



NATIVITY CHURCH



ANNUAL REPORT

Sixty-Second Annual Meeting

January 23, 2022

45 Howard St., Northborough, MA 01532

www.churchofthenativity.org 508-393-3146

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NOTICE

The Sixty Second Annual Meeting of

CHURCH OF THE NATIVITY

45 Howard Street, Northborough, Massachusetts

will be held in the Parish Hall on

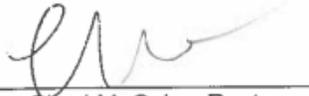
SUNDAY, January 23th, 2022

AT 9:00 AM

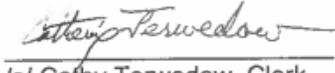
The order of business will include:
 The receipt of Annual Reports
 Presentation of the Budget for 2022
 The Election of the following officers and delegates:

Senior Warden	(elected annually)	One Year
Junior Warden	(elected annually)	One Year
Treasurer	(elected annually)	One Year
Clerk	(elected annually)	One Year
Two Vestry Member		Three Years
Delegates to Diocesan Convention	(elected annually)	Three Adults, One Youth
Alternates to Diocesan Convention	(elected annually)	One Adult, One Youth

Note: A quorum of 10% of the communicants in good standing is required. A voting member must be a communicant in good standing who is at least 16 years old, who has attended worship regularly for at least three months, who has been a financial supporter in 2017 and who has requested membership in writing.



/s/ The Rev. Chad McCabe, Rector



/s/ Cathy Terwedow, Clerk

VESTRY SELECTION PROCESS AND BIOGRAPHIES 2022

Vestry selection at Nativity Church is a communal discernment process - both by the parish and the Vestry. Names of members in good standing can be submitted by parish members at any time to any Vestry member to be considered as a potential nominee. In winter each year, the Discernment Committee spends time praying through those names submitted, also adding their own submissions. Through discussion and discernment, a list is generated of the best-qualified nominees, given the number of new Vestry members needed in the coming year (determined by vacancies and leadership needs for the coming season). These nominees are contacted by Discernment Committee members, provided information about serving on Vestry, invited to a special discernment meeting, and encouraged to discern God's lead and their own willingness to serve on the Vestry. At the Annual Meeting, the parish votes on these new Vestry member nominees. Vestry members serve for determined terms with a maximum three-year term, renewable by the above process for one additional term. Officers are elected annually for a one year term.

VESTRY CANDIDATES

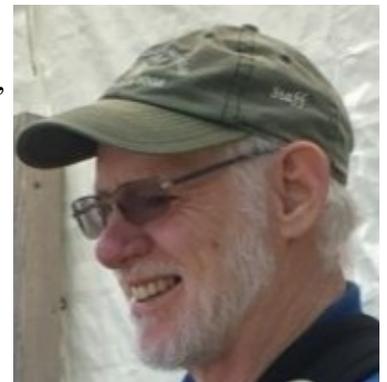
FOR SENIOR WARDEN: **DEB HESEK**

My name is Deb HeseK, I have been a member of Nativity for over 29 years and during those years I have served in many ministries including senior Warden, Sunday school superintendent, prayer ministry, youth group leader, evangelism, refuge ministry, Godly play teacher and outreach committee. I feel I can bring some insights from these diverse aspects of the church to help bring Nativity to where God is calling us to go in the future. Nativity is not just what we have been in the past but we need to listen and seek where God is calling us to be now and in the future. We are blessed with people who have many gifts from God and we need to use these to grow God's church. Nativity church is not just a building but also God's people working to follow Jesus and His teachings. I feel that I can be an instrument used by God on the vestry to help us navigate Nativity into the future.



FOR JUNIOR WARDEN: **HOWARD GELLES**

Hi, I'm Howard (Howie) Gelles and have been an active member of Nativity for about 16 years. During this time, I've been active mainly with the music ministry, and have expanded my activity to include the outdoor stage venues. As a Christian, I come from the RC Tradition and had been an Eucharistic Minister and was a certified Catechist (Religion Education teacher for Confirmation). I believe that the Bible is the inspired Word of God, to be understood both as a Paradox, and in the environment and the context in which the various writers lived. It contains all that is necessary for Teachings of Faith, Morals and Ethics. It is with the Guidance of the Holy Spirit that the meanings of Scriptures are revealed, confirmed by Holy Tradition. When I was asked to consider the position of Junior Warden, my immediate impulse was no. It's something that I never considered nor thought about. I hold the position that if one aspires a leadership position, it is grounds for automatic disqualification. Leaders are chosen by others based upon their Character and abilities. After a little discussion, I agreed to pray about it: looking for reasons to say "no". I asked another person for some guidance, and was informed that he too was considering asking me (second confirmation?). Nonetheless, I continued to pray about it and yet, received two additional "yes" confirmations. It would appear that God's message is clear. Despite my initial reservations, I've accepted the nomination for the position of Junior Warden



FOR TREASURER: **MARY BROWN**

My name is Mary Brown and I have been attending church here for several years. I love it here at Nativity! From the first day I arrived, I was warmly welcomed. I was an active member of the Catholic Church for many years and, quite honestly, I never felt as connected to the church and its people as I do here at Nativity. I feel truly blessed to be a part of this family. Born and raised in Marlborough, MA I have spent the past 27 years in Stow with my husband, Jerry, raising our three amazing children: Gaby, Zach, and Tommy. I am a self-proclaimed “foodie,” an avid reader, I love to travel, and I’m a huge Patriots fan! I have spent my entire professional career in bookkeeping and HR. I am honored to accept the position of Treasurer. I hope my background and enthusiasm will suit this position well.



FOR CLERK: **CATHY TERWEDOW**

Hi! I’ve been a member of Nativity since Henry and I moved here from California in the early 90’s. I’ve been active in lots of Nativity ministries over the years, most notably serving for 20+ years as a Levite, ten years with Community Meals (from its inception), and eight years as a church counter. In 2015-2016, I led the Profile Committee and Holy Cow survey (the results of which the Search Committee used to call Fr. Chad). Since then, I’ve co-led two Welcome training sessions, been pledge treasurer for three years, served on the Reopening Committee, and helped with CCB, Breeze, and website content.

Over the years, I’ve polished brass, painted doors, packed sandwiches, baked cookies, chaperoned kids’ events, scrubbed pans, raked leaves, wrangled animals, and helped with indoor/outdoor setup and teardown for many church events. I was even a Sunday School teacher for a while during the ‘Kidmo’ years... though that was far from my comfort zone!

I would be happy to serve as Nativity's Clerk for another year (my fourth). My background includes nearly 40 years in the corporate world, mostly in marketing and program-management roles. I’ll do my best to serve you well.



FOR VESTRY AT LARGE, 1 YEAR: **HENRY TERWEDOW**

I moved to the Worcester area in 1992 from Sunnyvale California, where I was a parishioner at St. Thomas Episcopal Church and actively involved with their Rotating Shelter for homeless men. Shortly thereafter I moved to Marlborough and joined the Church of the Nativity. In 1973, I earned a doctorate in tropical medicine and went on to spend 17 years in the agricultural chemical industry, rising to Senior Section Leader in R&D. After leaving industry, I spent three years at Mass. General Hospital as a biostatistical epidemiologist studying the genetics of human disease. I finished my academic career at the Harvard School of Public Health, as a grant administrator, from which I retired in 2009.



After serving as Nativity's treasurer in recent years, I’ve volunteered to stay on as an at-large vestry member for one year. Some of the activities I have participated in at the Church of the Nativity include: church officer (treasurer, 9 years), Stewardship Committee (10 years), Finance Committee (eight years), Community Meals (10 years), and Levites (24 years).

FOR VESTRY AT LARGE, 3 YEARS: JEFF TURGEON

Jeff Turgeon is currently the Executive Director of the MassHire Central Region Workforce Board (MCRWB). He is a Worcester native and graduate of Worcester State University where he earned a bachelor's degree in Communications. He has also earned a master's degree in Sports Management from Georgia Southern University and completed a non-profit management program at the Harvard Kennedy School of Government. Jeff began his professional career at the Central Branch of the YMCA of Greater Worcester, where he rose to become a senior director and oversaw all athletic programs, membership, facilities, and teen development efforts. He then became the Business and Community Liaison for the Shriver Job Corps Center in Devens, MA, and went on to become a Program Manager for the US Department of Labor. Jeff is also a founding officer of the non-profit Worcester Sports Foundation which promotes and supports local athletic organizations, and he has helped start and manage Elevated Training, an obstacle race training course in Central Massachusetts. Jeff has also been an officer with the Worcester Rugby Club and is a certified rugby coach and referee. He is also an adjunct faculty member of Anna Maria College, teaching courses in their Sport Management program.



Jeff became the Executive Director of the MCRWB in 2008. The MCRWB is the local Board tasked by the federal Workforce Investment Act with overseeing the public workforce system for Worcester and 37 surrounding communities in southern Worcester County. Jeff lives in Northborough, Massachusetts with his wife Kim and three children, Joshua, Alexis, and Marissa. In his spare time, he enjoys playing golf (as well as disc golf) and has been a volunteer youth baseball, basketball, and rugby coach.

Sixty-Second Annual Meeting

Nativity Church, Northborough

January 23, 2022—10:15 AM

Call to Order with Prayer

Minutes of Annual Meeting 2021

Ministry Reports

Election of Leaders

Appreciations

2021 Financial Report

2022 Ministry Budget

Rector's Report

Closing Prayer & Adjournment

NATIVITY CHURCH, NORTHBOROUGH, MASSACHUSETTS MINUTES OF THE SIXTY-FIRST ANNUAL MEETING – JANUARY 24, 2021

The meeting was held virtually and was called to order by Deb Heseck, Senior Warden, at 11:34 am. Father Chad opened with prayer. The clerk declared a quorum with 36 members in attendance on Zoom.

Motions were made, seconded, and unanimously passed to accept the minutes of the 2020 annual meeting and all the ministry reports as written.

ELECTION OF LEADERS

Deb Heseck opened the floor for nominations. The following parishioners presented themselves for election. No additional nominations or candidates arose from the floor so a move was made, seconded, and passed for the nominations to be closed. The Clerk was instructed to cast one vote for the slate of nominees for the Convention Delegates and the nominees were elected.

Officers for one-year terms, to expire in January 2022:

- Senior Warden: Deb Heseck
- Junior Warden: Howie Gelles
- Treasurer: Henry Terwedow
- Clerk: Cathy Terwedow

At-large vestry members, with terms to expire in January 2024:

- Debbie Burke
- Janet Wilcox
- Jeannie Hebert
- Tom McDonald

Continuing in service are the following at-large vestry members:

- Aaron Ting (term expires January 2023)
- Ted Flanagan (term expires January 2023)

The Clerk was further instructed to ask for volunteers from the floor to serve as convention delegates this fall. The convention will be virtual. The following parishioners stepped forward:

- Convention Delegate At Large: Howie Gelles
- Convention Delegate At Large: Lois Macek
- Alternate Convention Delegate: Nancy Kimball
- Convention Delegate Vestry: to be named at a future date
- Convention Delegate Youth: none
- Alternate Convention Youth Delegate: none

APPRECIATIONS

Fr. Chad extended thanks to all the volunteers who served in so many ways (see pages 50-51 of the annual report). He also gave special recognition to:

- Sally Kazarian & Cindee Morin, whose vestry terms are expiring (flowers will be delivered to them)
- Deb Heseck, for all her support and for being so awesome and helping out in ways no one anticipated this year. Deb was also presented with a 'Patriotic Employer' award from the Office of the Secretary of Defense, Employer Support of the Guard and Reserve.
- All those stepping down from ministries, including Janet Wilcox (Outreach), Maureen Pellizzari (Acolytes), Tim Cassidy (Levites), Lisa Phelps (Quiet Days), and Jenny Otto (J.A.M.).

