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**The Eliot Church of South Natick
45 Eliot Street
Natick, Mass. 01760**

January 7, 2021

NOTICE OF ANNUAL MEETING

OF

THE ELIOT CHURCH OF SOUTH NATICK, INC.

Pursuant to the bylaws of The Eliot Church, this is notice that the Annual Meeting of the Eliot Church of South Natick, Inc. will be held immediately following the online morning worship service on Sunday, February 7, 2021.

The purpose of this meeting is to receive and vote upon the reports of the minister and several standing committees.

At this meeting we will also:

1. Receive and vote on the Treasurer's Report
2. Vote on the proposed budget for fiscal year 2021.

Your attendance is earnestly requested.

Carol Hildebrand, Clerk of the Church

**The Eliot Church of South Natick
Annual Meeting Minutes
February 2, 2020**

The Annual Meeting of the Eliot Church of South Natick, Inc. was held in the church sanctuary immediately following worship service on Sunday, February 2, 2020. The meeting was called to order at 11:20 AM by Rosemary Driscoll, Moderator.

Quorum was established with 30 members present.

Adam opened the meeting with a prayer.

Rosemary called for a vote to approve the minutes of 2019 Annual Meeting
On a motion duly made and seconded, it was unanimously approved.

VOTED:

To accept the minutes of the Annual Meeting, February 3, 2019

Rosemary asked if there were questions for any committees other than the Finance Committee based on the annual report and led a review of the committee reports.

Annette Pein announced an early pledge for the 2020 season and handed out pledge cards; the pledge goal is the same as last year.

There were several short Committee briefs:

Buildings and Grounds. Sam Wolman discussed major projects for the upcoming year: removal of diseased spruce trees and refurbishment of Ladies' parlor and back stairwell, including floor refinishing, painting, and refurbishing.

Membership. Recording of new members for 2019: Noah Banthin, Herb Nolan, Mary Violette, Mercy Wheeler, Victoria Gorman.

RE. Chris Banthin gave an overview of the new summer program for the week of July 4th.

There were no questions from members on any of the reports.

On a motion duly made and seconded, it was unanimously

VOTED:

To accept all committee reports (excluding Finance Committee)

Finance Committee

Chris Lindquist gave a budget overview from page 27-29 of the annual report.

The church received \$23,092 more income vs operating expenses and was able to make that total as a contribution to the capital budget. Given the church's dependence on rental income from

Sprint and Riverbend School, the Finance Committee has started building contingency plans should that income cease.

There was a question about rainy day funds for big projects, and Chris Lindquist explained that such funds reside in the capital account. Another question revolved around the rationale behind the annual distribution of endowment funds. John Wilkins explained that endowment funds distribution is planned at 3.5 percent of the three-year moving average of the endowment principal.

One final question was about the breakdown of Riverbend rent for classrooms vs basement considering the current construction of an elementary school. Bill Seymour explained that the lease, including basement, extends until 2022 so basement rental will continue to be included.

On a motion duly made and seconded, it was unanimously

VOTED:

To accept the 2020 budget as presented.

On a motion duly made and seconded, it was unanimously

VOTED:

To accept the proposed slate of officers and committee members submitted by the Nominating Committee.

Rosemary asked if there were any other questions, comments and there were not. Rosemary collected names of families willing to do coffee hour and flowers for the upcoming year. The volunteer spreadsheet can be accessed via a Google doc.

On a motion duly made and seconded, it was unanimously

VOTED:

To adjourn the 2020 Annual Meeting of the Eliot Church at 11:59 AM.

Adam read a closing prayer.

Respectfully submitted, Carol Hildebrand, Clerk

Minister
Annual Report 2020
Rev. Dr. Adam Tierney-Eliot

This is my 18th report of this kind to the Eliot Church. However I do not recall reporting on a year that has been anything like this one. Since our last Annual Meeting we have re-made the church in the face of severe external strains both for our congregation and for us as individuals. We have made changes to worship, religious education, and numerous other areas of church life. At the same time, we have continued to support each other while looking both inside ourselves and out into the world for inspiration and action. We may be a small congregation but we are a mighty one! Thank you all for your work and for your presence in our church community.

First, I want to thank our leaders. Rosemary, our esteemed Moderator, Bill our Treasurer, Chris our Finance Chair, and the rest of the Parish Committee have maintained a calm and steady grasp on the tiller and the till. There are so many hidden jobs from maintaining the side ramp (Sam) to planning and implementing the outdoor communion (Margaret and others). There are so many people who deserve to be named and I don't have the space to do so. Thank you so much! We would not have weathered the storm as well as we have without you.

Also I want to thank the staff. Tara, Felicia, Stephen, and Cord--our newest staff member and Producer of our weekly worship services--have been tremendous colleagues and an endless source of support to me as we adapted our jobs and ministries to the new reality. All our jobs have changed tremendously, both in the activities that must be executed and the way we execute them. They have all climbed the technology curve to continue the life of the church. Working in a house of worship is an ancient profession. Our way of work is centuries--even millennia--old. It is a challenge to adapt such a system but we have.

