



*In Loving  
Memory  
Of*

*Nancy Jane Noble Allen*

*Elsa Anna Stockerman Ashton*

*Frances Helen Reed Bonn*

*Walter Williamson Budlong, Jr.*

*Nancy Powell Dickerman*

*Myrle Lila Smith Dean*

*Betty Jean Eckard Herman*

*Marjorie Lee Platt*

*Elizabeth Ann Shippee Tanner*

\*\*\*\*

*Joan Diane Cosgrove Cilley*

*Glen Louis Corsetti, Sr.*

*Elmer Winslow Smith*

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## DOCKET

### 77<sup>th</sup> Annual Ecclesiastical and Corporate Meeting of the Congregation Greenwood Community Church, Presbyterian of Warwick, Rhode Island January 24, 2021, 9:30 A.M.

1. Opening Worship
2. Preliminary duties of the Clerk of Session
  - a. Certification of a Quorum
  - b. Reading of the Call for the Meeting
  - c. Reading of the Minutes of the 76<sup>th</sup> Annual Meeting, January 26, 2020
3. Roll Call of the Church Triumphant \* (*please stand*)
  - a. Unison Reading from Psalm 23

“The Lord is my shepherd, I shall not want. He maketh me to lie down in green pastures: He leadeth me beside the still waters. He restoreth my soul: He leadeth me in the paths of righteousness for His name’s sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for Thou art with me; Thy rod and Thy staff, they comfort me. Thou preparest a table before me in the presence of mine enemies: Thou anointest my head with oil; my cup runneth over. Surely, goodness and mercy shall follow me all the days of my life, and I will dwell in the house of the Lord forever.”
  - b. Reading of the Names of Our Dearly Departed
  - c. Memorial Prayer of Thanksgiving
4. Report of the Nominating Committee
5. Election of New Elders and Deacons
6. Election of Congregational Members of the 2021 Nominating Committee (*5, plus two alternates*)
7. Election of Two Auditors and Two Alternates
8. Presentation of Annual Reports and Auditor’s Report
9. Review and Approval of Pastoral Terms of Call for 2021
10. Presentation of the 2021 Approved Budget
11. Statement of Indebtedness
12. Other Business; Additional Motions
13. Adjournment
14. Closing Prayer
15. Benediction

\* *From Wikipedia.com.* In Christian theology, the Christian Church is traditionally divided into:

- **The Church Militant** (*Latin: Ecclesia militans*), which consists of Christians on earth who struggle as soldiers of Christ against sin, the devil, and "the rulers of the world of this darkness, against the spirits of wickedness in the high places." (Eph. 5:12)
- **The Church Penitent** (*Latin: Ecclesia poenitens*), also called the Church Suffering (*Latin: Ecclesia dolens*) or the Church Expectant (*Latin: Ecclesia expectans*), which in the theology of certain churches, especially that of the Roman Catholic Church, consists of those Christians presently in Purgatory.
- **The Church Triumphant** (*Latin: Ecclesia triumphans*), which consists of those who have attained the Beatific Vision and are now in Heaven.

**MINUTES OF THE SEVENTY-SIXTH ANNUAL MEETING  
OF THE CONGREGATION AND CORPORATION  
GREENWOOD COMMUNITY CHURCH, PRESBYTERIAN, OF WARWICK, RHODE ISLAND  
JANUARY 26, 2020**

The morning worship service was opened with the call to worship and a prayer by the pastor, the Rev. Dr. Stephen L. Clark, at 9:30 a.m. The 76<sup>th</sup> Annual Meeting was formally called to order by the moderator, the Rev. Dr. Stephen L. Clark, at 10:57 a.m. There being 65 members present, the Clerk certified a quorum. The call for the Annual Meeting was read by the Moderator. It was moved, seconded and voted that the call was in order.

It was moved, seconded, and voted to approve the minutes of the 75<sup>th</sup> Annual Meeting of the Congregation and Corporation of the Greenwood Community Church, Presbyterian, of Warwick, Rhode Island, held on January 27, 2019, as amended. The date in the title was corrected.

Pastor Clark asked the Clerk to read the names of those who transferred their membership to the Church Triumphant during 2019: Pastor Clark asked the members of the congregation to join together in reciting the words of the 23rd Psalm and led the congregation in a prayer for the dearly departed. Martha Ellen Glassmoyer Beard, Jennifer North Carlsten, David Carlton Dickerman, Robert E. Lee Herman, Esther Rose Zuchero Jackson, Ralph Richmond Matteson, Jr., Mildred Stewart Plouffe, Evelyn Evangeline Christelis Rae, Willard Dickson "Bud" Voigt, and Betty Calloway Votta.

Pastor Clark then introduced Elder Elaine Magyar, chair of the Nominating Committee.

On behalf of the entire congregation, Elder Magyar thanked the elders who will be leaving the Session for their valuable service. They are Joann Rudolph and Kristine Swanson.

Elder Magyar then presented the Committee's nominees for election to the office of elder: Dennis Charpentier, Joan Eichenfeldt, Denise Mair, Jeffrey Plouffe, and Matthew Majeika to be installed to serve 3-year terms (class of 2023) and Donald Sorgel to be installed to serve a 1-year term (class of 2021).

Pastor Clark called for additional nominations from the floor. Hearing none, he asked for a motion that the nominations be closed. It was moved, seconded, voted, and approved to close the nominations for elder. He asked the nominees to stand. Pastor Clark instructed the Clerk to cast a single ballot for the election of the above listed elders for the designated terms. The ballot was seconded, voted, and approved.

On behalf of the entire congregation, Elder Magyar expressed thanks to the deacons who will be leaving the Board for their dedicated service: Monika Algozino, Jean Brown, and Evelyn Robinson, and Sandra Olson who stepped down earlier in the year.

Elder Magyar presented the Committee's nominees for the office of deacon: Cheryl Bowser, Vera Koldyk, Louis Messier, Barbara Miller, and Nancy Sumrall to be ordained and installed to serve 3-year terms (class of 2023), Beverly Carson, Nancy Dickerman, Stephen Hall, and Sherry Phillips to be installed to serve 3-year terms (class of 2023), and Elizabeth Readett to be installed for a 1-year term (class of 2021).

Pastor Clark called for nominations from the floor for the position of deacon. Hearing none, he asked for a motion that nominations be closed. It was moved, seconded, voted, and approved to close the nominations for deacon. He asked the nominees to stand. Pastor Clark instructed the Clerk to cast a single ballot for the election of the above listed deacons for the designated terms. The ballot was seconded, voted, and approved.

Pastor Clark expressed thanks to the outgoing elders and deacons. The congregation demonstrated their appreciation with applause.

Elder Magyar presented the Committee's nominees to serve as alternate elders: Cheryl Casinelli and Susan Capobianco. Alternate elders will fill unexpired terms as needed until the next annual meeting election.

Pastor Clark called for nominations from the floor for the position of alternate elder. Hearing none, he asked for a motion that nominations be closed. It was moved, seconded, voted, and approved to close the nominations for alternate elder. He asked the nominees to stand. Pastor Clark instructed the Clerk to cast a single ballot for the election of the above listed alternate elders. The ballot was seconded, voted, and approved.

Elder Magyar presented the Committee's nominees for the 2020 Nominating Committee (5 at-large members are needed): Olivia Black, Jean Greco, Jesstin Jacobs, Catherine Maguire, and Kristine Swanson.

Pastor Clark called for nominations from the floor for the 2020 Nominating Committee. Hearing no additional

nominations, he asked for a motion that nominations be closed. It was moved, seconded, voted, and approved to close the nominations for the 2020 Nominating Committee. He asked the nominees to stand. Pastor Clark instructed the Clerk to cast a single ballot for the election of the above listed Nominating Committee members. The ballot was seconded, voted, and approved.

Elder Magyar presented the Committee's nominees as alternate members of the 2020 Nominating Committee: Evelyn Robinson and Debra Stacey.

Pastor Clark called for nominations from the floor for the position of alternate members of the 2020 Nominating Committee. Hearing none, Pastor Clark called for a motion to close the nominations. It was moved, seconded, voted, and approved to close the nominations for alternate members of the 2020 Nominating Committee. He asked the nominees to stand. Pastor Clark instructed the Clerk to cast a single ballot for the election of the above listed Nominating Committee alternates. The ballot was seconded, voted, and approved.

Elder Magyar presented the Committee's nominees for 2020 Auditors and Alternate Auditors (*2 needed for each*): Michael Snyman and Walter Sullivan for Auditors; Robert Gungle and Michael Desmond for Alternate Auditors.

Pastor Clark called for nominations from the floor for 2020 Auditors and Alternate Auditors. Hearing none, Pastor Clark called for a motion to close the nominations. The motion was seconded, voted, and approved. He asked the nominees to stand. Pastor Clark then instructed the Clerk to cast a single ballot for the election of the Auditors and Alternate Auditors listed above. The ballot was seconded, voted, and approved.

Elder Magyar thanked the members of the 2019 Nominating Committee for their diligent work in finding quality individuals to lead our church: Elder Joan Eichenfeldt, Deacon Cathy Schobel, Nancy Collins, Harry Curran, Sheila Curran, and Catherine Maguire, alternates Jean Greco and Jay David, and Pastor Clark, whose suggestions and guidance as an *ex officio* member were very helpful. Pastor Clark extended thanks to Elder Magyar and the Nominating Committee for their work and to the new officers for their willingness to serve. The congregation demonstrated their appreciation with applause.

Pastor Clark called for the presentation of the Annual Reports.

In the Pastor's Report the date of the 75<sup>th</sup> Anniversary celebration was changed to November 17, 2019. There were no further comments or questions on the Pastor's Report.

There were no comments or questions on the Clerk of Session Report.

There were no comments or questions on the Director of Music Report.

There were no comments or questions on the Worship Committee Report.

In the last line of the Director of Family Ministries Report there is an unnecessary "i" in the word "through."

There were no additional comments or questions on the Director of Family Ministries Report.

There were no comments or questions on the Director of Young Adult Ministries Report.

There were some typographical corrections to the Christian Education Report. In the first line of the Vacation Bible School paragraph, the spelling of "enjoyed" was corrected. In the section on the Church Library, Marcia Camp was added to the list of those thanked for their work and a period was added at the end of the paragraph. A period was also added to the last sentence of the Infant Care section.

There were no additional comments or questions on the Christian Education Committee Report.

There were no comments or questions on the American Heritage Girls Report.

There were no comments or questions on the Member Care Committee Report.

There were no comments or questions on the Mission Committee Report.

There were no comments or questions on the Personnel Committee Report.

There were no comments or questions on the Building and Grounds Committee Report.

There were no comments or questions on the Board of Deacons Report.

The Moderator offered a clarification to the Deacons Treasurer Report. In the next to the last line there should be an additional word *each*, "*ten (10) local missions were able to receive a total of \$400 each from the Deacons.*"

There were no further comments or questions on the Board of Deacons Treasurer Report.

