

First Congregational Church of Saugatuck

One Hundred and Sixty-One Years



2021 Annual Report

Congregational Meeting
January 16th, 2022

FIRST CONGREGATIONAL CHURCH of SAUGATUCK

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Loving God, loving one another and serving the community, since 1860

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Annual Meeting Minutes

MINUTES OF THE 160TH ANNUAL MEETING

First Congregational Church of Saugatuck, MI – January 17, 2021

Meeting held via Virtual Meeting and In-person at the church

Moderator Phyllis Yff called the meeting to order at 11:02 am. Pastor Sarah Terlouw gave a devotional and prayer. The motion to approve a hybrid In-Person/Virtual Meeting by Phyllis Yff and seconded by Ralph Birkholz was approved. The motion to approve the minutes from the 2020 annual meeting by Connie Rusiecki and seconded by Pat Gentry was approved. The motion to approve the agenda for the 2021 annual meeting by Pat Gentry and seconded by Cathy Brockington was approved. Janna Rudich read a list of those members and friends of the congregational who had died in 2020.

2021 Proposed Budget – Treasurer/Moderator Moderator Phyllis Yff presented the proposed 2021 budget totaling \$124,782.00. Contribution budget was left the same as 2020. The capital campaign was completed in 2020 which repaid the roof expense. The balance in the endowment fund was explained. Information Technology went over budget because of equipment needed to provide virtual services, etc. during the pandemic. There are twelve Guest Organists and six Guest Pastors budgeted for in 2021. The Christian Education Director is still an open position. The Office Manager was given a salary increase but there are fewer hours being worked. The Pianist was given a 2.5% wage increase and the Sexton wage remained the same. The Pastor's salary remains the same but the distribution of the salary has been moved around. Ralph Birkholz asked how many Sundays the Guest Pastor budget amount covers. Pat Gentry asked where the Paycheck Protection Program money that the church received was shown on the financial reports. Motion to approve the budget as amended totaling \$124,782.00 by Tom VanTassel and seconded by Kristyn Boyce. Motion approved.

Board Nomination Slate – Moderator Phyllis Yff presented the nomination slate. Motion by Cathy Brockington and seconded by Connie Rusiecki to approve the slate of nominations was approved.

Unveiling of the 2020 Mission Board – The 2021 Mission Theme is Farm Faithfulness which is based on Palm 37. Easter Mission – Christ of the Villages in Nigeria, Summer – 8th Day Farm and FellInLove Farm, Fall – Christian Neighbors, Winter - Love Fund for Christmas.

Boy Scout Presentation – Barry Johnson recounted the history between the Boy Scouts and First Congregational Church. The Boy Scout troop has fourteen scouts and ten adults while the Cub Scout troop has fourteen scouts and six adults. In-person scout meetings and summer camps were suspended in February 2020 due to the pandemic so they have been meeting via Zoom. They will be buying a new equipment trailer and the proceeds of the sale of the old one will go to the church. He stated that the money generated by the Scout program stays in the state. Retention rate during COVID is 72%. Girls are also joining the Scouts but there are no female troops in Saugatuck yet. In 2019, the Scouts worked 500,000 service hours in Michigan. The Michigan Crossroads Council extends their thanks to the First Congregational Church for their long sponsorship of the Scouting program.

Open Forum – Cathy Brockington thanked everyone who provided special music in the fall. Linda Escott thanked Kristyn Boyce for her work for Sunday School summer. She also thanked the volunteers that helped the kids while the church was closed. Pat Gentry thanked everyone for their hard work and especially Phyllis

Yff and Pastor Sarah. Sign presentation-funds were approved last year to pursue a new sign for the church which would replace the sign currently located on the corner of Hoffman St and Griffith St. Quotes were collected last spring but was then put off due to the pandemic. Last fall it was revived and a possible sign for consideration is being presented. Because of our location in the historical district, we are limited as to the type of signage which will also need to be approved by the Historic District Commission. Tom VanTassel asked how the sign would be positioned on the property due to it being two-sided. Wendy VanTassel asked which sign was going to be replaced. Ralph Birkholz asked if the quoted price included lighting and installation. Cathy Brockington suggested down lighting rather than up lighting for the sign. Connie Rusiecki asked if the sign would be enclosed to prevent anyone from changing the letters. Ralph Birkholz spoke about his repair of the church steps, the possible repurposing of the stained glass window which was removed from the church during the construction of the new sanctuary, the effectiveness of our advertising, our investment strategy and church building issues. Pastor Sarah TerLouw explained that talks with Raymond James regarding our investments are ongoing and insulation for the church was installed when the roof was repaired. She also went over the various building usages of the church during the last year. Moderator Yff thanked Ralph Birkholz for all of his thoughts and work on the railings. Peggy Boyce congratulated Pastor Sarah TerLouw on the wonderful job she's done during the last year.

Meeting adjourned at 12:40 pm.

