

2025 ANNUAL REPORT



Church
on the Hill

United Church of Christ
Lenox, Massachusetts

*Led by the Holy Spirit, this congregation is committed to
being Christ's disciples in the community.*

Annual Meeting
Sunday, January 25, 2026

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Order of Annual Meeting

The Church on the Hill
The United Church of Christ in Lenox
January 25, 2026

The Warrant for the Meeting Emily Johnson, Clerk
The Declaration of a Quorum Emily Johnson, Clerk
Moment of Prayer..... Pastor Liz Goodman

Moment of Silent Prayer for those in our congregation who are suffering or infirm



There were no deaths in 2025

*For all the saints who from their labors rest,
Who to the world their steadfast faith confessed,
Your name, O Jesus, be forever blessed,
Alleluia! Alleluia!*

Article I: Acceptance of minutes of previous Annual Meeting held on January 26, 2025

Article II: Acceptance of reports of 2025 as printed in the Annual Report

Article III: Adoption of the 2026 budget

Article IV: Election of officers, boards, and committees

Transaction of any other business that may legally come before the meeting

Benediction

Minutes of Previous Annual Meeting

January 26, 2025

Members present: Amy Chin, Davis Dyer, Arthur Oliver, Louise McCue, Ann Trabulsi, Emily Wilson, Ticki Winsor, Emily Benzenhafer, Susan Foulds, Bob Gardiner, Peter Metz, Liz Goodman, Jesse Goodman, Carol Maynard, Quentin Chin, Allegra Chin, Ellen Merritt, Emily Johnson

The meeting was called to order by the moderator, Amy Chin at 11:50 am. A quorum was declared by Emily Johnson.

The congregation shared a short moment of prayer in memory of the members and friends of the church who have passed away in the past year.

Amy Chin read the 2024 Annual Meeting minutes. The minutes were approved unanimously.

We gained five new members in 2024, and we lost one member. So, our current membership number is 70.

Dave Dyer gave a short summary of the work of the Friends of the Meetinghouse. We are applying for another grant to make the foundation of the meetinghouse more stable and to address the accessibility issues.

Approval for the 2025 reports for the annual meeting was met unanimously.

The 2025 budget reports a predicted \$1,000 surplus. Dave Dyer feels that we are entering the new year in a good place financially. There was no discussion, and the budget was approved unanimously.

We elected Arturo Bagley as our new treasurer, but we are looking for an assistant treasurer. Mark Farrell, Ellen Merritt, and Emily Benzenhafer are on the slate of officers as new members of the Diaconate.

Quentin Chin spoke about the importance of the role of the delegates within our denomination and our regional conference.

Ellen Merritt asked about the leadership slots that are not filled. Amy and Liz shared that they will continue looking for volunteers, and the council will vote on any new members who choose to join after annual meeting.

The slate was approved unanimously.

Jesse Goodman presented a proposed amendment to the Endowment Funds Resolutions which identifies the Goessel fund as a part of the restricted use Maintenance Fund. For this reason, the finance committee proposes that the sentence be moved to the Operating Fund section of the resolutions. This motion was approved unanimously.

Liz closed the meeting with a benediction and a blessing on the luncheon after the meeting. The meeting adjourned at 12:17 pm.

Emily Johnson
Clerk

Reports

Clerk's Statistical Report

Active Membership as of 1/1/2025	70
Baptisms	1
Weddings	0
Confirmed into Membership	1 Diane Piraino
Letters of Transfer	0
Welcomed into our Fellowship	0
Deaths	0
Friend of the Church	0
Moved/Transfers	0

Total Active Membership as of 12/31/2025 72

Report of the Pastor

This report will concern my 5th full year as pastor of Church on the Hill. I've enjoyed my time here a great deal. I think this is a lovely and important church in the lives of its members, its conference and denomination, and in Lenox and Berkshire County. Small as we are, we're daily reminded of all we can't do when it comes to the high calling of following Christ and doing the work of the gospel. But when it comes to what we can do, I think we do it with soulful commitment, faithful good will, and a lot of joy.

Practically speaking, in the last year I spent most of my pastoral hours and energy on matters concerning our buildings, which I think might be disappointing to read. Nowhere does Jesus talk about building maintenance when he calls disciples to work and witness in his name. Certainly, seminary education and preparation for ordination have nothing to say about a physical plant.

This has been the subtext, true though it is, behind much of the thinking in church circles over the last thirty years or so. As memberships everywhere decline but fixed costs only rise, it's been easy to see our buildings as more a drain than an asset, and even an indictment of ministry gone wildly off course.

On the other hand, a church's building (or two, in our case) can be seen as gifts for ministry, which I think is especially the case when it comes to Church on the Hill. The historic meeting house at 169 Main and the chapel at 55 Main are both resources yet largely untapped for furtherance of Jesus' reign of hospitality and inspiration. These might not contribute to church growth as we more explicitly open the doors to wider use; but they also might. It seems to me people in town have been touched by the efforts of both church members and "the Friends" to be newly intentional about making our buildings ready for use beyond the purposes of worship and church, which might eventually result in a person or two or several joining the church they otherwise wouldn't have known was even alive to say nothing of well. Of course, my first choice would be that the church's buildings would be bustling with church activities—choir rehearsal,

faith formation classes, ladies' unions, men's breakfast, all things of my Congregational Church, UCC, growing up. But we don't live in that world anymore. A Plan B that involves hospitality extended to "outsiders" seems a very good second best.