Deb Heseck presented special thanks from the parish, along with gift checks for Chad and Sabina, to the following people:

- Fr. Chad, for all he did to see us through a tough Covid year while also serving with the National Guard at the Holyoke Veterans' Home and in Boston. At Nativity, Chad's above-and-beyond services included creating innovative programs such as communion on wheels and education packets, chain sawing the 'Back 40,' painting, mowing the lawn, and engaging kids with at-home worship boxes.
- Those who kept us connected by delivering communion and working on the reopening committee
- Those who made worship possible, both in person and online: Larry Engholm, Karen & Ethan McCabe, Aaron Ting, Rachel Manley, Binto John, Glen Campbell, Dick Hummel, Maureen & Matt Pellizzari, Makayla Strom, Cathy & Henry Terwedow, Deb Heseck, Karen Zacher.
- Our musicians performing 'Tiny Desk' concerts: Rachel Manley, Binto John, Judy Yauckoes, Dick Hummel, Glen Campbell, Kim Gentry-Meyer.
- Sabina, for keeping everything going.

FINANCIAL REPORT

Prior to the annual meeting, the parish was invited to a dedicated discussion of church finances. Two recommendations were made:

1. That Nativity redo its P&L and income statements to list reimbursements as an offset against expenses, rather than as income
2. That statement line items be named and numbered the same across all documents. Any extraordinary, out-of-regular-cycle income (such as diocesan assistance) should be listed as "Other Income."

Janet Wilcox, Treasurer, presented the 2020 Financial Report, previously approved by the vestry.

- Pledges came in at 97% of budget: \$281K on a budget of \$293K Total income was \$376K on a budget of \$324K, including unanticipated diocesan assistance and rental income from Northborough Extended Day Program (NEDP)
- Total expenses were \$327K on a budget of \$317K, including termite control and mandatory sprinkler repair
- We were able to set aside \$4800 for future long-term maintenance and to put \$1500 into our rainy-day fund. Both amounts are for restricted use.
- The financial report is posted online and on the church bulletin board each month. For online access to all church documents, including vestry minutes, financial reports, and the church directory, click on the Members' Portal at the top-right of <https://www.churchofthenativity.org/>. The current password is Jeremiah2911. Contact the office if you have difficulty getting in.

Questions and comments from parishioners revolved around the following topics:

- We are transitioning to a part-time, outside bookkeeper. As a result, bookkeeping expenses (Line 4002.1) will increase by 700%. We will be hiring someone this week. Copier leases. Lines 4002.3 and 2011.1 are shown as a \$41K expense and a \$32K reimbursement, respectively. The reimbursement is a buyout of the old copier lease; it will be used to pay off the new copier. The bottom line is that we now have better equipment at approximately the same cost. We're paying off the new lease in monthly increments as there is no financial advantage to paying it off early. The Finance Committee will look into moving reimbursements out of income for future budgets. It was suggested that the title of Line 4011.8 be changed to include "enhanced worship equipment" such as TVs. Dick Jubinville, Financial Chair, summarized the approved 2021 budget (see pages 45-49 of the annual report) and made a few remarks, calling out some of the changes for 2021:)

- Pledges are down nearly \$20K to \$268,584 (largely due to moves, deaths, etc.)
- Total projected income down \$5K to \$308K
- The Finance Committee is establishing an accrual account to pay off known expenses and repairs that will be needed in future years (currently “Depreciation”)
- Projected expenses are \$312K, down \$5K from last year’s budget but down \$15K from last year’s actuals
- The projected deficit is \$3556 (1% of budget), which is reasonable since we have money in the bank
- In addition, we have roughly \$40K invested long-term with the diocese in case we ever need it.

RECTOR’S REPORT

The following is a brief summary of Fr. Chad’s retrospective on this roller-coaster year, a year that began with such hope and promise but which quickly became a full year of Lent and loss. Key events marking the year included the pandemic with hundreds of thousands dead, the importance of George Floyd and Black Lives Matter, and the civic discord and division sewn throughout the election season.

Chad emphasized the following:

In many ways, we’re still on Holy Saturday. The light is becoming brighter but it has not blazed completely yet. As we became the church gathered and scattered, we found ways to reach beyond our community, far more than we would have as the church gathered.

Even as people around us died, new life and new life in Christ took place in our parish. This is the glory of the world. Chad called on us to “Carry the Light” of Christ to the world, reminding us that we are still the church and we need to continue to give of our lives (finances, service, and gifts) to Christ. If we defund ministries, we cease to be the church. Share our worship services on social media as that is the easiest form of evangelism there is.

We are more than just worship one hour/week. We are called on to further the work of the church in any way that we can. As challenging as this year has been, let us go back into this year boldly carrying the light. When the call comes to help with a ministry, deeply discern your answer before responding. God calls us to live into our baptismal covenant, to love God and our neighbor.

Stay safe. Stay with holy ways, especially as the nation moves forward. Watch yourselves on social media and in conversation with others. Words matter. We are called to love everyone and to see them in His image. This year, God will do wonderful things for us. He will ask us things we can’t imagine. We will be challenged. Don’t succumb to fear. Succumb to love. Continue to support the work of the church.

FURTHER BUSINESS

Deb Heseck announced that next year’s annual meeting will be held on January 23, 2022. With no further business, the meeting was adjourned at 12:35 with prayer.

Respectfully submitted,

Cathy Terwedow Clerk of the Vestry

Approved via email by Nativity’s Executive Committee 4/22/2021

To be approved by the parish on January 23, 2022.



PASTOR'S ANNUAL REPORT

Dear Nativity Family,

Thank you, thank you, thank you for your support of Nativity Church throughout 2021, your prayers and giving of self and finances during these extraordinary times has been a blessing. As we enter 2022 we are still in the midst of this COVID pandemic and it has affected us all in varying degrees, our church is no different. Because of your commitment to the ministry of our congregation, we continue to be a witness to the effective and life changing witness of God's love and mercy through Jesus Christ.

I have said it before, and I say it again, during this pandemic our mantra has, and will continue to be, that Nativity is more than a building or campus: it is us. Nativity's strength has and always will be the spirit of faithfulness and giving of ourselves and the gifts that God has uniquely endowed each and every one of us with. Throughout this time, we lived out our mission and saw **ordinary people doing extraordinary things** on a constant basis

To highlight some of the important work we accomplished during this pandemic: we delivered over 8,000 communion elements and worship packets on a routine basis, for our Young Families and little ones in GodlyPlay and J.A.M. we were able to keep Christian Formation going and empowered these families through our Sunday School in a Box each month delivering over 150 of these unique Sunday School boxes that were filled with a weekly lesson following the Lectionary and a craft project that made scripture come alive. Our Music Ministry provided us with a mid-week spiritual boost through the Tiny Desk worship experience every week on Facebook Live, and our Small Groups continued in new and creative ways through Zoom. Under our Facility and Grounds Ministry here on campus, a dedicated group of Volunteers were able to refresh our fellowship hall and our campus, in the process relocating our outdoor stage to a more usable location for our community events and renewing our Memorial Garden for those saints interred there and visiting families. Thanks to the dedication of our Volunteers in our Technology Ministry we are now able to broadcast our Sunday morning worship live on Sunday mornings. Our Outreach Team and Volunteers continued to still be engaged (even with COVID restrictions) with our outreach partners like W.A.R.M (Welcoming Alliance for Refugee Ministry) Worcester Fellowship, and Community Meals in new and different ways.

In closing, as we enter 2022, I want you to stay encouraged and aware of all God is doing here at Nativity. Be encouraged of all the good we are doing and continue to do as the body of Christ here in Northborough. Also, be aware, these are challenging times and we must continue to be a faithful and diligent people, nowhere is that more apparent than our budget. Our Vestry has prayerfully and diligently worked over many hours to give us the best budget we can have, but it is one that has us going forward in faith that God will provide. The blessing that is Nativity is because of God working through you and your response to the work we are called to together. Nativity is the manifestation of God in our communities, Nativity is us. Let us go into 2022 living out the great possibility for our congregation and the future of our mission **Embracing the community, Equipping the saints, and Empowering ordinary people to live extraordinary lives for Jesus Christ.**

God's Blessings,

ORGANIZATIONAL CHART

<p>WORSHIP Leader: Venger Open ↓</p> <p>Acolytes: Cathy Terwedow Altar Guild: Karen McCabe Bread-Baking: Lois Macek Flower Guild: Theresa Hoberman Lay Readers: Becky Mangus Lay Eucharistic Ministers: Becky Mangus Ushers: Deb Burke Tech Team: Larry Engholm</p>	<p>FIRST IMPRESSIONS Leader: Cathy Terwedow ↓</p> <p>Welcome Team: Cathy Terwedow Ushers: Debbie Burke</p>	<p>OUTREACH Leader: Bruce Reilly ↓</p> <p>Outreach Committee: Deb Heseck, Lois Macek, Becky Mangus, Jeff Turgeon Worcester Fellowship: Paula Hanson Nativity Refuge ministry: Betsy Hummel Community Meals: Kathy Reilly Food Pantry: Janet Wilcox Easter Egg Hunt: Deb Heseck Fall Festival: Jim Baker Living Nativity: Bill Otto</p>	<p>CHRISTIAN FORMATION Leader: Open ↓</p> <p>Youth/Young Families Director: Vacant</p> <p>Spiritual Directors: Betsy Hummel Rector's Forum: Pastor Chad Tuesday Morning Group: Jean Bruce-Wiegersma Wednesday Morning Group: Rachel Manley Wednesday PM Study: Norma Brandt Senior Ministry: Priscilla Gagnon and Karen Taylor Women Ministry: Open Senior Ministry: Priscilla Gagnon and Karen Taylor Men Ministry: Pastor Chad Children's Education: Director: Open Godly Play: Deb Heseck JAM: Jenny Otto Middle/High School: Open Nursery Care:</p>
<p>MUSIC MINISTRY Leader: Minister of Music ↓</p> <p>Traditional: Glen Campbell Praise Band: Rachel Manley</p>	<p>COMMUNITY AND HOSPITALITY Leader: Hospitality Chair ↓</p> <p>Coffee Hour: Glen Campbell and Becky Mangus Simple Social: Becky Kresbach and Mary Brown Funerals: Sue Roche Weddings: Kitchen: Open</p>	<p>PASTORAL CARE: Leader: Open ↓</p> <p>Eucharistic Visitors: Becky Mangus Prayer Chain: Open Prayer Shawl: Bette Ann Whynot Food Ministry: Jackie Blair</p>	<p>PREESCHOOL Director: Stacey Paradise</p>
<p>FACILITY MANAGEMENT Junior Warden: Howie Gelles ↓</p> <p>Building Grounds Green Team Levites: Open</p>	<p>FINANCE TEAM Leader: Treasurer: Henry Terwedow ↓</p> <p>Finance Committee: Open Stewardship: Jeannie Hebert Pledge Treasurer: Cathy Terwedow Bookkeeper: Linda Knopp</p>	<p>OPERATIONS Leader: Admin. Cherrie Plante ↓</p> <p>Office Volunteers Front Desk</p>	



WORSHIP

MINISTRY

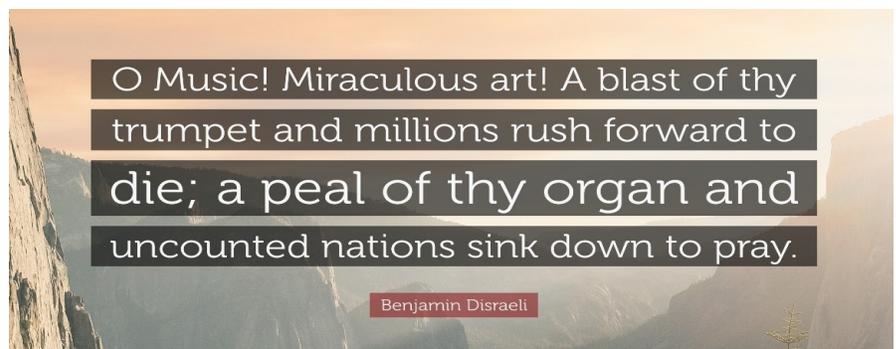
ORGANIST

Report of the Organist

I played the organ for every other 8:30AM Sunday service this year. I also played several times with the 10AM music team in the hall using my electronic pipe organ.