Janna Rudich, Clerk

“God is faithful, by whom you were called into the fellowship of his Son, Jesus Christ our Lord.” - 1 Corinthians 1: 9

Dearest Faith Family,

While 2020 felt like an exciting roller coaster of adaptation and reimagining what ministry could look like. 2021 felt like a non-stop ‘cha-cha’ dance. A little bit forward, a little bit back, a little bit to the side... At the start of our 161st year of ministry in Saugatuck, our congregation (along with the Church universal) planned for our great relaunching! Relaunching, as in: getting back to normal. Last January, we patted each other on the back for our flexibility and innovation, applauding ourselves for rising to the challenges of the pandemic. All of us were ready then to look to our future and get back to business. We wanted to worship in person again, kick off youth ministry, bring back potlucks and family game nights, lead worship at the nursing home again, visit our home members without the fear of passing along deadly germs, we wanted to be free to dream and reach and try things! We had plans to do all of that. But 2021 has undoubtedly been a stuttering kind of year.

We continue to adapt to a pandemic that is languishing on... In our efforts (which are holy, even if they are humble), we can know with certainty that God is here, God is providing, and God is still so very good to us!

For me, I know this year has contained vital lessons about inclusion and worship accessibility, lessons about learning to respect the comfort levels and liberties of my congregation, honoring sabbath when all I might want is to produce, and lessons about the tenacity of God’s Church during incredibly uncertain seasons.

This year’s ministry highlights (which are not insignificant!) feel bittersweet knowing that some of the incredible ministry that we have done and experienced together, weren’t always accessible to the whole congregation and the whole community.

It’s hard to look back on 2021 and be totally content with our ministry and all the many things that we did for love of Christ and for love of one another. Perhaps because our family of faith still is little scattered. The Bible instructs us to trust in the Spirit, to have faith in what is unseen, knowing the God is at work among us.

With that... I would like to share with you some of the highlights of the year.

- Early in the year Doris Hicks our Office Manager of three years, announced her retirement so that she could be more present with her mother who was experience the challenges of advancing Alzheimers. Doris departed with our gratitude and with our blessing for her road ahead. Since then, church leadership hired a new Office Manager, Sandra Lauer! Sandra has now been with the church for six months and has proved to be a wonderful addition to our leadership team.
- Last Lenten season for our worship time, we partnered with the creatives at A Sanctified Art to bring you the series - Again & Again: A Lenten Refrain. This was an incredibly enriching experience! I hope you enjoyed those worship videos and were able to come by the church to place a prayer on the “Lenten Prayer Wall.” One of the most moving aspects of this series was the Stations of the Cross that we offered on Good Friday. These stations explored the passion of Christ through the lens of the racial justice movement. My thanks to Wendy Van Tassell for helping stage and host this event for the community. It was a Good Friday experience that I certainly will NEVER forget!
- As an Easter gift to the congregation the church mailed out brand new photo directories.
- The church “re-gathered” for in-person worship on May 23rd, Pentecost Sunday! This was following a stretch of five months of pre-recorded worship videos. What an indescribable joy that day was! Praise God!

- In July the congregation had an opportunity to worship out at Fellinlove Farm, which was an absolute blast! Thanks to Cheryl Kaletka and her amazing volunteers out at the farm we were able to host a worship service in their farm yard, have a big potluck picnic, a scavenger hunt for the Sunday School class and they even opened up the lake for kayaking and canoeing! What a treasure!

The last five months of the year was when the “cha-cha” picked up speed. We've returned to some of our business as usual around the church. We are worshipping in person, the newsletter is back, our building is full of community groups, Sunday School is going, we had an excellent Advent series (Close To Home), we have even had some of those pot-lucks and fellowship moments we craved! But even as we move forward, we have continued to adjust and limit church programming to account for COVID, the comfort level of the congregation, and our willingness to invest during uncertain times.

Our theme for 2022 is “This Is My Church!”

Our leadership has learned a lot in 2021, and blessed with new knowledge, has set some goals for the congregation.

1. In-reach and out-reach work - reconnecting with our church members and community!
2. Lay empowerment - That's YOU! Empowering you to ministry, service, and creating.
3. Worship accessibility - We will be making some major investments in our sanctuary audio and online presence.
4. Reimagining our student and family ministry for the next school year - We are working on some fantastic programming ideas to fit the spiritual needs of our Saugatuck families.

Thank you for your fellowship. Thank you for being my partner in worship. Thank you for singing with me and praying with me this year. Thank you for your generosity. Thank you for your vision. And thank you for being the church.

In our 162nd year of ministry, I pray that God's continues to teach us about hospitality and accessibility, about the value of love and friendship. And I pray that as we continue to dance our little “cha-cha” dance, that we are at least on God's dance floor.

All together in Christ,
Rev. Sarah Terlouw

My Star Word for 2022 is "Journey". Initially I thought, "Where am I going this year?" but then I remembered the central message of last week's sermon—"There is always another way."

During 2021 our church family experienced many changes, as we navigated through the first year of the COVID 19 pandemic. We learned more new ways to worship and keep our congregation together at social distances. The Annual Meeting was a hybrid—some at home and some at church. With Spring, we could open up and be outdoors or indoors, with lots of space. Easter was a more individual celebration, as we were still online for services. By Pentacost, we were able to carefully be indoors together. I was finally able to introduce myself as your new Moderator. During all this time, our building was buzzing with activities: a Pizza Business, A.A. Meetings, a Counseling Business, and the office was open on its regular schedule. Numerous Housekeeping chores and building chores were completed during the "Wait".