I'll also admit that the whole notion of "selling the buildings," once seriously considered here and often spoken of in congregations across the land, is something I will never speak of lightly again. The move to see the building in Montrey in order to save the congregation, unleashed a torrent of hostility that I suffered more than I'd hope ever to suffer in my professional capacity again—which touches on the most crucial event of my life this year, the closing of the Monterey Church.

The last five years have been increasingly sad ones for me when it comes to my membership and ministry at the Monterey Church. That it is now finished is mostly a relief. From that whole event, I bring to Church on the Hill lots of lessons in things to avoid, red flags to watch out for, and characteristics to cultivate.

Now to the breakdown of pastoral tasks and estimated time spent:

Leading Worship

My highest priority any given week is preparing for and leading worship. I believe the worship life of a congregation is its beating heart and therefore deserves a lot of planning and attention. This generally takes about 5 hours a week and contemplating and eventually writing the sermon generally takes me about 10.

Committee work

I attend monthly meetings of the Council, Deacons, and Trustees. This tends to be 4-5 hours per month. I'm also active with the Friends of the Meeting House, not technically a church committee now that it's a separate 501(c)(3) with its own board of officers. But the pastor will always be an important person in that group. We tend to meet bi-weekly for an hour.

Communication (Hilltopics, website, bulletin, email messages, podcast, etc.)

Messaging with the congregation and wider public generally takes about 10-15 hours a month.

Pastoral Care

This is as need or requested.

Faith Formation

The (both-church) book club, which meets on Zoom, has been active all year. We read Reading Genesis by Marilynne Robinson, the "Holt, Colorado trilogy" by Kent Haruf, What Paul Meant by Gary Wills, and The Story of Christianity by David Bentley Hart. This is about 2-3 hours per week.

Administrative Odds and Ends

The buildings continue to be in steady demand, the chapel more so than the meeting house this year. Managing rentals, with Becky's help as church bookkeeper, takes about 1-5 hours per week.

I print bulletins generally on Saturdays and get the sanctuary ready for worship then. During the cold months in the MH, this is when I turn the heat on for worship as well. I keep the phone book up to date as we go, making changes as needed.

Most incoming messages to the church and/or its pastor come through email and not phone, but I keep an eye on the phone as well for the tell-tale blinking red light.

I'm also overseeing more sexton work as we've phased out having paid sexton and have come instead to enjoy the volunteer efforts of Berkshire Arc clients, who are wonderful to have helping

us out, and the handyman work of Jim Ethier whom we hire as needed. These changes in paid staffing seems to have saved the church money again this year.

Faithfully submitted,
Rev. Liz Goodman

Report of the Music Minister

2025 was a year of some major changes in the Church on the Hill music dept. We started off with our usual Epiphany visit from Jack Brown, which, as always since we started wintering in the chapel in 2022, occurred on our first service of the season there.

We had 2 snow days, on consecutive Sundays (Feb. 9th and 16th)

Maureen O'Flynn continued her monthly appearances, in exchange for using the chapel for voice lessons.

The only other guest musicians were students, and teacher, from Belvoir Terrace in July, and trombonist Phil Gukowsky on Christmas Eve.

But the two most notable events were: the introduction of a new, grand piano in Sept., and my reduction in services to every other week, thanks to a flaring up of arthritis in my thumbs, starting in Oct. This has allowed for several other performers to fill in on the weeks I am off, and, while no timing for arthritis discomfort is ever good, this has allowed the two musicians from the Monterey church, which closed in late November, to continue playing for Liz Goodman's services.

I hope to continue on as the primary church musician in this fashion for the foreseeable future.

Respectfully submitted,
Charlie Fitzhugh

Report of the Moderator

It has been my honor and pleasure to serve you as your Moderator again this year. Though we are a small congregation, I have been proud of how virtually every member and many of our friends have stepped up to help out whenever the need arises. From cards, calls, and visits to our homebound and sick members, to signing up to bring food for our various gatherings, to being present in community for one another.

In addition to our ongoing book club, which can be anywhere from 8 to 12 people, we gathered together as a community seven times this year! Our annual meeting luncheon started off the year, Shrove Tuesday pancake supper and Maundy Thursday soup & bread meal filled out the spring. We again hosted a summer picnic after church, albeit inside this year but no less joyous and abundant in food selections. Rounding out the year, was our annual Harvest Supper, which celebrates the close of our stewardship campaign. In addition, the Friends of the Lenox Meeting House hosted a celebration of the completion of the tower, which brought together members, friends, and the wider Lenox community. Finally, in December they hosted a carol sing and other

holiday performances in the beautiful meeting house. It is wonderful to see so much community support and participation.

