North Universalist Chapel Society
2022 Annual Report

Annual Meeting
January 29, 2023
11:30 am

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Affiliated with the Unitarian Universalist Association
North Universalist Chapel Society

2022 Annual Report

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The North Universalist Chapel, Woodstock, VT

Annual Meeting, 29 January 2023

1. Moderator, Richard Waddell, opens the meeting

2. Welcome – For the Board of Trustees, Kathy and Leon

3. Election of 2023 Moderator – Nominating Committee nominates Richard Waddell

4. Election of 2023 Clerk – Nominating Committee nominates Judy Williamson

5. Election of Treasurer – Nominating Committee nominates Ann Wynia


7. Election of Finance Committee Nominees - The Board nominates Anne Dean and Cliff Johnson.

8. Presentation of Annual Report – Board and Committee representatives followed by questions, comments and motion to accept the report

9. Presentation and Action on 2023 Budget
   a. 2022 Stewardship Drive report - Mary Blanton
   c. Finance and Trustees of Funds Committee Report – Jack Nelson, Committee Member
   d. Discussion of the 2023 budget and vote to approve the 2023 budget – Jack Nelson

10. Brave Light Project Update – Leon Dunkley


12. Unsung Hero – presented by Kathy on behalf of the Board of Trustees

13. In Memorial – Sherry Belisle

14. Closing – Leon

Adjournment
North Chapel Board 2022 Annual Report

The start of 2022 again found us impacted by COVID. We had held in person services in the fall, but a surge of the highly contagious Omicron variant forced us to make the painful decision to return to online services for January and February. Fortunately, in March the conditions improved and we were able again to come together in the sanctuary with social distancing and masking regulations in place. The Reopening Task force has continued to meet often to reassess the risks and in November suggested that we restart a mask optional coffee hour. One was held and the same week several people in the choir tested positive for COVID, so the coffee hour was suspended until future notice. Fortunately, masking provided the protection we had hoped for and there were no further cases in the choir.

This has been a challenging time for all of us and has inhibited our ability to come together. Many are feeling disconnected from one another as we struggle to find safe ways to be together. Covenant groups and Amazing Grays continued online in the spring and this fall. Two covenant groups are now meeting masked and in person. In the summer and fall we held brown bag lunches every Wednesday in the gazebo. Healing Circles also restarted last fall as did the new member gatherings. As the weather warms, we hope to be able to have more outside gatherings.

Our church’s financial situation has been an issue of continuing concern for the past couple of years as our membership declines and our expenditures increase. We have worked to decrease expenditures where possible and consider ways to increase our income.

This summary provides a review of some of the major activities that have taken our attention throughout this past year.

- **Worship Committee.** Diane Mellinger stepped back in to create beautiful videos for the January, February, and early March services. Once we were back in the sanctuary Danelle Sims continued assembling a weekly service video for our YouTube channel. We want to express our gratitude to both Diane and Danelle for their help in making our services available to those unable to come to church and to a wider community.

- **Building and Grounds.** In February there was an electrical fire in our kitchen stove and Gina was advised that it was damaged beyond repair. We are planning to replace the single gas commercial range with two home electric stoves. Change The World Kids depends on our kitchen for their Cabin Fever dinners and have offered to purchase the stoves. When the gas stove was installed many years ago, outside venting was explored and found to be impossible. Laird Bradley consulted with a local company revisiting the venting issue and received the same message. Since the stove is on an internal wall 25 feet from an external wall, venting is not possible. He has consulted with the local fire department and the state fire marshal about obtaining a permit for the stoves and is now talking with a Williston Fire Suppression company with the possibility of installing a system that would meet the state fire marshal’s specifications.

- **Board/Minister Retreat.** The Board met masked and in person for our August 7th retreat. We discussed the role of all our committees; their current composition and gaps, their purpose, the importance of their communication with the board, the need for a board liaison to each committee and the challenge of finding people to serve on committees.
We also talked about the need to reach out to new members and to rebuild connection with our community after two years of COVID.

- **Ministerial programs.** In February it was decided that because of COVID challenges, Brave Light needed to be postponed until 2023. Leon's partner at the church in Taunton is now working at Star Island. In November he announced that he would be working with Elizabeth Carrier-Ladd, minister of the UU Church in Dorchester, MA. Emily Swomley of Norwich, VT has joined the team as an administrative assistant to help with Brave Light. Recruitment for the program began in January with the goal of having 15 high school students from WUHS, Sharon and Thetford Academy and 15 from the Dorchester area. Registration will end in late March. The students will get together for three weekends in early summer: in Woodstock, Dorchester and on Star Island. Leon is also continuing his work with the Social Justice committee and with students at the high school.

- **Significant Fundraising Activities.** There were three different fundraisers this year: the spring auction, the bulb sale, and the wreath sale. The total fundraising revenue was $16,275. The planning for this year's auction is underway. Fortunately, we are beginning to have more church rentals. Our Endowment Fund is growing slowly, and it now stands at $216,896. We hope someday to have it reach $500,000. The 2023 Stewardship Drive goal was revised down to $120,000 from $135,000. Currently we have received 62 pledges for a total of $109,217.