Our theme for 2021 was "Farming Faithfulness" "Farming" literally, the project was to plant the vegetable and herb garden along the hillside. The harvest was modest, but all looked healthy. During our second summer of Music in the Park, many members demonstrated their faithfulness by providing baked goods and helping to sell them, while enjoying the fellowship and good music together. This was a very successful fundraiser for the church, as well as our parking lot took in more this year than ever.

We were able to resume some regular routines of worship and fellowship during the summer and fall. As we move into the new year, however, we find ourselves struggling with another variant of COVID and a huge wave of new infection. So we must adapt again.

In 2022, we will need to find other ways to keep ourselves together and strong. Our shift from a choir to small music ensembles has been very successful. For Advent, we were able to put together the Family Chime Choir to present a carol. Our hope is to expand this choir, by involving our young people.

Another way along our journey will be to provide a time of renewal, relaxation and study for our Pastor. When I consider how many times she has had to adapt the worship service and her duties during the last two years, I am exhausted trying to keep up. Consequently, after Easter, Pastor Sarah will be embarking on a 40 day sabbatical. During her time of renewal, we will work together as a congregation to find new ways to refresh and renew and strengthen our worship and our faithfulness.

We continue to work on several building improvements. The front entrances need our attention, both with the doors and the steps. An upgraded sound system will help our services, as we continue to provide online broadcasting along with our weekly in person worship. Two Art Projects are in the works, as well.

2022 will be an exciting year for First Congregational Church. I hope that you will join me to do the work of my Star Word and "always find another way". Please consider prayerfully the role that you can play as our congregation journeys forward in this new year. Remember—"There is always another way."

Births and Baptisms: none

Deaths:

Peggy Boyce	09/29/21
Gerald Bekken	10/25/21

New Members: none

Transfers: none

Weddings:

Andrew Rudich & Zoe Hoover	03/20/21
Craig Herwyer & Brandy Goodwin	09/25/21

As of December 31, 2021, membership count is 141.

Submitted by
Janna Rudich
Clerk

The year began, as the previous one had ended: online. In solitude. We returned inside on Pentecost. We're still learning our new normal. We've had our ups and downs, but through it all, God's love & grace were present each and every step of the way! Christian Education, too, has been developing. There were adult opportunities (mainly online this year) and we adapted our student programming throughout the year to fit our congregation's needs. Here's an overview of 2021:

Adult Christian Education Opportunities

- ◆ Weekly Lectio Divina Bible Study on ZOOM: part of the year on ZOOM, part in person.
- ◆ Lenten Book Study, Faith After Doubt, by Brian D. McLaren on ZOOM

Sunday School

- ◆ Easter postcards sent to those in Sunday School.
- ◆ Easter cards with "Prayer Square" inserts (handmade by Phyllis Yff) were sent to Middle School thru High School students.
- ◆ "Kid's Talk" returned online, with Pastor Sarah.
- ◆ We returned to inside Sunday School on Pentecost (May 23rd).
- ◆ Summer Sunday School Curriculum: "Celebrating God's Creation."
- ◆ Backpacks were blessed at our Homecoming Sunday in September.
- ◆ Grade level Bibles were given to Anna Birkholz, Hayden Birkholz, Parker Lampen, Liberty Kolev and Ryan Vander Molen.

Donut Club

- ◆ Donut Club returned in the Fall of 2021.
- ◆ Weekly discussion structure: (Faith 5) Sharing, Reading, Talking, Praying, Blessing
- ◆ Advent study included looking at symbols we use during the Christmas season and their meanings: wreaths, bells, stars, candy canes, colors of green and red, tinsel, wrapped packages, ribbon.

It's hard to believe, but our congregation's youth continued to grow even while the church was doing online worship only! When we returned in-person, we found that we needed programming targeted at multiple age groups. We started back in-person with two classrooms, an elementary level room (the Upper Room) and we re-launched Donut Club! Sunday School attendance, however, was uneven throughout the year, and we didn't want to put students in a position of being the only student in a classroom with their Sunday School Leader (talk about pressure!). So, for everyone's benefit we have combined the classrooms once again.

Also, to support our Christian Education volunteers (and to off-set any burnout) we have started Sunday School Duos, where we have a pair of leaders assigned to the classroom. Together the Duos can plan curriculum, swap leadership responsibilities and work together to foster a creative time for our church's students.

We have a few Christian Education Goals for 2022:

- Return to three adult studies series per year: Lent, Summer, Fall
- Re-launch "Grilled Cheese Wednesdays" next school year
- Refine our one multi-age Sunday School classroom to fit our congregation's needs
- And launch a monthly inter-gen worship night for our church families, next school year.

Thank you for another year of serving as Christian Education Captain. There are many people to thank, but I feel I need to begin with Pastor Sarah who (seemingly) effortlessly guided us through, keeping us connected and learning through this year. She's been a great support for me in this role. Thanks to the students, parents, participants and volunteers for walking this walk with us, either in person, online or both.

