

**Unitarian Universalist Church
of Medford**

**Annual Report
2022-2023**

Annual Report 2022-2023

Table of Contents

1. Agenda for June 4, 2023 Annual Meeting
2. Warrant for June 4, 2023 Annual Meeting
3. Notes from June 5, 2022 Annual Congregational Meeting
4. Annual Report from the Board of Trustees
5. Minister's Annual Report to the Congregation
6. Annual Report from the Director of the Children's Program
7. Annual Report from the Music Director
8. Review of Fiscal Year 2022-23 Finances
9. Report on Church Assets
10. Annual Report from the Worship Committee
11. Report on the Small Group Ministry Program
12. Annual Report from the Building & Grounds Committee
13. Annual Report from the Membership Committee
14. Annual Report from the Caring Team
15. Annual Report from the Social Justice Committee/GBIO Core
16. Fiscal Year 2023-24 Budget Proposal

Annual Meeting Agenda – June 4, 2023

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 the Children’s Program, the Music Director, and various committees.
5. To receive a report from the Board of Trustees regarding any expenditures beyond the previously approved 2022-2023 operating budget.
6. To accept and approve the proposed financial operating budget for 2023-2024.
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 and convey our instruction about how they vote on the new Article II.
9. Other articles to be set by the Board of Trustees.
10. Adjourn.

WARRANT

For an Annual Meeting of the Congregation of the Unitarian Universalist Church of Medford to be held June 4, 2023 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 4th of June 2023, 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 the Children's Program, the Music Director, and various committees;
3. To receive a report from the Board of Trustees regarding any expenditures beyond the previously approved 2022-2023 operating budget;
4. To accept and approve the proposed financial operating budget for 2023-2024;
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 and convey our instruction about how they vote on the new Article II;
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

Lourie August, Vice-Chair

Daric Delfino

Chris Fiorello

Robert Lublin

Lily MacNamee

Brian Wolf

Notes from June 5, 2022 Annual Congregational Meeting

21 Members were in attendance as well as non-members Molly Ruggles, Mimi Olivier and Rev. Bruce Taylor.

Steve Schmidt was chosen as the moderator.

Written reports of the past year's annual report were accepted.

Regarding the report from the Board of Trustees on expenditures beyond the previously approved 2021-2022 operating budget

- A question was raised asking if there were expenditures beyond the operating budget for last year.
- There were Buildings and Grounds expenditures which were laid out in the Building and Grounds report.
- The report was received.

Discussion regarding the proposed financial operating budget for 2022-2023:

A member pointed out that the church is expecting an income of \$107,000 but is expecting expenses of \$126,503 which leaves a deficit of \$19,503. It was then asked if there was a proposal to deal with the deficit.

It was noted that expenses that went over budget have been paid with withdrawals and gifts, but there is still a deficit.

The budget was unanimously accepted.

Nominations were then accepted for the offices of new Board Members Robert Lublin, Lourie August, and Daric Delfino for a 3-year term, and Chris Fiorello for a 1-year term; Geoff Ward as Treasurer; Steve Schmidt as clerk; and Russell Tripp as Collector.

No delegates offered to attend the 2022 General Assembly of the UUA, so member Dan McKannan offered to represent our congregation.

On a final article of discussion, it was put before the congregation that the Board and the Worship Committee are considering an expenditure of \$3,000 to hire someone to operate Zoom services in the coming church year. This expenditure is not reflected in the current budget.

A member asked if there is an actual Zoom license fee since the line item in the proposed budget next to Zoom license charges says \$5,100. It was clarified that the actual license fee for Zoom is around \$250 a year and that the remaining funds are administrative.

A member added to discussion, saying that volunteering for Zoom facilitation has taken a toll on folks but not being at church has also taken a toll on our church experience. She also noted that if the church community is too decimated on the people in the pews, it destroys the energy in the church. It also looks sparse for visitors.

Another member asked for the congregation to think about how to serve the people who cannot be at church and keep the church community alive.

The idea of home hosts needs to be addressed.

New members have joined from Zoom services and the congregation doesn't want to lose them. The church needs to have a presence both in person and online. The idea was also presented to have Zoom services twice a month.

The moderator noted that the church is leaning toward hiring an individual to provide this service but that the Board will make the decision this summer.

Annual Report from the Board of Trustees – June 4, 2023

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.

The past church year went well. With the pandemic largely behind us, in-person Sunday services resumed on a full-time basis. Also, the service was livestreamed on Zoom so that those unable or not wishing to attend in person could see and hear the service. Livestreaming the service and then hosting a remote social hour afterwards for virtual attendees continued to require a lot of work from a core group of volunteers in the congregation, to whom the Board is very grateful. To support that effort, the Board authorized and carried out the purchase of some new equipment to update what we have and make the work a bit easier.

Throughout the year, the Board met once a month to take up issues and questions as they arose and to respond to requests and ideas from the church community. In response to one such idea, the Board conducted a survey to gauge congregational interest in starting the Sunday service before 11:00 a.m. The results showed no significant interest in a 10:00 a.m. start-time but there is interest in starting at 10:30 a.m. The Board proposes no change for the coming year but may revisit the idea in the future, given the results of the survey.

