



NORFIELD
CONGREGATIONAL CHURCH

264th Annual Meeting

of the

Norfield Congregational Church
United Church of Christ

February 6, 2022

Norfield Congregational Church
64 Norfield Road
Weston, CT 06883

Rev. Dr. Bernard R. Wilson, Senior Minister

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264th Annual Meeting of the NORFIELD CONGREGATIONAL CHURCH
February 6, 2022

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| 1. Call to Order | Mary F. Crawford, 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 | Mary F. Crawford |
| 5. A Message from the Outgoing Moderator | Mary F. Crawford |
| 6. Election of Meeting Moderator | Mary F. Crawford |
| 7. Approval of 2021 Annual Meeting Minutes | Meeting Moderator |
| 8. Treasurer's Report | Steven Coursen |
| 9. Approval of 2022 Budget | Steven Coursen |
| 10. Nominating Committee Report | Eric Braun |
| 11. Approval of the Nominating Committee Report | Meeting Moderator |
| 12. A Message from the 2022 Moderator | Moderator Elect |
| 13. Closing Prayer | Pastor Thomas C. Burke, Jr. Associate Minister |
| 14. Adjournment | Meeting Moderator |

Please Note: All Board & Committee Chairpersons are encouraged to schedule a virtual meeting with their members within one week of the Annual Meeting. Kindly email Teri Gaberman at tgaberman@norfield.org with a confirmed list of members, the name of the Board/Committee Chairperson if newly elected and if you need assistance with setting up a virtual meeting. Thank You!

MINUTES OF THE 263rd ANNUAL MEETING

7 February 2021

Call to Order

The 263rd Annual Meeting of the Norfield Congregational Church was called to order by Mary Crawford at 11:10 AM on February 7, 2021. Mary went through meeting logistics and Zoom functionalities as it pertains to the meeting.

The clerk, Shivanthi Edwards and deacon Matt Carrothers, established a quorum with 113 members on the Zoom call.

Statistics are as follows: Total Membership 526; Quorum = 105

Opening

The Opening Prayer was led by Rev. Dr. Bernard R. Wilson.

The Church Covenant was read.

A motion was made to elect the Meeting Moderator Mary Peniston, it was seconded and approved.

Approval of Minutes

The minutes of the last Annual Meeting were seconded and approved.

Treasurer's Report

Norfield had quite a bit of good news. Despite the pandemic, pledge income was higher than expected. Revenues were 13K above budget. Expenses were well below budget - 1) we spent less on maintenance and 2) less on programming due to the pandemic. We had a \$22K budget surplus. Norfield received a \$75K PPP loan which was forgiven, special recognition was given to Andrew Cummings who oversaw this. Norfield applied and received a second \$66K PPP loan which we expect will be forgiven.

The bad news is status of current pledges. Last year we had a budget for \$580K in pledges, and this year's is about \$513K, a decline of 20% from the past few years. We received 94 pledges, also down significantly from prior years. We need around \$650K in pledges to operate Norfield at normal levels without a deficit. This is Kurt's last year as treasurer, he thanked everyone.

The budget was presented, pledges are down significantly as previously noted. HR budget was down, it did not involve cuts to salaries or headcount. Largest expenditure was maintenance. Insurance premiums went up 20%. PPP funds will be applied for this year's expenditures; hence we can present a balanced budget. Bottom line is we need to maintain discipline in spending and find a way to rebuild our revenues once we return to normal.

Tom Hoffman made a motion to approve budget as presented. John Carlsen seconded the motion.

Mary Peniston took a vote of the congregation. It passed unanimously.

Constitutional Amendments

Eric Braun introduced and read the first amendment: **Article XXI – Increase in term of service of officers and committee members.** After a lot of discussion from the floor, it was agreed that the passing of this and the second amendment to change the name of the Outreach Board would be shelved for a later point. It was difficult to verify the vote count via Zoom in addition to losing members on the call.

Nominating Report

Eric provided the report, what was being presented was predicated on the extension of the term as noted in the amendment. There was concern that there was no quorum to pass any resolutions or change to the constitution.

Motion to have existing members continue on boards till we meet next, it was passed.

Moderator's Report

Mary Crawford thanked Mary Peniston and everyone for their patience. It's been a challenging year for Norfield and the world. Mary Crawford thanked outgoing leaders Tara Quist and Kurt Schreder for their leadership and service.

Closing Prayer

Pastor Thomas closed us in prayer.

*Respectfully Submitted,
Shivanthi Edwards*

SENIOR MINISTER

Then Jesus said to his Disciples, "Go into the world. Go everywhere and announce the Message of God's good news to one and all. (Mark 16: 16) MSG

2021 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 varied 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 Norfield remains spiritually and financially healthy and remains engaged in transforming our community nation and world. I am Godly proud of Norfield's partnership with the Connecticut Institute for Refugees and Immigrants (CIRI) and the number of families we have assisted in settling in our state. It truly speaks to our "tangibilitating" the Gospel of Jesus Christ. Norfield is putting its faith in action.

I cannot conclude this report without saying a special thank you to Norfield's incredible staff, beginning with Associate Minister for Children, Youth and Families, Pastor Thomas Burke. Our pastoral partnership works and our ministry is strong because of his leadership. I am grateful 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 are so blessed to have Penny Anderson as Norfield's Christian Education Director. Penny brings a wealth of experience to everything she does. Our Church Administrator, Andrew Cumming has and continues to make a tremendous difference in keeping Norfield administratively, physically, and fiscally strong and accountable. Andrew is my friend and brother from our Navy years together and I can't say enough about how proud and glad I am to have him here at Norfield. Nothing happens at Norfield without Teri Gaberman. Teri is the face, voice, heart, and soul of Norfield. Norfield is blessed beyond measure to have Teri as our Executive Assistant. And then there is our contractor for janitorial services, Erley Pulgarin. Erley is so much more than that to us, and without him I don't know what Norfield would look like.

I never want it to go without saying how honored and privileged I am to serve as Norfield's 35th Senior Minister at this time in Norfield's long and rich history. Nereida and I are especially grateful for the congregation's prayers, love, and support. We look forward to our continued ministry together into the future God has in store for us.

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

ASSOCIATE MINISTER FOR CHILDREN, YOUTH & FAMILIES

*Psalm 36: 7- "How precious is your steadfast love, O God!
All people may take refuge in the shadow of your wings."*

Norfield, it is a good thing that Reverend Wilson authored the book on tough and testing times because he has been leading us all through them. 2021 was a year that saw new ministries, virtual worship, and creative ways of staying connected during a pandemic. I want to celebrate how hard we have worked to keep each other safe and thriving at Norfield Congregational Church. Our year began with us worshipping together online and a love train that delivered hope to the Norfield community.

Even through these tough and testing times, we are still growing as a church. In May, we celebrated the Confirmation of not just the 2021 class, but the 2020 Confirmation Class that could not be confirmed in person. All total, we added 18 newly confirmed high schoolers that continue to serve Norfield today. While schools were experimenting with a hybrid format, we produced creative ways of serving meals and making projects to show the value we have when we come together to do God's work!