Together in Christ,

Linda Escott
Christian Education Captain

We made it through another roller coaster of a year everyone!! Congratulations and thank you for riding the ride with us. It's been a blessing to serve again this year. Thank you all for your support and help with greeting, Scripture, serving Communion, collecting offerings and sharing your many talents with us :)

From January through May 23, we continued online services only (many thanks to Pastor Sarah for all the time she spent recording, downloading and editing each week to provide a meaningful service for us!) Pulpit supply was provided by Rev. Tom Van Tassell on Jan 3, so Pastor Sarah could recover from Covid.

On February 21, the season of Lent began. We enjoyed another series provided by Sanctified Art with the theme of Again and Again (we wait). We had poetry read each week by members of the congregation - I apologize that I didn't make notes of who read each week, but thank you to all who did! It was beautiful. We were introduced each week to a piece of artwork with an explanation from the artist of what they were portraying in their pieces. We had special music most weeks. Thank you to Gary Cunningham, Danny Mayer, Bob and Mary Steenstra, Wendy Van Tassell, Cindy Raue, Cathy Brockington, Bob Ruddy, and Isabel and Daniel Noguera. A prayer wall was built and set outside of the church for the congregation and community to write down a prayer and weave it into the wall. Thank you to Cindy Raue and Pastor Sarah for your work on this! Then, on Good Friday, we all were invited to visit the Stations of the Cross. I unfortunately missed this, but hope all who made it enjoyed it! Special thanks to Wendy Van Tassell and, again, Pastor Sarah for setting this up.

May 23, Pentecost Sunday, we were finally able to join together again in our sanctuary! Many of us continued to worship online, but it was great to be able to see so many of you again! We've been in a hybrid state since then and it seems to be getting better all the time, with upgrades in the system.

On June 11, we had an outdoor worship service, enjoying a hymn sing following recommendations from the congregation. Thank you all for your suggestions! Sorry I couldn't fit everyone's favorites into the service.

July 4, we held a Patriotic hymn sing after worship. Again, thank you to everyone who stuck around for that. It made my heart swell up with pride:)

July 11, the service was held at Fell in love farms with a picnic afterwards. Thank you to Tom and Wendy for leading us in song and giving me the opportunity to explore the farm with the kids. We had a fantastic time digging in the dirt and getting eaten alive by mosquitos!

August 8 was our 3rd outdoor worship service for the summer. We had another hymn sing, getting to a few more of the requests I had missed in June. Thank you to Danny Mayer for the special music provided.

September 5 and October 31, Pastor Sarah and Tim were on vacation so we had pulpit supply from Wendy and Tom Van Tassell on those days.

November 7 was All Saint's Day. A special thank you to Danny Mayer and Connie Ruscieki for your music on this day.

November 14, Wendy Van Tassell again shared her lovely voice with us.

November 21 was Heritage Sunday, which is historically a non-performance kind of service, that always feels a little weird to me, but we sang familiar songs a'capella and it was a beautiful thing, I think.

Advent began on November 28. Decking the halls happened on the 27th. Thank you to all who came out to make this happen! The sanctuary, halls, Fellowship room...all look amazing! The blueprint "framing" of the Sanctified artwork was new this year. I hope you all enjoyed it as much as I did. Thank you to all the musicians and singers that brought their talents to us during this time. Cindy Raue, Cathy Brockington, Wendy Van Tassell, Danny Mayer, Connie Ruscieki, and the all new Chime Choir!!!

The Christmas Eve Candlelight service was again a success. Thank you Linda Escott for helping me sort out the candles:)

The first Sunday after Christmas was a welcome "calm after the storm" with a hot chocolate, coffee, tea bar welcoming us to worship in a relaxed environment.

Thanks again for another blessed year of service to (and with) you and God!

Blessings,
Kristyn Boyce

As everyone else has mentioned – we have come a long way since last January. And things just keep happening as far as this Covid-19 virus is concerned. Being in the midst of the fifth wave (first two, Alpha, Delta and now Omicron) – at least we know each wave has an ending. Continued prayers for the waves to settle down and just “Go Away”! Thanks for listening to me vent a bit.

On to the building report:

January/February-Chapel zone for heating was not working. Sales Heating did an annual check up while here. One of the fire alarms needed replacing. While here replacing the fire alarm, the Fire Dept wrote us up for inappropriate wiring on the commercial water heater. Called electrician to fix the wiring. We passed inspection.

March-Smoke detectors and CO2 detectors were installed. A plumber was contacted to upgrade all toilets to ADA height and drinking fountain removed. In order to replace drinking fountain – electric needed to be available to power the mandatory cooler for new fountains. Due to weather we decided to wait on bark delivery for the grounds.

April- ADA toilets have not been installed yet. Eight people assisted in the spring grounds clean up.

May- Received quotes from plumbers and contacted Unema to do the installation.

June- Toilets were installed and drinking fountain removed. Yellow stripes painted on front steps.

July – Working with Myrna on stain glass project.

