

**Unitarian Universalist Church  
of Medford**

**Annual Report  
2021-2022**

# **Annual Report 2021-2022**

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# **Annual Meeting Agenda – June 5, 2022**

1. Call to Order.
2. Chalice lighting and invocation.
3. Choose a moderator.
4. To receive and act upon the written or oral annual reports of the Board of Trustees, the Director of Religious Education, the Music Director, and various committees.
5. To receive a report from the Board of Trustees regarding any expenditures beyond the previously approved 2021-2022 operating budget.
6. To accept and approve the proposed financial operating budget for 2022-2023.
7. To accept nominations and vote on candidates for the offices of Trustee, Treasurer, Assistant Treasurer, Clerk, Collector, and Nominating Committee.
8. To elect delegates to the General Assembly of the Unitarian Universalist Association.
9. To elect delegates to the General Assembly of the Unitarian Universalist Association.
10. Adjourn.

# WARRANT

For an Annual Meeting of the Congregation of the Unitarian Universalist Church of Medford to be held June 5, 2022 at 12:20 pm, or immediately following church services in the Sanctuary and via Zoom.

## GREETINGS

To the members of the Unitarian Universalist Church of Medford, Massachusetts: You are hereby notified that the Annual Meeting will take place in the Sanctuary, and on Zoom, on Sunday, the 5th of June 2022, at 12:20 pm, or immediately following Church services, at which time and place the following articles are to be acted upon and determined exclusively by Voting Members, in accordance with and subject to the bylaws of the Unitarian Universalist Church of Medford:

1. To choose a moderator;
2. To receive and act upon the written or oral annual reports of the Board of Trustees, the Director of Religious Education, the Music Director, and various committees;
3. To receive a report from the Board of Trustees regarding any expenditures beyond the previously approved 2021-2022 operating budget;
4. To accept and approve the proposed financial operating budget for 2022-2023;
5. To accept nominations and vote on candidates for the offices of Trustee, Treasurer, Assistant Treasurer, Clerk, Collector, and Nominating Committee;
6. To elect delegates to the General Assembly of the Unitarian Universalist Association;
7. Other articles to be set by the Board of Trustees.

Faithfully submitted,

The Board of Trustees of the Unitarian Universalist Church of Medford

Liz Ammons, Chair

Ann Heintz, Vice-Chair

Lily MacNamee

Paul Marcucilli

Steve Schmidt

Jenn Vento

Brian Wolf

# Notes from June 6, 2021 Annual Congregational Meeting

The meeting was called to order at approximately noon on Sunday, June 6, 2021.

The meeting was opened with a prayer by Rev. Bruce Taylor.

The Acting Clerk, Steve Schmidt, then indicated that Jenn Vento had agreed to act as Moderator and Steve Schmidt would serve as Recorder for the meeting. There were no objections.

A quorum was recorded by taking a printing the Zoom Gallery view of the meeting which showed 34 members present along with Rev. Bruce.

The minutes of last year's Annual Meeting were approved.

The Annual Reports of the Board, Director of Religious Education, the Music Director, and the various committees were received.

Michael Glenn and Geoff Ward reported on expenditures that went beyond the previously approved 2020 – 2021 operating budget. All of those expenses were for critical work for building upkeep and to meet certain unexpected costs of the restoration of Osgood House. This report was received by the Congregation.

Geoff Ward and Michael Glenn then presented the proposed operating budget for 2021-2022. There was some discussion regarding the projected deficit and whether or not this should be covered by drawing upon the principal of our funds. Michael Glenn explained that with the good showing of the market the dividends from our investment funds and a return to income from fundraising rent for space use are likely to cover the deficit. The congregation agreed that there was no need to draw on the principal of our investment funds at the present and the proposed budget passed with a unanimous vote.

On behalf of the Nominating Committee, Tammy McKanan presented the following for approval:

Ann Heintz and Lily MacNamee for three-year terms to the Board.

Steve Schmidt for an extended one-year term to the Board.

Steve Schmidt for Clerk.

Emily Hanna to continue as Assistant Treasurer.

Russell Tripp to continue as Collector

The nominations were unanimously accepted.

After some discussion regarding attendance at the UUA General Assembly and a confirmation that the church would cover the registration fee for our two non-minister delegates who could not afford to pay, Ann Heintz and Paul Marcucilli were unanimously accepted to attend the GA as UUCM's voting delegates.

The meeting was adjourned at approximately 1:00 pm.

Respectfully submitted,

Steve Schmidt,

Clerk

# Annual Report from the Board of Trustees – June 5, 2022

The powers and responsibilities delegated to the Board of Trustees by the UUCM congregation, as specified in our church Bylaws, include: (1) Appoint annually the chairs and other members of the Religious Education, Finance, Property, Membership, and Worship committees, and define their responsibilities and powers. (2) Appoint, from time to time, the chairs and other members of such special committees as it deems advisable, define the responsibilities and powers, and receive the reports of such committees. (3) Administer, directly or by delegation, all the affairs of the church except as expressly provided otherwise in the Constitution and Bylaws and report its actions at the Annual Meeting, including a report of the proposed annual financial budget.

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The past church year went well. After a year of remote services because of the pandemic, hybrid services began in the fall, offering vaccinated people the option of attending services in person while those who could not or did not wish to do so could see and hear the service on Zoom. Live-streaming the service and then hosting a remote social hour afterwards for virtual attendees required a lot of work from a core group of volunteers in the congregation. The Board is very grateful to those volunteers for their dedicated work in making hybrid services possible. By the end of the church year, it was possible to make masks optional for fully vaccinated and, if eligible, boosted people attending in person, which was a welcome development.

Throughout the year, the Board met once a month to take up issues and questions as they arose, such as the status of the pandemic and revisions of our COVID policy, and to respond to requests and ideas from members of the church and the standing committees: Worship, Religious Education, Building and Grounds, Social Justice, Music, and Ministerial Support. A report of the church's finances was regularly provided to the Board by Michael Glenn each month, for which we were very grateful.

Despite the fluctuating and uncertain situation caused by the pandemic, many church activities proceeded successfully. Sunday services continued every week, alternating between services led by Rev. Bruce and services that were lay-led or led by a guest minister. We only missed one service in the winter due to the weather. The Board is grateful to the Worship Committee for its excellent work in creating a varied and engaging year of lay-led and guest-minister worship services.

In the late summer, the exterior restoration of the Osgood House was completed, thanks to the amazing leadership of Susan Jhirad and the grant we received from the Community Preservation Act in Medford. The historic house now looks beautiful and will last for many more years to come. To celebrate and to thank the community for the grant, an open house was held in the fall, which was joyful and very well attended.

In the middle of the church year, the Board conducted the mid-year review of the minister called for in his contract. Rev. Bruce provided a self-evaluation, and each Board member spoke with four or five church members to gather their comments and suggestions. The Board compiled a report of its findings, which was then shared with Rev. Bruce.

