



## UPDATE FROM THE BOARD

Fellow Congregants,

Here is a report on the Board's Summer activities.

### The Endowment

Our May update explained that the Finance Team and Board were considering changing our investment strategy to a lower-cost, passive approach centered on index-based mutual funds and exchange-traded funds (ETFs). In May and June, the Board approved this change in strategy. We also approved a specific asset allocation mix and specific mutual funds and ETFs to invest in. Also, the Board voted to move the endowment's assets from Wells Fargo, a full-service, full-cost brokerage firm to Charles Schwab, a low-cost brokerage. Lastly, the Board appointed Plum Street Advisors, a registered investment advisor co-owned by church member David Dirks, to administer the Charles Schwab account in accordance with the Board-approved investment strategy. David Dirks volunteered Plum Street's services on a pro-bono basis.

The Finance Team estimates that this new strategy will save the church approximately \$30,000 annually in management fees.

After careful consideration and discussion, the Board decided it is comfortable with this arrangement for the following reasons:

- Plum Street has certified to the Board that it will not receive any remuneration from any source in connection with the Church's account.
- Plum Street will not be actively managing the endowment, as Wells Fargo did. Plum Street will be administering the account in accordance with the strategy approved by the Board. Plum Street's responsibilities will be to periodically rebalance the endowment's investments in accordance with the asset mix approved by the Board, and to make recommendations to the Board if it feels any changes in strategy or specific investments is advisable.
- The account ownership and withdrawal arrangements in our new account are the same as they were with Wells Fargo. The Charles Schwab

account, which will actually hold the endowment's assets, is in the name of the Church. Only the Treasurer or other Board-approved member of the Finance Team will be able to withdraw funds from the account, and withdrawals may only be via transfer to another church-owned account, such as our checking account.

### Solar Panels

As. Rev. Mitulski explained in a recent Friday email, the Board has authorized the Property Team to enter into detailed contract negotiations with Second Generation Energy (SGE) to replace the roof on the south side of the sanctuary and then install solar panels. The Board also authorized the Moderator to engage legal counsel to review the proposed contract. We hope to have the final contract signed by the time this update is published, and to have the panels installed and operational before the end of the year.

The cost to the church will be less than \$10,000. This will pay for the legal review plus some additional work on the roof, such as installing new flashing on all sides of the steeple. Under the agreement, the church will be able to purchase all electricity generated by the panels for \$0.18 per kilowatt-hour, fixed for the 20-year life of the contract. This rate is below what the church is currently paying Eversource, and the Church is protected from future rate increases.

### Bylaws Review

As announced in our June update, a team of Board and Deacons members is reviewing the Church's Bylaws to identify areas where updates will be helpful. The team plans to have its proposed changes ready for Members' review in late September or early October. Changes will be formally voted on at the Annual Meeting in January.

### Senior Minister Search

A detailed explanation of plans for the Senior Minister Search was emailed to all Church Members on August 8. Call or e-mail the church office if you need a copy.

Yours in Christ,  
The Board

# FELLOWSHIP & ADULT ED

## COMMUNITY DINNERS

6-7pm, Sept. 5, Oct. 3, Nov. 7  
Linden Hall

Dinners coincide with monthly Baby Basics distribution. Volunteers are welcome to join in our effort to provide a healthy dinner for our guests and members of the church. Volunteers are welcome to help set up, serve, visit and eat with our Baby Basics families, and clean up. Please contact Rev. Heike or Diana Conroy.

## THURSDAY LUNCH WITH REV. HEIKE

Noon-1pm, Sept. 7, Oct. 5, Nov. 2  
Library

We all eat but it's much more fun to eat together! Join us for a Rev. Heike simple soup lunch on the first Thursday of the month. Most soups are vegetarian based and they are always nut and lactose free! Everyone is welcome. \$3 donation requested to cover the cost of the lunch.

## CANCER SUPPORT GROUP

Mondays 9-10:30am,  
Reception Room

Our Cancer Support Group will start up on September 11, 2017 at 9 am in the Reception Room. This group will meet every Monday morning, except on holiday Mondays or school vacations. Come, if you need an extra hug or prayer said for yourself or a family member.

## MEDITATION GROUP

11:30am, Sept. 10 & 24  
Chapel

Sue Findlay and Stephanie Oddleifson will lead a group in mindful meditation in the Chapel. The group will meet the 2nd and 4th Sundays of the month.

