



# **262<sup>nd</sup> Annual Meeting**

*of the*

**Norfield Congregational Church  
United Church of Christ**

## **February 2, 2020**

**Norfield Congregational Church  
64 Norfield Road  
Weston, CT 06883**

**Rev. Dr. Bernard R. Wilson, Senior Minister**

## **TABLE OF CONTENTS**

	<b>Page</b>
Agenda.....	3
Room Assignments for Board Meetings .....	4
Minutes of the 261st Annual Meeting.....	5

### **Annual Reports for the Year 2019:**

Senior Minister.....	8
Associate Minister for Children, Youth and Families .....	9
Moderator.....	10
Church Clerk .....	12
Christian Education, Board of.....	13
Church Administrator .....	14
Director of Music & Worship Arts .....	15
Music, Board of.....	17
Deacons, Board of.....	18
Fellowship, Board of .....	19
Outreach, Board of.....	20
Pastoral Relations .....	23
Shepherds Program.....	24
Senior Shepherds Program.....	25
Trustees, Board of .....	26
Memorial Garden Report.....	28
Human Resources Report.....	29
Nominating Committee.....	30
Internal Auditors.....	34
Treasurer .....	35
Notes.....	49
The Covenant of Norfield Congregational Church .....	50

**262<sup>nd</sup> Annual Meeting of the NORFIELD CONGREGATIONAL CHURCH  
February 2, 2020**

1. Call to Order Tracy Pennoyer, Moderator
2. Membership and Quorum Shivanthi Edwards, Church Clerk
3. Opening Prayer Senior Minister, Rev. Dr. Bernard R. Wilson
4. Reading of the Norfield Church Covenant (on back page)
5. A Message from the Outgoing Moderator Tracy Pennoyer
6. Election of Meeting Moderator Tracy Pennoyer
7. Approval of 2019 Annual Meeting Minutes Meeting Moderator
8. Treasurer's Report Kurt Schreder
9. Approval of 2020 Budget Kurt Schreder
10. Nominating Committee Report Will Lewis
11. Approval of the Nominating Committee Report Meeting Moderator
12. A Message from the 2020 Moderator Moderator Elect
13. Closing Prayer Pastor Thomas C. Burke, Jr. Associate Minister
14. Adjournment Meeting Moderator

*Following the meeting, all members of the congregation are invited to the luncheon buffet in the Parish Hall. Board & Committee members are asked to make a to-go plate and bring it to the break-out meetings. Room assignments are listed on the following page.*

**NORFIELD CONGREGATIONAL CHURCH  
262nd ANNUAL MEETING**

**Room Assignments for Board Meetings  
February 2nd, 2020**

1. Christian Education, Board of.....CE Building, First Room on the Right
2. Music, Board of .....Greene Room
3. Deacons, Board of .....Mike Tine Youth Room
4. Fellowship, Board of ..... Parish Hall
5. Outreach, Board of.....Banks Room
6. Trustees, Board of.....Conference Room
7. Human Resources, Board of ..... Office of the Senior Minister

*Please keep meetings brief and kindly follow the format below:*

**Board Meeting Agenda:**

1. Opening Prayer
2. Election of Board Officers
3. Setting a date for the next meeting
4. Send Chairperson contact information to Teri Gaberman at [tgaberman@norfield.org](mailto:tgaberman@norfield.org)
5. Closing Remarks

## **MINUTES OF THE 261st ANNUAL MEETING**

**3 February 2019**

### **Call to Order**

The 261st Annual Meeting of the Norfield Congregational Church was called to order by Moderator Tracy Pennoyer at 11:05AM on February 3, 2019. The 2018 Annual Report was distributed to the Congregation.

We had 115 members present, as reported by Deacon Adrienne Wallace.

Statistics are as follows: 504 Total Membership; Quorum = 101

### **Opening**

The 261st Annual Meeting Opening Prayer was led by Reverend Bernard Wilson.

### **Reading of the Norfield Church Covenant**

The Congregation joined in the reading of the Norfield Church Covenant: We promise to accept Jesus Christ as our Lord and Savior, and we take as our rule of life the words: "You shall love the Lord your God with all your heart and with all your soul and with all your mind, and your neighbor as yourself." We take this Church to be our Church and ever mindful of our fellow members, we promise to walk with them in faithfulness and Christian love. We promise that so far as possible we will attend the services of this Church, share in its mission, and endeavor to make it a fruitful body of Christians.

### **Election of Meeting Moderator**

A motion was made to appoint Walter McCullough as Meeting Moderator. *The motion was seconded and approved unanimously.*

### **Approval of 2018 Annual Meeting Minutes**

Walter McCullough called for a motion to approve the 2018 Annual Meeting Minutes after giving the Congregation an opportunity to review the details. *The motion was made, seconded and approved unanimously.*

### **Treasurer's Report**

Kurt Schreder presented the state of the church's finances. Pledge income has been declining while inflation has increased by 17%. This translates to higher operating costs at Norfield. The proposed budget has a \$33,000 deficit which is not sustainable. Trustees are currently reviewing all expenses.

The congregation was asked to review last year's operating results, \$30,000 was withdrawn from endowments, Norfield completed the year with a \$49,000 operating budget deficit.

With reference to the Statement of Activities schedule, we had an overall (\$295,000) decline in net assets.

Kurt thanked Andrew and Teri for all their hard work on the financials after addressing questions.

### **Proposed 2019 Budget**

The congregation was presented with the proposed 2019 budget. There will be a 5% decline in operating revenue, Council and Trustees agreed to tolerate the deficit.

Norfield anticipates a 0.4% overall spending cut in 2019. Given the deficit, Council will not be contributing the \$7,500 to Our Church's Wider Mission fund for 2019. There was discussion on alternate ways to raise this contribution.

The vote on the 2019 Budget was tabled until after the motion to modify the terms of the Maintenance Memorial Funds.

Kurt Schreder made a motion to modify the terms of the Maintenance Memorial Funds to distribute future investment earnings on unborrowed Funds to a maintenance reserve fund specified by the Norfield Church Council and administered by the Board of Trustees. This modification will apply to investment earnings accrued beginning January 1, 2019. Investment earnings accrued prior to January 1, 2019, will remain in the Funds.

The motion was seconded, discussed and then approved by a majority of Members.

Then a motion was also made and seconded to approve the 2019 proposed budget as presented. After some discussion, that motion was approved by a majority of Members.

### **Nominating Committee**

Will Lewis, head of Nominating, presented the slate of board positions as shown on pages 28-31 of the Annual Report. The following corrections were made:

- Skip Wyatt's name had to be corrected
- Sandie Kinseley's name was added to the Christian Education Committee
- Laura Smits name was added to the Fellowship Committee
- Peri Ferdinand's name was added to the Music Committee

After discussion and the edits noted above, the motion to approve the slate, as corrected was seconded and approved by a majority of Members.

### **Amendment to Constitution**

Bayard Dodge made a motion to replace Article V Section 6 of "The Constitution of Norfield Congregational Church" with Article XX, which would read: "Article XX Removal of Officers and Committee Members. The rule of discipline of this Church shall be the law of Christ as recorded in Matthew 18:15-22. Any officer, and any elected member of a Standing Committee, may be removed from that position by a majority vote of the Church Council. Removal of a Senior or Associate Minister shall be governed by Article VI Section 6."

After some discussion, Woody Bliss offered an amendment to change the “majority vote” in the motion to “two thirds vote”. Bayard accepted the amended wording and offered the following revised motion: “Article XX Removal of Officers and Committee Members. The rule of discipline of this Church shall be the law of Christ as recorded in Matthew 18:15-22. Any officer, and any elected member of a Standing Committee, may be removed from that position by a two-thirds vote of the Church Council. Removal of a Senior or Associate Minister shall be governed by Article VI Section 6.”

The motion was seconded, discussed and then approved by two-thirds of the 115 Members attending.

#### **A Message From the 2019 Moderator**

Tracy Pennoyer, the 2019 Moderator talked about how bright the future looked for the coming year and thanked all the Members for what they had contributed in 2018 and plan to contribute in future years.

#### **Closing Prayer**

Pastor Thomas Burke delivered the Closing Prayer.

#### **Adjournment**

A motion was made by Walter McCullough to adjourn the 261st Annual Meeting of Norfield Congregational Church. *The motion was seconded and approved unanimously.*

*Respectfully Submitted,  
Shivanthi Edwards*

## SENIOR MINISTER

*O, how wonderful and how pleasant it is, when God's people live in peace and harmony!  
Because that is eternal life, where the blessings of God are found and never ends.  
(Psalm 133, my translation)*

I never want it to go without my saying how privileged I am to serve as Norfield's 35<sup>th</sup> Senior Minister at this time in Norfield's long and rich history. 2019 was an exciting year for our congregation in so many ways, and the reports contained within this document attest to God's many blessings on our ministries. I am Godly proud to report, that Norfield continues to be a spiritually healthy, diverse and generously engaged congregation and that we continue to expand and deepen our commitment to the divine mission entrusted to this community of faith centuries ago. ***I can report that our congregation remains a strong and vibrant community of faith.*** And the reports from our Boards and Ministry Teams, included in this Annual Report, attest to that. I am Godly grateful, to every Norfielder, for believing in our ministry and for your support and commitment to this community.

I want to begin with a heartfelt thank you to our outgoing Moderator, Tracy Pennoyer. I have been blessed and Norfield has been strengthened by Tracy's calm, steady, caring, compassionate leadership over the past two years. Tracy helped us navigate through some challenging waters in 2019 and we came through a stronger, united and even more caring congregation. Thank you, Tracy. I also want to lift up the leadership of our Church Council over the past year. Norfield's Church Council has been faithful in its mission to ensure the ministry of our church, is faithfully carried out.

I cannot conclude this report without saying a special thank you to Norfield's incredible staff, beginning with our Associate Minister for Children, Youth and Families, Pastor Thomas C. Burke, Jr. Thomas has been a strong spiritual leader and I am grateful to have Thomas as a colleague, brother and friend in our shared ministry. A special thank you to our Director of Music & Worship Arts, Dr. David Connell. David adds a dimension to Norfield that simply cannot be matched, anywhere and the whole tenor of Norfield's music has been uplifted by his leadership and direction. We continued to be blessed to have Penny Anderson as Norfield's Christian Education Director. Penny brings a wealth of experience (don't translate that as old 😊) to everything she does). I cannot adequately express my deep appreciation for our Church Administrator, Andrew Cumming. Andrew has and continues to make a tremendous difference in keeping Norfield administratively, physically and fiscally strong and accountable. May I say, unequivocally, that Norfield would not be the same without our Executive Assistant, the amazing Teri Gaberman. Teri is everywhere at once and everything she does is done excellently.

Nereida and I are especially grateful for the community's celebration of our 15 years here in Weston and at Norfield. You have loved and supported us in our ministry, and we look forward to our continued ministry together. It is an honor and privilege to serve as Norfield's 35<sup>th</sup> Senior Minister.

