	1,110.69	1,125.00
Secretary Salary	4,758.33	4,800.00
Worker's Comp	851.00	725.00
<b>Total Employee Expenses</b>	<b>76,651.20</b>	<b>77,010.00</b>
<b>Funraiser Expenses</b>	<b>3,337.32</b>	<b>3,000.00</b>
<b>Outreach</b>		
Interfaith Council	75.00	75.00
Pastoral Counseling	0.00	75.00
Synod Benevolence	2,000.00	2,000.00
<b>Total Outreach</b>	<b>2,075.00</b>	<b>2,150.00</b>
<b>Property and Maintenance</b>		
Custodian	1,530.00	1,560.00
Fees		
Building Inspector	80.00	80.00
Food Service Permit	40.00	40.00
<b>Total Fees</b>	<b>120.00</b>	<b>120.00</b>
Long Term Maintenance	2,000.00	2,000.00
Property Insurance	3,433.50	3,400.00
Short Term Maint	391.70	500.00
Snow Removal	2,550.00	1,500.00

<b>Total Property and Maint</b>	10,025.20	9,080.00
<b>Utilities</b>		
Electricity	2,744.73	3,200.00
Natural Gas	2,270.96	2,500.00
Water	234.26	150.00
<b>Total Utilities</b>	5,249.95	5,850.00
<b>Worship Expenses</b>		
Altar Guild	401.92	200.00
Bulletins	284.38	250.00
Pastoral Supplies	0.00	100.00
<b>Total Worship Expenses</b>	686.30	550.00
	\$106,406.5	\$106,530.0
<b>Total Budgeted Expenses</b>	1	0

#### Other Income

Long-Term Maintenance Interest	\$9.50
Long Term Maintenance Income	7,600.00
NOAA- grant	660.00
<b>Non-Budgeted Income</b>	
Easter Flowers	858.95
FC Community Meals	442.00
Helping Hands Fund	1,390.00
Memorial Funds	225.00
NYC Trip	11,283.00
Reserve Fund	220.25
Sunday School Collection	167.00
Tanzania- addition	2,316.00
Youth Fund	8,310.00
<b>Total Non-Budgeted Income</b>	25,212.20

#### Other Expense

Long Term Maintenance Expense	976.83
<b>Non-Budget Expenses</b>	
Easter Flowers	891.90
Franklin County Community Meals	442.00
Helping Hands Fund	1,390.00
Memorial Funds	1,232.01
NYC Trip	11,352.00
Tanzania- Addition	1,816.00
Youth Fund	8,309.83
<b>Total Non-Budget Expenses</b>	25,433.74

#### J. In-Reach Committee

The In-Reach Committee is responsible for our picture board and the organization of our geographic clusters of members. Many people have asked about the clusters. Everyone is a member of a cluster, a rough geographic grouping of the parish into smaller groups. The clusters go by color and our picture board is organized by cluster-- Green for Greenfield; Red for Turners, Montague, Millers, Erving; Brown for Shelburne, Colrain, Leyden, Claremont, Ashfield, Buckland; Yellow for Sunderland, Deerfield, Amherst; Magenta for Vernon, Brattleboro, Hinsdale, Northfield, Bernardston. Each cluster has a wonderful opportunity to come together during the Advent and Lenten Cluster Devotions. On Sundays Larry always has his camera ready.

#### **K. Fun Raisers**

There were three fun raiser events this year. Our first event was the Tag Sale, which offered a large selection of donated items. We changed the date to the last Saturday in June and it was successful. A special word of thanks goes to those who helped with the sale, the sausage sale, the strawberry shortcake sale, and the bake sale. Again the results were excellent. **Now** is the time to start putting away items for this year's tag sale.

Our second event was the Spaghetti Supper in September. So many people were involved, please know that your work is appreciated. Special thanks to Debbie Mumblo for her coordination of this event.

The Craft Fair was a huge success and the baked goods and soup kitchen were again very popular. This year we had many fine crafts donated as well as a large selection of items for raffles. Thanks to all who donated their time, items, or services to make our fun raising events such a success. This year we actually sold out of the German sausage before the end of the craft fair! Thanks to Harry and the "gang." Many grateful thanks to Kathy Zimmerman for chairing this event and guiding us through all the many details. Now is the time to begin preparing handcrafts for the November 2016 Craft Fair. We are very much in need of new craft items.

#### **L. Viking Lodge 756, Vasa Order of America**

We continue to meet on the first Tuesday each month except February and July each year. We continue to have approximately thirty members from age 17 to 93. In December each year, in conjunction with St. Paul's we host a St. Lucia Celebration, a Festival of Lights followed by traditional Scandinavian refreshments. The children learn holiday songs in Swedish and English. The church women continue to sell their Swedish gifts at the celebration and we appreciate their contribution to the festivities.

The Vasa Order membership is now open to anyone interested in the Scandinavian cultures. Our meetings begin at 7p.m. with a short business meeting followed by coffee and refreshments and then we have a short ethnic program before going home.

Some of the other programs featured during the year include a Finnish sauna party in January, a Hot Tub party in February, a Swedish Pancake dinner in March, Walpurgis Bonfire in April, Midsummer Party in June, Travelogues Swedish Language lessons, and making new friends and enjoying old friendships.

Esther Johnson, Chairman

#### **M. Endowment Committee, Stan Jefferson**

The following members make up St. Paul's Lutheran Church Endowment Committee: Mike Hayden, Larry Pion, Erich Hoyer, Bill Walker and Stanley Jefferson, chairperson.