August- New screen for sanctuary window replaced. NEW SIGN INSTALLED (Sun Ray Sign)! The old sign is being restored before its new home closer to the building. Once new sign is installed suggested to adding 21 one foot square bricks under new sign to ease mowing tasks. Also suggested to add hostas to each end of the new sign.

September – Elevator was repaired as well as automatic door opener for handicap door. Stained glass project on hold for now. White board was installed over drinking fountain hole.

October- Drain in parking lot was cleaned out. Two companies have been asked to quote replacing the two sets of double doors. Will get quote for sealing/stripping parking lot. Gutters need cleaning. Fall clean up Nov 6. Old Church sign restored and replaced by Sun Ray Sign.

November-Gutters cleaned. Stripes-a-lot suggested to seal and stripe the lot in late spring. Ten people assisted in Fall clean up.

December-Received only one quote for double doors. Not many people returning quests for quotes. Will pursue in spring. Signed contract with Parkway Electric to begin audio upgrade throughout the building. Parking lot light was repaired by Consumers Energy. Light bulbs and thermostats were replaced throughout the building to be more energy efficient.

Projects coming up for 2022:

- The parking lot will be resurfaced and lines painted
- The two sets of double glass doors will be replaced
- The audio equipment throughout the building will be upgraded.
- The railings along the east entrances are failing. One set has been re-secured but the rest also need attention. It is not an easy job by any means.

Future things to keep in mind:

- The buildings 7 furnaces will be replacing soon, they are close to 40 years old.
- The stone steps along the east entrances may need replacing. The stones are getting caught in the door sway space.

May God Bless us all in our future gatherings.

Cindy Raue

Building Captain

Hello everyone,

Our first seasonal mission partner of the year was Christ to the Villages from Nigeria; who we raised \$475 for. Christ to the Villages ministers to hundreds of people in 15 villages all across central Nigeria. Part of their ministry includes running a cashew farm to help the local villages. Our hope was to get communication or a message from them but they were dealing with Covid running through their community in the beginning of the year.

Our next seasonal mission partner was Eighth Day Farm! We had John, one of directors of the farm come out to share their mission and story with us! We took a noisy offering for them at our June outdoor service and raised just over \$500!

In July we celebrated our mission partnership with Fellinlove Farm by having our outdoor service and potluck at the farm. We got to witness the goats running out of their pen during the call to worship, all of our camp chairs being occupied by cats the second we stood up to sing, the kids were able to go out on canoes and kayaks, and Cheryl, the director, offered her testimony and mission for the farm during the service. A special thanks to all the ladies of the church who raised money for the farm at the Music in the Park bake sales. Between the bake sales and the offering during the service we raised \$528 (several people contributed returnable bottles and cans as well). Additionally we collected blankets earlier in the year for their pig Wally to cuddle and stay warm with during the winter. And I'm happy to report that as of last week when we visited the farm he is still loving his blankets. There are hopes of having our outdoor service there again next year!

In September we participated in the Crop Walk for hunger in Saugatuck with other local churches! Our church raised \$2,410 and the community wide total amount raised by Crop Walk was \$10,772! Next year is the 40th anniversary of Crop Walk in Saugatuck so be prepared to celebrate it big.

Pastor Sarah and I attended Christian Neighbors annual meeting back in October. Over the course of 2021 they've helped 485 families with rent/mortgage, and heating and electrical bills. Our church provided 95 cake mixes and 65 frostings for their Thanksgiving basket program and provided 22 presents for their Gift of Love program. The church also collected and dropped off 72 boxes of cereal throughout the year as well!

At our Christmas Eve service we collected \$661.70 For the love fund.

Additionally we collected 207 Family Fare receipts for Sylvia's place over the course of the year. Sylvia's Place is the domestic violence shelter of Allegan county. The receipts are part of the Direct your dollar program and can be cashed in for food, cleaning products and paper products for use at the shelter! Thank you all so much for your participation and generosity! It has been my pleasure to serve as your missions and stewardship captain this year!

- Tim

The beginning of the year found the church still in the middle of the COVID shutdown, but we were able to have a Trivia Night via Zoom on January 22 in conjunction with Meadowbrook Church in Novi. Our church had two teams who, though they didn't win, fared very well!

In person church services began at the end of May, while coffee hour after church was delayed until the end of June with a farewell reception for long time member Dottie Houser.

In June we again began to do bake sales at Saugatuck's Music in the Park on Wednesdays. Church members delivered their baked goods to the church or the park. It was decided that the first two weeks of proceeds would be used for Fell-in-Love Farm. The remainder of the proceeds will be split between new doors for the church, Hazardous Waste Day Project, Boys and Girls Club, and the Douglas Park Project. Before the end of the summer, it was decided that the Women's Fellowship would take over managing the bake sales and distributing the proceeds.

We held an outdoor worship service and picnic at Fell-in-Love Farm on July 11. Funds raised from the first 2 weeks of bake sales were used to pay for the church picnic which was attended by about 35 people. Activities at the picnic included a scavenger hunt, digging for worms, feeding fish, petting the menagerie of animals, and kayaking in the pond.

July 4th called for a strawberry shortcake sendoff for congregants to attend the 4th of July Parade after worship.