There were some corrections to the Thirty-niners Report. The second sentence should read, "I would like to thank Linda Gungle, Sue Stock, and Nancy Dickerman for their faithful service of telephone calling and Evelyn Robinson who assumed Nancy's responsibilities when she was away." Also, it should read 2019 Officers, not 2018.

There were no further comments or questions on the Thirty-niners Report.

There were no comments or questions on the Presbyterian Women Report.

There were no comments or questions on the Presbyterian Women Treasurer Report.

Pastor Clark called upon Stewardship Committee Chair and Treasurer, Barry Baxter, to present the Stewardship Committee Report.

Elder Baxter began by paying tribute to his predecessor as Treasurer, mentor, and friend David Dickerman.

**Statement of Indebtedness:** Elder Baxter announced that using funds from the Capital Campaign, Greenwood's Line of Credit loan was paid off in December; and remembering Dave and his lessons, he was pleased to report that Greenwood Church ended 2019 with no indebtedness. The congregation registered its approval of the Statement of Indebtedness with hearty applause, in gratitude for the lack of indebtedness and in recognition of the financial leadership given to Greenwood for so many years by David Dickerman.

Elder Baxter then recognized and thanked the members of the combined Stewardship Committee and Investment Sub-committee listed in the Annual Report. He then reviewed the Income Summary for 2019 on p. 24, noting that \$47,376 of Investment Income was needed to balance to 2019 budget. This amount is \$9,376 more than was budgeted. Giving was \$3,000 lower than expected, but this is within 1% of our prediction, the result of good predictions by our 2018 Stewardship Chair Dennis Charpentier. Spending was about \$6,000 greater than expected because of new programs, office equipment, and staff bonuses.

Elder Baxter asked if there were questions. Matthew Majeika asked about the office equipment. Pastor Clark mentioned that one item was the new copier.

Elder Baxter then reviewed the Stewardship campaign. He highlighted the new Stewardship brochure and urged everyone to read it if they have not already done so. He referred to the numbers on pp. 24-25. While there is a decrease in the number of pledges and giving units, a substantial number of pledges increased. The average pledge is \$51 and the average giving is about the same, \$46, meaning that those giving, but not pledging, give about the same amount as those who pledge.

He then reviewed the Memorial and Endowment Fund. He distributed copies of the following revised version of the items on p.25 starting with the Summary of Investments.

<b>Summary of Investments for 2019</b>	
UBS Investments Balance January 1, 2019	
New Gifts to Memorial & Endowment Fund Principal During 2019	
Payments to UBS Line of Credit During 2019	
Funds Used to Support Operating Budget During 2019	
Market Value Change During 2019	
_UBS Investments Balance December 31, 2019	
<b>Summary of Line of Credit for 2019</b>	
UBS Line of Credit Balance January 1, 2019 (Roof & Bathrooms)	
Interest Charges During 2019	
Payments from Investments During 2019	
Payments from 75 <sup>th</sup> Anniversary Capital Campaign During 2019	
UBS Line of Credit Balance December 31, 2019	\$0.00

The Board of Trustees requires the Treasurer to provide a monthly analysis of the Fund's market value to enable the church to monitor the appreciation from the Fund. As of December 31<sup>st</sup>, 2019, the market value of the fund was \$ \_\_\_\_\_. The holdings of GCCP are \$ \_\_\_\_\_ more than one year ago due to very favorable market conditions more than offsetting withdrawals to support the operating budget.

We are appreciative of the effort of our Investment Committee members to manage the Memorial and Endowment Fund. Memorial contributions were made during the past year.

Gifts were made to the Fund by/for: Betty Votta, Bill Stock, David Dickerman, Doris Safford, Esther Jackson, Evelyn Rae, George R. Robinson (in memory of: parents Norman & Elizabeth Robinson, sister Marjorie Maier & her children, Fay Burlingame, Dr. Jack Robinson, brothers Robert Robinson, Norman & wife Edna Robinson, Everett "Larry" Robinson, and his son Lawrence "little Larry" Robinson.), Jennifer Carlsten, Mabel Fuller, Martha Beard, Mildred Plouffe and Presbyterian Women.

Elder Baxter noted that 2019 was a very good year for our investments. He pointed out the 2020 Budget Review on p. 26 and highlighted some points. One challenge is the need to use significant investment income to balance the budget. Staffing accounts for 73% of the budget. Operation and program expenses also continue to increase. The Table on p. 26 shows the different categories for income and expenses.

Elder Baxter asked if there were any questions on the Stewardship Committee Report. Several questions were answered. A question on General Expenses was deferred to the Budget presentation. The Memorial & Endowment Fund principal is the money given directly to the Fund. He explained the Memorial & Endowment Fund is critical to the ongoing support of the church and that using the interest on the Memorial & Endowment Fund enables those who have transferred their membership to the Church Triumphant to keep on giving.

There were no further questions or comments on the Stewardship Committee Report.

Treasurer Baxter then reviewed the Treasurer's Report. He explained in detail certain items on the Balance Sheet. He noted that many pledges to the Capital Campaign account will be received over the next two years. In answer to a question about the prospects for the growth of investments during 2020, Elder Charpentier replied that our investment advisor expects that it will be similar to 2019 because of the nature of our investments.

Elder Baxter discussed the use of investment income to balance our budget, using transparencies for illustration. He explained that a general "rule of thumb" used by investors is that if one spends 5% of the total value of the investments each year, the investments will continue to grow over time. We are currently using a considerably higher percentage. If we were to use 4.5%, that would be a total of \$29,504, not the \$40,316 needed to balance the 2020 budget. To reach the goal of \$29,504 we would need to increase envelope giving by \$10,811. We could do that if everyone increased their giving by 3.41%. He showed transparencies to show what that might mean to donors at various levels.

Treasurer Baxter then reviewed the Treasurer's Report, showing places where we exceeded the budgeted amounts. He suggested that we need to find new ways to fund some programs like the Wednesday night dinners and the youth summer mission trip.

There were no further questions on the Treasurer's Report.

Pastor Clark called on Clerk Magyar to read the Auditors' Report. The report states:

January 2020  
Greenwood Community Church  
805 Main Ave.  
Warwick, RI 02886

We have reviewed the financial records for the year ending December 31, 2019, at the Greenwood Community Church, Presbyterian, for the Treasurer, Deacon's Fund, and the Presbyterian Women's Association.

Everything appears to be in balance and complete.

Respectfully submitted,

Robert Gungle, Auditor; Sandra Ensey, Auditor

There were no comments or questions on the Auditors' Report.

Pastor Clark asked for a motion to approve all the Annual Reports, including the Auditors' Report, with the corrections noted above. It was moved, seconded, and voted to approve the Annual Reports, including the Auditors' Report, with the corrections noted above.

Pastor Clark turned the Moderator's chair over to Elaine Magyar, Clerk of Session, and excused himself from

the meeting during the presentation of the Pastor's Terms of Call. The Clerk recognized Treasurer Barry Baxter to present the Terms of Call for 2020. Treasurer Baxter referred the congregation to p. 32 of the Annual Reports and then explained the individual line items associated with the Pastor's Call. The Pastor's Terms of Call for 2020 are shown below:

**Pastor's Terms on Call for 2020**

Cash Salary	\$xxxxxx
Housing Allowance	\$xxxxxx
Social Security Offset	<u>\$xxxxx</u>
<b>SubTotal</b>	<b>\$xxxxxx</b>
 <b>Expenses to be reimbursed as vouchered:</b>	
Auto Expense	\$xxxx
Utilities	\$xxxxx
Household Expenses	\$xxxx
Professional Expenses / Book Allowance	\$xxx
50% Medical Co-pay	\$xxx
Pastor's Medical Deductible	\$xxx
Study Leave	<u>\$xxxx</u>
<b>SubTotal</b>	<b>\$xxxxxx</b>
 PC(USA) Pension Health Plan	 <u>\$xxxxxx</u>
 <b>Grand Total</b>	 <b>\$xxxxxxxx</b>

Clerk Magyar asked if there were any questions. There were none.

It was moved, seconded, and voted to approve the terms of the Pastor's Terms of Call as listed above.

Pastor Clark returned and was greeted with applause. He replied that it was an honor and pleasure to continue to serve as pastor. He resumed his role as moderator and called on Stewardship Chair, Barry Baxter, to present the budget for 2020.

Elder Baxter reviewed the budget on pp. 31-32. He explained various changes from 2019. Budget amounts were based on actual 2019 expenditures. The salary for the Director of Music now includes the amount previously designated for tuition reimbursement since he will be graduating. The Director of Young Adult Ministries is now budgeted for the full year. A new item to cover staff bonuses was added. He answered a few questions.

Pastor Clark thanked the Stewardship Committee for their work and asked for a motion to approve the 2020 budget approved by the Session. It was moved, seconded, and voted to approve the 2020 budget approved by the Session.

Pastor Clark thanked Treasurer Barry Baxter for all his work. The congregation showed its appreciation by its applause.

Pastor Clark noted that the Statement of Indebtedness was made earlier in the meeting by Treasurer Baxter.

Pastor Clark asked Clerk Magyar if there were any motions of thanks.

Clerk Magyar read the following motion from Financial Secretary Emmy Kmet.

I would like to thank all the Monday morning counters, Deb Stacey, Joan Eichenfeldt, Nadine Marchetti, Beth Fish, and especially Sue Desmond, for all their dedicated hard work in helping keep track of all funds that come into the church.

The motion was seconded and approved with applause.

Clerk Magyar read a second motion from Elder Kmet.

I would like to thank Marcia Camilleri Camp for her invaluable advice, inspiration and work in helping organize the church library.

The motion was seconded and approved with a round of applause.

Elder Magyar moved to accept the following expression of thanks from Office Administrator Carol Castergine.

I would like to take this opportunity to acknowledge some very special members of Greenwood Community Church.

- For gracefully volunteering to help out in the office during the past several months, Thank you, Cathy Schobel! For being cheerfully available to step in when I was unable to be at the office , what you did was to allow me time I needed to take care of my husband, Jimmy, without being worried about coverage at work. For this I am truly grateful.
- To all the faithful volunteers who month after month kindly come in,(sometimes at the very last minute) to collate, fold, tape and help with Fishermen's News, a great big thank you to: Martha Sommer, Judy Ruscito, Sheila Curran, Kitty Channel, Janet Swanson, Nadine Marchetti, Joan Eichenfeldt and Cathy Schobel. Fishermen's News would never get done without you ALL! You make my job so much fun!
- Ginny Jacobs, John Black, Alexandra Nichols, Matthew Majeika, John Pickup, it is a pleasure to work with all of you.
- Barry Baxter, thank you for all of your help and encouragement over the last five years.
- To all the members of Greenwood Church, many thanks for your kindness and unwavering love and compassion.
- A special thank you to Pastor Clark. You have been so supportive and understanding of my situation from the very beginning.

I am truly blessed by my Lord and Savior, Jesus Christ, to work for such a wonderful Church Family here at Greenwood Community Church.

Thank you all

The motion was seconded and approved with a round of applause.

Pastor Clark asked Clerk Magyar and the congregation if there were additional motions of thanks. There were none.

