

THE FIRST CONGREGATIONAL CHURCH OF OLD LYME

ANNUAL MEETING
Sunday, January 28, 2007
12:15 pm

AGENDA

1. Invocation The Rev. Catherine A. Zall
2. Call to the Meeting Greg Hack, Assistant Clerk
3. Reading of the Minutes of the January 2006 Annual Meeting
4. Reports of Church Officers, Boards and Committees:
 - a The Ministers
 - b Church Clerk Greg Hack, Assistant Clerk
 - c Board of Deacons Carol Levy
 - d Board of Stewardship David Long and Breck Lardner
 - e Board of Youth Education Laurette Klier
 - f Board of Adult Education Wendy Rieder
 - g Board of Missions Judy Simmons
 - h Ladies Benevolent Society Leslie Shaffer
 - i Board of Trustees Bruce Anderson
 - j Treasurer Bob McCracken
5. Adoption of the 2007 Budget Don Gonci
6. Election of Officers, Board Members and Deacons Emeriti
7. Old Business
8. New Business
9. Adjournment & Benediction The Rev. Carleen R. Gerber

We thank Merrill Hermanson for the use of her photograph of the church on Christmas Eve
for the cover of this Annual Report.

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**Minutes of the Annual Meeting
First Congregational Church of Old Lyme
January 22, 2006**

Reverend Ned Castner gave the invocation

Gregory Hack, the Assistant Church Clerk, called the meeting to order at 12:15 pm. Mr. Hack stated that the purpose of the meeting was as follows:

- To receive the reports of the ministers, boards and committees of the church, and church officers
- To elect new church officers for the coming year
- To receive and approve the report of the nominating committee.
- To receive and approve the 2006 budget
- To conduct old and new business as brought before the Congregation

Mr. Hack noted that a quorum of at least 40 church members was present.

Jim Fairfield-Sonn, chairman of the Church Council, presided over the meeting

A motion was made to waive the reading of the minutes of the 2005 Annual Meeting. This motion was seconded and then passed by a unanimous vote.

Individual reports were then presented. All those offering reports referred to the printed reports that appear in the 2005 Annual Report.

- David Good, Senior Minister: gave thanks for how far the missions partnerships have grown since 1985
- Carleen Gerber, Senior Associate Minister: noted that affordable housing is badly needed in our community; missions and music are doing well
- Ned Castner, Minister of Visitation: stated what a joy it is to be part of this Congregation
- Cathy Zall, Associate Minister: She was away and did not offer a verbal report. Her report appears in the 2005 Annual Report.
- Gregory Hack, Assistant Church Clerk, gave the report for Betty Fatone, Church Clerk. He thanked Betty for her work and stated that the Church has been enjoying stable membership numbers
- Eve Todd, Deacons: summarized important events of the year as outlined in the annual report
- Chuck Lynch and Gregory Hack, Stewardship co-chairs: summarized church giving and goals and thanked all those involved
- Liz Sunshine, Youth Education (report not included in Annual Report): discussed innovative new ideas and praised Cathy Zall for her inspiring leadership
- Mariette Brown, Adult Education: summarized her report, stating that 50 people have been in attendance on average at forums; the forums have become a useful community resource
- Jeanne Thomas, Missions: gave details of her annual report

- Leslie Shaffer, Ladies Benevolent Society: reviewed a highly successful year, White Elephant Sale again a success, Elephants in Winter a new event this year
- Bruce Anderson, Board of Trustees: referred to details in annual report, touched upon highlights of various subcommittees, outlined challenges for the future. We need to increase revenues of the church to keep pace with the increase in expenses.
- Bob McCracken, Treasurer: referred to detailed summary in the Annual Report, reviewed a few specific items in the report and gave thanks to all

Joan Kratzert asked that the Congregation give a hand for all of the hard work done by the various committees of the church.

Don Gonci, Budget Chair, discussed some changes in the budget process. A vote on 2006 budget then took place. The budget was unanimously approved.

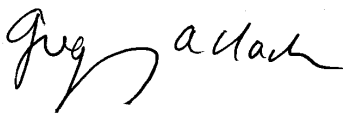
Election of officers: The slate of officers as presented in the 2005 Annual Report was accepted without any further nominations. The slate was voted upon and unanimously approved. We noted that the 2005 Annual Report contains errors regarding specific office terms. This will be corrected in the future.

No old or new business was brought before the Congregation.

A motion to adjourn the Annual Meeting was made, seconded, and voted upon.

Following the benediction by Carleen Gerber, the meeting adjourned at 1: 20 PM.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Greg Clark". The signature is written in a cursive, flowing style.

Assistant Church Clerk

Senior Minister Annual Report 2006

One of the things I enjoy immensely is the opportunity to visit with the members of our Sunday School's Spirit Quest program. I love to sit on the floor with them and before serving the Sacrament of Holy Communion; we talk about a variety of things. Invariably, I will ask them, "Where is the First Congregational Church of Old Lyme?" The very young ones look at me as if I had lost my mind, and then they start pointing their little fingers at the building. I then remind them that as proud as we are of our beautiful buildings, the church is not a building but rather a community of people, and so The First Congregational Church is wherever we are – at work, at home, at school, at play, and yes, here in this magnificent Meetinghouse as well.

Throughout the year, 2006, we all should feel very proud of where The First Congregational Church of Old Lyme has been. On Christmas Day, I received a phone call from Millard Fuller, founder of Habitat for Humanity and now the founder of The Fuller Center for Housing. He was calling to thank our church for its help in Shreveport, Louisiana where we had contributed \$19,000 for the rebuilding of homes destroyed by a hurricane. Thanks to this congregation's generosity, families, devastated by the storm, were able to celebrate Christmas in their new homes, and Millard was calling to remind us of that joyous good news.

In the fall, under Carleen's leadership, 7 women of our church – dubbed **The Magnificent Seven** – visited our partner church community in Johannesburg, South Africa, where they learned of the enormous refugee crisis with which that church is trying to cope, with over 700 refugees from Zimbabwe living in their church building. While our church members were there they participated in a variety of ministries and became better informed about the injustices, the human rights violations and the unspeakable cruelties in Zimbabwe that have precipitated this enormous refugee crisis. Upon their return, our church members appealed to several relief organizations, and so helped to raise \$15,000 to help Central Methodist Mission in Johannesburg with this emergency. So, The First Congregational Church was in South Africa as well.

In the summer, members of our church traveled out to the Cheyenne River (Lakota) Sioux Indian Reservation in South Dakota. We were asked to be there specifically to help the family of David (Bud) Dupris, one of the deacons of the church who had died the previous year. As is their custom, one year after a death, they have a memorial gathering and "give away" in which they make gifts of beautiful star quilts as a way of honoring the one who had died. We were honored to help the family on this occasion, and the star quilts that hang in our Fellowship Room are a reminder that our church has been, I hope, a loving presence in that Native American community, a reminder of God's Love.

In February, our church took the lead in our 4th interfaith "Tree of Life Journey to Israel, Palestine and Jordan." As an interfaith delegation, we were there to offer prayerful support to all those who yearn and work for a peaceful resolution to the conflict. The spirit that Jesus exemplified is still very much evident in the Holy Lands in the many voices of conscience – Jewish, Christian, and Muslim – we have had the privilege to meet. We have taken it upon ourselves as a sacred responsibility to do whatever we can to amplify those voices of peace and reconciliation, and so in December we were honored to host the 2nd Annual Tree of Life Conference with Bethlehem University as our partner.

(continued)

SENIOR MINISTER'S REPORT 2006 (continued)

Through our partnership with this remarkable educational institution, situated in the ancient town of Bethlehem, we were able to advocate for a special grant from a private foundation that donated \$80,000 for a new computer room and equipment for this wonderful university.

So, where is the First Congregational Church of Old Lyme? It is also in the place where Jesus lived, offering whatever prayers, concern and support that we can.

Of course, The First Congregational Church of Old Lyme has been right here at home as well, in all manner of quiet, unassuming ministries – Soup Kitchens both here in Old Lyme and in New London, educational tutors helping out with Literacy Volunteers, builders for Habitat for Humanity, prison ministries, regional food pantries, those serving on our various boards and committees, those helping out so enthusiastically with the Visitation program for the 2006 Stewardship Campaign, those who Sunday after Sunday sing in our choirs, those who so graciously and kindly visit those who are sick or injured, those who give so generously of their time as teachers for our Spirit Quest, those who volunteer in our church office. In all these nooks and crannies of God's Creation, that is where our church is and should be, for if God's Love is omnipresent, then we should do all that we can to make that love as evident as possible, in as many places as possible.

So, when I visit our children to serve them communion, when I ask them, "Where is The First Congregational Church of Old Lyme," I hope that like Jesus, they will "grow in wisdom and in stature" sufficient someday to say, "why, we're all over the place. We're in South Africa, South Dakota, Shreveport, Louisiana, Bethlehem in Palestine, Harlem in New York City and New London, Connecticut. Wherever there are those in despair in need of hope, wherever there are those in sadness in need of joy, wherever there are those suffering from fear in need of God's Love, that is where you'll find my church."

Respectfully Submitted,
David W. Good

Senior Associate Minister Annual Report 2006

The year 2006 has been a very busy one.

First of all, I'd like to thank Judy Simmons for her work as chair of our Board of Missions. The Mission Board oversees the work of our many mission projects, and dispenses the funds given with such outstanding generosity by the membership. In this year, having researched how best to support Katrina rebuilding, we released the nearly \$20,000 given by this congregation for that purpose to the Fuller Housing International, run by Millard Fuller. We also released over \$28,000 to the Davis Farm Project of Habitat for Humanity in New London. In all, just over \$200,000 was given to various mission projects and to individuals through the Minister's Discretionary Fund, as well as by the Ladies Benevolent Society, and through the Mission Board. I encourage everyone to read the detailed listing report included elsewhere in this annual report.

Volunteers serve in the work of our own Food Pantry and Saturday Brunch site for the Shoreline Soup Kitchens, under the very able direction of Louise Lynch. We also serve meals at the New London Soup Kitchen every month, under the dedicated leadership of Julie Kuja, Charlie Hosley, Cathy Gentry and Grace DeGrooth. This ministry is particularly important because it enables so many of our young families to experience the work of this ministry locally.

The generosity of this congregation makes possible the courageous support of many organizations in this county and region. Mission Board members made a special effort to visit each of the agencies in New London County that we support, and they returned with glowing reports of all they had seen.

Our continued work in our partnership activities strengthens us all. A large group made the journey to Israel and Palestine in February, and a smaller group visited the Green Grass community in June. We hosted the gospel choir of the Children's Storefront School of Harlem in the Spring, and welcomed the children back for a weekend of shared activities at Camp Hazen. In October, when a group of 7 women journeyed to South Africa to strengthen our work with Central Methodist Mission, we "rounded-out" a very full year of partnership experiences. I hope you'll ask those who have participated in these journeys to share their stories with you – and that you will consider being a part of one of these mission partnership journeys soon.

My work with the arts program of this church fuels the fire of passion for all that I do. The Senior Choir is an amazing group of dedicated and talented adults with whom I share many an enjoyable Wednesday evening, as well as many inspiring worship experiences.

I am grateful to Joel Spinetti for his leadership in our All-Age Choir. It is a pleasure to see so many families singing together in our worship services. I also thank Cindy McGrath who has continued to try to develop the Bell Choir, and I am grateful for the support Bob Regan offers to our choral program, and the thoughtful support and encouragement he gives to me.

This congregation supports the arts at a generous level, enabling us to provide some wonderful instrumental music at our worship services, as well as to provide a home for Musical Masterworks five weekends each year.

Ned Castner, David Good, and Cathy Zall, and I tried our best to meet the pastoral visitation needs of the congregation. Ned Castner's constant and caring attention to those who reside in continuing care facilities is a great blessing. Working together as a ministry team, we all try to visit new members, and members in need, in their homes, and to be at hospital bedsides as quickly as possible.

It is an honor and a privilege to work alongside the other ministers who serve this congregation. I feel fortunate to "work" within a family of friends and associates whose companionship I enjoy so fully.

As another year passes, once again I humbly hope that I have ministered to all of you as tenderly and compassionately as you have ministered to me and to my family.

Respectfully Submitted, Carleen R. Gerber

Associate Minister Annual Report 2006

Dear Friends,

As I look back over the past year I give thanks for all the ways—large and small—that I have experienced God's presence through this community of faith.

Our children continue to testify to the power of the Spirit in so many ways. Visiting our Spirit Quest and Jr. PF classes I so often find myself surprised at children's hunger for prayer and scripture when they feel a real partnership between themselves and their teachers. Our children are asking hard questions...as they should...but they also bring a surprising openness to hearing about God's promise of wholeness and peace. And from this openness can grow the trust in God, which is, I think, the foundation of faith. Thanks to all the teachers, volunteers and children who are working together to make our ministry with children so vibrant. I know we are planting seeds that will give fruit not only in the present but also for years to come.

It is also a great joy to be part of the church's adult community of seekers. Whether in bible study, small groups, retreats, service, family activities, lectures, trips or conversation we are blessed here with an abundance of spiritual friends. None of us can really grow in faith in isolation. We need the ideas, fellowship, support and challenges of fellow seekers. This church has such seekers in abundance. It has been my privilege to partner with others as we search together for a deeper faith.

The world desperately needs the good news of God's love as revealed in Jesus Christ. This good news is in many ways mysterious, fragile and illusive. It is a message that is so easily drowned out by the events around us...by our own inattention...by our failure of imagination. And yet, in faith, we claim that God's love calls us to partner with God in bringing shalom to all of creation. What greater calling could we hope for? What greater purpose could bring direction to our lives together as people of faith?

Cathy Zall

Minister of Visitation Annual Report – 2006

Once again I want to express gratitude for the privilege of serving on the staff of the First Congregational Church of Old Lyme as Minister of Visitation.

During the past year in my part-time position I averaged over seven calls in any given week on members and friends in the hospital, residential care facilities and at home. Writing notes and making phone contacts was also a part of this ministry.

This fall I started a Grief Support Group which has been meeting once a month on Tuesday mornings and which will continue into the New Year. Also I have served as staff to the newly formed Network of Spiritual Progressives under the dedicated leadership of Marian Dobbs. Over the year, also, I have assisted at times with the leadership of the Interfaith Peace Community, of which I am an active member.

In February my wife and I participated in the Tree of Life journey to Israel and Palestine that was truly a transforming experience. It was also particularly meaningful this fall to help with the production of "Rachel Corrie - A Woman of Conscience" - under the wonderful leadership of Judith Simons.

I continue to find it a joy to work together with David Good, Carleen Gerber, Cathy Zall and Eileen Sypher on our staff and to assist in the conduct of worship and in the planning of programs for this vital and caring congregation that is deeply committed to serving the love and justice and peace of Jesus Christ.

Ned Castner

Board of Deacons Annual Report 2006

The Board of Deacons met ten times this past year, generally on the fourth Tuesday of the month. According to the Church By-Laws we are responsible, along with our ministers, for the spiritual programs, preparing and serving communion, overseeing Christian fellowship and the devotional life of the Church, and the functions of many church boards.