Sunday worship service was enhanced by special music from David Anderegg and his group, Maureen O'Flynn, Bev Larson & Greg Martin, Emily Chin, Belvoir Terrace, Jack Brown, and trombonist Phil Gukowsky on Christmas Eve, in addition to our music director, Charlie Fitzhugh. I thank these wonderful musicians for giving of their musical gifts to make our worship time a more spiritual and uplifting experience. We even had our first pop-up choir one Sunday and hope to continue to offer choir music periodically in the future! And I can't forget to mention the extraordinary gift to the meeting house of a concert grand piano. Thank you, Suzi Stern and George Oldziey!

We celebrated the lifetime ministry of Carol Powell and Emily Wilson, thanking them for their dedication and service to our congregation for more than 30 years, with a worship liturgy of thanksgiving and gifts from our congregation.

In the wider community, our missions group made donations to Cathedral of the Beloved, a street ministry in Pittsfield, and Berkshire Immigrant Center, for their work with the immigrant community. We marched, along with many of our UCC sister churches, in the Pride Parade, and began the Lenox Food Box program, headed up by Ellen Merritt and Liz Goodman. Weekly, volunteers pick up perishable food from the Berkshire Grown cooler, combine that with nonperishables that are stocked in the chapel kitchen and prepare food cartons for six families in Lenox identified by the Lenox Schools as having particular need. We continue our ministry with the Lenox Food pantry monthly. Again, I have been so gratified by the outpouring of volunteers both from the church and the community. I thank everyone who helps out on this worthy cause.

For the first time, the Berkshire Association, with whom we, and all the UCC churches in Berkshire County and Canaan, NY, are in covenant, hosted an all-church picnic. Several members from Church on the Hill attended and all in all there were over 40 people from around nine congregations, 70% of our association's congregations! All agreed it was a terrific celebration of community and a chance to get to know folks from our sister churches. They hope to make this an annual occasion.

I would also like to thank the hard work of the trustees, especially, Carol Maynard and Peter Metz, who spent a tremendous amount of time and effort putting together or updating job descriptions, upgrading compensation for the pastor and doing personal evaluations with our staff. Our staff are treasures for this congregation and it is good to recognize their efforts.

We are incredibly grateful to the Monterey Church, UCC, who donated their baby grand piano, their gorgeous wooden creche, the hymn board now installed on the chapel wall, a sofa, their Godly Play set, and a traditional New England pulpit (yet to find a permanent home here.) Though we were sad to see the closing of this 275-year-old church, we are so happy to have some of their members joining us at the Church on the Hill worship. We welcome you!

I am filled with joy at the gathering of the holy spirit that is present in each and every member and friend of the Church on the Hill. I would like to thank all those who serve on committees, who volunteer for the many activities we participate in, for those who bring food and beverage to Sunday fellowship and who bake and cook, set up and clean up, plan and decorate for all our gatherings throughout the year. I am thankful that we are God's people doing good and faithful work in ministry to our church and community.

Thank you also, to our wonderful pastor Liz, who is the glue that keeps us working together, inspires us with her wisdom and endless energy, and empowers us to walk in Jesus's path every day.

Faithfully and respectfully submitted by,

Amy Chin
Moderator

Report of the Diaconate

Funny how quickly the year seems to come to an end even before we are ready for it. Wasn't it just moments ago that we all embarked, excitedly, on new pathways and new plans with each of our respective committees for 2025? "Funny you should ask" now, how your Deacons have attempted therefore, to make a difference in our Church on the Hill community this past year. Here is our report.

With the dedication of our two newly elected Deacons, Emily Benzenhafer and Mark Farrell, who joined Ellen Merritt, Louise McCue, and Arthur Oliver, we, hopefully, did make somewhat of a difference, if even a small one, that has authentic and positive consequences. One of the "challenges" that we continue is what we have been referring to as "congregational care," which we consider the essence of being deacons: that is, how do we care for, support and celebrate our church family and friends? We realize we must be ever mindful of those who might benefit from this, then decide what would be the most appropriate and respectful action for each individual. This is just a beginning, but a topic of great concern and discussion at each deacons meeting as we search our souls to best fulfill this role. We have made calls, visits, written notes, offered rides, sent flowers, and offered our prayers in many circumstances with the realization that this role is never complete, always in flux, and ever in need of new ideas. The deacons welcome the thoughts of all in our congregation to make this endeavor even more meaningful as we go forward.

In celebration of our faith community members, Church on the Hill honored the long term and dedicated participation of Carol Powell and Emily Wilson for the many diverse contributions they have offered us for the last decades of their membership. What a strong spirit of generous hospitality they have shown us!

Led by our pastor, Liz, the deacons welcomed two new members to our congregation this year: Diane Piraino and Hal Miller (Jan 2026.) They each bring us an abundance of experience, love and joy and we rejoice in having them as part of our church family.