I could not be more blessed to be a member of the staff of Norfield Congregational Church. I have been absolutely blown away in the last two years by the indefatigable efforts of Teri Gaberman, the professional administrative care we receive from Andrew Cumming who cares for this church with a loving eye, the compassion for children by Penny Anderson, and the beautiful talent and coordination David Connell leads our music program with. To serve with Dr. Rev. Bernard Wilson is truly a gift to have as a confidant, friend, and mentor. He helps me better serve you all and be a more loving man, pastor, husband, and father. You should all know that you have a staff that loves you and loves Norfield!

Next year will mark 5 years at Norfield for me, which is a special milestone for me. This is a spiritual home that has helped me, and my family grow in so many ways. I look forward to continuing to grow closer to you and to this Weston community. I am so proud to serve you all in so many different ways and I couldn't be more proud of being named the Weston Volunteer Fire Department Firefighter of the Year. This is a community where we each have so many unique and special gifts from God, and I love watching us use them together to build the kingdom of God.

Norfield this year, Gretchen and I could not be more excited to be growing our family quite literally. We know that this is the place we want to start a family because you will support and love them like only Norfield Church can. The covenant we have together inspires me to serve you in new and excited ways. Our Vacation Bible Study this year is proof that new and exciting things can be born out of tough and testing times. Beloved, we as Christians center our faith on the resurrection of Jesus Christ, so I hope you will join me in praying for new life here at Norfield Congregational Church as we prepare for our 264th year.

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

MODERATOR

I would like to thank the members of the Norfield Church Council for their service in 2021. The ongoing surges of the Coronavirus and the accompanying uncertainty continued in 2021 to make the work of our boards, staff, and ministers more complex and demanding. These Norfield leaders continued to serve our community by navigating carefully through the unknowns, adapting activities of the church to the changing conditions, and continuing to find innovative ways to keep our community connected.

The Church Council continued using a process we named “*Reimagine Norfield*” to make decisions about how we would worship and gather during the pandemic, balancing safety, and the desire to be together. A task force, made up of our three Members-at-Large, Walter McCullough, Mary Peniston, and John Moran, Deacons Chair Matt Carrothers, Vice-Moderator David Lummis, Administrator Andrew Cumming, and Rev. Bernard and Pastor Thomas, drove this monthly process. Rarely did we have quick agreement on the way forward, but this group was willing to sort through the issues and find solutions that were then proposed to the full Council. I am very grateful for the time and commitment to Norfield’s well-being that they brought to this work.

Our boards and staff were busy in 2021, and there were more new initiatives and innovations that demonstrate the vitality of Norfield than I have room to report here. I will highlight just three.

First, Norfield hosted 25 children for a week of Vacation Bible School last summer. Britta Lerner, Debbie Carrothers, and the CE Board implemented a program that allowed children to explore the Bible through prayer, music, crafts, and games. Pods of children visited five stations as junior archeologists in present day Israel, uncovering information about the past and learning about Jesus. A number of Norfielders, teens and adults, stepped in to help supervise. Feedback from participants, volunteers, staff, and families (some new to Norfield) was overwhelmingly positive.

Second, as the tragic evacuation of over 100,000 Afghans unfolded in August, Bayard Dodge rallied Norfielders, raising \$20,000 in six weeks and forming a team of volunteers to outfit homes for those Afghans and other refugees resettled in CT. The team took on the name *Sue’s Hands* in memory of Norfield’s indefatigable Sue Ingall who championed refugees. In partnership with the Connecticut Institute for Refugee and Immigrants (CIRI), this NCC team is providing an essential service to families who left everything behind and are trying to get their feet on the ground to start over. This team has reminded us of the exhortation in Hebrews to “Let brotherly love continue. Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares.” (ESV, Hebrews 13:1-2)

Third, I want to celebrate the creativity and determination of our ministers, staff, (including our AV contractor Aaron Gaberman), musicians, and Deacons in organizing worship services with changing circumstances. As the pandemic slowed in the spring, our worship leaders brought us together again on the Church’s beautiful lawn. It was a joyful return to in-person

worship. This required technology enhancements and innovations -- and grit on the part of preachers and musicians performing on a windy day. In October, we returned to worshipping in the Sanctuary as the weather cooled down and the pandemic slowed again. Throughout the year, our staff and ministers provided the option of worshipping online. This continues to allow everyone, including those far afield and those at high risk of serious illness from COVID, to participate in worship. On average in 2021, close to 120 people joined our worship services virtually each week. Our worship leaders' agility in making all of these adjustments has been truly impressive.

Norfield's financial position going into 2022 is better than anyone would have predicted given the pandemic and the ensuing economic downturn, due primarily to cost discipline by our staff and Trustees and to federal pandemic assistance through the Paycheck Protection Program (PPP). Since we cannot expect federal assistance to continue and total pledge income has decreased, our Board of Trustees formed a ministry team to identify opportunities for revenue growth and efficiencies. It will be important in 2022 and beyond that across our boards we focus on attracting new families who will engage with their talents, ideas, and treasure to help Norfield thrive into the future, enabling us to preserve our beautiful campus, compensate our dedicated staff and ministers fairly, and carry on the outreach and internal activities that make Norfield vital.

As I sat down to write this report, I looked back at my comments at the 2020 Annual Meeting when I started as Moderator, unaware of the turbulence ahead in our world -- a deadly pandemic keeping us apart physically, a severe economic downturn, a racial reckoning unlike any since the civil rights movement of the 1960s, and political extremism and polarity that has the potential to create fractures within our Church community. No doubt our world has been shaken. There have been some cracks. But the Moderator role has given me a front row seat to what Norfielders individually and collectively have done to meet the challenges of the past two years. Norfield has done much more than survive. By putting faith into action, our Church is stronger and more resilient. I am very proud to be a member of this congregation. Thank you, thank you for the opportunity to serve.

*Respectfully submitted,
Mary F. Crawford
Moderator*

CHURCH CLERK
ANNUAL REPORT FOR 2021

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.....	3
Marriages	1
Deaths	1
Transfers Out.....	0
Reinstated	0
New Members.....	5
Withdrew Membership	2
Members joining by Confirmation	8
Total Membership	536
Quorum (20% of Members)	107

*Respectfully Submitted,
Shivanthi Edwards*



In Memoriam
Hunt Kelley

BOARD OF CHRISTIAN EDUCATION

*“Hear, O Israel: The Lord our God, the Lord is one. You shall love the Lord your God with all your heart and with all your soul and with all your strength. These words that I am giving you today shall be in your heart. Teach them to your children. Talk about them when you sit in your house, and when you walk along the road, when you lie down and when you get up.”
Deuteronomy 6:4-7*

2021 was a blessed year for Christian Education. We emerged from our COVID cocoon and opened our campus and classrooms to youth and parents.

Celebrations and New Beginnings

Our pre-K-8th grade students came back to Norfield classrooms following a year of remote learning. We are blessed to have classes that continue to grow, offering new learning opportunities and friendships in Christ. As a kick-off to the new school year, we celebrated students, teachers and parents with a pizza party featuring lawn games, music and a special visit from Reverend Wilson and Pastor Thomas.

