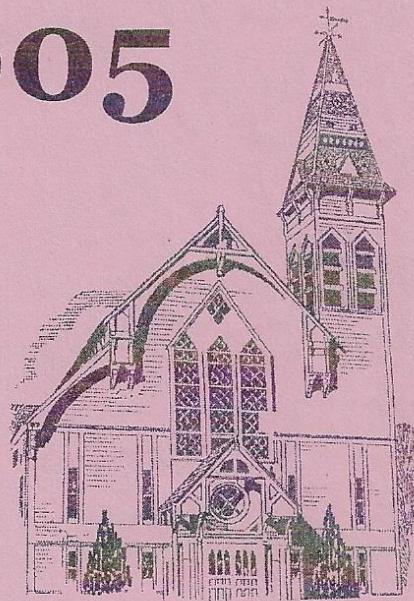


ANNUAL REPORTS 2005



**Including a consolidated financial
statement for 2005, and the
2006 Budget Report**

***First Congregational Church
United Church of Christ
Georgetown, Massachusetts***

Meetings

The First Congregational Church of Georgetown, Inc.
7 Andover Street, PO Box 200
Georgetown, MA 01833

January 18, 2005

WARRANT

The members of the First Congregational Church of Georgetown are hereby advised that in accordance with the Constitution and Bylaws of said Church, The Annual Meeting of the Church will be held Sunday, January 30, 2005, immediately following worship, in the Church Sanctuary, then and there to act on the following listed Articles:

Article I: To receive the reports of the several boards, committees and officers of the Church and to take action thereon:

Article II: To hear and act on the report of the Finance Committee in regard to the 2004 financial operations and the 2005 proposed budget, or take any other action in relation thereto;

Article III: To see if the Church will vote to authorize the Treasurer, with the approval of the Finance Committee, to transfer money among the various accounts from time to time during the ensuing year, for the purpose of maintaining an equitable cash flow and of financing current expense obligations, or take any other action in relation thereto;

Article IV: To hear and act on the report of the Nominating Committee, or take any other action in relation thereto;

Article V: To hear and act on any other business and to take any other actions, relative to the Church and its property, which may be brought before the Annual Meeting in accordance with the Bylaws, or take any other action in relation thereto.

By direction of the Church Cabinet

Emily J. Knapp
Clerk

Minutes of the Annual Church Meeting

January 30, 2005

The meeting was called to order at 11:28 AM by Moderator, Nancy Aberman.

The Clerk read Article I: "To receive the reports of the several boards, committees and officers of the Church to take action thereon;

A motion was made that the Church vote to accept the 2004 reports of the several Boards, Committees, Coordinators and Officers. The motion was seconded, discussion followed. Nancy thanked all those who wrote reports and also thanked those who put the Annual Report together. The motion carried.

Article II: "To hear and act on the report of the Finance Committee in regard to the 2004 financial operations and the 2005 proposed budget, or take any other action in relation thereto;

A motion was made that the Church vote to accept the **2004 Financial Report and 2005 Budget** as printed. The motion was seconded. Discussion followed.

Allan Barlow, Chair of the Finance Committee indicated that there were 4% salary increases to all our paid staff. We suffered a \$21,147.85 loss in 2005. Income was down in 2004. We are predicting a loss of approximately \$10,430.17 in 2005 which is more risky than in the past. Allan asked for any questions – none appearing; a vote was taken and the motion carried.

Article III: "To see if the Church will vote to authorize the Treasurer, with the approval of the Finance Committee, to transfer money among the various accounts from time to time during the ensuing year, for the purposes of maintaining an equitable cash flow and of financing current expense obligations, or take any other action in relation thereto;

A motion was made that the Church vote to authorize the Treasurer, with the approval of the Finance Committee, to transfer money among the various accounts from time to time during the ensuing year, for purposes of maintaining an equitable cash flow and of funding the Church's financial obligations. The motion was seconded. The Moderator asked for discussion on this motion – none appearing, a vote was taken and the motion carried.

Article IV: "To hear and act on the report of the Nominating Committee, or take any other action in relation thereto;

A motion was made that the Church vote to elect the slate of Officers, Boards, Committees, Coordinators, and Auditors listed in the Nominating Committee's Report in

the **Annual Reports 2004**, and that to signify such election, the Clerk be directed to cast one ballot in favor of the slate as presented. The motion was seconded. The names of those who will newly serve on committees was read. The Clerk cast one ballot to elect the slate of officers.

Article V: "To Hear and act on any other business and to take any other actions, relative to the church and its property, which may be brought before the Annual Meeting in accordance with the Bylaws, or take any other action in relation thereto."

At this time the Moderator asked that we recognize Allan Barlow, who has served on the Finance Committee for many years. Allan is stepping down this year from the Finance Committee. The Church and the Cabinet recognized Allan at this time with a token of our appreciation.

Moderator, Nancy Aberman asked for any other items of business that need be brought forth under Article V. A question was asked about if there was any information concerning the cell tower in our steeple (which was discussed last year at our Annual Meeting). Chuck Davis from the Trustees informed us that at this time we do not have any company interested in working placing a cell in our steeple tower.

No additional business at hand, the meeting adjourned at 11:45 AM.

Respectfully submitted,

Emily J. Knapp, Clerk

The First Congregational Church of Georgetown, Inc.

7 Andover Street, P.O. Box 200

Georgetown, Mass. 01833

The following proposed Constitution & Bylaws revisions will be considered for adoption at the May 22, 2005, Special Church Meeting

Ver 1.0 05/12/05

#1 Paragraph 4.1, revise wording.

CURRENT WORDING:

4.1 BOARD OF DIRECTORS: The Church Officers, Boards, Committees, and Coordinators shall be governed by a Board of Directors hereinafter called the **Cabinet**; each Cabinet member shall have one vote; multiple office holders shall also have only one vote;

REVISE TO:

4.1 BOARD OF DIRECTORS: The Church Officers, Boards, Committees, and Coordinators shall be governed by a Board of Directors hereinafter called the **Cabinet**; each Cabinet member, including anyone who holds multiple positions, shall have only one vote;

#2 Paragraph 4.1.1 d), add the Chair of the Safe Church Committee to the list of Cabinet Members.

#3 Paragraph 4.3.1, add the word "preferably" to the composition of the Diaconate to give the Nominating Committee some flexibility in recommending candidates who are willing and able to serve such that it would read, in part:

4.3.1 A **Diaconate** of ten members, preferably five men and five women, chosen . . .

#4 Paragraph 4.3.4, clarify intent.

CURRENT WORDING:

4.3.4 A **Finance Committee** of five members, one to be elected at each Annual Meeting for a three year term, plus the Treasurer and Collector. The Finance Committee shall elect its own Chair from among its three non-corporate officer members.

REVISE TO:

4.3.4 A **Finance Committee** of three lay members plus the Treasurer and Collector for a total of five members, one lay member to be elected at each Annual Meeting for a three year term. The Finance Committee shall elect its own Chair from among its three lay members.

#5 Paragraph 4.3.9, change to add the Safe Church Committee to the Corporate Staff; re-number former paragraphs 4.3.9 through 4.3.14 to 4.3.10 through 4.3.15 respectively.

4.3.9 A Safe Church Committee of four members, consisting of:

- a) A Safe Church Advocate and Criminal Offender Record Information/Sexual Offender Record Information (hereinafter referred to as CORI/SORI) Officer to be elected at an Annual Meeting for a three-year term with no limits on succession. The Safe Church Advocate shall also serve as Chair of the Safe Church Committee;
- b) The Pastor and Teacher as a second CORI/SORI Officer;
- c) A member of the Board of Trustees to be appointed by the Chair of Trustees;
- d) A member of the Board of Christian Education to be appointed by the Chair of the Board of Christian Education.