Church activities proceeded smoothly throughout the year. Each month, a helpful report of the church's finances was provided to the Board by Cathy Collins, and Steve Schmidt provided excellent support as Clerk. Sunday services alternated between those led by Rev. Bruce and services that were lay-led or led by a guest minister. The Board is very grateful to the Worship Committee for its exceptional job of creating another varied and highly engaging year of lay-led and guest-minister worship services.

In the middle of the church year, the Board conducted the mid-year review of the minister called for in the ministerial contract. Rev. Bruce provided a self-evaluation, and each Board member, in addition to contributing their own views, spoke with five or six current church members to gather comments and suggestions. Based on the responses, the Board's report to the minister recognized strengths, such as Rev. Bruce's caring outlook and thoughtfulness, and emphasized, as we also did last year, these areas for improvement: making sermons more relevant to the contemporary world, including more personal experience and varied delivery, and connecting more with members of the congregation and the congregation as a whole.

The Board authorized donating the Christmas Eve special collection toward heat for the family of Afghan refugees currently living in the Osgood House and approved their request to remain there for another year. This past year, almost all the cost of utilities for the family was covered by funds that the Board Chair raised from other worship communities. In the coming year, the family will continue to live rent-free but will pay for utilities (heating oil, water, and electricity).

In the winter, a successful musical fund-raiser was organized by our Music Director, Molly Ruggles, and choir member, Carole Bundy. In the spring, the annual rummage sale – under the expert supervision of Lourie August – was a tremendous success. Touchstone, meditation, and book groups met throughout the year. The choir, under Molly Ruggles's creative leadership, continued to shine, and

every other week Russell Tripp donated his splendid talent at the organ and piano. The Children's Program, under Mimi Olivier's exciting leadership, grew and the young people completed impressive projects such as the UU Superheroes exhibit in the hallway and the teens' wonderful mural now hanging in Benker Hall. The annual canvass, which raises money for church operating costs, was co-chaired by Steve Schmidt and Liz Ammons and surpassed its goal of \$73,000. We hope to raise even more next year. The Board is grateful to all the church members who served as canvassers and all those who pledged.

We wish to thank our staff, all of whom are part-time – Reverend Bruce Taylor, Director of the Children's Program Mimi Olivier, Music Director Molly Ruggles, sexton Jim Costello, and staff assistant Brenda Bonetti, for their dedication. Also, we are hugely grateful to all members of the congregation who volunteer their time, talents, and resources to keep the church strong. We are a small but vibrant community whose existence means a lot to many people and whose presence in the community as a liberal religious organization is extremely important. We hope all church members and friends will continue to support the church by stepping 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

Lourie August, Vice Chair

Daric Delfino

Chris Fiorello

Robert Lublin

Lily MacNamee

Brian Wolf

Minister's Annual Report to the Congregation

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

At the end of January, the Board completed my midterm performance review based on feedback they had gathered from church members. Although much of the feedback was positive, church members continue to ask that I develop a livelier preaching style, choose sermon topics that resonate more fully with the congregation, and make more meaningful connections with you in and out of the pulpit.

It's an ongoing project, and I have been addressing these recommendations as follows. I continue to work with the Rev. Stephen Shick, who teaches extemporaneous preaching, as my coach and mentor. I have led several after-church conversations, and facilitated a Touchstone group. I have continued to field more pastoral conversations this year by Zoom and by phone, and make additional calls to introduce myself to members I do not know well.

My hearing disability represents a challenge – for me and for you – as we live into this shared ministry. Later in this report, I will share some thoughts about hearing loss and how we can best accommodate it.

Board and Committees

Although I was on leave for the month of August 2022, I attended a retreat with the Worship Committee on 8/20. During the regular church year, I attended all meetings of the Board, the Worship Committee and my Ministerial Committee. I also attended most meetings of the Social Justice Committee.

I continue to meet with my Ministerial Committee for a half hour each month to discuss this shared ministry and hear any feedback they have received. 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

I look forward to meeting with the Worship Committee each month to plan our Sunday services and consider ways they can be improved. I have enjoyed collaborating with Molly Ruggles and Russell Tripp to choose hymns and integrate them into the order of service. The Worship Committee has been seeking more diversity in the choice of hymns. Based on their recommendations, I have been including more hymns written by people from marginalized groups.

I led the January 1, 2023 service on short notice when Steve Schmidt had COVID. A few weeks later, when I had the virus myself and had to miss two Sundays (January 22nd and February 5th), I gave my sermons and other service elements to Mimi Olivier and Lourie August, who substituted for me in the pulpit.

I supported our annual pledge drive by providing the sermon for the kickoff service, and hosting testimonials by church members over the next several weeks. I also led a New Member Recognition Service (April 2nd), and a wedding ceremony for Trevor Pearce and Alex Smith (May 28th).

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 as follows.