Pastor Clark called on Christian Education Committee Co-chair and Sunday School Co-superintendent Joann Rudolph who reported that the Sunday School Superintendents' Report had not been printed in the booklet of Annual Reports.

Pastor Clark asked for a motion to adjourn the meeting. It was moved, seconded and voted to adjourn.

Pastor Clark led the congregation in a liturgical prayer for the new year; the meeting adjourned at 12:45 p.m.

Respectfully submitted,

*D. Elaine Stedman Magyar*

D. Elaine Stedman Magyar  
Clerk of Session

Attested:

*Stephen L. Clark*

Stephen L. Clark  
Moderator

## 2020 ANNUAL REPORT OF THE PASTOR

From a March 17th email to Session: *"This is uncharted territory for all of us, and we are scrambling to adjust and do what is best. I think I'm correct in saying this crisis response is unprecedented in our lifetimes [if not our nation's history]. It pains me to ever have to cancel a worship service, not to mention a youth retreat that was long planned and so very much being looked forward to by all involved. As I mentioned Sunday, I take to heart the Hebrews 10:24-25 mandate, and have preached on it at least 4 times over the years here, "... let us consider how we may spur one another on to love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another." Those early Christians at times risked their very lives to be faithful to this mandate as they gathered in secret to worship. However, not only are we now legally obligated to comply, it is clear to me for various reasons (as it wasn't even less than a week ago) that this is a serious crisis which can jeopardize the physical welfare of our congregation and community. We are working on possible online alternatives for the Sundays we can't physically meet; I've asked John Black and Matt Majeika to look into ways we can equip our church to provide high quality live-streaming via the internet for remote worship. You may remember the Women's Bible Study Fellowship went to another church facility because of our lack of capability to provide high quality (and I emphasize "high quality") live stream/internet video. I could write more on this, but suffice it to say for now, this crisis provides incentive for us to make the best use we can of the communication technology currently available AND to do it thoroughly and well."*

And as I wrote in the Stewardship letter last fall, *"A friend recently quipped, 'The dumbest thing I ever purchased was a 2020 planner.'" I continued in that letter, "Lest we forget ... after nearly eight months of restricted activities, cancellations, Zoom meetings and online worship services, life and ministry continues unabated at Greenwood Community Church as we seek to adapt to 'today' and plan for 'tomorrow' by making the most of the gifts and opportunities God has given us in the day we have ... after all, we are where we are, when we are, how we are, in the midst of how it is, to do the work of the God Who placed us here!"*

As the following pages attest (and as our Board of Trustees President states so eloquently in his addendum; see pp. 28-29!), Greenwood Church faithfully adapted in 2020 to continually "... do the work of the God Who placed us here." In spite of (and in cooperation with) the necessary limitations, you found ways to creatively adapt and continue to provide a vibrant Sunday School and active youth ministry through King's Kids, Vacation Bible School, American Heritage Girls and 29Eleven Fellowship, a versatile and exceptional ministry of music, a still-vital and longstanding women's ministry, a supportive 39ers' fellowship (who, while missing the monthly gatherings, continue to watch and care for each other), a busily engaged and compassionate Board of Deacons, a wide-reaching and generous Mission focus, and a deep resource of selfless, talented, long-lasting, faithful, committed & conscientious volunteers. In your hands is the annual record of the accomplishments, news and other happenings of a unique year, reflecting that Christian growth, inspirational worship, financial stability, energetic ministries to all ages, visionary mission-mindedness, compassionate concern, mutually supportive cross-generational interaction, community engagement and all-around vitality continue undaunted and unabated at Greenwood into our 77<sup>th</sup> year!

One very happy 2020 memory for me was conducting the wonderfully celebratory January 11 wedding of **Director of Music John Black** and his beloved **Olivia**. Olivia has been such a tremendous asset to our music ministry and has been superbly supportive of her husband who has labored hard and creatively to present and maintain a high quality musical program using and developing available technology, instrumentalists and vocalists all while working on his second master's degree (see page 10). Music Associate **Alexandra Nichols** continues into her third year as a superbly talented, dependable and gifted support to our music ministry. Always-creative, resourceful and contagiously enthusiastic **Virginia Jacobs** enters her ninth year as Director of Family Ministries, and our multi-capable **Matthew Majeika** not only enters his second year as Director of Young Adult Ministries, but has also masterfully engineered/developed our new live-streaming broadcast ministry. October 2021 will see the 40<sup>th</sup> anniversary of the hiring of our ever-dependable sexton **John Pickup**, and our ever-cheerful, most engaging and welcoming Office Administrator **Carol Castergine** is nearing the end of her sixth year keeping our church office humming. I remain filled with gratitude for having been privileged to be your pastor now for over 24 years, and look forward with great anticipation to what God has in store for all of us in 2021!

/s/ Stephen L. Clark, Pastor



## ANNUAL REPORT OF THE CLERK OF SESSION

The Session held ten meetings and one special meeting in 2020. Because of the pandemic it was not possible to hold a joint meeting with the Board of Deacons in 2020.

Our congregation entered 2020 with 306 members on the active roll.

During the year 11 members were added.

2 by letter of transfer

1 by reaffirmation of faith

8 by confirmation

Our roll was reduced by 13 members.

9 by death

1 by letter of transfer

3 because of inactivity for two or more years

On December 31, 2020, there were 304 members on the active roll.

There were 3 baptisms during the year, one young adult presenting herself for baptism and two children presented by their parents.

On September 17, 2020, the Session voted to accept with regret the resignation from the Session of Elder Jeffrey Plouffe.

We are grateful for the ministry, leadership, and spiritual guidance of our pastor, the Rev. Dr. Stephen L. Clark, and the dedicated and faithful service of all of Greenwood's staff in this challenging year. We appreciate the energetic and creative leadership of our Director of Family Ministries, Virginia Jacobs, and Director of Young Adult Ministries, Matthew Majeika, who have worked tremendously hard to serve our families and youth by providing ways to bring people together and help our youth grow in their faith. We are thankful for the enthusiasm and talent of Director of Music and Choirs and Organist, John Black, and Music Associate, Alexandra Nichols, who have enriched worship both for those able to attend in person and those joining from their homes and for blessing us with hymn sings and concerts that lift everyone's spirit. We offer our special thanks to Church Office Administrator, Carol Castergine, who faithfully helps us carry out our responsibilities, sometimes from afar, and keeps us smiling with her warm, friendly greetings. Last, but by no means least, we are extremely grateful for the unfailing dedication of Sexton John Pickup, who responds to every request with patience and skill, keeps our church building looking wonderful, and who completed so many special projects around the church during the pandemic, from housekeeping tasks to repainting the church office! The Session and its committees also want to thank the congregation for its support during 2020. Above all we thank God for the gift of His Son, who teaches us patience and love, and the Holy Spirit, who guides us as we seek to follow God's will. We look forward to 2021 as we work together to continue to support one another however we can and to strengthen God's church here at Greenwood.

Respectfully submitted,

*/s/ D. Elaine Stedman Magyar*

Clerk of Session

Members of the Session: M. Barry Baxter, Dennis J. Charpentier, Joan Eichenfeldt, Emmy J. Kmet, H. Samuel Koldyk, D. Elaine Magyar, Denise S. Mair, Matthew S. Majeika, Wayne A. Meunier, Evelyn C. Murray, and Donald B. Sorgel. Stephen L. Clark, Moderator

## ANNUAL REPORT OF THE DIRECTOR OF MUSIC

In reflecting on the life of our church during this unpredictable year, I can't help but be filled with gratitude. It would be easy to lament the memories lost and dear friends we have so deeply missed during this time; instead, in considering the resilience of our church family, the continued work of the Holy Spirit among us in this community of faith, and the abundant blessings bestowed upon us in the midst of this tumultuous time, it is apparent that God has sheltered, nurtured and stayed us, and though our physical presence may be different in appearance, the work and spirit of Greenwood Church have continued as best as we have been able. This year more than ever, I feel a deep sense of gratitude to be part of the ministry of this church; thank YOU for your unwavering faithfulness, unceasing prayers, and constant support in every possible way.

Our Chancel Choir enjoyed two and a half months of in-person ministry at the start of the year, before pandemic restrictions prevented live ensemble singing. Since that time, we have enjoyed several choir fellowship nights on Zoom, gathering for prayer and virtual singing of favorite sacred choral works. As we head into the new year, we are starting a new virtual choir project; to accomplish this, each singer is recorded individually, and is then digitally layered together (in a VERY meticulous, time-consuming process!) to culminate in the full sound of the choir. I am very grateful to have Jennifer and Jessy Jacobs lending their technical support to the visual editing for this project; stay tuned for our video of Bach's famous "Jesu, Joy of Man's Desiring," set to be finished and ready for release in mid-February. We were devastated to mourn the loss of Nancy Dickerman in March, and more recently, of Myrle Dean; both of these faithful, talented choir members are very deeply missed in the choir loft and in our lives.

Our Youth Choir has been thriving, resuming in-person rehearsals in September. Though we weren't able to sing together, the children have enjoyed learning how to read music notation, basic rhythm skills, and proper chime ringing technique with our set of hand chimes. This ensemble published two videos: a lovely chime rendition of Pachelbel's "Canon in D," and a virtual choir video (individually recorded) of "Sing Noel" at Christmas. The children have also been playing our new set of Boomwhackers (pitched percussion tubes) and mallet percussion instruments. It is a tremendous joy to witness the enthusiasm, talent and faithfulness of our young people as they build the foundation for a lifetime of music ministry.

Our Handbell Choir was the first ensemble we were able to resume in person, commencing in May with Saturday afternoon rehearsals and blessing our worship with beautiful music during the prelude. We have taken advantage of additional rehearsal time to brush up on proper ringing technique, including different articulation techniques, and the use of a wide range of dynamics and expressive possibilities, offering exciting pieces in worship every month or so. Our lovely set of handbells adds a layer of color and beauty to our worship, and I am very grateful for the talented group of musicians who bring these instruments to life for us.

Upon the start of the pandemic, we began hosting weekly Hymn Sings on Facebook live, first from my living room, and then moving into Fellowship Hall on a monthly basis this fall. We enjoyed connecting virtually with members of our congregation (and beyond ... nation and worldwide!), hearing hymn stories from Pastor Clark, and keeping alive the vital instrument of sacred music during a particularly challenging time in our lives. We also modified our semi-annual concert series to fit pandemic restrictions, offering this program via our live stream with pieces presented by soloists and our music staff. We plan to offer a similar program this spring; details are pending, as we determine our best ability to offer sacred music given the limits of social distancing at that time. Our first virtual Vacation Bible School offered another opportunity for digital fellowship for our children; I so greatly enjoyed sharing a time of music with the students each day. Each of these digitally-modified events allowed our ministries to continue to reach members of the congregation, and for this I am deeply grateful; this technology has sustained us as we all continue to await a return to our in-person hymn sings, full worship services and jam-packed concert programs. I would be remiss not to thank the army of very talented soloists who grace our worship services each week; especially in the absence of the Chancel Choir, I am deeply grateful for their ministry, AND have been thrilled to welcome so many first-time soloists during the past year!

