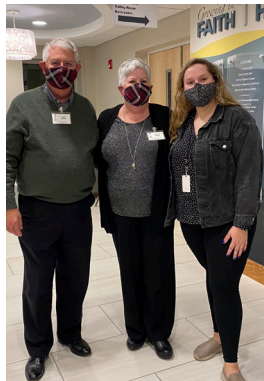
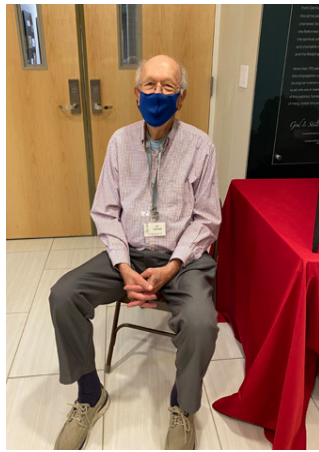


2021 ANNUAL REPORT

Evangelical Reformed United Church of Christ
Frederick, Maryland



Senior Pastor.....	2-3
Pastoral Record	4
Agenda for the Annual Meeting	5
Nominating Committee Report	5
Youth Ministry.....	6-7
Associate for Children's Ministry	8-9
Director of Music	10
Children's Youth Music Program	11
Chimers.....	11
Consistory.....	12-13
Staff Listing.....	14
Office Administrator	14
Spiritual Council	15
Mission & Social Action Committee	16
Worship Committee.....	17
Christian Education Committee.....	18
Scholarship Committee	19
Fellowship Committee	20
Green Team.....	21
Deacon's Report.....	21
Stewardship and Generosity Committee.....	22
Evangelism Team.....	23
Faithful Friends.....	23
Property Committee	24
Personnel Council	24
Archives Team	25
Audio Visual Team	26
Finance & Budget Committee	28-29
Finance Reports	
Assets, Liabilities & Fund Balances	30
Unrestricted General Fund Operating Budget	31
Building & Maintenance Funds.....	32
Mary Starr Fisher Endowment Fund (Restricted).....	32
Targeted Endowment Funds (Restricted).....	33
Music Ministry Fund (Restricted).....	33
Christian Education Fund (Restricted)	33
Parish Nurse Memorial Fund (Restricted)	34
Isaiah Fund (Restricted)	34
General Funds	34
Christian Relief Funds (Restricted)	35
Scholarship Fund	35
Statement of Fund Balances	36

Many thanks to everyone for their input on this report. Thanks to Angela Brittain for design and production, and to Scott Harris for editing.

The year 2021 was interesting and challenging as we continued to live amid a pandemic. Through it all, the leaders of our congregation sought ways to learn from the challenges. We came to understand that online worship, education, and fellowship could present opportunities to embrace new ways to extend our mission and ministry. In December, we learned that our online engagement work could be enhanced with a \$10,000 gift from Penny George, whose grandfather, Rev. Kieffer, served as one of our pastors. A team was formed to explore how to enhance what we are already doing and discern what new opportunities may present themselves.

In 2021, we continued to prepare worship packets for members of the congregation so that their online worship experience was enhanced by having hard copies of the Sunday bulletins and items for their worship centers. One of the ways I was able to stay connected with members of the church was to write and send cards throughout the year.

During the winter months, Consistory President Peter Brehm, and Ron Terbush prepared a survey for the congregation to discern what we had learned during the pandemic, and what we wanted to continue. The information from the survey proved very helpful for the Consistory in planning and budgeting. The insights from this survey also provided a foundation for an afternoon retreat with Consistory members.

Our COVID-19 re-opening team met throughout the year to evaluate protocols for safely meeting together. I am grateful that our congregation weathered the changes to mask-wearing, distancing, and serving food with grace. Once we re-opened our space for public rental, we were inundated with requests for meetings and long-postponed celebrations such as birthday, anniversary, and wedding parties.

During the year we continued to provide opportunities to learn how we could become more antiracist through movie and book discussions and conversations led by Susan Kulp and David Howard.

Scanning of church minutes, newsletters, and other documents was revived and I am happy to report that by the end of the year, we had only a few boxes left to work on.

I was honored to be asked to serve as co-chair of the capital campaign committee for the Religious Coalition in the renovation of a home on Hayward Road for a permanent family shelter. Our congregation adopted a goal of raising \$25,000 for the Beyond Shelter campaign, which we surpassed by the fall of the year.

I so enjoyed spending time with our very creative Worship Design Team led by Ave Barr and composed of Pat Condo, Betsy Selby, Mark Ulrich, and Pam Shepp. They created beautiful visuals and art displays for the Lenten and Advent seasons, enhancing our worship life.

The Stewardship and Generosity Committee worked hard at communicating the idea that stewardship of our time, talents, and treasure is central to our lives as people of faith. Like the Worship Design Team, they sought ways to engage our senses as we considered how sharing is a blessing.

The Property Committee had a busy year and I am grateful for the people who serve on that Committee and bring their expertise and energy to maintaining and repairing our historic buildings.

I enjoyed teaching Bible Study on Tuesday mornings throughout the year, leading the monthly Book Group, and TED Talks.

I continue to work with the youth of our church. As individuals and as a group, they bring me joy and I appreciate their honesty and willingness to welcome me into their lives. (See the Youth Ministry report for more on youth group activities.)

Our 275th anniversary became 275-plus-1. While we were not able to do everything we had planned for the anniversary year in 2020, we still jam-packed the fall months. We started in September with the launch of our updated church history book, *Unto Us*. I was honored to write the chapter on Pastor Emeritus, Rev. Fred Wenner.

Those who worked on the book publication included Doug White, who scanned the original *Unto Us*, and Jennie Russell, who inserted photos from the archives and checked the scans. Writers for the new chapters included Rev. Fred Wenner, Allen Flora, and Rev. Ken Daniel. Barbara Prescott took on the huge role of editor. The congregation owes a debt of gratitude to Rae Ann Butler and Stacey Collins who shepherded the whole publication process. We all give thanks that this project is done.

Another publication for the anniversary year was a collection of essays on various topics related to our congregation's history. We hope that this project can be completed in 2022.



Thanks to technology, we held German Sunday with our German partners from the Altmark and Inden-Langerwehre beaming in from across the ocean. We welcomed Central Atlantic Conference Minister, Rev. Freeman Palmer who preached on November 14, and General Minister and President of the UCC, John Dorhauer on November 21.

Your church staff has pivoted and pivoted again throughout the pandemic. They found new and creative ways to do their work and engage the congregation in their respective areas of mission and ministry. It is an honor and joy to work with them.

We were all sorry that our office administrator and events coordinator, Amy Aguilar, moved to Colorado. She was an integral member of our staff and brought energy and vision to the life of the church. At the end of 2021, we were still working on ways to fulfill the needs of those positions. With Amy's departure, I found myself spending a considerable amount of time during the fall in office work and administration. I express gratitude to those who gave hours of time in the office during these months, scanning records, typing letters, and organizing files and paperwork.

One of the areas of administration that required attention concerned our updating of our phone system and contracting with a vendor for IT needs. Jeff Schaeberle has given an enormous number of hours over the years, and it became clear that our expectations for his time with our needs were no longer fair or tenable. By the end of the year, we had contracted with Clark Computer Services to fulfill these needs.

A continuing challenge for me and the congregation is the challenge of identifying and nurturing leadership. We have identified people who bring the needed gifts and energy our church needs to be faithful in our mission and ministry. Yet, the number of persons who say, "yes," to service is small in comparison to expectations. As we ended 2021, we had considerable gaps in leadership, committee, and program support. I must admit that this lack of willingness to serve has me weary and frustrated. Maybe 2021 will bring some clarity as to what we can do, as a congregation, to change this situation.

My continuing education in 2021 was focused on opportunities for how to navigate the world with all the changes due to COVID-19 and its implications for the church.

I was honored to be accepted into the 2021-2022 Leadership Frederick County class. This is a program of the Chamber of Commerce, that brings together Frederick County professionals who want to connect and contribute to their community. Leadership Frederick County provides in-depth, experiential learning designed by distinguished county leaders coupled with graduate-level leadership masterclasses taught by organizational leadership experts from Hood College. I have enjoyed meeting other leaders in the County and learning more about the areas of agriculture, public safety, history, government, health and human services, non-profits, and economics in our community. Graduation will be in May of 2022.

In 2021 I served the community in the following capacities:

- Coordinator, Frederick City School Supply Drive
- Frederick Area Ministerial Association
(serve as Treasurer)
- Frederick Y.M.C.A. Metro Board
- Work with community groups on vaccine clinics and COVID-19 response
- Evangelical and Reformed Historical Society
(serve as Secretary)
- Served as a motion coordinator for General Synod in the summer of 2021
- Franklinton Center at Bricks Board of Trustees
(serve as Governance Chair)



~ Rev. Dr. Barbara Kershner Daniel

PASTORAL RECORD

(January 1, 2021 to December 31, 2021)

Baptisms

Lucas Fisher
Zoe Duffy

Marriages

Melanie Jones and Krystal Pilsch
Sarah Abernethy and Collin Smith

Deaths of Members and Funerals Officiated by Staff

Janet Cover Albertine Baker Helen Magaha *Deborah Perkins



New Members

Robin Cooney Sharon Hose Karen Justice George Kline Larry Martin Sedonia Martin
Alan McCarty Heather McCarty Vickie Schroeder Donna Smith Rob Smith Amanda Spencer

Confirmands

n/a

Evangelical Reformed UCC Membership

372 starting membership

Members Transferred (by request): 4

Deaths of Members: 3

Members Removed (by request or inactivity): 43

New Members Received: 13

New Members through Confirmation: 0

Total confirmed Membership as of December 31, 2021: 334

**denotes non-member*



AGENDA FOR THE ANNUAL MEETING

May 1, 2022 - Noon

Welcome and Call to Order	Peter Brehm, President of the Consistory
<i>Brief comments as to how to submit questions via video or on the phone</i>	
Opening Prayer	Senior Pastor Barbara Kershner Daniel
Review of Annual Program Reports	Peter Brehm
Review of Financial Reports	Rodney Martin, Treasurer; Will Duncan, Finance Committee Chair
Nominating Committee Report	Peter Brehm
New Business	
Amendment to the Bylaws	Peter Brehm
Old Business	
Trinity Chapel Campaign, including challenge grant	Peter Brehm
Columbarium status	Glenn Wallace
Closing questions	Peter Brehm
Benediction	Senior Pastor Barbara Kershner Daniel