*God's Richest Blessings,  
The Rev. Dr. Bernard R. Wilson, Senior Minister*

## **ASSOCIATE MINISTER FOR CHILDREN, YOUTH & FAMILIES**

***Luke 4: 18- "The Spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free."***

I feel so blessed to continue my ministry here at Norfield Congregational Church. I had such an amazing first year and am so thankful to all of you for the support and love you gave me as I begin to build something new here at Norfield. This year has been full of adventure and growth, I am continuing to learn and train so that I can be the best Associate Minister I can to show you all how much I appreciate being here. My goals of helping the youth cultivate a relationship with Jesus, helping them build healthy models of resiliency, and empower them into leadership positions. I have seen all these things since I've started and I cannot wait to continue this work

This year has been full of personal growth. I started the year by completing a chaplaincy unit at Norwalk Hospital working with the Palliative Care Team and helped lead Team CTUCC Youth to General Synod in Milwaukee, Wisconsin. I have been participating in a few other continuing education programs that allow me to serve you are more professionally and more competently. As much as I miss Yale, I am glad that I can call Norfield home and continue learning and growing.

This year working with the interns Annaliese Lomas and Jackson Quist has really improved the morale around the office. Teri, Andrew, David, Penny, the Rev, and I are quite a unique bunch and there couldn't be more love in the room every Tuesday when we have staff meetings. Rev. Bernard's confident leadership keeps us curious and willing to try new things. Our cooperation makes everything better, and we are beyond blessed at the responsibility we have to Norfield Church

Our 2020 Confirmation Class has grown in numbers since my first year and we enjoyed building our own faith community during our Opening Retreat to Silver Lake in Sharon, CT where we read the entire Gospel of Mark. I suggest you all try this, to hear Jesus' ministry from start to finish in a few hours was a sacred time. I'm learning how to better lead the confirmation class and the results are tangible when I see how much they love each other.

Our mission trip to Puerto Rico could not have gone any better and I was beyond blessed to witness the Norfield youth growing closer to God and to each other. 25 Norfield youth left Weston, CT en route to La Hormiga, Puerto Rico where we built houses and gave hope to a community that was torn apart during Hurricane Maria. I can't wait for our next trip this June to Cuba to continue to see where we see God in ourselves and in the world

In more personal news this will be a big year for me as Gretchen and I are getting married October 10, 2020 in the Norfield Sanctuary. I promise I won't let wedding planning get in the way of continuing to serve the youth and building a strong and sustainable youth ministry.

*Pastor Thomas C. Burke, Jr.*  
*Associate Minister for Children, Youth and Families*

## **MODERATOR**

This past year has been a very full one for Norfield. I would personally like to acknowledge the thoughtful engagement and hard work of the Church Council. In addition to the individual Council members reporting each month on the many activities, initiatives and accomplishments of their boards, the Council as a whole, including members-at-large, were prayerful and deliberative in navigating challenges we faced. We have an incredibly strong church community that really demonstrates the power of this year's theme, "Transforming Faith."

A highlight of 2019 was the 15th Pastoral Anniversary of our senior minister, the Reverend Dr. Bernard R. Wilson. Bernard has been a true gift to our congregation and the larger community. He deserved every honor and testament he received at this joyous celebration. I hope we are blessed with many more years of his leadership.

Norfield, under Rev. Bernard Wilson's leadership, continued to give to the larger community. In September, the church was honored by CIRI, one of our Outreach beneficiaries, at their annual benefit dinner. Bernard's acceptance speech received a standing ovation from the hundreds of attendees. The Outreach Annual Auction Dinner, titled "Serving Like Sue", would have made our beloved Sue Ingall proud. The Mission Trip to Puerto Rico, led by Pastor Thomas Burke was described as "life changing" by many of the youth who accompanied him. We hosted the African Children's Choir, the Good News Gospel Choir Spring Benefit, and had another successful Day of Giving when many Norfielders painted, did yard work, served meals and hosted the CLASP dance.

Pastor Thomas Burke, our Associate Minister for Children, Youth and Families has been very busy. In addition to delivering sermons, he has engaged many youth in confirmation classes; planned and led the mission trip to Puerto Rico; taught a religious studies class to seniors; completed his Clinical Pastoral Education work at Norwalk Hospital; became a Weston Firefighter; and got engaged to Gretchen Wright! This is a partial list of the many roles he plays at Norfield and in the larger community. The Worship Service led by some of the young participants from the Mission Trip was a powerful testament to all that Thomas has brought to Norfield.

The music at Norfield, continues to be extraordinary, even celestial. Through the Sanctuary Choir, the Bells, the Music Makers, the organ and countless other instruments, David Connell teaches, preaches, prays and heals with his musical leadership. The Sanctuary bell, which was refurbished in 2018, rings in each service with its beautiful sound. Gospel Sunday and Jazz Sunday were also highlights of the year.

Our administrative staff, Andrew Cumming and Teri Gaberman have worked tirelessly this past year to keep everything running smoothly. Andrew oversaw the repair of our steeple and the painting of the sanctuary whose white surface now shines even more brightly as a beacon in Weston. Teri has spent countless hours with developers on a new, state-of-the-art church website. I encourage everyone to check it out.

This past year also included two separate “Evenings of Remembrance,” meaningful gatherings for people who had lost loved ones, hosted by a new ministry, “Norfield Cares”. We also had beach services, monthly book groups, weekly Bible Studies, a powerful Prayer Warrior email chain (thanks Jackie Troxell!), March Madness, and the Ladies Ornament Exchange. This list is not comprehensive but represents how vibrant a community we are. I know there are plans in the making for new programs in 2020. These include the Trip to Israel and the Holy Land with members of Temple Israel in May, and a mission trip to Cuba in the summer.

One of the things I love about Norfield is that, while there is a definite routine to our Sunday Worship services, they are also innovative and original. This can come from powerful sermons from Bernard and Thomas, from guest preachers like our own Anneliese Lomas and Calvin Mew, from some unexpected musical treat from David Connell or Bernard (as well as others), or powerful Stewardship messages from members of the congregation.

As my term as Moderator comes to an end, I can say it has been a true honor to serve Norfield in this role. Norfield Church and my fellow congregants have given me much more than I could give in return. We are so blessed that we have each other and the church. Our biggest challenge lying ahead is to help Norfielders understand that all this could not happen without increasing the generosity of our members and church goers in their stewardship pledges. I have faith that this can and will happen. I am delighted that Mary Crawford will be our new Moderator. Her wisdom and grace are the perfect combination for this role.

*Respectfully submitted,  
Tracy Pennoyer  
Moderator*

**CHURCH CLERK**  
**ANNUAL REPORT FOR 2019**

The records and statistics of the Norfield Congregational Church and the Minutes of the Norfield Congregational Church Council Meetings and Special Meetings have been kept in order for the year. Over the course of the year Deacons and the church office did an outstanding job to clear up our records.

**Statistics are as follows:**

Baptisms .....	2
Marriages .....	1
Deaths.....	2
Transfers Out .....	0
Reinstated.....	0
New Members .....	3
Withdrew Membership .....	1
Members joining by Confirmation.....	7
Total Membership.....	511
Quorum (20% of Members) .....	102

*Respectfully Submitted,  
Shivanthi Edwards*



**In Memoriam**  
Ernest C. Albin III  
Mary Carlson  
Sue Ingall  
Barbara Lobrano  
Alice Alexander Samler

## **BOARD OF CHRISTIAN EDUCATION**

Once again, we used the Spark House curriculum in our Discovery Hour Program. The curriculum engages the children with Bible stories and activities and relates these stories of faith to our lives today. A big heartfelt thanks to our dedicated teachers - Jordan Coursen, Susie Robert, Michelle Mecca, Barbara Cotter, Debbie Carrothers, Elizabeth Salem, Christa Gross, Amy Young, Britta Lerner, Herbert Parker, Pastor Thomas C. Burke, Jr., Margaret Buddenhagen and Eric Braun.

We expanded our faith exploration outside the classroom and continued our Hearts and Hands programs which was initiated in 2017. This program invites those doing God's work in the community into our Discovery Hour morning classroom time to share their experiences with the children.

In the spring, we were visited by a pediatric nurse who shared how much she loved her job caring for children that needed her special touch.

Sandie Kinseley shared stories with us about a special school being built in South Africa. We saw pictures of the children and learned about their lives. We hope to share some letters with the students in that school and make some new friends.

As we learn the stories of our faith, we are also becoming aware of God's work in our community and the world.

*Respectfully Submitted,  
Penny Anderson*

## CHURCH ADMINISTRATOR

I have been blessed by being a member of Norfield Congregational Church. I get to work with caring and amazing volunteers and an inspirational staff, who provide religious and spiritual care for our congregation, community, and beyond.

It has been a pleasure working with Kurt Schreder, our Treasurer in managing the Church Finances and Budget. As a team, we are accountable and responsible for the accuracy of the Church Finances, so the various boards can make informed financial decisions. We ensure our financial reports are accurate, detailed, and timely. We are also responsible to present a detailed Annual Budget based on financial facts and be fiscally responsible in the management of our operating budget. With the assistance of the Board of Trustees (Calvin Mew), the Investment Committee (Kurt Schreder, Bill Lomas, and Dana Troxell), the finances are in order, bank accounts reconciled, monthly reports are accurate and submitted on time, and journal entries are detailed for auditing purposes and full transparency. Phyllis Gary is instrumental in ensuring all bills are coded correctly, paid on time, and filed appropriately, as well as assisting with the weekly deposits. Pam LaFontaine does an incredible job in ensuring all our vendors are paid on time and receive timely and accurate 1099 statements.

I continue to work with a caring Board of Trustees in the management and safeguarding of our entire Church Complex. Norfield has passed all Safety and Health inspections and we remain in compliance with all Federal and State laws, statues, requirements and guidelines in operating our non-profit organization. I also work with the HR committee (Jean Davis-French) and as a team we collaborate with the UCC Pension Boards, Paychex, and the Hartford in managing all aspects of the HR program.

The staff at Norfield Congregational Church is a cohesive team that is dedicated to our congregation and we work tirelessly in executing the myriad of responsibilities, tasks, and functions in operating this amazing Church. Teri Gaberman has done an incredible job with managing our cash accounting system (Church Windows) and helping me reconcile Church Windows and QuickBooks financial and accounting programs monthly, which resulted in QuickBooks and Church Windows balancing at years end. Teri was instrumental in providing pertinent financial data to close out our 2019 financials and sending out accurate and timely donor end-of-year financial statements. David Connell loves Norfield and his inspirational musical talents are a blessing to Norfield and the community. Erley Pulgarin has a caring heart of gold and is there to anyone in need and keeps our facilities clean and operational. Penny Anderson loves our children and is dedicated to Norfield and the Youth of our Church. Thomas Burke has done an incredible job with our youth and it was a blessing to go on the Confirmation Retreat with him and our wonderful Confirmands. Our beloved Senior Minister, Bernard Wilson continues to be a mentor, role model, and my trusted advisor and I love him so much. Thank you for the opportunity to be your Administrator and God Bless.

*Respectfully Submitted,  
Andrew Cumming, Church Administrator*

## **DIRECTOR OF MUSIC & WORSHIP ARTS**

Norfield is blessed by the presence of so many dedicated musicians in the congregation, in our circle of friends, and in our community. The past year we enjoyed the fruits of their hard work, and we were lifted up by the gifts they offered to us and to God in our midst. Thanks to all!

Our Sanctuary Choir gathered weekly to lead worship, offering anthems each week from Homecoming to Pentecost. The congregation is blessed to have the talents and voices of these dedicated singers. Thanks to Bill Barron, Jennifer Barron, Jim Birch, Carol Bogard, Rainy Broomfield, Marie Copeland, Jean Davis-French, Bayard Dodge, Jane Gordon, Carol Hamilton, Jeremy Hetzler, Jim Miller, Shelby Miller, Ina Montelius, Karen Moraitis, Susan Moran, Mary Peniston, and Whitney Stewart.