## MEDITATION BOOK GROUP

7:30pm, Sept. 21, Oct. 19  
Library

The Meditation Group invites everyone to join them in reading "Full Catastrophe Living" by Jon Kabat-Zinn. For this first meeting, we will be watching the documentary "Mindfulness Goes Mainstream" and discussing the book we will be reading.

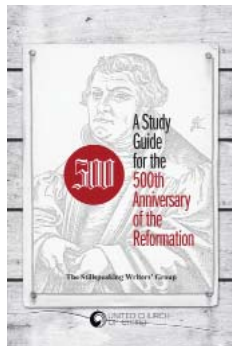
## BAKING WITH REV. HEIKE

3pm, Sept. 20, Oct. 18, Nov. 15  
1154 Kitchen

Roll up your sleeves and let's bake! We will bake nut free recipes for our Sunday Coffee Hour! If you would like to bake with us, come on over. If you can't join us on this day and time but would like to donate baked goods or recipes for coffee hour, please email Rev. Heike at [revheike@needhamucc.org](mailto:revheike@needhamucc.org).

## CELEBRATING THE 500TH ANNIVERSARY OF THE REFORMATION

11:30am Sun. Oct. 15, 22 & 29  
Linden Hall



Button issues lifted up by Martin Luther.

## OUTREACH: RIDE FOR FOOD September 24th

Members of our church will participate in the annual Ride for Food. Our church is riding under the umbrella of the Needham Community Council. The proceeds of monies raised will be given to area food pantries, the Needham pantry included.

## FOCUS

Contributions are welcome. Please submit materials by e-mail to [office@needhamucc.org](mailto:office@needhamucc.org).

October issue  
deadline:

**Mon., Sept. 23rd**

Rev. Jim Mitulski  
Interim Senior Minister  
[revjim@needhamucc.org](mailto:revjim@needhamucc.org)

Rev. Heike Werder  
Associate Minister  
[revheike@needhamucc.org](mailto:revheike@needhamucc.org)

Maddie Downer  
CE & Youth Director  
[youth@needhamucc.org](mailto:youth@needhamucc.org)

Valerie Becker  
Music Director  
[musicdirector@needhamucc.org](mailto:musicdirector@needhamucc.org)

Danielle Jurdan  
Administrator  
[office@needhamucc.org](mailto:office@needhamucc.org)

Cindy Sullivan  
Office Assistant & Bookkeeper  
[office2@needhamucc.org](mailto:office2@needhamucc.org)

Rev. Dr. Paul Clayton  
Pastor Emeritus

The Church Board  
[board@needhamucc.org](mailto:board@needhamucc.org)

Jackie Allen, Moderator  
[moderator@needhamucc.org](mailto:moderator@needhamucc.org)

The Deacons  
Susan Lively, Chair  
[emaildeacons@needhamucc.org](mailto:emaildeacons@needhamucc.org)

To provide feedback about any aspect of the church, email [feedback@needhamucc.org](mailto:feedback@needhamucc.org)



## Calling all Bakers!

As part of our Membership care efforts, we would like to improve upon our coffee hour offerings. What better way than to offer home-baked and nut free goodies, including also gluten-free items. Rev. Heike invites to a monthly afternoon of baking at the church. Remember, she is a cook and needs help in the baking department.

Suggested day is the 3rd Wed. of the month starting Sept. 20th We can bake a lot in one afternoon and then freeze the goods for Sunday's coffee hour. If you wish to contribute to coffee hour but cannot help us bake, we gratefully accept donations. We'll meet at 3 pm in the large kitchen at 1154 Great Plain Ave. Please contact Rev. Heike if you want to help or donate.



Come celebrate 30 years of friendship and solidarity between the Congregational Church of Needham and Santa María Tzejá!

GUATEMALA PARTNERSHIP FOUNDERS' DINNER - SATURDAY, SEPTEMBER 23, 6:00 PM (Reception & Photo Exhibit) and 7:00 - 9:00 pm (Dinner and 'Stories') in Fellowship Hall. Please join us for a very special evening as we celebrate the 30th anniversary of the partnership



with founders Clark and Kay Taylor. The event features a reception and dinner catered by Caribbean chef George Huggins, a Berklee College of Music marimba band, and stories about how it all started and its impact on many lives.