During all of this, I began the Master of Sacred Music program at Boston University in September, a degree comprised of seminary courses in theology and worship, as well as music courses, including organ performance, music history, music theory, and musicology. Due to pandemic constraints, my coursework is presently conducted online, with the exception of organ lessons, for which I travel to Boston weekly. In the first semester of this program, I studied American church history, the history and structure of Christian worship, and spiritual formation, as well as taking organ lessons, a music ministry seminar, and a music theory course in

analytical techniques. Each of these courses provided unique insight, inspiration and refinement in my professional development, and I am so greatly excited to share the fruits of this program with you during the remaining three semesters of study.

Meanwhile, Olivia and I recently celebrated our first anniversary, after a year that took us through the completion of a degree program each, the very successful start of Olivia's teaching career, the start of a new degree program for me ... and, yes, a pandemic. We count the Greenwood Church family among our most dear blessings, and from the bottom of our hearts, thank you for your love, prayers, and support. Personally, I give thanks to serve a church with such unceasing support from the leadership and congregation, and to work in tandem with a first-rate music team: our amazingly talented, humble, kind and compassionate Music Associate, Alexandra Nichols; and, of course, our steadfast "choir" for the past eleven months, my partner in life and ministry, Olivia. Both of these women of faith support our church, our music ministry (and your music director) in more ways than can be counted; we are truly blessed with a "dream team," including the incredibly talented, faithful, dedicated volunteers who comprise our ministry of music.

May we all remain safe and healthy through the new year, and may we ever increase our manifestation of the love of God in our corporate life and ministry.

Respectfully submitted,

/s/ John C. Black

Director of Music and Choirs, Organist

### **ANNUAL REPORT OF THE WORSHIP COMMITTEE**

On behalf of the Worship Committee, I want to thank and recognize all who took part in making 2020 a successful year for our worshipping families and congregation. We thank all our Acolytes, Greeters, Lectors, Deacons, Elders, members and visitors who took part in serving the Lord through our services of worship throughout all of 2020, including these past nine months we've been under Covid 19 limitations. Through the grace and blessings of the Lord we were able to maintain our numbers of volunteers through the participation of past and present Acolytes, Greeters, Lectors, Ushers, Deacons and Elders who served through their faithful commitment to the Lord and enhance our worship experience each and every Sunday throughout the year, even the Sundays we were limited to strictly on-line viewing. We greatly appreciate the expertise, dedication, thoroughness and many hours of time given by Elder Matthew Majieka in setting up and managing the live-streaming and video recording of our worship services, and doing a superb job of providing a high quality production, and doing it all on very short notice when the restrictions commenced.

Our constantly changing Worship Board in Fellowship Hall has been an inspiration to all who serve, and shows a pictorial story and example of the many new faces we are blessed to have serving the Lord and following His example of faithful service. Please check our Worship Board weekly for updated Bible verses and new pictures. If you wish to sign up to be a Lector, Greeter or Acolyte, please see me or call me 401-737-0480; remember, by taking an active role in worship you are serving our Lord. Training is available for all positions.

As we embark upon the threshold of a new year, we look forward to continued growth and new members joining and more families coming to and serving Christ. Our entire congregation must and will stand ready and vigilant to embrace all who enter the house of our Lord, and help direct and encourage them to follow the rewarding path of serving God. Our Worship Committee meets weekly before and after services and we encourage your feedback so we may better serve our Lord.

*"Heavenly Father we thank you for the many gifts You have bestowed upon us. Holy, holy, holy; we praise Your name and thank You for the wonderful opportunity to continue to serve as your faithful servants."*

Respectfully submitted,

/S/ Wayne A. Meunier

Worship Committee Chair

## ANNUAL REPORT FROM THE DIRECTOR OF FAMILY MINISTRIES

My annual report from last year started this way: *“What a great year we’ve had! As I write this report and reflect back on the year, I can’t help but smile from all the memories. I can’t wait to make more this year with the growth of the programs we have in place and the creation of new ones!”*

Only God knew what was in store for us in 2020. With His grace and glory we made it through. The outpouring of love and help for each other shined through! It proved that we are a family, whether virtually or live; we are one in Christ!

In March, we had to put a freeze on **Parents’ Night Outs**, most of the children’s activities, and the **Wednesday family dinners**, but we were able to continue with **King’s Kids**. We first went virtual, then in September we went live again, following all the CDC guidelines. We were able to have the **Formal Valentine’s Ball** in February, a wonderful **Talent Show** (*just before the pandemic restrictions were put in place*), and the annual showing of **The Polar Express**. We would like to thank John Black for inviting us to go **Christmas caroling** to several of our homebound members; it was great to see everyone, even if only at a socially safe distance. If you missed out on caroling with us, there’s always next year.

I would like to thank **Loretta Nelson** and **Nancy Sumrall** for their help with **“Parents’ Night Out”** up until it was put on hold in April. They are a pleasure to work with and so fun to be around. I also would like to thank **Lisa David** for her wonderful virtual “Vacation Bible School” this year and all she does for the church. We love the way she really “thinks outside the box.” Her virtual Sunday School lessons are outstanding and the kids are learning so much. **Krissy Swanson** and **Joann Rudolph**, what a great team you both make! Thank you so much for your fine work as co-superintendents. Thank you to all the Sunday School teachers ... **Cheryl Bowser, Claudette Palin, Oliva Black, Alexis Cobb, Vera Koldyk, Kristine Swanson, Cynthia Pisano, Matthew** and **Corrie Majieka** ... who all made the necessary adjustments for opening in-person Sunday School and giving their time and talents to make sure the children have the education and love for Jesus that they have. Thanks also to the “pre-pandemic” Sunday School teachers who served the first two and half months of 2020, **Jay David** and **Angie D’Albora**.

**King’s Kids** was able to continue and I would like to thank **Sherry Phillips** and **Cynthia Pisano** for their great ideas and passion for working with your youth. We continued with the **“Operation Christmas Child”** mission project again this year. Once again the members of the church were very generous in donating **seventy** boxes of gifts. From the Operation Christmas Child promotional material: *“Long before shoeboxes arrive in more than one hundred countries, volunteer National Leadership Teams train pastors and community leaders who want to share the message of the Gospel and bless children. The leaders learn how to host child-friendly outreach events, and how to implement ‘The Greatest Journey’ follow-up discipleship program.”*

Also, everyone involved with King’s Kids would like to thank **John and Olivia Black** for teaching the children new wonderful songs each week. Not only do they use the boom whackers and the chimes, but they are teaching them music reading skills they will use for a lifetime. Well done, Bravo!

After mid-March we had to put **“Wednesday Night Family dinners”** on hold. This was turning into a wonderful midweek ministry growing each week. We have had an overwhelming response to this midweek fellowship. The food was provided by the church and the pastor had been providing some additional “food” for thought in devotionals following the meal. We will continue this again as soon as possible.

I look forward to serving the church again with these programs and more, to spread the love of Jesus and glorify God. I believe we will come back from this, stronger and more committed to doing as Jesus would do.

*“Commit to the Lord whatever you do, and He will establish your plans.” Proverbs 16:3*

Respectfully submitted,

/s/ Virginia Jacobs

Director of Family Ministries

## ANNUAL REPORT OF THE DIRECTOR OF YOUNG ADULT MINISTRIES

It is without a doubt that I tell you this has been a difficult year. Many events and activities were canceled, including the Spring Retreat to Corinth, NY, the Summer Mission Trip to Nashville, TN, and our Fall Retreat to Camp Aldersgate.

We did have a few successful events at the very beginning of last year, though. In January, we held our **ANNUAL OVERNIGHT LOCK-IN** at the church, which was a lot of fun. We played many games, watched a few movies, and, of course, had a giant Nerf war.



YOUTH MINISTRIES

The **Annual Talent Show** was a huge success this year, and it was the last time we actually had the whole church together before everything got shut down due to the pandemic. It's always a blessing to see such support for our group and all of the talented performers that give their time and dedication to making the event a success. Thanks to **Rob and Wendy Petrucci** for so faithfully and thoroughly coordinating and directing all the mechanics of this wonderful all-church event each year.

We finished the school year with remote Zoom gatherings on Sunday nights. It was a struggle to change the format of our gatherings in such an abrupt way, but we adapted. We also "celebrated" the graduation of two seniors, **Henry Hersum** and **Rachel Porcaro**, the confirmations of **Gavin Carson**, **Lindsay Cobb**, **Henry Hersum**, **Andrew Jones**, **Owen Phillips**, **Rachael Silva** and **Lela Starr** on Pentecost Sunday, and the baptism and confirmation of **Carissa Dawn Koop** on Father's Day, June 21

While our official Summer Mission Trip was canceled this year, we made the best of it and created our own. We called it **SUMMER MISSION: HERE** and used it as an opportunity to serve the local community in Warwick. We spent a long weekend together (primarily outdoors) worshipping together, studying the Word of God, and serving the community. While it was not an exact replacement for our typical Mission Trip adventure, it was refreshing to still do some sort of mission service this summer and learn how to better serve the community that we dwell amongst on a daily basis.

I have always been a firm believer that fellowship shouldn't stop with the seasons. So we continued to meet at our house weekly this summer for fellowship around the fire pit. The laughs and memories we shared in this time helped us all to remember the good times that we celebrated before this pandemic, and to cherish these moments that we have shared together over this season.

This fall we started meeting in-person again for our weekly Sunday night gatherings. We've studied some great topics together, including a "**How Do I?**" series focusing on commonly asked questions and an "**Apologetics**" series to better equip the students to share their faith with others.

Attendance at 29Eleven gatherings has been a bit low this year after the start of the pandemic limitations in March. We've been adapting our format to best meet the needs of the faithful few who continue to attend and remain in pursuit of those whom we haven't seen in a while. Whatever circumstances we encounter, I believe it's important to remain consistent and keep this group as a safe place for the teens of our church and our community. None of this outreach was possible to do on my own, and I am forever indebted to our leaders who have come alongside me to better reach and serve these students during this time. Thank you, **Cindy Pisano**, **Karen Lockhart**, and **Corrie Majeika**. Your work does NOT go unnoticed!

I'm not sure we did everything right, (in fact I'm sure we didn't), but we're still meeting regularly in hopes that we can move back into a growth phase. Until then, we remain patient, holding what we've been given with open hands.

Respectfully submitted,

/s/ *Matthew Majeika*

Director of Young Adult Ministries

## ANNUAL REPORT OF THE CHRISTIAN EDUCATION COMMITTEE

The duties of the Christian Education Committee are to plan and supervise the various Christian Education programs of the church, and we have tried to carry out this charge to the best of our ability in the challenging year of 2020. As you will read in the Sunday School report, our co-superintendents, **Joann Rudolph** and **Kristine Swanson**, have done an outstanding job of recruiting Sunday School teachers and offering Sunday School programs throughout the year. When everything was shut down in the spring, **Director of Family Ministries Virginia Jacobs** began posting weekly lessons on the Sunday School Facebook page. She also met regularly with the **King's Kids** via Zoom, helping them keep contact with one another, joining in prayer and games online. Similarly, **Director of Young Adult Ministries Matthew Majeika** met online with the older youth. As an example of their creativity, Matt and Corrie kept in touch with the youth by dropping off prizes for online games on the doorsteps of the lucky winners.