Our Norfield Memorial Handbell Choir is much appreciated for their music-making. We're so grateful to Jennifer Barron, Charlene Blount, Carol Bogard, Marie Copeland, Jean Davis-French, Jane Gordon, Debbie Handler, Laura McDonald, Jim Miller, Shelby Miller, Diane Moller, and Karen Moraitis. Our bells ring at least once a month to brighten our worship!

Our Music Makers Ministry continued to give our children a foundational experience, and we are so lucky to have these young families involved here. Ellen Dickinson and Kaitlin Lazere have led us through learning songs, hymns, and more; Penny Anderson and Pastor Thomas Burke were joined by our wonderful volunteers, Karen Moraitis and Anneliese Lomas, in providing a loving and welcoming environment to our young musicians. We enjoyed the music made by Quinn Ambrose, Connor Carrothers, Grace Carrothers, Parker Carrothers, Haldan Dickinson, Quinn Dickinson, Maryna Gill, Sayla Gill, A.J. Gross, Alice Gross, Emma Gross, Piper Heftman, Cody Heftman, Addie Kistler, Nora Kistler, Grant Mattinson, Serafina Mecca, Andrew Salem, Hadley Salem, Matthew Salem, Peyton Schleef, Perri Schleef, Katie Scioscia, King David Amir Wallace and Mikayla Tracy, who helped with our staging.

The Spring Pageant, "Oh, Jonah!" and the Christmas Pageant, "The Living Creche", were highlights of an action-packed year for the Music Makers. In addition, the children sang anthems for worship once a month and added to our Palm Sunday, Easter and Christmas celebrations.

At Christmas, Ellen Dickinson led a group of adults and youth in playing handbell carols. For the second time we had a full group: Audrey Braun, Blake Braun, Clarisse Braun, Kaeli Mecca, T.J. Mecca, Myles Shanley joining with Carol Bogard, David Connell, Marie Copeland, Ellen Dickinson, Rachel Dorset, and Jeremy Hetzler. At the Children's service, we enjoyed a return of our young puppeteer Haldan Dickinson along with music provided by Rachel Dorset and Ellen Dickinson, and the narration by Kevin MacWilliams was truly delightful.

There were so many wonderful guest musicians welcomed at Norfield last year:  
The Chris Coogan Quintet joined us for another wonderful Jazz Sunday. What a pleasure for our choir to work alongside a professional jazz ensemble!  
Gospel Sunday was lifted up through the power of the Good News Gospel Choir, led by Jason L. Terry and Chris Coogan.  
On Easter and again on Homecoming and at Christmas, we welcomed brass players from the Yale School of Music who lifted our songs to a higher level.  
Once again the Men of Pivot Ministries, led by Rev. Richard Williams and prepared by Joseph Bonaparte, brought their songs and their testimony to Norfield. They are always an inspiration!  
In June, the African Childrens Choir was hosted by Norfield. Special thanks go out to the Board of Music, led so ably by Bayard Dodge, as they coordinated housing, and hospitality, for this special event. And thanks so much to Toyin Okoro for making the young singers feel at home with some real African cookery!  
A special worship service was celebrated on November 10, 2019, honoring 15 years of ministry by our own Dr. Bernard R. Wilson. Previn Edwards, Kiran Edwards, and Cole Hoffman opened the service, all of our choirs took part, Kimberly Wilson and Jeremy Hetzler offered solos, Kaeli Mecca and T.J. Mecca played instruments along with Jim Birch on the flute. A very special day!

Our own talented musicians offered their gifts, too! Kimberly Wilson, Kaeli Mecca, T.J. Mecca, Kiran Edwards, Previn Edwards, Tom Hoffman, Matthew Schreder, Anneliese Lomas, Jeremy Hetzler, Shelby Miller, Jennifer Barron, Marie Copeland, Jim Birch, Carol Hamilton. Thanks to every one of you for your beautiful music!

Our Music Board is so strong, with the leadership of Bayard Dodge and the faithful participation of Laurie Dillon, Erin Dillon, Peter Ferdinand, Carol Hamilton, Louise Hastings, Art Lungo, Ingrid Milne, Susan Moran, and Kimberly Wilson. The Board goes into overdrive when we have special celebrations: All Music celebration in May; welcoming our guests in June; Homecoming in September; Advent and Christmas Caroling in December. What a pleasure to work with them!

Jane Gordon continues to work constantly and quietly behind the scenes as our music librarian and in many other ways. There's always more to say, but I'll end with a heartfelt "thank you" to Norfield for your support of me and my work in music ministry here. You have always been an extraordinary congregation to serve and I am so grateful for the opportunity to serve here.

*Dr. David H. Connell  
Director of Music and Worship Arts*

## BOARD OF MUSIC

According to the Norfield Congregational Church website, the duty of the Board of Music is “to enhance the spiritual life of the church by developing musical programs . . . and assure that music is integrated into the religious services of the Church. “More prosaically, I view the principal responsibilities of the Board are threefold:

- Support the Music Minister by supporting the fulfillment of their priorities;
- Identify and support collaborative efforts in the Musical Arts with the Norfield Ministry Team and members of the Congregation;
- Actively participate in the life of Norfield Church, contributing our time, our varied talents and treasures to ensure the Church’s wellbeing.

By these standards, it was another gratifying year for the Board of Music. In addition to supporting Dr. David Connell in his work, the Board has had two important achievements in 2019:

- In June, we hosted the African Children’s Choir, a troupe of 16 young girls and boys from Kenya and their adult teachers and tour staff. The ACC performed in the Parish Hall for an audience of about 150, many of whom were people from outside our community. Channel 12 recorded the show and broadcast an interview with the tour manager. The audience and other generous Norfielders raised almost \$7,000 for the ACC, an amount that was entirely unexpected from a hosting organization of our size.

Seven Norfield families hosted the group for two nights, and each family was moved by the transformational experience of getting to know young people from another continent and culture. Our host families brought the children into their lives in too many ways to describe here, creating a wonderful emotional bond. Toyin Okoro prepared a communal meal for the troupe and hosts, serving roasted goat, chicken red on red rice greens and other African delicacies, and it was a joy to watch everyone taking a cue from the children and scooping up food with their fingers! We will all remember the lovely voices and smiling faces of the Kenyan kids.

- In the autumn, the Board embarked on a project to create an Affirmation of Values that will define our work and how we conduct ourselves at Norfield and beyond. The project began as a Mission Statement but has developed into something more meaningful to all of us. We should be finished with our work in a short time and will share it with the Congregation as appropriate.

None of these accomplishments would have been possible without the entire Board of Music. We have been blessed with a group that is thoughtful, open to ideas, and thoroughly reliable in the face of any task it takes on. We love our work and one another. Dr. David Connell and I owe a debt of gratitude to Carol Hamilton, Kimberly Wilson, Laurie Dillon, Louise Hastings, Ingrid Milne, Erin Dillon, Art Lungo and Peter Ferdinand. Any successes the Board of Music achieved in 2019 are theirs alone.

*Respectfully submitted in faith, Bayard Dodge, Chair, Board of Music*

## **BOARD OF DEACONS**

The Deacons had a busy year, collectively serving in a myriad of ways. Throughout 2019 we referred to the Deacons role as defined in Norfield's Constitution to guide our priorities.

Driven by our responsibility to "Assist the Senior Minister in conducting the spiritual affairs and extending the life and influence of the Church ... and seeing that the sick and afflicted are visited", a major focus in 2019 was to explore ways in which members of the congregation could better care for one another.

The Deacon Ministry of Care (DMOC) team continued to work on strengthening ways to serve Norfield and help our congregation be the caring body of Christians we are called to be.

Norfield's Deacons are responsible for the following lay ministries.

- Shepherds – a ministry of connection helping to improve contact with one another
- Senior Shepherds – focused connection and companionship for our senior members
- Prayer Shawl – helping people through difficult times by giving them shawls created with equal parts of love and prayer
- Prayer Chain – continuously lifting each other up in prayer
- Angel Express – providing meals to families and individuals during challenging times
- Greeting Cards – spreading God's love through cards

In support of faith and worship, among other things, the Deacons:

- Served as Deacon of the Day 58 times during regularly scheduled services
- Provided 48 Communion Servers
- Supplied 116 Ushers
- Recruited Greeters for 56 services
- Oversaw and were supported by the Altar Ministry team
- Assisted with numerous memorial services and other special services
- Organized the annual Easter Vigil
- Held a retreat focused on understanding spiritual gifts and developing pastoral prayers

In support of the UCC and our wider mission, the Deacons:

- Attended the UCC Tri-Conference Annual Meeting (CT, MA & RI) in June
- Attended the Fairfield West Association's Annual Meeting in May

The Deacons utilized its new guideline to facilitate the annual review of the membership rolls (as required by the constitution).

The Deacons would like to thank and recognize Deacon Tom Harris whose term has ended. Norfield owes them a great debt of gratitude for his long and faithful service. We'd also like to thank and wish best luck to our "retiring" Youth Deacon: Emmi Quist.

*In faith,  
Tara Quist, Board Chair*

## **BOARD OF FELLOWSHIP**

***And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching. -Hebrews 10:24-25***

The mission of the Board of Fellowship is to provide the Norfield congregation with opportunities to gather and commune with each other as members of Christ's family. To that end, we take responsibility for creating a full calendar of opportunities for Norfielders to get together and enjoy each other's company.

The Fellowship Board has numerous ongoing and annual responsibilities. We oversee Sunday morning Fellowship Hour, the weekly assignment of which went digital this year, thanks to Teri Gaberman. We sponsor the Homecoming pizza truck picnic in September, the Grab 'n Go meals for Day of Giving and the Norfield Annual Meeting luncheon. Our Board is also responsible for organizing the Ladies' Ornament Exchange, Caroling to Seniors and the upcoming Men's March Madness and Ladies Night Out parties. This year, we added a Parents' Night Out in December, which we co-hosted with the Christian Education Board and the Youth Group, to give some Norfield moms and dads some together time in December while their children enjoyed pizza and a movie in the Parish Hall. In February, we are offering a fun fellowship opportunity in the form of a ballroom dance class. We hope you'll give it a try!

Our Board looks forward to continuing our service to the Norfield congregation in 2020. We encourage each of you to attend one of our events as a way to deepen your relationships with your fellow Norfield brothers and sisters. Our fellowship events are open to all, so consider bringing a non-Norfielder to the next event you attend. As always, we welcome ideas for new events or ways to improve our existing ones, so please do not hesitate to contact me or any of our Board members.

*Sincerely,  
Anne Troxell  
Board of Fellowship Chair*

## **BOARD OF OUTREACH AND SOCIAL ACTION**

*To believe is to care. To care is to do.*

*Our goals are to educate, inspire, and engage Norfielders in community outreach and social action in service of others. Our efforts are focused on providing members of the Norfield community a chance to participate in real world issues in Fairfield County and beyond, by raising much needed funds for those in need and by experiencing face to face interactions with people from marginalized communities. These experiences are to be both educational and transformative for all involved.*

### **Introduction**

This was a year of change for the Board of Outreach. In early January 2019, Norfield lost our great friend and leader, Sue Ingall, who was the heart and engine of Outreach for over ten years. Last year at this time, we vowed to try to live up to her legacy and that we would keep her spirit alive through the opportunities we could provide for all Norfielders – to give, to love and to serve like Sue did.