NOMINATING COMMITTEE REPORT FOR 2021

To be elected by the Congregation

Elder, first term for 3 years starting in 2022	Robin Cooney
Elder, replacing Tyler for a first term ending in 2024	Eric Weakly
Elder for a second 3 year term	Richard Leslie
Deacon for a second 2 year term	Darryl Glick
Deacon for a second 2 year term	Mark Ulrich
Deacon for a second 2 year term	Betsy Selby
Deacon for a second 2 year term	Harrison Fisher
Stewardship Generosity Chair for additional 1 year term	
Susan Kulp	Serve through December
Tyler York	Will serve as co-chair and then chair

Mission and Social Action co-chair for first two year term	
Michelle Beadle	Will serve as co-chair with Colleen Baldree

To be elected by the Consistory

President for 2022-2023	Peter Brehm
Vice President for 2022-2023	Marc Kline
Secretary for 2022-2023	Jeanellen Kallevang
Treasurer for 2022-2023	Rodney Martin



I am so impressed with the resilience of our youth as they navigated year two of the COVID-19 pandemic. I appreciate the support of parents and the whole congregation in providing time and resources for youth ministry. ERUCC remains committed to the nurturing of our young people through a variety of experiences that enable youth to grow in their faith and witness.

Our service projects for the year included collecting food and funds on Super Bowl Sunday as part of a national youth movement called Souper Bowl Sunday, helping with various church projects like Hanging of the Greens, and preparing care packages for our college students and those serving in the military.

As part of our spiritual growth, we made prayer beads one Sunday evening and enjoyed a walk through the watershed with Linda Coyle to experience healing in nature.

Fun activities included snow tubing in March, a graduation party for our seniors, kayaking in October, the annual youth group Olympics planned by Trish Coffey and Joe Adkins, and the December dress-up dinner planned by Renae Kline.

I thank Glenn Wallace and Hollie Mercier for teaching the high school Sunday School class and for Stephanie Sites' support of their efforts. Thanks to Arthur Slade, Jim Weitz, Kathryn King, and Maria Lagrotteria for teaching and leading Youthful Minds, the 5-7th grade class which became the 6-8th grade class in September.

The highlight of the year was our July trip to Germany to visit with our German partners. We were fortunate to get a great airfare through Icelandair and took advantage of an Iceland stopover. While it was cold and rainy, we were able to appreciate some of the wonders of the Icelandic landscape.

It was so great to see our German friends face-to-face. As always, we enjoyed our time with our host families, riding bikes, swimming, and participating in worship.



We spent five days at the Ravensbrück Concentration Camp, where 130,000 women worked and lived, and where thousands died painful and cruel deaths. As we walked the grounds of the camp, our guide described what led to the rise of the Nazi ideology. The Nazis were not the first nor the last to use language, power, and force to perpetuate a way of thinking that puts human beings in a category of not human, animals, or worse.

During our days together, we had workshops on democracy and empowerment. We had deep conversations about the exclusion of young people in the political process and the need for their voices to be heard. Our group seeks to empower these young people to learn about one another's culture, have fun, and discover the choices they can make to create a more just and loving world.

This partnership is meaningful and powerful for our congregations and the wider church. You can ask the kids. This was a healing week after a long year of COVID-19 quarantine and disappointments. There is something powerful about seeing one another, being in the physical presence of our friends, eating together, laughing together, praying together, talking together, and playing together. We see the world through one another's lives and our lives are changed forever by our friendships.

We choose this partnership, to be the church. We choose to put time and energy and resources into embodying trust and hope for our young people. And all of us are transformed in the process.

~ Rev. Dr. Barbara Kershner Daniel



With the start of 2021 we found ourselves still in the midst of the COVID-19 pandemic. Our schools were not in person yet, and families had to choose between two days a week in person and three online or totally online. Adults were just starting to get the vaccine and we didn't know when one would be available for teens and younger children.

Keeping that in mind, we kept our programming online. We had three classes for Sunday school: high school taught by Stephanie Sites and Glenn Wallace; Youthful Minds (5th-7th grade) taught by Jim Weitz, Katherine Rabb, and Arthur Slade; and Preschool-to-4th grade taught by Catie Schaeberle, Dawn Lagrotteria, Evie Frazier, and myself. Our attendance was good for all levels. We continued to work with the Seasons of the Spirit curriculum, adapting it to each age level as needed. The younger grades continued to receive bags with supplies and papers for weekly lessons.

God's Kids Club continued to meet three times a week online with Mondays becoming Music and Movement with Miss Trish and Miss Kelly. We did a virtual Easter pageant and started adding some activities one night a month.

As spring came and people became comfortable outside with distancing and masking, we added some outside events. Thanks to an idea from Angela Brittan, we held the Easter Eggstravaganza outside on the back patio where families could socialize and dye Easter eggs. We had 36 people attend, ranging in age from two years to 80. We even had new families join us.

By mid-April most adults had been vaccinated, but not children. However, extracurricular activities were picking up and we saw a drop in participation on-line for God's Kids Club so we dropped it to two times a week.

After much discussion and thought we decided to offer Vacation Bible School in person in August. Knowing not all would be comfortable with that, we offered a separate online piece. We met on the back patio from 9-11 a.m. and then online for an hour in the afternoon. It should be noted that it worked well but it was up over 90 degrees so we moved



inside to the community room where we could spread out, masks were worn inside and outside. VBS had eight in person and an additional one online. We had four teen and eight adult helpers.

As fall approached, we felt we needed to offer in-person Sunday school with the option of online. At this point high schoolers were vaccinated and those 12 and up were beginning to be vaccinated. We offered one class for preschool to 5th grade taught by Dawn Lagrotteria, Audrey Reifield, and myself on Sunday mornings and taught online on Wednesdays by myself, Dawn Lagrotteria, and Catie Schaeberle. Youthful Minds was taught hybrid on Sunday mornings by Jim Weitz, Maria Lagrotteria, Katherine Rabb, and Arthur Slade. High school was only in person on Sunday mornings taught by Stephanie Sites and Hollie Mercier. Once again Seasons of the Spirit was adapted for each age group. The nursery was opened back up.

God's Kids Club held Halloween Day on a day off of school and we held care package night with Youthful Minds and youth group for our young adults. Online events for God's Kids Club happened once a month.

In honor of ERUCC's 275th anniversary an in-person traditional White Gift pageant was held. Breakfast with Santa was online.

As COVID-19 numbers fluctuated we assessed and met in person or online. By December most of our children ages five and up could be vaccinated.

Mission work continued in Sunday school and God's Kids Club with a successful cereal drive and a coat challenge, which raised enough money to buy 10 coats.

We gained several new families this year and continued to keep Debbie in Atlanta.

~ Kimberly Sexton, Associate for Children's Ministry



While still in the throes of the COVID-19 pandemic, the Senior Choir remained on hiatus, with the ERUCC Singers continuing to lead worship through the end of July. Nancy Johnson, Angela Brittain, Pam Shepp, Ron Terbush, and Dan Smith comprised this dedicated group.

The decision was made in May to bring the full choir back in September. The Senior Choir picnic/first rehearsal was held September 9th in the Community Room. During fall and winter, the choir rehearsed in the Community Room and the Sanctuary to maintain the recommended distancing. Singer masks were purchased and used the remainder of the year for worship and rehearsal.

We welcomed guest musicians for Easter and Christmas Eve, Cathy Fronck on trumpet, and Jeff Baker on trombone. Also, we resumed our tradition of inviting Market Street Brass to help us celebrate Reformation Sunday.

A highlight of our music year was presenting concert organist Christian Lane on October 24. The organ concert was part of ERUCC's 275th Anniversary celebration. Chris studied organ at ERUCC during his high school years.

On December 12, the Senior Choir sang a festive cantata, "Rise Up! A New Light A-Comin'" by Lloyd Larson. Accompaniment consisted of piano, Laura Walling on bass, and Joe Baker on drums. Laura and Joe continue to join our group, Spirit, on the second Sunday of each month, when we worship with contemporary music.

We look forward to continuing to lift the spirit of our congregation through music.

~Alison E. Shafer, Director of Music



Children's and Youth Music programs continued to meet virtually for the majority of 2021 and returned to in-person meetings in the Fall. The groups continued to work on music-related activities as well as various skits and plays. Through these music groups, we encourage our children and youth to participate in choral and instrumental music activities and express their faith through music. The program is adaptable and designed to meet the needs and desires of the congregation's children, youth, families, and congregation members. Over the past year, we have adapted the program to use movement and experiential learning to explore participants' artistic abilities and discover the joys of teamwork.

Over the past year, participating in music programs by middle-high school youth has been a challenge because of the pandemic and busy schedules. Those youth who have been interested in participating have been assisting with the Children's Music and Movement group as mentors and assistants as well as singing as soloists or leaders with the group. Children's Music and Movement is comprised of children ages four through middle school. The group has been assisting worship service leadership at the 10:30 a.m. service by sharing their gifts of music once per month. The music program includes the use of rhythm instruments, music through movement accessories, and handbells or chimes.

We also gathered a group of musicians to form a small handbell choir that is open to high school and adult-aged individuals. The group rehearsed and participated in worship approximately once per month during 2021. We are hopeful there is now a renewed interest in handbells so we can continue this great ERUCC tradition.

The ERUCC **CHIMERS** resumed their regular chiming schedules in 2021. The chimers provide bell ringing to announce our 10:30 a.m. worship service on Sunday mornings as well as brief concerts on Saturday evenings from 4:30-4:45 p.m. These services will continue to be provided voluntarily by several faithful congregation members.