In the event all three lay members come due for replacement at the beginning of the same year, then at least one of the experienced lay members shall continue to serve for one year beyond the expiration of his or her normal term.

#6 Paragraph 4.4.2 k), adds to the Cabinet's duties:

- k) Approve, the Safe Church Policy, Procedures and Guidelines, and prior to an Annual Meeting at which a Safe Church Advocate is to be elected or re-elected, ensure that the candidate is suitable and is in compliance with the Safe Church Policy, Procedures and Guidelines for CORI/SORI officers.

#7 Paragraph 4.4.3 r), change to describe an additional duty for the Pastor/Teacher; re-letter former sub-paragraphs r) through w) to s) through x) respectively.

- r) Become a CORI/SORI Officer as described in the Safe Church Policy, Procedures and Guidelines and serve on the Safe Church Committee;

#8 Paragraph 4.4.3 w), replace the phrase, "getting the job done," with the phrase, "accomplishing the task."

#9 Paragraph 4.4.10 e), change to describe an additional duty for the Board of Christian Education; re-letter former sub-paragraph e) to f).

- e) Appoint one of its members to clear a CORI/SORI check and serve on the Safe Church Committee;

#10 Paragraph 4.4.9 g) change to describe an additional duty for the Board of Trustees; re-letter former sub-paragraph g) to h).

- g) Appoint one of its members to clear a CORI/SORI check and serve on the Safe Church Committee;

#11 Paragraph 4.4.14 a), change to add direction and guidelines to Nominating Committee duties for selection of a Safe Church Advocate.

CURRENT WORDING:

- a) Present a slate of willing candidates for Corporate Officers (except for Pastor/Teacher) and Coordinators and open Board and Committee positions (except for the Pastoral Relations Committee) for election at each Annual Meeting;

REVISE TO:

- a) Present a slate of willing candidates for Corporate Officers (except for Pastor/Teacher) and open Coordinator, Board, and Committee positions (except for the Pastoral Relations Committee) for election at each Annual Meeting, except that Mandated Reporters of child abuse should be given preference in the selection of a Safe Church Advocate and prior to nomination of a Safe Church Advocate, arrange with one of the CORI/SORI Officers to perform a CORI/SORI check on the proposed candidate in accordance with the *Safe Church Policy, Procedures and Guidelines* and have the Cabinet determine suitability;

#12 Paragraph 4.4.16 change to describe the duties of the Safe Church Committee; re-number former paragraphs 4.4.16 through 4.4.20 to 4.4.17 through 4.4.21 respectively.

4.4.16 The *Safe Church Committee* shall:

- b) Ensure that the Pastor/Teacher is or becomes a CORI/SORI officer as specified in the *Safe Church Policy, Procedures and Guidelines*;
- c) Write, maintain, and enforce the *Safe Church Policy, Procedures and Guidelines* to ensure that Church facilities and sponsored activities are Safe, within reason, for all users and participants;
- d) Obtain Finance Committee approval of any of the *Policy, Procedures and Guidelines* likely to cause significant financial obligations for the Church;
- d) Obtain Board of Trustees, Board of Christian Education, and Cabinet approval of the *Safe Church Policy, Procedures and Guidelines*, and any changes thereto, prior to implementation;
- e) Present a written report summarizing the previous year's activities at each Annual Meeting of the Church Membership omitting all confidential or potentially confidential material.

The Constitution & Bylaws Revision Committee:

Nancy Aberman
Allan Barlow
Joan Chatterton
Eric Marean
Diane Townsend
Robert Watts

The First Congregational Church of Georgetown, Inc.
7 Andover Street, P.O. Box 200
Georgetown, Mass. 01833

May 15, 2005

WARRANT

The members of the First Congregational Church of Georgetown are hereby advised that in accordance with the Constitution and Bylaws of said Church, a Special Meeting of the Church will be held Sunday, May 22, 2005, immediately following worship, in the Church Sanctuary, then and there to act on the following listed Articles:

ARTICLE I: To hear and act on the report of the Safe Church Committee or take any other action in relation thereto;

ARTICLE II: To see if the Church will vote to adopt the proposed changes to its Constitution and Bylaws in regard to the Safe Church Committee, Safe Church Advocate, the proposed Safe Church Policy, Procedures and Guidelines, the composition of the Diaconate, and some other minor changes to smooth the language and replace some idiomatic statements or take any other action in relation thereto;

ARTICLE III: To hear and act on any other business and to take any other actions, relative to the Church and its property, which may be brought before this Special Meeting in accordance with the Bylaws, or take any other action in relation thereto.

By direction of the Church Cabinet

Emily J. Knapp
Clerk

Special Church Meeting
5-22-05

The meeting was called to order by Moderator, Nancy Aberman at 11:35 AM. Rev. Eric Marean led an opening prayer.

Article I: To hear and act on the report of the Safe Church Committee or take any other action in relation thereto:

A motion was made that the Church accept the report of the Safe Church Committee. The motion was seconded. The floor was opened for discussion. Michelle Brock, Chair of the Safe Church Committee spoke on how the Policies and Procedures Manual has taken three years to formulate. She recognized the Committee members for their work and dedication (Richard Aberman, Brad Chute, Tom Hamelin, Pam Sheehan, Peggy Smith, and Tom Stewart). Michelle also thanked Eric Marean and Allan Barlow for their assistance in preparing the final manual. No additional discussion appearing, the motion carried by unanimous voice vote.

Article II: To see if the Church will vote to adopt the proposed changes to its Constitution and Bylaws in regard to the Safe Church Committee Advocate, the proposed Safe Church Policy, Procedures and Guidelines, the composition of the Diaconate, and some other minor changes to smooth the language and replace some idiomatic statements or take any other action thereto;

A motion was made that the Church adopt the twelve proposed changes to its Constitution and Bylaws as stated in the document entitled "The following Proposed Constitution & Bylaws Revisions will be considered for adoption at the May 22, 2005 Special Church Meeting" as follows:

1. Revises the wording defining the Cabinet voting rights of multiple holders;
2. Adds the Chair of the Safe Church Committee to the Cabinet;
3. Relaxes the currently required, rigid five men and five women composition of the Diaconate;
4. Clarifies the composition of the Finance Committee;
5. Adds the Safe Church Committee to the Corporate Staff and defines its composition;
6. Requires the Cabinet approval of the Safe Church Policy, Procedures and Guidelines and defines Cabinet Approval requirements for the Safe Church Advocate position;
7. Requires the Pastor/Teacher to become a CORI/CORI Officer;
8. Replaces and idiomatic phrase with sound English language;
9. Adds a requirement to appoint one of its members to the Safe Church Committee to the Board of Christian Education duties;
10. Adds a requirement to appoint one of its members to the Safe Church Committee to the Board of Trustees duties;
11. Adds direction and guidelines to the Nominating Committee duties for selection of a Safe Church Advocate candidate;
12. Adds the duties of the Safe Church Committee.

The motion was seconded and discussion was called for. A motion was made to amend #5, Paragraph 4,3,9 by inserting after members "chosen from the Church membership" and striking the phrase "with no limit on succession". This motion was seconded. Discussion followed, there were several who agreed that the Committee should be Church members. There was discussion on striking the phrase "with no limit on succession". Because there are knowledge based,

specific responsibilities for the Safe Church Advocate, the UCC recommends that there not be a term limit for this position.

It was determined that this actually involved two separate motions. The initial amendment was withdrawn.

A second motion was made to amend #5, Paragraph 4,3,9 by inserting after members "chosen from the Church membership". The motion was seconded and discussion followed. The amendment carried by majority voice vote.

A motion was made to amend #5, Paragraph 4,3,9 by striking the phrase "with no limits on succession". The motion was seconded and discussion followed. The amendment failed by majority voice vote.