We were also charged with broadening the scope of our work: With Rev. Wilson's encouragement, the Board of Outreach decided to take on a more strategic role in providing a safe, neutral space to *learn about and act on behalf of* those effected by social issues such as poverty, racism, immigration, gun violence, criminal justice, and others – all of which directly impact folks in our communities. This is the work that our faith guides us to do. Though we are still building that strategy for 2020, we have made the decision to strengthen the name of the committee, which will now be known as the **Board of Outreach and Social Action**. We look forward to presenting you with an outline of this year's activities, including new educational opportunities such as (work in progress): a Faith in Action documentary film series, Social Change Roundtable Conversations, site visits to community organizations serving others, and more.

### **Looking back on the year**

Norfield's Outreach activities consisted of raising money for our beneficiary organizations and volunteering/providing volunteers for community change efforts.

The list of beneficiary organizations included:

- **CLASP Homes**
- **CT Institute for Refugees and Immigrants (CIRI)**
- **Bridgeport Rescue Mission**
- **Gillespie House**
- **Norfield Youth Ministry**

- **Person to Person Ministries**
- **Pivot Ministries**
- **United Church of Christ Wider Mission**

## ACTIVITIES OF OUTREACH

### Auction Dinner

Outreach's primary fundraiser of the year was the Auction Dinner held Saturday, March 23, 2019. This year we had a record number of guests - over 150 people joined us for our auction dinner, aptly themed "Serving Like Sue" after former long time Auction chair, Sue Ingall. We raised over \$50,000. The net proceeds went to support the beneficiaries outlined above as well as an organization in Puerto Rico called Hunger Corps, run by two Puerto Rican brothers who have dedicated their lives to rebuilding after Hurricane Maria. (During the youth mission trip to Puerto Rico, the participants worked directly with Hunger Corps.) Thanks to all the members of Outreach (Paula Tracy for her brilliant decorations, Karen Lummis for her constant success at gathering auction items and keeping us all organized) who helped to make the event truly a night to remember.

### A Day of Giving

Norfield's Day of Giving was held this year on September 21, 2019. Once again Norfield turned out around 100 volunteers including members of our church and our friends who came together for a "Day of Giving" and spent the day working on a number of service projects and initiatives:

- **Providing meals for and making friends with recently arrived refugee families**
- **Performing building repairs at the Pivot Ministries campus**
- **Landscaping at Gillespie House**
- **Hosting a luncheon/dance/games for learning-disabled adults**
- **Helping across our town with repairs, painting, landscaping, cleanup, and tree pruning**

The Day of Giving is always a huge success, with the most important reward being the knowledge that we have changed people's lives in some small way, by simply giving our time, talent or treasure. Thanks to all who participated.

In addition to our two large events, Outreach has remained committed to the following ongoing important local services:

### **CIRI (Connecticut Institute for Refugees and Immigrants) – Refugee Home Set-Up.**

This year we continued our involvement in welcoming and mentoring those refugees who were able to come into the US and promoting the various activities CIRI held over the course of the year. Government immigration restrictions continue to reduce the flow of

**incoming refugees** (from **anywhere**). This has negatively impacted the government funding of CIRI activity while they try to maintain the same critical client services that are needed amongst the immigrant/refugee community.

At the CIRI gala last summer, our own Rev. Dr. Bernard Wilson accepted an award from CIRI on behalf of all Norfielders, for our service as an organization to CIRI's mission. It was a great honor to watch him accept this award and his speech made the crowd of over 200 people jump to their feet.

**Gillespie Center** – Outreach oversees the volunteers that participate on the second Sunday of each month to provide food and serve dinner to residents of the Gillespie Center in Westport.

**Person-to-Person Christmas Gifts** – Another long tradition at Christmas time are the family gifts that are provided by Norfielders to families in the local area in need of gifts for their children. This year about 70 children received a game, a book and a toy (over 210 gifts!) from Norfielders.

### **Conclusion**

The Puerto Rican organization, Hunger Corps, wrote to us to thank us for our support this past year. Their words are certainly something that apply to every Norfielder who gives of themselves in their daily lives or through our collective work:

“Hunger Corps started under the premise that there’s innate goodness, bravery and love for others in every person, and that our challenge would be to bridge the gap between them and those who need a hand to rise up. You are proof of that hope.”

This IS the work of Norfield – serving others. Thank you so much for your commitment to **faith in action**. Interested in join us in this work? Come on board. (It’s not only walking the walk, we’re also really fun.) Happy New Year.

*Warm regards,  
Taffy Miller, Board Chair*

## **PASTORAL RELATIONS COMMITTEE**

The Pastoral Relations Committee met with Rev. Dr. Bernard R. Wilson throughout the past year. We worked to ensure an open and healthy relationship between the congregation and our pastors. At times, we served as an advisory group, and at other times, as a resource group.

Our work is done in strict confidence. When called to do so, the committee reports to the Church Council.

*In faith,*

*Woody Bliss, Tom Harris, David Lummis, Jennifer Mitchell, Rob Sanders, Caroline Schreder*

## **SHEPHERDS PROGRAM**

***“Be shepherds of God’s flock that is under your care, watching over them—not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve; not lording it over those entrusted to you, but being examples to the flock. And when the Chief Shepherd appears, you will receive the crown of glory that will never fade away.” 1 Peter 5:2-4 (NIV)***

The Norfield Shepherds Program has been providing congregational care for over 30 years. In July 2018, I humbly accepted the call from the Deacon Board to lead the Shepherds Program, as well as, Angels Express Meals.

### **What is the Role of a Norfield Shepherd?**

- The role of the Shepherd is to extend a hand of care by communicating with their families, (their flock) throughout the year - at church, in person, by phone, by cards and/or letters. Through these contacts a relationship of trust is created as both joys and concerns are shared. And with this special relationship, we all experience another level of fellowship and care at Norfield Church.
- Shepherds also communicate with the church administration of ‘flock’ updates i.e., change of address, special needs or requests, or need for Pastoral Care.
- Shepherds also advise if/when a family may need emergency support from our **Angels Express Meals Program**. Via an organized ‘meal train’, our Shepherds cook, bake, and provide meals to those families who seek short-term support.

Norfield currently has twenty Shepherds. I regularly reach out to them, via email, phone and at church, not just to see if they have any needs or requests, but more importantly, to continually show and share my gratitude of their commitment to the Shepherds Program.

It is always a good time to count our blessings, and this note is an open letter of gratitude for all our Norfield Shepherds, their commitment, and the sensitive and loving care they provide to their ‘flock’ and our entire Norfield Church family.

If anyone is interested in the Norfield Shepherds Program, please do not hesitate to contact me directly at (203) 571-7709 or [queen\\_kimberly2000@yahoo.com](mailto:queen_kimberly2000@yahoo.com).

*Sharing the Light of Hope, Peace, Joy and Love Through Jesus Christ,  
Kimberly Wilson  
Leader of Shepherds Program  
& Angels Express Meals*

## SENIOR SHEPHERDS

*“And above all things, have fervent love for one another, for love will cover a multitude of sins...as each one has received a gift, minister it to one another as good stewards of the manifold grace of God.” 1Peter 4: 8,10*

The Senior Shepherds Ministry Team was initiated 21 years ago to discern and, when appropriate, respond to the unique needs of the church’s senior population.

Each of our shepherds, in developing and sustaining an ongoing relationship with their senior, affirms that senior’s value within the life of the congregation. Despite the challenges of aging that can limit their active participation, our seniors have much to contribute to our collective congregational wisdom and spiritual growth. Shepherds report that their relationships with seniors enrich their lives in unexpected ways and deepen their connection to the life of the church.

Our shepherds currently serve ten seniors and maintain contact by phone, mail and visitation. They deliver flowers or other gifts at Easter. With gifts at Christmas, we also bring carolers to their residences. We are exploring other services beneficial to our members and welcome your suggestions.

Special thanks and God’s blessings to the members of our team: Charlene Blount, Herb Cotter, Missy Dorsey, Teri Gaberman, Lynne Langlois, Karen Moraitis, Susan Moran, Susan Richard, and Judy Stripp. This is my last year in serving as the chair for the Senior Shepherds program and I am delighted to announce that our beloved Kimberly Wilson will be serving as the new chair. Thank you, Kimberly for taking on this wonderful ministry!

In addition, Senior Shepherds had collaborated with the Norfield Cares ministry team in delivering consistent services to our senior members and collaborated with the Fellowship board in celebrating seniors’ birthdays at coffee hour. Norfield Cares did good work in promoting activities that attracted non-members in need to Norfield, thus enhancing the church’s visibility in the area. Many thanks to the caregivers of Norfield Cares- Adrienne, Amy, Michelle, Gai, Sandie, Britta and Teri.

*Blessings,  
Carol Hamilton  
Senior Shepherds, Chair*

## **BOARD OF TRUSTEES**

Pursuant to the Constitution of Norfield Congregational Church, the Board of Trustees is responsible to: 1) Raise funds for the Church by conducting an annual Stewardship Drive 2) Manage the property, finances and secular affairs of the Church 3) Supervise the operation of the Memorial Garden 4) Prepare and submit to Council a budget for presentation at the annual meeting 5) Other related matters.

The Norfielders who served on the Board of Trustees in 2019 were Jacqueline Blechinger, Woody Bliss, Roger Bos, Lucy Bowden, Steven Coursen, Chris Edwards, Phyllis Gary, Paul Mazzarulli, Calvin Mew, Herb Parker, John Quist, and Barney Stevenson.

The Trustees could not do our work effectively without the counsel and support of Kurt Schreder, Treasurer and Andrew Cumming, Church Administrator. They initiate the budget process and make recommendations. The budget is endorsed by the Trustees and the Council. Both Kurt and Andrew monitor all church expenditures during the year. The Trustees monitor their own budget monthly (Cleaning services, insurance, utilities, security, office supplies, repairs, maintenance and improvements, landscaping, etc.).

The Church would not operate at all if there weren't money for operations. Jordan Coursen and David Lummis led the stewardship campaign to encourage Norfielders to support our Church.

The Church also benefits annually from a budgeted draw from its reserves. The Investment Committee of Bill Lomas, Geoff Bradshaw-Mack, Calvin Mew, Kurt Schreder and Dana Troxell has allocated the Church's investments prudently and to provide long term growth. However, because of an operating budget deficit we have drawn more extensively from the reserves. (See below.)

Weekly revenue from Sunday offerings are counted by at least two Trustees every week and promptly deposited in the bank. Barney Stevenson organized us.

Visible and many invisible improvements to the church campus were undertaken by the Building and Grounds Committee (Phyllis Gary, Chair). The Sanctuary was painted! We actually applied for a grant from the Connecticut Trust for Historic Preservation to cover the costs of painting and wood rot repair. We didn't get the grant because I assume there are other churches that are more needy than Norfield. (However in the process of researching for the application we learned the name of the architect who built the sanctuary in 1830, Uriah Ambler.) Herb Cotter repainted the stripes in the parking lot. The boiler and oil tank were replaced in the Christian Education Building. There is a current window replacement project for the Parsonage. We are planning a heating, ventilation and air conditioning (HVAC) upgrade to the Cottage, now referred to as the Carriage House. Plumbing issues in all buildings continue to manifest themselves. Expenses like these will continue. We are paying now for deferred maintenance and/or our buildings are getting old.