We look forward to being able to ring for Bell and History Days and provide tours of the bell chamber during the Annual Candlelight Tour of Historic Houses of Worship. We have welcomed and trained some new members in 2021. Currently, regular chiming is supported by Robin and David Clooney, Tricia Coffey, Nancy Doll, Kelly Esslinger, Suzanne Morris, and Dick Williams. We always welcome others who may be interested in helping to carry on this important tradition!

~ Tricia Coffey, Head Chimer and Youth and Children's Music and Movement Director



Because so many of us come from different faith traditions, it's useful to understand how ERUCC's governance philosophies work. In summary:

- The entire membership of the church is responsible for making decisions regarding church operations.
- Those decisions are made at congregational meetings, with one in the fall focused on the budget and one in the spring focused on the election of lay leaders.
- Between congregational meetings, church operations are overseen by the Consistory, which acts on behalf of the membership.
- Members of Consistory are elected by the full membership at the spring congregational meeting and include the Head Elder, the Head Deacon, the Treasurer, the Chairs of all Standing Committees (Mission and Social Advocacy, Worship, Christian Education, Finance & Budget, Property, and Stewardship/Generosity), an At-large Member, the Pastor(s), and Associate for Children's Ministry (the last two mentioned have a voice but no vote).

We tackled many important issues this year, including relating to our property. With thanks to Jaci Clayton and Property Committee members for their oversight, the congregation should take pride in our honoring our forebears and their legacy of buildings through our mission to maintain and then share these buildings with Frederick and the wider community. I am especially proud of how we are making investments in our buildings that are important though not glamorous. As an example, waterproofing the Trinity Chapel basement cost \$27,000, and while this project is invisible to the wider world, it will help keep the basement dry, preventing water damage, mold, and mildew. A strong church requires a strong foundation!

In addition to our building stewardship, accomplishments in 2021 that I want to celebrate include:

- After deferring the 275th Anniversary celebration because of COVID-19, we concluded an expansive series of programs, presentations, concerts, and celebrations -- including the publication of the updated Unto Us history of our congregation (thank you, Pastor Barbara, RaeAnn Butler, Stacey Collins, Fred Wenner, Allen Flora, Ken Daniel, Jennie Russell, Doug White and Barbara Prescott (editor) for your tireless efforts on this project!) – during our 275th + 1 Anniversary Year.
- Through the Mission and Social Justice Committee we were asked to raise \$25,000 over three years to support the Religious Coalition for Emergency Human Needs to refurbish a building to serve as a permanent family shelter. As that team has previously reported, we raised more than this amount in one year and were on hand to help cut the ribbon for this facility earlier in 2022.
- Budgets reflect priorities. For our budget we:
 - o Grew our Mission and Social Justice budget as part of a plan to return in a fiscally responsible manner to the financial support levels we had before the start of our Community room project.
 - o Added funding for an additional pastoral or staff member to provide needed support to the Senior Pastor;
 - o Integrated our mortgage payments into the budget in recognition that our FCB mortgage and Fisher Fund loan are a continuing part of our finances.
- As the pandemic persisted, ERUCC continued to respond to congregational need, led by Jeff Schaeberle and the tech crew, which continue to make online worship a quality experience. Jeff recently reported that one outcome of this online mission has been that online attendees have participated from 36 states and 15 countries.
- Toward the end of 2021, we began experimenting with hybrid events that included in-person and online attendees, while in parallel creating two Online Engagement Task Force teams, one led by the Rev. David Cooney and the other by Jeff Schaeberle, to explore what technical and program/worship changes we might envision to foster online congregation.
- With thanks to Glenn Wallace for his initiative, ERUCC moved forward with the design of a columbarium. We started pre-selling niches and allocated funds to complete a design for congregational review. Once we get a final design

and estimate to construct this we will reflect on the path forward as a congregation. If you are interested in being part of the planning team or pre-purchasing a niche, please email Glenn at columbarium@erucc.org.

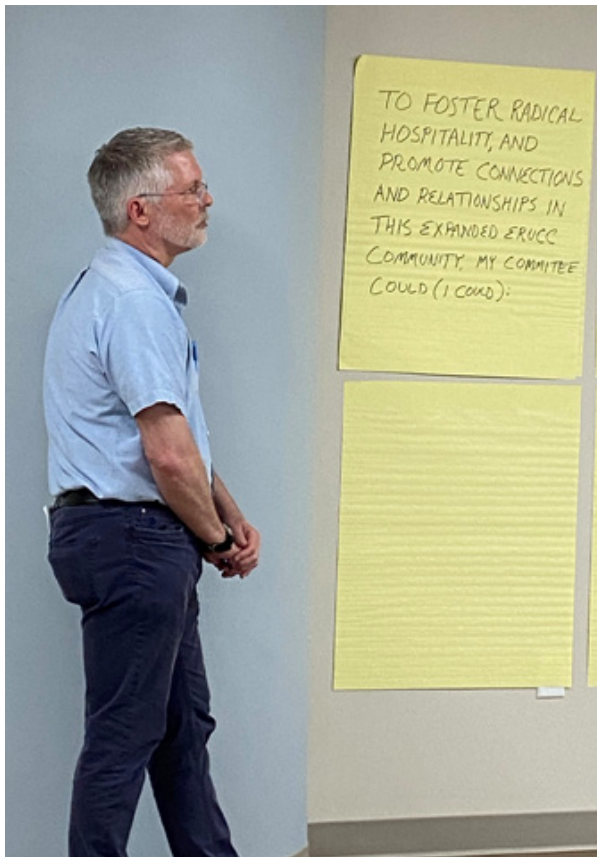
- I am proud that ERUCC voted to become a Creation Justice Church and moved forward not only with advocacy about a proposed amendment to the Maryland Constitution that would cause the environment to be considered when laws are being formulated but also with a re-examination of our congregational practices and behaviors so that we create a smaller carbon footprint. As part of this examination, and pending research, it might even be feasible for us to install solar panels on the 1848 church roof. Kudos to Linda Coyle and the Green Team for initiating this journey!

For 2022, I commend you on two important mission-driven opportunities:

1. Recalling that in our church tradition missions are led and supported by laypeople, we continue to need congregation members' participation in, and leadership of, ERUCC's missions. I encourage all to steward our God-sourced knowledge, interests, and aptitudes in support of our missions – not only external ones such as work trips to Franklinton and Puerto Rico, but also internal missions such as assisting with Fellowship, welcoming people at events taking place in the Community Room, and serving as a member of one of the standing committees. The chairs of these efforts are looking for our help.
2. In terms of our building mission, this year we're pursuing a project to preserve the Trinity Chapel tower and spire, with the 1763 tower surmounted by an 1807 spire based on designs by London architect Christopher Wren and containing the City of Frederick town clock. We are grateful to The Delaplaine Foundation for its \$25,000 lead grant and the early contributors to this effort who have already pledged support. I am indebted to Rob and Ginny Peters for their guidance in organizing the campaign to raise funds for this project, and I hope that as many congregational members as possible will help support this preservation effort.

Through the strong commitment by members of the congregation, working groups in the church, and our staff, the Consistory is optimistic that ERUCC will continue to live out our missions for 2022.

~ Peter Brehm, Consistory President



ERUCC STAFF

Barbara Kershner Daniel, Senior Pastor • bkdaniel@erucc.org • 301-662-2762

Frederick A. Wenner, Pastor Emeritus • 240-651-5565

Alison E. Shafer, Music Director • alisonshafermusic@yahoo.com • (c) 301-964-9641

Tyler L. York, Office Administrator • tyork@erucc.org • (o) 301-662-2762

Kim Sexton, Associate for Children's Ministries • ksexton@erucc.org • (c) 301-514-1219

Jaci Clayton, Facilities Manager • jclayton@erucc.org • (o) 301-662-2762

Kelly Esslinger, Handbell Coordinator • kellbell.erucc@gmail.com • (c) 484-707-3233

Tricia Coffey, Head Chimer and Youth & Children's Music and Movement Director
tntcoffey@comcast.net • (c) 301-874-1891

Jenna Duranko, Social Media Coordinator • plutojd@msn.com

Sherry Murray, Nursery Attendant

There were many ups and downs, twists and turns in 2021 as we and the world navigated dips and surges in COVID-19. Family events, business and non-profit events, and our mission-centered rentals began taking place in our spaces again, though there were many events that were postponed, rescheduled, or cancelled altogether in response to the community's COVID-19 status at any given point. The desire to gather again was palpable and the events we were able to host were profoundly meaningful for those in attendance.

On Sunday, August 1 we celebrated the seasons that our beloved office administrator and events coordinator, Amy Aguilar, shared with us and shared a blessing for her new journey in Colorado to be nearer to family. We will always be grateful for Amy's service to ERUCC. Later in August, we welcomed a new office administrator and events coordinator, who served with us until November. During that period of training, Pastor Daniel assumed many responsibilities outside of her pastoral duties. Many members and friends contributed greatly to supporting Pastor Daniel and the church during this period through the end of the year.

We are extremely grateful for the support of the congregation and the many members who volunteer their time and talents to assist in the office and to support events. The work would not be possible without your assistance.

~ Tyler L. York, Office Administrator



Spiritual Council is made up of six Elders who are elected for three-year terms. In 2021, Elders included Richard Leslie, Peter Brehm, Laura Rhoderick, Cathie Duncan, Tyler York and Marc Kline, who served as Chair. As documented in ERUCC's bylaws, the Spiritual Council's duties are:

1. Support the Pastor in the discharge of that person's duties and as a member of the congregational family.
2. Know and support members of our congregational family.
3. Provide formal personnel oversight of the Pastor in term of performance review and pay raise recommendations.
4. On a regular basis, stay connected with congregational members who have ceased being involved with the church.

2021 was a great year for ERUCC. We continued to growth in membership. With this growth, we are finding a need for more lay leadership to support the causes, activities, and overall mission of ERUCC. We experienced changes in office personnel when former office administrator Amy Aguilar moveing to Colorado and Tyler York accepting this position.

Unfortunately, an ERUCC staff member cannot serve on Spiritual Council as Elder. For this reason, we have nominated a replacement to serve out the remainder of Tyler's term.