On two occasions, the Board authorized special collections that were taken up as part of the church's commitment to important social justice and charitable causes. At the Christmas Eve service, the church collected \$314 to give to La Colaborativa, and in the spring the church collected \$601 for relief to people in and fleeing from Ukraine.

Also in the spring, we authorized converting space in the Osgood House into living space for a family of Afghan refugees moving to Medford. Many church members generously volunteered time, labor, and necessary items to get the house ready for the family, which is now living there. In addition, after a hiatus of two years because of the pandemic, our annual rummage sale – expertly supervised by Lourie

August – was held once again in May. Touchstone and meditation groups met virtually throughout the year, with some transitioning to in-person gatherings in the late spring.

At the request of the Worship Committee, the Board voted in April not to have remote services in the summer, when our Sunday services are smaller and more informal. During the summer, we will take up the question of whether to continue hybrid services in the fall. Also, the Board will take up the issue of how to make our annual canvass as successful next year as it has been in the past – or even more successful. The goal of the canvass is to raise money for church operating costs, which is very important. We will study the results of this year’s canvass to see what we can learn to provide good support for our canvass leaders.

We wish to thank our staff, all of whom are part-time – Reverend Bruce Taylor, Director of Religious Education Mimi Olivier, Music Director Molly Ruggles, sexton Jim Costello, and staff assistant Brenda Bonetti for the dedication they bring to the church. Also, we are extremely grateful to the members of the congregation who volunteer their time, talents, and money to keep the church going. We are a small but vibrant community whose existence means a lot to many people in the congregation and whose presence in the community as a liberal religious organization is very important. We urge all church members and friends to continue their support for the church and to step up as volunteers to help us continue to grow and thrive. We need the active support of everyone!

In fellowship,

Your UUCM Board

Liz Ammons, Chair

Ann Heintz, Vice Chair

Lily MacNamee

Paul Marcucilli

Steve Schmidt, Clerk

Jenn Vento

Brian Wolf

# Minister's Annual Report to the Congregation

I am now completing my second year at UUCM and am very happy in this ministry. I enjoy the challenges, I appreciate your commitment, and it is a privilege for me to walk this path with you.

At the end of January, the Board completed my midterm performance review based on feedback they gathered from church members. Since then I have been following up on their recommendations: to improve my preaching style, and to get to know you better. I have taken some coaching/mentoring sessions with the Rev. Stephen Shick who teaches *Speaking by Heart*, a method of extemporaneous preaching. I have led several after-church conversations, and I have been facilitating a Touchstone group. I have also been fielding more pastoral calls this year.

Some of you may remember my 4/3/22 service on disability which included my reflections on hearing loss, its impact on my ministry with you, and how I seek to overcome it. During the social hour, I have been using a special microphone to help me hear and participate in conversations in a crowded room. I am always looking for new ways to engage church members, and am thankful for your support.

## *Board and Committees*

Although I was on leave for the month of August in 2021, I attended retreats with the Board and the Worship Committee, and a meeting of the Social Justice Committee. During the regular church year, I have attended all meetings of the Board, the Worship Committee and my Ministerial Committee. I have also attended most meetings of the Multicultural Ministries team and the Social Justice Committee.

Marsha Lawson recently stepped down from the Ministerial Committee and was replaced by April Evans. I continue to meet with them for a half-hour each month, to discuss how my work is going. They recently put out an announcement inviting feedback from the congregation and I encourage you to be in touch with them anytime, or to contact me directly with any ideas, questions or concerns you may have.

## *Worship Services*

Based on my half-time contract, I lead two Sunday services a month. Starting in September, we returned to an in-person worship format, while keeping attuned to current vaccination and masking requirements. I worked with the Worship Committee to make the transition as smooth as possible, bringing back familiar service elements which had been set aside during the Zoom-only services.

I have enjoyed collaborating with Molly Ruggles and Russell Tripp to choose hymns and integrate them into the order of service. Molly and I agreed on guidelines to ensure that hymns will not be repeated too often in a given year. In January, I attended a joint meeting of the Worship Committee and Multicultural Ministries team concerning cultural appropriation. One of the recommendations was to provide some cultural background information when introducing hymns. I and other worship leaders have been following this recommendation and it's been well received.

On 3/20/22, I supported our annual pledge drive by leading the kickoff service. I also played a composition by Molly Ruggles in a flute trio with Marsha Lawson and Paul Marcucilli.

## *Rites of Passage*

On Sunday 6/6/21, I collaborated with Mimi Olivier to lead a Bridging ceremony for our youth.

On 10/24/21, I led a new member recognition service for Amy DeMarco, Shaina Sawyer, and Lynn Ingersoll. On 5/22/22, I led another service for Kerri Fallon, Mary Jo Fortes, and Marlena Hubley.

I organized and led Bob Stockwell's 12/18/21 memorial service, corresponding with Bob's brother, close friends, AA/Al-Anon members, and church members to prepare the service. I also helped Marion Shaw's sister, Donna DiSciullo, organize Marion's 11/13/21 memorial, led by Rev. Hank Peirce.

Last but not least, I officiated at the wedding of Avalon Owens and Paul Marcucilli on May 28!

### *Religious Education*

Everything we do as a congregation has an educational dimension. With that in mind, I have collaborated with Mimi Olivier and taken my own initiatives on faith formation, as follows.

- Participating in a holiday pageant during the intergenerational service on 12/19/21, and a Time For All Ages (TFAA) on Easter Sunday.
- Sharing Nativity readings with Mimi during our Christmas Eve service.
- Delivering TFAAs during Sunday services on 10/24/21 and 1/9/22.

I also led a Touchstone group, and an "Exploring Unitarian Universalism" series: six monthly workshops to explore dimensions of our faith and put newcomers in dialogue with long-time members.

### *Pastoral Support*

I continue to offer pastoral support to members and friends through the weekly email announcement, and have been fielding 5+ conversations per month. I also reach out to church members as recommended by Stephen Schmidt and other members, and follow up with people I have spoken to in the past. In November, I visited Bob Stockwell in the Intensive Care Unit before he died.

Stephen Schmidt provides me with a valuable summary of the Candles from each Sunday service, which helps me to maintain a continuous picture of what's happening in people's lives given my part-time schedule.

Four times this year, I have authorized financial aid to church members from the Charity Fund.

### *Social Justice*

This church is deeply intertwined with social issues and I have supported our members' engagement in these issues.

- With the Multicultural Ministries team and other church members, I took part in the training titled *Knotty Conversations for Dismantling White Supremacy*, completed in the fall of 2021.
- I have participated in meetings with a Core Team of church leaders as we develop our relationship with the Greater Boston Interfaith Organization (GBIO).
- I have been attending quarterly meetings with the GBIO Clergy Caucus.

### *Public Presence*

Here are some of the ways I have represented UUCM in the public sphere, sometimes in collaboration with the Medford Interfaith Clergy group.