Our 2021 Confirmation Class was able to receive their blessing in person during a beautiful front lawn graduation service. In addition, the 2020 Confirmation Class (who had been confirmed remotely during COVID) joined the service and were acknowledged and celebrated. Similarly, our high school and college graduates were honored in person during our “Dads and Grads” Father’s Day Service. We continue to build on this success with an in-person Confirmation Class of 2022, the first Spiritual Retreat since 2019, and a service project that brought confirmands and seniors together via donation and assembly of more than 100 self-care bags for Weston Seniors.

Vacation Bible School (August 16-20, 2021)

Norfield launched its first annual Vacation Bible School! Open to the entire Weston community and surrounding areas free of charge, this groundbreaking, one-week day camp brought 25 children (grades Pre-K-6) together to celebrate faith. The theme was “Destination Dig: Unearthing the Truth about Jesus” and it focused on giving kids a fun and creative place to learn about the Bible, make new friends and grow existing friendships. We look forward to our 2022 camp season.

Adult CE Grows:

Reverend Bernard continues to lead an enriching and growing Wednesday morning Bible Study group for adults, offering a safe online setting to share, learn and pray. Additional adult CE programs are in planning for 2022.

None of this would have been possible without dedication and creative thinking that was given selflessly and on a daily basis. Thank you to:

Pastor Thomas Burke and Ms. Penny Anderson
Reverend Bernard Wilson
Ms. Teri Gaberman
Our Dedicated and Amazing CE Teachers
Debbie Carrothers and Our VBS Volunteer Counselors and Staff

Our Confirmation Class Parents and...

The Entire CE Ministry Team:

Eric Braun

Elise Cavanaugh King

Barbara Cotter

Jordan Coursen

Greta Dorsey

Christa Gross

Janet Hoffman

Tara Hoffman

Margaret Kins

Sandie Kinseley

Britta Lerner

TJ Mecca

Susan Robert

Adrienne A. Wallace

*Respectfully Submitted,
Penny Anderson, Pastor Thomas Burke and Britta Lerner*

CHURCH ADMINISTRATOR

Norfield Congregational Church has been a blessing and I am grateful to work here. I get to work with caring volunteers and a dedicated staff, who provide religious and spiritual care for our congregation, community, and beyond.

It has been a pleasure working with Steve Coursen, 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 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 (Woody Bliss), the Investment Committee (Geoffrey Bradshaw-Mack, Bill Lomas, Dana Troxell, and Calvin Mew), 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. 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 the 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 (Jordan Coursen) 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 humble team of professionals that work tirelessly in executing the myriad of responsibilities, tasks, and functions in operating Norfield. 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. Teri was instrumental in providing pertinent financial data to close out our 2020 financials and sending out accurate and timely donor end-of-year financial statements. David Connell is an inspiration, and his musical talents are a blessing to Norfield and the community. Penny Anderson loves our children and is dedicated to Norfield and the Youth of our Church. Thomas Burke continues to do an incredible job with our youth 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
Rejoice in the Lord always, and again, I say: Rejoice!

How grateful I am for all of those who helped us get through this past very challenging year together: those who made music, those who provided support and fellowship, and those who led us through a very difficult time.

The continuing task of balancing between in-person, on-site worship, indoors and out, and on-line worship and meetings, has been addressed by our support teams: Aaron Gaberman on the video cameras and online streaming, YouTube posts, and more; Teri Gaberman making sure that all the worship materials came when and where they were needed. Our outdoor worship was made possible by Andrew Cumming; Knox, Jay and Tom Watson; Luke, Casey and Dan Lerner, who worked to set up the outdoor sound system for us Sunday after Sunday. We have had another hard year of learning how to do these things, and adjusting week-by-week to both weather and health circumstances, and we are deeply indebted to the staff and volunteers who helped get us through this so far.

We continue to benefit from our long-time collaborations with Chris Coogan on Jazz Sunday and Gospel Sunday, and with the Men of Pivot Ministries. It is always uplifting when they bring their musical gifts to us at Norfield. This year, singer Ricky Senteio brought us some special joy.

After spending most of the year in regular Zoom meetings, hosted by Diane Moller, our bell choir gathered to ring again in the fall. It was such a joy to be able to put on our gloves and pick up the bells after such a long break! We rang on two Sundays in December, and look forward to ringing more regularly in the coming months. The congregation expressed enormous support for the ringers on those occasions, and it is appreciated very much.

The Sanctuary Choir regrouped in the fall, with modifications. We sang masked, and facing away from the congregation. Not ideal, perhaps, but still greatly appreciated after months away. The most beautiful thing was how, whether we had four or ten voices gathered, everyone gave their all, providing a beautiful musical element to our worship services. Many thanks are due to our dedicated musicians!

Our Music Board likewise kept up meetings both on Zoom and in person, hosted by our Chair, Bayard Dodge. I am so grateful to Bayard for his constant efforts, his leadership, his care for me personally and professionally, and his dedication to moving the church forward in every way. As he steps down from this position, I ask God to continue to bless him on his way. I am so grateful for the time and talents our Board members bring to our meetings. Each person is a blessing.

The program where I teach in the summer, the Governor's School of North Carolina, re-gathered after having missed out the year before. The program was operated under very strict protocols, and, after 6 weeks on two campuses with hundreds of students and faculty, we had zero cases of Covid-19. It was really wonderful to teach again, after the previous year's blank. During my absence, Norfield enjoyed the musical leadership of our dear friend Kaitlin Lazere.

In August, it was a pleasure to work with the Christian Education team and several young helpers as we provided music for the Vacation Bible School program. Casey Lerner, Myles Shanley, and Cooper Schleeef made a great team to work with, and we met a lot of new families and friends.

Several soloists have carried much of the burden this past year. Jeremy Hetzler, Kaitlin Lazere, Kimberly Wilson, Jim Birch, Jennifer Barron, Mary Peniston, and Kaeli Mecca, added a special dimension to our worship services. Haldan Dickinson returned as our puppeteer for the Christmas Eve Shadow Puppet Nativity.

Casey Lerner has been for the past year and a half a uniquely dedicated member of our worship leadership. He is present both musically and spiritually, playing all kinds of percussions and helping raise us to a higher level of involvement as we worship. Casey has been a blessing to us all.

My thanks go to all of Norfield for your constant and generous support, spiritually, musically and practically. Thanks to Erley Pulgarin for all the extra cleaning, to Penny Anderson for your quiet, solid faith, to Andrew and Teri for all your patience and support, to Pastor Thomas for your leadership with youth and prayers and preaching, and to Rev. Bernard for always finding the right words to get us from the days before into the days ahead, walking by faith.

*Rejoicing in our faith,
Dr. David H. Connell
Director of Music and Worship Arts*

BOARD OF MUSIC

2021 was the second year of disruption and dislocation due to COVID, yet the Norfield Church Board of Music managed to contribute to the life and health of the church in meaningful ways. Despite Zoom meetings, the to's and fro's of public health guidelines and other obstacles, we provided David Connell with the moral and emotional support he needed to enhance streaming and in-person services with beautiful instrumental and choral music. We congratulate David for mobilizing the Sanctuary Choir and the Bell Ringer's Choir, first gingerly, and then with more gusto. Music contributed to a sense that Norfield services were almost normal.