Every year the Elders conduct a Pastoral Survey to get a pulse on the congregation's thoughts about what ERUCC's Pastor should start doing, stop doing, and continue doing. This year, as in past years, we received many comments about how Pastor Daniel needs help. While the Elders certainly recognize that additional staffing is needed to assist Pastor Daniel in the realization of ERUCC's current missions, the need for lay leadership and participation is key. Volunteers are the heart and soul of any congregation, and the Elders want to make sure that our congregation is able to serve the needs of its members and community as a part of its own spiritual journey. I served in the Jaycees organization for many years, and the last line of our creed was "... service to humanity is the best work of life ...". This line has always been with me and reinforces that the work the ERUCC has done and will do in the future relies on its volunteers. Without volunteers, we are just people in a building. The congregation is the beating heart for the body of the church.

Welcoming a family for a birthday party, celebrating the life of a relative, chairing or co-chairing or participating in a committee that helps make our spiritual life richer needs each of us. While staff certainly carries a big part of these efforts, additional help is needed and welcomed. Please reflect on where you might steward your knowledge, skills, and time and consult with an Elder about opportunities to help.

~ Marc Kline, Chair of Spiritual Council

SPIRITUAL COUNCIL



Mission & Social Action Committee continues to engage in initiatives designed to fulfill its mission to address and support issues of peace and justice. We work to keep you informed through updates in *Trinity Chimes*.

MISSION FUNDS: We continue our practice of extravagant welcome and radical hospitality even during the pandemic. Our giving reflects the active faith of ERUCC. Our contributions support Our Church's Wider Mission (www.ucc.org/ocwm), the Religious Coalition for Human Needs (www.thereligiouscoalition.org), and Lancaster Theological Seminary (lancasterseminary.edu). We provide funds for mission trips; the Community Action Center, which runs the local soup kitchen; the Cold Weather Shelter; and support for social justice initiatives in our community (See Mission Benevolences in our 2021 Budget). We supported the Justice Ministry of the Central Atlantic Conference of the UCC (our conference). We faithfully support the Catoctin Association through our dues. We sent over \$1,200 to the UCC fund to help Haiti after the latest earthquake.

EMERGENCY FAMILY SHELTER: During 2021, we resumed hosting families in June though the pandemic prevented us from interacting with them as in past years. However, in one year of our Beyond Shelter campaign, we met and exceeded our goal to provide \$25,000 over three years for a counseling room at the new shelter.

WELCOMING AFGHAN FAMILIES: ERUCC joined with an interfaith and non-profit group to sponsor Afghan Allies in Frederick. This group created the Refugee Welcoming Committee (RWC) to coordinate our efforts. Rebecca Shillingburg serves as ERUCC's representative on RWC's Steering Committee. In January, Lutheran Social Services of the National Capital Area (LSSNCA) opened an office in Frederick, creating an opportunity to help welcome and resettle families. We helped sponsor our first Afghan family in December and committed to sponsoring six to seven additional families in 2022. With LSSNCA in Frederick, we will continue to sponsor refugees from around the world in future years.

COINS FOR A CAUSE: Despite the hurdles created by the pandemic, we continue to support local organizations through Coins for a Cause. Our goal is to support programs that would not otherwise be in our budget and do not have other resources of fundraising. The organizations we helped: Humane Society of Frederick County, I Believe in Me, Mission of Mercy, School Supply for Frederick County, The Frederick Center, and Frederick Health Hospice (formerly known as Hospice of Frederick County).

Through the leadership of our Green Team and our covenant to be a Creation Justice church, ERUCC supported the Environmental Human Rights Amendment to the Maryland Constitution. Our justice work continues in many other areas, from voting rights to racial justice. We hope you can participate in our call to work for justice for all people.

We thank you for your continuing support of our mission and social justice ministry! If you are interested in joining the M&SA Committee, please contact Colleen Baldree.

The Mission and Social Action Committee:
 Rebecca Shillingburg
 (co-chair),
 Colleen Baldree
 (co-chair),
 Angela Brittain,
 Linda Coyle,
 Ed Hoffman,
 Kate McDermott,
 Esther Ziegler



During the summer of 2021, Peter Brehm and Pastor Daniel asked if I would chair the ERUCC **WORSHIP** Committee. Barbara and I met in July to review what she has been doing throughout the pandemic to support worship in the absence of a Worship Committee. I agreed to attempt to take on the responsibility of leading the Worship Committee.

Several members expressed interest in serving on this committee as well. Linda Coyle, Judi Mach, Grayson Ramsburg, and Ave Barr joined this committee in addition to ERUCC staff.

We continue to give thanks for our talented musicians and music staff — Alison, Trish, and Kelly. Through most of 2021, the ERUCC singers provided music for worship, with great appreciation from the congregation and online participants.

There was great excitement in September when the senior choir returned to singing regularly in worship.

An energetic and talented group of ERUCC members, led by Ave Barr, formed a WORSHIP DESIGN TEAM that has worked to enhance the worship experience during seasons of the church year such as Lent and Advent. In addition to bringing in color and visuals to the worship space, they created opportunities to foster fellowship.

One challenge for the committee had been having a consistent group of volunteers to set up Communion on the first Sunday of each month. Barbara sent out a SignUp Genius document to have volunteers prepare and clean up Communion. This system has worked well for the last eight months, and we will continue to utilize it. These volunteers have all agreed to purchase two loaves of bread each Communion Sunday. One loaf is cubed and the other is pre-cut to allow for breaking of the bread. We have offered to reimburse volunteers for the bread purchase, however, all have declined and expressed their interest in donating bread as needed. I surveyed past volunteers and found out that the current system of filling cups was cumbersome and ineffective. We purchased an automatic cup-filling vessel that has proven to be much more successful. We recently used all glass cups, in an effort to be more sustainable. This greatly reduced our use of plastic. Congregants have noted that they appreciate the use of glass cups. A recent donation of glass cups has helped us in this effort to be a church that is more eco-friendly and uses sustainable green practices.

We have agreed to keep the footprint of the service during the pandemic that allows for a smooth flow for online viewers. This entails having one person be the designated Liturgist, opening the service with the call to worship, opening prayer and scripture reading. The Liturgist for communion Sundays will continue to be a pastor and/or Consistory president.

The other suggested change to the order of worship was having the bulletin state after the closing hymn for the congregation to sit and remain seated during the postlude. During the pandemic worship services, the ERUCC singers did this organically; in respect for Alison and her contribution, and to add to the sanctity of the service.

Recently we have been considering the reestablishment of an Alter Guild. This group would ensure that all the necessary physical needs of the service would be performed by a consistent group of volunteers to check on candles, recruit, train and support acolytes, check on supplies of Communion elements, purchase if needed and replace paraments as liturgical seasons change. This group may also ensure that alter flowers are in place, and after the service provide for distribution of alter flowers to the family donating them or have them delivered to homebound residents or local assisted living residents.

Barbara will continue to coordinate liturgical readers, and special readers to speak special parts of liturgy. We continue to search for new members to this committee. We also look for input from online viewers with their suggestions to help our worship be as effective as possible.

~ Dan Smith, Worship Chair



WORSHIP

In 2021, the pandemic created many twists, turns and roadblocks but ERUCC continued to provide a robust **CHRISTIAN EDUCATION** and nurture program for all ages. We learned to pivot, adapt, and invent new ways of offering education and creating community. For many congregants, returning to in-person classes and groups was a priority while others felt safer zooming in from home. The result has been a blossoming of great diversity. We are offering options that were not even imagined just a couple of years ago.

Pastor Daniel continued to provide leadership and support for coordination and oversight of adult education opportunities. Adult Bible Study classes were offered on Tuesday morning with Pastor Daniel, Wednesday evening with Esther Ziegler, and Thursday evening with Pastor Daniel and later with Richard Leslie. All the classes have flourished with a mix of in-person, online, and hybrid options. One of the benefits of offering hybrid classes has been the continued participation of members who for any reason are not able to attend in person. Pastor Daniel also led book and film discussions on the legacy of slavery, Jim Crow and institutional racism, and how that legacy continues to impact Americans today. Through education and thoughtful conversations, members prayerfully examined their own biases, faced uncomfortable truths, and looked for meaningful, positive ways to respond. Monthly Ted Talks were another avenue for education and discussion led by Pastor Daniel.

Despite COVID-19 surges and challenges, we were able to offer our Wednesday Advent and Lenten services. These times of quiet reflection and discussion provided an opportunity for deeper understanding and connection with our faith. We are grateful to Pastor Daniel for leading these services and to all the members who helped make them happen, including preparation of light luncheons to share after the services.

A highlight of the year was our celebration of ERUCC's 275th (plus one) year. The kickoff was in September with a dinner and speakers celebrating the publication of *Unto Us*, an updated history of ERUCC. To continue the celebration, in November, we welcomed Reverend Freeman Palmer of the Central Atlantic Conference and Reverend John Dorhauer to speak at our Sunday morning Let's Talk time as well as during the 10:30 a.m. service. Their messages helped us reflect on our past and how that informs where we are going in the future.

Another Sunday morning Let's Talk program featured Rabbi Nina Beth Cardin speaking on the proposed Maryland Environmental Human Rights Amendment.

Like the adult education opportunities, children and youth classes were offered in a variety of formats from completely online to hybrid to in-person, all tailored to meet the needs of the group and individuals. Kim Sexton provided leadership and support for the children ministries program. Her creativity and dedication to meeting children and families where they are has been invaluable during this year of stress. We are thankful for the many members of the congregation who taught classes, led groups and provided support. For more information about children's ministry, see Kim's report.

Pastor Daniel provided leadership and support for youth ministries including Sunday School, youth group activities, and volunteer opportunities. Among the many things that were postponed in 2020 was our youth group's trip to Germany and it looked like 2021 would be the same. At the last minute, travel restrictions in Germany were lifted and our group led by Pastor Daniel, Tricia Coffey, and Joe Adkins was able to travel once again. The trip afforded our youth a chance to reconnect with German friends, bridge language barriers, and learn more about German history by staying at the Ravensbruck Concentration Camps and Memorial Site. Thank you to Pastor Daniel and all the adults that support, nurture, and educate our youth as they transition from childhood to adult life.