- Attending online conversations with Safe Medford (6/21/21).
- Serving as a delegate for UUCM at the UUA General Assembly (6/23-6/27/21).
- Giving opening remarks at the Osgood House open house (10/2/21).
- Participating in a podcast with Rev. Wendy Miller Olapade and poet laureate Terry Carter about Christmas, Solstice, Kwanzaa and their connections with social justice (12/10/21).
- Attending and speaking at the interfaith Iftar celebration during Ramadan at the Islamic Cultural Center of Medford (4/24/22).

- Participating in the dedication of the Medford Public Library (planned for 6/1/22).
- Participating in an interfaith service to honor LGBTQ+ Pride Month (planned for 6/1/22).

### *Professional Development*

I continue to nurture my growth as a minister through activities like the following (some of which lie outside the scope of my contract) which enable me to serve you better.

- Meeting with my Spiritual Director every three weeks.
- Speaking with two colleagues as mentors, on a monthly basis.
- Meeting with colleagues in the UU Ministers Association (UUMA) Mass. Bay District chapter.
- Independent study and online learning to fulfill UUMA continuing education requirements.
- Attending the bi-yearly UUMA Institute for the Learning Ministry (2/1-2/5/22).
- Improving my preaching through coaching/mentoring sessions with the Rev. Stephen Shick.
- Attending training on Faith Communities in Mental Health, sponsored by the Central Middlesex chapter of the National Alliance on Mental Illness (5/18/22)

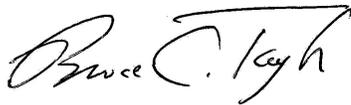
### *Reflections*

The transition back to in-person worship was a significant challenge in my ministry this year, as it was to everyone involved; but I think we have been successful. It does highlight my hearing disability and the need to accommodate this in certain areas, such as Candles for Joy and Concern and coffee hour.

It is a joy to participate in this shared ministry, and I think it is working. The church and I are fortunate to have gifted leaders (and followers) to serve on committees, sometimes filling multiple roles, in a spirit of commitment and mutual respect. I don't sense much conflict in the running of this church.

I am honored to have a place within this resilient network, at the heart of a caring community. As I shared with you at this time last year, I look forward to my work each day, and the prospect of continuing, and deepening, my ministry with you.

In faith,



Rev. Bruce Taylor

# Annual Report from the Director of Religious Education

The church year started with excitement in the RE program and elsewhere in the community about the Norma Richie Outreach Fund. Liz Ammons, Mimi Olivier and Jenn Vento worked on a plan to hire an outreach worker. We developed a job description and posted the job on Craigslist as well as the UUA website. We decided to try a 10 hour a week position with the job responsibilities including developing a social media and community based outreach program.

We hired Bradley Ellis, an enthusiastic young man who started his own marketing company a couple of years previously. He developed our Instagram page and created outreach materials for the Osgood House Open House and the Halloween Haunted House.

Shortly after these events we realized that Bradley was not a good fit for the church. He did a nice job promoting us online but we did not see any increase in church attendance from this. More importantly, Bradley was not willing to do hands-on outreach in the community. The success of the events this fall was due to our own efforts. We parted ways amicably. We decided not to hire anyone else into the position this church year.

Our Fall outreach event, the Halloween Haunted House, was the brainchild of Liz Ammons and it was a blast!! We publicized this event by posting on Facebook and the Medford Family Network newsletter as well as on Patch. We also visited most of the neighborhoods in Medford and hung leaflets in storefront windows.

What a fantastic event! Many volunteers helped create and staff scary stops on a winding path through Benker Hall. We had a huge turnout and folks stuck around long after they were done with the official activities. The stations created by volunteers, such as the "Eat Spooky Snacks with Zombies" were dramatic and fun.

Our winter outreach event was the Magic Show and Workshop starring magician/minister Rob Kinslow. We publicized the event heavily both online and by hanging leaflets around town. The event was hugely successful, in fact there were too many people! We decided to be more selective with our outreach in the future.

The spring outreach event was the Family Dance. This one got complicated one week before showtime because Alex Cumming, our musician and dance caller, had to leave the country due to a death in the family. We appealed to his family who are all involved with contra-dancing and they pitched right in. We had a full band of volunteers including our own Molly Ruggles and a professional dance caller! The event was great fun and a great bonding experience for the youth from Afghanistan and our own teenagers.

The holiday pageant this year was an opportunity to try something new. We wanted to find a play that would be inclusive of a variety of cultural holidays. Reverend Bruce sent out a call and found something wonderful from a Unitarian church in Bloomington, Ohio. "The Winter Candle" is a marvelous story which showcases several different cultures and traditions. Thanks to the generous help of Liz Ammons and many others we presented this new pageant and it was very well received.

The UUCM Forum hosted several talks this year. Our first offering was from Steve Schmidt, who presented on the Noble Eightfold Path in November *and* on Hamlet in March (yay Steve!). Miles Fidelman presented about a new effort for civic engagement in December. In April Anna Callahan told us about her work with Incorruptible Massachusetts. The RE Committee has decided to revamp the structure and timing of the Forum. Stay tuned for updates!

The mentoring program has been an important part of the RE program this year. The four teenagers in our congregation each have a mentor. The mentors work with the youth in a variety of ways. We have group events frequently. In November we had a wonderful group outing to the Museum of Fine Arts.

Shortly after the museum trip we came up with the idea to work on a mural. We had several meetings to discuss potential themes and designs. The teenagers decided that they wanted to make the mural about our church community. So we started drawing! Teams of mentors and students designed and drew different elements of the mural. Then we drew everything onto a mural-sized piece of paper. We are now using a projector and tracing the drawings onto the mural itself. The last step will be painting! We are all very excited about this project which will continue into the summer. By the fall the mural should be up for everyone to enjoy.

Other community events organized by the RE committee this year included Game Day in the fall and Zoom Poetry Night in the spring. Also of note is the work we did with Andey Amata Kynvi and Molly Ruggles to develop a new Children's Parting Song which is very lovely – thank you Andey and Molly!

Developing and presenting the Time for All Ages is of course a cornerstone of RE. This year's offerings included a presentation by the youth about the mentoring program, a discussion about Kintsugi, the Japanese art of repairing pottery and how it relates to our ideas about disability, and an exploration of Jesus's radical egalitarianism, among many others. Some of the most fun were the collaborations including "God's Hat" with Rev. Bruce and Susan Jhirad and "The Easter Bunny and the Passover Lamb" with Rev. Bruce.

The younger kids had a wonderful time every week in classes organized and taught by the parents and families. Liz Ammons, Robert Lublin, Brian Wolf, and of course our wonderful RE staff person Lily MacNamee were all teaching this year. We have also often used the model of the "one room schoolhouse" where the older youth joined the younger kids for games and activities. We welcomed several new kids into the program and are excited to expand our teaching roster to include their families in the fall.