- Leading a final session of the “Exploring Unitarian Universalism” series on 6/6/2022.
- Participating in a holiday pageant during the intergenerational service on 12/18/2022.
- Sharing Nativity readings with Mimi during our Christmas Eve service.
- Sharing the Time for All Ages with Mimi on 10/9/2022, and delivering one on 5/21/2023

I also led a Touchstone group (October 2022 – June 2023) and collaborated with Lourie August and Michael Glenn on the choice of topics.

Pastoral Support

I continue to offer pastoral support to members and friends through the weekly email announcement, and have been fielding 8+ conversations per month. I also reach out to church members referred to me by Steve Schmidt and other members, and follow up with those I have spoken to in the past. Steve also provides me with a 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.

This year, I became a signatory to the Charity Fund checking account and made small grants to church members in need. When there was a surplus of about \$12,000, I authorized part of that money to convert the Osgood House into living quarters for the Afghan refugee family, and make needed repairs to the church building. I gave the remainder (\$3,150) to ten charities which resonate with UUCM's values.

Social Justice

This church is deeply intertwined with social issues. I have supported our members' engagement in the following ways:

- Participating in monthly meetings with the Social Justice Committee, which serves as our core team for the Greater Boston Interfaith Organization (GBIO).
- Attending quarterly meetings with the GBIO Clergy Caucus.
- Planning with the Multicultural Ministries team for a collaboration with other area churches in an anti-racism workshop to be held this coming October.

The Larger Unitarian Universalist Movement

I have stayed involved in Unitarian Universalism in the national level:

- Collaborating with Dan McKanan in writing a General Assembly delegates' report to the congregation (7/2/2022).
- Sharing the proposed changes to Article II of the UUA Bylaws (including principles and purposes) with the congregation, presenting a sermon about them, and facilitating discussions in person and online.
- Serving as a delegate at the UUA General Assembly (planned, 6/2021-6/25/2023).

Public Presence

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

- Participating in the dedication of the Medford Public Library and in an interfaith service to honor LGBTQ+ Pride Month (6/1/2022)
- Participating in a Rainbow Flag raising ceremony (6/2) and speaking in a Medford Pride event at City Hall (6/26/2022)
- Attending the Unaffordable Housing forum (10/22/2022)
- Attending the installation of the new rabbi at Temple Shalom (10/30/2022)
- Reaching out to several area UU ministers to request funding for winter heating oil for the Afghan refugee family, resulting in a \$2,000 pledge from the Arlington UU church (11/16/2022).
- Participating in an Interfaith Christmas Gathering of Healing and Hope (12/21/22)

- Attending a Martin Luther King Day event (1/16) at the West Medford Community Center, and a Black History Month gathering at Shiloh Baptist Church (2/26/2023).
- Participating in the interfaith Iftar celebration at the Islamic Cultural Center (4/6/2023).

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, in order 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.
- Improving my preaching through coaching sessions with the Rev. Stephen Shick.

My Hearing Loss

My hearing loss, a hidden disability, could present an obstacle to our shared ministry if we do not address it together. I am always interested in getting to know you better, supporting you in difficult times and engaging in conversations about anything that interests or concerns you. But this may require some help from you. Here is some information you may find useful:

First, even with the best hearing aids available, I can't catch every word you say, and my brain must fill in the blanks. Sometimes it may seem that I am not interested or being forthcoming when in fact, I am trying hard to follow the thread of the conversation and piece it together. Please be understanding when I seem tired, or ask you to repeat something.

I have learned how to read lips, and it is helpful to see you when you are speaking. If you speak to me when I am not facing you, you may think I am ignoring you, when in fact, I just did not hear you.

During social hour, I have been using a special microphone to help me hear and participate in conversations. Still, I am easily swamped by background conversations; sometimes it is better to find a quiet place to talk. I plan to make myself available more often for this in the sanctuary, before or after the Sunday service.

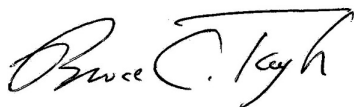
I also do very well on the phone, which streams directly into my hearing aid via Bluetooth, or a Zoom meeting. If you would like to set up an appointment for any reason, please catch me in the sanctuary or send me an email – I will always respond quickly.

Reflections

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. 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 the Children's Program

This was an exciting church year for the Children's Program. We welcomed several new families which grew our ranks considerably! We now have 13 students enrolled in the Younger Kids Class spanning the ages of 4-11.

This group had a busy year full of learning and fun. In the fall we presented a curriculum on "UU Superheroes." The kids learned about a group of important University Universalists from the past and the present. They then worked very hard to create their own Service where they showcased these Superheroes for the congregation. They each presented in front of the whole church and had the opportunity to be very proud of their accomplishment!

After completing this project they moved on to a curriculum which studied the 12 UU Principles. They spent two weeks engaging with each Principle by discussing and making a journal that included artwork and reflections. They took these journals home and they will be a positive memory over the years.

Once we completed studying the Principles we helped the class put them into action. We practiced the first Principle (Every Person Matters) by packing bags for the Food Pantry. We practiced Caring For Others by making and sending cards to home-bound or ill congregants. We practiced World Peace by being good friends to each other while making a craft to share with loved ones. We explored The Interconnected Web of life by planting Mother's Day flowers and practiced the Democratic Process by having the congregation vote on a topic of the kids' choice.