A homecoming potluck was held in September and on October 29 our drive-in movie plan was changed to showing "Casper" in the fellowship hall and the planned campfire had to be cancelled because of rain.

Heritage Sunday packets were distributed to members before the Heritage Sunday service and potluck on November 21. Approximately 32 people attended and to-go boxes were provided to those who wished to have them.

December 22 found several members out Christmas caroling! Thank you to Pastor Sarah, Linda Escott, Dan Mayer, Connie Rusiecki, and David Edwards for their wonderful gift of song!

Submitted by

Pat Gentry

Community Life Captain

No report submitted by the Congregational Care Captain

Our Congregational Care goals for 2021 were:

- Send care packages to our college students
- Reboot our Worship Services at the nursing home in Douglas
- Organize a summertime, “church-in-box” program for our families
- Continue to strengthen our Shepherds program

We weren’t able to meet many of these goals, mostly due to the uncertainty of the times and some of our programming being up in the air. But we did manage to print a beautiful new photo directory for the congregation at Easter time!

We hold the same goals for 2022, and I am happy to report that we have already scheduled our exam week care packages for our congregation’s college students. Our ministry at Douglas Cove will resume as soon as the pandemic abates and the staff give us permission.

All together in Christ,
Pastor Sarah

To all who gather in the life of First Congregational Church, we can look back on our accomplishments of 2021 with pride. Our gifts of time, talent, and treasures have made a difference in our church, our community, our nation, and even internationally. As we move into this new year, we can imagine and dream and create and fulfill God's plans for us in 2022.

We are a dedicated community of faith. Our dedication is shared through our goal: *Loving God, loving each other, and serving our community*. Every single week, we find a way to love God through worship, one another through fellowship, and the Saugatuck/Douglas area by sharing our gifts. Around this Mission is gathered all of our personal stories and experiences of Christian faith in action. Making our stories possible is the generosity of our congregation who unselfishly support the church. You are the people who provide and maintain both our physical facility and property, and our many spiritual ministries to each other and our community. We invite all of those who participate in our church's life to engage in developing and furthering First Congregational Church's stories of faith in action for the year 2022.

BUILDING COMMUNITY

- We are thankful we have beautiful spaces for worship, fellowship, and outreach – a mainstay in the community since 1860. Our facilities provide a gathering place where we can praise God, share hospitality, and experience inspiring ministry.
- We worship together in our large sanctuary surrounded by the power of God's love. Classrooms provide functional places for learning and spiritual growth. We share our licensed commercial kitchen with local start up businesses, our fellowship hall for coffee hours, activities and as a meeting house for local groups in our community. The church grounds are open spaces for locals and visitors alike.
- We invite the community to share our building by welcoming the local scout troops, Lakeshore Chorus, weekly recovery group meetings, confirmation classes, MCCC meetings, Groove classes, weddings, bible studies, outdoor worship services, and the many activities of our Women's Fellowship.
- We bring our church to the community through online services and events like bake sales at music in the park, sharing outdoor worship and coffee hour with people passing by and community picnics.

LOVING GOD

- All are welcome to worship and celebrate God's love and grace. Through song, sermon, and prayer we embrace the word of God and explore our relationship with God.
- In Sunday School our volunteers share their gifts of faith and teaching to our young through

stories, songs, crafts and activities.

- In Confirmation and new member classes we welcome those seeking to share in our ministries.

LOVING OUR NEIGHBOR AS OURSELVES

- Our gift giving in 2021 included Christian Neighbor's food pantry; Eighth Day Farm; Fell in Love Farm; participating in CROP walk; and our Love Fund.
- Each of us, in our own way extends the ministry of our church throughout our community and beyond. God is with us when we gather - from worship to education to serving – building in us team spirit and a light showing that we are alive, well, and willing to share our God-given life as neighbors with all.

The proposed 2022 budget of \$166,000 is our projection to fulfill our Church's missions, programs, and also to care for our building which both provides and receives gifts of our community. Contributions were increased to reflect changes in 2021 giving levels. Two major capital projects – doors and a new sound system will enhance our building and our ability to interact with our members and visitors in person or online. Also budgeted is Sabbatical funding to be added to our Pastor Call Letter.