We are able to carry out these responsibilities only with the help of many volunteers from our congregation. We thank the ushers, the hosts at fellowship hour, and Christian education volunteers. We also want to thank those who have brought inspiring programs, music, The White Elephant sale, Tree of Life conferences, Interfaith-Peace and other Partnership programs to the Church and the community.

The year 2006 began with the Deacons planning and implementing, along with the Church Council and the Board of Trustees, a surprise celebration for three of our ministers, marking significant anniversaries of ordination: David Good 30 years, Carleen Gerber 10 years, and Ned Castner 50 years. The year ended with a celebration to recognize Juan Burgos, our church sexton's, achievement toward becoming a U.S. citizen. Some other activities this year included hosting the April "Neighbor to Neighbor" program, holding a spring and fall new member meeting, and providing food and serving at the New London soup kitchen. Many Deacons worked on the "All Member Visitation and Canvas" this fall. In the future we will be visiting new members with the Stewardship Committee.

The Deacons authorized funds from the Memorial Fund to obtain a replica of the deteriorating Rev. Moses Noyes headstone at the Duck Pond cemetery. The original is in the Parish hall where a cabinet will soon provide for a suitable display of this historic artifact. A formal dedication will be planned at a future date. We are grateful to Bob and Betsy Webster, the Church Historians, for bringing this project to our attention and for the many hours of research, legal work and meetings they spent to accomplish this project.

The names of two nominees were selected for Deacon Emeritus and will be announced and voted on at the Annual Meeting. It was a difficult decision because of many excellent candidates for this honorary title.

Four Deacons will be going off the Board at this time. I especially want to thank them for their service and dedication as Deacons: Grace DeGroot for her faithful service while attending graduate school, Louise Lynch who also manages the food pantry and soup kitchen, Wanda Castner who served as our secretary, and George Willauer who also served each week as Deacon at the South Lyme Chapel.

Respectfully submitted
Carol Levy, Chair, Board of Deacons

Continuing Deacons:

Laura Dean-Frazier, '07 Mary Charlton, '08 Lisa Donovan, '07 Barbara Hack, '08 Olwen Logan, '07
Tu Nguyen, '08 Jeanne Thomas, '08

Church Council Annual Report 2006

The Church Council met in May, September and November during this calendar year to hear reports from and ask questions of representatives from the various Church committees that are part of the Council. Presentations and discussion included the increasing church expenditures competing for discretionary funds, the use of contingency funds in 2005 to balance the budget, and the related 2007 Visitation and Pledge Campaign Discussion. The Visitation Campaign, overseen by both the Stewardship Committee and Board of Trustees, was a well coordinated initiative to strengthen our connections with each other, while addressing a decreasing trend in families pledging on an annual basis. Both the Adult and Youth Education Committee's work continue to be impressive, with standing room only for the Adult Forums and hundreds of children enrolled in Spirit Quest. The South Lyme Chapel, with its' smaller attendance, has a visible impact on the community and has extended invitations for all to attend services there. Other committees including the Deacons, LBS, Music, Missions and Environmental actively continue to make a difference.

During the year the Council also supported the New London Soup Kitchen, the anniversary surprise celebration for our Ministers, and the successful White Elephant sale. November and December efforts shifted to preparing committee nominations for the next year.

In this time of local and global challenges, it is clear the individuals in the church who serve in a variety of capacities continue to be engaged and make a difference.

In addition to all the represented Committee Chairs, a special thanks to the Council's at-large members including Leslie Anderson, Charlie Larson, Dick Blair, and Steve Joncus.

Respectfully submitted,,
Douglas S. McCracken
Chair

BOARD OF TRUSTEES ANNUAL REPORT 2006

The Board of Trustees, according to our Church bylaws, “shall supervise the procurement, custody and care of all Church property and the management of the financial affairs of the Church..... , maintain custody of all Church funds, (and)..... have authority over the use of Church facilities and equipment by other than Church affiliated organizations”.

In support of this mission, the Board oversees several standing committees;

Budget Committee (Don Gonci, Chair)

The Budget Committee oversees the Church’s current year operating budget, and produces monthly reports on our financial condition. They also prepare the following year’s budget in conjunction with Church boards and committees. We are very fortunate to have a strong financial team; Don Gonci (Budget chair), Amy Searle (Budget member), Bob McCracken (Treasurer), Carl Clement (Financial Secretary), and Phil Simmons (Asst. Treasurer) prudently manage our revenues and expenses and maintain a balanced current year budget. They have also produced a responsible 2007 proposed budget for the congregation’s approval. See the following Treasurer’s Report and proposed 2007 Budget.

Property Committee (Phil Neaton, Chair)

This Committee is responsible for the maintenance of all church property including land, buildings and equipment, and their upkeep and improvement. They also oversee parking. Members include Phil Neaton (Chair), Sally McCracken, and Bob Regan (Trustee liaison). See the following Property Committee Report.

Endowment Committee (Henry May, Chair)

Endowment is charged with the management of all gifts, contributions and bequests (not specifically designated) and invests them, with the guidance of our advisor Harry Oakley at Smith Barney, in a perpetual endowment fund. Henry is joined by Ned Perkins, Jim Fairfield-Sonn, and David Stanland on the Endowment Committee. We thank them for their talent and stewardship in overseeing these resources. See the attached Endowment Committee Report.

Personnel Committee (Doug Stoehr, Chair)

The Personnel Committee oversees the personnel policies of the Church for all employees, both clergy and lay. This includes salaries, benefits, job descriptions, and performance reviews, among other issues. We are fortunate to have Doug’s expertise and ongoing commitment to this vital role. He is supported by Sue Frost from the Board. Cathy Zall is our clergy leader on this Committee and oversees the lay staff.

Ad Hoc committees

The Board has also established several ad hoc committees to lead and coordinate various needs. These include Land Acquisition which coordinates reviews of potential purchases (Bruce Anderson), Property Oversight which oversees the Parsonage and Pilgrim House (Ned Perkins and Pat Saltsman), Property Monitoring which is a group of several members mainly responsible for overseeing the Saturday soup kitchen in the Fellowship Hall (Dan Butt), and Accounting Standards (Bob McCracken, Cathy Zall).

2006 Highlights

The Board of Trustees was very active in all of its areas of responsibility, and I would like to thank all our permanent and ex-officio members for their hard work and accomplishments. We are blessed to be able to draw on such a deep talent pool and dedicated membership. The Trustees and ex-officio members are listed individually below.

Below are a few highlights from 2006;

- *Financial Strategy* – Beginning in late 2005, the Board initiated a comprehensive capital and operating review of the Church's current and projected financial resources and our ability to keep pace with our expanding needs in the future. A financial workshop was convened with the church leadership in spring 2006 to discuss the issues and develop a plan going forward. MaryAnn Doyle, a financial consultant, was retained by the Board to conduct a feasibility study, the recommendations of which led to the Visitation and Pledge Campaign currently underway. The Board has been working in close partnership with the Campaign Steering Committee. Our hope is that a successful campaign will enable future Boards, in conjunction with the Church leadership, to start putting increased financial resources to work against our goals; short-term (salaries, benefits, property, insurance), intermediate (Christian education, missions, music, additional programs), and long-term (less dependence on endowment income, property escrow build-up).
- *Parsonage* – Prompted by our recent occupancy challenges with the Parsonage, the Board has been reviewing options on how to best utilize the property in the future, including a possible sale. We have targeted 1st Quarter 2007 for a final recommendation, and are gathering information in the following areas to facilitate the decision process; carrying costs, potential tax consequences of rental income, fair market value, and legal process (the original 1877 will bequeathing the property to the Church restricts its use).
- *Employee Benefits* – Doug Stoehr, Sue Frost and Bob McCracken led a review of our clergy and lay employee benefit plans that resulted in an enhanced package of benefits that will both help retain our current staff as well as attract future employees, all at little to no incremental cost to the Church. New offerings include a lower cost health care option, Flexible Spending Account (FSA), and Tax Sheltered Annuity (TSA).

Our Board members include Don Gonci, Jim Fairfield-Sonn, Sue Frost, Priscilla Hammond (Secretary), Andy McKirdy, Bob Regan and Amy Searle. Priscilla and Bob's terms are expiring and we are very thankful for their dedicated service. Ex-officio members are Bob McCracken (Treasurer), Phil Simmons (Asst. Treasurer), Phil Neaton (Property Chair), Henry May (Endowment Chair), Doug Stoehr (Personnel Chair), and our Ministers. My term also expires this year, and I am grateful for the privilege of having served as Chair for the past two years, and for the opportunity to have worked with such a talented and committed group of people on behalf of our Church.

Respectfully Submitted,

Bruce Anderson

**PROPERTY COMMITTEE
ANNUAL REPORT 2006**

I would like to thank Cathy Zall and Juan Bergos for their help with daily operations and projects that we accomplished this year. David Spears also continues to provide invaluable help with everything from plumbing issues to resetting the steeple clock twice a year. Most of our time this year was spent on repair projects involving water problems. The year began with a roof leak over the kitchen ceiling that turned out to be a broken drain from one of the air conditioning units on the roof. After that leak was fixed another drain for the dishwasher clogged and flooded the kitchen again loosening floor tiles that had to be replaced once things dried out. We also dug up and cleaned out the drainage system that handles the runoff from the roof, gutters, and parking lot at the back of the building. This year we will be more proactive and have the condition of all our roofs and gutters evaluated so repairs can be scheduled. We are also looking at some options for improving how we light the front of the meeting-house and steeple.

Respectfully submitted,

Philip Neaton, Chair

First Congregational Church of Old Lyme
TREASURER'S REPORT for the year 2006

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Respectfully submitted,

Robert F. McCracken
Treasurer

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
Analysis of Revenues and Expenses
SUMMARY**

	<u>Actual 2006</u>	<u>Budget 2006</u>	<u>% of Budget 2006</u>
REVENUES			
PLEDGES & OFFERINGS	\$612,004.16	\$598,600.00	102.24%
INTEREST & DIVIDENDS	\$81,693.37	\$74,500.00	109.66%
OTHER INCOME	\$13,241.84	\$12,891.84	102.71%
Total REVENUES	<u>\$706,939.37</u>	<u>\$685,991.84</u>	<u>103.05%</u>
EXPENSES			
MINISTERS			
SENIOR MINISTER	\$122,437.81	\$121,953.33	100.40%
ASSOCIATE MINISTER-CRG	\$69,480.77	\$69,068.59	100.60%
ASSOCIATE MINISTER-CAZ	\$70,912.88	\$71,509.04	99.17%
MIN OF VISITATION-EWC	\$18,714.00	\$19,578.00	95.59%
CHAPEL & LAY MINISTERS	\$6,674.51	\$5,750.00	116.08%
Total MINISTERS	<u>\$288,219.97</u>	<u>\$287,858.96</u>	<u>100.13%</u>
CHRISTIAN EDUCATION			
SUNDAY SCHOOL	\$14,661.53	\$13,330.00	109.99%
JUNIOR PF	(\$99.52)	\$1,500.00	0.00%
SENIOR PF	\$81.19	\$850.00	9.55%
ADULT EDUCATION	\$3,593.35	\$3,800.00	94.56%
Total CHRISTIAN EDUCATION	\$18,236.55	\$19,480.00	93.62%
MUSIC	\$9,251.67	\$8,500.00	108.84%
CHURCH OFFICE	\$30,623.46	\$28,330.00	108.10%
PROPERTY	\$118,473.27	\$108,300.00	109.39%
DEACONS	\$480.55	\$3,500.00	13.73%
LAY EMPLOYEES	\$119,039.99	\$126,214.05	94.32%
BENEVOLENCES			
UCC	\$19,821.25	\$20,000.00	99.11%
MISSION EDUCATION FUND	\$16,710.01	\$17,500.00	95.49%
DIRECT PARTNER SUPPORT	\$13,619.95	\$13,625.00	99.96%
PARTNERSHIP COMMITTEES	\$1,807.65	\$1,500.00	120.51%
LOCAL OUTREACH	\$38,041.14	\$37,375.00	101.78%
Total BENEVOLENCES	<u>\$90,000.00</u>	<u>\$90,000.00</u>	<u>100.00%</u>
OTHER EXPENSES	\$12,606.02	\$13,808.83	91.29%
Total EXPENSES	<u>\$686,931.48</u>	<u>\$685,991.84</u>	<u>100.14%</u>
Surplus (Deficit)	\$20,007.89	\$0.00	0.00%

For allocation of the 2006 surplus, see Page

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 1**

	Actual 2006	Budget 2006	% of Budget 2006
REVENUES			
PLEDGES & OFFERINGS			
040000 - PLEDGES-CURRENT YEAR	\$545,281.30	\$540,000.00	100.98%
040001 - PLEDGES -PRIOR YEAR	\$6,172.00	\$5,000.00	123.44%
040002 - OPEN PLATE	\$23,138.90	\$20,000.00	115.69%
040003 - ADD'L CURRENT YR CONTRIBS	\$855.00	\$5,000.00	17.10%
040004 - MEM NON-PLEDGE CONTRIBS	\$19,958.00	\$12,000.00	166.32%
040005 - CHURCH SCHOOL PLATE	\$139.14	\$100.00	139.14%
040007 - LADIES BENEVOLENT SOCIETY	\$10,959.82	\$11,000.00	99.63%
040008 - SOUTH LYME CHAPEL	\$5,500.00	\$5,500.00	100.00%
Total PLEDGES & OFFERINGS	\$612,004.16	\$598,600.00	102.24%
INTEREST & DIVIDENDS			
040100 - INTEREST & DIVIDENDS	\$12,193.37	\$5,000.00	243.87%
040101 - ENDOWMENT	\$69,500.00	\$69,500.00	100.00%
Total INTEREST & DIVIDENDS	\$81,693.37	\$74,500.00	109.66%
OTHER INCOME			
040201 - BUILDING USAGE	\$10,350.00	\$10,000.00	103.50%
040202 - MISC.	\$0.00	\$0.00	0.00%
040203 - CARRYOVER FROM PRIOR YEAR	(\$263.05)	(\$263.05)	0.00%
040204 - TRANS. FROM CONTING. FUND	\$3,154.89	\$3,154.89	100.00%
Total OTHER INCOME	\$13,241.84	\$12,891.84	102.71%
Total REVENUES	\$706,939.37	\$685,991.84	103.05%