During the summer the Committee met via Zoom to develop a plan to begin Sunday School and youth activities at the church safely in September that included screening procedures, mask use, hand washing, and social distancing and that was then discussed and approved by the Session. In addition to the small, in-person classes that have been meeting each Sunday right after worship, **Lisa David** records and posts a weekly lesson on the Sunday School Facebook page. These have many, many viewers of all ages!

The adult class has also continued to meet, led by Kevin Golde. At first they met entirely by Zoom. Now a small group meets in the parlor before worship each Sunday and is joined via Zoom by others, some from as far away as Florida. They have been reading and discussing the Bible passages in the **Revised Common Lectionary for Sundays and Holidays** from the **Presbyterian Mission Agency** website and would welcome new members to their class.

**Lisa David** also organized and ran an online Vacation Bible School in July. The theme was **Knights of North Castle – Armor Up with Truth, Justice, Peace, Faith and Salvation!** Kits containing handouts and craft supplies were handed out the weekend before, and children logged in each morning to share the day's Bible story, Knight's adventure, and music led by Pastor Clark and Director of Music John Black. While we all much prefer being able to meet in person, the participants had fun and shared in Christian fellowship.

Our youth group leaders have been doing a fantastic job with pandemic-style activities for **King's Kids** and **29Eleven**. Read the reports of our Director of Young Adult Ministries and Director of Family Ministries to learn more! Just before the world shut down to curb the spread of the coronavirus, many shared in producing and enjoying a successful **Talent Show** in March. Thanks to everyone involved, especially director **Rob Petrucci** and assistant director **Wendy Petrucci**; thanks, too, to all who so generously supported our young people by your presence and your donations.

In place of our usual **Advent Wreath** workshop, the Committee assembled packets with the foam base, candles, candle holders, and instructions for those who wanted to make a wreath at home; and we were delighted that quite a few people took one of these kits home with them.

The Christian Ed Committee also is responsible for our church library, which is a valuable and underutilized resource for our congregation. **Emmy Kmet, Marcia Camp,** and **Dena Janson** have organized and continue to update our collection, and we are grateful for their efforts.

A program supported by the Christian Education Committee that has been greatly missed is the Wednesday Night Family Dinners. These bring together members of our Greenwood family of all ages for good food, fellowship, and a devotional from Pastor Clark or the occasional video presentation. We look forward to the time when we can safely join again in such fellowship. We are also grateful to **John and Olivia Black** (along with other vocalists and instrumentalists) for filling the void with their **Wednesday evening Hymn Sings!**

I want to thank all the members of the Christian Education Committee for their creativity, energy, dedication, and hard work during the past year as they have continued to work tirelessly to help the children and adults in congregation to grow in their faith as they study, worship, and pray with one another.

Respectfully submitted,

*/s/ D. Elaine Stedman Magyar*

Chair, Christian Education Committee

## ANNUAL REPORT OF THE SUNDAY SCHOOL

The Sunday School program of Greenwood Community Church, Presbyterian brings the Word of God to the youngest members of our congregation. Our classrooms are staffed by dedicated, experienced volunteers who faithfully prepare lessons, bulletin boards and craft activities for their students.

The COVID-19 pandemic brought changes for everyone in March 2020. Our classes stopped meeting in person at that time and resumed in September. Our current Sunday School rolls include fifty students, with about a dozen students in attendance each week.

We are grateful for our faithful teachers: **Cheryl Bowser, Olivia Black, Claudette Pailin, Vera Koldyk, Kristine Swanson, Alexis Cobb, Cynthia Pisano** and **Matthew and Corrie Majeika**. Our “pre-pandemic” staff included **Angie D’Albora, Jay and Lisa David**; Lisa continued on this fall as our online Sunday School teacher for those who chose to remain at home.

Our **Lenten Mission Project** benefits **Heifer International**. The students and the whole congregation generously contributed coins each week. The total collected was \$1,070.63. The Mission Committee added funds so that we were able to give \$1,200 to Heifer.

Throughout the year, Sunday School students participate in worship services in the sanctuary. **Youth Sunday** was held May 24. Graduating seniors **Rachel Porcaro** and **Henry Hersum** shared messages from the pulpit about their faith journeys. On **May 31, Pentecost Sunday**, the following students were confirmed as members of the congregation: **Gavin Carson, Lindsay Cobb, Henry Hersum, Andrew Jones, Carissa Koop, Owen Phillips, Rachael Silva** and **Lela Starr** (*editor’s note: Carissa Koop was actually confirmed in a special ceremony after she received the Sacrament of Baptism June 21; she wished to be baptized at a time her family could be present*). Sunday School teachers were recognized and duly installed during the service on **Christian Education Sunday, October 25** (*another editor’s note: I made the observation during worship that this was the first time in over sixty years that Angie D’Albora was not among those teachers being installed, due to pandemic concerns ... I/we hope she’s back with the Sunday School soon! – Pastor Clark*) Bibles were presented to the following students: **Sophia Curran, Akeelah David, Katherine Hebert, Juliette Majeika** and **Shay Rosario**.

The **Vacation Bible School** program took place in July in a new format. **Lisa David** held a ZOOM Vacation Bible School session online each morning, with music led by Director of Music John Black and Pastor Clark. Students had take-home kits full of materials to help them participate from home.

When our Sunday School classes resumed on September 27, meeting time was set at 10:30-11:00 AM. A plan was in place to provide safety for participants during the pandemic. Hand washing, social distancing and masks became a regular part of classes. Grades PreK-5 had lessons from **The Jesus Storybook Bible**. Via Facebook, **Lisa David** presents an online version of each week’s lesson which coordinates with the in-person lessons. Each family has been provided with a copy of **The Jesus Storybook Bible**. Students in grades 6-12 have been studying the **Gospel According to Luke**.

We are so thankful to the Sunday School staff for their flexibility and creativity during this year of changes. They have kept alive the Word of God in our children’s minds.

Respectfully submitted,

/s/ Joann Rudolph and Kristine Swanson

Co-Superintendents of the Sunday School

## **ANNUAL REPORT OF THE AMERICAN HERITAGE GIRLS**

**American Heritage Girls (AHG) Troop 3130** is halfway through our sixth year of being chartered by the Greenwood Community Church, Presbyterian. Our troop continues to thrive. Our board is made up of five women: a Troop Coordinator, an Assistant Coordinator, a Charter Representative from Greenwood, a Treasurer, and a Shepherdess who supports the troop through prayer and service. The troop meets every other week during the school year on Thursday afternoons, with occasional special family night events. Each member actively pursues the AHG oath to "Love God, cherish my family, honor my country and serve in my community."

In 2020, even with the challenges created by the COVID-19 limitations and our meetings having to go virtual in the spring, the girls have been busy with many activities including filling thirty boxes for Operation Christmas Child, supporting twenty foster children with travel bags full of presents, baking cookies for the homeless, making cards and friendship bracelets for senior citizens at nursing homes, and honoring war veterans. In addition to this, the girls have been enjoying special events such as a Mother/Daughter night at Clayground in East Greenwich, and a visit to the Warwick Fire Station last spring.

We are thankful for the continued support of Greenwood Community Church, Presbyterian as we pursue the AHG mission of "Building women of integrity through service to God, family, community and country."

Respectfully submitted,

*/s/ Vera Koldyk*

AHG Charter Representative

## **ANNUAL REPORT OF THE MEMBER CARE COMMITTEE**

First and foremost, the Member Care Committee members want everyone to know they are loved and missed during this very difficult period when many are isolated. We love seeing people in the sanctuary, but also realize many are understandably reluctant and/or unable to attend in person. We are all missing each other and cannot wait for the day when we will be able to continue the church activities that we enjoy so much. In the meantime, the committee has been busy contacting people with cards, telephone calls and the occasional visit while maintaining social distance and other quarantine protocols.

Our committee also strives to welcome visitors, encourage and involve new members. We depend on all of you to share information about the needs of our congregation. If someone sees a need in others please feel free to contact any member of the committee.

Respectfully submitted,

*/s/ Joan Eichenfeldt*

Chair, Member Care Committee

*Members: Sue Desmond, Cathy Schobel, Denise Mair, Evelyn Murray and Joyce Devolve*

## ANNUAL REPORT OF THE MISSION COMMITTEE

The Mission Committee strives to provide assistance for those who are members of our congregation engaged in the work of Christian mission, as well as those with whom we have developed relationships to grow God's kingdom in Rhode Island, the United States and around the world. We had a great and timely visit with **Keely Sawyer** who serves the college students in northern New England with **Cru** (*formally known as Campus Crusade for Christ*). We were blessed to have had her visit the same weekend as the **Talent Show**, the last weekend before everything was shut down. Little did we know how much of our lives would be disrupted after her visit. We have financially supported our partners and/or agencies fulfilling God's purposes locally and internationally, and have worked to keep our congregation informed through the **Fishermen's News**, bulletin announcements and the occasional **Minute for Mission** on Sunday. The Mission Committee is allotted a tithe, 10%, of the pledged annual congregational giving. We take seriously the responsibility of disbursing the funds in the way we prayerfully ask the Lord to direct our steps. These funds were used as follows:

**PC(USA) MISSION:** Revs. Gregory and Christine Callison in Northern Iraq (\$3,000), **Prison Immigrant Ministry** (\$1,500), **Medical Benevolence Fund** (\$2,000) and **Outreach Foundation: Sertao Project Brazil** (\$1,200).

**OTHER MISSION:** **Samaritan's Purse** (\$1,200); **Frontiers** with Karl & Lanna (\$3,000); **Hope N Literacy** with Hugh Lackey in Haiti (\$1,500); **One by One** (\$1,200), **Jews for Jesus** with Max and Sheer Raev (\$1,500); **T.E.A.M. (The Evangelical Alliance Ministry)** with Kiersten Hutchinson in Zimbabwe (\$2,400); **WISH (West Indies Self-Help)** on LaGonave Island, Haiti (\$1,700), **International Ministries**, Ruth and Chuck Fox in Thailand (\$1,200), **Overseas Missionary Fellowship (OMF)** with J. Taylor (\$2,000), **Global Outreach International** with Oded and Bimini Cohen (\$2,000), **World in Need** with Arianna Coules (\$1,400), **Agathe Center** in Slovakia with Ralph Gatti (\$1,400) and **Cru** with Keely Sawyer (\$1,000).

**LOCAL MISSION:** **Rhode Island Young Life** (\$1,200); **RUF (Reformed University Fellowship)** at Brown University (\$1,200).