The Religious Education Committee this year included Dan McKanan, Avalon Owens, and Elina Cymerman. I would like to extend special gratitude to them for their service.

Despite the ongoing challenges of the pandemic, Religious Education had a productive and full year. Thanks to everyone who contributed!

Submitted by Mimi Olivier, Director of Religious Education

## **Report from the Music Director**

Music activities this year have returned to the sanctuary with energy and great dedication on the part of the choir and many instrumentalists, guest singers, and musical guests.

### **Choir**

The choir has contributed their talents to a wide array of music, from the modal piece "Awake Awake to Love and Work," to the pop song "What a Wonderful World," to the work of Unitarian Universalist composers Sharon Scholl and David Glasgow, to several of my original compositions. We have been thrilled to welcome several new members to the choir and have averaged between 5-10 singers two Sundays each month.

By wearing masks and practicing strict social distancing the choir has successfully rehearsed and performed throughout the year in a safe environment.

## **Additional Music**

In addition to the choir, some of the musical highlights this year were a beautiful flute trio, an inspiring musical service with Will McMillan, and the wonderful winter holiday play with the Religious Education youth and teachers which featured music of different faith traditions.

Preludes, postludes, and special music draw inspiration from a variety of musical traditions: from Bach to Bernstein, from Duke Ellington to Paul McCartney, and many other genres in between. I sense the congregation has an affinity to a broad range of musical styles and I have endeavored to reflect that in the music pieces.

## **Hymns**

This year, as in past years, I maintained a music tab in the online worship calendar with information on the hymns and morning songs for each Sunday. The calendar has been helpful in planning services. It lets us easily search previous hymns and plan future hymns accordingly. Working closely with Rev. Bruce and pianist/organist Russell Tripp, the three of us have aimed to strike a balance in hymn and morning song selection where familiar songs are mixed with a few new ones and where no piece is sung too often over the course of a church year.

In coordination with the worship committee and the multicultural committee we have also begun the process of determining how best to appreciate the use of unattributed music, much of it written by unknown enslaved composers. We are exploring ways to acknowledge the context of the hymn, appreciate its beauty, and explore ways to provide compensation for fair use of these hymns/spirituals.

## **Gratitude and Community**

I am deeply grateful for the support and talents of so many people. UUCM is truly blessed with a small army of musicians, instrumentalists, vocalists, and all-around music lovers: Russell Tripp, Michael Glenn, Dana MacNamee, Susan Jhirad, Emma Greenough, Abby Outtersen, Alex Daum, Shaina Sawyer, Brendan Shea, Melissa Radzysinski, Andey Amata-Kynvi, Alex Cumming, Brendan O'Brine, Paul Marcucilli, Rev Bruce Taylor, Marsha Lawson, Alice Sipple, Nancy Kurtz, Linda Schwetz, Anna Callahan, and Will McMillan. And a special thanks to Carole Bundy and Daric Dalfino for their help in a multitude of ways.

Grateful thanks to Rev Bruce Taylor, Mimi Olivier, and the Worship Committee for being a wonderful team to work with.

With appreciation,

Molly Ruggles, Music Director

## **Review of Fiscal Year 2021-22 Finances**

In a year which could be characterized as a partial rebound from pandemic-related disruptions, the financial results look surprisingly normal in many ways – with the major exception of Buildings & Grounds expenditures, as will be discussed in detail in this report and in [the B&G Committee report below](#).

Noteworthy among the income sources is that our church was the beneficiary of several generous no-strings-attached gifts, to the tune of an aggregate \$8k+ more than we were expecting a year ago. *Not* included in the Plate & Gifts total was a gift of \$25k from Ellen McDonald, which arose out of the connection between DRE Mimi Olivier and Ellen and is designated for community outreach purposes. The instituted Ricci Outreach Fund is among the [special purpose funds](#) enumerated within the Church

Assets report below. Revenues from non-church groups' buildings use rebounded from pandemic period lows as we had hoped and projected. While still well short of typical annual pre-pandemic levels of around \$15k – largely a reflection of some former groups not having reverted to their former use patterns – this was nonetheless heartening. Finally, the return of our beloved church Rummage Sale is nicely reflected in the Fundraising income total.

Note the new category entered into the income sources section, although it is an expense: PayPal fees. Many people now use PayPal to pay their pledges and make gifts to UUCM and non-church causes. PayPal charges a variable transaction fee which averages on the order of 3.5%. Rather than deduct the fee from each transaction and enter the net pledge or gift amount, we have chosen to itemize the assessed fees and report them as a deduction from income. This will enable us to ongoingly track the total costs associated with using PayPal as a payments provider. We suspect without concrete evidence that the estimated \$788 worth of charges this fiscal year is more than compensated for by contributions that we would not otherwise have received.

Except for the above cited Buildings & Grounds, our expenses came in nearly as projected – even snow removal and utilities, whose projections are always in the nature of dart-throw guesses. Some quick math shows that in total the sum of all non-B&G expenses was less than budgeted, something to be welcomed in the face of the strong inflation which started to rear its head.

Our view is that the reported deficit of \$34k looks worse than it actually is. We interpret all expenses *except* Buildings & Grounds as *operating* costs. That is, they are payments for services or quickly consumed materials, the ongoing expenses we incur for operating as we do. Conversely, a lot (not all) of church B&G spending is on long-lived projects – *capital* spending. Publicly traded companies grapple with this general situation by depreciating large, lumpy outlays for durable assets over multiple years in their net income statements. So how might this apply to our church finances?

As summarized in the [B&G Committee report below](#), spending on two major projects absorbed virtually all of the approximately \$31,800 in spending: (1) \$21,100 on shingling and replacing a foundation sill on the church building; (2) \$7,000 on heating systems rehabilitation. A good part of the latter spending would have been avoided in the alternative universe where the church backup sump pump did not fail. The upshot is that we would not argue that restoring the heating system to its baseline condition is true capital spending. (Procedures are being instituted to avoid a recurrence of that costly event.) However, the shingling and sill replacement project passes a capital spending litmus test: It will not need to be repeated for decades, and it will provide a financial return in the form of reduced operating costs and avoided more-onerous-still future capital costs. Absent the decision to incur the costs of that project this particular year the (operating) deficit would have been \$10k less than budgeted for. That is our story and we're sticking to it – until someone comes up with a superior alternative analysis!

The Finance Committee acknowledges the following people: Collector Russell Tripp, who organizes checks and cash received and deposits them weekly – as he has been doing for decades (or is it centuries?); church administrator Brenda Bonetti, who handles the majority of our bills processing from invoice to payment, calls in payroll numbers, periodically moves accumulated PayPal balances over to our church checking account, and operates the accounting system; Committee member Michael Glenn, who handles most payments that Brenda does not, and generates monthly Committee reports. We wish to thank departing Assistant Treasurer Emily Hanna, who handled almost all of the necessary formal check signing before we moved most of our bills paying online, for her years of service.