The Education Committee is in need of members. Thank you to Thomasa Pomeroy for joining the Children and



Youth ministries committee. If you have any interest in serving the children or youth, you are encouraged to join the committee. The adult education committee has no members but a number of people have been helpful in brainstorming ideas for adult education programs and for that I give thanks. The brainstorming team included Susan Kulp, David Howard, Rebecca Shillingburg, Lee Thomas, Barbara Prescott, Peter Brehm, Richard Leslie and Joanne Fritz. If you would like to join the adult education committee or be part of a brainstorming session, please contact me.

~ Linda Coyle, Christian Education Committee Chair

ERUCC is fortunate to have scholarship programs available to our post-secondary students as they seek educational opportunities to develop knowledge and skills to realize their full potential.

Robert McCardell established the McCardell Scholarship Fund in honor and memory of his family. The Kieffer Scholarship Fund was established in honor of Dr. Henri L. Kieffer, pastor of this church from 1910 to 1946. The Liz Coffey Scholarship Fund was established in memory and in honor of our beloved youth Liz Coffey. Contributions to these Scholarship Funds by member and friends of the church are always welcomed.

The **SCHOLARSHIP** Committee awarded gifts to church members for post-secondary undergraduate education based on the quality of the candidate's plan for the use of the funds, the ability and promise of the applicant, the need for financial assistance and for active participation in the life of the church. The aid may continue for subsequent years after in the interview with the committee, submission of intent to reapply, and submission of their transcript of grades from the current year.

Our committee was very impressed with the academic accomplishments of all of this year's recipients. They shared their involvement in many worthwhile extracurricular programs during the recent annual interviews done by phone with committee members during covid restrictions period.

For the 2021 academic year, the following members received scholarships.

Cassandra Pain	Senior	Towson University
Maureen Hueting	Junior	Western Michigan University
Kendall Johnson	Sophomore	Towson University
Benjamin Mercier	Sophomore	Indiana University
Aiden Baldree	Freshman	Millersville University
Quinn Coffey	Freshman	Frederick Community College
Emma Davis	Freshman	Towson University
Colleen Hueting	Freshman	Susquehanna University

Scholarship Committee: Sandra Trout, Chair, Tricia Coffey, Cathie Duncan and Dan Smith



SCHOLARSHIP

Our FELLOWSHIP TEAM was challenged during the 2021 COVID-19 pandemic as the United States adjusted to the virus and an altered way of live. We had a closed kitchen for outside contractors and offered an alternative to traditional fellowship in the lobby of the church. Volunteers and ERUCC's Sunday childcare provider was enlisted to make coffee and set up snacks for the occasional mornings we offered fellowship. For a second year, we as a congregation could not commit to our annual traditions of the summer picnic, Lenten luncheons, receptions for weddings and funerals, coffee hours, Monday Mess Halls, special event receptions, luncheons and dinners, frozen shut-in meals, as well as youth group events. We retained the use of the composting service with Key Compost which was initially funded by member sponsors. Our church was a virtual YouTube and ERUCC.org host site for the Candlelight Historic Houses of Worship.

We are grateful for another year of generous albeit few volunteers who give their time, food, and special moments to make fellowship happen at ERUCC: Angela Brittain who had graciously taken over the role as Fellowship Chair from late 2020 until late 2021 followed by Starr Schaeberle, our current Fellowship Chair. We were not offering fellowship for many months, and the Zoom link was available for people to join virtually in the community room after church. Once the church could allow for people to mingle, a small regular group came to the community room wearing masks and having conversations while enjoying prepackaged foods. A handful of members regularly attended the Zoom sessions and visited the Community Room in person. While our attempt at fellowship following service during the pandemic was short-lived due to rising case numbers in the county, it was such a pleasure to see those that did come by to enjoy physically distanced time together.

To all that have helped to maintain the kitchen during this time, THANK YOU.

We are excited to be able to hold some of our normal gatherings, such as Monday Mess Hall, or picking back up the Chili Cook-Off. As we have been returning to the in-person fellowship we look forward to volunteers and members participating in community room events at church.

~ Starr Schaeberle and Julie Clark, Fellowship



During the winter and spring of 2021, ERUCC's **GREEN TEAM** worked with Pastor Daniel, the Consistory, and Brooks Berndt, the UCC Minister for Environmental Justice, to become a Creation Justice Church. We were very proud when those efforts bore fruit at our annual meeting, when the congregation approved the Covenant that officially made us a Creation Justice Church. This Covenant calls for us to spread awareness and live into various principles and practices around the health of our planet.

On Creation Justice Sunday in September, we presented a banner to the congregation and gave Pastor Daniel an environmentally themed stole to commemorate the occasion.

Last fall, after our fellowship hour resumed following an extended hiatus for COVID-19, ERUCC resumed composting, recycling, and supplying/washing reusable dishes. We witnessed this effort extend beyond our congregation to the outside groups that use our space. By living out our faith, we spread the message that one way to care for the earth is to reduce our waste.

The Green Team also sponsored a series of volunteer days at the Frederick Food Security Network Garden and planted trees with Streamlink.

Loving nature naturally leads to a desire to protect it. To nurture that connection, we continued to offer Spiritual Walks. These walks provide time to connect with nature and one another as well as give us an opportunity to explore beautiful Frederick County. We enjoyed walks in the Catoctin Mountains at Thorpewood, along the trails of the Walkersville Watershed and on the C&O canal by the Potomac River. We look forward to exploring many more places in the future.

~ Linda Coyle, Green Team Chair



2021-2022 was a very successful year for the **DEACONS** despite the myriad challenges the congregation faced during COVID-19. We had a wonderful group of committed and passionate people who did all they could to facilitate the 10:30 a.m. Sunday service every week. Including, but not limited to, taking care of the parishioners and their needs, taking care of and securing both Trinity Chapel and ERUCC's buildings, opening up and closing down everything, and in general being great stewards of our church. Even as we continued to adjust, pivot, and rethink several parts of our services to be the safest and responsible, the Deacons always come through with the best attitudes and approaches! Currently, all of the Deacons, including Mark Ulrich, Darryl Glick, Betsy Selby, Andrew Beadle, Chuck Baldree, Matt Pomeroy, Joe Adkins, and Matt Davis are continuing either their first or second two-year terms. Joe Adkins graciously and generously continued to serve, filling in for Tyler Schaeberle who left to join the armed forces initially, then finished his entire term. We're currently assessing other members to possibly take over his position.



Every week we worked closely with all our amazing Greeters (too numerous to list here), members of the Welcome Committee, and other volunteers creating the most radically hospitable service possible. These persons included Will Duncan, Anne Hoffmann, Sue Pinner, Pat Condo, Ave Barr, Jean Ellen Kallevang, and Peter Brehm. Some of them, and others also set up for Communion Sundays including preparing Communion. They were assisted by Darryl and me (first Sundays are our week) as needed. Everyone came together and it always impressed me the acts of love they showed. I want to express my gratitude to each and every one of you, you help to make this church the very special place it is!

~ Mark Ulrich, Head Deacon

The mission of the **STEWARDSHIP AND GENEROSITY** Committee is to educate our members on the importance of giving and encourage them to commit themselves to support the work of the church. Specifically, the team is responsible for the organization and implementation of a stewardship program each year and also to “help members discern their vocation, their spiritual gifts and passions, and find ways within the Church for them to use those gifts.”

We thank you for your generous and faithful giving. We chose Acts of Love as our theme because it captured the many ways that we as a congregation have held each other in loving respect and care during this past year. Colleen Baldree created a lively logo expressing the circle of love that is created when we reach out our hands and hearts to each other.

We once again embraced with good spirits the challenges brought on by the continuing pandemic. Zoom classes on discovering our spiritual gifts, on using our time joyfully, and on becoming good stewards of our treasure were offered by committee members. Articles and personal stories were published throughout the year and members shared their experiences both in writing and in person. Thanks to the Mercier family, Barb Biser and Jean Fish, Scott Smiley, and Lucy Adkins and Alex Cumber. Thanks also to Jeff Schaeberle and the tech team for capturing the videos which can be viewed on the website and YouTube.

During the four weeks of our fall Season of Stewardship, Angela Brittain, the Pomeroy family, Amanda Spencer, and Allen Maples generously shared stories of acts of love they had experienced at ERUCC and the difference those acts had made in their lives.

On Consecration Sunday, pledges and contributions were offered both in person and online. After the service, everyone was invited to celebrate our commitments at an Ice Cream Social hosted by the committee in the Community Room. Thanks to Grayson Ramsburg, Laura Rhoderick, Randi Wallace, Tamara Tamas, Owen York, Callie Baker, and Jack Day for their help.

The congregation increased its amount pledged and the total number of pledges:

- Total pledged amount: \$440,326 (an increase of \$62,212 over 2021)
- Total number of pledges received: 114 pledges (an increase of 11 over 2021)
- Average pledge: \$3,862 (an increase of \$191 per pledge)

Thank you for your generosity! Receiving pledges and estimates of giving is a major factor for budgeting, programming, and mission payments. The church readily accepts estimates of giving as we know that financial status can change throughout the year. So, if you have not returned your commitment card for 2022, there is still time to do so!

This Spring we said goodbye to Jeanellen Kallavang who stepped down from the committee. Tyler York has graciously agreed to co-chair the committee. We are looking forward to a new year of serving together.

~ The Stewardship and Generosity Committee:

Susan Kulp and Tyler York, Co-Chairs, Peter Brehm, Julie Clark, and David Howard



The purpose of the **EVANGELISM TEAM** is to welcome visitors and members each Sunday. We encourage everyone to wear name tags and join us in the Community Room after services. We can then introduce visitors and help to integrate them into community.

We supply greeters each Sunday and a Welcome Table person to make visitor name tags.