The Children's Program enjoyed a Family breakfast in March which allowed our expanded group to continue developing community. We look forward to having a second one on June 4.

The UUCM teens had a very productive year as well. We spent the fall finishing the mural. Everyone involved showed remarkable patience and dedication. Once the actual mural was complete we started planning the Mural Dedication Service. This was a long process directed by the teens. We had many meetings with the Mentors and then Reverend Bruce about what the Service elements would be.

The teens went on a church field trip to the Black History Month celebration in Medford at Shilo Baptist Church. While there we saw an a capella group from Tufts University which blew us away. The teens decided they wanted the group to perform at our Service. We reached out, and The S-Factor group was very happy to oblige. They were an amazing part of the Mural Dedication Service and we now have a relationship with the group who would like to be supportive to our youth in an ongoing way.

April 16 was the big day and it did not disappoint. The Mural Dedication Service was a huge success and will be long remembered by the church. The mural is permanently installed in Benker Hall and looks great! The collaboration between Rev. Bruce and the youth was very effective and Bruce's sermon was a great testimony to the project. I believe that this project affected the teenagers and the whole church in a very positive way. Anyone who comes into the church now sees the value of our youth to the church. And our teens see it too!!

I am working with Lu Traina on developing Social Justice Programming for our teens in a larger context. We are meeting with folks from the Greater Boston Interfaith Organization to create a program that will bring teens together from different congregations and allow us to share resources and provide opportunities to connect with more youth.

The Mentoring Program is gearing up to revamp our Pollinator Garden on June 4. Special thanks to Avalon Owens for organizing!

There were many fun Time for All Ages' this year including a mini-play with the younger kids illustrating the importance of loving kindness when someone is ill, and a story about a not-so-colorful butterfly who tells very colorful stories. A transformative justice retelling of "The Three Little Pigs" was another offering as well as a discussion of the Constitution and a conversation about Banned Books. A short play with adult congregants dressed up as animals was another humorous addition.

The Children's Program Committee this year was Avalon Owens, Dan McKanan, and Elina Cymmerman. I would like to thank them for their service. And big thanks to everyone who helped us have fun this year!!!

Submitted by Mimi Olivier, Director of the Children's Program

Report from the Music Director

The music program has been thriving this year, with an active chorus and the talents of many instrumentalists.

The choir sang twice a month in a wide range of songs from a variety of genres and cultural traditions.

One of the highlights was a beautiful 15th century a cappella choral piece "Ave Maria" which the choir sang at a wonderful service with Rev Bruce on the feminine in religion and the role of Mary (the Maria of Ave Maria) in Christian traditions.

Instrumentalists Paul Marcucilli and Rev Bruce lent their flute talents during several services. Guest musician Margot Chamberlain filled the church with her beautiful harp, and Brian Wolf played a soulful melodium at a children's service.

This is the first year of our Music Justice Initiative, where we will contribute a corresponding sum for the 15 hymns we have sung this year that were written by unacknowledged enslaved composers. The sum will "pay it forward" to an institution or school that supports and celebrates gospel music of the African American tradition.

We are grateful the church's lovely mature piano has been holding its tune and functioning well. We notice that the church's beautiful organ may need some repair. The organ is a treasured resource and we would like to explore options for its maintenance and upkeep in the coming year.

The music program at UUCM benefits from the musical talents and generosity of Russell Tripp, Michael Glenn, Carole Bundy, Daric Dalfino, Dana MacNamee, Susan Jhirad, Emma Greenough, Abby Outtersen, Alex Daum, Shaina Sawyer, Brendan Shea, Melissa Radzyninski, Andey Amata-Kynvi, Alex Cumming, Marsha Lawson, Nancy Kurtz, Paul Marcucilli, Rev Bruce Taylor, Linda Schwetz, Will McMillan, Patricia Pepper, Carolyn Cronin, Margot Chamberlain, and Brian Wolf.

Respectfully submitted,

Molly Ruggles

Review of Fiscal Year 2022-23 Finances

Church finances rallied further from pandemic-related disruptions this past year. Both income and expense numbers came in over as budgeted – the former largely thanks to several special gifts; and the expenses mostly due to Buildings & Grounds projects and other capital expenditures embedded in several other categories. Our property insurance premiums paid also markedly increased.

Our church was the beneficiary of several generous no-strings-attached gifts, which raised the plate & gifts total to almost \$10k more than we were projecting a year ago. We will not count on this to continue, but it they are of course very welcome. Revenues from non-church groups' buildings use increased further from pandemic period lows as we had hoped and projected. That amount is still short of typical annual pre-pandemic levels of around \$15k, as certain former users have not reverted to their former use patterns. The church Rummage Sale's proceeds show up in the Fundraising income line item, increasing nicely vs. last year's contribution. A modest additional one-time withdrawal was made from the Charity Fund to help fund various rehab projects, which we account for as income.