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 2**

	Actual 2006	Budget 2006	% of Budget 2006
EXPENSES			
MINISTERS			
SENIOR MINISTER			
050000 - SALARY-DWG	\$63,963.12	\$63,963.00	100.00%
050001 - HEALTH & LIFE INS-DWG	\$15,415.81	\$15,218.28	101.30%
050002 - ANNUITY-DWG	\$11,678.80	\$11,641.00	100.32%
050003 - AUTO ALLOWANCE-DWG	\$6,054.00	\$6,054.00	100.00%
050004 - HOUSING ALLOWANCE-DWG	\$19,189.00	\$19,189.00	100.00%
050005 - SOCIAL SECURITY ALLOW-DWG	\$7,675.20	\$7,675.00	100.00%
050006 - LIFE INS-DWG	\$100.00	\$0.00	0.00%
050007 - HEALTH INS CONTRIB	(\$1,638.12)	(\$1,786.95)	0.00%
Total SENIOR MINISTER	\$122,437.81	\$121,953.33	100.40%
ASSOCIATE MINISTER-CRG			
050200 - SALARY-CRG	\$36,648.00	\$36,648.00	100.00%
050201 - HEALTH & LIFE INS-CRG	\$3,147.52	\$3,142.12	100.17%
050202 - ANNUITY-CRG	\$6,976.96	\$6,926.47	100.73%
050203 - AUTO ALLOWANCE-CRG	\$5,127.12	\$5,127.00	100.00%
050204 - HOUSING ALLOWANCE-CRG	\$12,827.04	\$12,827.00	100.00%
050205 - SOCIAL SEC ALLOW-CRG	\$4,398.00	\$4,398.00	100.00%
050206 - ANNUITY CONTRIBUTION	\$356.13	\$0.00	0.00%
050207 - ANNUITY CONTRIBUTION 2	\$0.00	\$0.00	0.00%
Total ASSOCIATE MINISTER-CRG	\$69,480.77	\$69,068.59	100.60%
ASSOCIATE MINISTER-CAZ			
050100 - SALARY-CAZ	\$33,474.00	\$33,474.00	100.00%
050101 - HEALTH & LIFE INS-CAZ	\$15,857.20	\$15,498.74	102.31%
050102 - ANNUITY-CAZ	\$6,136.62	\$6,092.00	100.73%
050103 - AUTO ALLOWANCE-CAZ	\$4,566.00	\$4,566.00	100.00%
050105 - SOCIAL SEC ALLOW-CAZ	\$4,017.12	\$4,017.00	100.00%
050106 - HOUSING ALLOWANCE-CAZ	\$10,042.98	\$10,042.00	100.01%
050107 - HEALTH INS CONTRIB	(\$2,180.88)	(\$2,180.70)	0.00%
050108 - ANNUITY CONTRIBUTION	(\$1,000.16)	\$0.00	0.00%
Total ASSOCIATE MINISTER-CAZ	\$70,912.88	\$71,509.04	99.17%
MIN OF VISITATION-EWC			
050400 - SALARY-EWC	\$13,038.00	\$13,038.00	100.00%
050401 - HEALTH & LIFE INS-EWC	\$4,176.00	\$5,040.00	82.86%
050403 - AUTO ALLOWANCE-EWC	\$1,500.00	\$1,500.00	100.00%
Total MIN OF VISITATION-EWC	\$18,714.00	\$19,578.00	95.59%
CHAPEL & LAY MINISTERS			
050300 - PULPIT SUPPLY	\$6,050.00	\$5,150.00	117.48%
050301 - SEMINARS & MISC.	\$141.18	\$600.00	23.53%
050302 - SEMINARIAN	\$483.33	\$0.00	0.00%
Total CHAPEL & LAY MINISTERS	\$6,674.51	\$5,750.00	116.08%
Total MINISTERS	\$288,219.97	\$287,858.96	100.13%

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 3**

EXPENSES (con't)	Actual 2006	Budget 2006	% of Budget 2006
CHRISTIAN EDUCATION			
SUNDAY SCHOOL			
051000 - CHILD CARE	\$555.00	\$300.00	185.00%
051001 - PROGRAMS	\$3,567.32	\$2,080.00	171.51%
051002 - SUPPLIES/CE	\$3,241.95	\$3,200.00	101.31%
051003 - CURRICULUM	\$2,297.26	\$2,750.00	83.54%
051004 - SUNDAY SCHOOL ASSISTANT	\$5,000.00	\$5,000.00	100.00%
Total SUNDAY SCHOOL	\$14,661.53	\$13,330.00	109.99%
JUNIOR PF			
051101 - JR PF PROGRAMS	\$200.48	\$1,000.00	20.05%
051102 - CONFIRMATION PROGRAM	(\$300.00)	\$500.00	0.00%
Total JUNIOR PF	(\$99.52)	\$1,500.00	0.00%
SENIOR PF			
051200 - PF PROGRAMS	\$0.00	\$425.00	0.00%
051201 - PF SUPPLIES	\$81.19	\$425.00	19.10%
051202 - SEMINARIAN ADVISOR	\$0.00	\$0.00	0.00%
Total SENIOR PF	\$81.19	\$850.00	9.55%
ADULT EDUCATION			
051300 - ADULT ED PROGRAMS	\$2,911.85	\$3,800.00	76.63%
051301 - ADULT ED SUPPLIES	\$681.50	\$0.00	0.00%
051302 - ADULT ED HONORARIA	\$0.00	\$0.00	0.00%
Total ADULT EDUCATION	\$3,593.35	\$3,800.00	94.56%
Total CHRISTIAN EDUCATION	\$18,236.55	\$19,480.00	93.62%
MUSIC			
052001 - MUSIC SUPPLIES	\$3,085.72	\$1,500.00	205.71%
052003 - MUSIC PROGRAM	\$5,630.00	\$2,000.00	281.50%
052004 - ORGANIST SUBSTITUTE	\$4,100.00	\$3,000.00	136.67%
052005 - CONTINUING EDUCATION	\$225.95	\$500.00	45.19%
052006 - MAINTENANCE/MUSIC	\$1,210.00	\$1,500.00	80.67%
052007 - MAJOR ORGAN REPAIR	\$0.00	\$0.00	0.00%
052008 - FROM MEM MUSIC FUND	(\$5,000.00)	\$0.00	0.00%
Total MUSIC	\$9,251.67	\$8,500.00	108.84%
CHURCH OFFICE			
053002 - WEBSITE ADMINISTRATION	\$0.00	\$600.00	0.00%
053003 - ADMINISTRATION	\$0.00	\$0.00	0.00%
053006 - TELEPHONE	\$4,020.76	\$3,900.00	103.10%
053007 - OFFICE SUPPLIES	\$8,575.96	\$6,600.00	129.94%
053009 - POSTAGE	\$5,500.34	\$4,450.00	123.60%
053010 - EQUIPMENT	\$1,500.00	\$1,500.00	100.00%
053011 - SERVICE& LEASE CONTRACTS	\$8,060.08	\$8,280.00	97.34%
053013 - SOFTWARE SUPPORT	\$2,150.58	\$2,300.00	93.50%
053014 - STEWARDSHIP	\$815.74	\$700.00	116.53%
Total CHURCH OFFICE	\$30,623.46	\$28,330.00	108.10%

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 4**

EXPENSES (con't)	Actual 2006	Budget 2006	% of Budget 2006
PROPERTY			
054003 - HEAT	\$29,418.76	\$22,500.00	130.75%
054004 - ELECTRICITY	\$23,476.52	\$16,000.00	146.73%
054005 - REPAIRS & MAINTENANCE	\$14,211.78	\$11,500.00	123.58%
054006 - PROPERTY SUPPLIES	\$14,074.50	\$7,500.00	187.66%
054007 - INSURANCE-CHURCH	\$29,855.60	\$26,000.00	114.83%
054009 - SERVICE CONTRACTS	\$5,176.11	\$4,800.00	107.84%
054010 - MAJOR MAINTENANCE	\$2,260.00	\$20,000.00	11.30%
054011 - TO/FROM MAJ MAINT ESCROW	\$0.00	\$0.00	0.00%
Total PROPERTY	\$118,473.27	\$108,300.00	109.39%
DEACONS			
055000 - FLOWERS	\$126.00	\$300.00	42.00%
055001 - DEACONS SUPPLIES	\$354.55	\$300.00	118.18%
055002 - COMMUNION	\$0.00	\$200.00	0.00%
055004 - GIFTS	\$0.00	\$300.00	0.00%
055005 - TRANSPORTATION	\$0.00	\$2,000.00	0.00%
055006 - NEW MEMBER'S FUNCTIONS	\$0.00	\$400.00	0.00%
Total DEACONS	\$480.55	\$3,500.00	13.73%
LAY EMPLOYEES			
056000 - CHURCH SCHOOL DIRECTOR	\$0.00	\$0.00	0.00%
056001 - JUNIOR PF LEADERS	\$6,437.50	\$6,180.00	104.17%
056002 - CHILDREN'S CHOIR DIRECTOR	\$7,111.13	\$8,000.00	88.89%
056003 - SECRETARY	\$32,916.72	\$29,976.00	109.81%
056004 - SECRETARY/PART TIME	\$150.00	\$750.00	20.00%
056005 - BOOKKEEPER	\$7,661.10	\$13,326.00	57.49%
056006 - SEXTON	\$37,608.04	\$40,197.00	93.56%
056007 - ASST SEXTON	\$4,699.80	\$5,500.00	85.45%
056008 - HEALTH & LIFE INS	\$16,520.70	\$16,371.00	100.91%
056009 - ANNUITIES	\$4,554.10	\$4,211.00	108.15%
056010 - SENIOR PF LEADERS	\$3,090.00	\$3,090.00	100.00%
056011 - HEALTH INS CONTRIB	(\$1,828.30)	(\$1,786.95)	0.00%
056013 - TRAVEL REIMBURSEMENT	\$119.20	\$400.00	29.80%
Total LAY EMPLOYEES	\$119,039.99	\$126,214.05	94.32%
BENEVOLENCES			
UCC			
058000 - UCC SUPPORT	\$19,821.25	\$20,000.00	99.11%
MISSION EDUCATION FUND			
058100 - STOREFRONT SCHOOL-HARLEM	\$0.00	\$500.00	0.00%
058101 - GREEN GRASS CHURCH	\$4,697.64	\$4,000.00	117.44%
058102 - SOUTH AFRICAN JOURNEYS	\$6,416.55	\$6,000.00	106.94%
058104 - ISRAEL/PALESTINE	\$4,000.00	\$4,000.00	100.00%
058105 - NCC COALITION FOR THE ENVIR	\$1,000.00	\$1,000.00	100.00%
058106 - KOINONIA TRAVEL	\$595.82	\$2,000.00	29.79%
Total MISSION EDUCATION FUND	\$16,710.01	\$17,500.00	95.49%

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 5**

EXPENSES (con't)	Actual 2006	Budget 2006	% of Budget 2006
DIRECT PARTNER SUPPORT			
058200 - STOREFRONT-HARLEM	\$3,000.00	\$3,000.00	100.00%
058201 - STOREFRONT CAMP	\$0.00	\$0.00	0.00%
058202 - PLOWSHARES	\$1,000.00	\$1,000.00	100.00%
058203 - COUNCIL FOR AM. INDIAN MIN	\$500.00	\$500.00	100.00%
058204 - MADRY TEMPLE BUILDING FUND	\$5,000.00	\$5,000.00	100.00%
058206 - KOINONIA	\$394.95	\$100.00	394.95%
058207 - TSHWARAGANO	\$2,025.00	\$2,025.00	100.00%
058208 - ISRAEL/PALESTINE	\$1,700.00	\$2,000.00	85.00%
Total DIRECT PARTNER SUPPORT	\$13,619.95	\$13,625.00	99.96%
PARTNERSHIP COMMITTEES			
058300 - STOREFRONT SCHOOL	\$593.11	\$250.00	237.24%
058301 - GREEN GRASS	(\$15.00)	\$250.00	0.00%
058302 - SOUTH AFRICA	\$636.82	\$500.00	127.36%
058303 - ISRAEL/PALESTINE	\$592.72	\$500.00	118.54%
Total PARTNERSHIP COMMITTEES	\$1,807.65	\$1,500.00	120.51%
LOCAL OUTREACH			
058400 - L/OL COUNCIL OF CHURCHES	\$400.00	\$400.00	100.00%
058401 - COMMITTEE OF ENVIRONMENT	\$1,031.93	\$1,200.00	85.99%
058402 - MENAUL SCHOOL-NEW MEXICO	\$400.00	\$400.00	100.00%
058403 - MISSION SAVINGS FUND	\$9,684.69	\$17,425.00	55.58%
058404 - DONATION TO MIN DISC FUND	\$2,000.00	\$2,000.00	100.00%
058405 - INTERFAITH REFUGE/LOCAL	\$0.00	\$0.00	0.00%
058406 - HOSP-CHAPLANCIES-L&M	\$250.00	\$250.00	100.00%
058407 - HOSP CHAPLANCIES MDLX	\$250.00	\$250.00	100.00%
058408 - HABITAT FOR HUMANITY	\$5,000.00	\$5,000.00	100.00%
058410 - OL LYME AFFORDABLE HOUSING	\$2,000.00	\$2,000.00	100.00%
058411 - GENESIS HOUSE	\$1,000.00	\$0.00	0.00%
058412 - SOUTHERN POVERTY	\$250.00	\$250.00	100.00%
058413 - SHORELINE SOUP KITCHEN	\$184.42	\$100.00	184.42%
058414 - HEALTH & WELFARE COMM.	\$2,500.00	\$0.00	0.00%
058415 - NEW LONDON SOUP KITCHEN	\$1,090.10	\$1,500.00	72.67%
058417 - THAMES RIVER FAMILY PROGRAM	\$750.00	\$0.00	0.00%
058418 - MARTIN HOUSE	\$500.00	\$0.00	0.00%
058419 - ALLIANCE FOR LIVING	\$500.00	\$0.00	0.00%
058420 - AVP	\$0.00	\$0.00	0.00%
058421 - COVENANT SHELTER	\$1,000.00	\$0.00	0.00%
058422 - IRC/NEW YORK	\$3,000.00	\$3,000.00	100.00%
058423 - END HUNGER CONNECTICUT	\$0.00	\$100.00	0.00%
058424 - THE COALITION	\$500.00	\$500.00	100.00%
058425 - MIDNIGHT RUN	\$250.00	\$0.00	0.00%
058426 - CROSBY FUND FOR HATIAN EDUCA	\$2,500.00	\$0.00	0.00%
058427 - BRIDGES OF HOPE	\$2,000.00	\$2,000.00	100.00%
058428 - FRESH NEW LONDON	\$1,000.00	\$1,000.00	100.00%
Total LOCAL OUTREACH	\$38,041.14	\$37,375.00	101.78%
Total BENEVOLENCES	\$90,000.00	\$90,000.00	100.00%

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
ANALYSIS OF REVENUES AND EXPENSES
DETAIL - Page 6**

EXPENSES (con't)	Actual 2006	Budget 2006	% of Budget 2006
OTHER EXPENSES			
059000 - PAYROLL TAX	\$6,878.30	\$7,708.83	89.23%
059001 - WORKER'S COMP	\$4,523.15	\$3,100.00	145.91%
059002 - SABBATICAL	\$0.00	\$0.00	0.00%
059004 - ADVISORY FEE SMITH BARNEY	\$0.00	\$0.00	0.00%
059005 - STOCK GAIN/LOSS	(\$1,280.08)	\$0.00	0.00%
059007 - MISC./O.E.	\$2,100.00	\$0.00	0.00%
059009 - CHURCH AUDIT	\$0.00	\$2,500.00	0.00%
059010 - STOCK EXCHANGE FEES	\$384.65	\$500.00	76.93%
059011 - TRANS TO CONTINGENCY	\$0.00	\$0.00	0.00%
059012 - TRANS TO ESCROWS	\$0.00	\$0.00	0.00%
Total OTHER EXPENSES	\$12,606.02	\$13,808.83	91.29%
Total EXPENSES	<u>\$686,931.48</u>	<u>\$685,991.84</u>	<u>100.14%</u>
SURPLUS (DEFICIT)	<u>\$20,007.89</u>	\$0.00	