Seating for the event is limited, so purchase your tickets soon (\$25/person). You may: purchase tickets on-line by requesting an 'evite' from Brenda Metzler (781-449-5696 or bmetzler7@verizon.net); or reserve your seats by giving Brenda a check (payable to the church) or leaving it in the Guatemala mailbox. Hope to see you there!

'WELCOME BACK' BRUNCH - SUNDAY, SEPTEMBER 10, 11:15 AM

The Guatemala partner families are once again hosting a Welcome Back Brunch for the entire congregation on Sunday, September 10, after worship, in Linden Hall. Please join us for good food and fellowship. (Those wishing to contribute food items, please contact Val Kistler at (781) 449-6270 or: valk228@gmail.com.)

GUATEMALA MINISTRY TEAM MEETING, SEPTEMBER 10, 7:00 PM

Our monthly meetings are open to all. We encourage anyone interested in learning more about the partnership or in helping to sustain and enhance

its work and mission to join us.

AUGUST DELEGATION 'REPORTBACK' - SUNDAY, SEPTEMBER 17, 11:30 AM, LINDEN HALL

Please join us for a lively presentation by the adult and youth travelers from the recent August delegation (led by Alan Clayton-Matthews and Bill Garrett), who will share highlights of their trip to our sister community of Santa María Tzejá. If you are considering joining a delegation or would like to witness the partnership's impact on both our communities, don't miss this opportunity! Light refreshments will be served.

SIGN-UP NOW FOR FEBRUARY 2018 DELEGATION

Brenda Metzler and Fred Moder will co-lead the church's upcoming delegation to SMT (February 14-25, 2018). The delegation is filling up, but we could use a few more adults or youth to join us on this transformational trip. Total cost is approximately \$1,500. Sign-ups will close as soon as the delegation is filled (or at latest by mid-late September) since airline tickets must be purchased early. Please contact Brenda or Fred ASAP with your interest/questions: bmetzler7@verizon.net or fmoder@verizon.net.

SAVE THE DATE: 30TH ANNIVERSARY CONCERT/SILENT AUCTION - SUNDAY, OCTOBER 22, 4:00 - 6:00 PM. Church Sanctuary. Please join us for this double musical treat, featuring pianist Soomi Lee and Libana, with a silent auction in between! One of our own, Soomi earned her masters at the New England Conservatory and has performed internationally as well as with the Boston Pops and various Boston-area symphonies. She has been a faculty member at the Walnut Hill School and New England Conservatory. Libana is a Boston-based ensemble of 6 women who perform world music that connects cultures. Per the Boston Globe: "World Class! ... a globe-circling sound ... The music brings universal understanding across borders." Information on tickets will follow in the October FOCUS and church bulletins.

# September

SUNDAY	MONDAY	TUESDAY	
<p><b>3</b> 10am - Worship &amp; Communion in the Chapel 11:30am - Coffee Hour</p>	<p><b>4</b> Church office closed for Labor Day</p>	<p><b>5</b> 6pm - Community Dinner 7pm - Finance Team Mtg</p>	
<p><b>10</b> 8:30am - Choir Practice 10am - Worship - Communion &amp; Welcome Back Sunday! 11:30am - Special Guatemala Coffee Hour Bible Study Meditation Group 4pm - Jr High Youth Group 6:30pm - Sr High Youth Group 7pm - Guatemala Partnership Meeting</p>	<p><b>11</b> 9am - Cancer Support Grp</p>	<p><b>12</b> 7pm - Board Meeting</p>	
<p><b>17</b> 8:15am - Men's Breakfast 8:30am - Choir Practice 10am - Worship - Blessing of the Bicycles &amp; Guest preacher, Rev. Dr. Don Messer 1:30am - Guatemala Report Back Bible Study Junior High Bake Sale! Chimer's Rehearsal 4pm - Jr High Youth Group 6:30pm - Sr High Youth Group</p>	<p><b>18</b> 9am - Cancer Support Grp</p>	<p><b>19</b></p>	
<p><b>24</b> 8:30am - Choir Practice 10am - Worship - Ride for Food 11:30am - Who We Are Now - Who We Are Next Bible Study Meditation with Sue Findlay 4pm - Jr High Youth Group 6:30pm - Sr High Youth Group</p>	<p><b>25</b> 9am - Cancer Support Grp</p>	<p><b>26</b></p>	
<p><b>OCTOBER 1</b> 8:30am - Choir Practice 10am - Worship &amp; Communion 11:30am - Church Town Hall Meeting Chimer's Rehearsal 4pm - St. Francis Pet Blessing</p>	<p><b>2</b> 9am - Cancer Support Grp</p>	<p><b>3</b> 6pm - Community Dinner</p>	