- **SE Program.** Chloe Powell began her second year as our SE teacher this fall and thanks to her presence and leadership the number of children attending the North Chapel has increased. A Pizza party, held in October for SE participants and their parents, and was a big success.

- **Departing Board Members.** Two of our current board members are stepping down this year and we will miss them. Clara Gimenez is leaving after her three-year term is over and we will miss her probing questions and her thoughtful comments. Judy Williamson has been our tireless secretary for the past six years and we will miss her careful note taking and well-crafted minutes. We want to thank you both for your years of service to the North Chapel.

To all of you who stepped up to provide these and many other initiatives that ensure the church can continue to deliver on its mission, we offer our deepest gratitude.


**Roadmap for 2023**

In 2023 we hope to rebuild and renew our congregation after two years’ of COVID disruption. We need to take a hard look at our financial situation and our organizational structure to make it more responsive and nimble as we move forward. We may wish things would return to life as we knew it pre-COVID, but we as a congregation and an institution, have all been changed by this experience.
1. 2022 Moderator, Kevin Geiger, opened the meeting at 11:32 a.m.
2. Welcome from the Board of Trustees: Richard Waddell, Chair, and Leon Dunkley. Richard welcomed everyone and Leon offered an image of his Youth Group days as part of his welcome.
3. Election of 2022 Moderator – Nominating Committee nominated Kevin Geiger and it was seconded. The vote in favor was unanimous.
4. Election of 2022 Clerk – Nominating Committee nominated Judy Williamson the vote in favor was unanimous.
5. Election of 2022 Treasurer – Nominating Committee nominated Ann Wynia and the vote in favor was unanimous.
6. Election of Board Member— Nominating Committee nominated Michael Zsoldos to complete two years of a three-year term and the vote in favor was unanimous.
7. Election of Nominating Committee members – The Board represented by Clara Gimenez, nominated Polly Forcier and Sherry Belisle. Polly is leaving the Committee and Joby Thompson agree to remain on the Committee for one more year. The vote in favor was unanimous.
8. Presentation of Annual Report – Mary Blanton moved to accept the report and Peggy Kannestine seconded the motion. The vote in favor to accept the Annual Report was unanimous.
9. Presentation and Action on 2021 Budget and Other Financial Issues
   a. Richard Waddell thanked David Parker for his service as a Board member and welcomed Michael Zsoldos who agreed to fill his spot; he also thanked Gina for her work for the Buildings and Grounds Committee. He spoke about the 2021 Board Retreat that was held in the Fellowship Hall and also noted the success in getting increasing donations for the Endowment Fund. He thanked the Worship Committee and everyone who served as worship leaders and service coordinators throughout the year. Leon spoke about the Brave Light Project that raised $130,000 in grants and gifts which fully funds the project. He also added that there are many new members, some of whom he has not yet met, including one who came into the church once and has been watching the online services for months.
   b. 2021 Stewardship Drive report – Denise Lyons thanked the 82 individuals who made donations including nine new pledges. Thirteen people increased their pledges and we raised $135,000 toward the goal of $145,000 and she noted that people can still renew their pledges even though the drive was been completed.
c. Finance and Trustees of Funds Committee report – Jim Swift reported that the church has a new bookkeeper, Shannon Kennison. He is grateful to have Quick Books on a regular basis and added that the church has shown resilience in finding new financial resources. He noted that due to Chris Bartlett’s success with the Endowment Fund we were able to take 5% from the Fund to go toward operating expenses. He also added that because of Ann Wynia’s good work, we ended 2021 with more money than was anticipated. The biggest financial challenge will come in 2023 when the Brave Light Project will end.

d. Ann Wynia noted that the 2022 budget should have a $10,000 surplus primarily because some of Leon’s salary will be covered by funds in the Brave Light Project. NC will be paying our fair share to the UUA in 2022 ($1200). She said that the new SE director, Chloe Powell, will be paid $25/hour but her time will vary monthly determined by when services are in-person vs. on-line. Ann Dean asked how this works and Ann W said she would be paid for up to six hours per week if we are having in-person services; she will not be paid when services are on-line. Ann also reported that $35,000 has been moved to our account with the Vermont Community Foundation.

e. A motion to approve the 2022 budget was made and seconded and the vote to accept the budget was unanimous.

10. Facilities for the Future Update – Ginny Gelfan and Ralph Lancaster described the work completed in 2021 that included replanting the front yard and many “invisible” works in the church and parsonage. The church was made more energy efficient due to Anne Dean’s involvement. Ralph thanked Radek and Agata who are always ready to do extra work for the upkeep of the church and property.

11. Unsung Hero – presented by Richard Schramm and Richard Waddell on behalf of the Board. This year’s awardees were Anne Dean, Polly Forcier and Jim Swift.