Respectfully submitted,

Geoff Ward, Michael Glenn, Brendan Shea

UUCM Finance Committee

## Fiscal Year 2021-22 Income & Expenditures, Projected\* vs. Budgeted

	FY 2021-22 Estimated*	FY 2022 Budgeted	Actual vs. Budgeted
<b>Income</b>			
Pledges	71,787	72,680	-\$893
Plate / Gifts	12,218	4,000	\$8,218
PayPal Transaction Fees	-788	0	-\$788
Fundraising	4,660	4,100	\$560
Building Use	8,040	8,250	-\$210
Investment Income from NPO Fund	2,397	1,700	\$697
Lawrence & Restricted Funds Distributions	4,177	4,194	-\$17
Ministerial Fund Distributions	6,000	6,000	\$0
<b>Income Total</b>	<b>108,491</b>	<b>100,924</b>	<b>\$7,567</b>

<b>Expenses</b>			
Minister	26,731	24,998	\$1,733
DRE	15,159	15,914	-\$755
Sexton	7,257	10,500	-\$3,243
Administrator	5,226	5,696	-\$470
Music Director	7,756	7,913	-\$157
Payroll Service	2,698	2,694	\$4
Workers Compensation Insurance	4,528	3,559	\$969
<b>total staff-related</b>	<b>69,355</b>	<b>71,274</b>	<b>-\$1,919</b>
Utilities & Heating Oil	14,879	16,000	-\$1,121
Snow Removal	7,305	7,000	\$305
Insurance: Property & Liability	8,681	7,200	\$1,481
Buildings & Grounds**	31,787	10,000	\$21,787
Worship Services	3,993	4,000	-\$7
Religious Ed Supplies & Programming	1,316	2,700	-\$1,384
General & Administrative	5,040	4,100	\$940
UUA/MBD	250	250	\$0
<b>Expenses Total</b>	<b>142,606</b>	<b>122,524</b>	<b>\$20,082</b>

**Deficit** **-34,115** **-21,600**

\* Full fiscal year projections based off realized incomes and expenses through June 3.

\*\* Excludes expenditures falling under the Osgood House grant

# Report on Church Assets

Principal church assets are comprised of our properties and their contents, four major financial fund accounts, and our checking account at Citizen's Bank. Those funds are: (1) the NPO Fund (the name derives from "Non-Profit Organization"); (2) the Ministerial Fund, (3) the Charity Fund, and (4) the Lawrence Fund. LPL Financial of Winchester serves as custodian and manager of the first three funds, while PNC Bank of Pittsburgh serves as trustee of the Lawrence Fund.

*Portfolio Management Philosophy:* In December 2015 the then members of the Finance Committee – Geoff Ward and Michael Glenn – met with Mark Shepherd of LPL Financial to discuss investment strategies for the church accounts. We foresaw a reduction in the magnitude of ongoing major withdrawals from the accounts over the coming years, which would afford us some theretofore absent investing flexibility. Mark suggested that we start reorienting the fund asset allocations with an objective of earning higher returns, without abandoning our fundamentally low tolerance for substantial losses. The Committee members ultimately agreed to accept Mark's proposal.

The initial implementation of that philosophy was the following notional benchmark portfolio allocation: Cash: 30%; Fixed Income (short- and intermediate-term bond funds): 40%; Equities: 30% (large-cap 25%, including 3% international; mid-cap 3%; small-cap 2%). The percentages have been ongoingly tinkered with since then, in consultation with Mark Shepherd, including recently adding a 7% allocation to precious metals.

The Committee's primary orientation is to avoid the risk of sizable capital losses which we can ill afford. Historically, current stock market valuation levels have been associated with low total expected returns and a risk of substantial losses. However, the prodigious emission of credit – aka "money printing" – by the Federal Reserve and other central banks – recently following the "Coronapocalypse" market crash of February-March 2020, and that coming on top of the extraordinary coordinated policies by the world's major central banks following the 2008 financial markets meltdown – has changed the rules of the game. This has created what some have aptly labeled an "everything asset bubble," and we are all forced into being speculators whether we want to or not. That is, these days to do nothing is to do something. In the face of signs that a return of a virulent 1970s style inflation is no long just a latent threat, rather it is here, the U.S. Federal Reserve has broken ranks with the other central banks and started to attempt to slow down the credit growth rate using the policy tools at its disposal. How far they pursue these policies we suspect even the Fed governors do not now know. We are expecting the proverbial bumpy ride. The precious metals exposure decision cited above, as well as the decision to increase our equities and decrease our fixed income percentages was made in light of what would hopefully protect our fund values should this inflation persist.

Below is a listing of the funds' net asset values (NAVs) as of May 31 for the LPL managed funds and April 30 for the Lawrence Fund, and their respective influence on our finances. NAVs change due to income generated and reinvested, fluctuations in market values of fund assets, investment management fees, and contributions or withdrawals from the funds.

**NPO Fund.** NAV: \$146,186 (vs. \$ 172,031 reported in last year's Annual Report). This fund's covenant contains no restrictions on withdrawal of principal or income. Income from interest and dividends is accounted for as investment income in the budget report, whether or not the income is explicitly withdrawn from the fund account.

**Ministerial Fund.** NAV: \$239,000 (vs. \$ 273,367 last year). Income from the fund is accounted for as income upon distribution. The use of distributions of this fund is limited to funding compensation paid to UUCM's minister. Due to the size of the minister compensation church operating budget category, in practice the Ministerial Fund functions as a reserve fund similar to the NPO Fund.

**Lawrence Fund.** NAV: \$180,504 (vs. \$202,686 last year). Distributions from the funds are determined by the Trustee (PNC Bank) and according to the fund's indenture are limited to the income earned by the fund. Distributions are accounted for as income upon receipt, and are expected to total approximately \$4,200 this fiscal year. There is no restriction on the use of the distributed incomes *once received*. The Trustee effectively exercises near absolute discretion on the fund's investment policy. They have listened to our requests or suggestions, while resisting any fund portfolio allocations that would deviate from their comfort zone, that is, within the range of conventional industry practice. The Fund asset allocation shown this past April's report is 37% equities, 61% fixed income, and 2% cash.

**Charity Fund.** NAV: \$58,481 (vs. \$ 64,658 last year). Fund income, liberally defined in the fund's covenant to include realized capital gains, may be paid out at the minister's discretion to causes and church members in need. After consulting with the Fund's asset manager/trustee (LPL), given recent experience, including the church itself being used as a sanctuary for the family of Afghan refugees, it was decided that this fund could be used in part to fund critical church capital expenditures in order to keep the church running as a viable organization providing community outreach services.

**Russell Fund.** This one remaining small fund is an account held by the UUA as custodian which is managed by their asset management arm. Current NAV is around \$1,400. At today's low interest rates the fund generates virtually no income. The fund's terms prevent it from being cleanly liquidated. Thus it is little more than a curiosity at this point.