As we continue to honor our long time traditions and institute newer ones, the deacons and Liz, again this year lead the congregation in our observance of the Lenten/Easter season by securing our Lenten devotionals, holding an Ash Wednesday service, distributing palms, but also re-instituting our beloved Shrove Tuesday pancake dinner, and hosting our popular Maundy Thursday soup/bread dinner with a collection for the Lenox Food Pantry, communion, and the Office of Tenebrae. This is not to mention Bob Gardiner's annual recitation of Robert Frost's springtime poem "Nothing Gold Can Stay" to lead us in worship. We celebrated Mother's Day with a beautiful baptism, Father's Day, enjoyed a resplendent Pentecost, an indoor Church Picnic this year, and another rousing rendition of our Harvest Dinner as a culmination to our Stewardship campaign. In November, Amy Chin and Liz began what is hopeful to become a new

tradition, in recognition of All Souls Day, a lighting of candles in remembrance of our beloved departed ones.

In a sad moment, deacons and members of Church on the Hill empathized with and attempted to support Liz on the closing of the Congregational Church in Monterey, her ministerial home of over twenty-four years. Several of us attended the moving service, which was a difficult ending for all. Monterey has generously donated their beautiful piano, hymn rack, pulpit, sofa, and Nativity creche to us, but most importantly, several Monterey congregants now join us in worship each Sunday despite the journey.

The deacons reviewed the activities of the Advent season, noting where some changes could be made in future observances, such as purchase and lighting of a wreath, Christmas Eve service with candlelight, installing and packing decorations, as well as those procedures that seemed to "perform" quite well, such as the children's gift-giving, cookie exchange, and devotional distribution. On the first Sunday of January, the deacons aided Liz in conducting the worship service at our "winter" location, our lovely Chapel at 55 Main Street, and instituting communion through Intinction: congregants come forward to receive the bread and wine individually, which seems to work best in the smaller confines of the chapel, we all agreed.

To offer care for our church family and to aid our pastor in service are the primary responsibilities of the diaconate, so we continue to serve communion, recruit liturgists and volunteers for post-worship refreshments, and help in many diverse situations. We gratefully acknowledge the assistance to our worship of the Rev. Dr. Holly Benzenhafer, Susan Foulds, Charlie Fitzhugh and our many vocalists and musicians, especially Maureen O'Flynn, and all those who help to keep our worship facilities in good working order. I am most indebted to my fellow deacons: Emily B., Mark, Ellen, and Arthur: what an honor, and blessing it has been for me to share in the abundance of your gracious hospitality. Our time together has been memorable, and yes, in a positive way. However, much beyond my words of appreciation and recognition, have been the reverence and grace experienced while serving our beloved spiritual leader, Liz Goodman. Thank you.

"Funny you should ask" about the work of the deacons: hopefully we have done some good, and have helped to create an environment of comfort, and solace while still enjoying the camaraderie of each other. And, maybe even, scheduling another session of "Funny You Should Ask"!

Respectfully submitted,
Louise McCue

Report of the Trustees

The Trustee Committee in 2025 consisted of Peter Metz, Jesse Goodman, and Carol Maynard, chairperson.

Working together with the moderator and diaconate chair, the committee interviewed and evaluated Pastor Liz. We recommended a new contract raise reflecting the UCC suggested compensation schedule. The Trustees and Liz also evaluated Becky Jankowski and proposed a 5% cost of living adjustment.

Regarding music, we are implementing a new music schedule agreeable to Charlie. When Charlie is not scheduled, we will use a rotating roster of contract musicians for Sunday services. We no longer have a paid sexton. BC Arc provides light cleaning services of the meeting house and chapel twice a month.

Several improvements were completed at the chapel this year. These included installing code locks and a smart thermostat, addressing rodent control, cleaning windows, completing electrical repairs in the attic, and replacing the copier contract.

As energy costs continue to rise, we're exploring ways to reduce the cost of gas and electricity at the chapel. Mass Save conducted an energy assessment and is assisting with a grant application to insulate the chapel attic. We have changed electric supplier for a new 2-year contract through Northern Grid and Town Square energy.

In community outreach, we joined a new food box program with the Lenox school system. Volunteers for this program are being provided by COH. We were grateful to receive two donated grand pianos this year-one given to the Friends by George Oldsley and one donated to the chapel by the Monterey UCC.

The Trustees have proposed that the COH- Lenox parking lot lines follow those shown on the 1879 Map of the Cemetery. This proposal will go to both our council and Lenox Town Council. We also propose a COH bylaw that defines the relationship of the Friends of the Meeting House (FLMH) with COH UCC.

Finally, I wish to thank Peter, Jesse, Arturo, Becky and especially Pastor Liz for all the hours they have put in and the friendly cooperation they have shown.

Respectively submitted,
Carol Maynard

Report of the Treasurer

I write this report on behalf of our Treasurer, Arturo Bagley, who has completed his 1st full year as the Treasurer of Church on the Hill. With much gratitude and thanks to Arturo for his dedication and hard work throughout this year in helping to faithfully serve and sustain the work required as a steward of Church on the Hill. I am more than blessed and grateful to be able to serve with Arturo and thank him for the help and knowledge he has given to me in working with the finances of Church on the Hill.