ALLOCATION OF THE 2006 SURPLUS

Repay Contingency Fund	\$3,155.00
Major Maintenance Escrow Fund	\$11,852.89
Sabbatical Support Escrow Fund - New	\$2,000.00
Benevolences Escrow Fund	\$1,500.00
Christian Ed Escrow Fund	\$1,500.00
TOTAL	<u>\$20,007.89</u>

First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
STATEMENT OF SOURCES AND USES OF FUNDS

CURRENT ASSETS	Beginning Balance	Balances
010000 - CHECKING ACCOUNT	\$141,136.75	
010002 - PETTY CASH	\$240.00	
010003 - SMITH BARNEY/ESCROW ACCT	\$353,987.36	
010004 - SMITH BARNEY/GIFT ACCOUNT	\$205,698.76	
Total CURRENT ASSETS-Beginning Balance as of 1/1/2006		\$701,062.87
<hr/> Sources of Funds <hr/>		
OPERATING STATEMENT - REVENUES		
Total PLEDGES & OFFERINGS	\$612,004.16	
Total INTEREST & DIVIDENDS	\$81,693.37	
Total OTHER INCOME	\$13,241.84	
Total OPERATING STATEMENT REVENUES	\$706,939.37	
Withholdings from payrolls	\$42,223.56	
Total Fund Principal Withholdings	\$263.05	
Total Temporary Restricted Withholdings	\$470,917.17	
Total Sources of Funds	\$1,220,343.15	\$1,921,406.02
<hr/> Uses of Funds <hr/>		
Total MINISTERS	\$288,219.97	
Total CHRISTIAN EDUCATION	\$18,236.55	
Total MUSIC	\$9,251.67	
Total CHURCH OFFICE	\$30,623.46	
Total PROPERTY	\$118,473.27	
Total DEACONS	\$480.55	
Total LAY EMPLOYEES	\$119,039.99	
Total BENEVOLENCES	\$90,000.00	
Total OTHER EXPENSES	\$12,606.02	
Total Withholdings	\$39,260.49	
Total Temporary Restricted Withholdings	\$514,869.50	
Total Uses of Funds	\$1,241,061.47	\$680,344.55
<hr/> Reconciliation - Balances End of Year 12/31/2006 <hr/>		
CURRENT ASSETS		
010000 - CHECKING /OP	\$149,601.47	
010002 - PETTY CASH	\$240.00	
010003 - SMITH BARNEY/ESCROW ACCT	\$363,882.37	
010004 - SMITH BARNEY/GIFT ACCOUNT	\$166,620.71	
Total CURRENT ASSETS-Ending Balance 12/31/2006		\$680,344.55

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
BALANCE SHEET AS OF 12/31/2006**

Accounts	ASSETS	
CURRENT ASSETS		
010000 - CHECKING /OP	\$149,601.47	
010002 - PETTY CASH	\$240.00	
010003 - SMITH BARNEY/ESCROW ACCT	\$363,882.37	
010004 - SMITH BARNEY/GIFT ACCOUNT	\$166,620.71	
Total CURRENT ASSETS		\$680,344.55
Total Assets		\$680,344.55
LIABILITIES, SURPLUS AND RESTRICTED FUNDS		
LIABILITIES		
TAXES PAYABLE		
020000 - FEDERAL WITHHOLDING	-\$174.80	
020001 - STATE WITHHOLDING	\$50.94	
020002 - FICA EMPLOYEE	\$1,250.90	
020003 - FICA EMPLOYER	\$1,250.90	
020004 - MEDICARE EMPLOYEE	\$292.56	
020005 - MEDICARE EMPLOYER	\$292.57	
Total TAXES PAYABLE	\$2,963.07	
Total LIABILITIES		\$2,963.07
Operating Surplus (Deficit)	\$20,007.89	
Total Liabilities and Operating Surplus		\$20,007.89
RESTRICTED FUNDS		
Exchange Funds	\$323,561.18	
Escrow Funds	\$333,812.41	
Total Restricted Funds		\$657,373.59
Total Liabilities, Surplus and Restricted Funds		\$680,344.55

**First Congregational Church Of Old Lyme
Treasurer's Report for the Year 2006
Exchange and Escrow Funds (Balance Sheet)**

Accounts	Beginning Balance 1/1/2006	Income	Expenditures	Ending Balance 12/31/2006
Total EXCHANGE ACCOUNTS	\$343,513.60	\$449,253.16	\$469,205.58	<u>\$323,561.18</u>
ESCROW FUNDS				
080100 - MEMORIAL FUND	\$19,296.54	\$10,581.37	\$5,556.50	\$24,321.41
080101 - RESERVE FOR CONTINGENCY	\$88,470.99	\$2,752.42	\$3,192.04	\$88,031.37
080102 - GREEN GRASS/EDGAR FUND	\$0.00	\$0.00	\$0.00	\$0.00
080103 - HABITAT PROJECT	\$29,383.60	\$914.17	\$26,402.33	\$3,895.44
080104 - ROGERS MISSION EDUC . FUND	\$0.00	\$0.00	\$0.00	\$0.00
080105 - MEMORIAL MUSIC FUND	\$12,527.88	\$558.54	\$506.63	\$12,579.79
080106 - SOUTH LYME CHAPEL FUND	\$14,476.05	\$450.38	\$6.08	\$14,920.35
080107 - CAMP FUND	\$37,968.96	\$1,263.52	\$3,984.94	\$35,247.54
080109 - ORGAN MAINTENANCE FUND	\$14,298.97	\$444.86	\$6.01	\$14,737.82
080110 - MAJOR MAINTENCE ESCROW	\$37,926.31	\$1,179.94	\$15.92	\$39,090.33
080111 - CAPITAL EQUIP/LAND FUND	\$21,600.18	\$672.00	\$9.07	\$22,263.11
080112 - CHILDRENS CHOIR FUND	\$1.65	\$0.00	\$0.00	\$1.65
080113 - MEMORIAL GARDEN FUND 2	\$3,449.34	\$107.32	\$1.45	\$3,555.21
080114 - PARSONAGE FUND	\$20,622.89	\$641.60	\$8.66	\$21,255.83
080115 - ANONYMOUS NUM 2	\$36,535.21	\$1,136.66	\$15.34	\$37,656.53
080116 - KOINONIA	\$3,417.47	\$106.32	\$1.43	\$3,522.36
080117 - OFFICE CAPITAL	\$7,819.53	\$243.28	\$5,353.31	\$2,709.50
080118 - CHRISTIAN ED ESCROW	\$4,240.47	\$431.90	\$601.78	\$4,070.59
080119 - BENEVOLENCE ESCROW	\$5,776.28	\$179.73	\$2.43	<u>\$5,953.58</u>
Total ESCROW FUNDS	\$357,812.32	\$21,664.01	\$45,663.92	<u>\$333,812.41</u>
Total Exchange and Escrow Funds on the balance sheet	\$701,325.92	\$470,917.17	\$514,869.50	<u>\$657,373.59</u>

2006 Total Benevolence Contributions

Benevolences from the Operating Budget	\$90,000
LBS - White Elephant Sale	\$50,000
Minister's Discretionary Fund	\$30,000
Habitat of SECT - Davis Farm Project	\$30,000
One Great Hour of Sharing	\$10,000
"Bridges of Hope"-Private Contributions	\$10,000
Ministers' Anniversary Contributions	\$9,000
Duda Scholarship Fund	\$5,500
TOTAL	\$234,500

First Congregational Church of Old Lyme

**PROPOSED OPERATING BUDGET
for the year 2007**

Contents	Pages
1. BUDGET SUMMARY 2007	26
2. BUDGET ACCOUNT DETAIL 2007	27—32

Respectfully submitted,

Budget Committee of the Trustees

Donald Gonci, Chair

Amy Searle, Trustee

Robert McCracken, Treasurer

Phillip Simmons, Assistant Treasurer

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - SUMMARY
And Comparison to 2006**

	2006	Proposed 2007 Budget
REVENUES		
PLEDGES & OFFERINGS	\$598,600.00	\$669,600.00
INTEREST & DIVIDENDS	\$74,500.00	\$89,000.00
OTHER INCOME	\$12,891.84	\$12,000.00
Total REVENUES	<u>\$685,991.84</u>	<u>\$770,600.00</u>
EXPENSES		
MINISTERS		
SENIOR MINISTER	\$121,953.33	\$126,013.15
ASSOCIATE MINISTER-CRG	\$69,068.59	\$72,201.72
ASSOCIATE MINISTER-CAZ	\$71,509.04	\$74,663.05
MIN OF VISITATION-EWC	\$19,578.00	\$20,812.20
CHAPEL & LAY MINISTERS	\$5,750.00	\$5,930.00
Total MINISTERS	<u>\$287,858.96</u>	<u>\$299,620.12</u>
CHRISTIAN EDUCATION		
SUNDAY SCHOOL	\$13,330.00	\$9,630.00
JUNIOR PF	\$1,500.00	\$1,500.00
SENIOR PF	\$850.00	\$850.00
ADULT EDUCATION	\$3,800.00	\$4,500.00
Total CHRISTIAN EDUCATION	<u>\$19,480.00</u>	<u>\$16,480.00</u>
MUSIC	\$8,500.00	\$9,500.00
CHURCH OFFICE	\$28,330.00	\$31,032.92
PROPERTY	\$108,300.00	\$134,548.00
DEACONS	\$3,500.00	\$2,000.00
LAY EMPLOYEES	\$126,214.05	\$148,992.25
BENEVOLENCES		
UCC	\$20,000.00	TBD
MISSION EDUCATION FUND	\$17,500.00	↓
DIRECT PARTNER SUPPORT	\$13,625.00	↓
PARTNERSHIP COMMITTEES	\$1,500.00	↓
LOCAL OUTREACH	\$37,375.00	↓
Total BENEVOLENCES	\$90,000.00	<u>\$102,000.00</u>
OTHER EXPENSES	\$13,808.83	\$26,426.71
Total EXPENSES	<u>\$685,991.84</u>	<u>\$770,600.00</u>
Surplus (Deficit)	\$0.00	\$0.00

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET DETAIL - Page 1
And Comparison to 2006**

	2006 Budget	Proposed 2007 Budget
REVENUES		
PLEDGES & OFFERINGS		
040000 - PLEDGES-CURRENT YEAR	\$540,000.00	\$615,000.00
040001 - PLEDGES -PRIOR YEAR	\$5,000.00	\$6,000.00
040002 - OPEN PLATE	\$20,000.00	\$21,000.00
040003 - ADDITIONAL CURRENT YR CONTRIBS	\$5,000.00	\$1,000.00
040004 - MEMB NON-PLEDGE CONTRIBS	\$12,000.00	\$15,000.00
040005 - CHURCH SCHOOL PLATE	\$100.00	\$100.00
040007 - LADIES BENEVOLENT SOCIETY	\$11,000.00	\$6,000.00
040008 - SOUTH LYME CHAPEL	\$5,500.00	\$5,500.00
Total PLEDGES & OFFERINGS	<u>\$598,600.00</u>	<u>\$669,600.00</u>
INTEREST & DIVIDENDS		
040100 - INTEREST & DIVIDENDS	\$5,000.00	\$10,000.00
040101 - ENDOWMENT	\$69,500.00	\$79,000.00
Total INTEREST & DIVIDENDS	<u>\$74,500.00</u>	<u>\$89,000.00</u>
OTHER INCOME		
040201 - BUILDING USAGE	\$10,000.00	\$12,000.00
040202 - MISC.	\$0.00	\$0.00
040203 - CARRYOVER FROM PRIOR YEAR	(\$263.05)	\$0.00
040204 - TRANS. FROM CONTING. FUND	\$3,154.89	\$0.00
Total OTHER INCOME	<u>\$12,891.84</u>	<u>\$12,000.00</u>
Total REVENUES	<u>\$685,991.84</u>	<u>\$770,600.00</u>

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - DETAIL Page 2
And Comparison to 2006**

	2006 Budget	Proposed 2007 Budget
EXPENSES		
MINISTERS		
SENIOR MINISTER		
050000 - SALARY-DWG	\$63,963.00	\$66,200.00
050001 - HEALTH & LIFE INS-DWG	\$15,218.28	\$16,036.00
050002 - ANNUITY-DWG	\$11,641.00	\$12,048.40
050003 - AUTO ALLOWANCE-DWG	\$6,054.00	\$6,054.00
050004 - HOUSING ALLOWANCE-DWG	\$19,189.00	\$19,860.00
050005 - SOCIAL SECURITY ALLOW-DWG	\$7,675.00	\$7,950.00
050006 - LIFE INS-DWG	\$0.00	\$0.00
050007 - HEALTH INS CONTRIB	(\$1,786.95)	(\$2,135.25)
Total SENIOR MINISTER	<u>\$121,953.33</u>	<u>\$126,013.15</u>
ASSOCIATE MINISTER-CRG		
050200 - SALARY-CRG	\$36,648.00	\$38,480.00
050201 - HEALTH & LIFE INS-CRG	\$3,142.12	\$3,179.00
050202 - ANNUITY-CRG	\$6,926.47	\$7,272.72
050203 - AUTO ALLOWANCE-CRG	\$5,127.00	\$5,127.00
050204 - HOUSING ALLOWANCE-CRG	\$12,827.00	\$13,468.00
050205 - SOCIAL SEC ALLOW-CRG	\$4,398.00	\$4,675.00
050206 - ANNUITY CONTRIBUTION	\$0.00	\$0.00
050207 - ANNUITY CONTRIBUTION 2	\$0.00	\$0.00
Total ASSOCIATE MINISTER-CRG	<u>\$69,068.59</u>	<u>\$72,201.72</u>
ASSOCIATE MINISTER-CAZ		
050100 - SALARY-CAZ	\$33,474.00	\$35,150.00
050101 - HEALTH & LIFE INS-CAZ	\$15,498.74	\$16,516.00
050102 - ANNUITY-CAZ	\$6,092.00	\$6,397.00
050103 - AUTO ALLOWANCE-CAZ	\$4,566.00	\$4,566.00
050105 - SOCIAL SEC ALLOW-CAZ	\$4,017.00	\$4,113.00
050106 - HOUSING ALLOWANCE-CAZ	\$10,042.00	\$10,545.00
050107 - HEALTH INS CONTRIB	(\$2,180.70)	(\$2,623.95)
050108 - ANNUITY CONTRIBUTION	\$0.00	\$0.00
Total ASSOCIATE MINISTER-CAZ	<u>\$71,509.04</u>	<u>\$74,663.05</u>
MIN OF VISITATION-EWC		
050400 - SALARY-EWC	\$13,038.00	\$13,494.00
050401 - HEALTH & LIFE INS-EWC	\$5,040.00	\$5,443.20
050403 - AUTO ALLOWANCE-EWC	\$1,500.00	\$1,875.00
Total MIN OF VISITATION-EWC	<u>\$19,578.00</u>	<u>\$20,812.20</u>
CHAPEL & LAY MINISTERS		
050300 - PULPIT SUPPLY	\$5,150.00	\$5,330.00
050301 - SEMINARS & MISC.	\$600.00	\$600.00
050302 - SEMINARIAN	\$0.00	\$0.00
Total CHAPEL & LAY MINISTERS	<u>\$5,750.00</u>	<u>\$5,930.00</u>
Total MINISTERS	\$287,858.96	\$299,620.12