The Tech/Worship/Production team has been a big part of our adaptation, In addition to others I have already mentioned, Tod, Annie, and Rich have been ready with advice and action when we needed it. In particular, Lee and Walker have been putting their boots on the ground every week to get our online worship out and at a high level of quality that we would not have been able to do otherwise. Lee, in particular, has been tireless. Thanks to all of you on that hybrid committee!

Finally, thanks to all of you! There have been no "back benchers" this year. Just showing up to church (online and in person), trying out our many many "pilots," and generally maintaining good cheer about our future has been a source of strength for all of us. There have been so many times this year when I have turned off my zoom after another event and said "thank God for the members of this church". What could have been a draining slog has been energizing. Thank you.

I know that I have left off so many names that could have been included. Thanks to all of you who work tirelessly to keep us up and running. I do, in fact, see your efforts and am very grateful for them! I urge everyone to take a look at the other reports in this collection to see the names and work of the great people who make up the leadership of this congregation.

In Memoriam:

This year we lost two long time and beloved members. Jim Morley and Augie Chase will be missed by all of us. They were both central to our church life in many ways. Jim's profound sense of history, both of the church and of the world in general, enlightened and deepened our understanding of our faith and what that faith has to say about our walk through society. Augie was a deep thinker, storyteller, and wry commentator. She was also one of the longest-serving members of our congregation. She joined Eliot--her husband Bill's childhood church--when moving here after World War II. Both Augie and Jim were also active in town affairs. Jim in his various capacities at the Natick Historical Society and Augie in a range of activities over her long relationship with this town. In this strange season we did not get to remember them in many of the usual ways, so as we go about our business, let us do our best to remember and celebrate our friends who have passed.

On to 2021:

Friends, you will hear more about our plans as they develop, but I wanted to just take a moment to dwell briefly on the future. I believe that this upcoming year will be the moment of decision for this congregation. This is probably obvious. Eliot Church--like every house of worship in the world--has been in survival mode. Honestly, we have survived very, very well. We have learned a lot about ourselves as individuals and as a community. We have adapted like the pros we are. I don't think any among us would have thought the Eliot Church would be what it is today when faced with a deadly global pandemic and a level of social unrest and instability that is both historic and so disruptive to our daily lives. This year, however, we need to lean into the "new normal" whatever that might be. How we do this will determine the future of the church, for better or worse.

The first step is to talk. Tara and I plan to host a number of small conversations built around the question of "what the church means to us". They are *not* business meetings. There will be no programming plans or discussion. This is solely for folks to share and discuss their--and our--faith formation. They are "Religious Enrichment" opportunities. The goal is simply to get people talking about what has kept them engaged in the church, what their passions and interests are, and what the church will mean to them in the future. This question is fundamental for going forward. I hope that you will participate when we invite you. As members and stewards of this congregation, we need to find time to pause, take a breath, and look toward the future. We need to start that process now so we are ready for what comes next.

That is all from me for now. Thank you so much for being a part of Eliot Church during the unprecedented time. I love you all. I look forward to whatever comes next knowing that this congregation is equipped and ready.

Yours in Faith and Hope,
Adam Tierney-Eliot

**Ministerial Intern
Annual Report 2020**

Eliot Church,

What a year we have had. It has been confusing, overwhelming, and heartbreaking... and it has also been a catalyst for deep and important questions, for creativity, and for a recommitment to one another and to the life of the community. I have signed off from Zoom Coffee Hour many times this past year realizing that I hadn't had a good laugh since the previous Sunday. That we were able to share moments of joy amidst it all, alone, is holy.

I extend my deep gratitude to each of you who have made a commitment to the ministry and shared life of this church while juggling so much else. Your commitment to the church and to one another inspires me and has been my real fuel for the work of the past year. I want to lift up a special thanks to the Teaching Committee: Chris Lindquist; Carol Hildebrand; Ben Otte; Lee Manuel; and Jen Dimmick. They are helping me to become the minister I aspire to become. And they care deeply about this church. And many thanks to Adam, too, for being my teacher and for always keeping me on my toes.

Keeping your commitment to being a teaching congregation while we all re-learn how to live and minister amidst a pandemic has been and continues to be no small task. Thank you.

Though I will wrap up my internship requirements for Unitarian Universalist ministry formation this June, I look forward with joy to staying in my role for the 2021-2022 church year to walk with you through the transitions to come. We have much work to do ! And we make our way together.

I love you all very much, and I wish you blessings of health and perseverance in the coming year.

In faith,
Tara Humphries
11 January 2021

Moderator Annual Report 2020

I started to work on this year's Moderator's Report (my second) by reading last year's. With intention, I am lifting the beginning of my 2019 report for this year:

“(2019) Staring at a blank page as I begin to write the first Annual Report of my tenure, I think back over the year that has just passed and wonder, “Just what am I supposed to say about this year in the life of The Eliot Church?”

And, here is where I landed: for every event, task, challenge, activity, and forward progress that came to mind, came the names of one, several or many volunteers and staff members who made that happen. And that is the wonder of what makes The Eliot Church a place and community which draws us back week after week.”

And this was even more true for 2020. What a year! I could not be prouder of the way that our community came together back in March to pivot to high-quality virtual services within days. Our staff members (Adam, Tara, Stephen, and Felicia) and production crew (Lee Manuel and Cord Lambrecht, with regular assists from Walker) have worked tirelessly to bring us inspiring services and much-needed Zoom-based socializing every week. We are extremely lucky!

