

BCC Cabinet Meeting Minutes

Date: 12/11/2022

Submitted by: Sanjay Cherian

In Attendance:

Name	Role	Voting?
Catherine Merrill	Minister	N
Ann Desrochers	Moderator	Y
Sanjay Cherian	Clerk	Y
Rena Duncklee	Treasurer	Y
Susan Haight	Trustees	Y
Bill Dunbar	Finance	Y
Amy Razzaboni	Outreach	Y
Candy Tiner	Publicity/Deacons	Y
Peter Bretschneider	Assistant Moderator	Y

The meeting started at 8:31 am with a prayer from Rev Cath. We had a voting quorum.

Calendar Review

- December 24th – 5:00 PM Christmas Eve Service
- January 1st – 8:30 AM Faith Formation Program for Families and Adults
- January 6th – Annual Reports Due
- January 20 - THM
- January 29th – Annual Meeting

Review of Prior minutes

- Sanjay will correct typo and add financial data table.
- Bill moved to accept the minutes with amendments, Susan seconded; the motion passed unanimously.

Stewardship Campaign

- 19 pledges, \$29,230 is where we currently stand.
- Cath: another round of letters is going out but we're not expecting much result.

Preliminary Budget Review

- Bill: we're currently about \$50k short.
- He walked us through charts comparing 2022 and projected 2023 expenses and revenues broken down by source/destination.
- Explained our rack pricing got us to \$3 something vs \$4.09 for street pricing of heating oil. He's planning on 1500 gallons.
- The biggest budgetary changes are fuel oil, up from \$4000 to \$6750. Snowplowing is a new expense, budgeted by projected snowfall to ~\$1000 for plowing and sanding.

- Salaries: minister's salary is based on conference rates for 2023. Other paid positions are based on a CPI adjustment of 8.7%. For a paid organist he's put in (\$500 + Charlotte Farwell balance) \$1000, at the request of the deacons.
- To conform with the maximum 10% shortfall required for annual meeting approval, we need \$40k in revenue. We can't depend on our surprise benefactor because their contribution is based on some variable circumstance (like annual bonus) and arrives late in the year.
 - Cash reserve requirements next year say we need \$50k in reserve.
 - The only source he sees available is dedicated funds and the only one with that much money is the capital fund. The general fund has \$20k in it.
- Sanjay: it may be appropriate to bring an unbalanced budget to Annual Meeting to force us to look at our situation.
 - Susan: agrees as long as this body brings a set of options to go forwards.
 - Bill: we need to bring a budget within 10% of balance.
 - Amy: can we make changes at Annual Meeting if someone comes up with something? Answer was yes.
- Discussion about effect on general and capital funds: we can wipe out the general fund, use a big chunk of the capital fund, or some combination of the two.
- Bill: doesn't want to take it from the trust funds, which used to be our standard approach, because it brings in \$7500 of income. The funds he's proposing taking from don't bear a lot of interest.
- Peter: confirmed we have another cabinet meeting between now and then so can we think about this for a month.
- Cath: looks at this situation and says the deficit is far greater than the variability in either revenue or expenses. In the end, it's a ditch we're looking at. Her sense is that there's only so many places this money can come from. Yes, there are unexpected donations but we can't and don't count on it. In the end, a dedicated fund is the smartest place to take the money from.
- Ann: thinks we're not waiting on many more pledges. Cath: it may be at most \$3-4k. Bill & Rena: Last year we had 25 pledges, we have 19 this year.
- Bill: looked at electric bills and we can get rid of the pole light and parking lot light and replace them with something that we don't pay for. We currently pay \$1000/yr for those lights.
- Cath: the minister's expenses are a significant component, bigger than the shortfall. Someone will bring it up. She can bring it up since it's uncomfortable with her in the room. What are the questions that will come up at annual meeting that amount to "couldn't we do it another way?"
 - Sue: there are a number of people out there who would ask "what did you do with the parsonage sale money?"
 - Cath: or should we get rid of the building? It's not the financial solution that's in question – we know the money has to come out of one of the identified sources.
- Peter: what's our membership? Cath estimates 60-100 and asked Sanjay who couldn't recall. Peter: what if we publicized the shortfall and asked if each member could put in \$100-150 to the keep lights on for the coming year. Then we could open it up to people who might need the church for future weddings or funerals. We can see what comes in. Can/should we do it?
 - Cath: logistically doesn't know of a list that has the names and addresses of people who aren't members of the church. She's not sure of the mechanics. Peter: maybe we can start generating the list with info from those of us who know those people.
 - Amy: understands where Peter is coming from. She is concerned about how if someone gives to church operations, is that going to decrease contributions to Outreach, THM, fundraisers, etc. Peter: there is a risk of that but maybe there are people in the past that needed our help that are now in a position to help us. Amy: agrees that possibility exists.
- Sanjay: there are two separate problems: solving the coming year's problem and coming up with a long-term solution. This is a recurring situation with no sign that it will correct itself.