12. In Memorial – Sherry Belisle noted two members who were valued and beloved members of the North Chapel who died in 2021: David Doolittle and Wendy Smith.

13. Closing – Leon commented on the last time he saw Wendy which was on the day before she died. He shared a story about her and the playfulness in her voice and spirit.

14. Fran and Ralph Lancaster made a motion to adjourn and it was seconded by Anne Dean. The meeting adjourned at 12:36 p.m.

Respectfully submitted,

Judy Williamson
Manchester, England, England
Across the Atlantic Sea
And I’m a genius, genius!!
I believe in God.
And I believe that God believes in Claude
and that’s me!!

—Hair, 1967

Join the fun of life. Sing with courage and great passion from the mountaintop!! Take station beneath the clouds of heaven and make your joyful noise!!

If you are thinking to yourself while your reading this, “There goes Rev. Leon again,” I am truly delighted. I hope you think that I’m being a little bit crazy these days. Look what we’re going through. For many of us, these have been among the most trying years of our lives. So, go tell it on the mountain already! What are you waiting for? It’s ok if we celebrate ourselves a little bit.

The pandemic has been devastating. There’s war in Ukraine and Russia. American political reality is in a state of chaos and disarray… Even here inside the bubble of the Upper Valley, we’ve seen more than our share of hardships. Health challenges have landed many of us in the hospital over the last few months. The was a murderous rage back in June that forced the town of Woodstock to “Shelter In Place” until the killer was apprehended by the police. We are struggling to recover from the lock-downs of heart and spirit that have changed our lives so markedly since March of 2020. It’s probably wise by now to be a little bit crazy these days. It’s probably good for us. Just look what we’ve all been going through.

So, when Claude sings about believing in God and sings about God believing in Claude, it’s probably healthy—healthy that Claude is faithful and so fully self-expressed…even if he’s being a little crazy.

Probably, we are all a little bit crazy these days. How could one expect it to be otherwise? Life is crazy now. We are out of the common practices of fellowship and we need to recover. We’re operating outside of the basic assumptions about how life should be.
And normal breathing in-and-out has become dangerous. The normal parts of life have been stripped away. That’s why I quoted Hair at the beginning of the Annual Report. In Hair, tragic and unimaginable things happen…and then, the play ends. In life right now, we are not spared. There is no merciful ending at which point we take stock of our lives and move on. We are experiencing a crisis that is unending.

So, what should we do now? What does it mean to recover from such a crisis? How do we go about the hard work of rebuilding? Clause made a joyful noise. He sang. That was his brave answer in this world that has lost its mind. Long before him, the poet Walt Whitman reached the same conclusion. In “Song of Myself,” Whitman wrote,

The spotted hawk swoops by and accuses me, he complains of my gab and my loitering.
I too am not a bit tamed, I too am untranslatable,
I sound my barbaric yawp over the roofs of the world.

Is it now time for us to be tameless and untranslatable? In other words, it is time for us to imagine newer ways of doing things? How will North Chapel emerge from the challenges of COVID-19?

Since March of 2020, North Chapel has been in emergency response mode. We set out to weather the storm that we assumed would subside over time. As the reality sets in that we are in a new world now, how will we move forward with grace and gratitude?

It is fair to say that crafters of the By-Laws did not compensate that challenge of COVID-19. Yet, they can still guide us moving forward, if we appeal to them insightfully. They will not always provide us with answers but they will not fail to articulate that values that have been important for North Chapel in the past, are important to North Chapel in the present and will remain important to North Chapel in the future. ARTICLE II clearly states that,

The purpose of this Society is to provide a free pulpit and voice for liberal religion and to nurture a religious community bound by no dogma and restricted by no creed. This Society is a fellowship of seekers after truth, beauty, and goodness. We strive to be tolerant of the ideas and behavior of others. We rely on reason, individual freedom, and democracy as our methods.
We can ask ourselves, ‘How are the methods of reason, individual freedom, and democracy of value to us today?’ Article II concludes with these words:

We join together for an understanding of our world, for cooperation with our fellow human beings and for the enrichment of the community. We seek spiritual and intellectual growth in the individual and in the church.

How are these things meaningful for us today?

When we want to know how things are done around here, it is wise to consult the By-Laws. They provide a great deal of helpful insight. When we want to know how things are meaningful around here, the By-Laws are a very good place to start. They will not always provide us with answers but they will not fail to prepare us for the journey ahead.

We need to have a sober conversation about our intentions. We need to speak freely and compassionately about our vision, our mission and our values. And most of all, we need to cherish, honor, nurture and strengthen our community. We need to agree upon what drives us as we look to the days ahead.

Under normal circumstances, Annual Reports are retrospective. They tend to look back on the accomplishments of a church year well spent. And we had a tremendous year, thematically reflecting on the Seven Principles of Unitarian Universalism.

