

First Congregational Messenger
 First Congregational United Church of Christ
 Norfolk, NE

Serving God with love and faith



Congregational Meeting

has been called by the Unity Council on Sunday, January 22, for the purpose of changing the investment portion of the bylaws. Current reading and proposed changes can be found on pages 3-6.



CONGREGATIONAL MEETING January 2017

Volume 5, Issue 27

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Undecorating the church will be after the worship service on January 8. Fellowship will follow the clean up.



Church Secretary

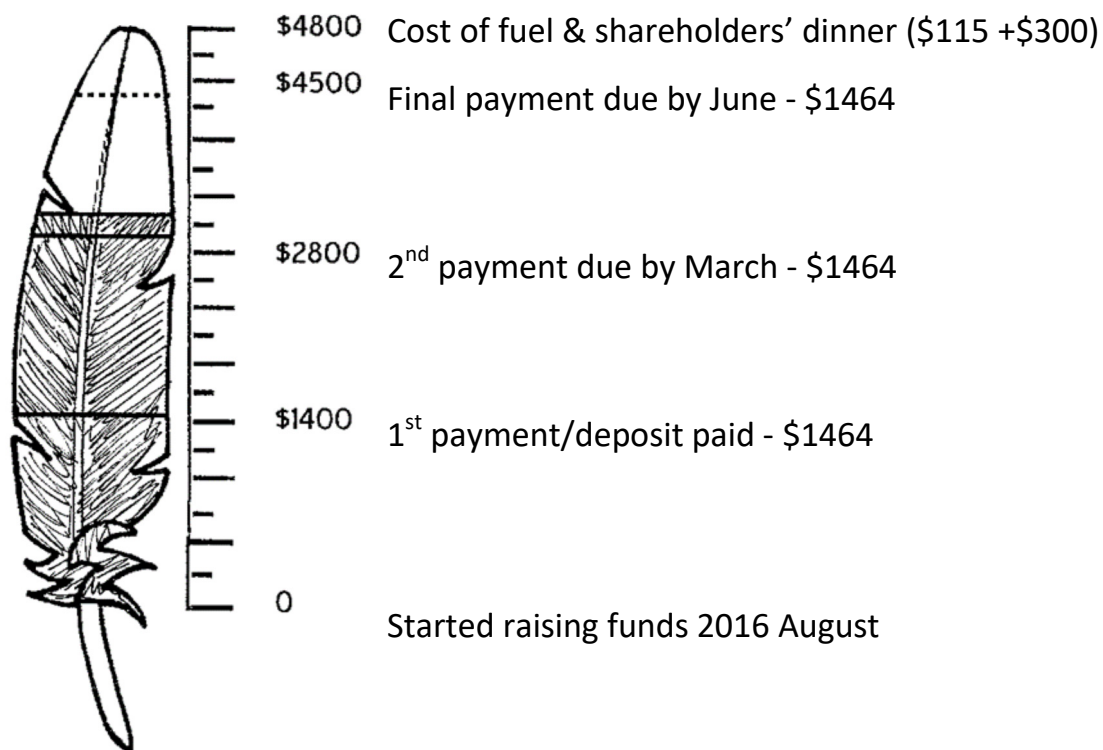
Monday-Thursday 10-4
 Other times by appointment
 May be out of the office for meetings or visits



Pastor's Office Hours

Office Hours
 Monday-Friday
 8-12
 Monday and Wednesday
 1-3

Youth Mission Trip Fundraising Report 12/22/16 - \$3511 Raised Re-Member at Pine Ridge Reservation, S.D.



Dates: July 8 – July 14, 2017

Cost to Participate: \$549 per person covers all food, lodging, transportation, & tax while at Re-Member. 4 youth, 4 adults are going—7 from our church and 1 from Blair Congregational UCC. Our church is responsible for raising funds for 7 people.

Car Fuel: (For 2 cars/round trip \$57.50 per car) — **\$115**

Route Going: Norfolk to Badlands National Park to Pine Ridge – 375 miles

Route Returning: Pine Ridge to Valentine to Norfolk – 310 miles

Food cost for “Shareholders’ Dinner” late July (prepare for about 50-60 guests) – **\$300**

Youth group to prepare the meal and give presentation and reflections on their mission trip experience. “Shareholders” are those who supported the trip through the purchase of a ‘share’ in 2016 or 2017 (You!). Purchase your shares through June 2017 (\$20). Children and youth need not purchase a share to attend.