- Bill: given where we are currently, our cash reserves can maintain us for at least 6 months into 2023
Ann: and that's if we got zero additional revenue so we could potentially make it through the year with our normal revenue.
- Bill: there have been cases where we got annual meeting to authorize taking money from a place (like trust funds) on a contingency basis, i.e. "if we have to."
 - Amy: things have miraculously worked out in prior years to where we didn't have to take that money. One of these years, we won't get a miraculous solution.
- Bill: are we post-pandemic and people will start coming back?
- Rena: how many letters went out for stewardship? Candy: 70-80. Ann: and that brought in 19 pledges.
 - Peter: how many people are on the email list for bulletins? Candy: doesn't know but it's more than the number of stewardship letters we sent.
 - Cath: but remember we email to individuals, not households like we do with letters. But it's the same pool of people.
- Bill: the Sandy Garvin bequest is coming in next year but we don't know how much. Cath: we have to assume it's zero. And it may not even come in next year depending on the complexity of her estate.
- Sanjay: We should separate the problems for discussion at annual meeting: short-term vs long-term. How do we bring to annual meeting where it's not an invitation to hip-shooting solutions to long-term problems.
 - Sue: for annual meeting, the problem isn't going away. We need to ask ourselves, "where do we want to be in 5-10 years?"
- Cath: is church sustainable with an average attendance of 10-15 people on a Sunday with a minister and a building? She doesn't think so. We could take revenue from all sorts of places but we need more bodies that are financially invested in this institution whether through THM, Outreach activities, or worship. To have a pledge base that's supporting < 50% of expenses is not long-term sustainable.
- Bill: doesn't think we're the only church that's in this predicament.
 - Cath: agrees and if the price of oil goes down, the situation will feel less critical.
 - Bill: a person from the Hollis church he works with at food pantry said their average attendance is 25 people. Cath: not sure that's accurate. They have 2 services. She wouldn't be surprised if their 8 am service has 25 people.
 - Cath: in talking to clergy people, she gathers that fortunate churches took a 50% hit on attendance during Covid. Many took a 70-80% hit. Bill: and a lot of churches have already started taking money from their trust funds. Cath: we are more fortunate than many but we are looking at an enormous ongoing ditch.
- Peter: the 2 pieces he hears are a long-term plan and short-term problem. For the short-term: should we create that email list? Megan must have a significant list of contacts. Can we create that letter? It would be nice to do it before Christmas because people may donate more this year at that time. Sue: would it be more beneficial to have it as a reminder letter to those addressed by current pledge letter who didn't pledge? Peter: doesn't want it to be a pledge but a one-time donation.
 - Susan: still goes back to thought that we sold the parsonage and what did we do with the money?
 - Peter: we have the money
 - Amy: and anything could happen to the building and we need to be able to respond to it. Individuals should understand because they too need to maintain emergency funds.
 - Peter: and the steeple needs to be fixed for \$175k which is more than we have in funds.