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - DETAIL Page 3
And Comparison to 2006**

EXPENSES (con't)	2006 Budget	Proposed 2007 Budget
CHRISTIAN EDUCATION		
SUNDAY SCHOOL		
051000 - CHILD CARE	\$300.00	\$600.00
051001 - PROGRAMS	\$2,080.00	\$3,080.00
051002 - SUPPLIES/CE	\$3,200.00	\$3,200.00
051003 - CURRICULUM	\$2,750.00	\$2,750.00
051004 - SUNDAY SCHOOL ASSISTANT	\$5,000.00	\$0.00
Total SUNDAY SCHOOL	<u>\$13,330.00</u>	<u>\$9,630.00</u>
JUNIOR PF		
051101 - JR PF PROGRAMS	\$1,000.00	\$1,000.00
051102 - CONFIRMATION PROGRAM	\$500.00	\$500.00
Total JUNIOR PF	<u>\$1,500.00</u>	<u>\$1,500.00</u>
SENIOR PF		
051200 - PF PROGRAMS	\$425.00	\$425.00
051201 - PF SUPPLIES	\$425.00	\$425.00
051202 - SEMINARIAN ADVISOR	\$0.00	\$0.00
Total SENIOR PF	<u>\$850.00</u>	<u>\$850.00</u>
ADULT EDUCATION		
051300 - ADULT ED PROGRAMS	\$3,800.00	\$2,500.00
051301 - ADULT ED SUPPLIES	\$0.00	\$500.00
051302 - ADULT ED HONORARIA	\$0.00	\$1,500.00
Total ADULT EDUCATION	<u>\$3,800.00</u>	<u>\$4,500.00</u>
Total CHRISTIAN EDUCATION	\$19,480.00	\$16,480.00
MUSIC		
052001 - MUSIC SUPPLIES	\$1,500.00	\$3,000.00
052003 - MUSIC PROGRAM	\$2,000.00	\$5,000.00
052004 - ORGANIST SUBSTITUTE	\$3,000.00	\$4,000.00
052005 - CONTINUING EDUCATION	\$500.00	\$500.00
052006 - MAINTENANCE/MUSIC	\$1,500.00	\$2,000.00
052007 - MAJOR ORGAN REPAIR	\$0.00	\$2,000.00
052008 - FROM MEM MUSIC FUND	\$0.00	(\$7,000.00)
Total MUSIC	<u>\$8,500.00</u>	<u>\$9,500.00</u>
CHURCH OFFICE		
053002 - WEBSITE ADMINISTRATION	\$600.00	\$600.00
053003 - ADMINISTRATION	\$0.00	\$0.00
053006 - TELEPHONE	\$3,900.00	\$4,000.00
053007 - OFFICE SUPPLIES	\$6,600.00	\$8,000.00
053009 - POSTAGE	\$4,450.00	\$6,052.92
053010 - EQUIPMENT	\$1,500.00	\$1,500.00
053011 - SERVICE& LEASE CONTRACTS	\$8,280.00	\$8,280.00
053013 - SOFTWARE SUPPORT	\$2,300.00	\$2,600.00
053014 - STEWARDSHIP	\$700.00	\$0.00
Total CHURCH OFFICE	<u>\$28,330.00</u>	<u>\$31,032.92</u>

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - DETAIL Page 4
And Comparison to 2006**

EXPENSES (con't)	2006 Budget	Proposed 2007 Budget
PROPERTY		
054003 - HEAT	\$22,500.00	\$30,000.00
054004 - ELECTRICITY	\$16,000.00	\$25,000.00
054005 - REPAIRS & MAINTENANCE	\$11,500.00	\$13,000.00
054006 - PROPERTY SUPPLIES	\$7,500.00	\$10,000.00
054007 - INSURANCE-CHURCH	\$26,000.00	\$31,348.00
054009 - SERVICE CONTRACTS	\$4,800.00	\$5,200.00
054010 - MAJOR MAINTENANCE	\$20,000.00	\$10,000.00
054011 - TO/FROM MAJ MAINT ESCROW	\$0.00	\$10,000.00
Total PROPERTY	<u>\$108,300.00</u>	<u>\$134,548.00</u>
DEACONS		
055000 - FLOWERS	\$300.00	\$400.00
055001 - DEACONS SUPPLIES	\$300.00	\$400.00
055002 - COMMUNION	\$200.00	\$300.00
055004 - GIFTS	\$300.00	\$400.00
055005 - TRANSPORTATION	\$2,000.00	\$0.00
055006 - NEW MEMBER'S FUNCTIONS	\$400.00	\$500.00
Total DEACONS	<u>\$3,500.00</u>	<u>\$2,000.00</u>
LAY EMPLOYEES		
056000 - CHURCH SCHOOL ASSISTANT	\$0.00	\$6,000.00
056001 - JUNIOR PF LEADERS	\$6,180.00	\$6,400.00
056002 - CHILDREN'S + ALL-AGE CHOIR DIREC	\$8,000.00	\$8,500.00
056003 - SECRETARY	\$29,976.00	\$31,025.00
056004 - SECRETARY/PART TIME	\$750.00	\$800.00
056005 - BOOKKEEPER	\$13,326.00	\$9,000.00
056006 - SEXTON	\$40,197.00	\$41,600.00
056007 - ASST SEXTON	\$5,500.00	\$5,500.00
056008 - HEALTH & LIFE INS	\$16,371.00	\$17,145.00
056009 - ANNUITIES	\$4,211.00	\$4,357.50
056010 - SENIOR PF LEADERS	\$3,090.00	\$6,400.00
056011 - HEALTH INS CONTRIB	(\$1,786.95)	(\$2,135.25)
056013 - TRAVEL REIMBURSMENT	\$400.00	\$400.00
056014 - BELL CHOIR DIRECTOR	\$0.00	\$2,000.00
056015 - CHURCH ADMINISTRATOR	\$0.00	\$12,000.00
Total LAY EMPLOYEES	<u>\$126,214.05</u>	<u>\$148,992.25</u>
BENEVOLENCES		
058004 - MISSION BDGT TO BE ALLOCATED	\$0.00	\$102,000.00
058000 - UCC SUPPORT	\$20,000.00	TBD
MISSION EDUCATION FUND		
058100 - STOREFRONT SCHOOL-HARLEM	\$500.00	↓
058101 - GREEN GRASS CHURCH	\$4,000.00	
058102 - SOUTH AFRICAN JOURNEYS	\$6,000.00	
058104 - ISRAEL/PALESTINE	\$4,000.00	
058105 - NCC COALITION FOR THE ENVIRONMI	\$1,000.00	
058106 - KOINONIA TRAVEL	\$2,000.00	
Total MISSION EDUCATION FUND	<u>\$17,500.00</u>	

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - DETAIL Page 5
And Comparison to 2006**

EXPENSES (con't)	2006 Budget	Proposed 2007 Budget
DIRECT PARTNER SUPPORT		
058200 - STOREFRONT-HARLEM	\$3,000.00	
058201 - STOREFRONT CAMP	\$0.00	
058202 - PLOWSHARES	\$1,000.00	
058203 - COUNCIL FOR AM. INDIAN MIN	\$500.00	
058204 - MADRY TEMPLE BUILDING FUND	\$5,000.00	
058206 - KOINONIA	\$100.00	
058207 - TSHWARAGANO	\$2,025.00	
058208 - ISRAEL/PALESTINE	\$2,000.00	
Total DIRECT PARTNER SUPPORT	\$13,625.00	
PARTNERSHIP COMMITTEES		
058300 - STOREFRONT SCHOOL	\$250.00	
058301 - GREEN GRASS	\$250.00	
058302 - SOUTH AFRICA	\$500.00	
058303 - ISRAEL/PALESTINE	\$500.00	
Total PARTNERSHIP COMMITTEES	\$1,500.00	
LOCAL OUTREACH		
058400 - L/OL COUNCIL OF CHURCHES	\$400.00	
058401 - COMMITTEE OF ENVIRONMENT	\$1,200.00	
058402 - MENAUL SCHOOL-NEW MEXICO	\$400.00	
058403 - MISSION SAVINGS FUND	\$17,425.00	
058404 - DONATION TO MIN DISC FUND	\$2,000.00	
058405 - INTERFAITH REFUGE/LOCAL	\$0.00	
058406 - HOSP-CHAPLANCIES-L&M	\$250.00	
058407 - HOSP CHAPLANCIES MDLX	\$250.00	
058408 - HABITAT FOR HUMANITY	\$5,000.00	
058410 - OL LYME AFFORDABLE HOUSING	\$2,000.00	
058411 - GENESIS HOUSE	\$0.00	
058412 - SOUTHERN POVERTY	\$250.00	
058413 - SHORELINE SOUP KITCHEN	\$100.00	
058414 - HEALTH & WELFARE COMM.	\$0.00	
058415 - NEW LONDON SOUP KITCHEN	\$1,500.00	
058417 - THAMES RIVER FAMILY PROGRAM	\$0.00	
058418 - MARTIN HOUSE	\$0.00	
058419 - ALLIANCE FOR LIVING	\$0.00	
058420 - AVP	\$0.00	
058421 - COVENANT SHELTER	\$0.00	
058422 - IRC/NEW YORK	\$3,000.00	
058423 - END HUNGER CONNECTICUT	\$100.00	
058424 - THE COALITION	\$500.00	
058425 - MIDNIGHT RUN	\$0.00	
058426 - CROSBY FUND FOR HATIAN EDUCATI	\$0.00	
058427 - BRIDGES OF HOPE	\$2,000.00	
058428 - FRESH NEW LONDON	\$1,000.00	
Total LOCAL OUTREACH	\$37,375.00	
Total BENEVOLENCES	\$90,000.00	\$102,000.00

↑
Allocation
in 2007
TBD
by the
Board
of
Missions
↓

**First Congregational Church Of Old Lyme
PROPOSED 2007 BUDGET - DETAIL Page 6
And Comparison to 2006**

EXPENSES (con't)	2006 Budget	Proposed 2007 Budget
OTHER EXPENSES		
059000 - PAYROLL TAX	\$7,708.83	\$9,426.71
059001 - WORKER'S COMP	\$3,100.00	\$4,500.00
059002 - SABBATICAL SUPPORT	\$0.00	\$1,500.00
059003 - ENDOWMENT REPAYMENT	\$0.00	\$0.00
059004 - ADVISORY FEE SMITH BARNEY	\$0.00	\$0.00
059005 - STOCK GAIN/LOSS	\$0.00	\$0.00
059006 - PASTORAL COUNSELING	\$0.00	\$0.00
059007 - MISC./O.E.	\$0.00	\$0.00
059008 - SEARCH COMMITTEE	\$0.00	\$0.00
059009 - CHURCH AUDIT	\$2,500.00	\$2,500.00
059010 - STOCK EXCHANGE FEES	\$500.00	\$500.00
059011 - TRANS TO CONTINGENCY	\$0.00	\$0.00
059012 - TRANS TO ESCROWS	\$0.00	\$0.00
059013 - STEWARDSHIP CAMPAIGNS	\$0.00	\$8,000.00
Total OTHER EXPENSES	\$13,808.83	\$26,426.71
Total EXPENSES	\$685,991.84	\$770,600.00
Surplus (Deficit)	\$0.00	\$0.00

ENDOWMENT COMMITTEE ANNUAL REPORT – 2006

The Endowment committee is responsible for the management and investment of all gifts, contributions and bequests not specifically designated. Such funds are placed in a perpetual endowment fund. The objectives for management of the fund are a) preservation and growth of the fund to insure support of the Church if needed in times of severe economic downturn and/or for other unusual and compelling needs, and b) to support the annual operating budget of the Church.

The annual distribution to the Church is limited to 5% of the average year-end values over the three most recent years excluding any restricted funds. The Board of Trustees and the congregation must authorize any distribution above this limitation. In 2006 the fund provided \$69,500 in support of church operations which was 4.4% of the previous three year average.

The results in 2006, with a net gain of 6.5%, reflect a good year in the stock market. The investment gains in the endowment covered our \$69,500 withdrawal mentioned above plus the $\frac{3}{4}$ of 1% fee to Smith Barney. We are not charged for investment transactions. Our investment goal is to maintain 70% of the portfolio in equities and 30% in bonds and cash. We currently are above the 70% target for equities. With relatively low returns available in the bond market, we are investing more in selected equities which are paying an attractive dividend. Our bond holdings are primarily short term which reflects the lack of a premium for a longer term. The investment results of the endowment in 2006 and since inception (1988) compare favorably to the S&P 500 and a 70/30 mix of the S&P 500 and the Lehman Intermediate Government/Credit Bond Index.

	<u>Year 2006</u>	<u>Since Inception (1988)</u>
Our Endowment	+11.68%	+9.37%/year
70/30 S&P 500/ Lehman Index	+12.19%	+10.68%/year
S&P	+15.80%	+11.97%/year
Lehman Intermediate Gov/Credit Index	+4.07%	+7.01%/year

ENDOWMENT FUND STATEMENT FOR 2006

Opening Value	\$1,671,561*
Support of Church Operations	69,500
Additions to the Endowment	1,002
Closing Value	\$1,780,674**

*Includes \$115,240 in restricted funds

**Includes \$128,700 in restricted endowment funds

ENDOWMENT COMMITTEE—2006 (continued)

Our Church is very appreciative of gifts to the endowment we receive. We encourage all of our members and friends to consider the needs and mission of the church in their estate planning. Please call the church office or someone on the Endowment Committee if you would like to discuss planned giving.

TEN YEAR DATA:

<u>Year</u>	<u>Year End Value</u>	<u>Church Support</u>
2006	\$ 1,780,674	\$ 69,500
2005	1,671,561	68,000
2004	1,668,155	64,834
2003	1,542,789	58,340
2002	1,262,595	58,340
2001	1,576,032	58,440
2000	1,503,129	61,714
1999	1,479,870	55,332
1998	1,477,631	55,248
1997	1,428,703	57,642

The committee meets quarterly with our investment advisor, Smith Barney, and continues to monitor the performance of the portfolio and report to and make recommendations to the Board of Trustees.

Respectfully submitted,

The Endowment Committee

Ned Perkins, Jim Fairfield-Sonn, David Stanland & Henry May, Chair

BOARD OF STEWARDSHIP ANNUAL REPORT 2006

The Board of Stewardship has been challenged for the past several years to achieve the financial goals necessary to support the Church's financial needs. While the Board dealt with the Annual 2006 Campaign we bravely undertook, starting in late April, an ambitious 2007 Visitation Campaign with the excellent leadership of Ned Perkins (Campaign Chair) and Henry May (Visitation Chair). The Board has been dealing with diminishing revenues while the expenses of the Church have continued to increase. Eleven years ago the Board conducted an every member visitation campaign to raise funds for the new expansion. This was a very successful campaign and you see the results in the new Sunday school rooms, auditorium, offices, kitchen and library. The Board discussed for several years the good results we got from the visitation but did not organize another effort until now. We realized that if we continued on the same course, the Church's financial status would be seriously jeopardized. We have been very fortunate over the years to receive our member's generous support, but only with increased support will we be able to maintain and strengthen our facilities, personnel, programs and outreach.