The Memorial Garden has never looked better. Some new plantings. Phyllis Gary, Carol Hamilton and Britta Lerner supervise. David Connell advises.

The Trustees have created a Master Plan Committee. The Committee will study and evaluate the Norfield campus, its maintenance and renewal and its optimal use. Rob Sanders will chair this committee. Also looking to the future, Bill Lomas, with Andrew's assistance, has drafted a preliminary budget of capital projects with estimated dollar costs that extends to 25 years.

Foremost on the minds of Trustees is Norfield's financial disequilibrium. We have had operating budget deficits for several years now. Our expenses are greater than our income. Our expenses are under control, some slight increases and some surprises. But our income, primarily stewardship, has declined steadily. Norfield is blessed to have a reserve fund which we can use for emergencies. And we have a capital projects fund from which we can borrow. But this inordinate draw on reserves cannot continue. The Trustees have formed two task forces to analyze and make recommendations about revenue and expenditures respectively.

The Board of Trustees is glad to receive input and advice from any Norfielder.

*Respectfully Submitted,  
Calvin Mew, Board Chair*

## **MEMORIAL GARDEN**

*“The Lord will guide you always...you will be like a well-watered garden, like a spring whose waters never fail.” Isaiah 58:11*

As we close the door on a decade, God asks us to renew ourselves through reflection. At the heart of our renewal is a deepened connection with faith, family and friends. The Norfield Memorial Garden provides a sacred space for this purpose.

The Memorial Garden was dedicated in 1985. Since then it has remained a place of beauty to remember loved ones. It also provides a peaceful spot for quiet reflection and is used for service and church functions.

### **Garden Care: 2019**

Stewardship of this garden requires regular care and sustainable planning. To that end, the space was reevaluated and replanted with respect for the original intent of the three concentric circle design. Colorful flowers were added honoring God’s gifts found in every natural wonder. Shrubs that had overgrown were pruned, removed, transplanted and replaced with hearty native plants of appropriate height. Congregants may now sit anywhere in the garden and enjoy a clear view of the cross. In addition, invasive brush was cleared to provide more room for visitors and to ensure a healthy growing environment for our beloved 100-year-old Katsura tree (look above the cross to admire the heart shaped leaves). It is important to note that all of this was done using environmentally friendly, sustainable gardening practices.

### **We Remember Them**

The dedicated bricks in the garden honor those who have passed into God’s loving embrace. Approximately 283 spaces are currently utilized or committed, including an additional four during 2019. Spaces may be purchased for \$600. Engraved stone markers are available from Fairfield Monument for \$675 including tax.\* Anyone wishing to purchase a space or needing further information on any aspect of the Garden should contact a member of the Memorial Garden Ministry Team (Phyllis Gary or Britta Lerner). Our church office contact is Teri Gaberman). The Memorial Garden is maintained through the efforts of this ministry team and our own Dr. David Connell whose expert help is invaluable. Congregants of all ages are welcome and encouraged to help care for this special place. Please reach out to us—spring is coming!

The 2019 year-end balance in the Restricted Memorial Garden Fund established for preservation and perpetual care of the Garden was \$89,928.00.

*Respectfully Submitted,  
Britta Lerner and Phyllis Gary on behalf of the Memorial Garden Ministry Team*

*\*Prices are subject to change from the supplier.*

## **HUMAN RESOURCES COMMITTEE**

The Human Resources Committee is responsible for matters relating to salaries, benefits, hours and conditions of employment for all Church employees. We also advise and assist the Church Council in recruiting all Church employees except the ministerial staff.

The year, two thousand and nineteen was a very quiet year for the HR Committee in that there were no issues affecting Church employees and the work environment. The HR Committee did

- Update the Employee Handbook to address items that were not clear
- Reinstated the Champion Program. This program assigns a HR Committee member to each Church employee. It is the Committee members' responsibility to serve as an advocate for their staff member by meeting with them to give him/her an opportunity to share things that are not going well and things that are going very well. Feedback from the staff has been very positive.

In 2020 the HR Committee will continue to support the Church Council and the Senior Minister in their efforts to provide a safe, comfortable, enjoyable environment.

Members include: Jean Davis-French (Chair), Jennifer Barron, Jordan Coursen and Judy Stripp.

*Respectfully Submitted,  
Jean Davis-French, Chair*

## NOMINATING COMMITTEE

The Nominating Committee thanks everyone who has served on a Board or Committee in the past year. Your time, input, and efforts are greatly appreciated.

\*CT – completing term.

### Officers of the Congregation

Name	Position	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Mary Crawford	Moderator	Nominee	1 yr	2 yrs	02/20	02/21	02/22
David Lummis	Vice-Moderator	Nominee	1 yr	2 yrs	02/20	02/21	02/22
Kurt Schreder	Treasurer	Returning	2 yrs	6 yrs	02/19	02/21	02/23

### Assistant Treasurers, Clerk and Auditors of the Congregation

Pam La Fontaine	Asst Treasurer	Returning	2 yrs	6 yrs	02/20	02/22	02/26
Steven Coursen	Asst Treasurer	Returning	2 yrs	6 yrs	02/18	02/20	02/24
Shivanthi Edwards	Clerk	Returning	1 yr	6 yrs	02/17	02/18	02/23
Bill Lomas	Auditor	Returning	2 yrs	-	02/20	02/22	02/22

### Deacons

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Casey Lerner	Deacons-Youth	Nominee	1 yr	1 yr	02/20	02/21	02/21
Knox Watson	Deacons-Youth	Nominee	1 yr	1 yr	02/20	02/21	02/21
Scott Buddenhagen	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Adrienne Wallace	Deacons	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Sandie Kinseley	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Sarah Bower	Deacons	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Kimberly Wilson	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
John Carlson	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Shivanthi Edwards	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
<b>OPEN</b>	<b>Deacons</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Larry Marsh	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Skip Wyatt	Deacons	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Tara Quist	Deacons	Returning	3 yrs	6 yrs	02/17	02/20	02/23
<b>Kerri Meredith</b>	<b>Deacons</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>

### Church Council Members-at-Large

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
John Moran	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/15	02/18	02/21
<b>Mary Peniston</b>	<b>Council - Mbr at Large</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Walter McCullough	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/17	02/20	02/23

### Board of Christian Education

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
<b>Luke Lerner</b>	<b>CE- Youth</b>	<b>Nominee</b>	<b>1 yr</b>	<b>1 yr</b>	<b>02/20</b>	<b>02/21</b>	<b>02/21</b>
<b>OPEN</b>	<b>CE- Youth</b>	<b>Nominee</b>	<b>1 yr</b>	<b>1 yr</b>	<b>02/20</b>	<b>02/21</b>	<b>02/21</b>
Eric Braun	CE	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Christa Gross	CE	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Jordan Coursen	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Margaret Kins	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Britta Lerner	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Elizabeth Salem	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Adrienne Wallace	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Sandie Kinseley	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
<b>Elise Cavanaugh</b>	<b>CE</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/19</b>	<b>02/22</b>	<b>02/25</b>
<b>Janet Hoffman</b>	<b>CE</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/19</b>	<b>02/22</b>	<b>02/25</b>
<b>Susie Robert</b>	<b>CE</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/19</b>	<b>02/22</b>	<b>02/25</b>
<b>OPEN</b>	<b>CE</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/19</b>	<b>02/22</b>	<b>02/25</b>

### Board of Christian Outreach and Social Action

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
<b>Jay Watson</b>	<b>Outreach-Youth</b>	<b>Nominee</b>	<b>1 yr</b>	<b>1 yr</b>	<b>02/20</b>	<b>02/21</b>	<b>02/21</b>
<b>OPEN</b>	<b>Outreach-Youth</b>	<b>Nominee</b>	<b>1 yr</b>	<b>1 yr</b>	<b>02/20</b>	<b>02/21</b>	<b>02/21</b>
<b>Lucia Hoffman</b>	<b>Outreach</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Taffy Miller	Outreach	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Hadley Boyd	Outreach	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Willie Sather	Outreach	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Peter Fine	Outreach	Returning	3 yrs	6 yrs	02/15	02/17	02/21
Dave MacWilliams	Outreach	Returning	3 yrs	6 yrs	02/19	02/20	02/21
<b>OPEN</b>	<b>Outreach</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>

Karen Lummis	Outreach	Returning	3 yrs	6 yrs	02/14	02/17	02/21
Paula Tracy	Outreach	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Bob Smits	Outreach	Returning	3 yrs	6 yrs	02/14	02/17	02/21

### Board of Fellowship

Name	Committee	Status	Term Length	Max. Terms	Start Date	End Date	Limit Date
<b>Elizabeth Cocoros</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Anne Troxell	Fellowship	Returning	3 yrs	6 yrs	02/17	02/20	02/23
Ginny Awn	Fellowship	Returning	3 yrs	6 yrs	02/15	02/18	02/21
<b>Carol Anderson</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
<b>Heather McNulty</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Gwen Lomas	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>OPEN</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
<b>OPEN</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Teri Gaberman	Fellowship	Returning	3 yrs	6 yrs	03/15	03/18	02/21
Laura Smits	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>OPEN</b>	<b>Fellowship</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Diane Sather	Fellowship	Returning	3 yrs	6 yrs	02/20	02/21	02/21

### Board of Music

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Ingrid Milne	Music	Returning	3 yrs	6 yrs	02/19	02/22	02/25
<b>Michelle Mecca</b>	<b>Music</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
<b>Debbie Carrothers</b>	<b>Music</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Louise Hastings	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>Margaret Buddenhagen</b>	<b>Music</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Bayard Dodge	Music	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Arthur Lungo	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Laurie Dillon	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>OPEN</b>	<b>Music</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Kimberly Wilson	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26

### Board of Trustees

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Woody Bliss	Trustees	Returning	3 yrs	6 yrs	02/15	02/18	02/21

Jacqueline Blechinger	Trustees	Returning	3 yrs	6 yrs	02/17	02/20	02/23
<b>Bill Lomas</b>	<b>Trustees</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Phyllis Gary	Trustees	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Steve Coursen	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>Anthony McNulty</b>	<b>Trustees</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
Herbert Parker	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Calvin Mew	Trustees	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Lucy Bowden	Trustees	Returning	3 yrs	6 yrs	02/16	02/19	02/23
John Quist	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>Matthew Salem</b>	<b>Trustees</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>
<b>OPEN</b>	<b>Trustees</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>

### Pastoral Relations Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Tom Harris	PR	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Jenny Mitchell	PR	Returning	3 yrs	6 yrs	02/16	02/19	02/22
Rob Sanders	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>Tracy Pennoyer</b>	<b>PR</b>	<b>Nominee</b>	<b>3yrs</b>	<b>6yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/24</b>
Woody Bliss	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24

### Human Resources Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Jordan Coursen	HR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Jean Davis-French	HR	Returning	3 yrs	6 yrs	02/15	02/18	02/21
Jennifer Barron	HR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
<b>Judy Stripp</b>	<b>HR</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>6 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/26</b>

### Nominating Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Vickie Kelly	Nominating	Returning	3 yrs	3 yrs	02/19	02/22	02/22
Will Lewis	Nominating	Returning	3 yrs	3 yrs	02/18	02/21	02/21
Eric Braun	Nominating	Returning	3 yrs	3 yrs	02/19	02/22	02/22
	<b>Nominating</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>3 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/23</b>
	<b>Nominating</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>3 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/23</b>
	<b>Nominating</b>	<b>Nominee</b>	<b>3 yrs</b>	<b>3 yrs</b>	<b>02/20</b>	<b>02/23</b>	<b>02/23</b>

## **INTERNAL AUDITORS**

As per Article VIII of the Norfield Constitution, the Internal Audit Committee (Bill Lomas) conducted its annual internal review of the books and records of Norfield Congregational Church for the year ended December 31<sup>st</sup>, 2019.