Spending on two major Building & Grounds projects totaled \$20,385: (1) \$12,485 on a brand new heating oil fired boiler system in the Osgood house, and (2) \$7,900 on *initial* church front tower rehabilitation. These major outlays in our judgment cleared our notional capital spending decisions hurdle: They had become urgent, to the point of becoming unavoidable, and will provide a financial return in the form of reduced operating costs and/or avoided future more onerous outlays. Other outlays in the nature of capital spending are hidden behind the sexton, general & administrative, and worship services line item numbers: (1) Our sexton Jim Costello is a skilled and diligent craftsman. His various small projects and repairs show up as additional hours worked and maintenance materials costs (the latter a G&A category). This spending is expected to diminish this coming year. (2) The sanctuary sound system upgrade, overseen by Board member Brian Wolf, resulted in a one-time \$1,870 outlay, thus the high worship services fiscal year expenses. Minus this capital spending the (operating) deficit would have been less than \$5k.

The property/liability insurance premiums paid cited above jumped almost \$4,000 vs. last year and what has been typical for this expense for quite some time. This was in large part because the assessed value of the buildings and concomitant policy coverage was raised substantially. It is worth considering whether this additional coverage it worth the outlay involved, given the prospect of a total loss is minuscule.

The Finance Committee wishes to acknowledge: Collector Russell Tripp, who compiles received checks and cash weekly and then deposits them – as he has been doing for decades; and church administrator Brenda Bonetti, who shepherds the preponderance of our payments processing from invoice to payment, calls in payroll numbers, moves accumulated PayPal balances to our checking account, and operates the accounting system.

Respectfully submitted,

Geoff Ward, Michael Glenn, Cathy Collins

UUCM Finance Committee

Fiscal Year 2022-23 Income & Expenditures, Projected* vs. Budgeted

	FY 2022-23 Estimated*	FY 2023 Budgeted	Actual vs. Budgeted
Income			
Pledges	72,600	71,000	\$1,600
Plate / Gifts	17,100	7,500	\$9,600
PayPal Transaction Fees	-254	0	-\$254
Fundraising	5,910	4,600	\$1,310
Building Use	9,450	9,150	\$300
NPO Fund Investment Income	1,951	3,200	-\$1,249
Lawrence & Charity Fund Distributions	8,069	4,380	\$3,689
Ministerial Fund Distributions	7,200	7,200	\$0
Income Total	122,026	107,030	\$14,996

Expenses			
Minister	25,617	25,748	-\$131
Children's Program Director	15,330	16,391	-\$1,061
Sexton	9,176	7,468	\$1,708
Administrator	6,088	5,459	\$629
Music Director	7,536	7,989	-\$453
Payroll Service	2,735	2,698	\$37
Workers Compensation Insurance	3,054	3,800	-\$746
total staff-related	69,536	69,553	-\$17
Utilities & Heating Oil**	16,587	18,000	-\$1,413
Snow Removal	8,355	7,500	\$855
Insurance: Property & Liability	12,050	8,700	\$3,350
Buildings & Grounds	25,005	10,000	\$15,005
Worship Services	5,372	4,000	\$1,372
Religious Ed Supplies & Programming	1,316	2,300	-\$984
General & Administrative	8,186	5,100	\$3,086
UUA/MBD/GBIO	1,350	1,350	\$0
Expenses Total	147,757	126,503	\$21,254

Deficit -25,731 -19,473

* Full fiscal year projections based off realized incomes and expenses through June 1.

** Net of Refuge Fund contributions

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. Following the change to a part-time minister we foresaw a reduction in the magnitude of ongoing major withdrawals from the accounts over the coming years, which would afford us some fresh investing flexibility. Mark suggested a reorientation of the fund asset allocations towards 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 assess that we can ill afford. Current stock market valuation levels have historically been associated with low total expected returns and a risk of substantial losses. The prodigious emission of credit, aka "money printing," by the Federal Reserve and other central banks following the 2008 financial markets meltdown changed the rules of the game. The near-0% interest rates associated with that policy created what might be labeled an "everything asset bubble." Everyone was faced with the choice of either being speculators or earning virtually nothing on "risk free" (in reality, merely low risk of nominal principal loss) assets. Finally, within the last two years the U.S. Federal Reserve commenced raising interest rates back to more typically normal levels, to the extent that their benchmark rate is now over 5%. How long this situation will last no one can know, but for the first time in 15 years the church is able to earn a reasonable return on our interest bearing assets as allocated. 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 April 30 for the LPL managed funds and 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: \$146,174 (vs. \$ 146,186 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: \$215,264 (vs. \$ 239,000 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: \$173,164 (vs. \$180,504 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 \$4,800 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, which effectively means within the range of conventional industry practice. The Fund asset allocation is close to an industry standard 60% fixed income, 40% equities.

Charity Fund. NAV: \$45,143 (vs. \$58,481 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) last, 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. The change in NAV vs. last year reflects this drawdown.

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: \$30,968. There are a total of \$963 in uncashed checks outstanding.