# 2017

	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2
6		7 Noon - Lunch with Rev. Heike 5-7pm - OPEN HOUSE Faith Formation & Youth Ministries 7:30pm - Choir Practice	8	9
13 7pm - Deacon's meeting Outreach Meeting	14		15	16
20 3pm - Baking with Rev. Heike	21 7:30pm - Choir Practice Meditation Book Group with Sue Findlay		22	23 6pm - Guatemala Founders Dinner
27	28		29	30
4 7pm - Vespers	5 Noon - Lunch with Rev. Heike 7:30pm - Choir Practice		6	7

save THE DATE!

# VILLAGE FAIR

## SATURDAY, NOVEMBER 18TH

The Village Fair will be here before we know it! You can help! Donate those summer reads and other used books! Pass on those attic treasures that someone new will cherish! Donations for the used book table and Timeless Treasures can be left on the stage -- at the back left corner behind the curtain - in Fellowship Hall.

We are also looking for donated items - such as wine corks, wooden picture frames (medium to large size), battery powered candles, old mirrors, fall and holiday silk flowers and foliage, and green wreaths, small trees, ornaments and other Christmas-related items - which can be repurposed into new decorations, displays and creations. Those donations can be dropped off in the box labeled "Village Fair Donations" located in the hall by the chapel. Questions? Contact Jane Brand at [ajbrand@comcast.net](mailto:ajbrand@comcast.net).

## FINANCE TEAM UPDATE

### Second Quarter 2017 Report on Operating Budget

This report is as of July 31st, updating a report delivered at the June 11th Congregational luncheon.

You will recall that at the last Annual Meeting, we adopted an operating budget that was balanced by the expectation that an additional \$79,444 of revenue would be collected above and beyond the amount we actually had pledged as of early January. The final tally from the 2017 Stewardship Campaign narrowed this gap to \$56,459. While we are currently running \$19K behind the aggressive revenue goal that we set for ourselves, we have actually collected \$23K more than we had collected in pledges as of the same time last year.

As you will see in the table on page 7, we appear to have run an operating surplus of \$57,764 during the first quarter, with revenue above and expenses below the pro-rata year-to-date budget. However, the bulk of the surplus is the result of temporarily over-drawing the amount that we had budgeted to draw from the endowment. This was done both to cover negative cashflow during the summer months and in anticipation of the temporary unavailability of endowment

funds during a period when we expected to change our brokerage custodian. The \$50K drawn in excess of the full annual endowment budget will be reversed from the operating budget in future months.

Other notable revenue differences from budget include Rentals (\$47K behind) and Withdrawals from Restricted Funds (\$19K behind). Rental income is not actually as far behind as the pro-rata budget suggests because the full-year budget does not anticipate any rental revenue from the 1180 Great Plain building until September. The restricted funds will be drawn in future months to cover the budgeted Special Projects such as wi-fi improvement and an updated Directory.

Underspending of budgeted expense is spread across numerous categories but centered in Christian Education, Staff Compensation (reduced hours for the building manager), Music, and Parish Administration (denomination assessment due later this year). These will come back toward budget over the coming months.

We are watching the revenue and expense closely through the third quarter and look forward to updating you in October.