In addition, the Mission Committee distributed the following extra funds thanks to the generous members of Greenwood Community Church through special offerings, designated donations and/or mission envelopes:

**ONE GREAT HOUR OF SHARING** (\$500 to PCUSA, \$500 to **Voice of the Martyrs**, \$400 to **Christianville Foundation Haiti**, \$300 to **Chiang Rai International Christian School**, Thailand, \$460.05 to **Love 146**, \$1,400 to **World Relief** and \$3,000 to our **Board of Deacons** for emergency relief efforts, \$129.37 to help the Sunday School Lenten offering to **Heiffer International**, and hurricane disaster relief through **Presbyterian Disaster Assistance** (\$737.50) and **Samaritan's Purse** (\$737.50). Lastly, we contributed an extra \$100 to each of the following from our undesignated 2106 funds: \$100 each for **Prison Immigrant Ministries**, **Frontiers**, Max and Sheer Raev with **Jews for Jesus**, **TEAM** for Kiersten Hutchinson (an additional \$500 was also designated by an anonymous donor for Kiersten!), J Taylor with **OMF**, the Cohens with **Global Outreach**, Ariana Coules with **World in Need**, the **Agathe Center**, **RI Young Life** and Keely Sawyer with **Cru**.

Through the **Christmas Tree Giving Program** Greenwood provided gifts to some of the most forgotten people during the Christmas season at the Eleanor Slater Hospital; 54 patients were represented by the ornaments on our tree. We wanted to ensure all the requested gifts were given, so any ornaments from the tree not taken were purchased with funds from our 2106 fund (approximately \$350). We thank everyone who gave generously to help our neighbors in need by providing gifts in the name of Jesus this past Christmas.

**PERSPECTIVES** classes are going to be held online starting in January 2021. We were blessed to help send our mission team member Marcia Camilleri to the course. **PERSPECTIVES** is a wonderful class that teaches not only the history of missions, but what is happening now and how God will use missions to fulfill His promises made throughout the Bible. Lastly, we would like to thank Jonathan Farnsworth for his many years of service on the team. His input and help over the years has been a blessing.

Perhaps it's needless to say, but I'll say it anyway ... we thank all of you for your wonderful support of missions. Your generous contributions are making a huge impact for the Lord through individuals at our church as well as furthering God's kingdom internationally as we are able to support our partners around the world. It is through your generous help and God's direction that we are privileged to be a blessing to all we serve in the name of Jesus Christ. If you have a heart for people to be reached through the gospel of Jesus Christ and would like to join the mission team, please feel free to talk to any of us on the team to learn more!

Respectfully submitted,

/s/ Sam Koldyk

Chair, Mission Committee

Committee Members Emmy Kmet, Kevin Golde, Marcia Camilleri and Wilma Swanson.

## ANNUAL REPORT OF THE PERSONNEL COMMITTEE

The Personnel Committee's primary role is to support the church staff. Keeping the lines of communication open among the staff and the committee is a key focus. Duties also include a variety of administrative issues such as reviewing and renewing benefits, maintaining accurate job descriptions, reviewing salaries and recommending year-end bonuses and salary increases for the coming year.

This year in addition to recommending continuing existing benefits for the staff a death and disability benefit was instituted for the Sexton. This was done because the Board of Pensions offered a new program based on only the Sexton's earnings. Previously such coverage by other entities was based on total staff earnings, even if some did not qualify for the coverage.

Greenwood is blessed with a talented and caring staff. Much has always gone on behind the scenes to keep the church operating but this year that effort significantly increased. We owe the staff a big thank you for their hard work and dedication. I appreciate the invaluable input of committee members Emmy Kmet, Elaine Magyar, Donald Sorgel, Dennis Charpentier (co-chair), and Evelyn Murray. It has been a pleasure serving with such a dedicated and caring committee.

Respectfully submitted,

*/s/ Barry Baxter*

Co-chair, Personnel Committee

## ANNUAL REPORT OF THE BUILDING AND GROUNDS COMMITTEE

The Building and Grounds committee has been and is very busy with numerous projects, some which will be further addressed in 2021 along with other projected projects we have in mind. First, I would like to thank and acknowledge our committee which is comprised of **Don Sorgel, Dick Collins, Denise Mair, Evelyn Murray** and myself. Second, I wish to thank all of our members and friends who participated in our "**Mini Church Work Days**". Third, I thank all who generously responded to our "**Adopt- A- Project**" program. Fourth, I thank **John Pickup** for his continued hard work and support. In 2020 we reached out to our members and offered the concepts of "Adopt-A-Project" and "Mini Work Days" where one would donate the cost of a project or a portion of their time. The results were no less than amazing and outstanding. Our church has a great foundation we will pass on to future generations to continue to serve our Lord, honor His commandments and follow His teachings. Let us make a joyful noise unto the Lord through our positive efforts and contributions.

The following are just some of what the Lord has allowed us to address and accomplish in His name.

- 1) Removal of large pine trees and grinding of stumps that were undermining the parking area and posing a safety issue
- 2) Removal of large maple and grinding down the stump on east wing where roots were a threat of penetrating the foundation and/or Fellowship Hall (the roots had already extensively and irreparably damaged a drainage/septic system under the front yard, a system we had to re-route a few years ago)
- 3) Refurbishing of all dedication plaques for pews and other areas
- 4) Front door church entrance was readjusted, aligned, the mounts and brass plates reset
- 5) A full attic walkway was completed which extends the length of the narthex, sanctuary and chancel
- 6) The church organ was removed from the pit and placed on a custom made platform allowing maximum use of chancel space and enhanced visibility for (and of) the Director of Music.
- 7) A full floor was installed in the chancel covering the former organ pit allowing for expansion of the choir area
- 8) Performed full aeration, seeding and four fertilizations of the front lawn per year replacing our formerly contracted landscaping/lawn service
- 9) Flashing of the chimney was redone, which has stopped rainwater leaks in the chancel and sacristy areas
- 10) Replacement of furnace louver vent motor for opening and closing air intake
- 11) Installed new soffit and lighting over the front (Main Avenue side) entrance

- 12) An updated sensor system installed to monitor pipes, water presence and internal temperatures remotely
- 13) Cleaned the grounds, parking areas, removing and disposing of debris and retired items
- 14) The louver Vent for furnace replaced
- 15) Energy Audit to reduce cost of electricity consumed
- 16) A new roof was installed over the west wing, and the roofing contractor has been prompt and efficient in responding to a few related maintenance calls
- 17) Boiler Inspection and Certification received an 83 % efficiency rating
- 18) A new and brighter lighting system has been installed in the rear parking lot
- 19) A pitted and leaking pipe was replaced on the furnace
- 20) All outside lights were replaced with energy-efficient LED 90 Watt flood lights
- 21) The elevator rectifier, emergency light, alarm and phone were all replaced
- 22) The number of handicap parking spaces has been increased with additional signage
- 23) A new ball valve was installed on the hot water line
- 24) The gas boiler was cleaned and inspected
- 25) A new front door replacement design proposal is in the works
- 26) The elevator's annual inspection and certification took place
- 27) Ultrasonic plug-in sensors have been installed throughout the building to repel rodents and insects
- 28) Several plug outlets and grounding wires were replaced as needed.
- 29) The church office wallpaper was stripped and the walls repainted.
- 30) The stained ceiling tiles in the balcony have all been re-painted
- 31) The chancel area left exposed from the organ relocation was carpeted
- 32) The changed out gas meter was replaced
- 33) The annual fire alarm inspections took place; all is in good order
- 34) Fire extinguishers inspections also took place, resulting in replacement of kitchen extinguisher
- 35) The 29Eleven room was re-painted with the help of 29Eleven students
- 36) The outside unit for sanctuary air conditioning was repaired by welding the blade and resetting shaft mounts
- 37) The front railings and gates were all sanded and painted
- 38) All shrubs and growth around the church building were trimmed and all outside areas cleaned
- 39) The front columns were sanded and painted
- 40) The full drain system for the attic unit of the sanctuary air conditioner was replaced to avoid potential water damage to ceiling tiles/rafter beams; the previous drainage system clogged too easily and occasionally overflowed.
- 41) All alarms throughout the year were responded to and any related problems were acted upon
- 42) Mini "Work Days" (instead of our full seasonal All-Church Work Days) were instituted at various times for all who wished to help out at our church while observing pandemic precautions.
- 43) Supervised T-Mobile Steeple repair, along with waterproofing and construction corrections, to further protecting our church from weather damage.

I thank all who took an active role throughout 2020 and ask for your continued support through "Mini Work Days" and/or taking on a project yourself. Contact me if you have any questions...

Respectfully submitted,

*/s/ Wayne A. Meunier*

Building and Grounds Committee

## ANNUAL REPORT OF THE BOARD OF DEACONS

The Deacons met formally as a group just three times this year (*January, February and December*). This does not mean, however that they were not active and eager to serve wherever possible. It was wonderful to see how they all came together with an outpouring of love and support through cards, prayers, calls and delivery of items to our church families in need. I think the Pastor summed up this year best in a letter sent to the Deacons in December; a portion is excerpted here:

“Needless to say, it has been a challenging year in many ways, not the least of which being that just about all the normal functions carried out and/or assisted by the Deacons had to be radically altered, modified or canceled outright. No coffee hour; no Easter, Thanksgiving or Christmas holiday baskets; severe limitations on visiting the shut-ins, hospitalized and/or institutionalized; modified Communion set up as we are using the disposable individual packets; reduced floral displays for Easter and Christmas; no potlucks, breakfasts, collations, receptions, choir concerts ... and so on. None of us foresaw that the original ‘two weeks to flatten the curve’ would last what has now been thirty-eight weeks.

Several of you have nevertheless generously chipped in ways large and small since March; **THANK YOU** ... including (*but not limited to*) chancel flowers being delivered each and every week, Claudette coordinating the setting up the adapted Communion services, many cards being sent and telephone calls being made to shut-ins and people of concern, the sanctuary being faithfully set up and decorated for Easter and Advent with floral displays, greens and poinsettias; and families and loved ones of those deceased since March have reported receiving an abundance of cards and notes from you. We have not had a formal meeting since this all broke out; part of the reason being the aforementioned adjustment/cancellation of usual Deacon activities, part of the reason being we were all scrambling to adjust and adapt, and part of the reason being approximately 2/3 of you have [understandably] opted to worship from home and aren't inclined to meet in person at this time.”

A year-end meeting was held on Sunday, December 27. Some of us used Zoom technology while others gathered in Fellowship Hall using the recommended CDC guidelines. Going forward, we do plan on meeting regularly again. Our next meeting will be on January 28, 2021.

Thanks to you, the congregation, we were able to still give our supported diaconal ministries/local agencies \$1,000 each (\$600 more than was given per agency last year!); with the exception of the Salvation Army, to whom we gave \$5,000 in light of the precipitous drop in their red kettle income this season. We have church members intimately and personally involved with the Salvation Army, and that agency has an unblemished reputation on being exceptionally thrifty and effective with funds they receive while faithfully carrying out their ministry. Also, \$5,000 was given to the West Bay Marketplace/Community Action (a Session donation given through the Deacons). At the time of this writing we were also able to discreetly give approximately \$6,000 in financial assistance to members of our congregation whose income has been strained by the pandemic restrictions; we anticipate disbursing more in the very near future. Also, former Moderator Wayne Munier has been gathering food from church members and delivering it to West Bay Community Action Food Bank for a total of more than 600 lbs. to date.