The 2006 Pledge Campaign was very successful as we surpassed our 2005 total for pledge giving. Based upon 457 pledges, the grand total was \$545,353.00, representing an average pledge of approximately \$1,193.33 and reaching 99.16% of goal. This pledging average was an increase of 7.5% over the previous year. The goal for 2006 was \$550,000.00; however, the Trustees used \$540,000.00 in the 2006 budget. The really good news is that we actually COLLECTED \$537,858.00 in 2006, which is a record percentage of the pledges received.

Maryann Doyle (Financial Consultant) has been hired and together with the 2007 Visitation Campaign Committee set an ambitious goal of \$650,000.00 with a target of 500 pledges. With 289 pledges reported to date the total amount is currently \$471,507.00 with an average increase of 18.3% when both pledges from visits and pledges from letter responses are combined. With the generous outpouring of all members visited, the Visitation Committee is very optimistic that the Campaign goals will be met. Next year's annual report should be very financially interesting.

We wish to express our sincere thanks to the hardworking members of the Board of Stewardship, including Dan Butt, Deborah Butler, John Braselton, Emily Fisher, Martha Gibson, Charlie Ritrovato and Bill Stubenbord. Special thanks must go to Joanie May for her superb efforts in coordinating our Stewardship mailings along with Marla Richardson and Jean Panza for their administrative support. Also, a special thanks to Bob McCracken, our Treasurer and Webmaster, for his work on the website as well as creating useful spreadsheets to track Stewardship progress.

Respectfully submitted,

Breck Lardner and David Long
Stewardship Co-Chairs

Board of Youth Education Update Annual Report – 2006

The Board of Youth Education has adopted a curriculum called *Seasons of the Spirit* that has been integrated into current programs. The BYE started a ‘Docent Downstairs’ program, wherein a BYE member meets and greets new congregants and friends, answers questions and directs them to their Sunday school classrooms.

In October, the BYE sponsored a Blessing of the Animals, Crop Walk for Hunger, and an Adult Forum to present the scope and sequence of the Sunday school curriculum from the Nursery through the Senior Pilgrim Fellowship (Pre-K-12th grades). The BYE worked in conjunction with the Board of Missions to coordinate an overnight retreat with FCCOL Sunday school students and students from Harlem’s Storefront School. The BYE sponsored an ‘Alternative Gift Workshop’ prior to Christmas to enable our children to experience the joy of giving of themselves in the form of handmade gifts.

In January, the BYE will sponsor a tapestry program that will weave scripture and textile arts into a concrete vision of humanity. The Junior Pilgrim Fellowship will start its coat drive and the Senior Pilgrim Fellowship will prepare for its ‘Midnight Run’. In February and March we welcome a writer in residence who will lead an exploration of faith through parables and poetry. In February, “Daddy King” will bring us a presentation of Dr. Martin Luther King’s dream of civil rights and human dignity.

The BYE is planning an Adult Forum in April to address pro-active Christian parenting as it applies to bullying and cliques in the school setting.

A May picnic with our friends from the Islamic Center of New London to be held at the Connecticut College Arboretum is being planned.

Respectfully submitted,

Laurie Klier, Chair

Board of Adult Education Annual Report - 2006

Our Adult Forums in 2006 were wide-ranging and substantive, as usual. They touched on matters such as drugs (prescription drug coverage as well as teen-age drug use), addiction recovery, medical volunteering, Hospice, help for released prisoners, laws of war in the war on terror, local organizations that the Church benefits, and the environment. Particular emphasis was placed on understanding other religions and customs. For example, Dr. Yrchik's talk on Hinduism was tied into a visit to the Hindu temple in Middletown for the Festival of Light celebration. We also learned more about the Israeli and Palestinian situation through women, such as Nurit Elhanan, Hanan Abu Ghoush, Anna Balzer, and Dr. Maria Khoury, who are voices of conscience.

These efforts will be continued in the coming year with speakers on Iran and Judaism already signed on, and more to come. We will also explore the subject of energy, nuclear and wind, for which we also have designated spokesmen. If Charley Dey's excellent presentation on his work with the disabled is any indication, we are off to a flying start, for he filled the house on January 7.

Ideas for subject matter are constantly surfacing from David, Carleen, and Cathy, as well as from our committee members: Jack Alexander, Mary Devins, Dana Dixon, Bob Gordon, Louise Lynch, Vicky Murphy, Owen Peagler, Steve Wyatt, and Cathy Zall, who nourish this whole undertaking and make it possible. The diversity of interests and expertise among the committee members and in our congregation is a constant source of inspiration. All of our committee members contribute time and effort to make the Forums successful, and their work is deeply appreciated.

Respectfully submitted,

Wendy Rieder

BOARD OF MISSIONS ANNUAL REPORT 2006

This year, the Mission Board took on the task of distributing \$90,000 to worthy causes, both local and international. To learn more about the organizations we support, board members gave reports on the following after either visiting or researching them:

Southern Poverty Law	United Church of Christ
Committee for the environment	Safe House
Thames River Family Program	Martin House
New London Soup Kitchen	Hospital Chaplancies
Menaul School	Madry Temple (building program)
IRC	Book review, "Small Change"
Old Lyme Affordable Housing	Alliance for Living

The money allotted was broken down into the following categories: Connecticut UCC 22%; Mission Education 19%; Partnerships, both direct support and committees 17%; and Outreach 42%. **Most of the outreach money (83% of it) was spent in New London "proper" and Old Lyme and the shoreline.**

We handed out monies to new organizations this year, also, including F.R.E.S.H. New London, to help with a new program involving the youth of the area, and to Doctors Without Borders. One time gifts were given to Central Methodist Church in Johannesburg, So. Africa, to help with the overwhelming task of aiding refugees from Zimbabwe living in the church. We also gave additional support to IRC for their work in Darfur. When Hurricane Katrina destroyed the homes of so many in New Orleans, this church had raised \$18,000 in 2005 for families who might want to relocate here, at least for a while. No one came, and so the Mission Board allocated that money to this year to the Fuller Center, already building homes for the displaced in New Orleans.

Mission Board members hosted four Adult Forums in November; Thames River Family Program, Habitat for Humanity, Women's Center, and the South African trip taken by our own church members.

Mission Board members also helped with set-up and clean-up for the white elephant sale. They cooked and served dinner at the New London Soup kitchen, as well.

It was a distinct pleasure to work with members of this board. Many thanks to Alan Bradford, Julie Kuja, Lee Whitaker, Mariette Brown, Bob Kastner, Cindy Hautaniemi, Faye Richardson, Connie Hurtt, and our most helpful representative from the Deacons, George Willauer. Special thanks to Carleen Gerber, for her outstanding leadership and exceptional grasp of mission.

Respectfully submitted,

Judith Simmons, Chair

Mission Outreach at The First Congregational Church of Old Lyme

The overall mission outreach of our church is far-reaching and wide-ranging and extends well beyond the \$90,000 provided for in our operating budget

In this past year, our \$90,000 Benevolence Budget was dispersed by the Board of Missions to agencies throughout the world as well as within New London County and our own community. Further discussion of this program is contained in the report of the Board of Missions on the previous page, and details are included in the financial statements for 2006 on pages 19 and 20.

An additional \$50,000 was given by the Ladies Benevolent Society of our church - an extraordinary amount made possible by the hard work and success of the White Elephant Sale.

The Minister's Discretionary Fund of the First Congregational Church disperses about \$30,000 per year, and is used to support local families in need. It is supported by this church's annual budget, by the Ladies Benevolent Society of this church, and, importantly, by the annual Christmas Eve collection.

\$10,000 was raised for the "One Great Hour of Sharing" mission work of the United Church of Christ, \$5,500 was given by individuals for the Duda Scholarship fund, \$10,000 was privately contributed for the "Bridges of Hope" Palestinian Youth project and \$30,000 was given to the Davis Farm project of SECT Habitat.

Also, the \$9,000 given in honor of the anniversaries of David, Carleen and Ned (in the Spring) was released to various mission projects.

Thus, a total of over \$234,000 was made possible through the generosity of the people of this church. The agencies supported by this church are listed below in random order:

The United Church of Christ; The Storefront School of Harlem, New York; the National Council of Churches Fund for the Environment; the Plowshares Institute; Council of American Indian Ministries of the UCC; One Great Hour of Sharing of the UCC; the Madry Temple Building Fund; Koinonia Farm; the Tshwaragano job-training project in Johannesburg, South Africa; The Crosby Fund for Haitian Education; The Lyme-Old Lyme Council of Churches; Menaul School N . M; Hospital Chaplaincy Programs of Lawrence Memorial and Middlesex Hospitals; Habitat for Humanity of SECT; Darfur Relief through the IRC of New York; the Genesis House of New London; Southern Poverty Law Center; New London Soup Kitchen; Shoreline Soup Kitchens, Thames River Family Program; the Martin House; the Alliance for Living of SECT; the Covenant Shelter of New London; the International Rescue Committee of New York; "End Hunger Connecticut"; The Coalition for Gay, Lesbian, Bi-Sexual and Transgender Issues of the UCC; the Midnight Run of interfaith churches of New York City; Department of Social Services of Old Lyme; Lymes' Youth Service Bureau; Old Lyme Children's Learning Center; Old Lyme Visiting Nurse Association; Bikes for Kids; Church Women United; Lymes' Senior Center; Estuary Council of Seniors; Literacy Volunteers (of both Westbrook and New London); Paul and Lisa Inc. of Westbrook; First Step, Inc. of New London; Women's Center of SECT; Domestic Violence Center of Westbrook; Hospice of SECT; Connecticut Hospice in Branford; Old Lyme Affordable Housing; Mxolisi Duda Scholarship Fund; Church World Service; Mount Saint John School of Deep River; "A Sacred Place Christmas Toy Project" of Niantic; Bethesda Home School of South Korea; the Ministers' Discretionary Fund of FCCOL; Mar Elias School of Ibiline, Israel; the refugee project of Central Methodist Mission in Johannesburg, South Africa; the Thai-Burma Project of the Women's Commission of the IRC of New York and FRESH New London (garden project for the children of New London).

Senior High Pilgrim Fellowship (PF) Annual Report 2006

This year in PF, we again did the Midnight Run. We collected hats and scarves, coats and blankets, and delivered them to various locations in New York City along with a hot meal. Over 40 members of PF contributed to the effort by sorting clothes and making food, and twenty-one students and eight adults made the journey down to the city with us. We continued with our emphasis on volunteering, and worked in the food pantry, soup kitchen, Sunday School, and various other organizations. We have also continued to try to learn about and discuss topics in the news that are important to us including Israel and Palestine, the environment, and many others. We are looking forward to working with the Senior High PF in the coming year.

Allison and Jack Hine, Advisors

“Bridges of Hope” Annual Report 2006

This year, we invited six young Palestinians to participate in the Bridges of Hope partnership. One of the participants, Mirna, was a nineteen year-old college student who came as a mentor to the younger five students. She taught them a Dabka dance that they performed at a large gathering hosted by Christ the King Catholic church. There was also a large meal prepared by the Palestinian visitors and a group of volunteers both from our church and the Catholic church. The other five students were Issa, Sandy, Nataly, Nermin, and Eliana. Jriies Atrash accompanied the six students and helped to facilitate their trip. Thirteen host families in our church community hosted the students during their two week stay. They participated in many community building activities including picnics and pool parties. They visited New York City for a day, and participated in a Robotics workshop sponsored by the Old Lyme High School. We are planning to have the next Bridges of Hope in December of this year.

Allison Hine

JUNIOR PILGRIM FELLOWSHIP (JPF) ANNUAL REPORT 2006

Junior Pilgrim Fellowship had a simple but productive year. We enjoyed taking part in both the Green Grass and Israel/Palestine partnership exchanges. The youth of our church family brings a beautiful outlook to these partnerships as they see them with first time eyes.

In the spring we enjoyed the JPFers charming part in the children's day presentation. Three JPFers expressed themselves sweetly and amazingly as they summed up their favorite recent lessons. They showed how God sent Jesus so we could understand better how we're supposed to love ourselves and everyone, no exceptions, everywhere, all the time, and how it is God's love through us that allows us to know we are loved, and to love each other. Some very cute examples were given and it was great.

In September, JPF began to follow the same lesson schedule as Spirit Quest. We've been enjoying this Seasons of the Spirit curriculum for awhile, but it feels even better to be working together with the entire Sunday School. We have also enjoyed the presence, help and support of some JPF parent helpers each week, and we are very grateful for them all.

The JPFers have really responded positively to the classes and carry on each class with their thoughtful and intelligent responses, questions and comments, sometimes leaving us to wish we had 2 hours on a Sunday morning rather than just 45 minutes. We are delighted with their interest and are blessed by their presence and so happy to be involved on their faith journey.

We continue to enjoy special music quiet moments and our circle candle prayer each week. The prayer is filled with the JPFers loveable willingness, and also an abundance of kind and compassionate prayers that nurture and nourish the soul.

The youth of our church are filled with so much wonder, joy, and fun and we know they need to deserve to be respected and adored. They also need loving, happy, listening guidance for the areas of their world that feel difficult beyond measure.

We're thankful to be in the position to frequently remind them that God loves them and is always with them.

Respectfully Submitted,
Deanna Donovan

Board of Music and the Arts Annual Report 2006

The Board of Music and the Arts meets during the year under the capable guidance of Carleen Gerber to discuss our music activities and seek ways to promote the visual arts.

Our Senior Choir continues to thrive with 50 to 60 loyal members. It was busy this year with Lessons and Carols and special Easter Music. In addition, an exchange program with the Guilford Congregational Church is planned for January 2007.

The Good Spirit Choir was temporarily disbanded, due to a lack of participants. There were a few committed youngsters, but not enough to make it feasible to continue with the choir at this time.

The All-Age Choir is alive and well, directed by Joel Spinetti. It attracts families as well as some church members who just love to sing. The members are enthusiastic and the choir performs regularly.

Lisa Feltes rehearsed with the 3, 4, and 5 year olds two or three times prior to their singing in church, once in the spring and again at Christmastime. It's difficult to keep that age group rehearsing all year long, and one or two programs a year seems like a good solution.

Cindy McGrath has worked with the Bell Choir, and they are practicing regularly.

The Jazz Ensemble, with the help of Dick Shook and Ned Perkins, plays in church about twice a year and is always well received.

We are fortunate to have Bob Regan, our able guest conductor, occasionally assist Carleen Wednesday nights and Sunday mornings. Karen Nelson, our substitute organist, helps out as needed during the year. And Jill Maurer-Davis, "resident flutist," helps coordinate our instrumental programs.

This Christmas we were very fortunate to have the Black Nativity concert production, cosponsored by Long Wharf and written by Langston Hughes, performed in our sanctuary. Carleen arranged this guest performance. It was extremely well attended and enthusiastically received by all. Board members gave many hours in preparation for this, as did choir members.

Eileen Sypher is holding a poetry-writing workshop. The series is entitled "The Artist's Way."

The Board is interested in having an Art Show in 2007. The new Board will address this project early in the year.