- Cath: understands what Peter is saying but she personally doesn't have bandwidth to handle it before Christmas. Peter: If it's a lot of work, we could delay to January. We missed an opportunity with raffle tickets to capture contact emails.
- Cath: if we are going to be a viable long-term organization, this is a discipline we need to foster – capturing our potential donor base systematically. There was discussion about whether we get this information through Venmo. Bill: we only get their user name.
- Sanjay: if he was receiving such a letter, he would prefer to be asked after the church has done its own thinking about the best they could do before asking for extra money.
- Peter: from a “marketing” perspective, it would be best to do it before Christmas. Raytheon will double any donation to organizations.
- Amy: this letter would also remind people of the things we do beyond keeping the lights on: supporting organizations, weddings, funerals. And it's a community church – maybe if we focus on that.
- Peter: one of the things he'd want to keep out of the letter is that the money would be used to keep the lights on. He would say, it's to support the running of the church for the coming year. By proxy, it supports things like THM and outreach.
 - Amy: agrees and we should focus on community aspect of the church.
 - Cath: and this is part of the long-term role of the church. Donors come in tiers. The most predictable donors are the ones who show up on Sunday morning.
 - Peter & Amy: there are people in town who don't come but will feel deeply impacted if the church closes.
- Cath: we need to think more broadly about our fundraising efforts, beyond “things we do in the social hall with food.” We have partner organizations who may be able to help us figure things out.
- Peter: can we start generating an email list? Would Candy be the central person? Candy: yes. Peter: will work with Donna to see what emails he can get. Cath: and then let's have a target date for an Easter fundraiser letter. Peter: can we fold in Amy's list and Megan's list of people they deal with? We won't use it all the time but once or twice a year.
- Cath: knows Bill needs reaction time to get budget together. Asks if he has enough from us. Bill: the budget is pretty much done except for figuring out where \$40k comes from.
- Peter: proposes we offer taking money from the capital improvements as one solution for annual meeting.
 - Sanjay: agrees but recommends making it the default proposal, i.e. if we can't come up with something better. His hot button is that we've crossed the line between problems to be solved by cabinet vs problems to be solved by the whole church.
- Cath: is happy to entertain creative solutions around her salary/hours but her financial reality is that she can't deal with much less than the current level. We could consider going to a less experienced pastor to save money. Bill: it wouldn't save anywhere near \$40k.
- Amy: if Cath dropped hours, she would likely not be available for funerals, etc. Peter: and it would take away from building the church up again. We would probably lose people.
- Cath: her parents are getting older and in February, she might get a call that she has to go take care of them. Peter: the church has her back for short-term absences.

Snowplowing Update

- Confirmed with Sue that we are all set with snowplowing.

Cleaning the Church

- Cath: the deacons' room is a mess. The giant table in there has never been used because Sue Laub said it was a valuable antique. We also have some antique bowls. Cath is wondering (not for financial reasons) if we can get these items to move on to their new homes to reduce clutter? She doesn't know the mechanics of getting them sold.

- Sue: Ron Pelletier (event center & antiques) went through the parsonage and pointed out things of value. If items were centralized, then he could take a look at them and tell us if there was a market.
- Cath: we may not be interested in getting rid of these items. Amy: if we're not using it and haven't used it for years and no one knows history or attributes sentimental value to it, she doesn't see why we shouldn't. Sue: people who have that much connection to the past likely aren't here anymore.
- Amy: someone might want the big table as a dining room table.
- Cath: to move into this new future, we need to clean up.
- Sue: agreed to have Ron Pelletier take a look at stuff, maybe in January or February.
- Peter: proposes we make a list of items to be gotten rid of by walking around the church. We can bring a list together in January and decide what we want to keep.
- Amy: the room with Christmas decorations has a ton of stuff that we don't know if we want to keep or not.

UMC

- Ann: will work with Candy to make this happen. We have to use the UMC's Facilities Use Agreement, not ours, for the Boy Scouts. Cath: the mailings that go to the UMC mailing list are written for pure UMC churches. They are very flexible for our case as a dually-yoked congregation. We can check with them if our use agreement would work.
- Ann: since our insurance is through them, we don't want to risk it. Discussion about insurance companies:
 - UMC is through Guide One.
 - UCC (health/etc.) is through Pension Boards.
- Bill: should we switch everything to UCC? Ann: should she get a quote? Bill: our insurance cycle starts in October so it wouldn't be until then. Ann will send Bill contact information.