We met a few times this past year reviewing our General and Parsonage accounts. No changes were contemplated and we continued to have our 5% annual withdrawal transferred directly to the churches operating fund by wire.

The Endowment Committee manages two Funds: **\*The General Fund\*** has 6 Mutual Funds and about 7.9% in cash and cash equivalents in its portfolio. We started the year with \$229,350 and withdrew 5%, \$11,537, (2 ½% in the spring and fall) for the Church operating account. We ended the year with \$208,271 in Mutual funds, and \$18,067 in cash totaling \$226,338; a loss of 1.3 %. Had we not taken out the \$11,537 our gain would have been 3.7%

**\*The Parsonage Fund\*** also has 6 Mutual Funds and about 7.8% cash in its portfolio. We started the year with \$82,726 and after withdrawing \$4,800 for the Church operating account we ended the year with \$77,995; down 5.7 %. Had we not taken out the \$4,800 for the Church operating account we would have broken even.

Summarizing the funds we managed in 2015 we started with \$312,076. We withdrew \$16,337 (for the church operating account) and ended year 2015 with \$307,333; down 1.5 %. Had we not taken out the \$16,337 we would have been **up 3.7%**

To compare our performance, gains for the three major indexes for the year 2015 were

DJIA            - 2.2 %  
 Nasdaq        + 5.7 %  
 S&P 500 - 0.7 %

At year end we were invested in 12 diversified no load mutual funds. Our holdings are in 5 families of funds consisting of: Fidelity, T. Rowe Price, Vanguard, Nuveen and Dreyfus and include Capitol growth and appreciation funds, new Asia fund, Global equity, high income, mid cap, small capital growth, and real estate funds.

Respectfully Submitted,  
 Stan Jefferson, Chairperson

## N. 2016 Proposed Budget

### Income

#### Budgeted Income

Building Users	\$100.00
Carry Over	7,700.00
Endowment	15,500.00

#### Fun Raisers

Craft Fair	5,500.00
Ethnic Items	400.00
Spaghetti Supper	1,900.00
Tag Sale	5,000.00

Total Fun Raisers	12,800.00
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Hospitality	300.00
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#### Interest

Checking Interest	3.00
Savings Interest	17.00

Total Interest	20.00
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Non-Pledges	14,300.00
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Plate	4,000.00
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Pledges	50,314.00
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#### Special

Altar Guild	25.00
Ash Wednesday	25.00
Christmas	250.00
Easter	250.00
Good Friday	50.00
Holy Thursday	50.00
Initial	25.00
Thanksgiving	25.00

Total Special	700.00
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Thrivent	4,000.00
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	<u>\$109,734.0</u>
<b>Total Budgeted Income</b>	<u>0</u>

## Expense

### Budgeted Expenses

#### Administration

Office Supplies	\$350.00
Postage	150.00
Printing	50.00
Synod Assembly	185.00
Telephone	750.00
Web/Email	<u>440.00</u>

**Total Administration** 1,925.00

#### Churchwide Education

Churchwide Activites	3,000.00
Confirmation	750.00
SCS	400.00
Youth Programs (Vans)	<u>1,500.00</u>

**Total Churchwide Ed** 5,650.00

#### Employee Expenses

Music Director Salary	2,000.00
Organist Salary	10,050.00
Pastor	
Housing	18,950.00
Pension	22,020.00
Reimbursed Exps	7,500.00
Salary	<u>13,590.00</u>

**Total Pastor** 62,060.00

**Payroll Expenses** 1,300.00

**Secretary Salary** 5,050.00

**Worker's Comp** 850.00

**Total Employee Expenses** 81,310.00

**Funraiser Expenses** 3,500.00

#### Outreach

Interfaith Council	75.00
Synod Benevolence	<u>2,000.00</u>

**Total Outreach** 2,075.00

#### Property and Maintenance

Custodian	1,560.00
Fees	
Building Inspector	80.00
Food Service Permit	<u>40.00</u>
<b>Total Fees</b>	120.00

**Long Term Maint.** 1,500.00

**Property Insurance** 3,750.00

**Short Term Maint.** 500.00

Snow Removal	<u>1,250.00</u>
Total Property and Maint.	8,680.00
Utilities	
Electricity	2,700.00
Natural Gas	2,250.00
Water	<u>250.00</u>
Total Utilities	5,200.00
Worship Expenses	
Altar Guild	200.00
Bulletins	275.00
Pastoral Supplies	<u>100.00</u>
Total Worship Expenses	575.00
	\$108,915.00
Total Budgeted Expenses	0

#### **O. Audit Committee**

The Audit Committee has not finished their audit of the 2015 financial records.

#### **P. Nominating Committee and Elections**

Anne Cernak, Lois Holm, and Debbie Rittenhour

#### **FOR COUNCIL**

One Year Term- Vote for One

Jim Rittenhour

Three Year Term- Vote for Four

Margareta Athey  
Yolanda Campbell  
Janet Haas  
Josh Savoie

#### **FOR AUDIT COMMITTEE**

Three Year Term- Vote for One

Esther Johnson

#### **FOR ENDOWMENT COMMITTEE**

Three Year Term- Vote for Three

Les Nelson  
Larry Pion  
Bill Walker

#### **FOR NOMINATING COMMITTEE**

One Year Term- Vote for Three

Anne Cernak  
Lois Holm  
Debbie Rittenhour

**FOR FINANCIAL SECRETARY**

One Year Term - Vote for One  
Cathy Nelson

**FOR TREASURER**

One Year Term - Vote for One  
Jennifer Williams