**Checking Account.** Current balance: \$32,210. There one written but uncashed check of \$937 outstanding.

### **Special Purpose Funds**

There are several active and once-active pools of funds which have no external asset account – such as with an asset custodian the likes of LPL or a bank – but rather are sequestered accounts set up within the church accounting system. They are used to track donations and grants given over to the custody of the church which were designated for specific purposes. Those purposes often include certain church activities, as will become clear when we itemize the funds below.

In our accounting system's double-entry bookkeeping setup the fund balances appear as liabilities on the church balance sheet. These funds are used, as tracked in the accounting system transactions record, for financing expenditures consistent with the funds' stated purposes. *Special purpose fund additions and drawdowns do not effect the church operating budget.* One could construe the situation as one wherein these funds “reside in” the checking account or the NPO Fund. The essential and practical truth is that a portion of liquid assets held in the church's name in accounts otherwise unencumbered by covenants or other restrictions cannot simply be spent as we please.

Some of these fund accounts are transitory in nature, to the point that we maintain a nonspecific catchall account for holding various dedicated contributions between collection and disbursement. A recurring instance occurs when a special collection is taken on behalf of a designated cause during a Christmas Eve or other service, and shortly thereafter payments are cut to the chosen beneficiaries. Special-purpose funds that have been set up for specific ongoing functions include:

*Ricci Outreach Fund:* Set up with a grant of \$25,000 from a generous outside donor in July 2021, the fund is designated for use for community outreach programs. The current fund balance is \$21,280.

*City of Medford Rehab Grants:* The fund has been used to track funds received from City of Medford grants and then paid out to the contractors involved. The first grant was for the Osgood House restoration project discussed in the Board of Trustees and Building & Grounds Committee reports in last year's Annual Report. A subsequent grant was designated for the restoring the church east side entrance door. There is \$2,654 remaining in the fund. The door restoration is complete and ended up costing less than the

amount of the grant. The City may allow us to apply the remaining funds to the sanctuary front entrance area window rehab project. In either case we expect the fund balance to go to zero soon and the fund to become inactive, absent receiving an additional grant.

*Brenner Fund:* Set up in October 2019 with an endowment of \$4,000 “to provide scholarships for youth attending educational and enrichment activities in honor of June Brenner’s work as a DRE at our church” – that wording taken from the 2019 Annual Meeting resolution as passed, concerning the disposition of the Brenner estate bequest (which ultimately totaled \$82,603). No funds have yet been spent for that stated purpose. Further donations have raised the fund balance to a current \$4,405.

*Music Fund:* Endowed in late 2013 by generous former members of the church Ron and Janice Dallas, earmarked specifically for funding the UUCM music program. The fund was subsequently infused with an additional \$5,000 for the Dallahs in 2018. It has also been the beneficiary of other donations and fund-raising activities. The Music Fund is projected to commence the coming fiscal year with a balance of this \$1,925.

*OWL Program Fund:* Reflects tuition collected from non-UUCM participants in Religious Education’s OWL program. Funds are used to defray expenses associated with the program, such as for program teacher training. Current balance is \$1,231.

*Membership & Welcoming Program Fund:* Originally funded in December 2016 by a Unitarian Universalist Woburn Grant, and then further funded by a partial rebate of \$1,100 in asset manager fees by LPL Financial. The fund was augmented in October 2017 with our church’s \$1,000 grant from the proceeds from the dissolution of the Tyngsboro, Massachusetts UU church. The fund is earmarked for church membership development, largely as chosen by the Membership Committee and Outreach Team. Current balance is \$1,046.

# Annual Report from the Worship Committee

**Members of the Worship Committee:** Rev. Bruce Taylor, Andey Amata, Carol Schachet, Mary MacNamee, Susan Jhirad, Molly Ruggles (music), Mimi Olivier (R.E.), Brian Wolf (liaison for the Board)

In general, we felt this was a remarkable year, as we made yet another transition from all-Zoom to hybrid services. An entire team of volunteers, led by Andey Amata and Carol Schachet made it possible to have a Zoom host, sound person and camera person for almost every service. Brian Wolf's help in establishing internet service in the Sanctuary was crucial.

We had substantial and generally very good services provided by Rev. Bruce, lay leaders (recruited by Carol Schachet) and guest ministers (recruited by Susan Jhirad).

Music, provided by Molly, Russell, the choir, and occasional soloists has been excellent.

Time for All Ages organized by Mimi has been delightful.

Despite the many stresses and challenges from Covid, and conflicting feelings from the congregation on Zoom vs. in-person services, we managed to work well together as a team, with a good division of labor. Mary MacNamee organized our agenda and chaired the meetings very well.

We also met with members of our Multicultural Ministry Team discuss the issue of Cultural Appropriation (in progress). We hope to continue these conversations. We have decided to give more acknowledgment in our services to musical sources and musicians especially from unacknowledged People of Color. We have a proposal we will submit to our members to pay a sum of money in lieu of "royalties" to a community music school that focuses on teaching and supporting gospel music of the African-American tradition.

We will not continue hybrid services over the summer because of availability of volunteers, so our summer services will be in-person, some in the Sanctuary, some perhaps outside. Our summer lay-led services will be more casual, as usual.

We had not planned to continue hybrid services into the next church year. However, we have heard from members and friends with some health issues and disabilities that they wish Zoom services to continue, and we have suggested the Board considering hiring someone to take over some of the volunteers' duties to help with this. The Worship Committee cannot continue to take this on.

In sum, we feel we have had quite a good year overall, with quality services both on Zoom and in the Sanctuary. We will have a retreat in August to plan ahead to next year.

# Report on the Small Group Ministry Program

Our church life actively continued via small groups this year.

## Book Groups

The UUCM Social Justice Book Group originally emerged out of the Social Justice Committee. Its readings are mainly about race, but in recent years have also touched on other pressing social justice topics. Both fiction and non-fiction books are included, and each year's selections are chosen by a ballot by all the group's participants the preceding summer. This year, the group was split into three sections. All met on Monday nights. Group leaders were Susan Jhirad (in-person group), Ann Heintz, and Michael Glenn (both groups on ZOOM). About 29 people were registered for these groups, although actual attendance varied.

The year's reading list was:

September: Isabel Wilkerson, *Caste*

October: Ocean Vuong, *On Earth We're Briefly Gorgeous*

November: Ta-Nehisi Coate, *We Were Eight Years in Power: An American Tragedy*

December: Hope Jahren, *The Story of More: How We Got to Climate Change and Where We Go From Here*

January: Catherine Meeks and Nibs Stroupe, *Passionate for Justice: Ida B. Wells as Prophet for Our Time*

February: Paul Krugman, *Arguing with Zombies*

March: Thomas King, *The Inconvenient Indian*

April: Frederick Douglass, *Narrative of The Life of Frederick Douglass: An American Slave*

May: Heather McGhee, *The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together*

June: Kaitlyn Greenidge, *Libertie*

July: Sandra Cisneros, *Woman Hollering Creek and other stories*

August: Lalia Ibrahim, *Paper Wife*

We will continue next year and hope to expand our groups.