Volunteer needed: To provide & pack a lunch for 8 (4 adults/4 youth) departing July 8.

Funds have been raised through jazz concert & meal, quilt raffle, sale of ‘shares’, Christmas cookie sale, \$100 for each youth going from Faith Development, and generous donations.

Thank you for supporting our youth! Peace, Pastor Jackie

Current bylaw wording in red to be replaced by proposed change

A. Endowment and Restricted Gifts Action Team:

The purpose of this Action Team is to enhance the mission of the church and to provide that all restricted and unrestricted gifts, bequests or legacies received by the church be transferred to this Action Team, other than those funds given or left to the Memorial Action Team, as subsequently provided herein. The Action Team shall manage and invest the Endowment and Restricted Gifts Fund. All principal amounts of this fund shall be retained, and only the income earned by the funds shall be distributed to the church for its programs or for the purposes designated by the donor or decedent. This Action Team shall be an advisory body to the Support Ministry Team, and shall not determine how much of the early earnings should be distributed to the church or how any such distribution should be used by the church. The Action Team shall consist of three (3) members [two (2) members from the congregation at large and one (1) member of the Support Ministry Team or Financial Secretary.] The Support Ministry Team shall recommend a replacement for any vacancy occurring on the action team.

The action team shall meet at least quarterly, or more frequently if needed. A quorum of the action team shall be three (3) members.

The action team shall select a chair, secretary, and treasurer. However, the treasurer may be the church treasurer.

The Endowment and Restricted Gifts Action Team shall:

Report quarterly to the Support Ministry Team, and report annually to the congregation which would include a full and complete report of all historical gifts, bequests, and legacies with designated or specific purposes, as well as reporting of any gifts, bequests or legacies which were expended during the year.

Be the custodian of the funds entrusted to it, regardless of the source of income. All endowment and restricted funds shall be the property of the church and held in its name.

Have the power to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest and in all other respects manage and control assets of the endowment and restricted funds of the church.

Have the power to engage the services of professionals in the fields of investments and money management.

1. Endowment and Restricted Gift Fund: this fund includes all currently existing restricted and unrestricted gifts, bequests, or legacies, other than those currently held in the Memorial Fund, which are held by the church and shall include all future restricted and unrestricted gifts, bequests, or legacies made to the church regardless of the amount or form of said gift, bequest or legacy, unless specifically left to the Memorial Find or any other fund. The Endowment and Restricted Gift Fund shall be divided into two parts:

A) "Restricted" portion. The "restricted" portion shall be made up of all gifts, bequests, or legacies which shall have been specifically designated by the donor or decedent for a special or specified purpose. The "restricted" portion of the fund shall be invested in "fixed" income assets, unless otherwise specified by the donor. The income from the "restricted" portion shall be inserted in the annual church budget according to its restriction and so listed as a line item.

B) "Unrestricted" portion. The "unrestricted" portion shall be made up of the remainder of the gifts, bequests, or legacies which have not been restricted or specifically designated by the donor or decedent. The "unrestricted" portion of the fund may be invested in either "fixed" income investments, in "equities", or any combination of the two as determined by the Support Ministry Team after having first received a recommendation from the Endowment and Restricted Gifts Action Team.

1) Only the net income from this portion of the fund may be used by the church. "Net income" is defined as interest, dividends and net gains realized from the sale of equities. If invested in equities, the value of the equities shall be determined as of a date two months prior to the annual meeting of any church year. This value shall serve as the base value for the equities in determining any gain on those equities for the next church year. The value of the equities shall be reviewed annually and seventy-five percent (75%) of any gain in value over the base value of the equities as provided herein shall be sold off and placed in a "fixed" income account for handling by the Support Ministry Team as subsequently provided herein. The remaining twenty-five percent (25%) of the gain shall remain as part of the unrestricted portion of the Endowment Fund to account for any inflation and to allow for growth of the unrestricted portion of the Endowment Fund.

2) In the event the value of the equities is less than the base value as of a date two months prior to the annual meeting of any church year, it is possible there may be no Net income to be available for use by the church during the next church year.

3) On or before a date two months prior to the annual meeting of each church year, the Action Team shall make an estimate of the net income from the "unrestricted" portion of the fund for the church year. This estimate shall be presented to the Support Ministry Team for its use in preparing the annual church budget. The net income from this portion of the fund may be distributed annually and at such other times as requested by the Support Ministry Team.