Respectfully submitted,  
Jim Conroy

			July 31,2017	Year-to-date
		PRO RATA	ACTUAL	
		BUDGET	TO DATE	Favorable
Income		3 Months	AMOUNT	(Unfavorable)
Actual Pledged as of 1/1/17	344,319			
Unpledged, Estimated Giving	79,444			
Total 2017 Pledges	423,763	247,195	228,198	(18,997)
Collection of Prior Year Pledges			2,759	2,759
Worship Cash Collections	13,000	7,583	5,801	(1,782)
Interest: Checking	40	23	24	0
Income from Endowment	180,000	105,000	230,000	125,000
Rentals	198,500	115,792	68,770	(47,021)
Other Fund Raisers - Church Fair	9,500	9,500	9,500	0
Endowment - Konesky Gift for Child. Choir Dir.	5,000	2,917	5,000	2,083
Transfer from Temp Restrict Fund Bal	32,731	19,093	0	(19,093)
Miscellaneous & Temporary	0	0	(193)	(193)
Total Income	862,534	507,103	549,859	42,756
Expenses				
Benevolence Giving (15% of 2017 Pledges & Worship Cash)	65,000	35,100	35,100	0
Interim Minister Compensation & Benefits	147,989	86,327	87,369	(1,042)
Associate Minister Compensation & Benefits	102,550	59,821	62,036	(2,216)
Youth Minister Compensation	30,000	17,500	17,727	(227)
Total Minister Compensation & Benefits	280,539	163,648	167,133	(3,485)
Other Staff Compensation	255,629	149,117	145,858	3,258
Christian Education	12,850	7,496	3,466	4,030
Worship Ministry	5,000	2,917	3,720	(803)
Total Music	33,750	19,688	14,856	4,831
Total Parish Administration	35,550	20,738	17,635	3,103
Total Building Maintenance	85,650	49,963	50,716	(753)
Special Projects	11,500	6,708	1,960	4,748
Other	3,900	2,275	2,056	219
1180 Great Plain Ave	29,667	17,306	17,835	(529)
Loan Interest:Needham Bank	43,500	25,375	24,986	389
Total Expense	862,535	500,329	485,321	15,008
Operating Surplus or (Deficit)				57,764

# Outreach Event: Ride for Food

On September 24, 2017 members of our church will participate in the annual Ride for Food. Our church is riding under the umbrella of the Needham Community Council. The proceeds of monies raised will be given to area food pantries, the Needham pantry included. It is not too late to sign up to ride your bike. Please go to the Needham Community Council website and click on the Ride for Food icon. Follow instructions for signing up. Our church group will be a sub-team of the Needham Community Council team.

For those who do not wish to ride but would like to sponsor our team, you will be encouraged to make a donation. Please go to: [www.needhamcommunitycouncil.org](http://www.needhamcommunitycouncil.org) and click on Ride for Food (register and donate). Find the donate button, click on it, and find the Donate button. Click on "Members" of the Needham Community Council Team, and then click on the person you wish to sponsor. So far, the following people are riding: Carla and Rein Verschoor-Kirss, Lynn and Phil Gotwals, Nancy Tegeler, and Heike Werder.



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## SUMMER WORSHIP SERVICES

As an avid attendee of our summer worship services in the chapel, I don't want to let them go without sharing a little of why they are special in a different way from our services during the year. Others seem to have enjoyed them as well: I believe the number in attendance at every service I made it to was higher than I expected from past years' experience. We never had fewer than 50 people, and even on the 4th of July weekend and late in August I counted 60 or more present. There were always plenty of people to make the chapel feel full, especially in the configuration we went to by midsummer (altar in the middle on the sanctuary side of the room with chairs in theatre style surrounding the altar).



This configuration allowed you to see many more faces from wherever you were sitting, and lent an intimacy impossible to get with the altar in front and rows of chairs lined up behind each other all the way to the entrance. It also facilitated some nice musical arrangements with the congregation divided into three parts. Even without a choir in attendance, summer music is a big part of every service, thanks to guest musicians and Valerie's organization and creativity.

With fewer people the services allowed more participation, such as candle lighting with sharing a few words about who we were praying for. Most people lingered after the services, either in the chapel or in the lawn where lemonade and cookies were served in the shade. Either way, we were not far from each other, as we are during the year when fellowship hall never seems to quite fill and those lingering in the sanctuary are far away. Certainly, this increased social interaction is helped by the fact that little programming is planned following the services.

If you didn't make it to chapel services this summer, you missed an important season of our worship and I hope you make it next summer.

Rick Devereux, Deacon



# A Family Recipe

Introducing a new Congregational Church of Needham Cookbook!