2025 Highlights

Unrestricted Income: Unrestricted Income stayed very close to the projected budget for 2025 with a slight decrease of \$714.98 over the budgeted amount of 173,729.00.

- **2025 Pledges:**
 - The beginning of 2025 gave us a budget of \$68,790.00 for the 2025 pledges. As of December 31, 2025, \$66,291.74 has been fulfilled with some pledges being overpaid.
 - The actual pledge units for 2025 are 27 pledges with a total of \$71,530.00.

Church on the Hill, United Church of Christ

- As of 01/13/2026 all 2025 pledges have been fulfilled and the goal of \$71,530.00 has been achieved with a surplus of \$761.74.
- **Rental Income:**
 - The Chapel Income came in at \$24,882.51, an increase over the budgeted amount of \$21,000, giving a surplus of \$3,882.51.
 - The Meeting House Income was \$3,198.34, a decrease of only \$301.66 from the \$3,500.00 budget.
- **Unsolicited Income:**
 - Unsolicited income saw a generous increase from members and friends of \$3,042.41 over the \$5,000.00 budget, with a total of \$8,042.41.
- **Expenses:**
 - Worship and Outreach used less than expected by \$1,523.24.
 - Administration and Assets were able to stay under budget by \$6,180.93.
 - Utilities were slightly higher than expected by \$1,295.64. The 2026 budget will be increased due to the expected increases in gas prices.

Looking ahead to 2026

- We begin with carrying over a surplus of \$18,937.57.
- Gratefully our pastor will be increasing her time with us from 20 hours per week to 27.5 hours per week. A blessing for all!
- Our music director, Charlie Fitzhugh, will continue as COH's faithful organist to share his talent and faith with us. Other talented musicians will join in services throughout the year.
- A chapel gardener will be added for the grounds of the chapel.

Respectfully submitted,
Becky Jankowski,
Finance Admin., Church on the Hill

Report of the Friends of the Lenox Meeting House

2025 was a busy year for the Friends of the Lenox Meeting House (FLMH) on two fronts: construction projects at the Meeting House; and fundraising to support future projects to realize the vision of the Church on the Hill Master Plan to make the building a community resource as well as a place of worship.

Construction Projects

In June we completed Phase I of the overall project to preserve and repurpose the Meeting House. Work carried out between 2022 and 2025 restored the clock, bell, tower, cupola, and weathervane. The final step over the summer involved the installation of a new external lighting system to highlight the clock and make the building more visible from dusk to dawn. In June we celebrated the completion of Phase I with a community party.

In 2025, we also began work on Phase II, which will make the building more accessible and comfortable, in keeping with the long term plan to make it more welcoming to people of all ages and abilities and open year-round. The entrance ramp has been relocated and will be finished in

the spring of 2026. By mid-year, the windows will be refurbished and operable again after many decades of being frozen in place. The entry doors will also be refurbished, along with rebuilt marble entry steps on the South side, which will once more become the main entrance to the building. A final Phase II project expected to be completed in the first half of 2026 is the restoration of the foundation on the West side of the building, including a new drainage system to prevent water damage from storm runoff.

We are currently planning for the third and final phase of the overall project to restore and redesign the interior of the Meeting House to open it up for multiple uses by the Church and the Lenox community. This work will include new heating and internal lighting, flooring, seating, a kitchenette, accessible bathroom and, eventually, reopening the balcony. Construction is expected to begin in the second half of 2026 and continue for several years.

Fundraising

Fundraising began informally in 2021 and accelerated this year with the launch of a capital campaign. In the past four years, we've raised more than \$2.2 million, most of it in 2025, from multiple sources. We sincerely appreciate our funders' generosity and support for our vision. As of the end of the year, we've received financial contributions from 118 individual donors. Since 2022, we've been awarded three separate grants from the Lenox Community Preservation Committee, as well as a grant from Massachusetts Historical Commission.

And we've received the extraordinary nonfinancial gift of a concert grand piano from George Oldziej and Suzi Stern that enhances Sunday worship and will help promote use of the building as a concert venue. The piano featured prominently in our December holiday singalong for the community.

Still, there is more fundraising to do, given the estimated cost of the overall project will probably fall between \$2.5 million and \$3 million.

In closing, let me thank the members of the planning committee overseeing both construction and fundraising: Daniel Bross, Davis Dyer, Susan Foulds, Elizabeth Goodman, Peter Metz, and Mary Jo Piretti. Late in the year Tim Face joined us as project manager for the remaining work. I'm grateful for the enthusiastic support of this team and their dedication to a complicated, time-consuming, and extremely worthwhile project.