Respectfully submitted by

Phyllis Yff

Treasurer

First Congregational Church of Saugatuck
2021-2022 Budget

Description	2021 Budget	2022 Proposed Budget	Inc (Dec)
Income			
Contributions	\$84,000	\$89,000	\$5,000
Capital Campaign	\$0	\$0	\$0
Money Market Transfers	\$32,317	\$64,500	\$32,183
Church Use	\$2,500	\$3,500	\$1,000
Parking Lot	\$3,500	\$9,000	\$5,500
Total Income	\$122,317	\$166,000	\$43,683
Expense			
Church Maintenance & Operations			
Advertising	\$2,600	\$2,600	\$0
Building Improvement	\$3,000	\$18,500	\$15,500
Delegate Travel	\$500	\$500	\$0
Dues / Assoc. Fees	\$1,732	\$2,300	\$568
Elevator	\$1,500	\$1,500	\$0
Information Technology	\$700	\$24,000	\$23,300
Insurance Premiums	\$3,200	\$4,040	\$840
Maintenance	\$4,800	\$5,600	\$800
Postage/Box Rent	\$700	\$890	\$190
Refuse Pick-up	\$190	\$190	\$0
Supplies	\$1,300	\$1,600	\$300
Utilities	\$11,000	\$11,000	\$0
Total Church Maintenance & Operation	\$31,222	\$72,720	\$41,498
Diaconate / Music			
Community Events	\$300	\$300	\$0
Guest Organists	\$900	\$900	\$0
Guest Pastors	\$750	\$1,500	\$750
Instrument Maintenance	\$400	\$600	\$200
Publications	\$250	\$750	\$500
Special Music	\$750	\$750	\$0
Supplies – Christian Ed	\$800	\$900	\$100
Supplies – Music	\$200	\$200	\$0
Supplies – Worship (Diaconate)	\$200	\$500	\$300
Supplies - Kitchen	\$300	\$300	\$0
Youth Programs	\$400	\$400	\$0
Total Diaconate / Music	\$5,250	\$7,100	\$1,850
Staffing			
CE Director	\$6,000	\$6,000	\$0
Choir/Music Direction	\$0	\$0	\$0
Office Manager	\$7,549	\$7,861	\$312
Pianist	\$5,780	\$5,780	\$0
Sexton	\$7,356	\$7,356	\$0
Payroll Taxes (Employer)	\$1,480	\$1,503	\$23
Total Staffing	\$28,165	\$28,500	\$335
Pastor Expenses			
Retirement	\$7,430	\$7,430	\$0
Housing Allowance	\$22,000	\$22,000	\$0
Employer Social Security Match	\$2,465	\$2,465	\$0
Salary	\$24,785	\$24,785	\$0
Travel & Publications	\$1,000	\$1,000	\$0
Total Pastor Expenses	\$57,680	\$57,680	\$0
Total Expense	\$122,317	\$166,000	\$43,683
Net Income (Loss)	\$0	\$0	\$0

First Congregational Church of Saugatuck Balance Sheet Prev Year Comparison

01/06/22

Accrual Basis

As of December 31, 2021

	Dec 31, 21	Dec 31, 20	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Checking				
Women's Friendship Circle	1,947.37	2,617.00	-669.63	-25.6%
Checking - Other	2,316.27	10,341.25	-8,024.98	-77.6%
Total Checking	4,263.64	12,958.25	-8,694.61	-67.1%
PPP - Chemical Bank Deposit	0.00	1,936.10	-1,936.10	-100.0%
RJ - Endowment Unrestricted Savings	249,784.43	148,518.42	101,266.01	68.2%
Building Improvement Fund	298.00	4,248.00	-3,950.00	-93.0%
CE / PF Funds	2,173.60	2,173.60	0.00	0.0%
Love Fund	3,189.20	2,426.97	762.23	31.4%
Memorial Fund	5,251.34	3,946.34	1,305.00	33.1%
Music Fund	500.00	500.00	0.00	0.0%
Total Savings	11,412.14	13,294.91	-1,882.77	-14.2%
Total Checking/Savings	265,460.21	176,707.68	88,752.53	50.2%
Other Current Assets				
Undeposited Funds	0.00	110.00	-110.00	-100.0%
Total Other Current Assets	0.00	110.00	-110.00	-100.0%
Total Current Assets	265,460.21	176,817.68	88,642.53	50.1%
Fixed Assets				
Building Improvements	69,815.00	69,815.00	0.00	0.0%
Total Fixed Assets	69,815.00	69,815.00	0.00	0.0%
Other Assets				
RJ-Endowment Restricted	300,000.00	300,000.00	0.00	0.0%
Total Other Assets	300,000.00	300,000.00	0.00	0.0%
TOTAL ASSETS	635,275.21	546,632.68	88,642.53	16.2%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Tax Liabilities	1,581.05	421.90	1,159.15	274.8%
PPP - Chemical Bank	0.00	15,821.52	-15,821.52	-100.0%
Total Other Current Liabilities	1,581.05	16,243.42	-14,662.37	-90.3%
Total Current Liabilities	1,581.05	16,243.42	-14,662.37	-90.3%
Total Liabilities	1,581.05	16,243.42	-14,662.37	-90.3%
Equity				
Opening Balance Equity	357,416.48	357,416.48	0.00	0.0%
Retained Earnings	172,972.78	112,650.97	60,321.81	53.6%
Net Income	103,304.90	60,321.81	42,983.09	71.3%
Total Equity	633,694.16	530,389.26	103,304.90	19.5%
TOTAL LIABILITIES & EQUITY	635,275.21	546,632.68	88,642.53	16.2%

First Congregational Church of Saugatuck
Profit & Loss Prev Year Comparison YTD
January through December 2021