“For just as each of us has one body with many members, and these members do not all have the same function, so in Christ we, though many, form one body, and each member belongs to all the others.” *Romans 12:4-5*

In explaining the church to our littles, I love to help them understand our congregation as a church “family” – a group of people united in love by Christ Jesus. Families are different for every person. Those we call family may be those we are bound to by blood or we may have done the work of finding people to name our families. A fair share probably know a mixture of these, and maybe other elements, as their nearest and dearest. Our church family is called together in Christ and bound by love. Each congregation is different and has unique passions or work that they are called to, just like each family is different.

In my family, gathering around a table is one of our supreme rituals – we come together for Thanksgiving, Christmas, Easter, birthdays, and other, more solemn moments with a table at the center. One of the richest experiences with my home congregation was in the wake of my maternal grandmother’s passing, when God’s love was embodied by church members who showed up daily with casseroles. Perhaps some of you have had a similar experience of God’s love embodied in people and poured out in the food we share.

The relationships we nurture around the dinner table are not unlike those we nourish when we are called together around Christ’s table. And, in addition to the ritual of the Communion table, our congregation has made space for food-focused rituals of our own. We gather for chili cook-offs, pie-athalons, and many other breakfasts, brunches, lunches, and dinners. And if you volunteer to chaperone youth group, you’ll soon learn that one of the core components of our fellowship is eating together – whether that’s a taco dinner or fun snacks like Peeps Sushi – or baking bread together. It seems sometimes that food, family, and faith go hand in hand.

With all of this in mind, one of the projects of our youth ministries this year will be compiling a Congregational Church of Needham Cookbook. We are asking our church family to contribute their favorite recipes – any kind! Entrees, sides, salads, desserts, gluten free, nut free, Christmas cookies, slow-cooker, pressure-cooker... you name it, we want it!

In addition to the recipes that the congregation submits, our children and youth will write prayers to use at the dinner table and we will compile it all into a lovely cookbook. The cookbooks will then be sold as a Youth Ministries fundraiser closer to Easter (just in time for Mother’s & Father’s Day if you have a parent who loves to cook). If you have a favorite memory that you would like to share telling folks what your recipe means for you, we invite you to submit that as well.

We will be collecting recipes through the fall and into the winter. Please send your recipe contributions to: [youth@needhamucc.org](mailto:youth@needhamucc.org) or by mail to:  
Congregational Church of Needham, Attn.: Cookbook, 1154 Great Plain Ave., Needham, MA 02492.



The Congregational Church of Needham

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of Needham UCC

## Men's Fellowship Breakfast, Sunday, September 17th

On Sunday, 9/17, the Men's Fellowship Breakfast will welcome all church men to breakfast.

The Men's Breakfast brings men of all ages and persuasions together in the Library on the 3rd Sunday of the month before worship in honest and lively discussion touching our faith and our lives in today's complex world. We welcome men of all ages and accommodate those with scheduling challenges. Arrive at 8:15 AM for fellowship and breakfast or by 9:00 AM for the discussion.

Contact: John Baldwin ([jsbaldwin@comcast.net](mailto:jsbaldwin@comcast.net)) or Rob Dunlavey ([rob@rob.com](mailto:rob@rob.com)) for more information.



**Become  
Part of  
Our  
Church  
Family**

Wanting to join the church? We have set aside Sunday, October 8th, 2017 for new members to join during the worship service. Please talk to Rev. Jim or Rev. Heike if you are interested.

address

stamp

THE CONGREGATIONAL CHURCH OF  
NEEDHAM  
UNITED CHURCH OF CHRIST  
1154 Great Plain Avenue  
Needham, Massachusetts 02492-2202



# JOIN THE CHIMERS

Get ready for another season of CHIMING! Rehearsals begin on 9/17, and we welcome any--men, women, young adults, youth--who wants to join in music making. You don't have to be a musician or read music (Many of our chimers mark their music with the 2 NOTES they play), but you will need 2 good arms/wrists, an ability to keep time as you make music with others, and commitment to coming to rehearsals (after church 11:30-12:15). We are looking for regular chimers and subs (who cannot make a regular commitment). Our leader Crosby Goshgarian makes chiming a lot of fun, and everyone is so patient and encouraging.

TRY OUT CHIMING AFTER CHURCH SUNDAY--in the hallway or in Fellowship Hall. Contact: Joanne Seiden ([jseiden@basiclink.com](mailto:jseiden@basiclink.com), 781-449-6535) for more information or speak to one of the chimers.

WE NEED YOU!



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