A motion was made to amend the wording of #6, Paragraph 4.4.2K to read "approve and recommend the Safe Church Policy Procedures and Guidelines to the membership for their vote. Prior to the annual meeting ensure that the Safe Church Advocate is suitable and is in compliance with the Safe Church Policy, Procedures and Guidelines for CORI/SORI officers". The motion was seconded and discussion was called for.

It was stated that there are many policies that will affect all people in the Church and that all members should be entitled to vote for these changes. Others pointed out that the Cabinet is made up of Church Members and that we should put our trust in these representatives.

The amendment was re-read and failed by a majority voice vote.

A motion was made to amend #3 to keep the rigid requirement of having five men and five women compose the Diaconate. The motion was seconded and discussion asked for. It was stated that this is the most important Committee in this Church and we should be able to find five men and five women to serve on this Board. A representative from the Nominating Committee spoke that in the last few years this has been a most difficult task. As more Committees have been formed, the pool from which to select is getting smaller. The new requirement changes the wording to "preferred" rather than "required".

The amendment failed by majority voice vote.

The Moderator returned to the original motion as amended. With no further discussion, the motion as amended carried by majority voice vote.

See attached document for the approved By-law changes.

Article III To hear and act on any other business and to take any other actions, relative to the Church and its property which may be brought before this Special Meeting in accordance with the Bylaws, or take any other action in relation thereto.

The Moderator called for any other business that the membership wished to discuss. None appearing, the meeting adjourned at 12:26 PM.

Respectfully submitted,

Emily J. Knapp, Clerk.

Minister

2005 Report of the Pastor

2005 was a tense year at the First Congregational Church, United Church of Christ. Perhaps it could be described more accurately as a “tenses” year, for we covered them all. At various points along the way we remembered our past, named the present, and dreamed about our future as a community of God’s people planted here in Georgetown, Massachusetts.

These were the primary, and ongoing, tasks of our Vision Team, who recorded your memories, your insights, your ideas and hopes during three all church gatherings in September, November and December. It was apparent from the attendance, activity and energy of those meetings that we are proud of “Our Heritage,” our long, rich history as a church; we can name the values that are important to us today, values we live on a daily basis; we are passionate and filled with hope about the possibilities for this church in the coming years. While our Vision Team has much to accomplish in 2006, I’d like to thank Nancy Aberman, Kirsten Davis, Karen Flom, Bill Nutter, and Vivian Rasmussen for their hard work and dedication thus far.

Speaking of hard work and dedication, 2005 will live on in our memories as the year Joan Chatterton, our faithful Office Manager (and in many respects, Co-Pastor), decided 30+ years of service was enough. Joan retired in April and we are still recovering. Thank you again, Joan, for all you have done for this church. I must also thank the members of this congregation for your patience as we adjust during this time of transition!

As Joan said good-bye to her official duties in our office, we welcomed a new member to our staff. Tom Bold came to us with several years experience running an office at a church in Salem, MA. The church is in his blood, so to say, as he also serves as Choir Director/Organist for a UCC church in Nahant. It has been a pleasure working with Tom over the past 8 months; if you have not yet met him, please make every effort to introduce yourself.

I would also like to acknowledge the wonderful leadership of Emily and Bob Knapp, who so faithfully fill our sanctuary with music every Sunday. Evelyn Boose continues to share her talents with us by directing the Bell Choir and, with the dependable assistance of Marion Harding, leads our youngest choir members as well. Thank you Evelyn and Marion. And thank you to everyone who volunteers their time and talents to this congregation. Your efforts have contributed to the successes of our past, the vitality of our present ministries, and the foundation of a bright future.

So, as we look forward to another year of worship, education, mission and fellowship, let us continually follow the lead of the Holy Spirit. With God’s help, I am confident we will faithfully address every “tense” to come here at First Church.

Blessings,
Eric M. Marean

Clerk

Report of the Church Clerk

Listed below you will find the many activities and events that marked 2005 at The First Congregational Church of Georgetown. We continue to keep ourselves busy and offer much to our Church family and to the community at large.

- January:
- Three Kings Sunday
 - Vision Committee Established
- February:
- Ash Wednesday Service at Good Shepherd Methodist Church, Haverhill
 - Board of Christian Ed Valentine Candy Sale to benefit Heifer (Llamas and Fish-pool purchases)
 - Lenten Offering 80% Church Sanctuary Fund; 20% Tsunami Relief Efforts
- March:
- World Day of Prayer at Topsfield Congregational Church
 - Senior High Youth Ski Trip
 - Board of Christian Ed – Potluck Supper and Game Night
 - Moonlight Productions – “Jesus Christ Superstar”
 - Annual Church Clean-up
 - Palm Sunday Service
 - Maundy Thursday – Passover Seder Service
 - Good Friday Service – Good Shepherd Methodist Church, Haverhill
 - Easter Sunrise Service at PennBrook School
 - Easter Sunrise Breakfast at the Church
 - Easter Morning Worship Service
- April:
- Sr. High Youth Pasta Supper
 - Guild Spring Social and Guest Day – JT Turner/Sandi Nason present “Jonah”
 - Royal Stage Ensemble – “Guys and Dolls”
- May:
- We honor retiring Church Secretary Joan Chatterton after 36 years of service
 - “Walk Against Violence” in Newburyport
 - Junior Choir Song Fest and Ice Cream Smorgasbord
 - Emmaus Representative, Jeanine Murphy speaks at morning worship service
 - We welcome 9 new members into our fellowship
 - Year-end Guild Luncheon at Pondview Restaurant
 - Moonlight Productions - “A Funny Thing Happened on the Way to the Forum”
 - Special Church Meeting to approve By-law Revisions and Safe Church Policies
 - Memorial Day Sunday Service
- June:
- Children’s Sunday and Emmaus House Food Collection
 - Confirmation Sunday – Welcome 2 Sr. High Members into our fellowship
 - Graduation Sunday – honoring 12 of our High School graduates
 - We welcome Tom Bold as our new Office Manager

- July/August:
 - Union Services with West Boxford Congregational Church
 - Rev. Eric Marean attends national UCC Synod in Atlanta, Georgia
 - Royal Stage Ensemble – “Arsenic and Old Lace”
 - Moonlight Productions – ‘Oklahoma”

- September:
 - Rally Day
 - Vision Committee All Church Luncheon - Meeting 1 – “Our History”
 - New Members Dinner

- October:
 - World Wide Communion
 - “Beach Party Fair”
 - Moonlight Productions – “Two By Two”

- November:
 - Vision Committee All Church Luncheon – Meeting 2 – “Our Core Values”
 - Thanksgiving Eve Service – St. James Episcopal Church, Groveland

- December:
 - Moonlight Productions – “The Grinch”
 - Board of Christian Ed – Sunday School Craft Party
 - Vision Committee All Church Luncheon – Meeting 3
 - “Blue Christmas Service”
 - Christmas In The Air Concert featuring all our musical groups
 - Lectionary Advent Bible Study on Sunday mornings
 - Northeast Area Minister, Rev. Michael Penn-Strah worships with us
 - Gifts for HOME
 - Advent Offering 80% Sanctuary Improvement; 20% Heating Assistance Program
 - Christmas Eve Candles and Carols Service
 - Christmas Morning Worship service

As we head into 2006 there will be some changes of Corporate Officers. Nancy Aberman will be stepping down as our Church Moderator. It has been a pleasure to work together with Nancy the last two years. There have been some tough decisions made under her leadership and some new ideas that have come to light through her guidance. Thank you Nancy for your dedication and hard work as our Moderator. The Cabinet welcomes Karen Flom as the new Moderator and look forward to her thoughtful guidance this coming year.