In August, the Board produced and staged 'Tanglewood at Norfield,' an early-evening picnic on the Sanctuary lawn with beautiful cello music courtesy of Samuel Walter. Our intention is to make Tanglewood an ongoing program, with several picnic concerts annually to let our congregation, and music lovers from Weston and beyond, enjoy supper al fresco and lose themselves in wonderful music.

Importantly, the Music Board cut its annual budget by more than half in 2021 and still showed a small surplus at the end of the year. And we continued our tradition of presenting a college bound Norfielder with a small stipend in appreciation of their contribution to the music program. The 2021 recipient was Kaeli Mecca.

On a personal note, I will be leaving the Board of Music after serving for six years, and as Chair for four. I owe a huge debt of gratitude to the 2021 Board: Kimberly Wilson, Ingrid Milne, Margaret Buddenhagen, Michelle Mecca, Debbie Carrothers, Kaeli Mecca, Art Lungo, Nate King and Jim Birch. They provided a sensible sounding board when issues and opportunities emerged, were candid in their counsel and supported Norfield and its music program with love and care. You made what could have been a dismal year a productive one. Thank you. I will miss you all, faithful servants.

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

BOARD OF DEACONS

“You are the light of the world. A town built on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead, they put it on its stand, and it gives light to everyone in the house.” - Matthew 5:14-16

It has been a profound and uplifting experience to serve with the following members of the Norfield Board of Deacons throughout 2021:

Scott Buddenhagen	Sandie Kinseley	Ingrid Milne
John Carlson	Casey Lerner	Kimberley Wilson
Alice Chen	Campbell McNulty	Skip Wyatt
Shivanthi Edwards	Larry Marsh	

Together, we tended to the spiritual affairs of Reverend and Mrs. Wilson and Pastor and Mrs. Burke and served Norfield and our fellow congregants each week as Greeters, Ushers, Deacons of the Day, and as Communion Servers. As Deacons, we write the prayers we deliver, which is a process steeped in reflection and contemplation of the many ways God is present in our lives and our church. So, it's evident that the Holy Spirit is alive at Norfield and filling our Sanctuary every Sunday!

Related, allow us to personally thank two of our colleagues, Tara Quist and Knox Watson, whose terms as Deacons ended. Their contributions to the Deacons and our church were immense and added to the strong foundation of service to Norfield on which we stand today.

As Norfield's spiritual leaders, our monthly meetings were an opportunity to discuss the conduct of services in a way that considered the safety of our congregants, management of services indoors and on our front lawn, and the many benefits derived from worshipping together. We pray that we exceeded our obligations to our fellow Norfielders and feel incredibly blessed that we were able to return to the Sanctuary on Pentecost Sunday.

In addition, we set aside at least half of each meeting to explore and advance our own faith journeys through a devotion to prayer, spiritual development, and sharing the thoughts God has placed on our hearts and minds. We were especially pleased to begin a new series of spiritual development led by the wonderful Reverend Ruby Wilson.

The Deacons are excited about the future of our service to Norfield as well and will soon launch a re-imagined Shepherd's Ministry. Through the Shepherd's Ministry, everyone in our congregation can play a role in strengthening the Norfield flock through prayer and tending to each other's needs.

It is often noted that Norfield is emblematic of the “shining city on the hill” in Jesus' Sermon on the Mount. As Deacons, we strive to help make our beloved Norfield's light shine bright by bringing the Holy Spirit, the glory of God, and faith in our Savior Jesus Christ to all who gather in our shared house.

*Submitted in Service to Christ,
Matt Carrothers, Board Chair*

BOARD OF FELLOWSHIP

Let me hear what God the Lord will speak, for He will speak peace to His people, to His saints, to those who turn to Him in their hearts. Surely His salvation is at hand for those who fear Him that glory may dwell in our land. Steadfast love and faithfulness will meet; righteousness and peace will kiss each other. Faithfulness will spring up from the ground, and righteousness will look down from the sky. Yea, the Lord will give what is good and our land will yield its increase. Righteousness will go before Him and make His footsteps a way. Psalm 85:8-13

The mission of the Board of Fellowship is to provide the Norfield Church congregation with opportunities to gather and commune with each other as members of Christ's family. The Fellowship Board traditionally provides Norfielders with a calendar of opportunities to get together and enjoy each other's company to further that mission, and during 2021 we gradually transitioned to a return to in-person gatherings.

The Fellowship Committee is responsible for hosting the Fellowship Hour which is one of the most integral portions of our Sunday worship experience held after worship each week. Fellowship Hour offers visitors their first opportunity to meet our congregation, while also providing current members and friends an opportunity to share and socialize. None of this would be possible without the hosts who provide all the delicious foods and beverages each week to create a welcoming atmosphere.

During my joyous and blessed service on the Fellowship Committee over the past six years, two as chair, what I have learned is that this is not where the concept of fellowship ends. Through socializing, we begin to know the people of our church community on a variety of levels. We form friendships. We bond with people who have common interests. We learn about people who have unique talents as well as unique needs. Fellowship extends to people with unique talents matching up to help those whose unique needs match their unique talents or abilities. For example, when a member of our congregation was ill and needed a ride to a doctor's appointment, a fellow congregant stepped up who was healthy and had the time to offer a ride. Put those two together and one serves while the other is served. **That is Fellowship...Norfield Fellowship!**

Throughout 2021, Fellowship extended to people of our church community coming together to celebrate a common joy, such as attending various Weston Public School musicals featuring our Norfield youth. It also includes people coming together to meet a common good, such as making box lunches for the Men of PIVOT Ministries who annually perform at our worship services, creating the "YOU ARE LOVED" pay-it-forward campaign with special treats for Valentine's Day, the "Just Poppin' In" Super Bowl Sunday Popcorn mailing, Springtime Greeting Cards filled with Easter Jelly Beans, the welcoming and festive Annual Homecoming Sunday event featuring the ever popular, Sal Verona's Pizza Truck and youth performers from SBEstudios and lastly, the lively and engaging Ladies Ornament Exchange!

Fellowship is part of nearly every ministry at our Norfield Church. For example, those who sing in the Sanctuary Choir, worship together and share fellowship as well. The Discovery Hour teachers do the same. And that is what gave us the idea to collaborate with various

boards and committees on church events, namely with that of the Board of Christian Education. Fellowship and Christian Education teamed up to create a new and exciting event, the Holiday Sip & Shop to benefit our Norfield Youth Programs and pediatric cancer outreach programs. We eagerly look forward to our upcoming events in 2022, including a Springtime Sip & Shop!

During our time in worship, this is where we lean on God for help. And in fellowship, we lean on others. In worship, we serve God. In fellowship, we serve one another. In worship, we show our love for God. In fellowship, we show our love for one another. Jesus gave us two commandments—to love God and to love one another. Our Fellowship Committee is a remarkable a group of creative, energetic, giving and loving members who are God-led in all that they do: Carol Anderson, Ginny Awn, MaryAnn Bhojwani, Liz Cocoros, Gwen Lomas, Heather McNulty, Diane Sather, Laura Smits and Anne Troxell. I am deeply grateful and humbled for the opportunity to have served alongside this extraordinary sisterhood, each of whom have the biggest hearts for humanity! My love to you all!