Respectfully submitted,

Mary Broughton, Chairperson

The Children's Storefront School Committee Annual Report 2006

In 2005 a decision was made by the Children's Storefront School to terminate their summer camp program in Lyme. Discussions between the school's director, Kathy Egmont and the FCCOL Storefront School committee were strongly in favor of continuing the partnership with the feeling that it would help to broaden our children's horizons of love, understanding and friendship. We engaged in new activities in 2006. The Storefront School Gospel Choir came to Old Lyme in April and sang at both of our services and after was joined by our youth and adults to share a picnic and games at McCook Park. In October, seventeen fifth and sixth graders from the Storefront School, accompanied by their director and a teacher, came to Camp Hazen YMCA Camp in Chester for a weekend retreat. Twelve children from our church joined them for team building, alpine tower climbing, meals, an evening of African percussion and an overnight stay. This Christmas we collected 250 new books from the tags on the advent wreath and we will be traveling to Harlem soon to deliver them. Additionally, one of our church members, Betsy Webster, is a volunteer teacher two days a week at the Storefront School.

We are excited that this partnership is renewed and thriving.

Respectively Submitted, Lee Carpenter

Voices of Conscience The Tree of Life Journey to Israel, Palestine and Jordan February 16—25, 2006

The fourth "Tree of Life" journey to the middle east took place in February of this year. Led by David Good, 31 members and friends of the church took part in the trip. A truly interfaith effort, the group consisted of Congregationalists, Presbyterians, Roman Catholics, Muslims, one Jew, one member of the African Methodist Episcopal Church, one Native American and eight ministers!

This and the previous trips, the Bridges of Hope program, and the Tree of Life Conferences held at FCCOL all have two major goals: "to show the human faces on both sides of the Israeli-Palestinian conflict, and to amplify the voices of organizations on the ground that are working for justice and peace."

THIS TRIP IS BEAUTIFULLY CHRONICLED IN A 125 PAGE BOOK BY TERESA BALOUGH. IT IS AVAILABLE FOR \$10 (to cover the cost of printing) AT THE CHURCH OFFICE.

SOUTH AFRICA PARTNERSHIP

Trip to South Africa October 2006

Seven women members of the church traveled to South Africa in October, the first visit there since 2002, when the church participated in the Jimmy Carter Habitat Build project. A particular goal of this trip was to visit our partner church, Central Methodist Mission in downtown Johannesburg, to visit our friends there and learn more about the programs that support over 600 refugees now living in the building. Our church has had a partnership with Paul Verryn and the Methodist churches of Southern Africa for 19 years, and we have enjoyed rich and meaningful friendships while visiting there and hosting travelers here. Paul is now Bishop, headquartered at Central, and a welcome frequent visitor in Old Lyme. Our community will never forget having the outstanding 48-member choir here for two weeks in 2002.

Most of our time on this trip was spent in Johannesburg at Central Methodist, which is a large six-story inner city church. Its main sanctuary holds 1500 people. Elsewhere in the building there are a nursery school, a medical clinic serving the poor and the homeless, an active Sunday School, job-training programs, fellowship programs, several choirs and musical groups and a very active street ministry to the homeless called Paballo. Now added to all these activities is the presence in the building of over 600 refugees, the majority from Zimbabwe, the rest from Mozambique, the Congo and Ethiopia. During our time there, we visited with many of the refugees, attended daily worship services (four hours one Sunday!) and joined the Paballo volunteers taking soup and bread to the street communities of homeless individuals and families.

We all had different goals and expectations; we all had our own moments of revelation, epiphany, joy and sadness. We learned that a great deal has been accomplished since the end of Apartheid, but we also witnessed the great disparities in wealth and economic opportunity still present in the new South Africa. We developed a better understanding of the refugee situation with valuable help from one of our travelers, Faye Richardson, a board member of the Women's Commission of the International Rescue Committee. We enjoyed renewing friendships with many of the wonderful members of the choir who were in Old Lyme in 2003.

Throughout our trip we were reminded of how fortunate we are--how well fed, well housed, well cared for we are in America. And we thought a lot about what makes people happy and marveled at the dignity, serenity, spirit and faith of so many we met. As Carleen said in a recent sermon, "South Africa, as a nation, as a people, has an amazing potential for light. How can people who have so little share with such abandon? How can people who have been so mistreated be so trusting? How can people who have known such oppression sing with such unbridled joy?"

We are grateful for our experiences in South Africa and our friends there, old and new, who open our minds and hearts and enrich our lives in unexpected ways. And we are grateful to the community of the First Congregational Church for its loyal support of this partnership.

For the group of seven,
Emily Fisher

GREEN GRASS PARTNERSHIP COMMITTEE ANNUAL REPORT 2006

There was a continuation this year of cross-cultural participation in our partnerships. Emanuel Red Bear, from Eagle Butte, South Dakota and a long time participant in our partnership with the Green Grass community on the Cheyenne River Indian Reservation, went to Israeli Palestine in February with the group from our church. It was beneficial for Manny and his perspective enhanced the group experience. The committee helped with some of his trip expenses.

In June, seventeen people traveled to Green Grass for our annual trip. The main focus of our time there was a joint memorial service and give-away for two longtime friends, Bud Dupris and Mary Ida Larrabee, who had died the previous year. The group gave the families two Morning Star quilts that three members of our church had made for them to use in the give-away. We also helped in the food preparation for the Feed that is part of the tradition. As usual, Tribal Crafts bought items from craftspeople on one of the days while there. Another day, there was the opportunity to go to a pow-wow that is a colorful celebration of the Lakota culture in dance, song and regalia.

The congregation generously responded to an appeal in the fall for winter clothes for a family with a special need. The committee sent numerous boxes to comply with their particular requests.

The committee raised \$1428 in December by selling Koinonia products and bowls made by Walt's Pottery Studio.

This money and that raised by a proposed fund-raiser in March 2007, is designated for a Youth Camp, which the committee has worked on this year. The proposal is to have up to six middle-school-aged youth and at least one leader from each of the church communities of Green Grass and Old Lyme. Our hope is to foster long-term relationships among the youth and a commitment to the partnership. The camp will take place in the Black Hills and at Green Grass. The emphasis will be on Lakota culture and spirituality.

Respectfully submitted, Ginny Speirs, secretary

ANNUAL REPORT
THE LADIES BENEVOLENT SOCIETY (LBS)
1816-2007

This report explains the purpose and activities of the Ladies Benevolent Society. (LBS) Our function is to cultivate the Spirit of Christ in every area of human life and to enlist the community in a fellowship of worship, education, service, and giving to the programs of The First Congregational Church, Old Lyme.

The LBS has offered entertaining programs for men and women of our congregation and the community. We have educational and diverse programs and seek local speakers and entertainers. Our monthly luncheons and programs have been well attended and our meals are \$5.00. The Financial Report for 2006 lists the Mission Gifts to the Church and to nonprofit organizations in Old Lyme and surrounding towns with money raised from the successful White Elephant Sale in July. We netted \$57,822. in 2006. This is truly a service to the community, and thanks go to the many hard working chairpersons who have spent countless hours preparing for this event. Thank you to all the many workers because there would be no sale without their dedication and commitment. When looking at the LBS Budget you will realize the enormity of our commitment.

Another venture held in December of 2006 "Elephants In Winter" was also a successful sale including handmade crafts by the Sewing Group, Walt's pottery, Tribal Crafts, Haitian Art, Palestinian Crafts and Koinonia products. We netted \$4,009.25 this year.

LBS continues to partner with Christian Education and our families and their children in the Sunday School. Our "Tools of Hope and Blankets" drive for Church World Service amounted to \$2,114 in 2006 thanks to the generosity of the congregation. Church World Service has provided blankets, tools, tents, emergency supplies all over the world for many years.

LBS continues to fund meals through our Church "Care Connection" for local families in time of need. Homemade soups, bread and casseroles are prepared for delivery to their homes. Church plates continue to be sold, and the profit is donated to the summer camp fund for the Storefront School children. The LBS Board continues to work enthusiastically to support these many programs. I thank everyone on the Board and our congregation for their loyalty, dedication and involvement in our 191 year old organization.

Loyally,

Leslie Shaffer, President

LADIES BENEVOLENT SOCIETY FINANCIAL REPORT 2006

<u>LBS NEEDS</u>	<u>BUDGET 06</u>	<u>ACTUAL 06</u>	<u>BUDGET 2007</u>
WES cash advance, expenses	15,000.00	\$16,393.65	\$15,000.00
Postage	50.00	33.00	50.00
Luncheon expenses	200.00	499.71	200.00
Kitchen equipment and supplies	1,000.00	1,376.81	1,000.00
Kitchen, professional cleaning	1,000.00	00.00	1,000.00
Program	3,000.00	1,565.00	3,000.00
Miscellaneous	1,000.00	1,885.69	1,000.00
Sewing Group	1,000.00	664.98	1,000.00
New London Soup Kitchen	300.00	30.89	00.00
	\$22,550.00	\$22,449.73	\$22,250.00

MISSION GIFTS

FCCOL Pledge	\$11,000.00	\$11,000.00	\$6,000.00
FCCOL Christian Education	3,000.00	4,000.00	4,000.00
FCCOL Care Connection	1,000.00	1,000.00	1,000.00
FCCOL Old Lyme Soup Kitchen	1,000.00	1,000.00	1,000.00
FCCOL Sunday Coffee Hours	350.00	350.00	350.00
FCCOL Mxolisi Duda Scholarship	2,500.00	2,500.00	2,500.00
FCCOL Travel Scholarship	1,000.00	1,000.00	1,000.00
FCCOL Church Garden Fund	200.00	200.00	200.00
FCCOL ½ air plane ticket for Kungeka	00.00	1,292.03	00.00
FCCOL Tennis Network, Nazareth, Israel	00.00	1,000.00	00.00
David Good, Minister's Discretionary Fund	3,000.00	3,000.00	3,000.00
Koinonia Farm	00.00	1,000.00	1,000.00
One Great Hour of Sharing	500.00	500.00	500.00
Old Lyme Department of Social Services	1,500.00	1,500.00	1,500.00
Old Lyme Affordable Housing	1,000.00	1,000.00	500.00
Lyme Affordable Housing	00.00	00.00	500.00
Old Lyme Children's Learning Center	1,000.00	1,000.00	1,000.00
Old Lyme Visiting Nurse Association, Inc.	500.00	500.00	500.00
L./O.L. Sr. High School alcohol free party	200.00	200.00	200.00
Lymes' Youth Service Bureau	1,000.00	1,000.00	1,000.00
Lymes' Senior Center	500.00	500.00	500.00
Church Women United	200.00	200.00	00.00
Bikes for Kids, Charles Graeb	500.00	500.00	500.00
Shoreline Soup Kitchen, Essex	1,500.00	1,500.00	1,000.00
Warm the Children Fund, Old Saybrook	500.00	500.00	500.00
Estuary Council of Srs., Inc., O. Saybrook	500.00	500.00	1,000.00
Literacy Volunteers, Westbrook	1,000.00	1,000.00	1,000.00
Paul & Lisa, Westbrook	500.00	500.00	500.00
Domestic Violence, Westbrook	1,000.00	1,000.00	1,000.00
Sound Community Services, New London	1,000.00	1,000.00	1,000.00
Women's Center of SECT., New London	500.00	500.00	1,000.00
Hospice of SECT, Uncasville	300.00	300.00	500.00
The CT Hospice Inc., Branford	400.00	400.00	500.00
Church World Service, Emergencies	2,000.00	2,000.00	2,000.00
Mount St. John, Deep River	1,000.00	1,000.00	1,000.00
New Life Prison Ministry, Old Lyme	1,600.00	1,600.00	1,600.00
A Sacred Place, East Lyme	400.00	400.00	00.00
A Sacred Place, Barbara Fund, college education	00.00	1,500.00	1,500.00
Crosby Fund for Haitian Education	500.00	500.00	500.00
The Riverfront Children's Center, Groton	1,000.00	1,000.00	1,000.00
Habitat for Humanity, Davis project, N.L.	00.00	1,000.00	00.00
	\$43,650.00	\$50,442.03	\$42,350.00
Plus LBS Needs	22,550.00	22,449.73	22,250.00
	\$66,200.00	\$72,891.76	\$64,600.00

LADIES BENEVOLENT SOCIETY FINANCIAL REPORT 2006
(con't)

ASSET BALANCES

12/31/06 Webster bank balance	\$4,990.22
12/31/06 Webster Bank CD	21,371.28
11/30/06 The Vanguard Group portfolio	47,262.90
11/24/06 Merrill Lynch portfolio	10,870.54
Total assets	\$84,494.94

Respectfully submitted,
Hildegard Rennhard, Treasurer

COMMITTEE FOR THE ENVIRONMENT
ANNUAL REPORT 2006

1994 marked the year the Committee started as an Ad Hoc group sponsored by the Missions Board. We drafted a Statement of Purpose and decided what we wanted to accomplish. Since that time, members have taken turns writing short essays every month in the Church Newsletter. Speakers have been provided for the Adult Forums. In 2006 Arthur Lerner of F.R.E.S.H. New London spoke on teaching inner city youths how to grow food for their communities. A speaker from Connecticut Fund for the Environment spoke on their campaign for Cleaner Cars for CT. The annual Book Fair was presented by The Turning Page Book Store on Earth Day.

In addition, Fair Traded organic coffee from Koinonia is served at Coffee Hours with financial help from LBS and Missions. Funds from the Thanksgiving Day collection Plate were given this year to the Board of Trustees for energy conservation purposes in the Church buildings. FCCOL now buys all electricity from clean, renewable sources.

We welcome all who are interested to participate whether it's writing a short article for the Newsletter or suggesting speakers for the Adult Forums. We meet twice a year in October and February and are grateful to Carleen Gerber for her advice and guidance.

Thanks are also due to Adela and Lucius Wilmerding for hosting an enjoyable potluck picnic at their house in June.

Thanks are also due to all those who wrote articles, suggested speakers, attended meetings or participated in Earth Day preparations.

For the Committee,
Diana & Dick Blair &
Adela Wilmerding

THE INTERFAITH PEACE COMMUNITY (IPC)
At the First Congregational Church of Old Lyme
Annual Report 2006

During the past five years, an ecumenical group of people interested in furthering the cause of world peace has been hosted at our church, generally on a Tuesday evening early each month, except in the summer. David Good and Ned Castner have been conveners, with Les Reynolds as keeper of the list and meeting notices.

These meetings grew out of widespread concern in 2002 and 2003 about the impact of the 9/11 attacks on the US, the possibility of war in Iraq or Iran, the Patriot Act, Israel/Palestine and the West Bank, and conditions in Darfur, Iraq, and similar nations.

The Peace Community is a community of different people, each of whom wants to “do something for peace”. We plan few activities as a group, but enjoy active discussion. We exist to support one another and foster a sense of community and mutual support.

Members share concerns, opportunities for information, dates of peace activities and demonstrations, action suggestions, useful websites, and relevant publications. We trade information on what’s happening in groups we belong to. Members have contacts with Harmony House, the Network of Spiritual Progressives, UCC Justice Action Network, Working Assets, 20/20 Vision, the Lower CT River Forum, Ploughshares, Israeli/Palestinian groups, Families of the Fallen, Patriot Act activists, and many of CT’s 40+ peace groups,

We come from all walks of life, with a wide variety of religious and community affiliations, and a common interest in bringing Peace to our communities, our own lives, our country, and our world. Our mailing list shows 86 members, with 15 – 25 in attendance each time. You are urged to join us! Contact the church office (434-8686), watch our church bulletins, visit www.lymeline.com and local papers. All are welcome.