The Worship, Service, RE, and Membership committees put their heads together to organize virtual and safe in-person events to keep us in touch through these long months (outdoor Pub Theology; outdoor Communion; online Oldtown Calendar Contest; Jack O'Lantern contest; Advent sanctuary lighting; and carols on Christmas Eve accompanied by Stephen; and virtual Christmas Pageant).

And then there are all the individual members of the community who stepped up to participate in virtual services through readings, candle-lighting, and summer sermons. For a church of our size, I think you will agree that we punch above our weight.

Like every other committee, Parish Committee meetings have been held virtually each month and continue to be a friendly and efficient way for us to touch base and keep the work of the Church going. We can be efficient in those meetings because of the everyday and on-going contributions of the committee members, volunteers, and staff that keep the lights on and our hearts full.

So, read on about our Committees' work and plans we have for 2021. Thank you to everyone who plays a part in keeping The Eliot Church Community on track.

Rosemary Driscoll,
Moderator

Buildings and Grounds Annual Report 2020

Church Building

The significant buildings and grounds expenditure of 2020 for the Church Building was the refurbishment of the Ladies Parlor. Walls and ceiling were painted, the floors were refinished and the overhead lighting was replaced. In addition, under the design eyes of Aileen Zogby and Jackie McBride, the chairs were re-upholstered and a new rug purchased. Add in some strategic rearranging of furniture and the Parlor looks great!

Electrical maintenance during the year included the replacement of an electrical circuit in the pulpit area to address flickering lights and the installation of a whole-service surge protector and lightning arrester to protect sensitive equipment.

In September, Painters Pride washed the front of the church and did minor clapboard repair at the base of the steeple.

Apologies to the congregation for the ongoing slippery condition of the side entrance ramp installed in 2019. Initial attempt at remediation in January 2020 consisted of putting down a length of indoor-outdoor carpeting. Most recently non-slip tape has been added to the treads.

Memorial Hall

Didn't hear much from Riverbend this year as they were preoccupied with pandemic issues. Rodenheiser found a failing inducer motor on the left side basement furnace and replaced it at twice what it should have cost. At Riverbend's expense they installed improved filtration in the heating systems in response to the covid. We bought some ceiling tiles to replace ones that had fallen and Riverbend may or may not have put them up. We switched the annual fire alarm inspection to Keyes North Atlantic – this is the firm that Riverbend uses for their other buildings so made it easier all around plus they were slightly less expensive than the previous vendor.

Parsonage

Early in the year Lee repaired a section of leaking pipe under the sink, and got rid of the defunct water filtration system. In October we purchased and installed a new kitchen faucet with a higher spout and pull down hose, as well as a soap dispenser.

The interior door between the back hallway and the kitchen fell off its hinges. This was partly due to wood rot, and also because it weighed 44 lbs. The door itself was in bad shape, but replacement wasn't really an option because of its custom size 1" thickness and non standard height (it is believed to be original to the house). Specialty hinges were purchased and Ciro Pessoni rehung it in November. He also gave the exterior of the house a power wash and cleaned the gutters.

The dishwasher passed away just before Christmas, and a new one was purchased and installed.

We will be replacing the front porch and rails in the spring, as they are completely rotted and nearly unsafe. This will be a capital expense, and we have contracted Alex Brooks to do the project.

Landscape Committee Grounds Report for 2020

1.8.2021

*Herb Nolan, chair
Carol Hildebrand
Aileen Zogby*

Actions and notes

- Walked the parsonage with Adam and Allison to discuss needs
- Outlined a scope of services for the grounds of the church and parsonage
 - There was nothing previously to go on so this was made from scratch. It will evolve as we learn the capabilities of the crews.
- Solicited quotes from six contractors
- Handshake agreement with Alda at John's Landscaping who were significantly less expensive than the rest.*
- Poor communication skills but they do show up and get the job done.
- Asking for itemized bills and better communications
- When their snow removal job was sub-standard they came back and cleared the walks full width. (The cleared walks were covered right back over by the plows suggesting that the perimeter walks are a lost cause during large snowstorms. Would need to wait till after the plow came.)

Typical costs*

John's Landscaping		
church per visit	mowing	\$48
church per visit	spring/fall clean up	\$325
church per visit	fertilize, etc.	?
church per visit	snow removal	\$70
parsonage per visit	mowing	60
parsonage per visit	spring/fall clean up	\$420
parsonage per visit	fertilize, etc.	?
parsonage per visit	gutters	\$160

Future actions

- Spring clean-up
- Soil amendments at church in spring to treat crabgrass (grubs may not be the problem)
- Conceptual landscape plan for both church and parsonage needed
- Prioritized plan for landscape enhancements: shade trees at church a priority

Worship Committee Annual Report 2020

The Worship Committee consists of the ministers and chairs or representatives of committees directly involved with worship service. Meeting quarterly, or as needed, our function is to assist in planning and implementation of the worship service, including scheduling preaching dates. The committee also oversees youth and adult education programs.