January Theme
The First Principle—The Inherent Worth and Dignity of Every Person
1/2 All
1/9 Transformation and Transcendence (Rev. Pratima Dharm)
1/16 Tutu, King and the Roaring Engine of Delight
1/23 Epiphanes (Gwen Groff)
1/30 Thich Nhat Hanh and the Native Tongue of Loving Speech

February Theme
The Second Principle—Justice, Equity and Compassion in Human Relations
2/8 Freeing My Mind
2/13 On Truths and Love (Marta Ceroni)
2/20 A Foundation of Courage
2/27 “Who Is She?” (Messengers of War and Peace)

March Theme
The Third Principle—Acceptance of One Another and Encouragement to Spiritual Growth in Uur Congregations
3/6 We Begin Again in Love
3/13  Hero Always Wears the Sign of Hope
3/20  A Way of Saying Yes
3/27  How Can We Respond to These Troubled Times (Richard Schramm, Polly Forcier and Anne Macksoud)

April Theme
The Fourth Principle—Free and Responsible Search for Truth and Meaning
4/3  Letting Our Life’s Work Reinvent the World (Rev. Dr. Nancy Jay Crumbine)
4/10  The Measure of Our Days
4/17  Seven Holy Words—An Easter Reflection
4/24  Forever This Earth Beneath My Feet

May Theme
The Fifth Principle—The Right of Conscience and the Use of the Democratic Process Within Our Congregations and in Society at Large
5/1  Change the World Kids (with Anne Macksoud)
5/8  Some People Just Can’t Tell a Joke
5/15  “Oh, Mercy” (Upper Valley Pulpit Exchange with Rev. Paul Sawyer, Rev. Jan was in Hartland and Rev. Leon was in Norwich)
5/22  Shall We Save or Savor the World
5/29  The Processes and the Purposes of Goodness

June Theme
The Sixth Principle—The Goal of World Community with Peace, Liberty and Justice for All
6/5  “When I Breathe In,” said the forests of Vermont (Leon Dunkley and Lynn Peterson)
6/12  The Ghost Pepper Papers
6/19  Fifty Years of WISE (Peggy O’Neil)
6/26  The Common Sense of Sadness (Melinda Haas)

July Theme
The Seventh Principle—Respect for the Interdependent Web of All Existence of Which We Are a Part
7/3  Patience Has Hopeful Eyes
7/10  Mundane or Miraculous?—The Age-old Argument Between Average and Impressive Tomatoes
7/17  Grace—Part One
7/24  Does My Cup Really Runeth Over? (James Marmar)
7/31  Meditations on a Lawn: One More Small Way to Combat Climate Change

August Theme
The Eighth Principle
8/7 Grace—Part Free
8/14 What We Learn From Others (Delia Clark)
8/21 An American Peace of Mind
8/28 Upper Valley UU Congregations Joint Service (Barnard, Hartland, Norwich, Strafford, Woodstock)

September Theme
Togetherness
9/4 Stories of Waters
9/11 Clouds of Our Unknowing
9/18 When Justice Has Been Served With Help, Can People Change (Kitty O’Hara)
9/25 Preaching to the Corn: Perfection or Possibility…choose one (Rev. Jordinn Nelson Long)

October Theme
Transforming Conflict
10/2 Seeking Balance With Earth and Sky (Michael Caduto)
10/9 The Shift That Has To Happen Sometimes
10/16 Laughter, Courage and Joy—Reflections on Forty Years of Friendship in Unitarian Universalism
10/23 Have Faith (A.K.A. Don’t Bite the Mailman)
10/30 The Beautiful Masks of Fellowship

November Theme
Resilience
11/6 Being Non-Binary in a Binary World (Scottie Taylor)
11/13 Sacred Conversation
11/20 Sacred Conversations (cont.)
11/27 Care

December Theme
Into Great Darkness
12/4 Joy at the Top and Joy at the Very Bottom of the Well
12/11 Receive
12/18 Approaching Deepest Darkness (Low Lily)
12/24 Christmas Eve Service—6:00pm (North Chapel Choir, Children’s Choir, Sophia Shackleton)
12/24 Christmas Eve Service—8:00pm

More than this, we faced a great challenge together as a community and we learned how to adapt. We learned how to create community different ways. As we move into 2023, we would be wise to think about and plan on expanding these new ways of creating community. When the warm weather returns, we can take advantage of this
opportunity. We can rebuild our community safely by being outdoors with one another. This is one among many ways that we can begin to rebuild our community.

The Pastoral Care Team is thriving. Anne Marinello, Laura Foley and myself are keeping very busy with the pastoral needs of our community.

Brave Light is in full stride. These are the active canvassing days. As you know, the Brave Light Youth Exchange Project is like a varsity traveling team for joy and justice. It is a grant-funded project that is open to a small group of high school students. Apart from the registration fee, the Brave Light Project is free.

Brave Light brings together two groups of students, one group comes from central Vermont and the other group comes from Boston. Each group will have 15 participants. We will gather once a month—in June, July and August—to have fun, to work on interesting projects as a team and to develop the leadership skills that we need to meet the challenges of the future.