I am willing to provide organ lessons free of charge for interested parishioners.

-Glen Campbell



PRAISE BAND Ministry

2021 was another unique year for the music ministry.

We began 2021 with church being online only, with music being provided through live music by my husband Binto John and I, supplemented with pre-covid recordings from the Praise Band, and recordings Judy Yauckoes made at home.

Thank you to the many team members who kept the Tiny Desk online concert series going for many months of 2021, including Kim Gentry-Meyer, Dick Hummel, Judy Yauckoes and Glen Campbell.

We then transitioned to outdoor worship in front of the church, and then to worship in the back of the church and eventually to indoor worship.

After many weeks of transporting Judy's 225 pound electric piano in and out of the church for outdoor worship, we received a

wonderful donation of a portable piano keyboard from a

gentleman from Craigslist. We joined forces with Glen Campbell and his portable electronic organ for outdoor worship and

Christmas Eve. We were able to hold a successful Living Nativity (after a hiatus of one year) under the direc-

tion of Bill and Jenny Otto. We were sad to say goodbye to Cara Ting, who moved away this fall. We appreciated her gifts of singing, drumming and leadership in the music at Nativity.

We were happy though to welcome new members Gary Mott on drums and Rachel Pfost on vocals.

And we could not have done the music without the continued

efforts of the music team—Howie Gelles on bass guitar,

Dick Hummel on trumpet and percussion, Judy Yauckoes on piano and Binto John on guitar and vocals.

And a huge thank you to Larry Engholm for making our audio and video possible for those participating in person and online worship for this entire pandemic.

-Rachel



TECH TEAM



This year the Tech Team provided audio, video, graphics, and streaming for indoor 10:00 Sunday services and the Christmas Eve 4:00 service; audio, video, and streaming for outdoor services; and helped with setup, power, lights, and audio for the Living Nativity.

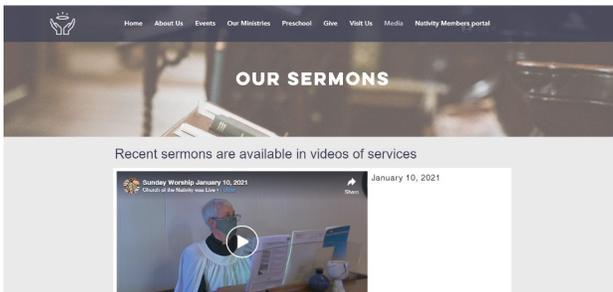


Our services continue to be broadcast on Northborough Cable TV Thursdays at 9:30 am and Sundays at 4 pm.

The 2021 budget included the purchase of a second camera to augment the one we purchased in 2020, but the vestry decided not to get it. Now that we have fewer people worshipping online it may be less important to provide more compelling video.

I'm grateful to Adam Hoberman for running graphics and selecting song backgrounds. And for help from Deb Heseck and Cathy Terwedow for filling in when Adam wasn't available. And for Gary Mott's help with Living Nativity.

His servant and yours,
Larry Engholm



ACOLYTES

Acolyte Ministry

The acolyte ministry is in a period of transition, and I have stepped into the leader's role following Maureen Pellizzari's years of service.

It used to be so simple for our acolytes. There was a schedule and, if it were your Sunday, you simply showed up and did your job.

But Covid made the last couple of years difficult. Would there be in-person church this Sunday? Would we be meeting indoors? Outdoors? In the parking lot? On top of those changing circumstances, there were also fewer people attending church, making for a smaller pool of potential acolytes from which to draw.

Through it all, however, we've had three dedicated acolytes who did their very best to assist Father Chad whenever they could. Nativity is so grateful to Ethan McCabe for assisting his father at the early service, and to Matt Pellizzari and Makayla Strom for helping at the 10 o'clock service. (Ethan, I'm sorry I don't have any pictures of you!)

In 2022, I will look to expand the acolyte group to include adults who can serve at the altar. Could this be your calling? Please pray about it and consider whether you might be one of our next acolytes! Wish me luck!

-Cathy Terwedow

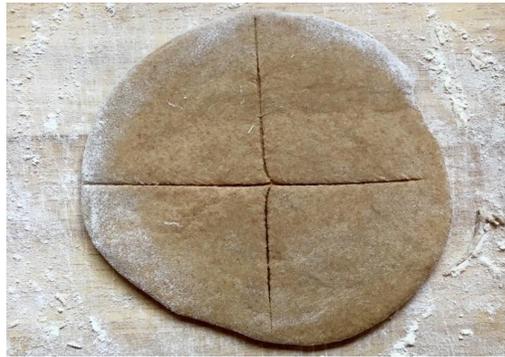


BREAD BAKING

Bread baking in 2021 was the same as 2020. We didn't bake! We would love to begin baking again; however, COVID keeps us in our homes away from the joyous friendships that we have shared in the past with each other. The bakers continue to be faith-filled and are ready, willing and able. Due to a safer bread and wine distribution we are currently experiencing, the wonderful bread we have come to think of as Nativity Bread was not baked this year for which we are all sad. Yet, the Lord is good! I believe He has a plan. Again, this year I want to share the scripture passage that kept me grounded in 2021:

1 Thessalonians 5:18: Give thanks in all things, for this is God's will for you in Christ Jesus

Respectfully submitted, Lois Macek



*Dear Lord, please guide and bless their hands and hearts
as they prepare the communion bread to be your body broken for us.
Guide them as they do the work of baking the bread
to remember the gift of your love. Amen*



CHRISTIAN FORMATION

CHRISTIAN FORMATION MINISTRIES

Annual Report 2021

Christian Formation Director is the one to oversee and communicate with the various ministry leaders involved in Christian Formation. These ministry leaders include the Youth and Young Families director, Spiritual Direction, the several small groups and Bible studies, Senior Ministry, the Men's and Women's Ministry, and the various children's education leaders (Godly Play, JAM, Middle/High School and Nursery care.) There are several vacancies for these leadership positions, including the Christian Formation Director. These are all wonderful ministries, and are all so important to the vision and mission of the church. There are many people involved in these ministries, and by having them under an umbrella of the Christian Formation Director, it offers a way to communicate with each other, and to share ideas and vision. While Covid has challenged the church to adapt and to be creative, I am so grateful to those who have persevered and worked so hard to keep us all connected. Although I am no longer directly involved in this ministry, I continue to appreciate all of you who were and are involved in these shaping, learning, equipping, and connecting ministries.

Sally Kazarian



Spiritual formation in a Christian tradition answers a specific human question: 'What kind of person am I going to be?' It is the process of establishing the character of Christ in the person. That's all it is.

- Dallas Willard -

YOUTH AND YOUNG FAMILIES MINISTRY

Shepherding the children of our church during this difficult time of the corona virus pandemic has brought challenges as to how we did Sunday School this year. With challenges there always comes opportunities. Deb Heseck, teacher of Godly Play (grades Pre K through First Grade) and Jenny Otto, teacher of the J.A.M. Club (Grades 2 -4) embraced the challenges of teaching their Sunday School lessons in different ways.

The following reports from each of the classroom teachers highlight each of their programs and how they supported the changes for learning about Jesus.

The following was submitted by Deb Heseck, teacher for Godly Play:

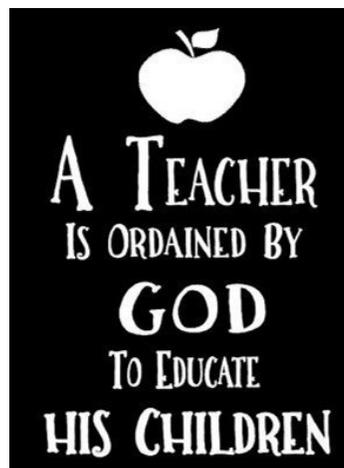
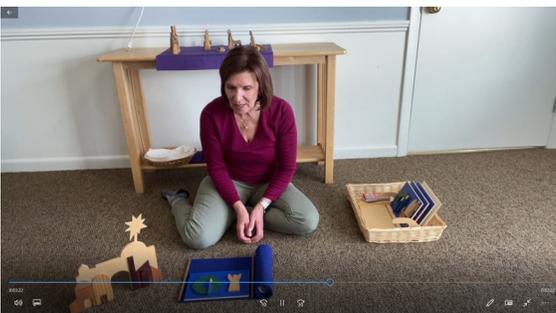


The Godly Play program is a Montessori based religious education program. It uses an imaginative approach to working with children, an approach that supports, challenges, nourishes and guides their spiritual exploration. Godly play presents Biblical stories to the children and then asks “wondering” questions to help the children explore their relationship with God.

This Year has been a challenge, we started out with in person classes and then we were shut down. So, in trying to come up with a way to connect with the children I decided to try recording the lessons on a new YouTube Nativity channel and share them with the families along with the godly play parent pages. These pages explain the lessons and provide discussion points for the families. These efforts have been well received.

The grade range for godly play is Pre-K to grade 1. We are blessed with 10 potential members of the class; the average attendance has been up and down. We occasionally have guest students who are most welcome. The children are wonderful and it is a pleasure to teach them. I can’t wait to get back to our in person classroom.

Jenny Otto is the teacher for the J.A.M. (Jesus and Me) Club submitted this report:



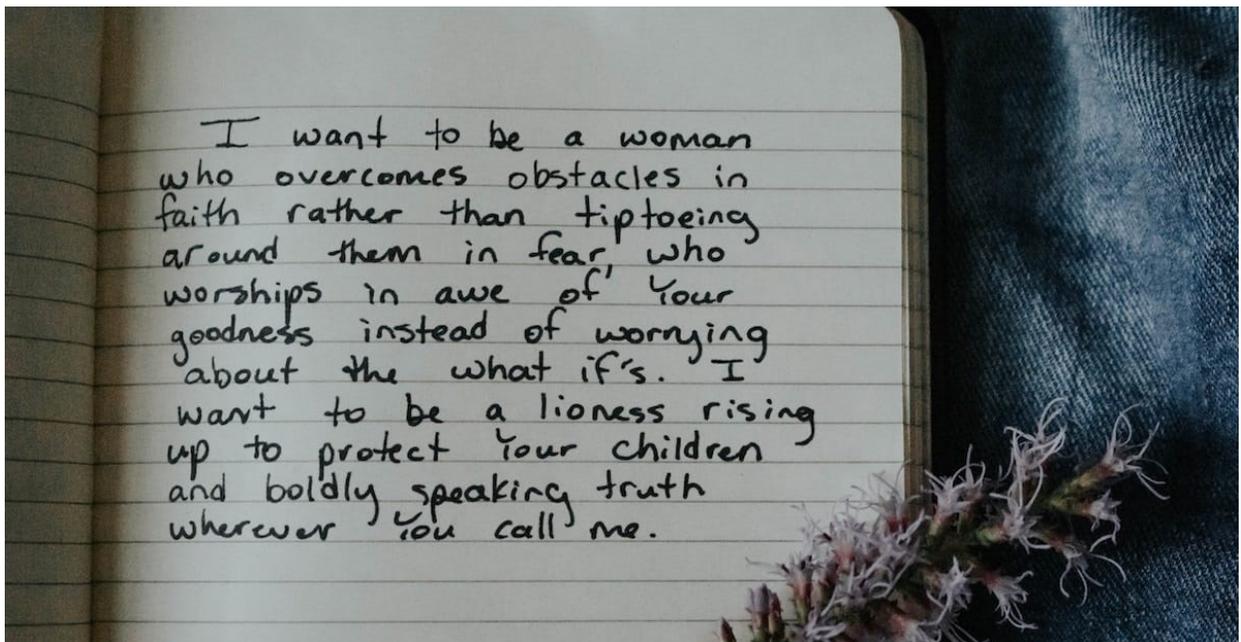
WOMEN'S MINISTRY

A vision for Women's Ministry unfolded for 2020 to offer ways for the women of Nativity to connect with God and each other. We had been hopeful to have quarterly events for women to connect with each other. In February, we had a women's breakfast which was a time of food and fellowship. Our focus was on connecting with each other and also connecting outward. Our program included ways that Nativity's outreach committee is involved, including a presentation from Marcia Roman from the Northboro Helping Hands program. Betsy Hummel also provided information and a video presentation of the Nativity Refugee Ministry.