Services

The coronavirus pandemic, which forced a shutdown of in-person services in early March, made this a year like no other. The church swiftly moved services online to Zoom, in a remarkable group effort. The technological hurdles were especially significant, but the production team, led by Adam, Lee Manuel, and Cord Lambrecht, and with the help of many other church members, who contributed readings, technical assistance, and more, succeeded in delivering a fine product Sunday after Sunday. Adam, as usual, led in the conception and execution of Sunday services, but he also had tremendous support from our intern Tara Humphries, who delivered many sermons and contributed greatly to other aspects of the church's operation.

The pandemic did not entirely squelch in-person gathering and/or worship. The church held a number of outdoor communion services in the fall and winter, as well as the traditional In-Gathering event in September. On Christmas Eve many of us shared music and light on the lawn of the Eliot Church. At 4:30 pm, Stephen played Christmas music on the organ, with the windows open. We all held candles, in a nod to our traditional activity inside the church, in normal times.

Youth RE

The youth RE program was of course significantly affected by the pandemic, which made in-person meetings, field trips, and other gatherings impractical. Tara's "Time For All Ages" readings and commentary became a staple of Sunday Zoom services.

Adult Education

This year's adult RE was severely curtailed, again because of the pandemic. We did, however, have a fall Pub Theology session on the subject of "risk," an apt topic during a pandemic. This session was conducted in the yards of various church members, rather than in a local watering hole.

Summer

Summer virtual services began in late June and continued through early September, with the exception of closings for vacation. Aside from services from Adam and Tara, we had another strong line-up of lay speakers at our summer services, featuring Sarah Ward, Herb Crehan-Bob

McBride in a team effort, Annie Hunsicker, Bill Seymour, Tod Dimmick, and Bob McBride again, in a solo turn in late August.

We all look forward to a return to normality, or the resemblance of it, by mid- to late 2021. This church community should be proud of its collective strength and effort in 2020, a year like no other.

Respectfully submitted,

Rich Geckle

Music and Arts Committee Annual Report 2020

The Eliot Church enjoys an outstanding ministry of music in our worship and outreach programs. The Music and Arts committee, working with the music director and other committees, is responsible for the planning and support of these programs, both as an integral part of our worship and in outreach to the broader community.

The committee includes: Music Director Stephen James, Annie Hunsicker, Lee Manuel and Bill Seymour.

The limitations brought upon us by the COVID 19 pandemic significantly impacted what the Music and Arts Committee was able to do in 2020. However, music director Stephen James continued to offer an array of music through our virtual services. This included preludes and postludes, musical interludes, and congregational hymn accompaniment. These pieces were carefully planned in consultation with Rev. Adam Tierney-Eliot, Tara Humphries, or guests, in parallel with the worship theme.

While the Eliot Church Choir was unable to sing together on site, many thanks to Lee Manuel and Walker Lambrecht who were able to unify our voices for joyful Christmas Carols on Pageant Sunday as well as on Christmas Eve.

The musical year culminated on Christmas Eve when Stephen James played Christmas music on the organ, with windows opened, while we listened on the lawn outside the church with a candlelight vigil.

Looking ahead to a brighter 2021, we are hoping it is possible to restart our concert series and join together again in song.

Deacons Annual Report 2020

This year's group of deacons was a reliable, seasoned group of congregation members who were able to adjust with flexibility and grace to the changing conditions of the church due to the pandemic. We started the year off with Rosemary Driscoll, Nora Field, Carol Hildebrand, Jackie McBride, Grace Lindquist*, Nick Eburne*, Daniel Fritz*, and Margaret Lindquist. We ended the year with the following deacons:

Rosemary Driscoll, Nora Field, Carol Hildebrand, Jackie McBride, Bob McBride, Margaret Lindquist

The original plan was that at the start of the fall church year in 2020, we would lose all of our junior deacons (marked with asterisks), who would be heading to college. As we moved to virtual church, the deacon role was largely paused for the spring and summer.

As a limited number of in-person events commenced in the fall, deacons were able to participate again by supporting monthly communions and the fall ingathering service. We introduced gluten-free, packaged wafers both to support our members who require gluten-free options and, fortuitously, as a more sanitary alternative to regular bread. As the church is able to open up, I anticipate that we will return to our regular duties with additional responsibilities to be identified around supporting church hygiene efforts.

The checklist outlining deacon duties has been distributed to all the deacons periodically, or whenever a new deacon joins the roster. The checklist includes but is not limited to the items below.

- Open the church doors and light the sanctuary
- Post the hymns and responsive readings on the board
- Place copies of the order of service on the piano, organ, pulpit, and lectern.
- Place glasses of water on pulpit and lectern
- Set out the collection plates
- Put new candles into the candle holders if they're short and light the candles
- Greet members of the congregation and visitors and distribute orders of service
- Count and record the number of attendees
- Collect the offering
- After service, put collection plates on office desk, extinguish candles, collect orders of service and recycle dated inserts
- Straighten pews and hymnals, stock any inserts and pencils on the pew cards
- Turn out the lights
- Lock the church

The deacons also prepare and serve communion, bringing bread from home, stocking and pouring the wine and juice, and washing and returning the glasses to the cabinet. The head deacon is responsible for reviewing inventory of candles and communion supplies and requesting purchase or purchasing any needed items. This is done with critical support from Felicia. The deacons also serve at special services, including funeral services and the 5 pm and 7 pm Christmas Eve services, and we hope to be able to resume those efforts this year.