Respectfully submitted,

Emily J. Knapp
Clerk

Membership Information

Members as of 12/31/04 249

New Members: 9

Confirmation Class: 2

Membership Removal:

Transfer to Inactive: 14

Requests for Removal: 4

Letter of Transfer: 2

Deaths: 2

Total Membership 12/31/05 238

In Memoriam

*Olive Cole
George Kelly*

From The Ministers Records:

Baptisms: 2

Weddings: 2

Funerals: 8

Respectfully submitted,
Emily Knapp, Clerk

Diaconate

2005 Report from the Diaconate

Comforts of tradition, recognition for jobs well done, and an energy to try new things were central themes for 2005.

First and foremost, I would like to thank my fellow Deacons for ensuring that Communion was served each month, greeters lined up each week, and the Sanctuary decorated for Easter and Christmas. "Over 80" birthday roses, sympathy cards, and coordination of meals and rides for those in need were also handled by the group. A special treat at Easter and Christmas time are the smiles we receive upon delivering the lilies and the poinsettias to our home-bound members.

The Maundy Thursday Seder meal and Tenebrae service was meaningful and well attended. We look forward to carrying on that tradition, and enjoy the participation of our younger members to help with the readings and the serving of the juice.

This year brought changes in the Church Office, as we celebrated Joan Chatterdon's years of service, and welcomed Tom Bold. As the months go by, we're still finding ourselves saying;... "oh, Joan must have been taking care of that!"...and then busying ourselves with finding out a way to get it done, whatever it was! Thank you again, Joan!

Another milestone this year was Eric's 5th year anniversary of his ordination. The UCC also selected Eric to represent our region at the UCC General Synod; an honor for Eric, and confirmation of how blessed we are to have Eric's leadership and energy.

We hosted a new member dinner in September for those who joined during the year, and again were fortunate to have Steve LeBlanc and Steve Desisto donate the food and their cooking skills! An 'all-ages' gathering, it was a great opportunity to socialize informally with our new members and their families.

The bread swap on World Communion Sunday was well received. Certainly a 'repeat' for years to come.

Emmaus House Director Jeannine Murphy joined us for worship one Sunday this year, and shared the remarkable challenges and rewards of their mission to end homelessness.

New this year was a 'Blue Christmas' service. For some, the holidays may not be as joyous as they might be. Those grieving or looking for comfort amongst the hustle and bustle found this to be a meaningful and important service.

2005 brought much for which to be thankful. Our Church is active with many groups; Bible Study, Book Group, Women's Guild, Choirs for all ages, Band, Bell Choir, Church School, Youth Groups, AA, Scouts, Missions, Theater Productions, etc. Our Church is an important part of our Community. It is our place to bring our diverse talents and interests to worship together. The Vision Committee is in the midst of directing an all Church 'Visioning' process to determine what is important to us, how we define ourselves as a Congregation, and where we will focus our energies, talents and interests in 2006 and in the years to come. I would encourage everyone to participate.

I would also recommend that everyone take a turn serving on the Diaconate. It is a great way to contribute to the day to day workings of our Church, and have some fun with fellow members. We have an updated, month-to-month handbook of what needs to be done...so, 'no experience necessary'! It's an all ages group, with everyone participating according to their own special talents.

On behalf of the 2005 Diaconate, we enjoyed the opportunity to serve this year, and look forward to another busy and exciting year.

Respectfully Submitted,

Steven Lichty
Chairman

Christian Education

BOARD OF CHIRSTIAN EDUCATION ANNUAL REPORT 2005

The Christian Board of Education in the year 2005 has probably has had one of its most challenging years to date. The Board first started with Dorothy Holly-Blanchard completing her final year on this Board as Secretary. Mrs. Blanchard has been an integral part of this Board as first being the Superintendent for approximately 18 years then as a member of the Board for another 4 (four). We all thank her for her devotion, knowledge and friendship. Mrs. Blanchard was truly a gifted and knowledge member of this Board and she will be truly missed.

Next came the retirement of Joan Chatterton. I think the congregation as a whole is feeling this loss. It is truly amazing to hear the words ring over and over and used by all committees "Joan used to do that". We would like to thank Mrs. Chatterton for all of the assistance she has given us here on our Board.

And now to round out the year this Board received the resignation of our current superintendent, Pamela Sheehan, to be effective as of June of 2006. Ms. Sheehan came to the position of "co-superintendent" after Mrs. Blanchard resigned. Her initial acceptance into this position was to be an interterm and co-superintendent. That was 6 (six) years ago and without the "co" part. This Board is truly grateful for the experience and dedication Ms. Sheehan has brought to our Church School program and this Board. We know she will be missed! The Board has begun the process of recruiting a new superintendent.

With all of the challenges this board has faced this year, the Board has still maintained a positive hard working attitude with Christian Education and Fellowship as its main goal. A great big thank you goes out to those who have rallied around our children in dedicating their time and energy in their busy lives to teach. We thank each and every one of our dedicated teachers and student assistance. We thank Jamie Krenn for coordinating the care of our children too young to be in class. We thank those nursery care givers assisting Ms. Krenn in the nursery. It is with all of your help and dedication that keeps our Christian Spirit thriving! Thank you.

Below you will find a list of the Board's activities beginning in January 2005:

- *Our annual Candy and Craft sale raised \$433.26 for a llama for the Heifer Fund.
- *Our 2nd annual Pot Luck Supper and Game night was big success and fun was had by all.
- *Star Island Scholarships were awarded to Kristen Callahan and Brian Stead.
- *Children's Sunday was a great accomplishment by our Church School Children and their teachers. Many of the classes performed skits, songs or participated in the service.
- *In June we congratulated our Confirmation and Graduating Classes. We sent our warmest wishes to them all.
- *In September we came back to church on Rally Day and Eric lead us in a Children's service.
- *The Annual Emmaus House Food Drive was a big success, thanks to our Congregation's generosity.

Respectfully submitted,
RuthAnn Cudmore
Chairperson of the Board of Christian Education

School Superintendent

Report of the Church School Superintendent

As this is my last year as Church School Superintendent I would like to thank Erik, Dorothy Blanchard, and the Board of Christian Education for all their support and help over the years. I couldn't have done it without them. We continue to have an extremely dedicated group of teachers, assistants, nursery caregivers, and substitute teachers. They do an amazing job every Sunday and we are very lucky to have them. Special thanks to Jamie Kren for the incredible job she does running our nursery.

Year in Review:

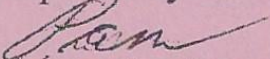
1. We are in the 2nd year of the curriculum, Seasons of the Spirit. This is a lectionary-based curriculum. They also have a great website, www.spiritseasons.com, which I invite you to explore.
2. Children's Sunday was a hit with students participating in all aspects of the service.
3. Our annual Heifer Fund Candy & Craft sale helped us purchase llamas and fish pools.
4. Rally Day continues to be a great kick-start to the new Church School Year.

Concerns

My concerns remain that same. Families are pulled in many directions and Sundays are no longer a day of rest but a day of choices for parents and children. I continue to urge parents to talk to the sports and other organizations who schedule games, practices, etc. on Sunday mornings to schedule these things later in the day.

I have enjoyed being the Superintendent but due to work and other commitments haven't been able to give the time and attention that it deserves. I am very excited about the future of our church school and look forward to the future.

Respectfully submitted,


Pamela Sheehan

Youth Fellowship

2005 Middle School Youth Group Report

Middle School Youth Group (MSYG) is made up of sixth, seventh, and eighth graders. We have consistent activities, service projects and a retreat at the end of the school year.

As in the past, we focus on fellowship, service, personal and spiritual growth in an atmosphere of fun and safety. We try to have two meetings per month, which include several service projects, cooking a meal at Emmaus Hous, making tags and setting up the Christmas tree for H.O.M.E., and two food drives for Emmaus House at Thanksgiving and Easter.