Rural life in Vermont and urban life in Boston will provide the backdrop as we engage with challenging issues—climate change and sustainability, race and justice. We ask, “Who are we today?” and “Who can we become tomorrow?” We explore the answers together.

**2023 Conference Schedule (tentative)**
- Con One in Woodstock, VT on June 16-18
- Con Two on Star Island (Portsmouth, NH) on July 16-19
- Con Three on in Boston, MA on August 11-13

Bus travel between Woodstock, Boston and Portsmouth will be provided by USA Bus Charter ([www.usabuscharter.com](http://www.usabuscharter.com)). The ferry to and from Star Island ([https://starisland.org](https://starisland.org)) will be provided by that Isles of Shoals Steamship Company ([https://islesofshoals.com](https://islesofshoals.com)). All food, lodging, program and supervision will be provided by Brave Light.

**Closing**
There was a lovely gift in my office. I discovered it on an icy Saturday morning, as the Shambala Yoga class was ending and right before my meeting with Mary and Kathy, as they step into the leadership of the Board of Trustees here at North Chapel. The gift was wrapped in a beautiful way. When I opened it, I found a gift. It was a book the Matthew Friedman had given to me after one of our conversations.
about how we might best respond in these difficult days. And what was the title of this book that I was gifted? *Resilience—The Science of Mastering Life’s Greatest Challenges* (ten key ways to weather and bounce back from stress and trauma). It was written by Stephen Southwick and Dennis Charney, both medical doctors. According to them, there are ten elements of resilience:

1. Optimism
2. Facing Fear
3. Moral Compass
4. Religion & Spirituality
5. Social Support
6. Role Models
7. Physical Fitness
8. Brain Fitness
9. Cognitive and Emotional Flexibility
10. Meaning, Purpose and Growth

As I learned from my follow-up conversation with Matthew, collective resilience is a different animal, one that may or may not require these ten elements as a prerequisite. We will have to see how things unfold over time but at this point, I am excited to get started on these ten things. It is my observation that resilience is a much stronger foundation than righteousness. As Joelle Seavey and I enter more intentionally into the outward work of racial justice, we will be driven by the inward work of resilience. Thank you, Matthew. I look forward to the next part of our ongoing conversation.

Until then, may we all join the real fun of life. May we sing with courage and passion from the rooftops of the world!! May we be timeless and untranslatable in our love for this world in which we live. And may we take station beneath the heavens and make a joyful noise!!
North Chapel Annual Meeting: January 29, 2023

Finance Committee Report

The North Chapel Finance Committee worked on numerous important issues during 2022. In addition to our regular review of monthly account statements, we also made progress on a number of ongoing issues (e.g. the transition to working with an external bookkeeper; discussions about simplifying financial statement presentation; an ongoing review of our external reserves; a check on the committee’s structure, roles and responsibilities, etc.)

However, our main focus has been on drawing the board’s attention to the long-term unsustainability of the church’s financial situation. This will be the central topic of our report to the annual meeting. First, we will review last year’s financial results versus the revised 2022 budget, then discuss the proposed 2023 budget, and finally give an overview of church assets, particularly our reserve funds.

2022 Budget versus Actual

The financial situation reflected in 2022 continued some of the concerning trends we have seen over the last few years:

- Three of our four major controllable sources of income are static or declining: pledge income is in long-term decline; fundraising income has fallen well below budget in recent years; and rental income has dropped significantly over the past decade. Only loose collection income has remained relatively constant

- At the same time, expenses have continued their gradual upward trend. Even after some significant structural cuts in recent years, the church’s expenses remain above our sustainable sources of revenue.

Specifically, regarding our financial situation last year, the church finished 2022 with a deficit of $9027. The main reasons for this deficit were the following:

- Income was $12,219 below the 2022 budget. The main reasons for this shortfall were that pledges were $1719 below budget and fundraisers were $8725 below budget.

- This income shortfall was partially offset by expenses being $8728 less than budget. The most important sources of these savings were lower than expected spending in fuel, church maintenance, building and grounds expenses, etc. which accounted for $7945 of the below budget expenses.

- The net result was that the deficit of $9027 was $18,697 less than the $9670 surplus anticipated in the budget.
2023 Budget

The 2023 budget projects a deficit of $31,593. However, the calculation of this deficit number includes a major nonrecurring income item – a grant for the Brave Light program of $15,880. This is a one-time, unsustainable revenue source that masks a much more serious deficit of $47,473, the adjusted shortfall if we recognize only our sustainable sources of income.

Even if expenses are kept to current budget levels, we believe that this serious deficit level should not be viewed as a one-time occurrence. As we observed above, for many years our pledge, fundraising and rental income have all been declining as a percentage of expenses, and without additional action, those trends are likely to continue.