~ Sue Pinner, Team Coordinator

Team members: Pat Condo, Betsy Selby, Pastor Daniel



Faithful Friends is ERUCC's caregiving and visitation ministry. Our team is responsible for visiting, on a regular basis, those ERUCC members who are in nursing homes or who reside in their homes but are unable to attend Sunday morning services. As of the end of 2021, those nursing homes included Homewood, Citizens, and Edenton.

In many instances, visits were not allowed again this year because of COVID-19, but our team members sent many cards to our Faithful Friends, which always brought smiles to their faces. Nothing can replace the joy and excitement of receiving an uplifting card in the mail.

Our long-time team members include Sue Pinner, Anne Hoffmann, Jeanellen Kallavang, and myself.

Anyone interested in this very important ministry is encouraged to join our team. This ministry is especially important in letting our older members and their families know that ERUCC still misses and cares about them. The time for visiting is completely dependent on your own schedule. Of course, if you are unable to do visits, it is perfectly acceptable and encouraged to send cards or make telephone calls. If you are interested in this visitation ministry, please contact me at patretired2002@aol.com or Pastor Daniel.

~ Pat Hevner, Team Coordinator



What a year it has been!

We had lots of volunteers from the congregation to get a handful of things done. Remember that every person who volunteers their time helps to save our congregation money in labor costs.

Our main Sanctuary had its exterior brick sealed to help protect it from further deterioration, new security lighting added to the alley side, new circuits and outlets installed in the Sanctuary, and painting done in some of our public rental spaces.

Trinity Chapel received a lot of love and care last year. The biggest project undertaken was to waterproof and seal the basement of Trinity Chapel. Many thanks to the volunteers who helped move items in the basement around multiple times to allow this to happen. We also had the exterior stone walls of Trinity Chapel sealed to a height of 8' to further help protect the building and prevent deterioration. And, five of the six chimneys on Trinity Chapel were repointed to prevent them from falling down. There is a lot more to do over at Trinity Chapel in the coming year!

If you are interested in joining us on the **PROPERTY COMMITTEE**, please reach out to Owen York at owenjyork@gmail.com or 301-401-4947.

~ Owen York, Property Committee Chair



The **PERSONNEL AND POLICY COUNCIL** is responsible for personnel matters regarding all paid members of the church staff. The committee assists the senior pastor in staff assessments, current and future needs, and planning.

In 2021 the committee accomplished or worked on the following:

1. Met on an as-needed basis with the senior pastor to discuss personnel-related situations, specifically in hiring two people, one as a replacement and one into a newly created position.
2. Continued to assess and review staff positions and roles within the church.
3. Provided recommendations to the Consistory and Finance Committee for compensation increases for church lay staff salaries, with the exception of the senior pastor, and other personnel-related budget items.
4. Worked on replacing Amy Aguilar, church administrator with our new administrator Tyler York.

There is one position open on this three-person committee, which also includes Pastor Daniel.

~ Committee Members: Darryl Glick, Chair, Marc Kline, and Reverend Dr. Barbara Kershner Daniel



During a still-COVID-19-limited year, the **ARCHIVES TEAM** continued to act as a resource for church members and the local community in providing archival and historical information about ERUCC.

Among the year's highlights:

- Members of the Archive Team set up a display of archival materials at the launch party for *Unto Us*, the updated history of ERUCC. The event was held September 25, 2021. On other occasions, members volunteered to sell copies of the history in the church lobby area after services.
- Two members of the team searched through decades of photo albums searching for historical photos of church members and activities to be scanned and included in a rotating PowerPoint photo montage to be shown during the Homecoming celebration on October 31, 2021.
- As part of the Historic Sites Consortium virtual Museums by Candlelight event, a team member worked with Pastor Daniel to create a video for posting on the ERUCC YouTube channel. In the video, Pastor Daniel discusses the church's commitment to education and the role it has played in the history of this church, starting with schoolmaster John Thomas Schley in 1745. The video was linked from the Visit Frederick website at <https://www.visitfrederick.org/events/annual-events/museums-by-candlelight/>.
- Team member and Pastor Emeritus Fred Wenner assisted with research for Chip Jewell's new history of firefighting – *History of the Fire Companies of Frederick County, Maryland*. The book included the story of how one of the local fire companies tested their new engine by throwing a steady stream of water over the town clock, at a height of approximately 150 feet. Adding to our archival resource collection, Pastor Wenner contributed a copy of this history to the archives as well as a DVD from Discovery Channel's *Dirty Jobs with Mike Rowe*, which contains clips from an episode on bell making.
- Team members provided archival and editorial assistance for materials for the Trinity Chapel restoration campaign.
- Team members continue to lead tours of church facilities, providing historical information on families and buildings and are asked to accompany church members on "field trips" to provide historical context.
- The team continued to answer genealogical queries ranging from those interested in quickly filling out branches of their family tree to those interested in joining lineage societies that require proof of ancestral descent. Responses to these types of inquiries ranged from a quick search of the index to church records to extensive research and hours spent examining original records to identify the desired family member and any information pertaining to the family.

It's been a busy year — even with limited in-person interactions. As always, let us know if you have questions or want to join in the fun. We look forward to hearing from you.

~ Archives Team: Jennie Russell, Gerry Blessing, Ed Hoffman, Bud Rossig, and Fred Wenner



Viewership of the ERUCC worship services remained strong this year even with more and more people returning to the sanctuary each Sunday. We continue to average about 100 views each week. We estimate that about 1.5 people are watching on any device so our average online attendance is likely closer to 150 people. It is remarkable to see where people are watching from. Our streaming service provides analytics including where the viewers were located. Over the past year, we have had viewers from 36 states and 16 countries (including the US). Our largest online attendance over the past year was Easter 2021 when we had 165 views from 24 states and four countries. The map below shows locations where people have watched the service from.

The team accepted a new challenge last year when we were asked to support a combination live stream and Zoom service with our German partners participating online. With lots of planning and assistance from Audio-Visual Group with a projector and large screen.

We continue to work to improve the online worship experience. We recently added the lyrics to hymns and works for Scriptures to the live stream. We are part of a separate online Enhancement and Engagement working group that is discussing additional improvements. Look for more innovation in the coming weeks and months.

We were happy to add Larry Martin to the team recently and we thank Amanda Spencer for her service over the past several years.

The current members of the AV team are:

Jeff Schaeberle (lead)

Jeff Baker

Ethan Kline

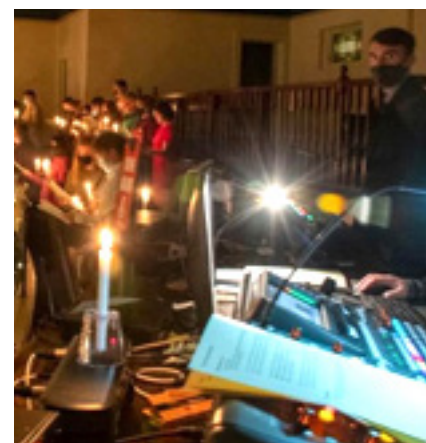
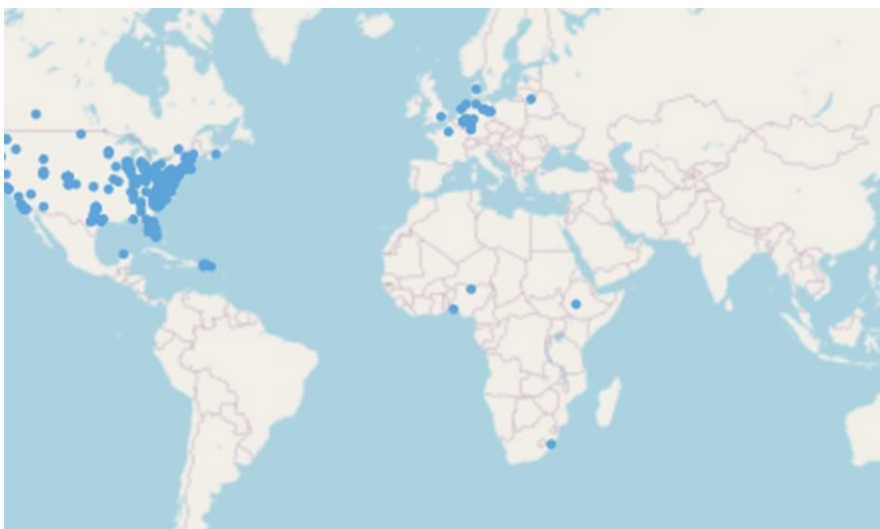
Jack Day

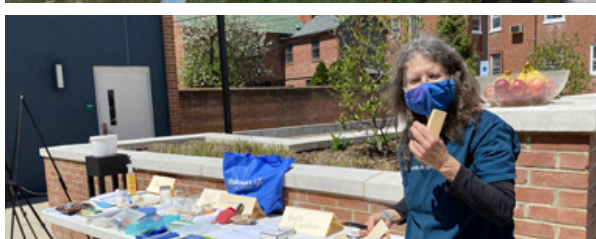
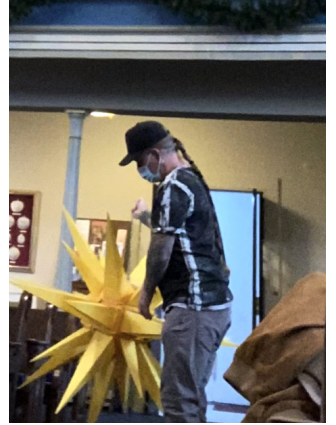
Kelly Esslinger

Rodney Martin

Tadd Clarkson

Larry Martin

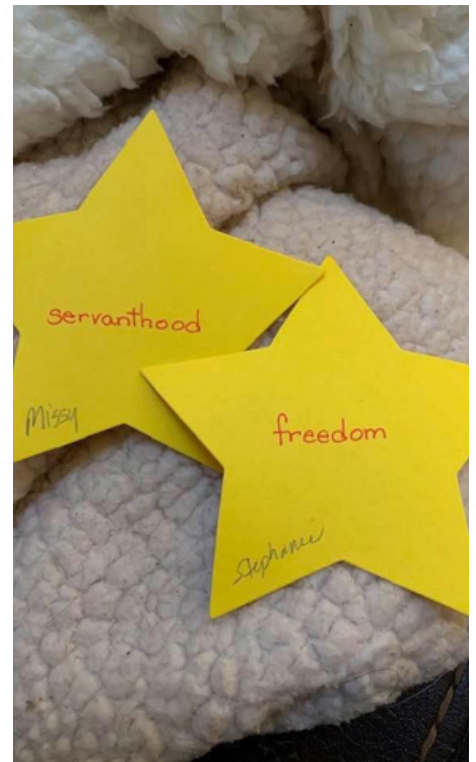




The FINANCE COMMITTEE works with the treasurer and bookkeeper (Ken Switzer) to prepare and review reports of financial information for the Consistory and the congregation. The group meets monthly except during the summer, when meetings may be more infrequent. We have continued with Zoom meetings as it is easy to share and view the financial statements. 2021 was a year of transition for Finance as we moved on from the VERY excellent leadership of Allen Flora (Chair) and Phil Selby (Treasurer). They remain key members of the team and their knowledge and insights are indispensable.