4) The Support Ministry Team after receiving the estimated net income from the Endowment Action Team shall notify all other Ministry Teams and Action Teams of the church of the amount of the estimated net income. Each Ministry or Action Team shall as part of its proposed annual budget submitted to the Support Ministry Team provided for any special projects or

special needs that it may have for the next church year. The Support Ministry Team shall review the special projects or needs as submitted by the various Ministry and Action Teams at the Support Ministry Team's meeting one month prior to the annual meeting of each church year. The Support Team may then allocate the entire estimated net income to one Ministry or Action Team, or may allocate the same between two or more Ministry or Action Teams, or may allocate all or any portion thereof to be reinvested either the "fixed" portion or "equities" portion of the Fund. Any allocation made to a Ministry or Action Team by the Support Ministry shall show as a specific line item in that Ministry or Action Team's budget as "funded by Endowment and Restricted Gift Fund Income. ”

No unrestricted Endowment Fund income shall be allocated by the Support Ministry to what would be considered normal and ordinary expenditures by a Ministry or Action Team in the carrying out of its designated purposes as set forth in this Constitution. The purpose of allocating unrestricted Endowment and Restricted Gifts Fund income to the Ministry or Action Teams shall be to fund special needs or specific programs for the benefit of the church, and not used as a means of supplementing the operational expenses of the church.

PROPOSED CHANGE TO THE BYLAWS

1. Purpose

The following guidelines are based on the Endowment Fund philosophy and policy statement of the First Congregational United Church of Christ. These guidelines provide direction for the investment managers and all others involved in the management and administration of the Endowment fund.

2. Objectives

Given the above consideration, the investment objectives of these funds will emphasize a combination of capital appreciation and current income through diversification between the quality fixed income and equity investments. Principal and earnings can be distributed according to the terms of paragraph 7, however, distribution will be only allowed for church ministries or special projects as designated by the Unity Council of the Church. No principal or earnings shall be distributed for what would be considered normal and ordinary operational expenses.

3. Investment Strategy

A range of 25% to 50% should be invested in fixed income securities and/or cash funds. A range of 50% to 75% should be invested in equity type securities. Foreign securities may be included in either fixed income or equity holdings, but should not exceed 30% of the Endowment Fund. If any portion of the portfolio exceeds the suggested range, rebalancing should be accomplished.

4. Fixed income and Cash Guidelines

Fixed income and cash investments may include money markets, certificates of deposit, US Government securities, corporate notes or bonds, fixed income BTF's and/or mutual funds.

5. Equity Guidelines

Equity investments may include common stock, preferred stock, REIT's, equity ETF's, and/or mutual funds.

6. Investment advisor

The Endowment committee may enlist the services of a professional investment advisor whose experience and style complement the endowment's investment objectives and strategies. Such advisor should provide regular statements to the committee and be available for, at a minimum, an annual review with the committee.

7. How to access the funds

Unity Council would be able to access up to 10% of the total fund value per year for church ministries or special projects as designated. A vote of the congregation would be required to access more than 10% of the fund balance.

WELCOME FOR ALL: CONVERSATION TOPICS

Unity Council invites the congregation have conversations about:

How might our church be more accessible to people with disabilities?

Where do people with wheelchairs and walkers sit when they worship?

What have you witnessed or experienced on Sunday, funerals, etc?

How might we provide accessibility seating in the sanctuary for members and guests?

For example: "Pew cuts" (shortening certain pews to allow space for wheelchairs) or remove certain pews.

How have you seen this done in other church sanctuaries?

Thank you for the prayers, visits and cards when I was in the hospital. Calvin Allyn



Christmas Program
"Las Posadas"



Traditional "Cookie Song"

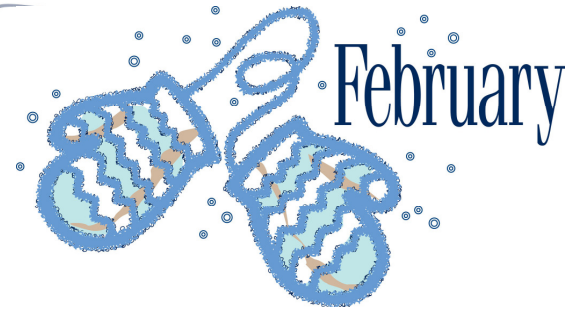


Birthday Blessings

- 8th Stan Staab
- 11th Tom McConnell
- 19th Beth Rhoades

Fellowship Work Committee

January



January 1

Communion: Barb Koenig, Verletta Olson, Vicki Staab and Ed Lindsay

Ushers: Barb Koenig and Sue Surber

Greeters: Rita Woodard and Mike Synovec

Reader: Vicki Staab

Leader: Stan Staab

Flowers:

January 8

Ushers: Scott and Lori Williams

Greeters: Garrett Korthals and Ed Lindsay

Reader: Verletta Olson

Flowers:

January 15

Ushers: Randy and Kay Neuharth

Greeters: Jeff and Evonne Burkink

Reader: Scott Williams

Flowers: Ron and Virginia Barritt

January 22

Ushers: Jeff and Evonne Burkink

Greeters: Gene and Darlene Korthals

Reader: Randy Neuharth

Flowers:

January 29

Ushers: Bonnie Dewell and Verletta Olson

Greeters: Scott and Lori Williams

Reader: Lori Williams

Flowers:

February 5

Communion: Gene and Bonnie Kroeger, Suzan Podliska and Verletta Olson

Ushers: Sue Surber and Barb Koenig

Greeters: Bonnie Dewell and Suzan Podliska

Reader: Verletta Olson

Leader: Scott Williams

Flowers: Tim Ernst

February 12

Ushers: Mike Synovec and Garrett Korthals

Greeters: Stan and Vicki Staab

Reader: Vicki Staab

Flowers:

February 19

Ushers: Ed Lindsay and Suzan Podliska

Greeters: Barb Koenig and Rita Woodard

Reader: Scott Williams

Flowers:

February 26

Ushers: Stan Staab and Mike Synovec

Greeters: Randy and Kay Neuharth

Reader: Karen Allyn

Flowers:

From 12/1/16 through 12/31/16
 This does not include the deposit for 12-25-16

Checking account information

Beginning balance	\$ 4,665.25
Funeral	\$ 150.00
Youth Mission	\$ 62.00
<u>Weekly deposits</u>	<u>\$ 6,174.80</u>
Subtotal	\$ 11,052.05
Salary	--\$ 5,188.93
Church Maintenance	—\$ 1,276.66
Office Expenses	—\$ 657.99
Church Insurance	—\$ 2,277.75
Poinsettias	—\$ 180.00
Substitute Organist	—\$ 65.00
Worship Ministry	—\$ 220.94
Funeral Expense	—\$ 135.85
Pastoral Discretionary	—\$ 100.00
<u>OCWM, NIN, Kaleo</u>	<u>—\$ 325.00</u>
Final Balance	\$ 623.93



TREASURER'S REPORT

January 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 10:15 Worship	2 GS 5:30-6:30	3 GS 6:30-7:30	4 GS 7-8	5 GS 6-7:15	6 7 Card Group Girl Scout overnight	7
8 9:00 Sunday School 10:15 Worship	9 GS 6:30-7:30	10 GS 6:30-7:30	11 GS 5-6	12	13 7 Card Group	14
15 9:00 Sunday School 10:15 Worship	16 GS 5:30-6:30	17 GS 6:30-7:30	18 7 PM Unity Council GS 7-8	19 GS 6-7:15	20 Youth lock-in?	21
22 9:00 Sunday School 10:15 Worship	23 GS 6:30-7:30	24 GS 6:30-7:30	25 GS 5-6	26	27	28
29 9:00 Sunday School 10:15 Worship	30	31				

February 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 GS 7-8	2 GS 6-7:15	3 7 Card Group Girl Scout overnight	4
5 9:00 Sunday School 10:15 Worship	6 GS 5:30-6:30	7 GS 6:30-7:30	8 GS 5-6	9	10 7 Card Group	11
12 9:00 Sunday School 10:15 Worship	13 GS 6:30-7:30	14 GS 6:30-7:30	15 GS 7-8	16 GS 6-7:15	17	18
19 9:00 Sunday School 10:15 Worship	20 GS 5:30-6:30	21 7 PM Unity Council GS 6:30-7:30	22 GS 5-6	23	24	25
26 9:00 Sunday School 10:15 Worship	27 GS 6:30-7:30	28 GS 6:30-7:30				



First Congregational United Church of Christ
1102 W. Norfolk Ave
Norfolk, NE 68701

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With love and faith



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9:00 AM Sunday School Sept-May

10:15 AM Worship Service