The Fellowship Committee looks forward to continuing to serve the Norfield Church Family in new and creative ways of being in communion with one another. As always, the committee welcomes fresh ideas and the participation of any member who is interested in growing our church's fellowship!

*God's Love & Blessings,
Teri Gaberman
Board of Fellowship, Chair*

BOARD OF CHRISTIAN OUTREACH AND SOCIAL ACTION

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

In 2021, the work of Norfield's *Board of Christian Outreach and Social Action* slowed significantly. The Norfield Dinner Auction was cancelled due to Covid, as was the full Day of Giving due to the dangers of in-person contact during the pandemic. That said, a few of our regular activities were carried out:

1. We contributed to the **Charlie Brown Christmas Tree Fund** – an annual fundraiser to bring much needed resources to Weston Social Services and the Weston Senior Center – Thanks to the organizers of this lovely annual giving practice.
2. Meals were delivered once/month by Norfield families to those in need at the **Gillespie Center**, a homeless shelter based in Westport. Thanks to all who participated! Contact dmacwill919@gmail.com for more information about volunteering at Gillespie.
3. Norfielders got busy over 2 months assisting seniors across Weston with projects that they needed done. These projects were identified by Weston Social Services to the Norfield Board of Outreach who organized our volunteers to complete them over several weekends. Our thanks go out to Woody Bliss, Melissa Bradshaw-Mack, Phil Grabfield, Tom Hoffman, Tracy Pennoyer, Bob Smits, and Dave MacWilliams for representing Norfield and its spirit of community giving in these endeavors.
4. In September 2021, the **CIRI/Norfield Refugee Drive** was launched as a reaffirmation of Norfield's longstanding relationship with the CT Institute for Refugees & Immigrants (CIRI). The objectives were fundraising and organizing a volunteer group to help clean and set up apartments for CIRI refugee clients. The Drive raised close to \$20,000 from generous Norfielders and others, with money to be spent in support of CIRI Refugee Services. Sue's Hands, a Ministry Team of more than 25 volunteers named in honor of Sue Ingall, was formed to join other area churches in the apartment setup effort. At the end of 2021, Sue's Hands had participated in setting up 24 dwellings in Bridgeport and New Haven for 109 refugees and contributed to the curation and storage of more than 250 pieces of donated furniture. Norfield's Sue's Hands Ministry team is committed to its mission for the long term. For more information, contact bayarddodge@aol.com, who is leading this work.

Of note, the long-time leaders of Outreach made the difficult decision to step down after 10 years of rewarding service. Norfield is looking for new and old members to step up into this critical role and build a ministry team of people to service those who are not as lucky as we are!

If you have experience in community work, event planning and/or you simply have a full heart and mind for serving others, we need you! Please contact Pastor Thomas (tburke@norfield.org) or Rev. Wilson (revbrwilson@optonline.net) and we will welcome your contributions to our collective work.

Mission:

To believe is to care; to care is to act. The Board of Christian Outreach and Social Action's mission is to provide an inspiring and motivating space for Norfielders and others to learn about and act on behalf of those effected by social justice issues such as poverty, racism, immigration, gun violence, criminal justice, LGBTQ, and others. This is where Norfield's Christian faith in action begins.

Section 1. Duties. The Board of Christian Outreach and Social Action shall:

- a. Initiate programs within the Church through which the Congregation may understand and act in support of the demands of the Gospel relating to human needs. The Board shall be empowered to speak to, but not for, the Congregation on these needs.*
- b. Organize and oversee projects that:
 - o educate our congregation and community regarding local and global needs; and*
 - o provide direct person-to-person service to those in need.**
- c. Seek appropriate ways for sharing the spiritual resources of the Congregation with those beyond the Norfield community.*
- d. Work with the Pastor(s) to discreetly support Norfielders in need.*
- e. Make annual disbursements, with the approval of the Church Council, to non-profit organizations and efforts from funds obtained on its behalf.*
- f. Oversee all Norfield Church outreach activities and participate in all Council processes.*

Section 2. Membership. The Board of Christian Outreach shall consist of nine elected voting members plus up to two youth members who also shall serve as voting members. Each youth member shall serve a one-year term.

Warm regards,
Taffy Miller, Board Chair

PASTORAL RELATIONS COMMITTEE

The Pastoral Relations Committee met, via Zoom, with the Rev. Dr. Bernard Wilson during this past year. Our meetings were on an as-needed basis. Our purpose was to be a sounding board for Rev. Wilson while reflecting different voices from our congregation. It is an honor to be on this committee and we look forward to in-person meetings in the future. While the committee reports to the Church Council upon request, the members of the committee honor a pledge of strict confidentiality.

Tracy Pennoyer
Member of the Pastoral Relations Committee

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 32 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/or provide meals to those families who seek immediate, short-term support.

As of December 31, 2021, Norfield has **27 Shepherds**. And the door is always open for new members to join 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 & loving care they provide to their ‘flock’ and our entire Norfield Church family.

***Giving GOD All the GLORY, THANKS and PRAISE,**
Kimberly Wilson
Leader of Shepherds Program & Angels Express Meals*

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 2021, were Jacqueline Blechinger, Woody Bliss, Lucy Bowden, Steven Coursen, Chris Edwards, Phyllis Gary, Amy Jenner, Bill Lomas, Anthony McNulty, Calvin Mew and Herbert Parker.

The Trustees are very grateful for the counsel and support of Steve Coursen, Treasurer and Andrew Cumming, Church Administrator. They initiate the budget process and make recommendations. The budget is endorsed by the Trustees and Council. Trustees started the budget process in October and after meetings in November, December, and January, we finalized the budget for 2022 and it was approved by the Church Council at their January meeting.

Both Steve 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.).

Stewardship was led by Jordan Coursen and David Lummis. In 2021, we created a Revenue Task Force, headed by Jacqueline Blechinger, to look for expanded sources of revenue, and an Expense Task Force, headed by Chris Edwards, to examine expenses and find ways to reduce them.

The Church also benefits annually from a budgeted draw from its reserves. The Investment Committee (Chairman Geoff Bradshaw-Mack, Bill Lomas, Calvin Mew, Steve Coursen and Dana Troxell) has allocated the Church's investments prudently and with the goal of long-term growth. However, because of an operating budget deficit we have drawn more extensively from the reserves. Our Investment Account, which is part of the UCC Fund was up 10.28% during 2021 and has had an annual rate of return of 8.55%, since it was started in 2010.

Collection plate income was reduced dramatically because we stopped having in Sanctuary services for most of the year and even at year end as we opened up a little, attendance was dramatically reduced.

The buildings on the church campus were maintained during the shutdown. Some minor repairs were made. Plumbing issues in all buildings continue to manifest themselves.

Expenses like these will continue. We are paying now for deferred maintenance and/or our facilities are getting older.

The Trustees will continue to develop and update the Master Plan for the Norfield campus. We study and evaluate the campus, its maintenance and renewal and its optimal use.