01/06/22

Accrual Basis

	Jan - Dec 21	Jan - Dec 20	\$ Change
Ordinary Income/Expense			
Income			
Building Usage			
Classroom Rental	250.00	1,000.00	-750.00
Kitchen Rental	1,530.00	1,600.00	-70.00
Building Usage - Other	1,945.00	1,260.00	685.00
Total Building Usage	3,725.00	3,860.00	-135.00
Contributions			
Capital Campaign 2019-2020	0.00	2,773.05	-2,773.05
In-Kind Contributions	158.60	426.03	-267.43
Contributions - Other	88,562.00	80,167.52	8,394.48
Total Contributions	88,720.60	83,366.60	5,354.00
Money Market Transfers	0.00	10,000.00	-10,000.00
Parking Lot	9,889.07	3,594.42	6,294.65
Total Income	102,334.67	100,821.02	1,513.65
Gross Profit	102,334.67	100,821.02	1,513.65
Expense			
Church Maintenance & Operations			
Advertising	2,836.56	2,002.77	833.79
Building Improvement	3,493.75	1,689.00	1,804.75
Dues / Assoc. Fees	2,257.00	1,849.00	408.00
Elevator	977.80	793.50	184.30
Information Technology	2,117.45	1,347.26	770.19
Insurance Premiums	4,391.21	3,449.13	942.08
Maintenance	4,362.78	3,480.21	882.57
Postage/Box Rent	934.81	405.60	529.21
Refuse Pick-up	172.89	167.04	5.85
Supplies/Office Exp	1,468.74	870.44	598.30
Utilities	10,164.84	10,630.11	-465.27
Total Church Maintenance & Operations	33,177.83	26,684.06	6,493.77
Diaconate			
Community Events	17.59	408.49	-390.90
Guest Organists	750.00	525.00	225.00
Guest Pastors	450.00	0.00	450.00
Instrument Maintenance	1,770.20	0.00	1,770.20
Publications	728.80	176.71	552.09
Special Music	0.00	200.00	-200.00
Supplies - Christian Education	1,090.37	491.06	599.31
Supplies - Diaconate	538.66	221.57	317.09
Supplies - Kitchen	80.50	395.46	-314.96
Supplies - Music	214.00	198.20	15.80
Youth Programs	0.00	163.28	-163.28
Total Diaconate	5,640.12	2,779.77	2,860.35
Pastor Expenses			
Housing Allowance	21,999.82	22,000.00	-0.18
Retirement	7,430.00	7,430.00	0.00
Salary	27,250.08	24,799.98	2,450.10
Travel & Publications	1,084.83	840.34	244.49
Total Pastor Expenses	57,764.73	55,070.32	2,694.41
Payroll Taxes (Employer)	3,590.56	3,375.64	214.92

01/06/22
 Accrual Basis

First Congregational Church of Saugatuck
Profit & Loss Prev Year Comparison YTD
 January through December 2021

	Jan - Dec 21	Jan - Dec 20	\$ Change
Staffing			
CE Director	0.00	1,800.00	-1,800.00
Custodian/Sexton	4,944.00	3,842.00	1,102.00
Office Manager	6,476.14	4,466.00	2,010.14
Pianist	5,779.92	5,645.00	134.92
Total Staffing	<u>17,200.06</u>	<u>15,753.00</u>	<u>1,447.06</u>
Total Expense	<u>117,373.30</u>	<u>103,662.79</u>	<u>13,710.51</u>
Net Ordinary Income	-15,038.63	-2,841.77	-12,196.86
Other Income/Expense			
Other Income			
Investment Income			
Dividends	8,016.48	5,559.55	2,456.93
Fees	-5,620.32	-4,194.73	-1,425.59
Gain/Loss	98,869.85	72,410.68	26,459.17
Transferred Funds	0.00	-10,000.00	10,000.00
Total Investment Income	<u>101,266.01</u>	<u>63,775.50</u>	<u>37,490.51</u>
PPP Loan Forgiveness	15,821.52	0.00	15,821.52
Savings Account Funds Activity			
Building Improvement Fund	-3,810.00	0.00	-3,810.00
Love Fund	785.23	1,017.27	-232.04
Memorial Fund	1,305.00	169.95	1,135.05
Women's Friendship Circle	<u>-819.63</u>	<u>-1,523.11</u>	<u>703.48</u>
Total Savings Account Funds Activity	<u>-2,539.40</u>	<u>-335.89</u>	<u>-2,203.51</u>
Special Collection Activity			
Collections	19,047.77	8,426.50	10,621.27
Disbursements	-15,193.77	-8,276.50	-6,917.27
Refundable Deposits	100.00	0.00	100.00
Total Special Collection Activity	<u>3,954.00</u>	<u>150.00</u>	<u>3,804.00</u>
Total Other Income	<u>118,502.13</u>	<u>63,589.61</u>	<u>54,912.52</u>
Other Expense			
Non-Budgeted Expense			
Inkind Expenses	158.60	426.03	-267.43
Total Non-Budgeted Expense	<u>158.60</u>	<u>426.03</u>	<u>-267.43</u>
Total Other Expense	<u>158.60</u>	<u>426.03</u>	<u>-267.43</u>
Net Other Income	<u>118,343.53</u>	<u>63,163.58</u>	<u>55,179.95</u>
Net Income	<u><u>103,304.90</u></u>	<u><u>60,321.81</u></u>	<u><u>42,983.09</u></u>