We have several fund raising activities through the year to fund our service projects and our retreat. They include a cookie walk and selling refreshments at intermission for the Moonlight Production plays. Again, a huge thank you to Moonlight for allowing us to do this.

We have many outside trips and activities throughout the year including bowling, swimming, tubing, hikes to the wildlife sanctuary and Mt. Agementicus. Our inside activites include movies and meetings for games and talks.

The highlight of our year is Grotonwood. We go from Friday to Sunday in June. Always a blast!

If you have a child in middle school, please accept this invitation to attend one or more of our meetings. We ask only three things:

- 1) Help us keep it a middle school thing by finding other activities for siblings (parents and other grown up relatives are always welcome).
- 2) If you are interested in joining us for Grotonwood we absolutely need prior notice. Let us know as soon as possible. For all other meetings and activities all you have to do is show up.
- 3) Have fun. As always, you don't have to be a member of the church to come. We encourage the kids to invite their middle school friends.

Thank you to all the students and their families who we have worked with over the last year. We are lucky to have such a remarkable group of kids in our community. As always, we are grateful for the help and support we receive from parents and our whole church family.

Rachel & Scott Edwards

2005 Senior High Youth Group Leadership Report

As always, the Senior High Youth Group's Annual Report to the membership covers two groups of kids; those in last spring's term and this fall's term. It's always difficult to bid graduates farewell as they go on to their post high school endeavors and always a joy to greet new freshmen as they join. Frequently members recall fun activities from prior years so we endeavor to keep the program generally consistent from year to year. In this way we aim to make it an environment in which parents and kids know what to expect while keeping it fresh.

In the senior high, youth group participants take a bit more ownership of just what we do in meetings and other get-togethers. As in the past, we focus on fellowship, service and personal and spiritual growth, in an atmosphere of safety and fun.

Events from spring included our annual Valentine's Day party, hosted most graciously and generously by the Chattertons (thank you, thank you, thank you), bowling, the fund raising pasta supper, and white-water rafting at the Kennebec River. This past fall we went to Chunky's for dinner theater and went skiing at Attitash.

Plans for the coming year include a ski trip, another Valentine's Day party, and another fund raising pasta supper. We also are looking forward to planning another spring trip.

Now for the request. If you have a child in high school, or one soon to be in high school, please accept this invitation to attend one or more event. We need more parents! We only ask three things:

- 1) Help us keep it a high school thing by finding other activities for siblings. (When it come to parents and other grown relatives, the more the merrier!).
- 2) If you're interested in joining up for an overnight, we absolutely do need prior notice. Let us know as soon as possible so arrangements can be made. For regular meetings and field trips all you need to do is show up.
- 3) Have fun.

We are profoundly grateful for the help and support we received from parents and the whole church family.

Submitted in love and fellowship,

Sue Stead

Trustees

Annual Report of the Board of Trustees Year 2005

We should all be thankful that the First Congregational Church of Georgetown is a major hub of activity. We host many groups which include Boy Scouts, Girl Scouts, Cub Scouts, TOPs, AA and other groups on a periodic basis. During this year there were wonderful performances by Royals Stage Ensemble and Moonlight Productions. We continue to welcome those from outside our church family to make our community a wonderful place to live.

We had some major volunteer projects performed during the year. These included the Cub Scouts Pack 51, who painted the first floor hallway. Also Gary Stead replaced the window sills on the new addition. We also want to thank the volunteer gardeners, Jamie Krenn and Michelle Brock who continue to do a wonderful job with the planting and flowers. Also thanks to the Georgetown Country Gardeners who also provide assistance with our landscaping. The Turgeon family did a major cleanup in the sanctuary prior to our returning to worship in the fall. Thanks for their hard work.

Thanks also to Our Sexton, Sharon Smith, who works hard keeping the church clean, and we thank her for her hard work. The lawn and sidewalk snow removal are voluntarily taken care of by Chris and Alex Pinto. This saves the church considerable expense.

Clean Up Day held in April. Much of the winter dust and dirt was removed. Thanks to all of the individuals and some of the Karate Students from Robicheau's who assisted our efforts.

I would like to extend my appreciation to fellow Board members: Steve LeBlanc, Allan Barlow, Mike Lee, and Alan Gould. They have put in countless hours during the year.

During 2006 we will be working hard to help improve the church's revenue position and help control expenses. We would like to ask everyone using the church to assist us in reducing the thermostats upon leaving the building and turning out lights as well. The utilities represent a considerable part of our operating budget. We are also having discussions with a cellular telephone service provider about renting our tower, and these will continue in 2006.

Respectfully Submitted,

Chuck Davis
Chairman, Board of Trustees

Music

2005 Music Committee Report

The Music Committee would once again like to give great big thanks all those who participate in the Junior & Senior Choirs, Bell Choir, and Band. Music is a vital and integral part of our worship service and your efforts enrich and inspire the congregation throughout the year. Also, thanks to those who accompany and support these groups whenever necessary. We are especially fortunate to have these individuals who continue to direct and lead our music groups; Bob Knapp with the Senior Choir and Band, Evelyn Boose with the Bells and Junior Choir and Emily Knapp as organist and pianist.

2005 featured our annual musical events.

May brought us the annual springtime concert "All Creatures Great and Small" which featured an ice cream smorgasbord to raised money for Heifer Project International. Under the direction of Evelyn Boose and Marion Harding, the Junior Choir, Bells and teenage performers delivered their own musical smorgasbord to a well-entertained (and well-fed) audience.

In December everyone was treated to the festive annual "Christmas in the Air" concert. In the bustle of the holiday season, participation in this musical tradition brings comfort and joy to both the audience and the performers. Thanks to all the directors and performers who worked so hard to make the Christmas concert such a meaningful event this year and every year.

Also in December, the week leading up to Christmas was filled with the sounds of steeple chimes. Some lucky folks were able to play a few of their favorite Christmas songs for all of Georgetown to hear. This was an added treat for all those who participated and no doubt, the neighbors!

A perennial thank-you to Bob and Emily Knapp. Emily, who's masterful organ playing guides our hymns in worship each week. Her piano accompaniment quietly strengthens our ensemble and solo performances whenever needed. Bob Knapp as a resident composer, arranger, director and performer. Thank you for your all around musical leadership, patience and hard work. We especially enjoy the trumpet playing to guide us through those hymns we aren't so familiar with, or when our voices aren't quite up to par. Thanks to you both for filling our church with beautiful music so routinely. It's much appreciated.

The Music Committee would like to thank Chuck Davis who is leaving committee this year. Chuck is a leader and supporter of so many events and committees at Georgetown Congregational, we are thankful to have had some of Chuck's time and appreciate his never-ending positive energy.

Finally, I encourage everyone with an appreciation for music and perhaps some hidden musical talent to participate in one of our musical programs. Your participation strengthens the church as a whole and is also very rewarding. It's a win, win for everyone!

Happy New Year to all,

The Music Committee

Guild

2005 Women's Guild Annual Report

January 30, 2005

Our year started in February with Beverly Knapp from the Council on Aging as our guest speaker. She gave a very good informational talk on the services, activities and programs that take place at the Senior Center which meets at our church three days a week.

March was our Missionary workday. Some people worked on tying quilts for babies. We were able to send twenty quilts to the ABC Quilt Mission. Other women counted and rolled pennies from the "penny jar," the proceeds which will be sent to Church World Service to help in their many mission projects.

April was our "Spring Social." We had 65 members and guests attend from several area churches. Our entertainment was the outstanding performance of "Jonah" put on by JT Turner and Sandy Nason. All enjoyed the performance and tea and goodies.

In May we went to the Pond View Restaurant in New Hampshire for our annual outing. Lunch was enjoyed by all.