Special Purpose Funds and Accounts

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 a bank or brokerage account – 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 of this situation 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 or recent functions include:

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 the 2020-21 Annual Report. A subsequent grant was designated for the restoring the church east side entrance door. With the grant monies fully spent the fund balance is now zero. This fund will henceforth be inactive unless and until another grant from the city is received.

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” – in the wording 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.

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 \$550.

Miscellaneous special fund: Set up for special purpose nonrecurring donations. A \$500 contribution this past year was made for technical equipment and was used to partially fund the sanctuary sound system upgrade. The current balance of \$1,000 is designated for building rehab purposes, and will be used to help fund the church tower work.

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 Dallas’s in 2018. It has also been the beneficiary of other donations and fund-raising activities. The current Music Fund balance is \$1,635.

OWL Program Fund: Reflects tuition collected from non-UUCM participants in the Children Program’s OWL (Our Whole Lives) program. Funds are used to defray expenses associated with the program, such as for program teacher training. Current balance is \$1,131.

Prepaid pledges: Some UUCM pledgers chose to make payments towards their pledges for a given church fiscal year (fiscal years run from July 1 to June 30) prior to the start of the fiscal year. Such payments are set aside in this special account, and are then realized as normal pledge income once the fiscal year actually starts. The current account balance is \$7,620.

Refuge Project: Instituted this past year as a holding account for contributions made to offset the additional costs (mostly for utilities) incurred by the church due to the Osgood House being occupied full-time by our resident guest refuge family. Funding came from other congregations and the UUCM Christmas Eve service special collection. Aggregate collections of \$9,013 came very close to our calculations and projections of the additional costs actually incurred this fiscal year. That amount has been applied to the church utilities expense account, leaving a balance of zero.

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 \$20,354.

Annual Report from the Worship Committee

Members of the Worship Committee: Rev. Bruce Taylor, Andey Amata, Lu Traina, Joan Keane, Mary MacNamee, Susan Jhirad, Molly Ruggles (music), Mimi Olivier (Children’s Program), Brian Wolf (liaison for the Board)

In general, we felt this was a very good year, as we sustained another year of hybrid services, with many new volunteers coming forth. Although COVID has waned, it has not disappeared, and in the interests of those members of our community who are vulnerable, disabled or otherwise unable to come in person, we decided to keep Zoom going. We were given permission by the Board to hire a tech

person to lift some of the burden, but were unable to find anyone who could do it. Again, an entire team of volunteers, led by Andey Amata and Joan Keane, who took up the task of finding people for various slots later this year, made it possible to have a Zoom host, sound person and camera person for almost every service. Brian Wolf's help finding new equipment for the Zoom services has been extremely helpful. When Reverend Bruce came down with COVID, he sent us a service read by Mimi Olivier. When a lay leader fell through, Rev. Bruce filled in with an extra service. When Susan had surgery, she wrote a service presented by Lu Traina and Andey Amata. We have met challenges.

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

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

Time for All Ages organized by Mimi has been delightful and the young children particularly responsive this year.

The children worked with Rev. Bruce, Mimi and others to create three wonderful services; the multifaith Pageant, U-U Superheroes, and the rollout of the teens and mentors wonderful mural.

Despite the many stresses and challenges of hybrid 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, sending out agendas and Zoom links. Andey Amata continued their work on all aspects of tech, including keeping up the Googledrive and training new Zoom volunteers. Lu recruited and trained new lay leaders. Joan took over scheduling the Zoom volunteers and has volunteered herself. Susan recruited a series of very good guest ministers.

We continued our discussions of how to give credit to unacknowledged People of Color in our songs, particularly enslaved African-Americans. Despite some confusion and glitches, we are now giving credit explicitly in our services when appropriate. We will donate a specific amount in lieu of royalties to a children's school in Dorchester that teaches African-American children about their cultural traditions.

We will not continue hybrid services over the summer because of lack 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. They will be at 10:00, to avoid the heat and give people more of their summer Sundays.

Some in the congregation raised the issue of changing our regular time of service. Some felt we should start earlier in the morning during the church year, to allow for more of the day for children's activities. However, because of the choir practice, and other issues, like the teen schedules, we felt it was best to leave it at 11:00. The Board did a survey of our congregation, which affirmed that a majority prefer to continue at 11:00.

In sum, we feel we have had quite a good year overall, with quality services both on Zoom and in the Sanctuary. Yes, there have been technical problems from time to time, but we continue to do our best. We will have a retreat in August to plan ahead to next year.

Respectfully submitted, Susan Jhirad

Report on the Small Group Ministry Program

Participating in small groups provides church members with a varied set of options for fulfilling and exploring their interests, as well as for building closer relationships with one another. Such experiences deepen friendship bonds among members and thus strengthen the church matrix as a whole. This year, our church offered a number of such experiences.