Covid Response Guidelines

- Candlelight handholding in a circle on Christmas Eve with passing the flame ? It's not Covid-guideline-safe. Can she relax that as long as she makes it optional to participate? Consensus was yes.
- Should we be doing "God be with you" in a circle? Bill: doesn't see a problem. We can be in a circle and choose whether to hold hands or not. Cath: does this put pressure on people who aren't yet comfortable?
- Amy: if we spread out around the church would that be okay? Cath: we may lose the value of the practice if we are that far apart?
- Ann: maybe for now we ease in with special occasions like Christmas/Easter and don't do it for regular services.

Faith Formation

- It was a take-home activity in December due to health issues. We're going to try again in January.

Live Music for worship:

- Cath: hasn't reached out to Levi yet due to disruptions in her life. We want there to be more live music.

Fundraising Events

- The Christmas Faire made \$4,200 according to Rena. This includes THM, the raffle, and other items.
- Amy (on behalf of Donna): the raffle made \$2,001. Rena has a smaller number. The Soup & Chili was \$777.
- Rena: reimbursement for ingredient costs was almost \$500 for THM.

Deacons' Report

- Deacons met on Sunday, November 27, 2022.
- Milestone - There were 30 people in church on 10/23/22! Since we shut down for Covid in March 2020, there has only been one day, an outside service in July 2021, where we have had 30 or more people in worship. We were averaging over 50 people in worship for the 12 weeks before we shut down for Covid, so we are not there yet, but we are making progress!
- Live music in worship - Catherine will contact Levi to see if he is willing to play from the hymnal. The Charlotte Farwell dedicated fund may be used to finance some of this expense.
- Reviewed proposed Deaconate budget for 2023.
 - Continued planning/ preparations for Advent services and events and for Christmas Eve.
- There is a form in the bulletin each week for people to submit their requests to honor loved ones, which will be compiled and included in the Christmas Eve bulletin.

Finance & Treasurer's Report

BCC YTD Financial Summary	Actual Income	Actual Expenses	Income vs Expenses + / -
November	\$82,450	\$83,380	(\$930)

- Nothing new to report.

Outreach Report

- SHARE Christmas – We adopted 2 families for a total of 8 children
 - Drop off Dec 16th to SHARE
- Busy getting ready for THM and Christmas Raffle
- Decorated Fellowship Hall for Raffle/Christmas
- Helped Sue decorate outside of church

Pastoral Relations Report

- Hasn't met.

Trustees Report

- Got a delivery of oil from Shattuck because they didn't properly register that we had cancelled in August. We asked for the rate we would have paid on day of delivery. Instead of 5.50, they agreed to 4.08/gallon. We have received 2 email confirmations of cancellation this time.

Publicity

- No update.

Minister's Report

December 2022 (11/7 to 12/4)

- Averaging 26.25 hours/week, which puts me between 13.5 hours over to 16.5 hours under since Sept. 11. This time last year, I was averaging 27.1 hours/week.
- Supporting the family for the funeral of Chris Crowder
- Visiting Ethel Long in the hospital (thankfully she wasn't there long!)
- Planning the December and January CE sessions: Awaiting Advent and What is Baptism?

- Alerting the Deacons to the UMC Bishop's chalice auction.
- Contributing to the Advent rings for December CE.
- Pastoral counseling in person & on the phone.
- Publishing worship plans for Advent & Christmas and for Epiphany.
- Starting to coordinate with the Boy Scouts for a Scouting Sunday service in February.
- Writing the Christmas letter.
- Rearranging my commitments on 12/4 because I wasn't sure if I had Covid.
- Thanksgiving and the day after Thanksgiving holidays.

Services:

- 11/13: The church is where we can come to safely tell and hear the whole truth about the real world.
- 11/20: The thanksgiving we offer is part of what we steward.
- 11/27: How do we want to embody a divine meal, fully human and yet pointing at the divine?
- 12/4: When we need to attend to our humanness so we can welcome other in God's name.

Regular Meetings: Cabinet, Deacons, Clergy Support

New or Other Business:

- None

The meeting was closed in prayer at 9:47 am by Rev Cath.