## Meditations

The UUCM sangha meets the first and third Thursdays of each month. It has a mailing list of about 25 people, and between 6-11 folks generally attend each sitting. Meditation evenings on Zoom include two periods of sitting meditation, one of walking/standing meditation, a dharma reading, and discussion. This year Michael Glenn led the first sitting of the month and Rev. Lilia Cuervo the second. The meditation group has been going for about eight years now and includes a number of people who come to no other UUCM activity but this.

## Touchstone Groups

UUCM has offered small "chalice" or "covenant" groups for many years. This year, we again created our own curriculum, called "Touchstone" groups. We had four different groups, led by five facilitators (Rev. Bruce, Lourie August, Alex Daum, and Michael Glenn, and Ann Heintz). Twenty-seven members of the church community participated in these monthly groups. Feedback has been uniformly positive. We are working on a new curriculum for 2022-2023.

Here is this year's curriculum:

1. Talk about who or what inspired you when you were growing up ...what did they inspire you to do? Who or what are the sources of inspiration for you now?
2. Talk about a painful experience you endured sometime in the past ... how did you deal with it ... how did it change you ... what have you learned from it ...what survival skills have you learned to help deal with tough times?
3. Who are you? What identities do you call your own? Did you choose your identities or are they something that came to you? How has your identity changed over the years?
4. Talk about your relationship with your physical body ...what have you come to learn about the spiritual nature of touch, movement, and the health of your body?
5. Talk about one of your closest friends ... what has this friendship meant to you ...what role does friendship play in your life?
6. Talk about how you've changed over the years ... what changes do you feel are significant ... what caused them ... what other changes would you like to see in yourself?
7. Talk about someone close to you who has died ... how do they still live inside you ... how do you deal with the death of family and friends?
8. Talk about what gives you the greatest joy and fulfillment ... what are you aspiring (intending) to do with the rest of your life?
9. Closing session: Appreciation Circle

Submitted by Michael Glenn

## **Annual Report from the Buildings & Grounds Committee**

The current Building & Grounds Committee members are Loren Bernardi, Liz Ammons, Cathy Collins, and Geoff Ward.

We welcomed veteran church community member Cathy Collins onto the committee this year. We also welcomed new sexton Jim Costello as a de facto member. Both bring welcome craftsmanship talents and technical know-how to the arena.

The year was another active one for the committee. Some longstanding issues moved from what we had classified as important into the important *and* urgent category. Some other issues formerly in the amorphous nature of "unknown unknowns" chose this particular year to impress themselves onto our consciousness. Major projects completed this past year were:

(1) Outside wall shingles on the north and west sides of the church building were replaced. The deteriorated condition of these shingles was cited as a concern in last year's Committee report. When the old shingles were removed it was discovered that one the sill beams along the west side foundation had rotted and needed replacement. The cost of the projects totaled \$20,100.

(2) Both the church and Osgood House heating systems experience major incessant issues over the cold season. The primary sump pump in the church basement failed, as we expect to happen every 2-3 years – their life expectancy. We have a backup pump to step in when this happens; however, it also failed and the resulting flooding damaged the burner. The church boiler also went through a period of failure-to-start episodes that were unrelated to the pumps mechanical failure. The source of the issue – sufficiently rare that I had never before encountered it in my well over 10 years of system oversight –

was ultimately tracked down and remedied. The Osgood House furnace is ongoingly leaking water, indicating that after 50 years it is reaching its end-of-life. It too had multiple heat startup failures.

The cost of the new set of sump pumps, needed repairs, and service calls was almost \$7,000. We are implementing a process, still to be entirely figured out, to ongoingly test the backup sump pump and/or monitor the status of the primary pump so that the double-failure and resulting damage does not recur.

(3) Major sections of the rear driveway were repaved. In the past we have tried to temporize with smaller patch jobs which largely involved filling the worst potholes; however, we have noted that such work supplied only short-term palliatives. So although the cost of \$2,500 of this new more substantial patching job was nontrivial, the newly paved areas appear to have come through the winter in good shape and we have hopes that more repaving will not soon be required.

(4) The accumulated detritus in the church basement, an outcome of its having been treated as a convenient dumping ground of sorts for decades, was hauled away. The cost of the job was \$900.

Forthcoming jobs on our immediate horizon or priority list include:

(1) The sanctuary front door entryway window area, long an area of concern, is currently being repaired. The same contractor is replacing the plexiglass protectors for the eye-level stained glass windows in the sanctuary, and repairing the associated interfaces with the structure.

(2) We are currently getting bids for a replacement furnace for the Osgood House.

(3) Committee member Loren Bernardi has mapped out the heating system pipe network beneath the sanctuary. The intermittent issue of some of the pipes knocking when heating cycle commences is better addressed while it is merely annoying, rather than after the cumulative stress has resulted in a fracture along some critical network segment. We have obtained informal but, absent a forensic analysis, speculative opinions on the matter from several heating professionals. Our next step is to have a specialist perform the needed system analysis. Ideally they will be able to pinpoint specific sources and save us from having to engage in a sequential set of potentially expensive guesswork repairs.

The Medford Community Gardens group continues to improve our church grounds. Their focus has been on the Osgood House grounds and the area along the Benker Hall east wall. Their Joan Parker memorial between the Osgood House and our Powderhouse Road neighbors has transformed the area from an overgrown, invasive plants-infested mess into a tastefully orderly oasis. We are grateful for the gardeners' presence and their ongoing efforts. A group of our church members has also started a pollinator-friendly, native plants garden on the church front lawn. Our grounds are getting a lot of loving attention and care!

This past year we bid farewell to our retiring sexton of some 20 years, Fred Humphries, in a ceremony during a church service. Our treasured ancient buildings require ongoing monitoring, most importantly in order to detect small problems when they first show up, before they metamorphose into large issues. We have been fortunate to have Fred and now Jim diligently acting in that capacity.

Respectfully submitted,

Geoff Ward, Building & Grounds Committee chairman

## **Annual Report from the Membership Committee**

Membership reflects an intentional and free commitment to the Congregation of UUCM as expressed in the Covenant we say each Sunday as well as our affirmation and support of the Principles of the UUA.

During this second year of Covid almost all services were hybrid – being conducted in the sanctuary and broadcast via Zoom. Led by Michael Glenn, members of the Congregation served as “Greeters” for these services by initiating “chats” with newcomers to give them the opportunity to ask questions and learn more about Unitarian Universalism in general and UUCM in particular.