The one-time boost to income provided by the Brave Light grant is a continuation of a very fortuitous series of one-time savings or payments that have helped us balance our budget over the past four or five years. These include the following:

- The significant savings during our time as a lay-led congregation with no minister to pay for almost two years;
- The settlement we obtained from UUA saving us about $48,000 in UUA dues over four years;
- The $49,000 we raised for the Social Justice Reserve Fund that funded our social justice staffing and expenses;
- The $30,000 government pandemic payment we obtained through the Payroll Protection Program.

This general background relates to our current 2023 budget in the following ways:

- Our four major ongoing controllable sources of income are static to clearly declining. The 2023 budget for these four items is 13.1% less than the 2022 budget and $13,181 8% below the 2022 actual income for these four items.
  - The $120,000 2023 Pledge budget is $15,000 below our 2022 budget and $13,281 less than the 2022 actual pledges received.
  - The $16,000 2023 Fundraiser budget is $9000 below our 2022 budget, but about the same as the 2022 actual fundraiser income.
  - The $11,000 2023 Loose collection budget is $1000 above our 2022 budget, and $900 less than the 2022 actual Loose total.
  - The $5000 2022 Rental budget is unchanged from our 2022 budget but $1275 above the 2022 rental income.
• However, our 2023 expenses are budgeted to increase by 11.4% over 2022 actual expenses. This also represents a 6.8% increase on the 2022 budget for the same items.

  ○ The major expense increases are due to building costs and maintenance (an increase over 2022 actual of $11,833 of which $7305 is for higher fuel expenses); office at administrative expenses (an increase of $4,280); and Spiritual Education (an increase of $2316).

Church Assets, Liabilities and Reserves

The Finance Committee is also in the process of reviewing the church’s various reserve accounts and the way they are reported. But as an interim report, we can point out the following:

• The North Chapel currently has total financial assets of $523,214, of which $490,857 are held in reserves or restricted accounts. This means that 93.8% of our financial assets are held in accounts with major restrictions or are accessible only for specific uses.

• The first and most accessible of the reserve accounts is listed in our statement of financial position as the Wells Fargo Reserve with a balance of $55,386. These were funds primarily accumulated from surpluses from prior years’ budgets – most recently when we were a congregation-led church with had no minister’s salary to pay.

  ○ This is the reserve fund we drew on last year to pay expenses when they exceeded revenues. However, with deficits running in the range of $50,000 a year, it is clear that this reserve fund will soon be depleted.

• A set of reserve-like accounts held at Mascoma Bank are classified as Temporarily Restricted Funds and total $37,873. These funds have been donated or accumulated for specific purposes such as for expenses relating to social justice activities, to make the church carbon neutral, to provide for the permaculture garden, or to give the minister funds to allocate to people in crisis or need of temporary emergency help. They cannot be used for any other operating expenses.

• The third reserve is a General Reserve fund with a balance of $180,703 held at the Vermont Community Foundation. It is accessible only when we apply to the VCF trustees with a request for access to these funds for a specific allowable purpose. Although this reserve may be tapped in case of financial difficulty, it will need justification to be approved by VCF.
The final reserve is the recently created North Chapel Endowment Fund that holds $216,896. This reserve fund was set up explicitly for the purpose of generating annual income in a time when we saw that our sources of revenue were decreasing. The endowment fund’s principal can be accessed only in the case of an extreme financial emergency at the recommendation of the board and a majority vote of the entire congregation.

Conclusions and Recommendations

Given our recent financial record, the Finance Committee believes that North Chapel has a structural deficit built into its ongoing operating condition. This means that unless some significant actions are taken, we would expect expenses to continue exceeding revenues in both the short- and long-term. We believe the short-term future shortfalls will be in the range of $40,000-$50,000 annually.

There are only two solutions to this problem – to find significant new sources of revenue or to make significant reductions to the church’s ongoing expenses. Although it is not our committee’s role to address how such changes will be made, we would simply note that cutting expenses can have an immediate effect while supplementing continuous, sustainable revenue sources is usually a long, slow process that takes many years (e.g. through building membership or developing new sources of income such as the recent creation of a revenue stream through our new endowment fund.)

We would emphasize that meeting the budget deficit by continuing to draw down our reserves is not just economically unsustainable, it is also ethically irresponsible. Those are funds that should be protected for any future unpredictable crises – a lawsuit, catastrophic damage not covered by insurance, a major economic downtown and financial crisis, etc.