Foremost on the minds of Trustees is Norfield's financial equilibrium. 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. We were blessed with a PPP, Payroll Protection Program, loan from the US federal government. It has been forgiven and we will utilize the \$65,000 in 2022. Going forward after 2022, we will have to find a replacement for the PPP.

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

*Woody Bliss,
Trustee Board Chair*

MEMORIAL GARDEN

“They will bend their swords into plows and their spears into pruners. Nation will not take up against nation...but everyone will sit under their own grape vines and fig trees with no one to frighten them.” --Micah 4:3-4

This vision of peace from Micah reminds us that throughout the Bible, God gives us images of gardens as healing sanctuaries for those who enter in peace. The Norfield Memorial Garden is meant to be such a space. It honors God’s gift to us of the natural world. It is a space to remember loved ones who have passed and to celebrate the joys of family and friends who are still with us.

Stewardship of this garden requires regular care and sustainable planning. To that end, we continued our efforts to repair bricks, mulch, plant and weed. We added many new plants, including a stunning dwarf Japanese Maple Tree (“Palmatum VIRIDIS”) at the center. This tree is slow growing and has finely cut, brilliant foliage ranging from bright green to orange, yellow and scarlet.

We Remember Them

The dedicated bricks in the garden honor those who have passed into God’s loving embrace. We mourn their passing. Approximately 290 spaces are currently utilized or committed, including an additional seven during 2021. Anyone wishing to inquire about a space or needing further information about the Garden should contact Phyllis Gary or Britta Lerner. Our church office contact is Teri Gaberman. The Memorial Garden is maintained through the efforts of this ministry team. Congregants of all ages are welcome and encouraged to help care for this special place. Please reach out to us—spring is coming!

The 2021 year-end balance in the Restricted Memorial Garden Fund established for preservation and perpetual care of the Garden was \$84,411.00

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

HUMAN RESOURCES COMMITTEE

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.

This year, two thousand and twenty-one, continued to disrupt the work environment of all Church employees due to the pandemic. The Church employees responded with agility and positivity as they planned and executed a return to their offices and in person services. In this capacity, the staff expanded their use of technology, modified daily tasks, and occasionally took on tasks outside of their core responsibilities.

The HR committee continued to advise on matters that arose while leveraging the Champion Program in 2021. 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. The HR Committee updated several job descriptions based on the updated requirements of the roles.

In 2022 the HR Committee will continue to support the Church Council and the Senior Minister in their efforts to provide a safe, comfortable, enjoyable environment while seeking ways to motivate and recognize our staff.

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

*Respectfully Submitted,
Jordan Coursen, Chair*

NOMINATING COMMITTEE

The Nominating Committee thanks everyone who has served on a Board or Committee in the past year. Despite the challenges of the past 2 years, the unwavering and inspired commitment and creativity of our dedicated Boards and Committees enabled Norfielders to maintain a sense of community and connection to our congregation, even as we faced evolving circumstances outside our direct control. Special thanks as we asked many to extend their terms an additional year due to our unique circumstances. 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
David Lummis	Moderator	Nominee	1 yr	2 yrs	02/22	02/23	02/24
Kimberly Wilson	Vice-Moderator	Nominee	1 yr	2 yrs	02/22	02/23	02/24
Steven Coursen	Treasurer	Returning	2 yrs	6 yrs	02/21	02/23	02/25

Assistant Treasurers, Clerk and Auditors of the Congregation

Pam La Fontaine	Asst Treasurer	Returning	2 yrs	6 yrs	02/20	02/22	02/26
OPEN	Asst Treasurer	Nominee	2 yrs	6 yrs	02/18	02/20	02/24
Shivanthi Edwards	Clerk	Returning	1 yr	6 yrs	02/17	02/18	02/23
Herb Cotter	Auditor	Nominee	2 yrs	-	02/22	02/24	02/24
Tom Harris	Auditor	Nominee	2 yrs	-	02/22	02/24	02/24

Deacons

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Open	Deacons-Youth	Open	1 yr	1 yr	02/22	02/23	02/22
Open	Deacons-Youth	Open	1 yr	1 yr	02/22	02/23	02/22
Scott Buddenhagen	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Alice Chen	Deacons	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Sandie Kinseley	Deacons	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Caroline Schreder	Deacons	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
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
Matthew Carrothers	Deacons	Returning	3 yrs	6 yrs	02/20	02/23	02/26
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
Ingrid Milne	Deacons	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
OPEN	Deacons	Nominee	3 yrs	6 yrs	02/20	02/23	02/26

Church Council Members-at-Large

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Karen Moraitis	Council - Mbr at Large	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Mary Peniston	Council - Mbr at Large	Returning	3 yrs	6 yrs	02/20	02/23	02/26
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
Clarisse Braun	CE- Youth	Nominee	1 yr	1 yr	02/22	02/23	02/23
Open	CE- Youth	Nominee	1 yr	1 yr	02/22	02/23	02/23
Julia Kosinski	CE	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Greta Dorsey	CE	Returning	3 yrs	6 yrs	02/22	02/25	02/28
Reign Kinseley	CE	Nominee	3 yrs	6 yrs	02/19	02/22	02/25
Maggie 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
OPEN	CE	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Adrienne A. 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
Elise Cavanaugh	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Janet Hoffman	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Susie Robert	CE	Returning	3 yrs	6 yrs	02/19	02/22	02/25
OPEN	CE	Nominee	3 yrs	6 yrs	02/20	02/23	02/26

Board of Christian Outreach

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Open	Outreach-Youth	Nominee	1 yr	1 yr	02/22	02/23	02/22
Open	Outreach-Youth	Nominee	1 yr	1 yr	02/22	02/23	02/22
Lucia Hoffman	Outreach	Returning	3 yrs	6 yrs	02/20	02/23	02/26
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
Hadley Boyd	Outreach	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Bayard Dodge	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
Ginny Awn	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Wil Lewis	Outreach	Nominee	3 yrs	6 yrs	02/20	02/23	02/26

Tracey Pennoyer	Outreach	Nominee	3 yrs	6 yrs	02/21	02/24	02/27
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
OPEN	Outreach	Nominee	3 yrs	6 yrs	02/22	02/25	02/28

Board of Fellowship

Name	Committee	Status	Term Length	Max. Terms	Start Date	End Date	Limit Date
Elizabeth Cocoros	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
OPEN	Fellowship	Nominee	3 yrs	6 yrs	02/17	02/20	02/23
Peter Fine	Fellowship	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Carol Anderson	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Heather McNulty	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Gwen Lomas	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Woody Bliss	Fellowship	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
OPEN	Fellowship	Nominee	3 yrs	6 yrs	02/20	02/23	02/26
Susan Moran	Fellowship	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Laura Smits	Fellowship	Returning	3 yrs	6 yrs	02/18	02/21	02/24
MaryAnne Bhojwani	Fellowship	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Christa Gross	Fellowship	Nominee	3 yrs	6 yrs	02/22	02/25	02/28