Please reach out to a Deacon with all your needs and concerns. We are here for you; it is a privilege and honor to serve you as we are able. We are a family!

Thank you, Deacons, for all you do! We love and appreciate you so much. God bless you all.

*“And do not forget to do good and to share with others, for with such sacrifices God is pleased” -- Hebrews 13:16.*

Respectfully submitted,

/s/ Virginia Jacobs

Moderator, Board of Deacons

**ANNUAL REPORT OF THE DEACONS' TREASURER**

## ANNUAL REPORT OF THE THIRTY-NINERS

As with many activities this year, 39ers had to cancel many planned events, and were were able to meet in January and February only. In January John Spencer entertained us on the Yamaha keyboard, and in February we were pleased to hear Bill Cheney and his barbershop quartet.

We all can't wait until we can resume enjoying our usual schedule of an 11:30 luncheon together at Chelo's on Post Road in Warwick on the third Wednesday of the month and returning to the church for a 1:30 program of interest and/or entertainment.

It was with great sadness that we placed these dear 39ers members into the hands of our Lord in 2020: Nancy Dickerman, Fran Bonn, Betty Herman, Nancy Allen, Elsa Ashton and Marge Platt. They are greatly missed.

Respectfully submitted,

/s/ Joan Eichenfeldt

39ers President

## ANNUAL REPORT OF THE PRESBYTERIAN WOMEN

The Presbyterian Women were slowed, but not stopped, by the Covid-19 guidelines in 2020. We voted to continue with our 2019-2020 theme "The Tie That Binds: Unity of Women." Our over seventy women in our eight circles are always ready to welcome new members to join us. We are blessed to have such a supportive group of women in the Presbyterian Women's Association.

Our four **Gatherings**, Annual **May Breakfast**, **Presbyterian Women's Sunday**, Bi-Annual **Christmas Bazaar**, and "**Gift of the Heart**" program had to be put on hold for 2020. We pray that we are able to do many of these wonderful events in 2021.

Many circles found creative ways to "meet" and stay in touch in 2020. They participated in the **Fellowship of the Least Coin**, **Hunger**, **Birthday**, **Thank**, and **Blanket** Offerings. With creativity, **Picasso Quilters** were able to complete thirty-six sleeping bags for the homeless. Presbyterian Women, with the support of many church members, also made donations of clothing, paper goods, cleaning supplies, gift cards, foods, and toys to help several local agencies. We are thankful for the congregation's generous support of all our mission aims, donations to our collection boxes (pull-tabs, eyeglasses, and box tops), and our fundraising event – the "**Honor Box Masks**." These items, along with money raised, helps us to support and fund our many mission projects locally, in the U.S., and around the world.

In 2020 we were able to help these organizations –

<b>Presbyterian Women PC (USA)</b>	Fellowship of the Least Coin Thank Offering Birthday Offering	Hunger Offering Blanket Offering Church World Service Kits
<b>Other agencies:</b>	Ronald McDonald House of Providence T.E.A.M. Kiersten Hutchinson Elizabeth Buffum Chace Center West Bay Community Action Food Pantry Charette House-Operation Stand Down RI Habitat for Humanity	Doctors without Borders Haitian Health Foundation McAuley Village J.O.N.A.H. Norwood Boys & Girls Club

We, Presbyterian Women, are fortunate to have such a dedicated staff here at Greenwood Church willing to help us. To you we give our sincere thanks.

I am truly blessed to have faithful and caring Coordinating Team members to work with for the benefit of all PW! To you I give my sincere thanks.

Respectfully submitted,

/s/ Artena Fairbairn

Moderator, Presbyterian Women

## ANNUAL REPORT OF THE BOARD OF TRUSTEES AND THE STEWARDSHIP COMMITTEE

Elected Elders of Greenwood Community Church, Presbyterian represent the congregation as members of the Session and members of the Board of Trustees. As part of the Session meetings, these Elders conduct the business of the Board of Trustees. The Trustees are responsible for the annual operating budget, the stewardship campaign, the church endowment fund, and the financial operations of the church. The Trustees work through the Stewardship/Investment committee to build the financial resources to support Christ's work in and through Greenwood Church. Because we have all our investments with UBS Financial, consisting of mutual funds, stocks, and bonds, all of which are under the watchful eye of a financial advisor; the Stewardship and Investment Committees have been acting as a single entity.

### **Serving on the Stewardship Committee in 2020:**

Dennis Charpentier, Board of Trustees President/Stewardship Committee Chair  
 H. Samuel Koldyk, Board of Trustees Vice President  
 M. Barry Baxter, Church Treasurer  
 Robert Gungle  
 Karen Grande

### **Income Summary for 2020:**

The Stewardship committee relies on income projections to account for anticipated expenses. Pledged contributions and regular contributors account for the bulk of the church's income and allow us to balance income to projected expenses. We are also reliant on income from the rental of steeple space to T-Mobile for their antennae and investment income from the Memorial and Endowment Fund as shown below. This year we also received a Payroll Protection Loan from the U.S. Government.

### **Income vs. Expenses Summary 2020**

Income Categories	Budgeted	Received	Difference
Envelopes			
Additional Giving			
Other Income			
Building Usage			
T-Mobile			
Savings Account interest.			
Investment Income			
Payroll Protection loan			
Totals:			

*Actual Spending*

*Spending vs. Budget*

The Final Report of the Treasurer for 2020 is attached

### **FINANCIAL IRREGULARITIES OF 2020**

The balanced budget (in fact a surplus) for 2020 was made possible by the Payroll Protection Loan, the Board of Pensions forgiving three months of the Pastor's benefit payments, and their reducing the sexton's Delta Dental insurance premium for three months. The increased generosity of many members during 2020 allowed us to cover the reduced expenses. The Payroll Protection Loan enabled the budget to cover staffing costs leaving additional funds to direct \$10,000 of regular giving to the Deacons for the purpose of financially supporting church members in need and the local community food bank during the pandemic. Had there been no Payroll Protection Loan, we would have used only \$1,615.91 more investment income than budgeted. Although we expect the full amount of the \$47,000 loan to be forgiven, funds to cover the amount of the loan are being held in the church's savings account. (Further details may be found in the addendum to this report.)

The Treasurer's Report shows that the Mission Committee only spent 96% of budget, when in actuality they spent 104% of the 10% of the actual giving upon which their budget is based.

**STEWARDSHIP CAMPAIGN 2020/21**

The Stewardship Campaign for 2020/21 consisted of messages in the **Fishermen’s News** highlighting the work of Session committees and various programs of the church, letters to the congregation, the church’s website, and from the pulpit. There were many increased pledges and some new pledges. Several pledges were lost due to the death of our members. We are encouraged that the congregation recognizes the increase in some expenses due to Covid-19 and the effort of the staff and Session to cope with this unexpected and unbudgeted expense. Overall increasing operating expenses, unexpected expenses, and salary increases accounts for the growth in our budget.

**Results of 2020/21 Stewardship Drive**

:	<u>Pledges</u>	<u>Amount</u>
Pledges for 2021:	72	\$
*Projected Giving for 2021: <i>*Based on estimated giving</i>	61	\$
Total Anticipated Giving for 2021:		\$

**Statistics of the Pledges:**

Increases:	25	New Pledges:	8
No Change	34	Decreases:	5

Did not pledge for 2021 but pledged in prior years: 12

The average pledge for 2021 is \$50 per week. The average total giving is projected as \$45 per week.

**MEMORIAL AND ENDOWMENT FUND**

The Memorial and Endowment Fund of the Greenwood Community Church, Presbyterian *exists “to provide a place to conserve all money from memorial gifts, bequests, and other monies specifically designated to this fund to benefit the continuing programs of Greenwood Church.”* The income produced from the invested funds is used to support the programs of the church as directed by the Trustees. The principal of the fund cannot be used without the approval of a ¾ vote of the congregation at a congregational meeting of the corporation. Since the fund’s creation in 1982, contributions and other receipts transferred to the fund have totaled \$527,723.28.

The Fund is managed by the Investment/Stewardship Committee, which is the Stewardship Committee combined with added members with particular expertise in the area of financial investment. The church’s investments are with USB Financial Services, Inc. in order to take advantage of the detailed reporting available and the financial insights of our UBS advisor.

**SUMMARY OF INVESTMENTS FOR 2020**

UBS Investments Balance January 1, 2020	
New Gifts to Memorial & Endowment Fund Principal During 2019	
Dividend and Interest Income	
Funds used to support Operating Budget during 2020	
Market Value Change during 2020	
UBS Investments Balance December 31, 2020	

**SUMMARY OF LINE OF CREDIT FOR 2020**

UBS Line of Credit Balance January 1, 2020	
UBS Line of Credit Balance December 31, 2020	
Payroll Protection Loan Balance March 2020	
Expected Forgiveness Amount of Payroll Protection Plan	
Payroll Protection Balance Remaining December 31, 2020	

The Board of Trustees requires the Treasurer to provide a monthly analysis of the Fund's market value to enable the church to monitor the appreciation from the Fund. As of December 31, 2020, the market value of the fund was \$xxxxxxx. The total holdings of GCCP are valued at \$xxxxxx, greater than one year ago. Variations were caused by gains in security value, contributions, dividend and interest income, and withdrawals to support the operating budget. We are appreciative of the effort of our Investment Committee members to manage the Memorial and Endowment Fund. We are appreciative of the effort of our Committee members to manage the Memorial and Endowment Fund.

Memorial contributions of \$xxxxxx were made during the past year. Donations were given in the name of Joan Cilley, Elizabeth Tanner, Myrle Dean, Frances Bonn, Marjorie Platt, David Dickerman, Nancy Dickerman and Nancy Allen. Another donation was made by Presbyterian Women. George R. Robinson donated in memory of: parents Norman Sr. & Elizabeth Robinson; sister Marjorie Maier and William Maier & their children; Fay Burlingame and Dr. John Robinson; brothers Robert Robinson, Norman & his wife Edna Robinson, Everett "Larry" and his wife Kathryn Robinson, and their children Lawrence "little Larry" and Hember Robinson.

Also, although not designated to the Memorial and Endowment Fund, an end of the year gift of \$xxxx was received by the church from the estate of Nancy Dickerman.

### **2021 BUDGET REVIEW**

There were concerns in building the 2021 budget as we continued to face significantly increasing operating costs in some sectors, such as salaries and utilities and a projected decrease in revenue with decreased attendance at Sunday services due to Covid-19. We have made continuous improvements to our heating and lighting systems including an energy audit, but utility costs continue to rise. For 2021 we have given COLA raises of 1.5%.

The congregation has responded to the investment we have made in our programming and member care of our congregation, you have continued your generous giving throughout the pandemic, and many members have increased their pledges and weekly giving to support our expanding efforts. The reliance on significant market gain withdrawal to balance the operating budget is problematical in the face of stock market fluctuations, but the Payroll Protection balance left over due to the generosity of our congregation is projected to carry us through 2021 with a reduced withdrawal from our Market Gain Balance from the Endowment Fund. This should allow the fund to grow and increase our financial reserves in the coming year.