The Audit Committee is charged with the task of reviewing the financial statements of the Church and rendering an opinion as to the accuracy and fairness of the financial information presented to the Congregation.

### **Report on the Financial Statements**

I have reviewed the accompanying consolidated financial statements of Norfield Congregational Church, which comprise the consolidated statement of financial position as of December 31<sup>st</sup>, 2019, and the related consolidated statements of activities for the year then ended.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

My responsibility is to express an opinion on these consolidated financial statements based on my review. I plan and perform the review to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement. My review involves performing procedures to obtain evidence about the amounts in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design review procedures that are appropriate in the circumstances. A review also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

I believe that the evidence I've obtained is sufficient and appropriate to provide a basis for my review opinion.

### **Opinion**

In my opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of Norfield Congregational Church as of December 31<sup>st</sup>, 2019, and the changes in its net assets for the year then ended in accordance with accounting principles generally accepted in the United States of America.

*Respectfully Submitted,  
Bill Lomas*

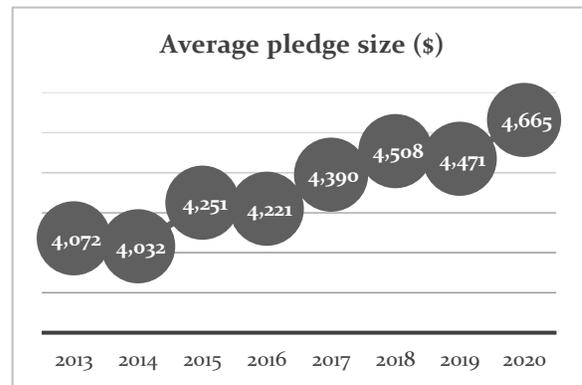
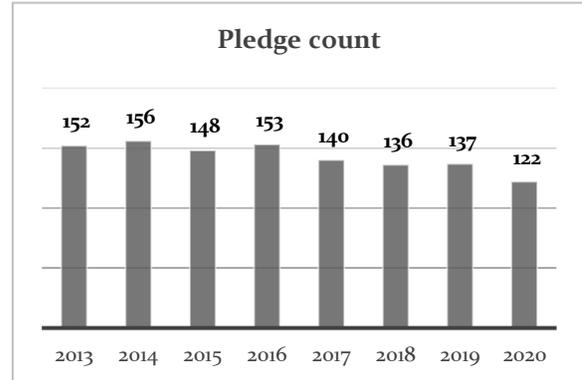
## 2019 TREASURER'S REPORT

I am pleased to present Norfield's financial statements for the year ended December 31, 2019, as well as the proposed budget for fiscal year 2020. The financial statements have been expanded this year with additional detail and year-over-year comparisons on Norfield's operating activities.

### Overview

Norfield relies on pledges for 86% of total income, and we continue to be challenged by a declining base of pledgors: the 122 pledges received for 2020 represents a 20% decline from the number just four years earlier. This is due in part to the loss of some donors who have moved away or are otherwise unable to pledge. We have received new pledges from families that have recently joined Norfield, but clearly not enough to offset the decline.

There has been some growth in average pledge size, to \$4,665 for 2020, but this seems to be due largely to a decrease in smaller pledges rather than significant growth in individual pledges levels. The total amount pledged in 2020 (about \$569,000 as of this writing) is at the lowest level we have seen in a decade, and 5% below last year.

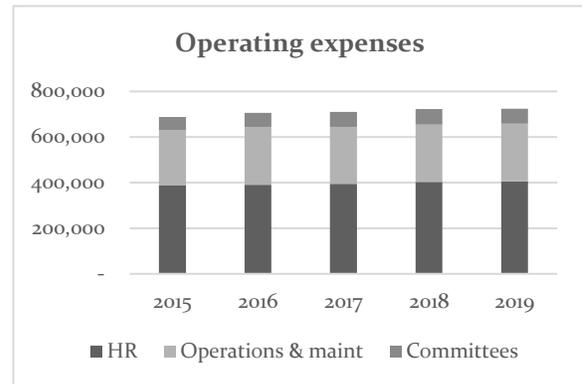
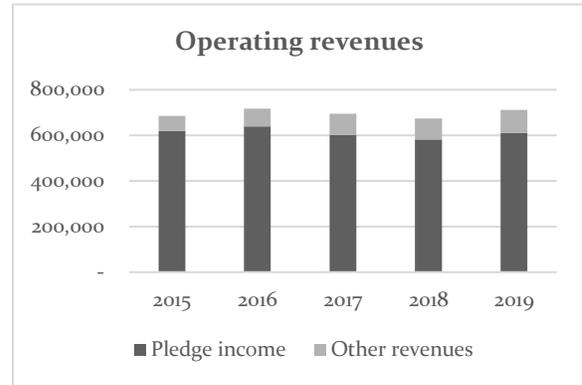


To give some sense of the magnitude of the problem, our 2020 Stewardship campaign fell about \$91,000 short of its target. To close that gap, and bring our number of pledgors to prior levels, we would need 30 additional pledges averaging about \$3,000 each.

While our pledge income has declined over the last decade, ten years of inflation during that period have led to a cumulative 19% increase in consumer prices (CPI). Thus, Norfield has had to maintain tight expense discipline to manage in an environment of increasing costs. We have budgeted for relatively flat spending, but actual spending has grown at an annual rate of 1.3% over the last four years, which is less than the rate of inflation. As a consequence, we recorded about \$77,000 in operating deficits over the last three years, and the proposed budget for 2020 shows another large deficit. We have also increasingly relied on use of reserves to bridge the shortfall in pledge income.

Thanks to the strong financial markets last year (the S&P 500 index was up 29%), Norfield realized sufficient investment income to offset its operating deficit. We cannot expect this type of performance every year, however, and thus it is imperative that we restore our finances to a balance that is sustainable over the long-term. The Trustees, in coordination with the Stewardship ministry team and Council, launched two task forces last year to review and develop recommendations to address Norfield’s long-term revenue and expense requirements.

Consideration continues to be given to the need for a capital campaign (the last one was in 2007) to establish adequate reserves to meet identified needs for the maintenance of Norfield’s buildings and grounds, and to support Norfield’s ministry through programs including music, outreach, children’s education, and fellowship.



**Fiscal year 2019 review**

In a welcome development, pledge income exceeded budget by 4% to about \$611,000, which was also a 5% increase over prior year levels; in part, this reflected some individual donors who contributed more than they had pledged. Other cash income also increased by 8% to about \$100,000 given higher rental income and a \$5,000 increase in reserves distributed for operations, which more than offset a continued decline in plate income. Overall operating revenues increased 5% to about \$711,000, which was about \$34,000 above budget. Operating expenses increased 2.0% to about \$724,000, about \$14,000 over budget; this was due in part to gas and electric expenses about \$6,500 above budget and committee expenses about \$8,000 over budget. The resulting operating deficit was \$13,437, which was actually a positive outcome compared to the budgeted deficit of about \$33,000.

	<u>2018</u>	<u>2019</u>	<u>2019</u>	<u>2019</u>
	<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>vs Budget</u>
<b><u>Operating Revenues (excl. offset)</u></b>				
Pledge Income	581,403	610,622	587,760	22,862
Plate Income	21,303	18,974	22,000	(3,026)
Other Gifts & Bequests	5,844	2,371	-	2,371
Children's Center	30,850	32,830	26,850	5,980
Use of Building	4,575	11,205	5,000	6,205
Miscellaneous Income	400	-	500	(500)
Reserves distributed for operations	30,000	35,000	35,000	(0)
<b>Operating Revenues (excl. offset)</b>	<b>674,376</b>	<b>711,003</b>	<b>677,110</b>	<b>33,893</b>
<b><u>Operating Expenses (excl. offset)</u></b>				
Human Resources	403,172	405,416	402,000	3,416
Trustees Maintenance, repair, cleaning	116,155	120,190	122,650	(2,460)
Trustees Utilities	70,210	68,954	61,600	7,354
Trustees Office administration, supplies	31,036	32,327	31,050	1,277
Trustees Insurance	33,847	31,534	34,700	(3,166)
Music	30,010	34,656	30,000	4,656
Christian Education	13,913	11,823	13,000	(1,177)
Deacons/Worship	9,791	9,919	8,000	1,919
Fellowship	6,786	9,621	7,000	2,621
Council	7,500	-	-	-
<b>Operating Expenses (excl. offset)</b>	<b>722,420</b>	<b>724,440</b>	<b>710,000</b>	<b>14,440</b>
<b>Operating Surplus/(Deficit)</b>	<b>(48,044)</b>	<b>(13,437)</b>	<b>(32,890)</b>	<b>19,453</b>

Those budgeted revenues and expenses are also shown under the “Undesignated” column on the Statement of Activities, which is similar to a corporate income statement. Revenues, support, and expenses which fall outside the “Unrestricted” category are shown as “Board Designated” or “With Donor Restrictions”. Examples of such activities include funds raised at the auction dinner for contribution to Outreach beneficiaries, the mission trip to Puerto Rico, the Charlie Brown Christmas tree, and donations in memory of departed Norfielders. Maintenance reserves were utilized for several large projects including exterior paint and repair of the Sanctuary (about \$45,000), a new furnace in the CE building (about \$13,000), and exterior work on the Parsonage (about \$7,000).

As a result of the strong year in the financial markets, Norfield experienced about \$258,000 in gains on its portfolio held at the United Church Funds (UCF). We transferred \$100,000 from our UCF account to support our operating cash needs. As our investment gains more than offset the operating deficit and other use of reserves, total net assets increased \$142,400.

## Proposed 2020 Ministry Funding Plan

	<u>2019</u>	<u>2020</u>	<u>Change in</u>
	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>
<b><u>Operating Revenues (excl. offset)</u></b>			
Pledges	612,250	580,000	-
Pledge Allowance	<u>(24,490)</u>	<u>(23,200)</u>	-
Pledge Income	587,760	556,800	(30,960)
Plate Income	22,000	18,000	(4,000)
Other Gifts & Bequests	-	-	-
Children's Center	26,850	34,550	7,700
Use of Building	5,000	8,000	3,000
Miscellaneous Income	500	500	-
Reserves distributed for operations	35,000	35,000	-
<b>Operating Revenues (excl. offset)</b>	<b>677,110</b>	<b>652,850</b>	<b>(24,260)</b>
<b><u>Operating Expenses (excl. offset)</u></b>			
Human Resources	402,000	403,000	1,000
Trustees Maintenance, repair, cleaning	122,650	117,500	(5,150)
Trustees Utilities	61,600	64,700	3,100
Trustees Office administration, supplies	31,050	32,300	1,250
Trustees Insurance	34,700	34,500	(200)
Music	30,000	30,000	-
Christian Education	13,000	13,000	-
Deacons/Worship	8,000	8,000	-
Fellowship	7,000	7,000	-
Council	-	-	-
<b>Operating Expenses (excl. offset)</b>	<b>710,000</b>	<b>710,000</b>	<b>-</b>
<b>Operating Surplus/(Deficit)</b>	<b>(32,890)</b>	<b>(57,150)</b>	<b>(24,260)</b>

The proposed ministry funding plan assumes \$580,000 in pledges for 2020, slightly higher than those received as of this writing (\$569,000), but substantially short of the \$660,000 stewardship campaign goal. Combined with a modest increase in other income, overall revenues would be about \$24,000 less than the prior year budget (and \$58,000 less than prior year actual revenues). Norfield's Trustees and Council have voted to recommend a budget that keeps total expenses flat to the prior year budget at \$710,000, resulting in an operating deficit of about \$57,000. This level of deficit is quite high and represents usage of 6.4% of our undesignated reserves. Norfield does have the resources to sustain short-term deficits, but this is clearly unsustainable in the long term. As mentioned above, last year the Trustees formed two task forces to address our structural deficit issue, with one team focusing on revenues and the other focusing on expenses. The work of these task forces will continue into 2020, and it is to be hoped that appropriate action can be taken to ensure a solid foundation for the church into the future.