Here is a summary of highlights for 2021.

- In 2020 ERUCC applied for and received a Paycheck Protection Program (PPP) loan. We originally filed at \$81,000 but inadvertently included some items that should not have been included. Our actual loan should have been for \$62,8930.00. On April 20, 2021, we repaid \$18,283.54. The remainder, the \$62,893.00 was forgiven as per the original terms of the PPP loan. Finance recommended and Consistory approved:
 - o Earmark \$20k for the associate pastor for 2021;
 - o Earmark \$15k for mortgage interest as per the PPP loan process.
- We continued to pay on our two loans for the building project.
 - o FCB Bank's loan balance at the end of 2021 was: \$2,256,997.00
 - o Fisher Fund's loan balance at the end of 2021 was: \$186,999.00. Note that with the congregation's commitment to the Extra Mile/Pay Down the debt initiatives we reduced the Fisher Fund principle by an additional \$14,519.96.
- During the year there were several staffing adjustments (and therefore salaries & benefits) with the resignation of Amy Aguliar and some part-time fill-ins for administration and events.
- An endowment and investment policy was developed and was adopted by Consistory in early 2022.



- The 2022 Mission Spending Plan was developed. Many thanks to the working group of Peter Brehm, Phil Selby, Allen Flora, Rodney Martin, and Will Duncan, who did the bulk of this work. It is the first spending plan to incorporate the bulk of our mortgage expense to be covered by the general income line, as the original building campaign funds have been depleted.
- In July we were notified that ERUCC was included in the estate of Alice Brouillet. We were informed that the total amount we can expect to receive is around \$298,000.00. In September we received \$100,000.00. The committee has earmarked 10% (\$10,000.00) for Mission and Social Justice and the rest is being held in reserve at this time. Once the remainder is received a plan will be developed and shared.

Annual reminder that we are now under five years away from when the full amount of the FCB Bank loan will be due on the 5th day of December 2026. That date is exactly 10 years after the signing of the original loan agreement. At the end of this period, we could renegotiate a new loan for the unpaid balance with FCB Bank or some other bank. At that time, we would also have to negotiate a new interest rate (currently 4%).

We continued to benefit from the Property committee's forward-thinking and planning for anticipated projects for the next several years. As well as Phil Selby's finance planning model that identifies anticipated spending, property projects, income, and the balance of the Building Fund at FCB Bank. This budget forecast tool helps us do a better job of planning for the future.

The Finance Committee remains optimistic. We have challenges in the next few years as deferred maintenance projects must be completed, but we also have received tremendous support in 2021.

Please stay tuned for information shared with you throughout the year, but please also contact us via the church office with any questions you might have. We are always eager to talk with you.

In 2021 the Finance committee included: Peter Brehm, RaeAnn Butler, Pastor Daniel, Allen Flora, Phil Selby, Rodney Martin (Treasurer), Bob Ziegler, Susan Moxley, Robert Morris, Ken Switzer (Bookkeeper), and Will Duncan (Chair). I would like to thank each of them for their dedication to and support of this vital mission at ERUCC.

~ Will Duncan, Finance Committee Chair



Evangelical Reformed United Church of Christ
Assets, Liabilities & Fund Balances
As of December 31, 2021 and 2020

ASSETS	2021	2020
Cash		
Checking - Operating	258,973.94	90,942.82
Checking - Restricted & Reserved Funds	208,539.89	255,327.02
Checking - Restricted for Mortgage Loans	48,099.93	66,784.44
Isaiah Fund - Restricted	50,000.00	50,000.00
Total Cash	565,613.76	463,054.28
Other Current Assets		
UCF Investment Accounts	2,555,690.65	2,369,936.67
Total Other Current Assets	2,555,690.65	2,369,936.67
TOTAL ASSETS	3,121,304.41	2,832,990.95
LIABILITIES & FUND BALANCES		
Liabilities		
FCB & Fisher Fund - Mortgage Loans	2,443,997.67	2,520,450.17
Payroll Protection Program Loan	-	81,000.00
Room Rental Deposit Liabilities	2,900.00	150.00
2021 Prepaid Pledges / Donations - Building Repairs etc.	1,056.27	10,210.53
Reserve for Missions Emergency Relief	8,072.60	-
Reserve for Future Pastor Sabbatical Costs	6,000.00	4,500.00
Reserve for Future Youth	5,749.34	6,249.34
Reserved Misc. Donations	3,668.49	3,668.49
Reserve for Houck Estate Earnings in Excess of Budget	44,034.48	44,034.48
Non-Offerings Cumulative Net Liability Balance	62,693.65	14,233.60
Total Liabilities	2,578,172.50	2,684,496.61
Fund Balances		
Building & Maintenance Fund	55,257.01	40,000.69
Mary Starr Fisher Endowment Fund	1,590,939.81	1,489,317.51
Christian Relief Fund	75,243.07	68,570.60
Scholarship Funds	392,334.07	366,852.54
Targeted Endowment Funds	35,089.01	30,008.48
Music Ministry Fund	33,826.52	32,178.58
Christian Education Fund	16,662.16	14,816.00
Parish Nurse Fund	15,289.34	13,933.50
Unrestricted General Fund *	(2,117,938.35)	(2,340,286.20)
General Endowment Fund	356,039.70	327,671.94
General Endowment Fund - Lambert	7,933.85	7,230.28
Isaiah Fund	50,000.00	50,000.00
Capital Improvements	32,455.72	24,147.18
Debt Service Consolidated into General Fund	-	24,053.24
Total Fund Balances	543,131.91	148,494.34
TOTAL LIABILITIES & FUND BALANCES	3,121,304.41	2,832,990.95

* Unrestricted General Fund: This fund balance includes \$1,433,383.93 net proceeds from the 2017 sale of Kemp Hall dedicated to 2018 construction costs. Total construction costs have been expensed. The deficit in the fund represents the remaining obligations of the general fund including the building mortgage.

2021 Annual Report

PPP Funds \$6,000 to Missions Reserve
**** \$18,284.53 returned to FCB from PPP Funding**

Building and Maintenance Funds	<u>1992 Fund</u>	<u>Anderson</u>	<u>Rohrback</u>	<u>Total</u>
	Unrestricted	Restricted	Restricted	
Prior Year-End Balance	\$34,369.48	\$1,205.03	\$4,426.18	\$40,000.69
Income				
Current Year Donation Income	11,371.47			11,371.47
Income from Estate Proceeds	-			-
Investment Income				
Gain (Loss) on Stock Sales	-			-
Investment Income Net of Fees	380.45	12.89	47.37	440.71
Total Investment Gain/Loss	380.45	12.89	47.37	440.71
Current Year Unrealized Gain/Loss	2,956.44	104.36	383.34	3,444.14
Total Income	14,708.36	117.25	430.71	15,256.32
Year-End Balances	<u>\$49,077.84</u>	<u>\$1,322.28</u>	<u>\$4,856.89</u>	<u>\$55,257.01</u>

This fund came from our desire to provide for the on-going preservation of our historic buildings: Trinity Chapel (1763), Main Church Building (1848), Kemp Hall (1860), and the Parish House (1967). Established in 1992 with appreciated bank stock received as part of an unrestricted gift long ago, the fund is drawn on for major repairs and upgrades. It is our desire that the fund will enable the church to care for our facilities.

Mary Starr Fisher Endowment Fund (Restricted)

Prior Year-End Balance	\$1,489,317.51
Income	
Investment Income	
Investment Income Net of Fees	15,276.95
Gain (Loss) on Stock Sales	24,022.64
Total Investment Gain/Loss	39,299.59
Current Year Unrealized Gain/Loss	100,162.26
Total Income	139,461.85
Expenses	
Pastor Quarterly Dividends	(15,166.28)
Fund Distributions - Pastor Distributable Income Received	
Lancaster Theological Seminary	(20,000.00)
Pastor Professional Fees, Leadership, and Youth	(39,207.61)
Total Expenses	(74,373.89)
Repayment of Mortgage Principal and Interest	36,533.71
Year-End Balance	<u>\$1,590,939.18</u>

Established in 1978 from a member's bequest with specific instructions that "income" from this fund (Interest and Dividends less Investment Fees) is to be distributed each year. "Income" is calculated as 5% of the average market value of the immediate prior three year September 30 value of the Fund Balance at the United Church Funds. The Senior Pastor receives 15% of his/her Compensation Package (Salary and Housing) quarterly during the year and the balance of "income" is donated as directed by the Senior Pastor subject to Consistory approval. Realized Net Capital Gains are not available for distribution, because they are considered part of the Fund's Corpus/Principal.