After this, unfortunately Covid made it necessary to shift our plans a bit and put on hold some of the things we had hoped to offer. The biggest event we had planned was a women's weekend retreat at Grotonwood in November.

We are fortunate that we have been able to keep this vision alive by shifting gears and offering a virtual mini women's retreat in January 2021, lead by Rev. Dr. Laurel Coolbaugh, who was to have lead the original retreat we had planned. This will be a new format for us, but we are excited at the possibilities. We have also been fortunate to coordinate with the prayer shawl ministry who have made beautiful baby quilts so that we can offer them and connect with new mothers in the parish.

The Women's Ministry team is Norma Brandt, Lynn DeAngelis, Betsy Hummel, and Sally Kazarian. We are open to new ideas and will continue to try to carry out the vision of connecting women with each other and with God in these rather challenging times.



SENIOR MINISTRY REPORT 2021

Due to the pandemic, we were unable to have any luncheons or other activities this year. We truly missed the fun, the laughter and getting together with great friends.

Unfortunately I am now looking for someone to take over the Senior Ministry/Senior Luncheons when it is safe to do so.

Karen and Earl Taylor have decided to join a new church much closer to home. I have really been blessed and enjoyed working with them on such a wonderful and important ministry. I will miss them and all that they did.

If you have a heart for this very special ministry, please give me a call at

508-393-8745 or e-mail me at pris175@charter.net. I will do all I can to mentor you and help you take over this ministry.

May all of God's love, joy and blessings be with you this New Year.

Respectfully submitted,
Priscilla Gagnon



WOMEN'S MINISTRY

Women's Ministry is a way for Nativity women to connect with God and each other. The previous team of Norma Brandt, Lynn DeAngelis, Betsy Hummel, and myself are no longer leading this, but it a great opportunity to meet people, for spiritual formation offerings, to connect with women, and to just have fun. Thank you to all who have helped and participated. I look forward to seeing new faces and new ideas spring forth in the future.

Sally Kazarian

WEDNESDAY MORNING BIBLE STUDY

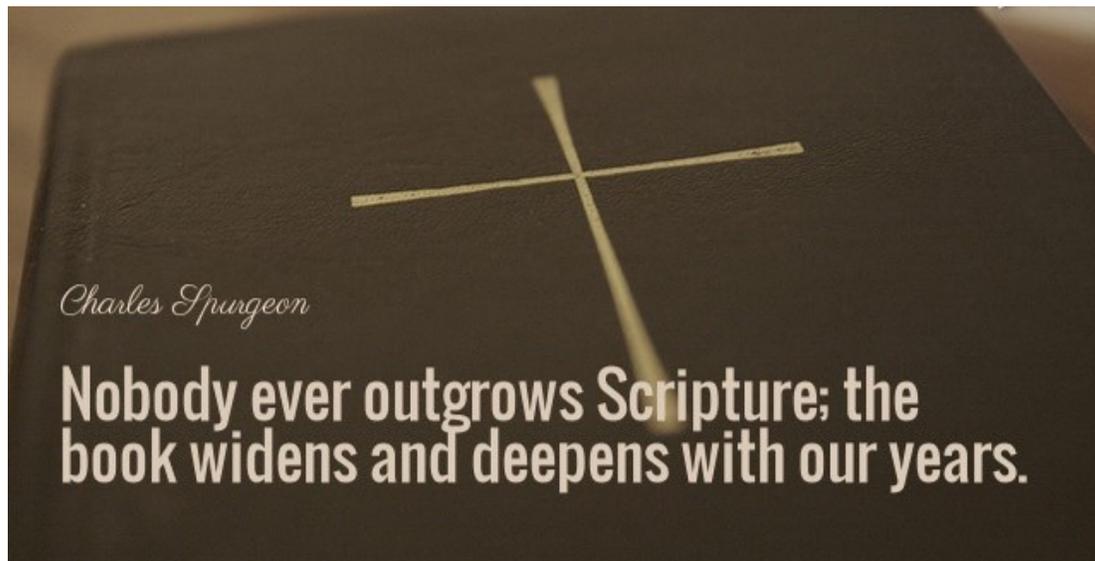
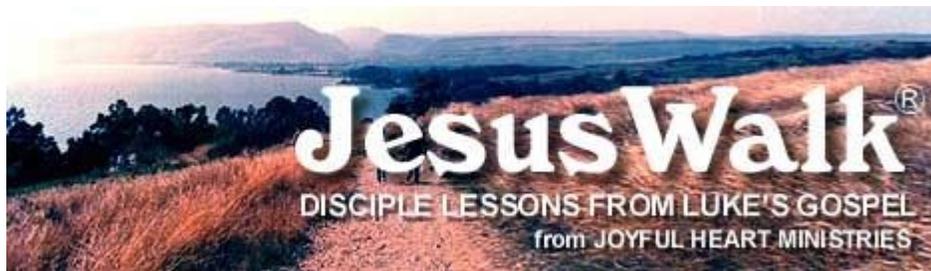
The Women's Bible study meets online via Google meets from 10am - 11:30 every Wednesday throughout the year.

We have had about 4 participants each week, with half of them belonging to other local churches.

We study by reading through in depth various books of the Bible.

We use the Bible itself as our main text, but use online commentaries and study guides to supplement our understanding.

This year we are continuing through the book of Luke a little bit at a time.





NATIVITY COMMUNITY PRESCHOOL



Nativity Preschool was met with challenges, as most businesses were, in 2021. Guidelines from the state limited our group sizes and imposed challenging policies and restrictions. Covid exposures and infections made staffing difficult and child attendance sporadic. Spending on supplies needed for Covid was high and enrollment/revenue was down.

We adapted, adjusted and overcame. We offered online classes for those who were not comfortable attending in person and held our classes primarily outdoors to lessen exposure. With all of the hard work came some benefits. Our graduates in the spring were the most resilient, independent, and adaptable group we have ever seen come through. Limited supplies really encouraged more creativity, and extended outdoor time boosted imagination and gross motor skills. The feedback and support that we got from the families was incredible.



Our new school year began in September much closer to normal. We are back indoors and a lot of the guidelines from the state have been lifted. We do, however, continue to wear masks, restrict people in the building and have reserved exclusion policies. Our enrollment is low but we have a grant from the state that helps us with our costs. Overall, the school year is off to a great start.



Enrollment has begun for the 22/23 school year. We've tried to increase our community presence and start advertising in order to boost enrollment. It will probably take a few years before we rebuild the enrollment to what it was but we are confident that we will get there.

Thank you all for your continued support.

Stacey Paradise
Preschool Director



CARE MINISTRY

CARING HANDS SHAWL MINISTRY 2021



Since the start of the Covid restrictions we have not met as a group.

However we have had enough shawls available in the Narthex throughout the past year, and we hope to replenish the supply in the coming months so that they are available to those who wish to give one to someone in need of prayer or comfort, or for themselves.

Respectfully submitted
Bette Ann Whynot

"Therefore
ENCOURAGE
one another and
BUILD EACH OTHER UP.
just as in fact
you are doing."

1 Thessalonians 5:11



REACH MINISTRY

OUTREACH MINISTRY



Thank you...Nativity, for your support.

Your stewardship enabled us to share our bounty with organizations like Worcester Fellowship, Straight Ahead Ministry, Northboro Helping Hands and others. Honestly, the total dollars committed to Outreach has decreased in the last few years, but we still make an impact.

More than ever, our congregation's involvement and participation with these organizations is more significant than our checks. In fact, our hearts, hands, and feet are what's needed. A check is always appreciated but getting involved directly with the mission of the organizations we support is always welcomed.

Our focus, vision and criteria are to support organizations that have a direct connection with at least one member of the Nativity family. Tend to be local in Northboro and west to Worcester with a broad demographic spectrum. Organizations structured to help meet the needs of the less fortunate, families with children, and seniors have a special heart in our congregation and it is why we invest in them.



Special Thanks to Deb Heseck, Lois Macek and Blair Judson Moran for their contributions to the Outreach Committee in 2021 and a warm welcome to Beckie Mangus and Jeff Turgeon who are joining us in 2022.

We have ideas for 2022 that we will share with the Vestry in the coming months. We believe Outreach can be a tool that helps Nativity transition from Churchianity to Christianity.

Blessings, Bruce

Many thanks to all who have supported Worcester Fellowship these past few months. Your generosity has supplied the homeless with monthly bagged lunches, undergarments, shampoo/conditioner, dental care supplies and warm hats.

A secret Santa donate 60 Dunkin Donut gift cards as well.

Surely an outreach mission of love "following in the footsteps of Jesus."

Paula Hanson

Community Easter Egg Hunt 2021

The Event was held on April 3rd, 2021, the weather cooperated for a wonderful day. Three sessions were held this year, 1:00, 2:00, & 3:00 the three sessions worked well! The smaller groups gave volunteers more opportunity to interact with the guests. We limited guests to 35 people each session. At first, we asked that only one adult accompany each family group of children to encourage more children access to the event (this was changed due to the increase of allowable attendants due to COVID guidelines)

A registration form was set up with Breeze. Registration worked well giving us a good idea on how to plan the event. The event was rain or shine, outdoors only. We had beautiful weather.

Advertising:

- Stacey Paradise sent an email inviting the preschool families
- In house: Nativity scene, and Nativity news
- Organize volunteers for event advertised in the parish weekly email

Egg donations started at 250 for each session, this was increased to 350 due to increase in # of guests. We asked for donations of candy stuffed eggs, this worked well we did need to purchase some eggs \$100 (this was the only expense that was charged to the church)

We stuff gift bags for the children with:

- Crafts,
- Church information
- Easter service flyer
- We set up an area with flowers to take a nice photo, this worked well thanks to the McCabe's donation for the flowers and backdrop.

We set up ways to facilitate social distancing. Dots were placed on the front sidewalk to space families. This was not really needed people social distanced on their own. We had masks handy for anyone who needs them and had set up hand sanitizer station. A registration table at the end of the driveway greeted guests, names were checked against the registration list and bags and chalk handed out.

The event went off smoothly children seemed to have fun! The use of pre stuffed eggs was easy but we missed the fellowship of the egg stuffing event. The volunteers enjoyed the event. The inside reception was not missed. Next year we need to get some publicity about the event, submit an article to the community advocate after the event.

Thank you to all who made this a wonderful event for the community!