Board of Music

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Casey Lerner	Music	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Michelle Mecca	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Debbie Carrothers	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Open	Music	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Margaret Buddenhagen	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
William Barron	Music	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Arthur Lungo	Music	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Open	Music	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Nathan King	Music	Returning	3 yrs	6 yrs	02/20	02/23	02/26
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
Open	Trustees - Youth	Nominee	1 yr	1 yr	02/22	02/23	02/23
Candace Cline	Trustees	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Jacqueline Blechinger	Trustees	Returning	3 yrs	6 yrs	02/17	02/20	02/23

Bill Lomas	Trustees	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Phyllis Gary	Trustees	Returning	3 yrs	6 yrs	02/19	02/22	02/25
Steve Coursen	Trustees	Ex-officio	-	-	-	-	-
Patrick Burke	Trustees	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Anthony McNulty	Trustees	Returning	3 yrs	6 yrs	02/20	02/23	02/26
Herbert Parker	Trustees	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Stanley Okoro	Trustees	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Lucy Bowden	Trustees	Returning	3 yrs	6 yrs	02/16	02/19	02/23
Amy Jenner	Trustees	Returning	3 yrs	6 yrs	02/21	02/24	02/27
Dana Troxell	Trustees	Nominee	3 yrs	6 yrs	02/20	02/23	02/26
Steve Mecca	Trustees	Returning	3 yrs	6 yrs	02/21	02/24	02/27

Pastoral Relations Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Dave MacWilliams	PR	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Charlene Blount	PR	Nominee	3 yrs	6 yrs	02/22	02/25	02/25
Rob Sanders	PR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Tracy Pennoyer	PR	Returning	3 yrs	6 yrs	02/20	02/23	02/24
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
Tom Harris	HR	Nominee	3 yrs	6 yrs	02/22	02/25	02/28
Jennifer Barron	HR	Returning	3 yrs	6 yrs	02/18	02/21	02/24
Judy Stripp	HR	Returning	3 yrs	6 yrs	02/20	02/23	02/26

Nominating Committee

Name	Committee	Status	Term Length	Max. Term	Start Date	End Date	Limit Date
Vickie Kelly	Nominating	Returning	3 yrs	3 yrs	02/20	02/23	02/23
Teri Gaberman	Nominating	Nominee	3 yrs	3 yrs	02/22	02/25	02/25
Eric Braun	Nominating	Returning	3 yrs	3 yrs	02/20	02/23	02/23
Susan Moran	Nominating	Nominee	3 yrs	3 yrs	02/22	02/25	02/25
Open	Nominating	Nominee	3 yrs	3 yrs	02/21	02/24	02/24
Open	Nominating	Nominee	3 yrs	3 yrs	02/21	02/24	02/24

2021 TREASURER'S REPORT

I am pleased to present Norfield's draft financial schedules for the year ended December 31, 2021, as well as the proposed ministry funding plan for fiscal year 2022.

Fiscal year 2021 review

The global pandemic continued to impact Norfield's operations and financial position in 2021. Facing several headwinds, Norfield continues to navigate a very difficult operating environment.

Revenues ended up exceeding our initial budget by coming in approximately \$35 thousand higher than planned. This was due primarily to the congregation exceeding the initial plan for pledge income, as well as, to a lesser extent, an increase in plate count and an increase in revenues from the use of the building. It should also be noted that \$75 thousand of our operating revenues related to a Paycheck Protection Program or "PPP" loan that was forgiven.

On the other side of our operations, expenses also exceeded our budget. Total operating expenses exceeded our budget by approximately \$29 thousand. The increased costs in excess of our budget primarily related to expenses associated with the reopening of the church and expenses related to operating services remotely. This included additional costs for landscaping, website and computer system expenses, and online production costs making up most of the overages.

Outside of operations, Norfield had excellent investment performance this year. The total investment balance increased over 10% this year.

Overall, Norfield managed very well over a very difficult year with our various boards working hard to do more with less given constrained budgets. Our investment committee did an excellent job managing the congregation's assets, taking advantage of a favorable investment market this year and kept our balance sheet strong going into 2022.

Challenges Ahead

Going into 2022 and beyond Norfield faces several challenges that will need to be addressed. The following are the most significant challenges impacting the coming year(s): *Pledge Income* – Norfield relies heavily on pledges to fund its operations and has been challenged by a declining base of pledgors. In order to restart and fund many of the programs that were reduced during the pandemic, an increased level of pledge income will be needed.

Increasing Costs – The last two years 2020 and 2021 represented significant reductions in our budgets as many programs were suspended due to the pandemic. This resulted in expenses of approximately \$644 thousand and just over \$675 thousand, respectively, while years preceding 2020 had expenses well over \$700 thousand. The costs to run the church and fund its programs will continue to increase and if pledge income does not increase to match these rising expenses, expenses will need to be reduced further to keep our operating expenses at a sustainable level inline with our pledge income.

Loss of PPP Loan – Norfield was fortunate to have received a PPP loan of approximately \$75 thousand reflected in our 2021 operating revenues and a second loan of approximately \$66 thousand reflected in our 2022 proposed operating budget revenues. It is not expected that another loan will be forthcoming. These loans have helped the church balance its budget for 2021 and for the upcoming 2022 budget. The loss of these loans going forward will represent a large gap in our operating budget for 2023 onwards. For example, if we were to carry forward our proposed 2022 budget to 2023 and remove the PPP loan, we are already starting at a deficit of \$66 thousand.

Funding Operations through Reserves – In 2021 we funded operations through reserves for \$35 thousand. Our proposed budget for 2022 has increased that amount to \$50 thousand. While it would be ideal to draw nothing from our reserves, this additional funding for operations was needed to fund various programs that were previously put on hold during the pandemic. A continued increase to funding operations from reserves would be problematic and unsustainable. For example, as noted above, carrying forward the 2022 budget to 2023 with the loss of the PPP loan, would require funding from reserves of \$106 thousand. This level of funding through reserves would not be sustainable and would potentially begin depleting our unrestricted reserves.

In summary, the congregation faces several significant challenges and 2022 will be a critical year for Norfield to adapt to these challenges and find creative ways to achieve our goals over the long term. We have a very talented group on our various boards and committees and I am confident that the congregation will overcome these challenges and continue to thrive.

Proposed 2022 Ministry Funding Plan

The proposed ministry funding plan assumes \$504 thousand in pledges for 2022, about \$17 thousand less than realized last year. This reflects a modest decline in pledges received in the most recent Stewardship campaign. Additionally, the budget reflects the second PPP loan Norfield received, which was approximately \$10 thousand less than the first PPP loan. Partially offsetting these declines in revenue, is an increase of funding through reserves and a slight increase in other income. This in total results in projected revenues that are approximately \$4 thousand less than realized in the prior year.

Norfield's Trustees and Council have voted to recommend a budget that slightly increases total expenses from the much-reduced levels of spending in 2020 and 2021. This will be achieved by Trustees cutting certain operating expenses, allowing other budgets to increase and restart various programs that were put on hold during the pandemic. Even at these lower spending levels and increasing our funding through reserves, this would have resulted in an operating shortfall of about \$66 thousand. We will for this year only, apply the proceeds of our forgiven second PPP loan to cover the gap, resulting in a balanced budget.