*Respectfully submitted,*  
Kurt Schreder, Treasurer

**Statement of Financial Position**  
**At December 31, 2018 and 2019**

	<u>12/31/2018</u>	<u>12/31/2019</u>
<b>ASSETS</b>		
Cash and cash equivalents	201,678	190,311
Net unconditional promises to give	12,880	13,471
Investments at fair value	1,449,261	1,606,997
Land, buildings and improvements	4,131,804	4,131,804
Furniture & equipment	99,531	99,531
Other assets	6,100	5,000
<b>TOTAL ASSETS</b>	<b>5,901,254</b>	<b>6,047,115</b>
<b>LIABILITIES AND NET ASSETS</b>		
<u>LIABILITIES</u>		
Accounts payable	3,200	-
Deferred revenue	71,499	79,025
Security deposits	1,000	1,000
Other liabilities	864	-
<b>Total liabilities</b>	<b>76,563</b>	<b>80,025</b>
<u>NET ASSETS</u>		
<u>Without donor restrictions</u>		
Undesignated	678,998	777,270
Board designated	76,486	57,694
Property & equipment	4,231,335	4,231,335
Without donor restrictions, total	4,986,820	5,066,300
With donor restrictions	837,871	900,791
Total net assets	5,824,691	5,967,090
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>5,901,254</b>	<b>6,047,115</b>

## Statement of Activities

For year ended December 31, 2019

	Without donor restrictions		With donor restrictions	Total
	Undesignated	Board Designated		
<b>REVENUE &amp; SUPPORT</b>				
Annual contributions & plate	629,597	-	-	629,597
Other contributions and bequests	13,378	113,077	41,283	167,737
Rental income	32,830	-	-	32,830
Other income	11,205	-	-	11,205
Investment income distributed for operations	35,000	-	-	35,000
<b>Total Revenue &amp; Support</b>	<b>722,009</b>	<b>113,077</b>	<b>41,283</b>	<b>876,369</b>
<b>EXPENSES</b>				
Human Resources	410,216	-	10,100	420,315
Maintenance, repair, cleaning	122,997	29,080	11,941	164,019
Utilities	68,954	-	-	68,954
Insurance	31,534	-	-	31,534
Office administration, supplies	32,327	-	6,955	39,282
Music	35,308	5,879	1,300	42,487
Christian Education	13,223	-	-	13,223
Deacons/Worship	11,066	1,925	-	12,991
Fellowship	9,821	4,687	-	14,508
Outreach	-	90,298	4,206	94,504
Minister discretionary funds	-	-	33,321	33,321
<b>Total Expenses</b>	<b>735,447</b>	<b>131,869</b>	<b>67,822</b>	<b>935,138</b>
<b>Increase/(Decrease) in Net Assets from Operating Activities</b>	<b>(13,437)</b>	<b>(18,792)</b>	<b>(26,539)</b>	<b>(58,769)</b>
Transfer from (to) other net asset categories, net	428	-	(428)	-
Repayment/(borrowing) from donor restricted net assets	(24,112)	-	-	(24,112)
Increase/(decrease) in reinvested gains	135,393	-	89,887	225,280
<b>Increase/(Decrease) in Net Assets</b>	<b>98,272</b>	<b>(18,792)</b>	<b>62,920</b>	<b>142,400</b>

**Change in Undesignated Net Assets**  
For years ended December 31, 2017, 2018, and 2019

	2017	2018	2019
<b>REVENUE &amp; SUPPORT</b>			
Annual contributions & plate	632,028	602,707	629,597
Other contributions and bequests	20,819	20,773	13,378
Rental income	30,850	30,850	32,830
Other income	5,431	4,975	11,205
Investment income distributed for operations	22,000	30,000	35,000
<b>Total Revenue &amp; Support</b>	<b>711,127</b>	<b>689,304</b>	<b>722,009</b>
<b>EXPENSES</b>			
Human Resources	394,821	403,172	410,216
Maintenance, repair, cleaning	112,473	119,085	122,997
Utilities	71,319	70,210	68,954
Insurance	32,303	33,847	31,534
Office administration, supplies	37,124	31,619	32,327
Music	32,443	30,495	35,308
Christian Education	15,086	16,441	13,223
Deacons/Worship	19,441	18,194	11,066
Fellowship	6,947	6,786	9,821
Council	5,000	7,500	-
<b>Total Expenses</b>	<b>726,957</b>	<b>737,349</b>	<b>735,447</b>
<b>Increase/(Decrease) in Undesignated Net Assets from Operating Activities</b>	<b>(15,830)</b>	<b>(48,044)</b>	<b>(13,437)</b>
Transfer from (to) other net asset categories, net	-	-	428
Repayment/(borrowing) from donor restricted net assets	12,806	(49,366)	(24,112)
Increase/(decrease) in reinvested gains	115,855	(91,995)	135,393
<b>Increase/(Decrease) in Undesignated Net Assets</b>	<b>112,831</b>	<b>(189,406)</b>	<b>98,272</b>

## Statement of Cash Flows

For the years ended December 31, 2017, 2018, and 2019

	2017	2018	2019
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Pledges	624,041	592,447	617,557
Other gifts	146,326	98,955	101,014
Rent and use of building	41,300	35,425	43,935
Outreach	69,951	48,630	84,096
Other cash receipts	2,151	16,704	1,700
<i>Total cash receipts</i>	<i>883,769</i>	<i>792,162</i>	<i>848,302</i>
HR-related costs	(403,442)	(412,832)	(413,557)
Contractors	(41,266)	(53,197)	(43,805)
Maintenance, repair, and cleaning	(125,133)	(137,631)	(129,120)
Utilities, insurance	(93,271)	(98,124)	(106,886)
Contributions/outreach	(77,075)	(80,595)	(92,078)
Administration	(71,847)	(58,118)	(67,740)
Worship and events	(32,251)	(50,716)	(42,708)
<i>Total cash paid for operating activities</i>	<i>(844,285)</i>	<i>(891,213)</i>	<i>(895,894)</i>
<i>Other changes in current assets &amp; liabilities</i>	<i>2,177</i>	<i>(13,526)</i>	<i>(2,100)</i>
<b>Net cash provided/(used) by operating activities</b>	<b>41,661</b>	<b>(112,578)</b>	<b>(49,692)</b>
<b>CASH FLOWS FROM MAJOR MAINTENANCE</b>			
Parsonages	(83,300)	(49,414)	(6,520)
Parish Hall	(8,736)	(17,094)	-
Church bells	(25,000)	(25,566)	-
CE Building	-	-	(12,850)
Sanctuary	-	-	(44,850)
<b>Net cash provided/(used) by major maintenance</b>	<b>(117,036)</b>	<b>(92,074)</b>	<b>(64,220)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Proceeds from sale of investments	-	100,000	100,000
Other investment income	1,744	1,635	2,546
<b>Net cash provided/(used) by investing activities</b>	<b>1,744</b>	<b>101,635</b>	<b>102,546</b>
Net change in cash and cash equivalents	(73,631)	(103,017)	(11,366)
Cash and cash equivalents at beginning of year	378,326	304,695	201,678
Cash and cash equivalents at end of year	304,695	201,678	190,311

## Notes to the Financial Statements

### 1. Accounting presentation

New accounting standards for not-for-profit entities were issued in 2016<sup>1</sup>, with implementation required for the FY2018 fiscal year. Previously, non-profits like Norfield were required to segregate net assets into three categories: temporarily restricted, permanently restricted, and unrestricted. To reduce confusion and enhance transparency, the new guidelines reduce the number of classes of net assets from the above three to two – net assets without donor restrictions and net assets with donor restrictions. Norfield implemented the new standards as of the FY2018 financial report.

### 2. Investments

Norfield's investment strategy is guided by formal Investment Objectives and Policy Guidelines approved by the Board of Trustees and administered by the Board's Investment Committee. The Investment Objectives target a medium/long-term portfolio target return of 3 – 5% over inflation.

Long-term investments are held in funds managed by the United Church Funds, a professional investment manager affiliated with the United Church of Christ. Norfield also maintains a brokerage account with Vanguard Brokerage Services for holding money market balances and for receiving gifts of marketable securities.

Norfield distributes investment income for operations according to a policy approved by the Board of Trustees. Total investment income distributed for operations was \$35,000 in 2019, and was appropriated from net assets without donor restrictions. The policy targets a payout rate that is within the portfolio target return set under the Investment Objectives.

Investments are measured and recorded at fair value. Investments held by Norfield at December 31, 2018 and 2019 are as follows:

	12/31/18	Additions/ (Withdrawals)	Change in value	12/31/19
UCF Balanced Fund	1,343,021	(100,000)	251,357	1,494,378
UCF Alternative Fund	106,240	-	6,379	112,619
UCF investments	1,449,261	(100,000)	257,736	1,606,997
<b>Reconcile to Increase/(decrease) in reinvested gain</b>				
UCF investments - change in value			257,736	
Other dividends & interest			2,082	
Distributed for operations			(35,000)	
<b>Increase/(decrease) in reinvested gain</b>			<b>224,818</b>	

---

<sup>1</sup> On August 18, 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update 2016-14, *Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities*.

### 3. Net Assets without Donor Restrictions

Net Assets without Donor Restrictions represent Norfield's unrestricted assets, which have been accumulated over generations through contributions, net operating surpluses, and net investment income. Norfield's buildings, grounds, and physical assets comprise the largest portion of this net asset category; the remainder is comprised of the portion of Norfield's investments, cash, and working capital that are not subject to donor restrictions.

### 4. Board Designated Net Assets

A portion of Net Assets without Donor Restrictions has been designated as Board Restricted Net Assets, representing funds set aside by Norfield's various Boards for specific purposes or programs. Income and expenses of Board Restricted Net Assets are excluded from Norfield's operating budget, but included in the Statement of Activities. The funds/reserves are shown below alongside the responsible Board.