Respectfully submitted,
Janice McCormick
President, Friends of the Lenox Meeting House

Report of Buildings Use

Chapel Parlor

- Gyro kinesis 2x weekly for many months
- Café Français weekly Sept-May
- AA weekly
- Qi Gong weekly
- Transcendental Meditation
- Mark's filming once
- Women of Spirit-bimonthly
- Clergy Community of Practice monthly
- BUTI 14 days in June
- Berkshire Children's Chorus board meetings 3x
- Together Women Rise dinners 2x
- Berkshire Association council retreats 2x

Labyrinth Room

- Voice Lessons—5-10 hours a week
- BUTI 14 days in June
- Rug Hookers' party once
- Berkshire Children's Chorus retreats 3x

WAM Common Room

- SAGE Acting Classes weekly Jan-May
- BCR Meetings & Dinner 2x
- Together Women Rise dinners 2x

Meeting House

- BUTI 3 days of recitals
- Transcendental Meditation when chapel is booked
- Voice lessons when too hot in the chapel
- Yevgeny rehearsing
- Tower celebration
- 6th Grade History Class
- Stockbridge Sinfonia Concert
- One wedding
- Caroling Party

Report of the Collector

The information presented in this report includes donations that came in through the year excluding Endowment Income and Bank Interest Income.

2025 Pledges Budgeted	\$ 68,790.00
2025 Pledges Received (includes overpaid pledges)	<u>\$ 66,291.74</u>
Balance Difference: Some 2025 pledges may be fulfilled in 2026.	<u><u>\$ (2,498.26)</u></u>

Unrestricted Donations	
2024 Pledge Paid in 2025	\$ 1,850.00
2025 Pledges with total of 27 Pledges	\$ 71,530.00
2026 Prepaid Pledges	\$ 7,300.00
Unsolicited Gifts (Includes Christmas Eve 2025 collection of \$50.00)	\$ 8,090.00
Loose Plate (Includes Christmas Eve 2025 collection of \$622.00)	\$ 4,386.00
Labyrinth Donations	\$ 29.50
Total Unrestricted Donations	<u><u>\$ 93,185.50</u></u>

Restricted Donations	
Memorial Fund Contributions	\$ 100.00
Pass-Thru Collections (Includes Food Box Program)	\$ 3,180.00
Pastor's Discretionary Fund	\$ 710.00
Total Restricted Donations	<u><u>\$ 3,990.00</u></u>

UCC Special Offerings	
Pension Board Christmas Fund	\$ 115.00
Subtotal UCC Special Collections Received	<u><u>\$ 115.00</u></u>

2025 Endowment Outreach Group Donations (Benevolence)	
The Cathedral of the Beloved: \$816.50	\$ 816.50
The Berkshire Immigrant Center: \$816.50	\$ 816.50
Total Endowment Outreach Group Donation	<u><u>\$ 1,633.00</u></u>

Note: as of January 13, 2026, all 2025 pledges have been fulfilled. Leaving a surplus of \$761.74 for a total of \$72,291.74.

Respectfully submitted,
Becky Jankowski
Finance Administrator/Collector

Report of the Finance Committee

Brief Summary:

The endowment of the Church on the Hill was valued \$1,400,710 on December 31, 2025. The endowment gained 14.26% in growth from investments during the year. The church received a gift of \$90,085 and withdrew \$36,784. The committee voted to withdraw 4% from the Operating Fund for the 2026 budget, less than the maximum 4.5% permitted in the by-laws. The Finance Committee believes the Church on the Hill's endowment is in good financial health and well positioned to remain sustainable over the long term.

Detailed explanation:

This report reviews financial activity and investment performance for calendar year 2025 and outlines withdrawal decisions for the 2026 budget year.

The task of the finance committee is to oversee the financial assets of the church in conjunction with a financial advisor. The members during 2025 were Susan Foulds, David Benzenhafer, Jesse Goodman, Treasurer Arturo Bagley, and Moderator Amy Chin.

The endowment consists of three accounts: an Operating Fund used to support the operations of the church, a Physical Assets fund, used for maintenance and development of the meeting house and chapel building, and an Outreach Fund, used to contribute to local organizations that share the church's mission.

Renaissance Investment Group in Lenox has served as our professional advisor, selecting and managing our investments. It is the assessment of the committee that the Renaissance Group has been managing the investments competently, and the committee does not perceive any reason to change advisory firms. The endowment paid Renaissance 0.75% of assets annually for their work. This past year, the endowment paid \$11,512 in fees.

The Operating Fund is permitted to withdraw a maximum of 4.5% of its value each year, compared to 4% for the Physical Assets and Outreach funds. The committee carefully considered how much to draw, and decided to limit the withdrawal of the Operating fund to 4% for the 2026 budget. The committee recognizes that drawing an extra 0.5% would not be harmful in a year in which the fund gained 14% in value. However, it is standard practice for nonprofit organizations to not draw greater than 4% of the value of an endowment in any given year, because doing so increases the risk of the endowment losing value over time. For 2026, \$46,600 will be withdrawn from the Operating Fund, less than the \$52,400 which would represent 4.5% of the average year end balance of the past three years. For comparison, for the 2025 year, the Trustees voted to withdraw \$35,000 from the endowment, far less than the maximum permitted, which was \$46,873.