Respectfully submitted
Deb Heseck



FALL FESTIVAL/APPLE FEST

Fall Festival/Applefest 2021:

Cancelled for September, 2021

Covid Pandemic Risk was deemed too great to warrant putting our guests in the bull's eye of Covid 19. The following factors determined this decision:

Fall Festival is primarily a fun-filled kid-oriented event. Vaccines not available to younger children. Activities such as Bounce Houses and Train Rides are virtual petri dishes for Covid. State and Diocesan Guides suggested no unnecessary gatherings particularly indoors. Social distancing heavily recommended. Mask wearing suggested.

Would volunteers and guests feel safe? No

Would Boy Scouts be available to help as much in 2021 as in previous years?

Set ups, take downs, tents, rope bridge, games, manpower. Doubtful.

Help from parish. Volunteerism always a stretch. TBD but certainly less.

Time to prepare? Doubtful Weather always a concern.

Objectively speaking, here is list of activities from 2019 the date of the last true Fall Festival separated into three categories as to predicted success if holding a 2022 Fall Festival event:

Likely successful; Likely unsuccessful; and Indeterminate in a Covid Pandemic environment.

Likely successful: Stage Music; State Police Show and Tell; Ambulance Show and Tell;

File of Life kits showing medical status of residents in a household;

Ministries Table; Family Photo Shoot.

Likely unsuccessful: Baked Goods (would attendees trust food prepared by others); Attic Treasures (would attendees buy items from unknown sources); Used Books (would attendees buy books of unknown origin); Zumba in masks; Joe the Storyteller (lack of smaller children); Kid crafts and activities (lack of smaller children); Preschool Table and information (lack of smaller children); Kiddie Train (Covid petri dish plus lack of smaller children); Bounce Houses Covid petri dish plus lack of smaller children); Large animal petting zoo (lack of smaller children); Rope Bridge (lower expected Scouting participation); Bean Bag and Giant Jenga games (fewer attendees); Face Painting (lack of younger children).

Indeterminate: Nativity Bucks Donations; Crafters (poor showing in 2019).

Bottom Line: Too soon for a Fall Festival 2022 decision in light of the continuing pandemic as of January, 2022.

Additional recommendations: Watch vaccine rollout for younger kids. Require proof of vaccination paperwork to attend. Engage town's Applefest Committee earlier and more often.

OR

What about Reimagining the Whole Effort such as Offering Nativity as a Northborough Covid Vaccine Clinic site or Developing a Novel Fundraiser with an Apple Theme, or Offering Drive Thru Cider and Donuts Sale or simply Bowing Out of Applefest. Gracefully.

Signed,

Jim Baker

Jan 2, 2022

LIVING NATIVITY

The Living Nativity was a success despite numerous obstacles, including health issues and weather conditions. Chad and Karen McCabe provided a warm welcome with interior and exterior decoration of the church building. The set-up crew, headed up by Howie Gelles and Larry Engholm, worked hard for weeks to prepare the stage and work out the logistics of moving the stage to the back parking lot. Rachel Manley worked with the musicians to prepare a script and music for the event. Paula Hanson spent hours casting and preparing costumes. Janet Wilcox organized refreshments (outside this year), while Lois and Kara Macek warmed the cider. Several people stepped in, even last minute, to park, greet, and serve our guests. (Most parking was at Zeh school since the event was in our parking lot.) Nearly all our children joined the cast, and three young men agreed to be our wise men in the new camel costumes. Parents helped with costuming, make-up, and escorting the children to the stage. A new toddler doll joined the cast, while a backdrop was unrolled to represent the house where the wise men found the child Jesus. Brad Nutting provided narration. Michelle Williams supplied us with live animals, including a ram which dragged the manger around, and an alpaca which tumbled off the stage! We were fortunate once again to have electronics supplied by AV Productions, which saved us thousands of dollars, as well as generators from the Heberts. Many others involved paid out of pocket for stage supplies, costumes, food, and other necessities. Most of the parish participated through labor or donation. The final result was a lovely production well-appreciated by a hundred or so guests. Thank you all for your encouragement, prayers, and help!

Bill and Jenny Otto





VESTRY

Senior Warden's report 2021

This year continued to be a challenging year. We are still in the midst of a pandemic with restrictions ever changing. We worked hard to keep everyone safe and connected. We as a parish became more familiar with Zoom and Facebook to meet and worship together. In January Pastor Chad was again activated with the National Guard and went to

Washington D.C. for 30 days. This was the beginning of a year to remember. We continued using the strategies we developed in 2020 to keep connected and started new ones. We used Zoom to keep connected, hold meetings, have retreats, small groups, and bible studies.

- Woman's retreat in January
- Weekly Zoom coffee hours
- Zoom Outreach meetings
- Zoom Vestry meetings
- Zoom small groups book studies
- Zoom Bible studies

We continued to use Facebook to worship together Sundays and Wednesdays, to enjoy Tiny Desk concerts, and keep connected. Our Family ministries used YouTube to record godly play lessons and delivered Faith boxes to the families to keep connected. Our Communion packets continued to be delivered sending love to parish members.

In person worship was restarted in the spring with outside worship services, transitioning indoor. Our Community Easter egg hunt was held with great success and our spring clean-up day was blessed with many hands to accomplish great things. A survey was developed to take the pulse of Nativity, determining what you all felt was important in the life of our church. A Community gathering was held to review the findings of our survey and to gather together for fellowship. In September Sunday school returned to in person classes, godly play, and Jesus And Me.

This fall we had a ministry fair that highlighted the need for people to reengage in ministry. Thank you to all who stepped up to serve. Living Nativity returned and was well attended by the community despite a last-minute rain date change.

All in all, it was a year that we relied on the Holy Spirit to guide and direct us in ministering to you all. Thank you All who made these many things possible! There are many who minister quietly behind the scenes making Nativity continue to thrive. It is important to always remember our Mission and Vision in all we do:

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Mission

Creating relationships that are secure, shaped, and serving in the love of the Father, the Son, and the Holy Spirit all to the Glory of God and the building of His Kingdom

Vision

Our vision is to empower ordinary people to live extraordinary lives through Jesus Christ.

We believe God has called us together to affect change in our lives, our communities, and our world.

It has been my pleasure to serve you as Sr. Warden
In His Service,
Deb Heseck

When leaders grow and get
stuff right, everyone wins, ...
When leaders in church work
grow, the darkness gets
pushed back, and people's
lives get changed forever. How
do you like those stakes?
Forever.

JUNIOR WARDEN

2021 Annual Report from the Jr Warden

The Year of the COVID continues (Now entering its third year with this writing.). Even with our Sunday Worship now in person, the use of the building remains limited. This is unfortunate as it limits the conversation and social gatherings that Nativity has long enjoyed.

As I complete my second year as the Jr Warden, I've reflected upon the opportunities that many parishioners and I have shared. Our Spring cleanup was the work of many hands that resulted in the beautification and cleaning that was desperately needed.

There were several major accomplishments: the overgrown Memorial Garden was returned to its earlier Grand condition, the grounds around the buildings were weeded, the planters were repaired, new plantings were made, and the "back 40" was cleaned out and is now useable. The outdoor stage was re-assembled and made functionable for use by the various Parish organizations and groups. Work on the stage continued during the fall and was 95% completed in time for the Living Nativity. These two projects are never-ending and on-going maintenance is required.

The end result was a building and grounds that looked inviting. Repairs to the Hall's AC were completed, and the 10 am Sunday Worship service was held in the cool inside Hall during the hot summer months. New chairs were purchased and the older chairs were retired. (Actually, they found a new home.)

There were numerous other repairs to the building as well. The new solar-voltaic system continues to bring financial relief as the electric bills have dropped. A permanent video camera was procured and installed in the Hall for Worship Services streaming.

Nevertheless, the Building continues to show its age. Our furnaces (we have two) still are functioning (by the Grace of God). Maintenance costs are increasing, but we have heat in the cold months and coolness in the warmer times.

Basement flooding in the pre-school area became a problem during the summer. First, it was rain coming in through the pre-school furnace window sill that had rotted due to excess wetness. This was repaired and a drainage pipe was installed. Then, after we had thought all was well and done, the water heater had an aneurism and had to be replaced. (Does the line "water, water, everywhere, but not a drop to drink" sound familiar?)

Fortunately for the Church, it was discovered in time before any serious damage could occur.

One item of interest comes under the heading of "Critter Corner". God's creations seem to like Nativity's warm environment, and are constantly trying to find new ways to make themselves a home, and at times are successful. These could be squirrels, goffers, raccoons, and even bees.

Although these are God's creatures, it's best that they stay outside the building. Several possible entry points have been identified; however, these will require the services of professional contactors to repair.



This brings me to the question of continuing maintenance and the eventual replacement of essential facility equipment that must be considered. Costs are increasing. The working budget is very thin. Indeed, many of the repairs have been made by direct out of pocket funding by volunteers. Like one's own home, Nativity is our Spiritual Home and needs to be maintained.

Future funding will become a major issue soon enough. For 2022, property needs are currently being evaluated.

Enough of the doom and gloom. With only a few paid staff, Nativity functions mainly by the support of its members who provide not only the financial resources, but also the man (and women) power to keep the Church physically going. It is through the efforts of many volunteers,

thousands of man & woman-hours, and personal treasure were spent in making many improvements, repairs, additions and replacements. Without them, Nativity would not be what it is today.

There are a number of people involved with maintaining the property. I can't remember them all. However, to name a few, and I know I'm missing many, and I apologize for that, I'd like to thank the Property Committee, Aaron Ting, Dick Jubinville and Paul Morin; Deb Heseck and

Cathy Terwedow, Henry Terwedow, Jeannie Hebert, Sue Roche, others for their work in the gardens, Brad Nutting, Boy Scout Troop 1, John Utzschneider, Larry Engholm, Bill Otto, and several of his friends, Rodney Wiegiersma, Jeff Turgeon, Rich Farrel, and others who worked on

the stage and Living Nativity. I could go on. A big thank you goes out to both Rev. Chad and Karen McCabe for their eye for beautiful esthetics to make the Hall and Nave a welcoming site for Worship.

Last year I introduced the acronym "CVSC" or the "Cheerful Volunteer Service Corp". The key to make these things happen is the continued efforts of the CVSC. Being a member of it is simple, free, and open to anyone. If you have a few hours now and then, just call the Church office and let Cherie (cplante@churchofthenativity.org) know of your interest. You are welcome here.

Respectively submitted,
Howie Gelles





FINANCE

STEWARDSHIP 2022

Stewardship Campaign 2022
 “Ignite Your Light, Ignite Your Spirit”

Matthew 6:21 “For where your treasure is, there your heart will be also.”

2022 is a year of rebuilding, welcoming back, and being present. Nativity Church is all of this and more. Your pledge supporting Stewardship renews our commitment to the community and builds outreach programs with a better understanding of who we serve. It is evident that Nativity no longer serves only the Town. Our brothers and sisters in the congregation come from a wider area now, we need to think, act, and grow regionally.

Giving is an act, and generosity is an attitude

The attitude of generosity though your pledge represents financial support to outreach programs and to of course, maintain the budget of the church. Nativity Church needs to meet these standards to remain stable, but we should want more, we need more. Just being stable in these shape shifting times is not enough. We need to Ignite Your Spirit to come together to build the foundation to make a difference in this community and beyond.

Nativity can be a light at the end of the tunnel, becoming the “go to” resource for the community. But only if we can build a sustainable program. When you made your pledge, you sparked the flame that ignited your spirit to grow and build a stronger Nativity Church to serve God, care for each other, and show love and support to our neighbors throughout Central MA. Just the way Jesus did, this will build our congregation, tell our story regionally, which in turn creates sustainability.