Book Group. Our church book group met once a month from September through May. A reliable twelve people participated in its discussions: Andey Amata, Lourie August, Cathy Collins, Linda Coultas, Hank Driscoll, Margery Gans, Angela Garcia, Ann Hogan, Michael Glenn, Susan Jhirad, Nancy Kurtz, Steve Schmidt. Carole In addition, Carole Bundy joined the group twice. Here's what we read:

September: Winfred Rembert, as told to Erin I. Kelly, *Chasing Me To My Grave: An Artist's Memoir of the Jim Crow South*

October: Albert Camus, *The Plague*

November: Kwame Anthony Appiah, *The Lies That Bind: Rethinking Identity*

December: Wendell Berry, *The Hidden Wound*

January: Honore Fanonne Jeffers, *The Love Songs of W.E.B. Du Bois*

February: Harriet Jacobs, *Incidents in the Life of a Slave Girl*

March: *The 1619 Project: A New Origin Story*

April: Farah Stockman, *American Made: What Happens to People When Work Disappears?*

May: E. Delores Johnson, *Say I'm Dead: A Family Memoir of Race, Secrets, and Love*

Meditation Group: The UUCM Meditation sangha met twice a month, on the First and Third Thursdays. Michael Glenn led the former, and Rev. Lilia Cuervo the latter. We are pleased that several of the sangha members are not members of the church, but of our larger community.

Touchstone Groups: Again this year, UUCM offered monthly small groups that we call "Touchstone Groups." The groups offer an opportunity for members of the church community to "share from the heart," in a small group setting on topics generally of a spiritual and personal nature. This year the monthly themes were inspired by our church covenant, including prompts on the topics of Welcoming, Community, Love and Truth.

Four groups of 7-9 people, met monthly from September to June, either on ZOOM or in-person. A total of 30 people participated regularly in the Touchstone Groups this year. We extend a heartfelt "thank you" to the facilitators of the groups – Michael Glenn, Alex Daum, Ann Heintz, Rev. Bruce Taylor, Susan Jhirad, and Lourie August.

Peer Support Group: Mary Jo Fortes and Kerri Fallon are pleased to share that the UUCM Peer Support Group has continued to meet on the 2nd and 4th Wednesdays of each month since its beginning in September 2022. This group is a place to connect with others to talk, share, give and receive support, and connect with others within the UUCM community. Participation is fluid as the Peer Support Group is a drop-in group and has ranged from three to nine individuals at any given group, with the facilitators as group members, as well.

Annual Report from the Buildings & Grounds Committee

The current Building & Grounds Committee members consists of Loren Bernardi, Liz Ammons, Cathy Collins, and Geoff Ward. De facto member UUCM sexton Jim Costello ongoingly provides his craftsmanship and technical know-how. Members of the Medford Community Gardeners continue to improve our grounds around the church and Osgood House while growing vegetables for the church Food Pantry.

Two major longstanding issues were addressed this past year: (1) The Osgood House heating oil boiler was replaced. After years of living on the “will have to be done sooner or later” list, recurring service calls following breakdowns, leaking water, and full-time occupancy of the house by the Mirs (refugee family from Afghanistan) militated in favor of making the change to a new boiler. (2) The water entry in the interior of church’s front tower, particularly during windy rain storms, reached the point where we felt compelled to initiate the first set of repairs to the tower roof and pointing, with more to follow. The additional major masonry work on the roof and tower walls will hopefully will give us many years of respite from major leakage experience.

Smaller but noteworthy projects completed this past year included:

- (1) Repairs on the sanctuary front door entryway window area and replacing the plexiglass protectors for the eye-level stained glass windows in the sanctuary, which were taking place this time last year, were completed.
- (2) The main sewage outlet pipe area in the area around the interior foundation wall of the Osgood House was replaced.
- (3) General repairs were made to the Osgood House foundation.

On the good news front, the sanctuary heating system pipe network knocking was – somewhat mysteriously – much less in evidence this past cold season. Thus finding a solution to the problem is on hold at least for now.

Major projects on tab for the forthcoming year include the aforementioned tower work, and replacing the decrepit shingles on the west outside wall of the church kitchen.

Respectfully submitted,

Geoff Ward, Building & Grounds Committee chairman

Annual Report from the Membership Committee

Our church cannot grow unless more members join each year than leave. And attrition is a fact of church life: moves, deaths, and loss of interest carries off several members every year. Thus bringing in members is vital to church life.

This year we were fortunate to bring in a number of vibrant, enthusiastic new members. This past September, we welcomed Joan and Dennis Keane. and Matthew Leming. In April we welcomed Julz Cennamo, Ivy Ho, Emily and Billy Lazzarro, Predeep Mahale, Abby Outterson, Ruby Richardson, and Sam Vincent.

The Committee was chaired by Paul Marcucilli and Robert Lublin. Others who worked on greeting, welcoming and membership included Alex Daum, Michael Glenn, Nick Sargent, and Steve Schmidt, as well as many church members who took a turn greeting at the front or side door.

Respectfully submitted,

Michael Glenn

Annual Report from the Caring Team

In past years, this report has been written by Steve Schmidt. First and foremost, thank you to Steve for all the caring, coordinating and reporting you have done and will continue to do. What Steve has written in the past is still true. 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.

New this year, was the creation of group email to send requests for caring including requests to have Candles lit. The email is: uucm-caring@groups.io. Thanks to Brendan Shea for setting up the group email. The Caring Team contact email is listed under the Church Staff Ministries in the weekly Order of Service.