Respectfully submitted,
Margaret Lindquist

Membership Committee Annual Report 2020

Many of our traditional membership activities were either canceled or restructured due to the pandemic.

- The church participated in the “Maple Magic” Breakfast at Memorial School.
- The Eliot Church fielded a virtual team of 15 runners and walkers in the New Life Virtual 5k. The event benefits New Life Furniture Bank of MA and its mission to provide essential home furnishings to those in need. Many of the team members wore our new “ECXC” (Eliot Church Cross Country) shirts.
- An Eliot Postcard went out to all households in Natick around the church, inviting folks to virtual services.
- The church sponsored the online Oldtown Photo Calendar Competition.
- We held our 7th annual Jack O’Lantern contest despite the October 30 snow storm, and the timing worked out miraculously well. About 20 pumpkins were entered and the show was beautiful.
- We continue to post banners on the church with thought provoking messages, for the many drivers who pass by. We rotate the banners.



Respectfully submitted,
Tod Dimmick, Chair



The Oldtown Calendar 2020 Report

The Oldtown Calendar project seeks to build community by uniting photographers, nonprofit groups, businesses, and neighbors around the common theme of “Oldtown,” the name Harriet Beecher Stowe gave to South Natick in her book “Oldtown Folks.”

We held our 15th Oldtown Photo Calendar Competition in October, 2020. Because of the pandemic, we rebuilt our competition online, and I am so happy to be able to say that this community tradition is now stronger than ever. This year’s show by the numbers:

- 52 photographers registered and entered about 100 photographs. Many of the entrants were first-timers.
- Almost **four hundred** people cast ballots. Wow! This is notable because that number far exceeds the “attendance” of our previous in-person events stretching back over the years.
- Many local businesses supported us by advertising in our online photo show.
- The photographers were of all ages, used all types of cameras, and as usual their creativity provided beautiful perspectives.
- The online comments at the conclusion of the show reflected a strong sense of community.



We printed fewer calendars than most years due to the uncertainty created by the pandemic. They were sold directly by the church, by our partner nonprofit groups (Natick Service Council, Morse Institute Library, Bacon Free Library), and by local businesses on our behalf, including Wellesley Books and Charles River Coffee House. Other copies were given to advertisers and winning photographers, and used for promotion.

In addition to building community, the Eliot Church Oldtown Calendar project seeks to raise awareness -and some money- for the Eliot Church and our partner nonprofit organizations. The project succeeds because of the enthusiasm and creativity of our wonderful photographers, and the beautiful images they make. These photographs help us appreciate the beauty and history of our community. We needed that beauty more than ever this year!

We believe that the Calendar project continues to achieve its goals. Thanks for your support.

Respectfully submitted,
Tod Dimmick,
Oldtown Calendar Project

<u>Bank Balances:</u>	
2019 Year End	\$8,333
2020 Year End	\$8,597
Net Income	\$264

Religious Education Committee Annual Report 2020

The Religious Education Committee (“RE”) is currently chaired by Chris Banthin. The current members are Benjamin Otte and Daniel Zogby. Meetings are also attended by our Minister, Adam Tierney-Eliot, and our Intern Minister, Tara Humphries.

A big goal for RE this past year was a RE summer camp for younger children. RE made great progress towards this goal. We organized and promoted a week long summer camp for children ages 6-8 for the first week of July 2020. Some of the goals of the camp included 1) Project-based learning through singing, arts and crafts, games; 2) Fun, relaxed, age-appropriate exploration of spirituality and faith; 3) Values taught in Unitarian Universalism and Liberal Christianity; and 4) Thinking about what it means to live by your values in the world. We expected to have 8-12 children attend. We interviewed and hired a recent college graduate in Natick as the camp counselor. A few of our younger members expressed interest in working in the camp. We produced marketing materials. We would have charged the families of attending children just enough to break even on the cost to run the camp. While the camp was ultimately cancelled because of the pandemic, RE felt that it would have been successful. RE believes we should try the camp again in the future after 2021.

RE continued to try to support and engage our younger members during the pandemic. During the first two months of 2020, we held RE classes for children during religious services. After the pandemic required virtual communications, Tara Humphries, Daniel Zogby and others recorded readings for parents to play for their children. RE gave our high school and college graduates framed photo collections of their time at the church. We have two children whose confirmation was, unfortunately, postponed because of the pandemic. In a typical year, confirmands would meet and author Faith Statements to the Church membership on Children’s Sunday. RE looks forward to hearing their Faith Statements soon. Lastly, a big Thank You to Bill Seymour and Daniel Zogby for organizing a zoom Christmas pageant this year. Lots of participants and great fun in the face of a challenging time.

RE sought to continue to explore intergenerational events. We planned for a springtime intergenerational outing to Gurdwara Sahib (the Sikh house of worship and home of the New England Sikh Study Center) in Westborough, which was cancelled because of the pandemic. We also scheduled some events with some successes. The events included physically distanced picnics, apple picking, and hanging Christmas tree ornaments. RE will continue to try to schedule intergenerational events with the goal of membership learning together.