We heard from Audry Magown, a former member of our church, that her church in Fort Pierce, Florida was badly damaged by one of the hurricanes. We voted to send \$200 to the United Church of Christ in Fort Pierce.

In September Rev. Jean Marachel was to come to talk about her up coming trip to the Dominican Republic. We were sorry to hear she was ill but she very graciously asked Sharon Benson to take her place. Sharon had been on a previous trip to the Dominican Republic so she was able to show some photos and tell us about her experiences, the people and the surroundings.

We were sorry we had to cancel our November and December meetings because of illness and a snow storm.

The Women's Guild meets in September, December, February, March, April and May. We invite all women in the church to come join us for fun, fellowship, mission projects and food. God bless you all.

Marion Harding

Mission Coordinator

REPORT OF THE MISSIONS COORDINATOR FOR 2005

There is much to be done in the way of missions and outreach to the community and world as a whole. We have seen much devastation this year from natural disaster and war. Many are poor and hungry. As a Church family, as individuals and groups, we seek to help those less fortunate than ourselves. Some of the mission activities this year are outlined below while other activities are reported by other groups, committees and/or boards:

- The Church School Valentines' Candy and Craft Sale raised approximately \$450 for Heifer International for the purchase of two llamas for a poor family in Bolivia and seven fish pools for families in Thailand to aid in the relief work from the Southeast Asian tsunami.
- One Great Hour of Sharing offering in March raised \$799.00. This was directed towards aid for relief/recovery efforts following Hurricane Katrina, in Southeast Asia following the tsunami, helping refugees in Afghanistan with home construction, providing tools for people in Bosnia to help them plant potatoes for families facing famine and assisting U.S. citizens whose homes were burned in the fires of California or destroyed by southern hurricanes in 2004.
- The Lenten Offering was divided with 80% being directed to the Church Sanctuary Fund and 20% to tsunami relief.
- In May a small group from our Church family participated in the "Walk Against Violence" sponsored by the Women's Crisis Center Inc. (now the Jeanne Geiger Crisis Center) of Amesbury & Newburyport and raised \$200.00 in support of this organization.
- Jeanine Murphy, Executive Director of Emmaus House, Haverhill, spoke to the congregation in May about its mission to end homelessness in our communities.
- The Junior Choir and friends presented "All Creatures Great & Small" in May and raised \$363.00 through a free will offering for Heifer International.
- Non-perishable food items and personal care products were collected on Children's Sunday in June and in November for Thanksgiving and delivered to Emmaus House.
- The Advent offering was divided with 80% being directed to the Capital Improvement Fund of our Church and 20% to a home heating assistance program.
- Christmas gifts were donated to H.O.M.E. (Homeworkers Organized for More Employment) in Orland, ME for poor children who would otherwise not receive gifts.
- Donations in support of the UCC Hope Shall Bloom Campaign for hurricane relief as well as tsunami relief in Southeast Asia and general world disaster relief amounted to \$1,805.00.
- Contributions to the Massachusetts Conference UCC for funding of outreach programs was 6.8% of our weekly pledges for a total amount of \$9089.00 for the year.
- The Neighbors in Need offering raised \$355.00 to support UCC programs.
- The Guild Penny bowl raised \$182.75 for Church World Service.
- 20% of the Church School offering, or \$18.90, was contributed to Emmaus House.

I attended the Spring Mission Team Convention of the Essex Association UCC in April at the Congregational Church of Topsfield for an evening of brainstorming and sharing of ongoing mission work at the various churches. Presentations were made by the Salem Mission (formerly Crombie Street Church) and the Boston Seaman's Friends Society.

Thanks to each and everyone for reaching out and making a contribution to our mission work. There is so much that needs to be done and so much that we can do. *"Life like a mirror, it never gives back more than we put into it."* Anonymous

Respectfully submitted,

Diane Townsend

Fair



Annual Report Beach Party Fair

The pails, shovels, beach balls, and the sun (for most of the time) came out for our annual Church Fair held on October 21-22, 2005.

We planned and prayed and ended up with a wonderful
2 day event.

Thank-you to our Table Chairs, Meal Coordinators, Our Church Family, Middle School and High School Youth, Boy Scout Troop, Brownie Troop, Over The Hill Band, Moonlight Production, and Erie Fire Company for helping to make the fair a big success.

We said this many times, the most important part of the Fair is the
“Fun and Fellowship”!

**Fair Total
\$12,554.25**

Bob Knapp and Janice Murphy

Flowers

January 21, 2006

Annual Report from the Flower Committee

Jaime Krenn and I have been busy again this past summer tending to the perennial garden the the Clark Street area of the church. It has grown into a beautiful area thanks to all the people who so generously donated plants from the gardens.

We have also started expanding the gardens to the area in front of the Church's sign which faces Andover St. We have planted more perennials in this areal. Our new focus has started on the areas at the front of the church next to the stairs. We will be working to beautify this area to accentuate the front of the Church.

The committee is also responsible for flowers on the communion table for Sunday service. We are thankful for all who contributed flowers/plants to this table throughout the year as they are so nice to see on Sunday morning.

We have both enjoyed this endeavor and look forward to another bountiful year of plants.

Michelle Brock

Flower Committee

Social

Report of the Social Committee 2005

Thank you to all who have helped with our coffee hours this past year. Coffee Hour (Fellowship Hour) is an integral part of our Sunday worship and our every day lives. Meeting new people, catching up on news, and maintaining our "community" are some of the many components of our coffee hour.

We were pleased to present two celebrations during our Sunday Fellowship hours, one for Eric's 5th year of ordination and, maybe not quite as joyfully, Joan Chatterton's retirement. We congratulate them both on their milestones! We also had our Fellowship Hall used by several families for special parties and celebrations.

Please consider signing up for a coffee hour. Although a few faithful families are always willing to help, we would like to see each family take one coffee hour during the Church year. This is also great community service for your children and a great chance for families to participate together.

I would like to thank Carol St. Pierre for her help in the past as my co-chair. Family obligations have made it hard for her to help out recently, however, all her help has been greatly appreciated.

Please do not hesitate to contact me if you would like to host a coffee hour..help is always available!

Sincerely,

Kirsten Davis
Social Committee Coordinator

Renovation

Report of the Renovation Committee

The Renovation Committee did not meet in 2005 as we await the results of Church Visioning project.

Respectfully submitted,
Chuck Davis Robert Knapp
Co-chairs

Safe Church

2005 Safe Church Committee Report

I have had the pleasure of working with six wonderful people over the last three year on a new Safe Church Policies, Procedures and Guidelines document. They are Brad Chute, Pam Sheehan, Richard Aberman, Tom Stewart, Tom Hamelin, and Peggy Smith. We have met faithfully every month during that time. All seven of us worked persistently and tirelessly to see this document to its completion. Some things in our church needed to be added to our daily church life procedures and other things were already there, they just needed to be refined and documented. We developed policies such the key holders policies. This included documentation the names of the key holders as well as educating them on what responsibilities they take when they use our facility. We developed a fire evacuation policy for the church and procedures for volunteers. The refinements were policies for our nursery, use of our kitchen facilities, and reporting incidents.

This document also required changes to our bylaws as a new committee needed to be added to our church to oversee these policies, procedures, and guidelines. This new committee includes one member from the Board of Trustees, one member from the Board of Christian Education, and a Safe Church Advocate. The Safe Church Advocate is a new position. This person is the chair of the Safe Church Committee.

A special Church meeting was called to accept these changes into our Church bylaws and was passed in March. At that time our committee stayed together until the new Committee member were chosen.

I would like to give special thanks to Allan Barlow who helped us refine this document into the format that it is today.