<b>Board</b>	<b>Fund</b>	<b>12/31/18 Balance</b>	<b>Inflows</b>	<b>Outflows</b>	<b>12/31/19 Balance</b>
Outreach	Norfield Missions Program Fund	924	30,663	(27,990)	3,597
Outreach	30 Hour Famine	200	-	(56)	144
Outreach	Charlie Brown	-	2,000	(2,000)	-
Outreach	Midnight Run	339	-	-	339
Outreach	Auction Dinner	8,945	47,093	(51,866)	4,171
Outreach	Day of Giving	2,401	300	(1,331)	1,370
Outreach	Other Activities	4,694	4,040	(7,055)	1,680
	<b>Sub Total Outreach</b>	<b>17,503</b>	<b>84,096</b>	<b>(90,298)</b>	<b>11,301</b>
Fellowship	Fellowship Reserve	1,837	2,850	(4,687)	(0)
Music	Calendar Year Reserve	2,773	3,106	(5,879)	0
Trustees	Trustees Reserve	15,398	7,700	(21,919)	1,180
Trustees	Rev. C Mengel AV Reserve	7,889	-	(1,021)	6,868
Trustees	Winter Reserve	21,048	-	(6,141)	14,907
Deacons	Prayer Shawl Ministry	500	-	-	500
Deacons	In Memory Of (IMO)	9,538	15,325	(1,925)	22,938
	<b>Total Board Designated Net Assets</b>	<b>76,486</b>	<b>113,077</b>	<b>(131,869)</b>	<b>57,694</b>

### 5. Net Assets with Donor Restrictions

Norfield benefits from a number of financial gifts which have been received in past years and which are subject to certain restrictions. Gifts where the principal is subject to donor-imposed restrictions in perpetuity are designated as "Restricted in perpetuity". Gifts without perpetual restrictions are designated "Restricted by purpose". All the fund balances and the related restrictions are separately tracked, but the funds themselves are invested with Norfield's general investment portfolio. Income and expenses of these funds is excluded from Norfield's operating budget.

## 6. Net Assets with Donor Restrictions, restricted in perpetuity

	<u>12/31/18</u> <u>Balance</u>	<u>12/31/19</u> <u>Balance</u>
<b><u>Restricted in perpetuity</u></b>		
Loan Eligible Maintenance Funds	394,382	394,382
Gladys Foster Maintenance Fund	46,925	50,000
Mike Tine Youth Room Fund	9,385	10,000
Elizabeth A. Scofield Fund	3,754	4,000
Lizzie Adams-Ministers Fund	2,816	3,000
Ron Martin Youth Fund	19,765	21,600
Scott & Betty Hill Senior Fund	62,177	66,251
<b>Subtotal</b>	<b>539,204</b>	<b>549,233</b>

While the principal balance is restricted in perpetuity, the balance can decline due to investment losses. The funds classified as “restricted in perpetuity” are described in brief below.<sup>2</sup>

### Loan Eligible Maintenance Funds

	<u>12/31/18</u> <u>Balance</u>	<u>12/31/19</u> <u>Balance</u>
Norm Christensen	307,332	307,332
Ted White	32,328	32,328
Ron Martin	2,750	2,750
Parents of Richard & Jacqueline Pike	13,291	13,291
Parents of Herb & Barbara Cotter	14,707	14,707
Kathryn Dodd & Moses Hay Teaze	23,974	23,974
	<b>394,382</b>	<b>394,382</b>
Loans outstanding	114,865	138,977
Balance available for borrowing	279,517	255,405

Norfield benefits from Maintenance Memorial funds established in memory of **Norm Christensen, Ted White, Ron Martin, the parents of Herb & Barbara Cotter, the parents of Richard & Jacqueline Pike, and Katherine & Moses Teaze**. The funds are administered by the Trustees and may be “borrowed” from time to time, with repayment over time without interest, to minimize the interest expense of major capital expansion, reconstruction, or acquisition of real properties.

Investment earnings on unutilized funds are distributed to a time-restricted maintenance reserve fund specified by the Norfield Council and administered by the Trustees. Prior to January 1, 2019, such earnings remained in the Maintenance Memorial funds, increasing their balances, but this was modified pursuant to a vote at the Annual Congregational Meeting on February 3, 2019.

In fiscal year 2019, there were \$44,850 in new loans to fund major maintenance of the Sanctuary. Loan repayments in 2019 were \$20,738 and were treated as a Maintenance expense in the Statement of Activities.

<sup>2</sup> Descriptions of Net Assets with Donor Restrictions (“funds”) in this Annual Report are summaries only. Specific restrictions on each fund are documented in bequests and communications between Norfield and the donor or the donor’s agent.

Other funds restricted in perpetuity:

- **Gladys Foster Maintenance Memorial**: This fund represents a \$50,000 bequest from Gladys Foster. Income from this fund is available for the maintenance, improvement, and upkeep of the sanctuary and other structures located on the church grounds. It is administered by the Trustees. Income derived from the fund is classified as “Restricted by purpose”.
- **Mike Tine Youth Room Fund**: This fund represents a \$10,000 gift from the Tine family in memory of Mike Tine. The fund is administered by the Trustees. Income from this fund is available to maintain the youth room, and is classified as “Restricted by purpose”.
- **Elizabeth A. Scofield and Lizzie Adams Minister Memorials**: These two funds represent a \$4,000 bequest from Elizabeth Scofield and a \$3,000 bequest from Lizzie Adams. Income from these funds is available to pay the salaries of Norfield’s ministers.
- **Ron Martin Youth Fund**: This fund represents \$21,600 from a gift from the family of Ron Martin and memorials in memory of Ron Martin. Income from this fund is available to enhance Norfield’s youth programs, particularly by enabling wider participation in activities through scholarship grants for program costs. It is administered by the Trustees. Income derived from the fund is classified as “Restricted by purpose”.
- **Scott & Betty Hill Senior Fund**: This fund represents gifts and bequests from Betty Hill and funds contributed by friends in memory of Betty and Scott Hill. The principal amount of \$66,250.75 is restricted in perpetuity. Income from the fund is available to provide services to older Norfield Church members who need help to live independent or semi-independent lives in Weston or its immediate surroundings. Use of the fund is subject to a number of restrictions, and it is administered by the Deacons. Income derived from the fund is classified as “Restricted by purpose”.

## 7. Net Assets with Donor Restrictions, restricted by purpose

	12/31/18 Balance	Inflows	Outflows	Investment Income	Inter Fund Transfer	12/31/19 Balance
<b>Restricted by purpose</b>						
<u>Released from perpetual restrictions</u>						
Gladys Foster Maintenance Fund	10,703	-	-	1,399	3,057	15,159
Mike Tine Youth Room Fund	13,338	-	(482)	1,711	611	15,178
Ron Martin Youth Fund	4,443	-	-	580	748	5,771
Scott & Betty Hill Fund	37,914	-	-	4,954	4,050	46,918
<u>Subject to purpose and time restrictions</u>						
Maintenance Memorial Fund	56,490	-	-	7,381	34,947	98,819
Music Memorial Fund	9,575	-	(1,300)	1,166	-	9,441
Senior Minister Discretionary Fund	5,593	36,283	(33,321)	-	-	8,555
Associate Minister Fund	2,676	-	-	-	-	2,676
Seeds for the Future Fund	46,735	-	(18,487)	4,899	-	33,147
Betty Schaefer Fund	10,846	-	-	1,417	-	12,264
Staff Retirement Support Fund	11,529	3,400	(2,773)	1,547	-	13,703
Memorial Garden Fund	88,825	1,600	(11,459)	10,962	-	89,928
<b>Subtotal</b>	<b>298,667</b>	<b>41,283</b>	<b>(67,822)</b>	<b>36,017</b>	<b>43,414</b>	<b>351,558</b>

Norfield's funds with donor restrictions<sup>3</sup> by purpose fall into three different groups: (i) income released from funds with perpetual restrictions, but still subject to restrictions on purpose (the four funds in this category are discussed in the previous note); (ii) two funds that are also subject to time restrictions, i.e. funds become available with the passage of time; (iii) six other funds that are subject to restrictions by purpose.

- **Maintenance Memorial Fund**: This fund was established in 2011 based on a \$50,000 contribution from the estate of **Karl and Betty Nelson** and additional gifts in memory of **Bob Kaeser**. This fund and the Music Memorial Fund were established with the objective of providing pre-established funds to which donors could contribute as a bequest or as a special enduring gift to Norfield. 10% of the fund balance becomes available annually to be administered by the Trustees for the ongoing maintenance and capital improvement needs of Norfield. As of 12/31/2019, the available balance was \$20,352. (Prior to 2018, 5% of the fund balance became available annually; this provision was changed by a vote of the Norfield Council.)
- **Music Memorial Fund**: This fund was established from the proceeds of gifts in memory of **Robert Walton** and **Ruth Nytvedt** and a gift from **Alice Williams** as thanks for the assistance given to her in her move to her new home in Washington DC. It was designated by the Trustees as the Music Memorial Fund in 2011 alongside the Maintenance Memorial Fund with the objective of providing pre-established funds to which donors could contribute as a bequest or as a special enduring gift to Norfield. 5% of the fund balance becomes available annually to be administered by the Music Committee to support music-related activities at Norfield. As of 12/31/2019, the available balance was \$1,269.

<sup>3</sup> Descriptions of Net Assets with Donor Restrictions ("funds") in this Annual Report are summaries only. Specific restrictions on each fund are documented in bequests and communications between Norfield and the donor or the donor's agent.

- **Senior Minister Discretionary Fund:** This fund is financed by specific gifts, and exists for Norfield's Senior Minister to use at his/her discretion as part of the congregation's ministry to its membership and to the community in accordance with the mission and vision of the congregation. Disbursements from this fund fall into the following categories: Food/Subsistence; Shelter; Utilities; Medical/Dental/Health; Youth Programs; Clothing; and Benevolent/Charitable Giving.
- **Associate Minister Discretionary Fund:** This fund is financed by specific gifts, and is administered by Norfield's Associate Minister in support of Norfield's wider mission.
- **Karl and Elizabeth Nelson Seeds for the Future Fund:** This fund was established in 2005 by the Trustees from the offering received at the Installation Service of Norfield's 35<sup>th</sup> senior minister, Rev. Dr. Bernard R. Wilson. In 2008, the fund received a major bequest from the estates of Karl and Betty Nelson and the fund was renamed in their honor. The fund is directed by the senior minister with the purpose of ensuring the future of active and engaging ministry by providing resources and opportunities for new programs, activities, experiences, internships, and other ventures.
- **Betty Schaefer Fund:** This fund was established by a \$10,000 bequest to benefit "Ministries that Attract, Retain & Strengthen Children, Youth & Families".
- **Staff Retirement Support Fund:** This fund was established in 2012 through a \$20,000 donation to provide matching funds for employee retirement contributions.
- **Memorial Garden Fund:** This fund provides for preservation and perpetual care of the Memorial Garden. The Memorial Garden provides a place of beauty to remember friends and loved ones who have passed on but also provides a peaceful spot for quiet reflection and for services and functions. It is funded through contributions and through sales of internment spaces and memorial markers. It is administered by the Memorial Garden Ministry Team, reporting to the Trustees.



TRANSFORMING  
**FAITH**

NOTES



THE COVENANT  
of  
NORFIELD  
CONGREGATIONAL CHURCH

*We promise to accept Jesus Christ  
as our Lord and Savior,  
and we take as our rule of life the words:  
“You shall love the Lord your God  
with all your heart and with all your soul  
and with all your mind,  
and your neighbor as yourself.”*

*We take this Church to be our Church,  
and ever mindful of our fellow members,  
we promise to walk with them  
in faithfulness and Christian love.*

*We promise that so far as possible  
we will attend the services of this Church,  
share in its mission,  
and endeavor to make it  
a fruitful body of Christians.*