*Respectfully submitted,
Steven Coursen, Treasurer*

Norfield Congregational Church Proposed 2022 Ministry Funding Plan

<u>Operating Revenues (excl. offset)</u>		<u>2021 Actual</u>	<u>2022 Budget</u>	<u>Variance</u>
Pledges			525,000	
Pledge Allowance			<u>(21,000)</u>	
Pledge Income		520,555	504,000	(16,555)
Plate Income		11,810	15,000	3,190
Other Gifts & Bequests		-	-	-
Children's Center		35,530	35,950	420
Use of Building		4,275	8,000	3,725
Miscellaneous Income		-	-	-
Total Draw on Reserves		35,000	50,000	15,000
PPP Grant		75,400	65,831	(9,569)
Operating Revenues (excl. offset)		682,570	678,781	(3,789)
<u>Operating Expenses (excl. offset)</u>				
Human Resources		406,382	403,724	(2,658)
Trustees	Maintenance, repair, cleaning	111,241	109,505	(1,736)
	Utilities	51,632	50,600	(1,032)
	Office administration, supplies	44,075	31,100	(12,975)
	Insurance	38,595	44,352	5,757
Music		10,077	17,000	6,923
Christian Education		3,075	10,000	6,925
Deacons/Worship		3,335	7,500	4,165
Fellowship		8,035	5,000	(3,035)
Council		-	-	-
Operating Expenses (excl. offset)		676,447	678,781	2,334
Operating Surplus/(Deficit)		6,123.00	-	-

Norfield Congregational Church Operating Budget

	DECEMBER 2021 ACTUAL			2021 BUDGET		
	12/31/2020	12/31/2021	Variance	Full Year	YTD	Variance
<u>Operating Revenues</u>						
Net Pledge Income	582,023	520,555	(61,468)	492,000	492,000	28,555
Plate Income	9,061	11,810	2,748	7,500	7,500	4,310
Other Gifts & Bequests	50	-	(50)	-	-	-
Children's Center	34,830	35,530	700	35,530	35,530	-
Use of Building	4,775	4,275	(500)	2,500	2,500	1,775
Miscellaneous Income	-	-	-	-	-	-
Reserves distributed for operations	35,000	110,400	75,400	110,400	110,400	(0)
Total Operating Revenues	665,740	682,570	16,830	647,930	647,930	34,640
<u>Operating Expenses</u>						
Human Resources	403,425	406,382	2,957	399,000	399,000	7,382
Trustees Maintenance, repair, cleaning	83,537	111,241	27,704	95,730	95,730	15,511
Trustees Utilities	56,123	51,632	(4,492)	50,600	50,600	1,032
Trustees Office administration, supplies	39,505	44,075	4,570	35,100	35,100	8,975
Trustees Insurance	37,336	38,595	1,259	43,000	43,000	(4,405)
Music	14,898	10,077	(4,821)	13,500	13,500	(3,423)
Christian Education	3,129	3,075	(55)	4,500	4,500	(1,425)
Deacons/Worship	3,840	3,335	(506)	3,500	3,500	(165)
Fellowship	2,233	8,035	5,802	3,000	3,000	5,035
Council	-	-	-	-	-	-
Total Operating Expenses	644,026	676,446	32,420	647,930	647,930	28,516
Operating Surplus/(Deficit)	21,713	6,124	(15,589)	-	-	6,124
Specific Gifts - Income/Expense	11,607	11,585	(21)			

2021 Final Reserves Report

Board	Fund	Type	12/31/2020			12/31/2021
			Balance	Inflows	Outflows	Balance
Deacons	Prayer Shawl Ministry	BDR	675			675
Deacons	In Memory Of (IMO)	BDR	24,138	1,700	(600)	25,238
Deacons	Scott & Betty Hill Fund	NAWDR	53,752	-	(7,500)	46,252
Fellowship	Fellowship Reserve	BDR	750			750
HR	Fraites Staff Retirement Fund	NAWDR	13,076	-	(2,959)	10,117
Ministers	Senior Minister Discretionary Fund	NAWDR	12,679	14,151	(17,823)	9,006
Ministers	Associate Minister Fund	NAWDR	1,126		(161)	965
Ministers	Seeds for the Future Fund	NAWDR	33,421	4,483	(5,904)	32,000
Music	Calendar Year Reserve	BDR	-	1,550	(173)	1,377
Music	Music Memorial Fund	NAWDR	1,785	-	(600)	1,185
Outreach	Norfield Missions Program Fund	BDR	-			-
Outreach	30 Hour Famine	BDR	144			144
Outreach	Charlie Brown	BDR	30	1,287	(1,200)	117
Outreach	Midnight Run	BDR	339		-	339
Outreach	Auction Dinner	BDR	1,171			1,171
Outreach	Day of Giving	BDR	1,370	-	-	1,370
Outreach	Calendar Year Reserve	BDR	6,270	29,975	(11,292)	24,953
Trustees	Trustees Reserve	BDR	1,180	1,000	-	2,180
Trustees	Rev. C Mengel AV Reserve	BDR	(0)			(0)
Trustees	Winter Reserve	BDR	23,331	20,000	(31,201)	12,130
Trustees	Gladys Foster Maintenance Fund	NAWDR	20,690	-	-	20,690
Trustees	Mike Tine Youth Room Fund	NAWDR	15,958		(240)	15,718
Trustees	Ron Martin Youth Fund	NAWDR	8,094	-	-	8,094
Trustees	Maintenance Memorial Fund	NAWDR	20,581	16,017	(24,994)	11,604
Trustees	Memorial Garden Fund	NAWDR	92,829	2,400	(10,818)	84,411
Trustees*	Betty Schaefer Fund	NAWDR	13,305	-	-	13,305
Trustees	PPP	BDR	75,400	65,831	(75,400)	65,831
Total Available Reserve Funds			422,094	158,394	(190,866)	389,622

Loan Eligible Maintenance Funds

Trustees	Maintenance Memorial Funds	NAWDR	394,382	-	-	394,382
Trustees	Loans Outstanding	--	165,866	-	(27,140)	138,726
Trustees	Balance available for borrowing	--	228,516			255,656

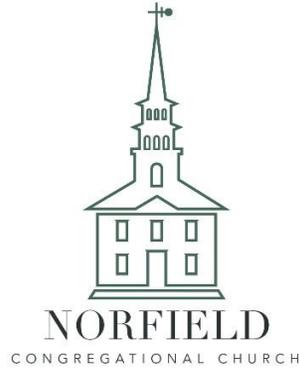
2021 Final Abbreviated Balance Sheet

	<u>12/31/2018</u>	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Fairfield County Bank - Operating A/C	136,812	152,257	100,913	112,537
Fairfield County Bank - Minister's Discretionary Fu	3,918	6,880	11,004	7,332
Vanguard - Money Market	54,349	32,151	110,018	114,961
Vanguard - Brokerage	7,010	9	5,174	6,732
Total cash & equivalents	202,089	191,297	227,109	241,562
Fixed Income United Church Fund	-	-	-	350,429
Alternatives Fund United Church Fund	106,240	112,619	123,073	380,019
Equity Fund United Church Fund	1,343,021	1,494,378	1,629,034	1,201,847
Total Investments	1,449,261	1,606,997	1,752,107	1,932,295



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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.*