Through your pledge of financial giving, faith giving and your gift of time and talent, you create a powerful, positive impact throughout the year. As you can imagine, we have a significant deficit this year, which makes your act of giving even more impactful to sustain our growth and outreach.

Now is the time to build Nativity Church to lead the way. This is Your chance to Ignite Your Light and Ignite Your Spirit, I pray you will take it!

Respectfully submitted,

Jeannie Hebert
 Stewardship Chairman

FINANCE COMMITTEE

The Finance Committee for 2021 consisted of Dick Jubinville, Chair, Henry Terwedow, and Fr. Chad. Due to the Covid restrictions throughout the year, the committee did not meet. Dick Jubinville monitored the status of the budget each month, and corresponded via email with Fr. Chad, Henry, Deb Heseck, Linda Knopp, and members of the Vestry as appropriate.

Financial performance was tracked monthly as compared to the 2021 monthly budget projection. This was a transitional year, with some Covid restrictions lifted or relaxed, permitting in-person attendance at Sunday services.

One major change from 2020 was that the monthly Diocese payments were re-instituted in 2021.

Some highlights for the year were:

- ◆ We were able to set aside a total of \$4,800 for future long-term maintenance improvements, i.e., parking lot striping and sealing
- ◆ We transferred \$50,000 to The Trustees Endowment for Nativity

The 2021 budget was approved with a deficit of \$3,556 and we finished the year with a surplus of \$1,365.

Our cash/balance sheet position remained essentially unchanged. On January 1, 2021, we had \$143,988 in total checking/savings and total assets of 184,153. On December 31, 2021, we had \$92,030 in total checking/savings and total assets of \$185,538.

A summary of the 2021 results is shown below:

Income	<u>Budget</u>	<u>Actual</u>	<u>Difference</u>
Pledges	\$268,584	\$274,587	\$6,003
Plate	\$2,400	\$5,449	\$3,049
Other Income	\$37,484	\$22,796	(\$14,688)
Total	\$308,468	\$305,041	\$3,427
Expenses	\$312,024	\$303,676	(\$8,348)

A detailed copy of the approved 2021 budget vs actual performance (P&L) is included in Nativity's 2022 Annual Report.

A copy of Nativity's Balance Sheet as of December 31, 2021, is also provided.

Respectfully submitted, Dick Jubinville, Chair.

Report updated 1/14/22 with EOY numbers by Cathy & Henry Terwedow.



2021 BALANCE SHEET

9:20 AM
01/13/22
Accrual Basis

Church of the Nativity
Balance Sheet
As of December 31, 2021

	Dec 31, 21
ASSETS	
Current Assets	
Checking/Savings	
1001. Operating Check. Acct	40,944.59
1002. Memorial Account	6,268.23
1003. Rector Discretionary Acct	5,544.47
1004. Preschool Account	9,117.70
1006. Restricted Funds	30,154.52
Total Checking/Savings	92,029.51
Other Current Assets	
1202. Trustees Endowment	93,507.99
Total Other Current Assets	93,507.99
Total Current Assets	185,537.50
TOTAL ASSETS	185,537.50
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
1400. Avidia Credit Card	1,304.26
Total Credit Cards	1,304.26
Other Current Liabilities	
1300. Transmittal Funds	
1303. Gifts	205.00
1304. Preschool Credit Card	474.34
1300. Transmittal Funds - Ot...	36.00
Total 1300. Transmittal Funds	715.34
Total Other Current Liabilities	715.34
Total Current Liabilities	2,019.60
Total Liabilities	2,019.60
Equity	
1700. Opening Balance Equity	101,189.05
3300. Restricted Funds	
3300.2 Rest. Sabbatical	2,500.00
3300.4 Rest. PAX	362.00
3300.5 Rest. Women's Ministry	1,000.00
3300.6 Rest. Sunday School	1,783.42
3300.7 Rest. Rainy Day Accrual	2,155.00
3300.8 Rest. Reserve for Future	9,200.00
3311. Wells Fargo End Lease	10,372.70
Total 3300. Restricted Funds	27,373.12
Unrestricted Net Assets	53,626.30
Net Income	1,329.43
Total Equity	183,517.90
TOTAL LIABILITIES & EQUITY	185,537.50

2021 PROFIT & LOSS (ACTUAL VS. BUDGET)

9:21 AM

01/13/22

Accrual Basis

Church of the Nativity Profit & Loss Budget vs. Actual January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
2002. Building Use			
2002.1 Preschool Rent	10,800.00	10,800.00	0.00
2002.2 Outside Groups	5,730.00	9,980.00	-4,250.00
Total 2002. Building Use	16,530.00	20,780.00	-4,250.00
2003. Fundraisers			
2003.1 Fall Festival	0.00	0.00	0.00
2003.2 Others	0.00	0.00	0.00
Total 2003. Fundraisers	0.00	0.00	0.00
2011. Miscellaneous Income			
2011.1 Reimbursements			
2011.1.1 Altar Guild Reimb.	0.00	0.00	0.00
2011.1.2 Copier Lease	966.25	11,604.00	-10,637.75
2011.1.3 Preschool CC Reimburs.	0.00	0.00	0.00
2011.1 Reimbursements - Other	0.00	0.00	0.00
Total 2011.1 Reimbursements	966.25	11,604.00	-10,637.75
2011.2 Special Service Donat.	0.00	0.00	0.00
2011.3 Special Gifts	0.00	0.00	0.00
2011.4 Adult Ed. Book Reimbur.	78.00	100.00	-22.00
2011.5 Food Functions	0.00	0.00	0.00
2011.6 Flower Donations	1,664.01	1,000.00	664.01
2011.7 Christmas Offering	135.00	750.00	-615.00
2011.8 Easter Offering	850.00	600.00	250.00
2011.9 Misc.	122.00	600.00	-478.00
Total 2011. Miscellaneous Income	3,815.26	14,654.00	-10,838.74
2012. Donations to Disc. Accoun	2,210.00	0.00	2,210.00
2100. Pledges			
2101. EFT Pledges	102,477.40	92,660.00	9,817.40
2102. Pledges	139,459.10	143,674.00	-4,214.90
2103. Prepaid PledgeinPrev Yr	8,900.00	5,400.00	3,500.00
2104. One-Time Annual Pledges	23,750.00	26,850.00	-3,100.00
Total 2100. Pledges	274,586.50	268,584.00	6,002.50
2200. Loose Plate	5,448.69	2,400.00	3,048.69
2300. Initial Offering	15.00	50.00	-35.00
2400. Diocese Assist (Grant)	2,000.00	2,000.00	0.00
Total Income	304,605.45	308,468.00	-3,862.55
Gross Profit	304,605.45	308,468.00	-3,862.55
Expense			
4002. Administrative Expenses			
4002.1 Bookkeeping 1099	4,448.50	5,160.00	-711.50
4002.10 Pledge Treasurer Exp.	206.62	200.00	6.62
4002.11 Vestry	29.95	100.00	-70.05
4002.12 Bank Service Charges	998.61	1,080.00	-81.39
4002.13 Rainy Day Accrual	780.00	780.00	0.00
4002.2 Preschool CC	0.00	0.00	0.00
4002.3.2 Equipment			
4002.3.1 Wells Fargo End Lease	11,799.49	11,604.00	195.49
4002.3.2 Equipment - Other	18,464.77	16,176.00	2,288.77
Total 4002.3.2 Equipment	30,264.26	27,780.00	2,484.26
4002.4 Computer	0.00	0.00	0.00
4002.5 Office Supplies	3,658.77	3,600.00	58.77
4002.6 Postage	577.50	365.00	212.50
4002.7 Software	3,435.22	1,850.00	1,585.22

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Accrual Basis

Church of the Nativity
Profit & Loss Budget vs. Actual
January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
4002.8 Insurance			
4002.8.1 Umbrella	7,292.15	7,716.00	-423.85
4002.8.2 Worker's Comp	548.23	1,740.00	-1,191.77
Total 4002.8 Insurance	7,840.38	9,456.00	-1,615.62
4002.9 Stewardship	0.00	300.00	-300.00
4002. Administrative Expenses - O...	479.75		
Total 4002. Administrative Expenses	52,719.56	50,671.00	2,048.56
4003. Caring Ministry			
4003.1 Lay Pastoral Ministry	0.00	240.00	-240.00
4003.2 Healing Ministry	0.00	0.00	0.00
4003.3 Senior Ministry	40.00	150.00	-110.00
4003.4 Women's Ministry	450.00	250.00	200.00
4003.5 Men's Ministry	450.00	250.00	200.00
4003.6 Men's Ministry	0.00	12.51	-12.51
Total 4003. Caring Ministry	940.00	902.51	37.49
4004. Celebration Ministry			
4004.1 Simple Social	0.00	0.00	0.00
4004.2 Parish Picnic	0.00	0.00	0.00
4004.3 Annual Meeting	0.00	50.00	-50.00
4004.4 Shrove Tuesday	0.00	0.00	0.00
4004.5 Funeral Receptions	0.00	0.00	0.00
4004.6 Kitchen/Coffee Hour	0.00	0.00	0.00
4004.7 Other Receptions	120.00	0.00	120.00
Total 4004. Celebration Ministry	120.00	50.00	70.00
4005. Clergy Ministry			
4005.1 Cellphone	805.08	900.00	-94.92
4005.2 Business Expenses	394.75	600.00	-205.25
4005.3 Continuing Education	6,143.72	6,000.00	143.72
4005.4 Sabbatical	500.00	500.00	0.00
4005.5 Mileage	950.25	1,560.00	-609.75
4005.6 Transfer to Disc. Acct	400.00	0.00	400.00
4005. Clergy Ministry - Other	22.09		
Total 4005. Clergy Ministry	9,215.89	9,560.00	-344.11
4006. Diocesan-Fair Share	37,588.00	35,004.00	2,584.00
4007. Facilities			
4007.1 Church			
4007.1.1 Telephone/Internet	3,583.30	3,240.00	343.30
4007.1.10 Repairs & Maintenance	12,332.41	9,600.00	2,732.41
4007.1.11 Snow Removal	9,680.00	11,000.00	-1,320.00
4007.1.12 Lawn and Landscaping	2,817.49	500.00	2,317.49
4007.1.13 Reserve for Future	4,800.00	4,800.00	0.00
4007.1.2 Preschool	0.00	500.00	-500.00
4007.1.3 Janitorial Supplies	58.85	650.00	-591.15
4007.1.4 Inspections	1,342.00	1,800.00	-458.00
4007.1.5 Oil	10,049.22	10,020.00	29.22
4007.1.6 Electricity	7,642.14	6,000.00	1,642.14
4007.1.7 Water and Sewer	553.04	960.00	-406.96
4007.1.8 Rubbish Removal	2,274.08	3,400.00	-1,125.92
4007.1.9 Maintenance Contracts	8,753.00	4,800.00	3,953.00
Total 4007.1 Church	63,885.53	57,270.00	6,615.53
4007.2 Rectory			
4007.2.1 Oil	2,098.92	2,365.00	-266.08
4007.2.2 Electricity	2,476.59	1,980.00	496.59
4007.2.3 Water and Sewer	586.38	420.00	166.38
4007.2.4 Rectory Internet/Cable	1,981.98	1,440.00	541.98
4007.2.5 Repairs	124.49	900.00	-775.51
4007.2.6 Discretionary Repairs	0.00	500.00	-500.00