Service and Inreach Committee Annual Report 2020

During 2020 the membership of the Service Committee remained the same, with Aileen Zogby, Allison Nelson-Eliot, and Loretta Lilius as members and Margaret Lindquist as chair. We were supported by ministerial intern Tara Humphries particularly in the area of congregation Inreach.

Many of our traditional support activities have not been an option this year due to the pandemic. Family Promise families were put into hotel rooms and Open Door dinners have paused. For example, our usual drives for Thanksgiving dinners and holiday gifts for Natick Service Council were replaced by requests for donations. Our primary support this year has been monetary, both in terms of donations made by the church to three organizations: the Natick Service Council, A Place to Turn (food bank), and Voices Against Violence (support for domestic abuse survivors) and through donations made by members. We've regularly promoted giving and service opportunities to the congregation through the weekly newsletters, and I'm happy to report that Natick Service Council exceeded its goals around holiday support.

Inreach to our own members was provided consistently throughout the past year, in the form of coordinated hospital and home visits, medical appointment transportation, delivery of church-grown produce, and bereavement support to several members. Our success in Inreach was almost completely due to the contributions of Aileen Zogby, whose consistency and compassion is a critical element to our Inreach efforts.

InReach is available to all, for any reason, and the congregation is encouraged to share news of members and friends they know of who may benefit from a friendly call or visit. A huge thank you to all in our congregation who selflessly offer their time, energy and expertise to support our on-going service work.

Respectfully submitted, January 15, 2021,
Margaret Lindquist, Chair

TREASURER'S REPORT

Fiscal Year 2020
(January 1 – December 31)

Account	December 31, 2019	December 31, 2020
Operating Account	\$50,832	\$53,911
Capital Account	\$115,045	\$124,249
CD – 12 month	\$63,850	\$64,837
Brokerage	\$ 6,497	\$ 3,284
Old Town Calendar	\$8,333	\$8,597
Total	\$244,557	\$254,878
Endowment	\$441,263	\$487,992
Louisa Hunnewell Trust	\$99,579	\$112,669

Real Estate Assets

	<u>Assessed Value</u>
45 Eliot St. (Church)	\$ 937,800
40 Eliot St. (Memorial Hall)	\$1,343,300
14/16 Pleasant St. (Parsonage)	\$ 632,800

ASSISTANT TREASURER'S REPORT
(Excludes Old Town Calendar)
Fiscal Year 2020
January 1 – December 31, 2020

Pledge	\$56,902	
Gift (non-pledge or gifts over pledged amount)	\$ 9,588	
Subtotal (Goal was \$73,000)		\$66,490
Plate (Cash and Check)	\$ 3,014	
Capital Gift	\$ 2,500	
Christmas Bonus Collection	\$ 1,183	
Received from Endowment	\$12,000	
Hunnewell Trust	\$ 2,000	
Sprint	\$39,937	
Riverbend School	\$61,354	
Church/Memorial Hall Rental	\$ 50	
Praying Indians Contribution	\$ 575	
Concerts	\$ 0	
Miscellaneous	\$ 105	
Interest/Gain on investment	\$ 1,094	
Total Revenues	\$190,302	

Respectfully submitted,

Jackie McBride
Assistant Treasurer

Stewardship Committee Annual Report 2020

The Canvass Committee encourages financial stewardship of the Eliot Church. While pledges are not required of Church members or friends, they are an important aspect of budget planning. At the Annual Meeting 2020, we announced our goal to raise \$73,000 during 2020, starting with the Pledge Drive at the Annual Meeting. We received almost half of our yearly goal in pledges at that time.

As you know, the COVID pandemic forced the church to close its doors to in-person services in March. Sunday services and coffee hour moved to online formats. Nevertheless, we invited all to participate in the stewardship campaign in the weeks leading up to Easter. We once more reminded friends and families to participate in and to fulfill their pledges in the weeks before Thanksgiving. Members of the Parish and Stewardship Committees spoke with donors and members about their well-being during this time and encouraged them to contribute toward the campaign to ensure the fiscal health of the church. Sadly, we also mourned the loss of several devoted and generous church members during this past year.

I am pleased to report that we had a successful Stewardship Campaign in several ways: while we received fewer pledges than in 2019 (26 in 2020 vs. 40 in 2019), we came close to receiving the amount needed through a combination of pledges (\$56,902), capital gifts (\$2,500), and non-pledge gifts (\$9,588). A total of 40 households donated to the church in 2020 (vs. 54 in 2019). We also received plate giving of \$3,014 and were especially successful in raising funds for the Christmas staff gift in December, receiving a record number of donations (\$1,183). The total amount of giving to the church in 2020 amounted to \$73,187.

In summary, although this past year presented us with unusual and significant challenges to our Stewardship Campaign, we were able to conclude it very successfully. Thank you to all who gave so willingly and generously!

For 2021, the amount to be raised through Pledges has been adjusted downward to \$65,000 based on our anticipated needs in 2021 and our past giving history. In order to reach that goal, we need to increase both the number of pledges as well as the amount pledged compared to 2020. I hope very much that we can build on the success of the Stewardship Campaign 2020 to meet this new goal. The 2021 Pledge Drive will start at Annual Meeting 2021.