Les Reynolds, Coordinator

SOUTH LYME UNION CHAPEL ANNUAL REPORT 2006

The South Lyme Chapel continues to thrive in its ministry with generous participation from the congregation and many friends. The Rev. Cynthia Willauer serves as minister and Susan Buehler as organist. Guest ministers this year included the Revs. James Zwernemann, retired Lutheran pastor; Allen Scott, retired Baptist preacher; Sue Latourette, ordained in the First Church; Anne Kowalczyk, Pastoral Care Coordinator at the Lawrence and Memorial Hospital; and Fr. Russ Carmichael, a "street minister" who works with the homeless in New London. Seminarians who assisted with services are Rebecca Crosby and Susie Hermanson. Congregants who preached included the Rev. Robert Morgan, Ashley Schinella, Barry Buehler, Norman Emerson, Paul Thomson and George Willauer. The congregation conducted two lay services. Musician substitutes were Marilyn Schutt and George Willauer. Special gifts of song were provided by Mxolisi Duda from our partner South African church presently studying at the Hartt School of Music; congregants David Littlefield, Lori Brown, and Maureen Friedmann; and John Horn, of Saint Ann's Episcopal Church. Marvin Schutt played the harmonica at our Christmas Eve Service of Lessons and Carols

The chapel celebrates the Service of Holy Communion the first Sunday of every second month. This year the chapel celebrated the marriage of a Yale Divinity School former seminarian and his bride on June 10th and a service of adult baptism on June 18th. On the First Sunday of Advent the chapel celebrated the ordination of former seminarian, Vance Taylor.

In April the chapel held its second annual Seed-Exchange Sunday, which regenerates interest in growing "the best garden ever." In September a Harvest Festival Sunday expressed the extravagant bounty of nature together with evidence that "nurture works." Beautiful flowers all summer long graced the altar and after services were taken to the hospital or convalescent home or bedside table of persons known by chapel attendees to be in need.

A bi-monthly study group took root under lay leadership and meets the first and third Wednesday of every month to discuss subjects of spiritual interest. In these small gatherings, friendships deepen.

Chapel ministries include all the ministries of the First Church, with work for the White Elephant Sale the main project of early summer. Chapel members set up and clean up the Sheffield auditorium and run the food booth. The chapel served dinner at the New London Meal Center the last Sunday in August. Pulpit supply monies for the Sundays in which seminarians led or were part of services were donated to the Crosby Haitian Educational Fund and York Prison Program. Chapel members participated in the Church World Service CROP Walk.

(continued)

SOUTH LYME CHAPEL 2006 (con't)

Ministries supported through The Chapel Society included \$229 to the blanket drive of Church World Service; \$50 to America's Second Harvest, which collects and distributes produce that would otherwise be wasted; and \$650 to the New London Homeless Shelter. Magazines were collected and delivered to the Pequot Clinic.

During 2006, members of the building maintenance committee, David Littlefield and Ralph Colavolpe, dedicated much time and effort to care for chapel property. Their work included replacement of the front walk with sod, maintenance of the parking area and installation of a donated air conditioner. Paul Thomson donated and installed a copper rain guard over the back door. Larry Peterson donated and installed a much-needed rail to the downstairs. Many thanks to these workers!

Thanks go to Francois and Mary Haymann for donating two file cabinets to house chapel records. Thanks go to Susan Buehler for weekly provision of flower arrangements for the altar.

Chapel Society Officers for 2006

First Trustee: Sylvia Peterson
Second Trustee: Ken Munson; then, David Littlefield
Third Trustee: David Littlefield; then Barry Buehler
Treasurer: Barry Buehler
Secretary: Janet Littlefield

Church Council Representative: Stephen Joncus; also Rep. to Lyme/Old Lyme Council of Churches

Respectfully submitted

Cynthia Willauer
Minister, South Lyme Chapel

CHURCH CLERK'S REPORT
Year Ending December 31, 2006

A. STATISTICS-RECORDS

B. 1. ANNUAL MEETING: JANUARY 28, 2006 - called as specified in Article II of the Church Bylaws (revised).
Subject Matter: Selected reports by church officers, Board and Committee Members; Adoption of 2006 church budget.

2. MEMBERSHIP:

Active Members: Number reported on December 31,2005		1010
Additions During Year - New Members		
By Confirmation	14	
On Profession of Faith	40	
By Letter of Transfer	4	
Membership Reactivated	<u>5</u>	
Total Additions	63	1073
Losses During Year:		
By Death	18	
By Transfer to Inactive Status	32	
By Letter of Transfer	1	
Membership Terminated by Relocation or Request	<u>9</u>	
Total Losses	60	
Number on Active List as of 12/31/06		1013

3. BAPTISMS: 27

4. MARRIAGE CEREMONIES PERFORMED BY MINISTERS: 14
CIVIL UNIONS: 2

B. RECORD RESEARCH

During 2006 there were five requests for information from church records.

C. ACKNOWLEDGEMENTS

The cooperation and assistance given to the clerk by Joanie May relating to membership records in the church office is greatly appreciated. My deepest thanks to her, to Jean Panza and to the clergy for their help in this regard.

Respectfully Submitted,



Betty R. Fatone, Clerk

NEW MEMBERS IN 2006

These people joined in November 2006

**Austin Allan and Diane Dennison
Tom and Patricia Brand
Jesse and Monica Bradin
Barry Cox
Sara Ingram
Bruce and Valerie Ireland**

**John and Nancy Mesham
Nancy Senatro
David and Lina Tuck
Trenton Wright
The Rev. Thomasina Yuille**

These people joined in May 2006

**Ed Banning
John and Jane Brasselton
Marilyn Friese Brent
Marian Frances Dobbs
Mint Dole
Deborah Eastman and Martha Grossel
David Fairman
Elaine McNally Fitzpatrick
Amy Heuchert**

**Michael Kolar
Laura and Mauri Matilla
Jim and Susan Mayne
Patsy McCook and Sidney Whelan
Earl and Melodie Peters
Ashley Peterson
Bob and Bonnie Reemsnyder
Jean Walsh
Pat Whitman**

And our 2006 Confirmation Class:

**Eric Anderson
Emily Dixon
Tanner Eaton
Lauren Elliott
Claire Erhart
Liia Koiv-Haus
Lea Korsmeyer
Sean Kratzert
Connor Lucey
Kelly McCracken
Ethan Rohrberg
Meghan Shettle
Jacob Strycharz
Matt Thomas**

**FCCOL Nominating Committee Report
2006-2007**

Board or Committee	Term	Continuing Members	Nominations
Church Clerk	1 year 2007	Betty Fatone	
Asst. Clerk	1 year 2007	Greg Hack	
Treasurer	1 year 2007	Bob McCracken	
Asst. Treasurer	1 year 2007		Joan May
Financial Secretary	1 year 2007	Carl Clement	
Historian	1 year 2007	Bob & Betsy Webster	
Exigency Committee	3 yrs 05,06,07	Doug Stoehr	
Board of Youth Education	3 yrs 07,08,09		Allyson Cotton
Board of Youth Education	3 yrs 07,08,09		Steffie Hall
Board of Youth Education	3 yrs 06,07,08	Amy Cabaniss	
Board of Youth Education	3 yrs 06,07,08	Laurie Klier	
Board of Youth Education	3 yrs 06,07,08	Corinne Good	
Board of Youth Education	3 yrs 06,07,08	Laurie-Anne Bennett	
Board of Youth Education	3 yrs 05,06,07	Laurie Funke	
Board of Youth Education	3 yrs 05,06,07	Molly Cole	
Board of Youth Education	3 yrs 05,06,07	Marti Spinetti	
Board of Adult Education	3 yrs 07,08,09		Susan Lang
Board of Adult Education	3 yrs 07,08,09		Ruth Robins
Board of Adult Education	3 yrs 07,08,09		Earl Mummert
Board of Adult Education	3 yrs 06,07,08	Dana Dixon	
Board of Adult Education	3 yrs 06,07,08	Wendy Rieder	
Board of Adult Education	3 yrs 06,07,08	Mary Devins	
Board of Adult Education	3 yrs 06,07,08	Bob Gordon	
Board of Adult Education	3 yrs 05,06,07	Owen Peagler	
Board of Adult Education	3 yrs 05,06,07	Jack Alexander	
Board of Deacons	3 yrs 07,08,09		Jennifer McCann
Board of Deacons	3 yrs 07,08,09		Dan Renn
Board of Deacons	3 yrs 07,08,09		Judy Simmons
Board of Deacons	3 yrs 07,08,09		Ginny Speirs
Board of Deacons	3 yrs 06,07,08	Barbara Hack	
Board of Deacons	3 yrs 06,07,08	Tu Nguyen	
Board of Deacons	3 yrs 06,07,08	Jeanne Thomas	
Board of Deacons	3 yrs 06,07,08	Mary Charlton	
Board of Deacons	3 yrs 05,06,07	Laura Dean-Frazier	
Board of Deacons	3 yrs 05,06,07	Olwen Logan	
Board of Deacons	3 yrs 05,06,07	Lisa Donovan	
Board of Deacons	3 yrs 05,06,07	Carol Levy	

Nominating Committee Report 2006-2007 - Page 2

Board or Committee	Term	Continuing Members	Nominations
Board of Missions	3 years 07,08,09		Mary Broughton
Board of Missions	3 years 07,08,09		Mary Lou Hickman
Board of Missions	3 years 07,08,09		Gary Shettle
Board of Missions	3 years 06,07,08	Connie Hurtt	
Board of Missions	3 years 06,07,08	Mariette Brown	
Board of Missions	3 years 06,07,08	Lee Whitaker	
Board of Missions	3 years 05,06,07	Faye Richardson	
Board of Missions	3 years 05,06,07	Bob Kastner	
Board of Missions	3 years 05,06,07	Alan Bradford	
Board of Music & Arts	3 years 07,08,09		Pete Lang
Board of Music & Arts	3 years 07,08,09		Bruce Maxwell
Board of Music & Arts	3 years 07,08,09		Anne Smith
Board of Music & Arts	3 years 06,07,08	Christy Laurence	
Board of Music & Arts	3 years 06,07,08	Peter Carlson	
Board of Music & Arts	3 years 06,07,08	Adela Wilmerding	
Board of Music & Arts	3 years 06,07,08	Nancy Gladwell	
Board of Music & Arts	3 years 05,06,07	Wendy Meyer	
Board of Music & Arts	3 years 05,06,07	Angie Falstrom	
Board of Stewardship	3 years 07,08,09		Bruce Anderson
Board of Stewardship	3 years 07,08,09		David Griswold
Board of Stewardship	3 years 07,08,09		Brenda McConnell
Board of Stewardship	3 years 06,07,08	Dan Butt	
Board of Stewardship	3 years 06,07,08	Martha Gibson	
Board of Stewardship	3 years 06,07,08	Deborah Butler	
Board of Stewardship	3 years 06,07,08	Bill Stubenbord	
Board of Stewardship	3 years 05,06,07	John Braselton	
Board of Stewardship	3 years 05,06,07	Breck Lardner	
Board of Trustees	3 years 07,08,09		Peter Immordino
Board of Trustees	3 years 07,08,09		Chuck Lynch
Board of Trustees	3 years 07,08,09		Doug McCracken
Board of Trustees	3 years 07,08,09		Jane Stubenbord
Board of Trustees	3 years 06,07,08	Amy Searle	
Board of Trustees	3 years 06,07,08	Sue Frost	
Board of Trustees	3 years 06,07,08	Jim Fairfield-Sonn	
Board of Trustees	3 years 05,06,07	Don Gonci	
Board of Trustees	3 years 05,06,07	Andy McKirdy	

Nominating Committee Report 2006-2007 – Page 3

Board or Committee	Term	Continuing Members	Nominations
Children's Storefront	3 years 07,08,09		Julie Kuja
Children's Storefront	3 years 07,08,09		Carson Shook
Children's Storefront	3 years 06,07,08	Kristen Widham	
Children's Storefront	3 years 06,07,08	Mary Pullen	
Children's Storefront	3 years 05,06,07	Lee Carpenter	
Church Council	3 years 07,08,09		Steve Joncus
Church Council	3 years 07,08,09		Britt Sinay
Church Council	3 years 07,08,09		Sue Stoehr
Church Council	3 years 06,07,08	Leslie Anderson	
Church Council	3 years 06,07,08	Charlie Larson	
Church Council	3 years 05,06,07	Dick Blair	
Delegates to UCC	3 years 07,08,09		Catherine Alder
Delegates to UCC	3 years 07,08,09		Elaine McNally-Fitzpatrick
Delegates to UCC	3 years 07,08,09		Cynthia Willauer
Delegates to UCC	3 years 06,07,08	Susan Hermanson	
Delegates to UCC	3 years 05,06,07	Joan Kratzert	
Green Grass Committee	3 years 07,08,09		Arnette Hunter
Green Grass Committee	3 years 07,08,09		Kristin Widham & daughter
Green Grass Committee	3 years 06,07,08	Grace Erhart	
Green Grass Committee	3 years 06,07,08	Cynthia Willauer	
Green Grass Committee	3 years 05,06,07	Marta Cone	
Nominating Committee	1 year 2007		Wanda Castner
Nominating Committee	1 year 2007		Priscilla Hammond
Nominating Committee	1 year 2007		Susie Hermanson
Nominating Committee	1 year 2007		Charlie Hosley
South Africa	3 years 07,08,09		Hyoun-Shin Cynn
South Africa	3 years 06,07,08	Robert Patterson	
South Africa	3 years 06,07,08	Diane Claussen	
South Africa	3 years 05,06,07	Pat Moll	
Deacon Emeritus			Joan Bonvicin
Deacon Emeritus			Barry Beuhler

DEACONS EMERITI

*Gertrude Barney
*Harold Berggren
*Marian Biglow
*Jay H. Boltz
 Marie Boltz
 Betty Brown
 Susan Buehler
*Clifford Champion
*Else Champion
*Miriam Champion
*Alfred R. Clark
*Simone Clark
*Susan Holly Ely
*Mary Emerson
*Ella Mae English
 Betty R. Fatone
 Nathalie Fogg
*Janet Folk
*Harry Forsdick
*Helen Forsdick
*Charles Gasteyer
 Philip Gordon
 Len Green
 Marge Green
 Ralph Griffin
 Mimi Griffin
*Matthew Griswold
*Roger Grover
*Sally Grover
*Charlotte Handy
*Adlai Hardin
 Amy Henry
*Theodore Hillhouse
*Harriet Hoag

 Robert D Johnson
* Mary Jane Johnson
 Joan Kratzert
 Julie Kuja
*Russell Lewis
 Robert F. Link
 Anne Losea
 Howard Losea
 Louise Lynch
*Martha McCanne
 Robert McCracken
 Ramona McNamara
 Beatrice Minson
 James Noyes
*Helen Noyes
*Myrtie Peck
 Barbara Perkins
*Gloria Rathbone
*N. Rutherford Sheffield
 Philip N. Simmons
*John Speirs, Sr.
*Helen Speirs
*John Swanson
*Philip Symonds
*Anne Traver
 Cynthia Twining
*Kinsley Twining
 Dorothy Umberger
*Willis H. Umberger
*Helen Weidler
*Murray T. Wellman
*Jean West
*George Wilcox
*Ellen Woodhead

*Deceased