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Accrual Basis

Church of the Nativity
Profit & Loss Budget vs. Actual
 January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
4007.2.7 Alarm	703.68	700.00	3.68
Total 4007.2 Rectory	7,972.04	8,305.00	-332.96
Total 4007. Facilities	71,857.57	65,575.00	6,282.57
4008. Reach Ministry			
4008.1 Evangelism			
4008.1.1 Fall Festival	0.00	0.00	0.00
4008.1.2 Living Nativity	0.00	650.00	-650.00
4008.1.3 Applefest	0.00	100.00	-100.00
4008.1.4 Community Meals	116.33	0.00	116.33
4008.1.5 Easter Egg Hunt	0.00	300.00	-300.00
4008.1.6 Advertising	218.59	2,200.00	-1,981.41
4008.1.7 Marketing	352.47	4,250.00	-3,897.53
Total 4008.1 Evangelism	687.39	7,500.00	-6,812.61
4008.2 Outreach	3,247.59	6,178.00	-2,930.41
4008.3 Convention	0.00	250.00	-250.00
Total 4008. Reach Ministry	3,934.98	13,928.00	-9,993.02
4009. Payroll Expenses			
4009.1 Rector			
4009.1.1 Clergy Salary	55,305.24	55,372.92	-67.68
4009.1.2 Clergy Dental	2,055.00	2,220.00	-165.00
4009.1.3 Clergy FICA	6,178.02	6,000.00	178.02
4009.1.4 Clergy Pension	15,299.16	15,600.00	-300.84
4009.1.5 Clergy Medical	2,565.15	2,868.00	-302.85
4009.1.6 Medical Copay	1,527.35	3,000.00	-1,472.65
Total 4009.1 Rector	82,929.92	85,060.92	-2,131.00
4009.2 Parish Administrator			
4009.2.1 Parish Admin. Salary	19,900.66	22,509.96	-2,609.30
4009.2.2 Retirement Contrib.	522.87	1,020.00	-497.13
Life Insurance	24.00		
4009.2 Parish Administrator - Ot...	750.00		
Total 4009.2 Parish Administrator	21,197.53	23,529.96	-2,332.43
4009.3 Nursery Care	0.00	1,050.00	-1,050.00
4009.4 Lay FICA	518.99	960.00	-441.01
4009.5 Praise Band Dir. 1099	4,404.00	4,497.96	-93.96
4009.6 Accompanist 1099	5,013.34	5,044.80	-31.46
4009.7 Choir Director 1099	0.00	0.00	0.00
4009.8 Lawn/Landscape 1099	1,470.00	2,100.00	-630.00
4009.9 Sexton	0.00	0.00	0.00
4009.9.0 Bookkeeper	0.00	0.00	0.00
Total 4009. Payroll Expenses	115,533.78	122,243.64	-6,709.86
4010. Teach Ministry			
4010.1 Adult Formation	30.00	600.00	-570.00
4010.2 Sunday School	1,153.93	1,300.00	-146.07
4010.3 VBS	0.00	0.00	0.00
4010.4 Youth Ministry	0.00	450.00	-450.00
4010.5 Scholarship	250.00	500.00	-250.00
4010. Teach Ministry - Other	250.00		
Total 4010. Teach Ministry	1,683.93	2,850.00	-1,166.07
4011. Worship			
4011.1 Altar Guild			
4011.1.1 Communion Cups	1,047.15	2,280.00	-1,232.85
4011.1.2 Alter Supplies	1,426.21	2,660.00	-1,233.79
Total 4011.1 Altar Guild	2,473.36	4,940.00	-2,466.64

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Accrual Basis

Church of the Nativity
Profit & Loss Budget vs. Actual
January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
4011.2 Flowers	1,063.33	1,200.00	-136.67
4011.3 Supply Clergy	778.09	1,800.00	-1,021.91
4011.4 Tech Team			
4011.4.1 Online Worship Equip.	69.84	2,300.00	-2,230.16
4011.4 Tech Team - Other	0.00	360.00	-360.00
Total 4011.4 Tech Team	69.84	2,660.00	-2,590.16
4011.5 Acolytes	0.00	100.00	-100.00
4011.6 Music	304.00	300.00	4.00
4011.7 Miscellaneous	763.51	240.00	523.51
Alter Guild 4011.1.3 Robe Clean	194.75		
Total 4011. Worship	5,646.88	11,240.00	-5,593.12
4013. Staff Gifts	90.00	0.00	90.00
Reconciliation Discrepancies	0.00	0.00	0.00
Total Expense	299,330.59	312,024.15	-12,693.56
Net Ordinary Income	5,274.86	-3,556.15	8,831.01
Other Income/Expense			
Other Expense			
Suspense	3,945.43		
Total Other Expense	3,945.43		
Net Other Income	-3,945.43	0.00	-3,945.43
Net Income	1,329.43	-3,556.15	4,885.58

2022 BUDGET

2022 BUDGET - APPROVED BY THE VESTRY 1/11/22														
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	FULL YEAR	Notes
INCOME														
2002 Building Use Income														
2002.1 Preschool Offerings	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$0.00	\$900.00	\$0.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$11,700.00	Assumes 9mos @ \$1200/mo & summer camp @ \$900
2002.2 Outside Groups	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$840.00	AA @\$20/mo; includes possible \$600 from scout troops for floor buffing
Total Building Use Income	\$1,270.00	\$1,270.00	\$1,270.00	\$1,270.00	\$1,270.00	\$70.00	\$970.00	\$70.00	\$1,270.00	\$1,270.00	\$1,270.00	\$1,270.00	\$12,540.00	
2003 Fundraisers														
2003.1 Fall Festival	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00	
2003.2 Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Includes food functions
Total Fundraisers	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00								
2007 Pledges														
2007.1 EFT Pledges	\$2,900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,900.00	Vanco; most converted to ACH for 2022
2007.2 Pledge Offerings	\$15,416.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$18,316.84	\$216,902.08	
2007.3 Prepaid 2022 Pledges	\$3,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,500.00	Rec'd \$3500 as a prepaid 2022 pledge in Dec. 2021.
2007.4 One-Time Annual Pledges	\$3,000.00	\$20,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,300.00	\$0.00	\$26,300.00	
Total Pledges	\$24,816.84	\$38,316.84	\$18,316.84	\$21,616.84	\$18,316.84	\$249,602.08	As of 1/11/22							
2008 Loose Plate														
2008 Loose Plate	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00	
2009 Initial Offering														
2009 Initial Offering	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	Only 15 people took envelopes
2010 Diocese Assistance														
2010 Diocese Assistance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2011 Miscellaneous Income														
2011.6 Flower Donations	\$35.00	\$35.00	\$0.00	\$400.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$650.00	\$1,365.00	Ask people to step up for weekly altar flowers
2011.7 Christmas Offering	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$150.00	
2011.8 Easter Offering	\$0.00	\$0.00	\$0.00	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$900.00	
2011.9 Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Miscellaneous Income	\$35.00	\$35.00	\$0.00	\$1,300.00	\$35.00	\$800.00	\$2,415.00							
Total Income	\$26,348.84	\$39,821.84	\$19,786.84	\$21,086.84	\$19,821.84	\$18,621.84	\$19,821.84	\$18,621.84	\$20,321.84	\$19,821.84	\$23,121.84	\$20,586.84	\$267,482.08	
EXPENSES														
4002 Administrative Expenses														
4002.1 Bookkeeping	\$430.00	\$430.00	\$430.00	\$430.00	\$880.00	\$430.00	\$430.00	\$430.00	\$430.00	\$430.00	\$430.00	\$430.00	\$5,610.00	Audit \$450; outsourced services \$430/mo
4002.3 Equipment	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$1,249.00	\$14,988.00	New copier only; no other equipment is budgeted. (Assumes old copier is paid off via restricted fund.)
4002.4 Computer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No new computers budgeted
4002.5 Office Supplies	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$3,600.00	Will seek to lower paper usage
4002.6 Postage	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$480.00	
4002.7 Software	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$3,000.00	Quickbooks, Wix, Zoom, Constant Contact, Breeze, PLS, etc.
4002.8 Insurance														
4002.8.1 Umbrella	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$643.00	\$7,716.00	
4002.8.2 Worker's Comp	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$1,740.00	
Total 4002.8 Insurance	\$788.00	\$9,456.00	Not expected to increase for 2022											
4002.9 Stewardship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	\$300.00	Stamps & envelopes
4002.10 Pledge Treasurer	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00	Pledge envelopes
4002.11 Vestry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$0.00	\$0.00	\$0.00	\$60.00	
4002.12 Bank Service Charges	\$100.00	\$10.00	\$15.00	\$15.00	\$5.00	\$0.00	\$0.00	\$0.00	\$15.00	\$5.00	\$0.00	\$10.00	\$175.00	Vanco, Paypal. Fees will be minimal in 2022.
Total Administrative Expenses	\$3,157.00	\$3,067.00	\$3,072.00	\$3,072.00	\$3,612.00	\$3,057.00	\$3,057.00	\$3,057.00	\$3,132.00	\$3,362.00	\$3,057.00	\$3,067.00	\$37,769.00	
4003 Caring Ministry														
4003.1 Lay Pastoral Ministry	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$120.00	
4003.2 Healing Ministry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4003.3 Senior Ministry	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$100.00	\$200.00	
4003.4 Women's Ministry	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00	\$0.00	\$50.00	\$200.00	
4003.5 Men's Ministry	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00	\$0.00	\$50.00	\$200.00	
Total Caring Ministry	\$10.00	\$10.00	\$10.00	\$10.00	\$160.00	\$10.00	\$10.00	\$10.00	\$160.00	\$110.00	\$10.00	\$210.00	\$720.00	

Last updated Jan. 12, 2022

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	FULL YEAR	Notes
4004 Celebration Ministry														
4004.1 Simple Social	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4004.2 Parish Picnic	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	\$0.00	\$200.00	Pollock
4004.3 Annual Meeting	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4004.4 Shrove Tuesday	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4004.5 Funerals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4004.6 Kitchen/Coffee Hour	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$25.00	\$25.00	\$100.00
4004.7 Other Receptions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Celebration Ministry	\$0.00	\$225.00	\$25.00	\$25.00	\$25.00	\$300.00								
4005 Clergy Ministry														
4005.1 Rector Cell Phone	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00	\$1,008.00
4005.2 Rector Business Expenses	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$41.67	\$500.04
4005.3 Rector Continuing Ed	\$4,700.00	\$0.00	\$0.00	\$0.00	\$1,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000.00
4005.4 Clergy Sabbatical	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
4005.5 Clergy Mileage	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$1,560.00
Total Clergy Ministry	\$4,955.67	\$255.67	\$255.67	\$255.67	\$1,555.67	\$255.67	\$755.67	\$9,568.04						
Total 4006 Diocesan Ministry	\$2,917.00	\$35,004.00												
4007 Facilities Ministry														
4007.1 Church														
4007.1.1 Telephone/Internet	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$3,600.00
4007.1.2 Preschool	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4007.1.3 Janitorial Supplies	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$100.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$650.00
4007.1.4 Inspections	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00
4007.1.5 Oil	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$837.50	\$10,050.00
4007.1.6 Electricity	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$4,500.00
4007.1.7 Water/Sewer	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$576.00
4007.1.8 Rubbish Removal	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00
4007.1.9 Maintenance Contracts	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$7,200.00
4007.1.10 Repairs/Maintenance	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$1,400.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$10,200.00
4007.1.11 Snow Removal	\$3,000.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$11,000.00	
4007.1.12 Lawn & Landscaping	\$0.00	\$0.00	\$0.00	\$386.00	\$386.00	\$386.00	\$386.00	\$386.00	\$386.00	\$386.00	\$0.00	\$0.00	\$0.00	\$2,702.00
4007.1.13 Reserve for the Future	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,800.00
Total Church Facilities	\$6,760.50	\$6,760.50	\$6,760.50	\$4,146.50	\$4,146.50	\$4,146.50	\$4,196.50	\$4,746.50	\$4,146.50	\$4,146.50	\$3,760.50	\$5,760.50	\$89,478.00	
4007.2 Rectory														
4007.2.1 Oil	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$2,100.00
4007.2.2 Electricity	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$2,472.00
4007.2.3 Water & Sewer	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$576.00
4007.2.4 Internet/Cable	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$134.38	\$1,612.56
4007.2.5 Repairs	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00
4007.2.6 Discretionary Repairs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
4007.2.7 Alarm	\$0.00	\$0.00	\$0.00	\$703.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$703.58
Total Rectory Facilities	\$638.38	\$638.38	\$638.38	\$1,341.96	\$638.38	\$888.38	\$888.38	\$638.38	\$638.38	\$638.38	\$638.38	\$638.38	\$638.38	\$8,864.14
Total 4007 Facilities	\$7,398.88	\$7,398.88	\$7,398.88	\$5,488.46	\$4,784.88	\$5,034.88	\$5,084.88	\$5,384.88	\$4,784.88	\$4,784.88	\$4,398.88	\$6,398.88	\$68,342.14	
4008 Reach Ministry														
4008.1 Evangelism														
4008.1.1 Fall Festival	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$0.00	\$0.00	\$0.00	\$600.00	Focus on fewer activities
4008.1.2 Living Nativity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$650.00	\$650.00	\$850.00	2021 expenses haven't come in yet
4008.1.4 Community Meals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Nothing budgeted
4008.1.5 Easter Egg Hunt	\$0.00	\$0.00	\$75.00	\$75.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	
4008.1.6 Advertising	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00
4008.1.7 Marketing	\$0.00	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$312.50	\$3,437.50
4008.2 Outreach	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$1,500.00	\$6,000.00	
4008.3 Convention	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Reach Ministry	\$25.00	\$337.50	\$1,912.50	\$412.50	\$337.50	\$1,837.50	\$337.50	\$337.50	\$2,437.50	\$337.50	\$837.50	\$2,487.50	\$11,337.50	