Anyone with questions, ideas or interest in joining the Caring Team may contact Carolyn Cronin.

Last but most importantly, thanks to everyone at UUCM who has shown caring to another congregant whether through prayer, a call, a visit, a ride or any other way. Thank you!

Respectfully submitted, Carolyn Cronin

Annual Report from the Social Justice Committee/GBIO Core

Social Justice commitments are integral to our UU beliefs. The Social Justice Committee (SJC) regrouped in 2021. SJC set two goals: (1) Involvement with a larger, broader faith-based social justice organization; and (2) taking up a local Medford issue. The larger group that we became involved with is the Greater Boston Interfaith Organization (GBIO), and the local Medford issue we have taken up is affordable housing. This occurred in 2022.

In September 2022 SJC reorganized as a combined Social Justice Committee/GBIO Core Team. The current Core team includes: Michael Glenn, Susan Jhirad, MaryJo Fortes, Matt Leming, Kerri Fallon, Joan Keene, and Lu Traina

As GBIO affiliates, our work has focused on 3 areas:

- **Mental Health/Substance Use Reforms:** improved and equitable access to supports and services. After numerous calls, letters and meetings with elected leaders the Legislature passed an Omnibus mental health bill.
- Currently that group is gathering information from stakeholders and the role of nonprofessional staff in service delivery. UUCM remains involved in the working group.
- **Support for Individuals released from Prison (Returning Citizens):** This action group had many successes in Boston resulting in an increased budget for The Office of Returning Citizens. Currently, this action group is working on insuring all released citizens receive an identification document. Formerly incarcerated individuals have identified lack of identification as a key barrier to community reintegration. Through this group we are also focusing on eliminating barriers to accessing housing.

Housing Justice Campaign: GBIO (we) made the decision to focus on affordable, decent housing as a priority. The Housing Justice Team worked hard to pass the Real Estate Transfer Fee this session, but it only made it to Revenue Committee. However, this bill is now known to the Housing Committee to build power for the next legislative session. Most of the efforts went to promoting a bill to fund public housing at realistic levels. Tenants were organized to tell their stories and become self advocates and organizers. The governor proposed budget was increased as result of GBIO members sending many

emails and making calls and sending letters. On March 17th GBIO organized a rally at the state house. Two people – Carolyn Cronin and Joan Keene – represented UUCM among the 300-strong crowd.

The Housing Justice Campaign will require the work of GBIO affiliate congregates through the summer. A large rally is planned for the end of June.

Locally, Susan Jhirad, and Matthew Leming have taken up Affordable Housing, partnering with other Medford organizations. Matt organized and presented a successful “Unaffordable Housing” workshop in October. Medford tenants, residents, congregants, elected officials and other stake holders attended and presented.

The SJC and allies attended several protests to support local tenants being forced out of housing.

A foundational aspect of GBIO is developing relationships with each other in UUCM and GBIO. After the impact of COVID, this was a timely endeavor. The SJC/Core had 1:1 conversations with other congregants. The conversations focus on learning each others’ social justice passions and reasons for being at UUCM.

Through those conversations, congregants who were “allies” – willing to support SJC actions – were identified. Also, a need to support each other was identified.

Kerri Fallon and Mary Jo Fortes, as trained Peer Facilitators established a Peer Support group for UUCM. This group meets twice a week through the church year.

For next year, we may coordinate with other GBIO institutions on a youth social justice activities and we will seek to recruit more Core members and active allies.

Fiscal Year 2023-24 Proposed Operating Budget

	Amount	Explanation
Pledges	73,000	Total from Canvass
Plate / Gifts	8,000	Approximate historical average
PayPal Fees	-250	Level with last year
Fundraising	5,900	Level with last year
Building Use	10,000	Modest increase
NPO Fund Investment Income	2,300	Higher interest rates
Lawrence Fund Distributions	4,600	Higher interest rates
Ministerial Fund Distributions	7,200	Level with last year
Income	\$110,750	
Minister	26,386	
Children's Program Director	15,790	3% increases; lower hours for sexton, level hours for administrator vs. this past year
Sexton	8,240	
Administrator	6,271	
Music Director	7,762	
Payroll Service	2,735	Level with last year
Workers Compensation Insurance	3,146	3% increase
Staff-related total	\$70,330	
Utilities & Heating Oil	18,000	Energy price increases, colder weather
Snow Removal	7,500	Renegotiated contract
Insurance: Property & Liability	12,500	Increased coverage amounts
Buildings & Grounds	10,000	Ex-capital project below
Worship Services	4,000	Outside guest speakers, coffee hour supplies
Children's Program Supplies & Programming	2,300	
General & Administrative	6,100	Increased online service provider charges
Affiliations	1,470	Greater Boston Interfaith Organization membership + UUA/MBD
Expenses	\$132,200	
Deficit	-\$21,450	

Fiscal Year 2021-22 Proposed Capital Budget

Capital Projects	\$22,000	Tower repair work
------------------	----------	-------------------