Respectfully submitted

Michelle Brock
Chair of the Safe Church Committee

Safe Church Advocate: Pam Sheehan (978-352-6329)

Other Safe Church Members: Chuck Davis (978-352-2157) & Tracy Southwick (978-352-6391)

We look forward to continuing the work of the Safe Church Committee in the upcoming year.

Pam Sheehan

Finance

Report of the Finance Committee

It was a year of change for the Finance Committee. First, we bid adieu to our chairman, Allan Barlow as he retired after many, many years of keeping track of where every penny went. We welcomed Kurt Hogan and taught him the secret handshake. We elected Bob Knapp as the new chairman, who promptly requested that George Desrochers keep track of our investments and be our liaison with our investors.

We are extremely blessed to have JoEllen Fielding & Peggy Smith continue to act as collector and treasurer. Most of us are unaware of the amount of time and effort they put into their positions. The finance committee wants everyone to know how thankful we are for their commitment and devotion.

We would also like to thank Ruth Jones, who covers things once in a while so that JoEllen can occasionally have a Sunday off. And a big thank-you to Dave Smith for putting our collectors records onto computer and creating our Advent & Lenten envelopes.

This year, to make things a little easier to track, we transferred some things around so that only our endowments are at A. G. Edwards. This will allow us to put this capital into longer-term, higher-yield accounts since the church is only supposed to use the proceeds from these donations. The remainder of our investments is with the United Church Foundation & Georgetown Saving Bank. This allows us to keep this money fairly liquid while still earning a decent return.

Finally, it is with great concern for our future that we present our 2005 Financial Report and 2006 Budget. Over the past 5 or 6 years we have been running a deficit averaging over \$20,000 per year. Until 2005 we were fortunate that our investments value (not including dividends) increased by an amount close to or exceeding this amount. Unfortunately this sort of hid the fact that we could not raise enough through our pledges and fund raising to pay our bills.

In 2005 our investments value basically remained unchanged, though we still received substantial dividends. We also received significantly less than what was originally pledged. We ended up taking \$20,000 from our investments to pay our bills and finished the year having spent \$30,000 more than we took in.

The outlook for 2006 is quite concerning. The amount pledged is actually slightly less than what we received in 2005. The only way we can spend less is to eliminate things like Christian Education, or Music or Lights. We have to trust that as a congregation, with God's help, we will find a way to make up the \$60,000 budget short-fall we have this year. Should we not, next years budget will be quite different.

We have every confidence that we will.

Respectfully submitted,

George Desrochers Kurt Hogan Robert Knapp

Collector

2005 Collector's Report

2005 Collection Plate

Description	Number	Pledged	Collected	Unpaid
		\$	\$	\$
2005 Pledges	90	112,386.00	88,684.00	23,702.00
2004 Pledges			4,617.00	
Regular Contributors			10,409.00	
2006 Pledges			900.00	
Loose Cash			3,867.00	
Church School			94.50	
Stewardship Total	90	112,386.00	108,571.50	(23702.00)

2005 Pledges by Range

\$	Qty	
1 - 300	16	
301 - 600	17	
601 -1000	20	
1001-1500	12	
1501-2000	15	
2001-3000	7	
3001-4000	1	
4001-5500	0	
5501-	2	
Total	90	\$112,386.00

2006 Pledges by Range

\$	Qty	
1 - 300	9	
301 - 600	16	
601 -1000	16	
1001-1500	14	
1501-2000	11	
2001-3000	7	
3001-4000	2	
4001-5500	0	
5501-	1	
Total	76	\$87,593.00

Respectfully Submitted,

JoEllen Fielding

Collector

Treasurer / Budget

2005 Financial Report and 2006 Budget

The following pages contain a basic breakdown of our church's income and expenses for the year as well as the proposed 2006 budget.

Each category has 4 columns of figures.

The first column (2004 Actual) shows what we received & spent in 2004

The second column (2005 Budget) shows what we planned for 2005

The third column (2005 Actual) shows what we actually took in & paid out in 2005

The fourth column (2006 Budget) shows our plan for 2006

At the top of page 1 is a recap of our financial assets at the start of the year.

Following that is a listing of annual receipts.

Finally is a review of our investment's performance. We acquire capital from our investments two ways. First in the form of dividends and interest, which are paid to us on a regular basis;

Second by having the various items (stocks, mutual funds etc.) that we possess increase (hopefully) in value. We only receive this if we "cash in" our investments, but it does affect our net worth.

The second page lists all of the ways we spent our money.

Beginning page 3 is a recap of our financial assets at the end of the year.

The next section demonstrates the annual results.

90 % of pledges and 100% of all other non designated income is used to keep the church running.

7% of pledges, a portion of special collections, and 100% of any direct appeals or fund raising is donated to those in need. (Missions)

3 % of pledges, a portion of special collections, half the fair proceeds, and investment income is set aside for our future.

When expenses exceed income, (We wish that was "If" instead of "When") we must dip into our savings to meet the short-fall.

The last section on this page explains where we do the dipping.

Page 4 presents the various Funds & Endowments that make up the church's assets.

The Finance Committee:

KURT HOGAN ROBERT KNAPP GEORGE DESROCHERS
Collector: JoEllen Fielding Treasurer: Margaret Smith

If you would like a more detailed financial breakdown please speak to one of the Finance Committee members

2005 Financial Report and 2006 Budget

<u>DESCRIPTION</u>	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
<i>Church Assets 1/1</i>				
Checking Account	29,301.63	16,761.51	16,761.51	18,610.40
Investments	386,537.18	411,691.39	411,691.39	390,608.32
TOTAL Assets	415,838.81	428,452.90	428,452.90	409,218.72
<i>Receipts</i>				
	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
Collection Plate	110,038.50	134,600.00	109,877.50	104,343.00
<i>Pledges, Regular Givers, Loose Collect</i>				
Special offerings/donations	8,666.00	6,025.00	17,211.14	10,025.00
<i>Advent, Lenten, Memorial etc.</i>				
Fund Raising	15,389.72	14,600.00	15,651.25	14,000.00
<i>Church Fair, Youth Groups etc.</i>				
Mission Giving	4,442.71	3,250.00	4,007.88	1,850.00
<i>Neighbors In Need, Disaster Relief etc.</i>				
Use of Facilities	12,845.00	13,900.00	14,160.00	11,610.00
<i>Theater Groups, Weddings, Sr. Center etc.</i>				
Investment Dividends	11,701.88	12,615.00	12,164.73	11,995.00
<i>Payments from our investments</i>				
Other	5,297.34	8,148.50	8,425.46	1,050.00
<i>Reimbursements, refunds etc.</i>				
TOTAL Receipts	168,381.15	193,138.50	181,497.96	154,873.00
<i>Investments</i>				
	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
Investment's change in value	32,813.34	26,401.11	-1,088.38	18,320.00
<i>Stocks, Bonds, Mutual Funds, etc.</i>				
<i>This can go up or down</i>				
Investment Dividends	11,701.88	12,615.00	12,164.73	11,995.00
<i>Same as Receipts</i>				
NET PROCEEDS Investments	44,515.22	39,016.11	11,076.35	30,315.00