Last updated Jan 12, 2022

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	FULL YEAR	Notes
4009 Payroll Expenses														
4009.1 Rector														
4009.1.1 Clergy Salary	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$4,614.41	\$55,372.92	Assumes no change in salary
4009.1.2 Clergy Dental	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$185.00	\$2,220.00	Cigna (through the diocese)
4009.1.3 Clergy FICA	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$529.50	\$6,354.04	7.65%, the same as in 2021 (6.2% for Social Security, 1.45% for Medicare); not \$353/mo b. Nativity pays half of Chad's FICA
4009.1.4 Clergy Pensions	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$1,222.00	\$14,664.00	Calculated by Henry
4009.1.5 Clergy Medical	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$229.99	\$2,759.88	Tricare
4009.1.6 Medical Co-Pay	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$3,000.00	For HSA per LOA
Total Rector Payroll	\$7,030.90	\$84,370.84												
4009.2 Parish Administrator														
4009.2.1 Parish Admin Salary	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$1,300.00	\$15,600.00	\$15*20 hours a week; \$15.6K/yr
4009.2.2 Parish Admin Pension	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No pension
Total Administrator Payroll	\$1,300.00	\$15,600.00												
4009.3 Nursery Care														
4009.3 Nursery Care	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No nursery care, unless parishioners Assumes two employees (admin & families); preschool pays its own
4009.4 Lay FICA	\$103.43	\$103.43	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$1,201.37	FICA (Stacey & employees)
4009.5 Praise Band Director 1099	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$367.50	\$4,410.00	Slight decrease of \$7.33/mo
4009.6 Accompanist 1099	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$5,040.00	
4009.7 Choir Director 1099	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4009.9 Sexton	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4009.10 Young Families 1099	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$625.00	\$7,500.00	
Total Payroll Expenses	\$9,846.84	\$9,846.84	\$9,842.85	\$118,122.21										
4010 Teach Ministry														
4010.1 Adult Formation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	"Day by Day" (Forward Movement)
4010.2 Sunday School	\$20.00	\$155.00	\$20.00	\$20.00	\$20.00	\$0.00	\$0.00	\$135.00	\$250.00	\$20.00	\$20.00	\$20.00	\$680.00	
4010.3 VBS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No VBS planned
4010.4 Youth Ministry	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00	\$0.00	\$50.00	\$200.00	
4010.5 Scholarship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	
4010.6 Family Ministry	\$50.00	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$500.00	
4010.7 Safe Church Training	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$16.67	\$200.04	@\$15/half-day, @25/full day
Total Teach Ministry	\$20.00	\$155.00	\$20.00	\$20.00	\$70.00	\$500.00	\$0.00	\$135.00	\$300.00	\$70.00	\$20.00	\$70.00	\$1,380.00	
4011 Worship Ministry														
4011.1 Altar Guild														
4011.1.1 Communion Cups	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Eliminated for 2022
4011.1.2 Altar Guild Supplies	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$130.00	\$1,560.00	Candles, wafers, etc
4011.1.3 Robe Cleaning	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	
Total 4011.1 Altar Guild	\$180.00	\$2,160.00												
4011.2 Flowers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Sib fully funded by donations
4011.3 Supply Clergy	\$0.00	\$0.00	\$600.00	\$0.00	\$0.00	\$0.00	\$600.00	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,800.00	
4011.4 Tech Team	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$360.00	
4011.5 Acolytes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4011.6 Music	\$0.00	\$0.00	\$0.00	\$272.00	\$0.00	\$0.00	\$0.00	\$304.00	\$125.00	\$0.00	\$0.00	\$200.00	\$901.00	Licenses for CCLI streaming, music copyright, & song select; Easter & Xmas Eve honorariums
4011.7 Miscellaneous	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$240.00	
4011.8 Online worship equipment	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00	
Total Worship	\$255.00	\$255.00	\$855.00	\$527.00	\$255.00	\$305.00	\$855.00	\$1,159.00	\$380.00	\$255.00	\$255.00	\$455.00	\$5,811.00	
Total Expense	\$28,685.39	\$24,242.89	\$26,283.90	\$22,545.48	\$23,534.90	\$23,759.90	\$22,359.90	\$23,098.90	\$24,434.90	\$21,959.90	\$21,318.90	\$20,228.90	\$288,353.89	
Net Income/Deficit	-\$2,238.55	\$15,578.95	-\$6,497.06	-\$1,485.64	-\$3,713.06	-\$5,138.06	-\$2,838.06	-\$4,477.06	-\$4,113.06	-\$2,138.06	\$1,802.94	-\$5,642.06	-\$20,871.81	



VOLUNTEER MINISTRY

Nativity didn't have as many events and celebrations as usual in 2021, and some ministries have been limited due to Covid-19, but we still relied on lots of volunteers to keep Nativity up and running! We salute everyone for their devotion, time, and hard work. In no particular order, here are Nativity's volunteers for 2021.

THANK YOU ALL!

ACOLYTES

Cathy Terwedow
Matt Pellizzari
Ethan McCabe
Makayla St. Laurent

LAY READERS

Becky Mangus
Karen Zacher
Kathy Eastham
Brad Nutting
Tom Lowe
Theresa Hoberman

ALTAR & FLOWER GUILDS

Karen McCabe
Theresa Hoberman
Bette Ann Whynot
Beckie Mangus
Sue Zarcaro
Jen Flanagan
Cara Ting

SMALL GROUP LEADERS

Deb Heseck
Norma Brandt
Rachel Manley
Karen Zacher
Jean Bruce-Wiegersma

GODLY PLAY & J.A.M.

Deb Heseck
Jenny Otto

USHERS

Debbie Burke
Theresa Hoberman
Cathy Terwedow

COMMUNITY MEALS

Rachel Manley
Kathy Reilly
Karen McCabe
Janet Wilcox

WORCESTER FELLOWSHIP

Paula Hanson
Errol Ethier

KITCHEN, BREAD BAKERS & COFFEE HOUR

Lois Macek
Becky Magnus
Mary Brown
Karen McCabe
Sue Zarcaro
Nancy Kimball
Sue Roche
Kathy Reilly
Jean Bruce-Wiegersma

PRAYER CHAIN

Blanche Farrell
Lynn DeAngelis
Sally Kazarian
Deb Dwinell
Deb Heseck
Lois Macek
Priscilla Gagnon

REFUGEE MINISTRY

Betsy Hummel
Janet Wilcox
Rachel Lynch
Deb Heseck
Brad & Phyllis Nutting
Cathy & Henry Terwedow

OUTREACH COMMITTEE

Janet Wilcox
Deb Heseck
Lois Macek
Bruce Reilly
Jeff Turgeon

FOOD PANTRY

Paul Morin
Paul Morin

COUNTERS

Cathy Terwedow
Dianne Cofer
Paul Morin

GROUNDS & MAINTENANCE

Howie Gelles
Fr. Chad
Jeannie Hebert
Sue and Bob Roche
Brad Nutting
Henry & Cathy Terwedow
Yvonne Boutte and Pat, her Mom
Larry Engholm
Kathy and Bruce Reilly
Nancy Kimball
James Rawstron
The Frasco Family
Norma Brandt
And many more

WOMEN'S MINISTRY

Lynn DeAngelis
Sally Kazarian
Norma Brandt
Betsy Hummel

SOUND & LIGHT

Larry Engholm
Gary Mott
Adam Hoberman
Deb Heseck
Cathy Terwedow

PRAYER SHAWL MINISTRY

Lynn DeAngelis
Priscilla Gagnon
Bette Ann Whynot
Karen Taylor
Paula Pasquantonio

LIVING NATIVITY

Bill and Jenny Otto
 Howie Gelles
 Larry Engholm
 Janet Wilcox
 Paula Hanson
 Blair and Terry Morin
 Rachel Manley and
 The Music Team
 John Utzschneider
 Kara and Lois Macek
 Karen McCabe
 Jeannie Hebert
 Garry Mott
 Debbie Burke
 Alice Eng
 Beckie Magnus
 Brad Nutting
 Yvonne Boutte
 Kathy and Bruce Reilly
 Cathy and Henry Terwedow
 Jeannie Bruce
 Rodney Wiegiersma
 Jeff Turgeon
 Tim Cassidy
 Rich Farrell
 Binto John

And The Cast

MUSICIANS

Rachel Manley
 Binto John
 Dick Hummel
 Cara Ting
 Glen Campbell
 Howie Gelles
 Judy Yauckoes
 Carl Bongiovi

STEWARDSHIP

Jeannie Hebert

PLEDGE TREASURER

Cathy Terwedow

FUNERALS

Sue Roche

EUCCHARISTIC VISITORS

Becky Mangus

QUIET DAYS

Lisa Phelps

SENIOR MINISTRY

Priscilla Gagnon

VESTRY

Deb Heseck
 Howie Gelles
 Janet Wilcox
 Cathy Terwedow
 Henry Terwedow
 Debbie Burke
 Jeannie Hebert
 Tom McDonald
 Aaron Ting
 Sean Nelson
 Ted Flanagan

FINANCE TEAM

Mary Brown
 Dick Jubinville
 Henry Terwedow
 Cathy Terwedow

COMMUNION DELIVERY

Cathy & Henry Terwedow
 Deb Heseck
 Howie Gelles
 Theresa Hoberman
 Beckie Mangus
 Cindee Morin
 Kathy & Bruce Reilly
 Jeff Turgeon
 Janet Wilcox
 Sue Zarcaro
 Allan Krause

**COMMUNITY EASTER
EGG HUNT**

Deb Heseck
 Karen McCabe
 Janet Wilcox
 Cathy Terwedow
 Lois Macek
 Cara Ting
 Cindee Morin
 Paul Morin





2021 IN PICTURES











 **NATIVITY**
CHURCH