Targeted Endowment Funds (Restricted)	A. Derr, E. Derr, English Missions	Rohrback Windows	Hauer Scholarship	Schley Infants	Zimmerman Altar Cloth	Total
Prior Year-End Balances	\$5,115.87	\$5,161.21	\$5,899.18	\$6,546.20	\$7,286.02	\$30,008.48
Investment Income Net of Fee:	61.61	62.16	71.05	78.83	87.75	361.40
Current Year Unrealized G/L	804.52	811.65	927.71	1,029.45	1,145.80	4,719.13
Year-End Balances	<u>\$5,982.00</u>	<u>\$6,035.02</u>	<u>\$6,897.94</u>	<u>\$7,654.48</u>	<u>\$8,519.57</u>	<u>\$35,089.01</u>

These Funds were received through members' bequests and must be retained as specific funds for specified purposes due to fiduciary requirements in Maryland at the time of the bequest. These funds are invested in various investment accounts and the principal amount is retained intact. Withdrawal of the income is available for the indicated purpose of individual funds.

Music Ministry Fund (Restricted)

Prior Year-End Balance	\$32,178.58
Investment Income Net of Fees	333.14
Gain (Loss) on Stock Sales	694.72
Current Year Unrealized Gain/Loss	2,061.27
Expenses - Annual Support	<u>(1,441.19)</u>
Year-End Balance	<u>\$33,826.52</u>

This fund was established in 1987 from a \$10,000 anonymous gift. The donor's expressed interest was to further support the church's Music Ministry. It was increased by \$10,616 in 1997 by a bequest from the Estate of Alice Darnier. 5% of the average market value of the immediate prior three year September 30 fund balances is distributed annually and used for musician expenses.

Christian Education Fund (Restricted)

Prior Year-End Balance	\$14,816.00
Investment Income Net of Fees	173.05
Gain (Loss) on Stock Sales	362.17
Current Year Unrealized Gain/Loss	1,942.65
Expenses - Annual Support	<u>(631.71)</u>
Year-End Balance	<u>\$16,662.16</u>

The fund was created in 1908 from the estate of Isaac Brunner for the Sunday School. It has been increased with funds from a separate school bank account, bequeathed in 1946 from the estate of Katherine Quynn, and a small fund created in 1967 by the Consistory in honor of Walter H. Duvall, a dedicated Sunday School teacher for many years. 5% of the average market value of the immediate prior three year September 30 fund balances is distributed annually and used as designated by the Christian Education Committee.

Parish Nurse Memorial Fund (Restricted)

Prior Year-End Balance	\$13,933.50
Investment Income Net of Fees	149.09
Gain (Loss) on Stock Sales	0.00
Current Year Unrealized Gain/Loss	1,206.75
Expenses - Annual Support	0.00
Year-End Balance	<u>\$15,289.34</u>

The fund was established in 1998 in memory of Ronald D. Parker and substantially increased with proceeds from the Margarette Slayman Estate in 1999. 5% of the average market value of the immediate prior three year September 30 fund balances is distributed annually and used to support annual budget needs.

Isaiah Fund (Restricted)

Prior Year-End Balance	\$50,000.00
Investment Income / Interest	28.97
Expenses - Transfer of Interest to Unrestricted General Fund	(28.97)
Year-End Balance	<u>\$50,000.00</u>

This fund was created in 2004 from the Hedges unrestricted bequest to be used for annual cash flow requirements.

General Funds

	Operating Unrestricted	Endowment Fund Restricted	Lambert Endowment Fund Restricted	Total
Prior Year-End Balances	(\$2,340,286.20)	\$327,671.94	\$7,230.28	(\$2,005,383.98)
Income				
Excess Revenue Over Expenses	222,347.85			222,347.85
Investment Income				
Investment Income Net of Fees		3,500.09	77.37	3,577.46
Gain (Loss) on Stock Sales		852.38		852.38
Total Investment Income		<u>4,352.47</u>	<u>77.37</u>	<u>4,429.84</u>
Current Year Unrealized Gain/Loss		27,515.38	626.20	28,141.58
Expenses - Investment Income to Unrestricted		(3,500.09)		(3,500.09)
Growing in Faith Building Project	<u>0.00</u>			
Year-End Balances	<u>(\$2,117,938.35)</u>	<u>\$356,039.70</u>	<u>\$7,933.85</u>	<u>(\$1,753,964.80)</u>

The operations of the Church are accounted for in the Unrestricted General Fund.

Unrestricted bequests received during 2002, 2003, and 2004 were combined to form the General Endowment Fund. Its use is directed by Consistory for the general purposes of the Church.

Established in 1941, the income of the Lambert Endowment Fund is to be used for general Church expenses.

Christian Relief Fund (Restricted)

Prior Year-End Balance	\$68,570.60
Investment Income Net of Fees	733.73
Current Year Unrealized Gain/Loss	5,938.74
Year-End Balance	<u>\$75,243.07</u>

Known previously as the "Hospital and Relief" Fund, this endowment was built from six separate bequests made between 1899 and 1997 designated in the wills as "for the poor". This fund has been used first for church members in dire need and has also been used to meet the emergency needs of non-members.

Scholarship Fund	<u>Kieffer</u>	<u>McCardell</u>	<u>Coffey</u>	<u>Total</u>
Prior Year-End Balance	\$210,530.75	\$139,712.90	\$16,608.89	\$366,852.54
Income				
Current Year Donation Income				
Liz Coffey Scholarship Fund Donations	-	-	485.00	485.00
General Scholarship Fund Donations	-	-	-	-
Investment Income				
Investment Income Net of Fees	2,249.67	1,406.04	189.48	3,845.19
Gain (Loss) on Stock Sales	2,407.80	1,504.87	202.80	4,115.47
Total Income	4,657.47	2,910.91	877.28	8,445.66
Current Year Unrealized Gain/Loss	16,051.64	10,032.28	1,351.95	27,435.87
Expenses				
Scholarships (\$17,000 available for 2021)	(6,084.63)	(3,802.89)	(512.48)	(10,400.00)
Total Expenses	(6,084.63)	(3,802.89)	(512.48)	(10,400.00)
Year-End Balances	<u>\$225,155.23</u>	<u>\$148,853.20</u>	<u>\$18,325.64</u>	<u>\$392,334.07</u>

Kieffer Scholarship Fund (Unrestricted)

This fund was established in the name of Rev. Henri L. G. Kieffer who served our church from 1910 to 1946. The fund provides scholarships annually to undergraduate students who are members of our congregation.

McCardell Scholarship Fund (Restricted)

This fund was started in 2002 by Robert McCardell to provide scholarships to undergraduate students. The principal of this fund is to be maintained at \$100,000.

If allocation of Unrealized Losses results in an equity fund balance that is less than the restricted principal amounts included in the fund, the future distributions will be limited to earnings (interest, dividends, realized gain/loss on sales and investment expenses) for the period subject to the annual limitation on distributions from the fund.

Liz Coffey Scholarship Fund (Unrestricted)

This fund was established to honor Liz Coffey. The fund provided scholarships annually to undergraduate students who are members of our congregation.

The Scholarship Funds available for award each year will not exceed more than 5% of the average market value of the immediate prior three year September 30 fund balances.

Evangelical Reformed United Church of Christ
For the Year Ending December 31, 2021

Statement of Fund Balances

	Balance 12/31/2020	Other Income/ Estates/ Donations	Excess Revenue Over (Under) Expenses	Investment Income (Loss)	Unrealized Gain (Loss)	Expenses	Other Deductions/ Additions	Balance 12/31/2021
Building & Maintenance Fund	40,000.69	11,371.47	-	440.71	3,444.14	-	-	55,257.01
Mary Starr Fisher Endowment Fund	1,489,317.51	8,055.20	-	39,299.59	100,162.26	(74,373.89)	28,478.51	1,590,939.18
Christian Relief Fund	68,570.60	-	-	733.73	5,938.74	-	-	75,243.07
Scholarship Funds	366,852.54	485.00	-	3,845.19	31,551.34	(10,400.00)		392,334.07
Targeted Endowment Funds	30,008.48			361.40	4,719.13			35,089.01
Music Ministry Fund	32,178.58			1,027.86	2,061.27	(1,441.19)		33,826.52
Christian Education Fund	14,816.00			535.22	1,942.65	(631.71)		16,662.16
Parish Nurse Fund	13,933.50			149.09	1,206.75	-		15,289.34
Unrestricted General Fund	(2,340,286.20)	24,053.24					198,294.61	(2,117,938.35)
General Endowment Fund	327,671.94			4,352.47	27,515.38	(3,500.09)		356,039.70
General Endowment Fund - Lambert	7,230.28			77.37	626.20			7,933.85
Isaiah Fund	50,000.00			28.97		(28.97)		50,000.00
Capital Improvements Fund	24,147.18	33,216.07	-			(49,047.53)	24,140.00	32,455.72
Debt Service Fund	24,053.24						(24,053.24)	-
Fund Totals	\$3,878,913.14	77,180.98	-	50,851.60	179,167.86	(139,423.38)	226,859.88	\$4,273,550.08

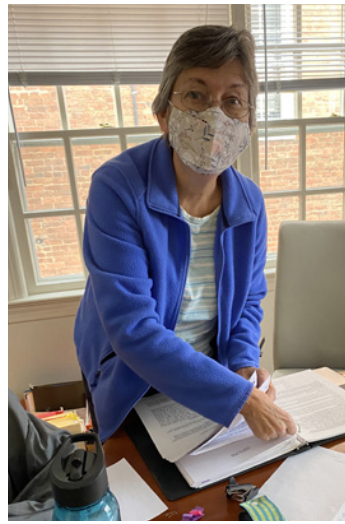
Unrestricted General Fund: This fund balance reflects net spendable funds, largely reflecting the debt obligation on the building project.

Capital Improvement Fund: \$24,140 from 2019 275 anniversary funds move between GF and Capital Improvement Fund

Debt Service is colapsed into the general fund

Statement of Mortgage Balances

	Balance 12/31/2020	Principal Payments	Balance 12/31/2021	Interest Payments	Total 2021 Payments
Fisher Fund Loan	215,426.07	28,426.34	186,999.73	7,770.41	36,196.75
Frederick County Bank Loan	2,304,971.30	47,973.36	2,256,997.94	90,805.56	138,778.92
Loan Totals	\$2,584,817.05	\$76,399.70	\$2,443,997.67	\$98,575.97	\$174,975.67





15 West Church Street • Frederick, MD 21701
301-662-2762 • www.erucc.org