2005 Financial Report and 2006 Budget

Disbursements	2004 ACTUAL	2005 Budget	2005 ACTUAL	2006 Budget
P Salary	60,575.92	63,175.04	63,175.12	64,438.54
A <i>Salary, Housing & Auto</i>				
S Insurance, Tax & Pension	18,943.61	26,396.02	27,775.91	27,445.04
T <i>Health Insur., Soc. Sec., Pension</i>				
O Reimbursed Expenses	280.21	2,000.00	209.38	2,000.00
R <i>Continuing Ed. & Business Exp.</i>				
Staff	34,814.22	38,270.13	35,895.22	38,346.04
<i>Office Mgr, Sexton, Organist etc.</i>				
Office Expenses	5,041.20	5,600.00	4,074.28	4,680.20
<i>Office Supplies, Xerox Machine etc.</i>				
Utilities	16,124.61	16,450.00	17,622.95	19,725.00
<i>Electricity, Telephone, Gas, Oil etc.</i>				
Maintenance	9,019.77	8,640.00	7,651.73	7,259.50
<i>Snow Rem., Cleaning Sups, Elevator etc.</i>				
Improvements	2,535.00	0.00	0.00	0.00
Insurance	12,770.40	11,600.00	11,562.40	14,000.00
<i>Liability, Comprehensive, Worker's Comp.</i>				
Missions	12,100.72	16,852.84	18,654.82	12,019.92
<i>To aid the needy, what comes in goes out</i>				
Conference Dues	3,356.52	3,400.00	3,510.84	3,510.84
<i>Support for the United Church of Christ</i>				
Christian Education	5,901.42	7,136.00	6,507.93	6,415.41
<i>Sunday School & Youth Groups</i>				
Worship & Fellowship	2,506.58	2,850.00	2,027.17	2,350.00
<i>Birthday Roses, Flowers, Punch etc.</i>				
Other	4,610.22	3,178.32	1,059.51	1,650.57
<i>Music, Finance exp., Miscellaneous etc.</i>				
TOTAL Disbursements	188,580.40	205,548.35	199,727.26	203,841.06

2005 Financial Report and 2006 Budget

Church Assets 12/31	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
Checking Account	16,761.51	19,420.75	18,610.40	0.00
Investments	411,691.39	423,023.41	390,608.32	378,570.66
TOTAL Assets	428,452.90	442,444.16	409,218.72	378,570.66
Net Change in Assets	12,614.09	13,991.26	-19,234.18	-30,648.06
<i>This will differ from the net gain or loss for the year because some disbursements are from the previous year and some still need(ed) to be paid.</i>				
Gain () or Loss (-)	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
Day to Day expenses	-23,862.18	-23,309.69	-28,144.44	-61,151.28
<i>Keeping the Church Open</i>				
Mission Expenses	0.00	-313.92	-2,809.76	-1,542.60
<i>Helping those in need</i>				
Investing in our Future	36,094.50	40,420.03	14,194.20	32,061.39
<i>Saving for improvements or emergencies</i>				
NET Gain () or Loss (-)	12,232.32	16,796.42	-16,760.00	-30,632.49
<i>When our Income fails to cover current expenses, we take money from our savings and investments.</i>				
Transfers for deficits	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
Reserve Fund	23,862.18	23,309.69	28,144.44	41,387.04
<i>For Day to Day expenses</i>				
Reserve Fund	0.00	313.92	1,703.92	0.00
<i>For Mission expenses</i>				
Diaconate Fund	0.00	0.00	1,105.84	1,542.60
<i>For Mission expenses</i>				
Elliott Endowment				16,150.55
<i>For Day to Day expenses</i>				
Pingree Endowment				1,956.32
<i>For Day to Day expenses</i>				
Renovation Fund				1,341.96
<i>For Day to Day expenses</i>				
TOTAL Transfers	23,862.18	23,623.61	30,954.20	62,378.47

2005 Financial Report and 2006 Budget

<i>12/31 Ending Balances</i>				
Equity & Liabilities	<u>2004 ACTUAL</u>	<u>2005 Budget</u>	<u>2005 ACTUAL</u>	<u>2006 Budget</u>
<i>What makes up our Assets</i>				
Bell Choir Fund	9.73	9.73	0.00	0.00
Capital Outlay Fund	6,255.34	10,125.34	9,193.64	11,525.63
Diaconate Fund	3,579.07	3,265.15	2,473.23	994.44
Heifer Project Fund	350.75	0.00	0.00	0.00
Memorial Fund	5,161.61	3,661.61	6,111.92	7,323.69
Renovation Fund	14,097.43	18,277.98	17,570.06	20,069.11
Reserve Fund	51,506.48	44,859.36	32,984.22	0.00
School Mission Fund	784.69	0.00	0.00	0.00
Youth Group Funds	436.00	0.00	315.41	0.00
Elliott Endowment	35,029.51	30,732.35	32,195.17	16,743.00
Dole Endowment	13,567.92	13,840.15	13,145.63	13,430.79
Pingree Endowment	6,017.14	6,137.87	5,829.86	4,000.00
Housing Endowment	290,423.51	311,534.62	289,384.01	304,484.01
Remaining Liabilities	1,233.72	0.00	15.57	0.00
	428,452.90	442,444.16	409,218.72	378,570.67

Funds are for dedicated purposes.

Money has been raised or donations accepted with the understanding
that they will be used for the stated purpose only.

Endowments are special donations to the Church with the stipulation that the original amount be invested but never spent. The Church may use the proceeds. We reinvest 10% of the dividends & interest back into the endowment to help it grow. Earnings are left in the endowment but are available should the need arise.

To have our **Assets** work for us, our **Funds** and **Endowments**
are invested in higher yield accounts.

We currently use A.G.Edwards, Georgetown Savings Bank,
and the United Church Foundation to handle this for us.

Nominating

REPORT OF THE NOMINATING COMMITTEE

The Nominating Committee nominates the following Church Officers () and Committee/Board members (* or **) to be elected at the Annual Meeting of the First Congregational Church of Georgetown.*

**The following are elected for a 1- year term.*

Moderator	Karen Flom*	Treasurer	Peggy Smith*
Clerk	Emily Knapp*	Collector	JoEllen Fielding*
		Asst. Coll.	Ruth Jones*
Auditors:	Dwight Southwick* & Gayle Fehlmann*		
Coordinators	Ushering	Donn Chatterton* & Charles Locke*	
For:	Missions	Diane Townsend*	
	Social	Kirsten Davis* & Janice Murphy*	
	UCC Delegate	JoEllen Fielding*	
	Flowers	Michelle Brock & Jamie Krenn*	

**The following are elected for a 3-year term with no restrictions on length of service.*

FINANCE COMMITTEE

Robert Knapp (2007) Kurt Hogan (2008) George Desrochers (2009)*

SAFE CHURCH COMMITTEE

Safe Church Advocate Pam Sheehan (2009)*

*The following are *elected for a 2-year term & restricted to 2 terms or **elected to fill a vacancy for the last year of a 2-year term & restricted to 2 terms.*

DIACONATE

Vivian Rasmussen	(2007)	Estelle Passeri	(2008)*
Cameron Davis	(2007)	Ralph Turgeon	(2008)*
Laura Zalewski	(2007)	Helen Snow	(2008)*
Bill Nutter	(2007)**	Beth Desrochers	(2008)*
Jeff Fitzpatrick	(2007)	Sylvia George	(2008)*

BOARD OF CHRISTIAN EDUCATION

Tracy Southwick	(2007)	Ruth Ann Cudmore	(2008)*
Carol Lutes	(2007)	Elizabeth Kalfin	(2008)*
Shannon Singleton	(2007)	Carla Bratland	(2008)*

BOARD OF TRUSTEES

Chuck Davis	(2007)	Steve Pinto	(2008)*
Steve LeBlanc	(2007)	Chris Pinto	(2008)*
Allan Barlow	(2007)	Jeff Gillen	(2008)*

MUSIC COMMITTEE

Donna DeSisto	(2007)	Bill Chicklakis	(2008)*
Joe Rawlins	(2007)	Pam Sheehan	(2008)*

NOMINATING COMMITTEE

Helen Snow	(2007)	Michelle Brock	(2008)*
Chris Comiskey	(2007)	Jeff Moore	(2008)*

Respectfully Submitted,

Chris Comiskey, Heather Hartford, Helen Snow and Diane Townsend