Figure 1 - Church on the Hill - 2025 Report from Renaissance Investment Group

Combined Total Value:

January 1, 2025	1,184,863
December 31, 2025	1,400,710
Total Deposits:	90,085
Total Withdrawals:	36,784
2025 Combined Portfolio Return:	14.14%
2025 Combined Equity Return:	19.90%

Comparative Indices:

S&P 500 Total Return:	17.88%
S&P 500 Equal Weighted	11.43%

Figure 2 – Asset Allocation (12/31/2025)

	CASH	EQUITY	FIXED	TOTAL
Operating	\$ 38,916	\$ 862,915	\$ 408,218	\$ 1,310,050
Physical Assets	\$ 612	\$ 24,295	\$ 13,001	\$ 37,908
Outreach	\$ 5,788	\$ 31,530	\$ 12,010	\$ 49,328
TOTAL	\$ 45,316	\$ 918,741	\$ 433,229	\$ 1,397,285
Asset %	3%	66%	31%	100%

Figure 3 - Maximum Allowable Withdrawal Calculation

Because the maximum withdrawal is determined by the average value of each fund for the previous three years, the amount that represented 95% of the Physical Assets Fund was considered to be transferred to the Operating fund for the 2022 and 2023 years for the purposes of identifying the maximum withdrawals.

Operating Fund	End of	Value	95%	Adjusted Value
	2023	375,194	685,681	1,060,875
	2024	1,122,647		1,122,647
	2025	1,310,050		1,310,050
	Total			3,493,572

Divided by three and multiplied by 0.045 – \$ 52,400 (rounded to the nearest \$100)

The Finance Committee authorized that the church withdraw 4% in 2026, which is \$46,600, rounded to the nearest \$100.

Physical Assets Fund	End of	Value	95%	Adjusted Value
	2023	721,770	685,681	36,089
	2024	43,845		43,845
	2025	37,908		37,908
	Total			117,842

Divided by three and multiplied by 0.04 – \$ 1,600 (rounded to the nearest \$100)

Outreach Fund	End of	Value
	2023	41,200
	2024	46,487
	2025	49,328
	Total	137,105

Divided by three and multiplied by 0.04 – \$ 1,800 (rounded to the nearest \$100)

Please feel free to speak to me directly with comments or questions about the committee's work.

Respectfully submitted,
Jesse Goodman
Chair, Finance Committee

Church Budget 2026

Description	Budget 2025	Actual 2025	Budget 2026
INCOME			
UNRESTRICTED			
Prior-Year Surplus	\$ 27,271.00	\$ 20,271.00	\$ 18,885.00
Current Pledges	\$ 68,790.00	\$ 66,291.74	\$ 70,000.00
Pre-Paid Future Pledges	\$ 0.00	\$ 7,300.00	\$ 7,300.00
Prior-Year Pledges	\$ 1,300.00	\$ 1,850.00	\$ 6,000.00
Plate Offerings	\$ 4,000.00	\$ 4,386.00	\$ 4,000.00
Unsolicited Income	\$ 5,000.00	\$ 8,042.41	\$ 6,000.00
Bank Account Interest	\$ 35.00	\$ 25.03	\$ 35.00
Meeting House Rentals	\$ 3,500.00	\$ 3,198.34	\$ 3,300.00
Chapel Rentals	\$ 21,000.00	\$ 24,882.51	\$ 24,000.00
Endowment Operating Fund	\$ 42,833.00	\$ 34,958.35	\$ 46,600.00
Expense Reimbursement (Misc. Income)	<u>\$ 0.00</u>	<u>\$ 1,279.70</u>	<u>\$ 0.00</u>
Subtotal Unrestricted Income	<u>\$ 173,729.00</u>	<u>\$ 172,485.08</u>	<u>\$ 186,120.00</u>
RESTRICTED			
Endowment Physical Assets	\$ 0.00	\$ 0.00	\$ 1,600.00
Endowment Outreach	\$ 1,643.00	\$ 1,633.00	\$ 1,800.00
Memorial Fund	\$ 750.00	\$ 100.00	\$ 250.00
Cell Tower Electricity Reimbursement	\$ 11,000.00	\$ 12,233.94	\$ 12,500.00
Discretionary Fund	\$ 750.00	\$ 710.00	\$ 700.00
Pass-Through Income	<u>\$ 3,300.00</u>	<u>\$ 3,295.00</u>	<u>\$ 3,300.00</u>
Subtotal Restricted Income	<u>\$ 17,443.00</u>	<u>\$ 17,971.94</u>	<u>\$ 20,150.00</u>
TOTAL INCOME	<u>\$ 191,172.00</u>	<u>\$ 190,457.02</u>	<u>\$ 206,270.00</u>