Respectfully submitted,

The North Chapel Finance Committee

<table>
<thead>
<tr>
<th>Account Description</th>
<th>Amount</th>
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| **Expenses**       |             |             |               |
| Church Electric    | 3500        | 3025        | 3000          |
| Church Fuel        | 11000       | 8695        | 16000         |
| Grounds            | 4000        | 2528        | 4000          |
| Insurance          | 6200        | 4659        | 6588          |
| Janitorial         | 2500        | 2695        | 2500          |
| Maintenance        | 8000        | 5756        | 7000          |
| Water/Sewer        | 1000        | 897         | 1000          |
| **Totals**         | 36200       | 28255       | 40088         |
| Parsonage Furnace  | 300         | 0           | 300           |
| Parsonage Maintanec| 2000        | 87          | 2000          |
| **Totals**         | 2300        | 87          | 2300          |

<p>| <strong>Administration</strong> |             |             |               |
| Office Adm         | 14040       | 14680       | 19500         |
| FICA               | 1074        | 1082        | 1490          |
| Supplies           | 1200        | 600         | 1000          |
| Postage            | 200         | 231         | 200           |
| Telephone          | 1900        | 1829        | 1900          |
| Copier             | 1500        | 1088        | 1200          |
| UUA dues           | 12000       | 11912       | 12055         |
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Music and Worship Committee Annual Report 2022

Committee activities:
The Music and Worship Committee continues to focus on the core principles of its mission statement: “to ensure that the preparation and delivery of Sunday morning services are of the highest available quality, that they connect both the head and the heart, that they contributed to the spiritual well-being of all the people present and that they reflect our church's values as outlined in the seven principles.

Sunday Services Attendance
After a period of reopening in 2021, we retreated back to remote services during December 2021 due to an increase of Covid numbers. Thus, we started 2022 offering remote services only. In March, the Reopening task force decided it was safe to resume indoors services. We have continued through the ups and downs of the ongoing pandemic, with people wearing masks, socially distancing, and humming. People seemed uplifted by each step of reopening - when we stopped blocking off alternate rows, when the choir returned and we all resumed singing in our masks. It was nice for people attending to continue conversations outside, with the board bringing simple refreshments. In December, a simpler version of coffee hour resumed - coffee but no food and people washing their own mug, which had to be put on hold due to a sudden uptick of Covid affecting several church members.

Diane did a brilliant job of weaving together the fully remote services. Once we moved to services in the sanctuary, we thought it was essential to continue recording the service and reaching out to those that, either for safety concerns, distance, or other reasons, prefer to watch from afar. We are grateful to Danelle Sims who every week converts the live recordings into the YouTube videos. We also appreciate the help of Mary Blanton, Danelle, and committee members in recording and uploading the live services.

During the year, an average of over 100 people weekly watched the recorded services, more during the time the services were remote. In person, we have registered between 30 and 75 (most usually 40-60) attendees were noted on the contact tracing sheets, though more attended who were not signed in.

Guest speakers
In 2022 our guest reflectors included congregation members Lynn Peterson, Tim Traver, Delia Clark, Anne Macksoud with Richard Schramm and Polly Forcier, and Anne Macksoud with Change the World Kids. We were honored to have visiting ministers Rev. Pratima Dharm, a chaplain at Johns Hopkins Bayview Hospital; Gwen Groff, pastor of the Bethany Mennonite church in Bridgewater; Nancy Crumbine, retired UU minister and Dartmouth professor; Paul Sawyer (pulpit exchange) from Hartland; Rev. Lynn Gardner and Wendy Bartel from Schenectady; and Rev. Jordinn Nelson Long from Fairhaven, MA. We also welcomed guest speakers from the community, including Marta Ceroni from the Academy for Systems Change; Peggy O'Neill from WISE; Melinda Haas, a Jungian therapist; Jim Marmar, who spoke about Dismas House; Kitty O'Hara from the Hartford Community Justice Center; Michael Caduto, from Sustainable Woodstock, and Scottie Taylor who spoke about broadening our understanding of gender. The feedback we have received is that our church members as well as the committee were very pleased with the quality and diversity of these reflections.
Content

Our monthly worship themes for the first eight months were the seven principles and the proposed eighth principle, then Togetherness, Transforming Conflict, and Resilience. December had no specific theme.

We continue brainstorming about elements to enhance and add variety to our services. Laura Foley's poetry moment was part of recorded services, and has recently been added back to live services. It will be offered once or twice a month. This year we missed having a dance component in any services, but hope that dance will return next year.

We added back in an occasional “children’s” story, which everyone present indicated they enjoyed, and we plan to continue adding similar features from time to time to welcome children’s visibility and encourage their participation in the service.

The early Christmas Eve service was well attended, and both services were well received. Music and worship committee decided to have just one service next year at 7 pm.

Music

The return of the choir in September was a welcome sign of hope and reopening. The choir started meeting weekly Thursday for rehearsals and getting back on track and used to singing together after many months of recording their individual parts. Initially, the choir prepared one piece per service, the offertory, and will gradually go back to its usual program. Diane continues to demonstrate excellent leadership in keeping the choir members engaged, following good Covid precautions, and slowly increasing the choir’s repertoire.

Meetings and committee membership.

Our committee met mostly on Zoom. We lost one member, Lora Coble, and remain with Clara Gimenez and Jenny Gelfan as co-chairs, Leon Dunkley, Diane Mellinger, Anne Macksoud and Kristen Mcentyre. We expect to have Laura Leavitt rejoin the committee in January 2023. Rowley Hazard visited one meeting and choose not to join us, but we welcome occasional visits from any member interested, even if they cannot commit to full participation at this time.