Respectfully submitted,

Annette Pein

Endowment Annual Report **12/31/20**

Brief History: The Endowment was formed some thirty-one years ago in 1989 through an initiative of several church members concerned about contributing in a manner that would help ensure the long-term financial stability of Eliot Church. Through December 2020, the Fund has received \$226,692 in individual gifts, with no endowment gifts received in 2020. In April 2018, the Louisa Hunnewell Trust was transferred (totaling \$96,136 on date of transfer) from private trustees to the Church Endowment (it is being held in a separate account to honor the donor). Until 2009 all returns and dividends were reinvested in the growth of the Fund. In 2009, however, a distribution policy was approved and a total of \$94,000 has now been distributed to the Church including \$14,000 transferred to the operating fund in July 2020.

Purpose: In describing the Endowment Fund, the Eliot church Bylaws state: “It is the desire and intention of the congregation to establish a Fund to receive, manage and disburse gifts, grants and bequests to provide for future needs of the Church. Since it is the intent of the congregation of the Eliot Church in creating the Fund to set aside assets and use only the income from such assets, any amendment to this policy which involved the invasion of principal must be approved by a nine-tenths (9/10) vote of the members of the Eliot Church...”

Guidelines for Use: The Endowment Committee established guidelines that, once the balance of the Fund for the three previous years exceeded an average of \$225,000 the Endowment Fund would consider making distributions of up to 3.5% of the three year moving principal average, to the Church Operating Budget on an annual basis. The average for the last three years (2018-2020) is \$535,692. In 2018 the Endowment Committee approved moving to a five year moving average to smooth out growing market volatility and provide a stable and growing distribution to the operating fund. The five- year moving average (2016-2020) is now \$471,834. The Endowment Committee intends to recommend a distribution to the operating fund of \$16,000 this year or 3.39% of the five- year moving average of \$471,835. This represents a \$2,000 or 16.8% increase over the 2020 distribution of \$14,000. The Endowment Committee intends to grow the Fund through income earned and market appreciation, gifts, and bequests. Simultaneously, the Committee believes the Endowment Fund, a perpetual vehicle, should contribute to the current financial needs of the Church in a fiscally responsible manner while balancing the needs of current and future generations.

Current and Historical Data: The chart below depicts the three- and five-year moving averages calculated since year end 2012. The 2020 calendar year end total of \$600,661 (\$487,992 basic endowment plus \$112,669 Louisa Hunnewell separate component) was 11.1% higher than the 2019 year-end total. This solid advance is believed to reflect a year of above

average growth in stock and bond market indices, due in large measure to liquidity flowing into financial assets from massive Federal government fiscal and monetary policy to deal with Covid 19 and the severe recession in the first half of 2020.

Year End	Balance	3 Year Average	5 Year Average	Annual Distribution
12/31/12	\$223,448	\$216,448		
12/31/13	\$298,566	\$254,631		
12/31/14	\$321,852	\$287,302		
12/31/15	\$322,427	\$314,282		\$10,000
12/31/16	\$351,571	\$331,950	\$303,523	\$10,000
12/31/17	\$400,522	\$358,173	\$338,988	\$11,000
12/31/18	\$465,572.	\$405,883	\$372,274	\$12,000
12/31/19	\$540,842	\$468,979	\$416,186	\$13,000
12/31/20	\$600,661	\$535,692	\$471,834	\$14,000

The Endowment assets are custodied at Vanguard and invested in low cost, no-load mutual funds in a balanced manner with, however, a preference for common stocks given their superior long term returns to bonds and cash. There are no custodial or investment management fees, the absence of which adds to the Endowment’s long-term return.

Initiatives: The Endowment Committee has adopted the following initiatives. First the Committee has formally recommended, and the Parish Committee has approved, that communication to the members about, and solicitation of donations for the Endowment Fund, should be a responsibility of the Parish Committee and the Canvas Committee. Second, the Committee has endorsed a policy of active and transparent communication to Church members about the existence, purpose, policies of the Endowment. Third, the Committee has endorsed making available to donors multiple avenues of donation, including pledges, gifts, and bequests, both restricted and unrestricted, subject to the limitations set forth in the Bylaws.

Respectfully Submitted,

John Wilkins, Chairman
William Seymour, Treasurer

**Finance Committee
Proposed Budget Fiscal Year 2021**

Below is the summarized fiscal year 2021 budget, alongside the fiscal year 2020 budget and fiscal year 2020 actuals.

Income	2020 Budget	2020 Actual	2021 Budget
Pledge, Capital and Gift Income	\$73,000	\$70,173	\$65,000
Plate	\$4,000	\$3,014	\$2,000
Rental Income	\$97,000	\$101,291	\$102,700
Riverbend School	\$57,000	\$61,354	\$61,700
Cell Tower	\$40,000	\$39,937	\$41,000
Church/Memorial Hall Rental	\$500	\$0	\$0
Endowment Distribution	\$12,000	\$12,000	\$13,000
Hunnewell Endowment	\$2,000	\$2,000	\$2,000
Functions/Events	\$0	\$50	\$0
Concerts	\$1,500	\$0	\$750
Praying Indians Contribution	\$800	\$575	\$400
Interest	\$0	\$1,094	\$1,000
Misc	\$2,500	\$105	\$0
Total Income	\$193,300	\$190,302	\$186,850
Expenses			
General & Administrative	\$8,500	\$5,661	\$7,000
Institutional	\$13,200	\$10,489	\$15,200
Staff	\$125,200	\$119,733	\$129,000
Contractor		\$3,000	\$3,000
Building and Grounds Operating	\$28,000	\$19,476	\$23,000
Religious Education	\$3,830	\$300	\$1,350
Music	\$3,370	\$880	\$1,400