This year six individuals signed the Roll of Members: Amy DeMarco, Linda Ingersoll, Shaina Sawyer, Marlena Hubley, Mary Jo Fortes, and Kerrie Fallon. This year UUCM also celebrated the marriage of members Avalon Owens and Paul Marcucilli.

The church year saw many visitors both in the Sanctuary and via Zoom. Some of these have attended frequently, and several have taken active parts in Social Justice work and have participated in some of the Small Group Ministry activities.

Michael Glenn, who has led the effort in making and maintaining contact with visitors, has announced that he will be stepping down from this at the end of the church year. The Board is seeking someone to take his place.

We also sadly note the passing of members Lois Phinney, Bob Stockwell and former member Marion Shaw.

Respectfully submitted,  
Steve Schmidt

## **Annual Report from the Caring Team**

The Caring Ministry of UUCM continues as an oft behind the scenes support of members for each other. Without fanfare or notice members have stepped forward to care for others in times of loss, serious health issues, relocation, and a host of other matters where care and assistance was needed.

Phone calls, visits, transportation assistance and meals were, and are, the most common forms of caring that members provide to one another.

As COVID, economic, social, and political issues continue to be a source of concern and worry, members are encouraged to remember that one way of contributing to the well-being of UUCM is through these acts of caring.

Respectfully submitted,  
Steve Schmidt

## **Annual Report from the Greeting Team**

In March, Steve Schmidt announced that he will stop organizing the Greeters/Users by the end of the church year.

Steve wishes to extend his warm and hearty gratitude to the several members who stepped forward to greet and especially to Nick Sargant who, for the many weeks that Steve was not able to attend service in person, took over Greeting.

Respectfully submitted,  
Steve Schmidt

# **Annual Report from the Social Justice Committee**

After a hiatus of several years, Our church's Social Justice Committee started up again in August, 2021. Liz Ammons and Ann Heintz agreed to serve as co-chairs. At its initial meetings the group resolved that all its projects should have an impact on racial justice, and then set two goals for the year: (1) to become involved in a local issue that involved racial justice, and (2) to ally with a larger interfaith organization that addressed social justice issues. By year's end it appeared we had met both goals.

## **Joining the Greater Boston Interfaith Organization**

After exploring various options we decided that joining the Greater Boston Interfaith Organization (GBIO) was the best way to meet our second goal. We introduced GBIO to the church congregation at the October 17 service, when Marcia Hams, a fellow UU from the First Parish Church of Cambridge and GBIO Organizer, told us her personal story and described her involvement with GBIO over the years. Shortly afterwards, the SJC voted to propose affiliating with GBIO and in October the UUCM Board approved our provisionally joining GBIO.

GBIO is a large interfaith organization of more than 65 churches, mosques, and synagogues in the Boston area, quite diverse and with a diverse leadership. Since 1990 it has successfully advocated for a number of major social justice issues, e.g., the current Massachusetts health plan, legalizing gay marriage, and solidarity against Islamophobia. After spending eight months last year democratically canvassing its members, GBIO decided to move forward on three areas of virtually universal concern: Affordable Housing (both private and public), Mental Health (especially in schools and low-income, minority communities) and Return from Incarceration, all three areas having a high impact on racial justice. This work is now under way.

We at UUCM formed a GBIO Core Team with two Liaison members, Naomi Reich and Lu Traina, and other Core Team members Hank Driscoll, Michael Glenn, and Susan Jhirad. By the end of the year new church member Mary Jo Fortes and newcomer Matthew Leming had also joined the Core Team and were both extremely active on the Mental Health and Affordable Housing Action Teams. Our work has also involved reaching out and speaking with other UUCM community members in "One on One" conversations, so we can know our community better and learn people's social justice concerns.

## **Showing the film "Cracking the Codes: The System of Racial Inequity"**

On March 12, we showed and discussed the award-winning film "Cracking the Codes: The System of Racial Inequity." A dozen people attended the showing.

## **Housing an Afghan refugee family in Osgood House**

Responding to an ask from the refugee support organization Lex-Rap, Liz Ammons suggested to the Board that we house an Afghan family in Osgood House. The Board agreed. Thanks to volunteer members of our church and Lex-Rap, who put in a lot of effort to turn Osgood House once again into the living quarters it had been in the distant past, the Mir family of nine were able to move into the former personage in April. Liz Ammons and Chris Fiorello, as well as members of Lex-Rap helped connect them to schools, and to getting their basic needs met, obtaining legal documents, and so on. The family attended an Iftar event in April at ICCM, along with Liz, Chris, and Rev. Bruce. They also came to our church's social hour on May 15, so that the whole congregation can welcome them. Their housing at Osgood is "temporary," but we have no idea how long that may last. Meanwhile, others may engage more with them later.

## **Supporting Medford Pride Festival**

This year will feature Medford's first Pride Festival, initiated by Medford's new Diversity Director Francis Nwajei. UUCM member Michael Lowe was one of the committee of six who will plan the event. We plan to mobilize church support for the various events in June and possibly have a table at the main event at the Andrews School on June 26. UUCM will also help by providing space at our church for events, displaying signs on our lawn, and volunteering to help.

## **Final Thoughts**

We will meet again in June to plan for next year's activities. All members of our congregation are warmly invited to join us. (For a small church, we are doing a lot.)

People actively involved in committee work over the year include Rev. Bruce Taylor, Liz Ammons, Ann Heintz, Mary Jo Fortes, Michael Lowe, Hank Driscoll, Lu Traina, Naomi Reich, Rita Bamford, Susan Jhirad, Michael Glenn, Matt Leming, Cheryl Bell, Robert Heintz and Robert Hayes.

## Fiscal Year 2022-23 Proposed Operating Budget

	Amount	Explanation
Pledges	71,000	Total pledges from Canvass
Plate / Gifts	7,500	Reversion towards historic average
Fundraising, Flower Sponsorship	4,600	Repeat of past year
Building Use	9,150	Small increase vs. past year
Investment Income from NPO Fund	3,200	Higher interest rates
Lawrence Fund Distributions	4,380	Higher interest rates
Ministerial Fund Distributions	7,200	New monthly default
<b>Income</b>	<b>\$107,030</b>	
Minister	25,748	
DRE	16,391	3% increases; level hours for sexton and administrator with this past year
Sexton	7,468	
Administrator	5,459	
Music Director	7,989	
Payroll Service	2,698	
Workers Compensation Insurance	3,800	
<b>Staff-related total</b>	<b>\$69,553</b>	
Utilities & Heating Oil	18,000	Energy price increases
Snow Removal	7,500	
Insurance: Property & Liability	8,700	
Buildings & Grounds	10,000	
Worship Services	4,000	
Religious Ed Supplies & Programming	2,300	
General & Administrative	5,100	Zoom license charges
Affiliations	1,350	Greater Boston Interfaith Organization membership + UUA/MBD
<b>Expenses</b>	<b>\$126,503</b>	
<b>Deficit</b>	<b>-\$19,473</b>	