Description	Budget 2025	Actual 2025	Budget 2026
EXPENSES			
WORSHIP & OUTREACH			
Personnel	\$ 70,109.72	\$ 69,358.00	\$ 100,074.00
Diaconate	\$ 1,350.00	\$ 723.38	\$ 1,350.00
Outreach & Missions	\$ 9,353.00	\$ 9,208.00	\$ 9,470.00
Subtotal Worship & Outreach	<u>\$ 80,812.72</u>	<u>\$ 79,289.38</u>	<u>\$ 110,894.00</u>
ADMINISTRATION & ASSETS			
Trustees	\$ 20,421.00	\$ 18,517.56	\$ 5,130.00
Administrative Payroll	\$ 23,400.00	\$ 20,789.52	\$ 20,670.00
Office Administration	\$ 6,990.00	\$ 6,922.13	\$ 6,505.00
Maintenance and Repair	\$ 15,300.00	\$ 12,778.22	\$ 14,000.00
Utilities	\$ 18,615.00	\$ 19,910.64	\$ 20,930.00
Insurance	\$ 12,235.00	\$ 12,235.00	\$ 12,235.00
Town of Lenox	\$ 1,450.00	\$ 1,077.00	\$ 1,250.00
Subtotal Administration & Assets	<u>\$ 98,411.00</u>	<u>\$ 92,230.07</u>	<u>\$ 80,720.00</u>
TOTAL EXPENSES	\$ 179,223.72	\$ 171,519.45	\$ 191,614.00
TOTAL INCOME	<u>\$ 191,172.00</u>	<u>\$ 190,457.02</u>	<u>\$ 206,270.00</u>
SURPLUS/DEFICIT	<u>\$ 11,948.28</u>	<u>\$ 18,937.57</u>	<u>14,656.00</u>

Note: Certain numbers here differ from those in the 2025 Annual Report due to changed budget categories from last year, as well as end-of-year timing of receipts and payments.

Proposed Nominations for Ministries in 2026

Terms of office begin day after Annual Meeting (January 2026)

Bold - to be elected

Elected Ministries

Officers

"Officers are elected to a one-year, renewable term."

(By-Laws, Article V, Section 1)

Amy Chin
Moderator

Emily Johnson
Clerk

Arturo Bagley
Treasurer
vacant
Ass't Treasurer

Committee of Deacons

"There shall be five members on the Diaconate who shall be elected annually for a term of three years. After serving one full term, such members(s) may be re-elected for an additional one year term each year for a maximum of three additional years."

"The Diaconate shall cooperate with the Pastor in ministering to the spiritual needs of the Church and community. It shall aid the Pastor in caring for the poor, the sick and the sorrowing. It shall help the Pastor in extending an invitation to strangers to worship with us."

(excerpted from By-Laws, Article VI, Section 2)

1 year (Jan. 2027)

Arthur Oliver

2 years (Jan. 2028)

Mark Farrell
Ellen Merritt
Emily Benzenhafer

3 years (Jan. 2029)

Diane Piraino

Committee of Trustees

"There shall be five members on the Trustees who shall be elected to serve one three-year term. After serving one full term, such members(s) may be re-elected for an additional one-year term each year for a maximum of three additional years."

"The Trustees hold, maintain, and provide insurance for all Church assets; supervise the Church budget; hire all paid staff (excepting the pastor)."

(excerpted from By-Laws, Article VI, Section 3)

1 Year (Jan. 2027)

Peter Metz
Jesse Goodman
Carol Maynard

2 Years (Jan.2028)

Davis Dyer

3 Years (Jan. 2029)

Committee of Delegates

"The Committee of Delegates shall consist of two people, one elected annually for a period of two years (term renewable). It is the duty of this Committee to attend those Area, Association, Conference and National meetings of the United Church of Christ at which the Church is allowed representation. The Delegates shall vote in the name of the Church and, periodically, give reports of such meetings to the Church Council, and at the Annual Meeting of the Church." (excerpted from By-Laws, Article VI, Section 5)

1 Year (Jan. 2027)

Amy Chin
Emily Johnson

2 Years (Jan. 2028)

Non-elected Ministries

Church Council

"The Church Council consists of the Moderator (presiding), the Pastor, the Clerk (as secretary), the Treasurer, the Collector and one representative each from the Diaconate, the Trustees, Christian Education Ministry, the Committee of Delegates, and the Outreach Ministry."

"It shall be the function of the Church Council to visualize the entire task of the Church and to coordinate its activities." (excerpted from By-Laws, Article VI, Section 1)

Amy Chin (Moderator)	Liz Goodman (Pastor)	Emily Johnson (Clerk)
Arturo Bagley (Treasurer)	_____	_____
Emily Johnson (Delegate)	(Trustees)	(Deacon Rep)
	Amy Chin (Outreach rep)	

Finance Committee

"The Finance Committee is a sub-committee of the Trustees and shall consist of the Moderator, Treasurer, and at least three members appointed by the Trustees. The Finance Committee shall be responsible for overseeing the financial assets of the Church, in conjunction with a financial advisor." (excerpted from By-Laws, Article VI, Section 3)

1 year (Jan. 2027)

Amy Chin
(Moderator)
Arturo Bagley
(Treasurer)
David Benzenhafer

2 years (Jan 2028)

Jesse Goodman

3 years (Jan.2029)

Susan Foulds

Memorial Committee

"The Memorial Committee is a sub-committee of the Diaconate. Its members shall consist of the Pastor, a member of the Diaconate, and the Assistant Treasurer. This committee is responsible for receiving, acknowledging, and dispensing of memorial gifts." (excerpted from By-Laws, Article VI, Section 2)

Pastor
(ex officio)

(Deacon Rep)

Asst. Treasurer,
(ex officio)