Service	\$2,000	\$2,550	\$2,000
Membership	\$1,100	\$514	\$1,100
Operating Expense	\$185,200	\$162,603	\$181,050
Operating Income less Operating Expense	\$8,100	\$27,699	\$3,800
Capital Expenses	2020 Budget	2020 Actual	2021 Budget
Capital Account Balance	\$115,045		\$124,249
Replacement of Stair Treads Leading Into Parlor			\$2,500
Parsonage Porch Repair			\$20,000
Church Ramp Repair			\$1,000
Church Landscape Upgrades			\$4,000
Paint Parlor, Office, and Rear Entry	\$11,500	\$9,000	
Tree Removal	\$3,950		
Whole-building Surge Protection	\$850	\$1,005	
Refinish Floor, Parlor And Office	\$5,000	\$3,952	
Sprinkler System Repair		\$3,250	
Printer		634	
Dishwasher		\$800	
Total Capital Expenses	\$21,300	\$18,641	\$27,500

Commentary:

The fiscal year 2021 budget reflects what we believe is an achievable, if stretch, goal for income. This is subject to the uncertainties created by the pandemic that will likely continue through at least the first half of the coming year.

As always, the Finance and Parish committees will be monitoring the situation closely.

Income: Our income exceeded our operating expenses by \$27,699 (contributed to the capital account) thanks to the generosity of our members combined with some expense reduction as a result of the pandemic.

Expense: Overall operating expenses for the year were lower than expected by \$22,597, largely as a result of nearly across the board cost reductions with the shift to virtual church. We anticipate some similar reductions in 2021, but we have budgeted with an assumption of more normal annual expenditures. Capital Expenses for 2020 are listed in the budget on a line-item basis.

Looking Forward: As has been true in past years, the budget continues to remain highly dependent on the rents generated from our properties. It is also worth noting that the number of households pledging in 2020 dropped to 26 from 40 the previous year, though average giving per household increased. It remains the goal of the Finance and Canvass committees to continue to grow our pledging participants and our contribution of pledging income, decreasing the reliance on rental income.

Thank you to our Treasurer Bill Seymour, Annette Pein-Gorman for her role on the Stewardship Committee, our Moderator Rosemary Driscoll, John Wilkins for his guidance on Endowment, and the rest of the Parish Committee.

Respectfully Submitted,

The Eliot Church Finance Committee

Chris Lindquist (Chair), Jennifer Dimmick, Annette Pein-Gorman, Bob Brack, John Wilkins

THE ELIOT CHURCH OF NATICK

Nominations for Officers and Committee Members, and Committee List

Elected members' names are followed by a term - such as "(2021)". Terms are 2 years unless otherwise noted, and finish at the end of the year specified. Appointed members' names are not followed by a term.

Moderator, Rosemary Driscoll (2022)
Treasurer, Bill Seymour (2021)
Clerk, Carol Hildebrand (2021)
Assistant Treasurer, Jackie McBride (2022)

Worship

Music & Arts, Annie Otte (co-chair)
Adult RE, Rich Geckle (co-chair)
Deacons, Margaret Lindquist

Religious Education

Open
Chris Banthin, Chair (2021)
Ben Otte (2022)
Daniel Zogby 2021

Buildings and Grounds ("B&G")

Open, Memorial Hall
Lee Manuel, Parsonage (2022)
Sam Wolman, Church Building (2021)

Landscaping Sub-Committee

Herb Nolan, Chair
Carol Hildebrand
Aileen Zogby

Membership

Tod Dimmick, Chair (2021)
Roseda Warren (2021)
Open

Service

Loretta Lillios, (2021)
Margaret Lindquist, Chair (2021)
Allison Nelson-Eliot (2022)
Aileen Zogby (2022)

Oldtown Calendar

Tod Dimmick

Nominating

Rosemary Driscoll
Lee Manuel
Tod Dimmick

Parish Committee

Worship, Rich Geckle (2021)
RE Chair, Chris Banthin (2021)
Service Chair, Margaret Lindquist (2021)
Finance Chair, Chris Lindquist (2022)
Membership Chair, Tod Dimmick (2021)
B & G Chair, Rotating
Member at Large, Annie Otte (2021)
Member at Large, Herb Nolan (2022)

Deacons

Rosemary Driscoll (2022)
Nora Field (2021)
Carol Hildebrand (2022)
Margaret Lindquist (2021)
Jackie McBride (2022)

Finance

Robert Brack (2021)
Jennifer Dimmick (2022)
Chris Lindquist, Chair (2022)
Annette Pein, Stewardship Chair (2021)

Endowment (Term of 4 years)

Bob Brack (2022)
Jennifer Dimmick (2024)
Jim Gorman (2021)
John Wilkins, Chair (2023)

Music Committee

Lee Manuel
Annie Otte, Chair (2022)
Bill Seymour
Stephen James, Music Director (ex-officio)