Respectfully submitted 1/11/23 by Jenny Gelfan and Clara Gimenez, WAMC co-chairs
Music at the North Chapel 2022

The year started out just like 2021 ended – with Zoom choir rehearsals, and individual audio recordings mixed into pieces for the e-services. It kept us in touch with each other, and kept us singing, but was less than ideal.

We finally began in-person services in March 2022, but no singing was allowed, even for hymns, and we continued to mix individual audios to play at the in-person services through the end of June. Summer services were held outside, but with no organized music. Finally on September 11 the services were back in the sanctuary and included the choir singing in the loft with masks.

Even when a few choir members brought Covid from elsewhere in November, it seems obvious that the masks kept it from spreading in the group. For this we thank our lucky stars.

And now at the end of 2022, after two and a half years of pandemic interference, it feels like things have returned to what seems “normal” in terms of music at the North Chapel. Choir is meeting on a different day and time (Thursday afternoon instead of Wednesday evening), but we’ve been singing almost every Sunday since September. The masks felt awkward at first, and bothered some more than others, but in the end they are like uncomfortable dress shoes you wear to the wedding – necessary to complete the outfit, annoying when you put them on, but you quickly forget about them and carry on with the fun of being together (and you are all the happier to take them off when you get home). If nothing else, the time and community lost during the pandemic have hopefully taught us that life is fleeting, so don’t sweat the small stuff. If you sit on the sidelines waiting for things to return to the way they were before, you might just lose out on a lot of fun. I was amazed at the number of singers who were willing to come back in September, and we’ve even had a few new singers join, and a few singers who had previously “retired” have come back. Choir attendance is 16-22 on any given Sunday. I’m grateful for all those who continue to see that good community is something to cherish.

Special thanks to musical contributions by Pierre Fournier, Rowley Hazard, Sherry Belisle, Michal Zsoldos, Don Ransom, Tom Inui, David Ross, the Haitian Group, and Low Lily.

Respectfully submitted by
Diane Mellinger 1/11/2023
Welcoming and Engagement

Although the pandemic made most of our activities impossible, we did have two informative meetings for newcomers this autumn. The church history/tour will be postponed until the spring when the weather will be more predictable.
We sponsor Recognition Sunday, when people join our membership.
We continue to secure people to greet, contact trace and decorate the altar each Sunday.

Sherry Belisle, chair
Polly Forcier
Fran Lancaster
Judy Williamson
Mission Statement: To maintain through daily practice, the preservation and improvement of our physical plant and grounds, including both our church and parsonage.

To this end, our committee along with our Sextons Agata & Radek Marzek oversee the everyday responsibilities of our physical plant.

The new year always begins with dismantling the Christmas decorations - our lovely tree is taken down and the doves put to bed for another year. Evergreens and candles are cleared from the window sills.

It was an especially cold January, so we made adjustments as needed with heat and water in two of the bathrooms that potentially can have frozen pipes. The sextons watch the church carefully, adjusting thermostats, etc.

This was our first winter with two new contractors for snow removal. Alicia LaCava cleared snow from our walkways and Cody Campbell using his ride-in snowblower cleared the public sidewalk in front of the property. This is essential because man and shovel alone can not handle the heavy, wet snow that the big plows deposit on our sidewalk. He also clears the snowbanks between the road and sidewalk so that folks can get out of their cars and onto the sidewalk.

The big challenge we faced this year involved the cooking range in the kitchen. In February the complete wire harness of the gas stove caught on fire and burned out completely. Unfortunately, it wasn’t identified right away and continued to be used by the CTWKids Soup Kitchen crew. As soon as the hazard was discovered, we unplugged it from the outlet and turned off the gas. This unfortunately put an early end to the soup kitchen project (from our kitchen).

After a lot of research and back and forth with a potential serviceman to repair the stove, months later it was determined that it couldn’t be fixed.

This event confirmed that we need to heed the “warming kitchen” status or get a whole new ventilation system and fire suppression system - and a new stove. (electric) Responsibility for this has been delegated by B&G to two board members.

In the spring we tended a possible leak in the Social Hall foyer ceiling before Radek repaired and painted the area. This was a big project completed with his usual perfection.

Our 3 summer projects were power washing the front of the sanctuary, repairing and painting the steps, porch and ramp to the sanctuary and maintaining the crabgrass free lawn in front of the church. George Wohlgemuth who resigned from our committee this year and is a landscaper, gave his time and effort toward this goal.

Other duties involved: having the grease trap cleaned, contracting for fuel oil (ouch), spring and fall garden and lawn clean-up, keeping track of maintenance of our boiler, elevator, and fire alarm system, maintaining and updating our external defibrillator (AED) in social hall, etc.

In December it’s time to consider the x-mas tree and decorating for the holiday. For the second year in a row, our tree was cut from John Atwood’s property. Wreaths were hung, poinsettias purchased and window sills decorated (with greens from John’s tree) and candles with hurricane shades.