Staffing: This sector accounts for the largest portion of the budget. Overall costs have risen due to salary and benefit increases. We have added Staff Death & Disability Insurance offered from the PC(USA) Board of Pensions at an affordable price for the sexton.

Operations: We must increase our budget to these line items (Utilities) because of the increasing rates despite the improvements we have made. If we had not made the efficiency improvements, our bills would be higher. Many thanks to the efforts of the Building and Grounds volunteers for their effort in this area.

Church Programs: We continue to fund our committee budgets and continue funding to other areas, notably Mission giving (fixed at 10% of giving).

Building Improvements: The steeple structure has been repaired by T-Mobile and damages from rain incursion have been repaired/repainted. Overgrown/hazardous trees were removed, the number of handicapped parking spaces has been increased, the organ has been relocated to a new elevated and mobile platform, live streaming equipment has been purchased and installed, the organ and elevator have been repaired from the damages of the March lightning strike, and renovations to the downstairs bathrooms are underway. Many of these projects were accomplished using the 75<sup>th</sup> Anniversary Capital Campaign Funds and insurance reimbursements.

The result is an operating budget of \$xxxxxxxx for 2021 which is \$xxxxxx or 0.5% more than 2020 with a projected \$xxxx withdrawal from the market gain of the Memorial and Endowment Fund. This modest withdrawal is supported by the carryover of \$xxxxx of the Payroll Protection Loan creating a balanced budget for 2021.

The 2021 Budget as passed by the Session is attached.

**2021 BUDGET SUMMARY**

<b>Income Categories</b>	<b>Projected</b>	<b>Expense Categories</b>	<b>Projected</b>
Envelopes Previous Year Pledges Loose Offering		Member Care Building & Grounds Christian Education	
Youth Offering Enrichment Programs Special Gifts		Mission Stewardship Music	
Building Usage		Worship	
T-Mobile Rental Savings Account Interest. Investment Income		General Staff	
Payroll Protection Loan		<i>All accounts are rounded to the nearest dollar</i>	
<b>Totals:</b>			

I am grateful to the Stewardship/Investment Committee and Barry Baxter, our Treasurer, for their insight and commitment to the financial success of Greenwood Church. It is an honor and a privilege to serve this congregation as your president.

Respectfully submitted,

*/s/ Dennis Charpentier*

President, Board of Trustees  
Chair, Stewardship/Investment Committee

**ADDENDUM TO THE BOARD OF TRUSTEES REPORT**

*A Financial Look at 2020...Stronger Than Ever*

The year 2020 will be forever known as the year of the Covid-19 pandemic. We will tell our children stories of a year spent in isolation from our loved ones, peers, and church family. While this may be the foremost memory of this past year, let me tell you a story of the year from the point of view of your Stewardship/Investment Committee and your Board of Trustees.

I was sitting in Florida in late March of 2020 when the news of the Covid-19 virus began to hit the airwaves. This meant little to me as I was enjoying the winter beach sand-between-my-toes in DelRay Beach. As Covid-19 became more prominent, I received a call from your Treasurer, Barry Baxter. Church attendance was dropping, contributions were dropping, many people were being laid off from work due to the virus and he feared a quarantine in Rhode Island was imminent. It was a financially unsustainable situation for Greenwood. Barry and I spoke of taking out a \$50,000 loan from our line of credit with UBS to carry us through.

Within days, I also received a call from my sister to discuss my mother’s failing health. She was presently in the hospital and stable but would require rehabilitation if she survived the hospital stay. Along with my mother’s failing health, there was the matter of the spreading virus and rumors of the closing state borders. Pat and I packed up our RV and departed for home the next day.

Along the way, there were conversations taking place with my mother’s caregivers and eventually a rehab facility was chosen. We arrived back in Rhode Island in time to transfer my mother to that rehab facility. The very next day, all hospitals, rehab facilities, assisted living facilities, and nursing homes went on lockdown. After ten days my Mom went into assisted living that has a vast array of activities and a wonderful atmosphere that she cannot enjoy as she continues under the state’s lockdown rules.

I know many of you hold similar stories close to your heart and have endured hardship since March of 2020 that for many of you continues to this day. Unbelievably, the Greenwood Church financial story is similar but with a much better ending due to the generosity of its members. It reads very much like a story of plagues and famine that God sent to test his people but as in the Bible, they endured and emerged stronger in body and in faith.

Due to the pandemic, there was a run on stores for supplies and all while the stock market plunged with the frightening expectation of a long lockdown and a severe drop in consumer spending. The voices of doom

were getting louder and more intense by the day. Barry and I continued to converse concerning the dwindling finances of the church and were about to tap our line of credit with UBS for that \$50,000 loan rather than furlough church staff when the federal government announce the Payroll Protection Loans available to small businesses and non-profits.

Instead of borrowing against our own Memorial and Endowment Fund, the government was willing to give us a loan for \$47,000 to cover our expenses over three months as long as we kept our staff on the payroll. This was our intention all along, so we applied for and received the loan at the same time most of you received your first stimulus check. It was also promised that if we used the loan for its intended purpose, the loan would be forgiven. We were delighted that we had been saved!

John and Olivia Black began to sponsor hymn sings from their apartment to keep contact with the congregation. They were soon joined by Pastor Clark and for a while there was the music of our church to hold us together. The PC(USA) Board of Pensions gave us relief for three months on our payment obligations for the Pastor's retirement and health benefits package, along with a reduced rate for Dental Insurance for John Pickup. All was looking rosy for our church finances although we were all stuck in our homes.

Then, the church was impacted by lightning. During a violent storm, a transformer behind the church had been struck. The resulting, raging electrical surge had reached the church building and blew out the organ electronics, the elevator controls, computer circuit boards and other electrical devices in the building.

About this time, we used a gift from the estate of Bernie Viestra to purchase video equipment to live-stream our services to a now quarantined congregation via their phones, laptops, and home computers. Large screen TVs were purchased for the 29Eleven room, Fellowship Hall and the church parlor in the hopes of eventually giving access to small groups to view Sunday services in the church building while socially distanced. A group of volunteer workers assembled one weekend to install the extensive wiring and equipment. The lightning strike was why John Black played only the piano during our first live streams.

To our delight, the generosity of the congregation had adapted to not being present at Sunday services at least in terms of their giving. Contributions arrived by mail, automated deposit, and electronic giving. The level of support continued at a pace of over 90% of the pre-pandemic rate. This allowed us to use a large chunk of the Payroll Protection loan to have the organ and elevator fixed immediately as we awaited the dispute to be settled over who was going to cover the cost of the lightning strike. That was eventually settled in full, less our \$1,000 deductible. The overall cost was close to \$55,000. Your Session also directed \$10,000 to the Board of Deacons to assist our church members in need and the local community food bank.

Many, many projects have been completed during this year by your Buildings and Grounds Committee using capital improvement funds and funds from the 75<sup>th</sup> Anniversary Capital Campaign. Replacing tiles, removing trees, cleaning church equipment, raking the grounds were but a few of the day-to-day tasks that continued during this time. A project to repair and repaint the façade of the church, and frame in the chancel pit along with moving the organ were accomplished. Maintenance work on our heating system, work by T-Mobile on its equipment in the steeple, repair to a roof leak connected to that work, and a repainting of the ceiling tiles stained from that leak are but a few of the many projects completed by John Pickup, Wayne Muenier, and the Building and Grounds volunteers.

The Covid-19 virus and Mother Nature have combined to test our resolve as a church. They have attempted to keep us apart and to silence us, but we will not be silenced. We are emerging from this better than ever. We have money to carry over from our Payroll Protection Loan to cover our expenses all the while withdrawing less than we have in many years from our Memorial and Endowment Fund Market Gain balance. We now can stream our services to those out-of-town, shut in their homes, or otherwise unable to attend the live service on Sunday. The television screens in the 29Eleven room, the church parlor and Fellowship Hall are 75", 55" and 55" respectively. The 29Eleven fellowship is meeting again in person, as is our Sunday School and the King's Kids, all while observing hygienic protocols. The church building is more structurally sound than ever, and its congregation is more generous, stronger in their faith, more confident in their fellowship, and more believing in their God.

So, as we continue to deal with this pandemic by standing in line for immunizations, continuing to wear our masks, and ever so slowly beginning to return to our lives; believe that you, we, us, your church, your Pastor, your Session, the Deacons, the Presbyterian Women, and all the various committees, and your church staff ...all that make us what we are; are still standing tall. We're still here.



## CLOSING PRAYER

Standing on the threshold of a New Year, between darkness and dawn, between memory and hope, between the known and the unknown, we feel Thy presence, O Thou Who art timeless, Creator of the world and of man! We have come to Thy Sanctuary, O Lord, to give utterance to the emotions that surge within us. Recalling the past year with its exultations and its disillusionments, its joys and sorrows, and facing the uncharted course of the coming year, we realize our destinies are in Thy hands.

**OUT OF THE DEPTHS OF OUR HEARTS, WE EXPRESS OUR GRATITUDE TO THEE FOR THE JOY OF LIVING, FOR HEALTH AND HOME AND FRIENDS, AND FOR THE COUNTLESS OPPORTUNITIES OF ENRICHING OUR LIVES.**

We give Thee thanks for the fortitude which has sustained us in adversity and delivered us from despair, for the unfaltering faith in Thee that enabled us to regard each failure as a challenge to greater achievement and to find good even in our trials and sorrows. Yea, we are grateful for the comfort Thou didst send us in hours of darkness and grief when precious links in our family chain were severed, and loved ones were called to their eternal rest.

**GRANT, O GOD, PEACE TO ALL WHO ARE AFFLICTED IN BODY AND SPIRIT, SOLACE TO THE BEREAVED, AND HEALING BALM TO THE BROKEN HEARTED.**

Our Lord told us, "Behold, the hour is coming, and now is here, when the true worshipers shall worship the Father in spirit and truth, for the Father seeks such as these to worship him. God is spirit, and those who worship him must worship in spirit and truth. (John 4: 23-24)"

**IN THE COMING YEAR, O GOD, SO DRAW OUR HEARTS TO YOU, SO GUIDE OUR MINDS, SO FILL OUR IMAGINATIONS AND CONTROL OUR WILLS THAT WE MAY BE WHOLLY YOURS, UTTERLY DEDICATED TO YOU AND YOUR PURPOSES. FILL US WITH YOUR HOLY SPIRIT, THAT WE MAY CELEBRATE YOUR GLORY AND WORSHIP YOU IN SPIRIT AND TRUTH, IN JESUS NAME, AMEN.**

\*\*\*\*\*

*This prayer was, for the most part, excerpted and adapted from the translated liturgy for the Jewish New Year holiday, **Rosh Hashanah**, "Evening Service for the New Year", as prescribed in the **High Holy Day Prayer Book** (Prayer Book Press, Hartford, CT, c. 1951).*