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Dear Friends,

We live in sobering times. While that's true on many fronts, today I'm thinking especially about the current financial situation. No family or organization is immune to the crisis, and never has it been more apparent just how interconnected we all are. Problems on Wall Street send ripples down every Main Street here and abroad. These are tough times.

Even as some see glimmers of hope and believe that we have seen the worst of it, more layoffs and cutbacks are in the news every day. Those who receive the layoff notices often see their lives turned upside down. Though the pain is spread widely, it is still spread unevenly. I know that some of our church families have been affected directly, and our thoughts and prayers are especially with them in their time of hardship.

Just as some individuals are be-

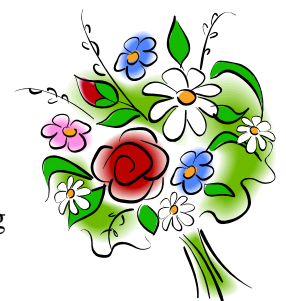
ing pinched especially hard, so it is with organizations. Among the hardest hit organizations are churches. Churches have no product or service to sell. They receive no tuition revenue. They receive no patient fees or insurance reimbursements. Their income comes largely from the generosity of their members, either as annual contributions or income on bequests. A much smaller amount comes from fundraising, rentals and the like.

Our own church depends significantly on income from investments of former bequests. Like all responsible organizations we try to use those funds at a rate that will insure that they are still there in the future. Basically, we budget to spend 5% of the value of the funds each year. The idea is that over time dividends, interest and increases in market value (investment performance) should offset what we use, and our investments should continue to sustain their value. If we were to spend more

(Continued on page 4)

Mother's Day

The annual Women's Communion Service will be held at 9:00 on Mother's Day, followed by breakfast served by the men of the church. Women who wish to help lead the worship should speak with Rev. O'Brien. Men who can lend a hand in the kitchen or setting tables: please tell Rev. Rose – or just show up.



Upcoming Dates

May 09						
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31						

May

3 Sunday

9:30 Choir Rehearsal
11:00 Worship - Rev. Rose
Carvelli Coffee Group

5 Tuesday

Cinco de Mayo

6 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

7 Thursday

10:00 AM - 11:30 AM Mothers and Toddlers
7:00 PM Executive Council Budget Meeting

10 Sunday

Mother's Day
Sandwiches for Outdoor Church
9:00 Women's Communion
9:45 Breakfast for the Women
11:00 Worship - Rev. Rose
Beyerman/Harmon/Ackerman/
Bodwell and McKeown Coffee Group

12 Tuesday

ElderSpirit: coffee at 10:30, presentation at 11:00

13 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

14 Thursday

10:00 AM - 11:30 AM Mothers and Toddlers

16 Saturday

Armed Forces Day
Pizza and Movie Night. Pizza at 6:00; Movie at 6:30

17 Sunday

9:30 Choir Rehearsal
Annual Meeting, 10:00
11:00 Worship - Rev. Rose
Bluegrass Service

Pot-Luck

18 Monday

Newsletter Deadline

June 09						
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May

20 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

21 Thursday

10:00 AM - 11:30 AM Mothers and Toddlers
7:00 PM Trustees
7:30 PM Executive Council

24 Sunday

9:30 Choir Rehearsal
11:00 Worship - Rev. O'Brien
Addison Coffee Group

25 Monday

Memorial Day (Observed)

26 Tuesday

ElderSpirit: coffee at 10:30, presentation at 11:00

27 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

28 Thursday

10:00 AM - 11:30 AM Mothers and Toddlers

31 Sunday

Pentecost
9:30 Choir Rehearsal
11:00 Worship - Rev. Rose
Ramsay/Parsons Coffee Group

June

3 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

4 Thursday

10:00 AM - 11:30 AM Mothers and Toddlers

7 Sunday

9:30 Choir Rehearsal
Carvelli Coffee Group

10 Wednesday

10:00 AM - 11:30 AM Knitwits
(Knit and Crochet for the Homeless)

November 09						
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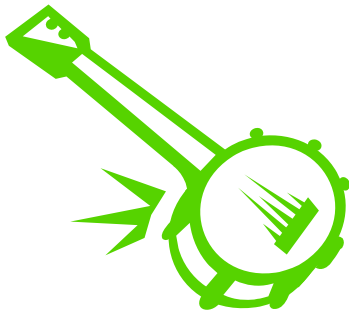
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ElderSpirit

ElderSpirit will feature two of our own this month. On May 12, horticulturist Penny Light will bring us *Essential Plant Trivia*. Following lunch, Penny will conduct a guided tour of our beautiful yard. On the 26th, Don Polley, who teaches art at the Medford Senior Center, will give an Art Lecture. Coffee at 10:30, presentation at 11:00, and light lunch at noon.



Bluegrass in Worship followed by Pot Luck ~ May 17



Amy Black and the Red Clay Rascals (formerly the Goodtime Charlies) will once again provide music during worship. This will be a busy day, beginning with annual meeting at 10:00, and ending with a pot luck after worship, and it's a great time to bring a friend. Guests will have time to enjoy the yard or listen to the band warm up while members are electing officers and voting a budget.

Audrey Hepburn Classic for Movie & Pizza Night

Have your kids seen an Audrey Hepburn movie? Here's an opportunity to fill in this gap in their experience. On Saturday, May 16, we'll be screening *Roman Holiday*, also starring Gregory Peck and Eddie Albert (yes, the guy from Green Acres). This is a great Audrey starter movie – plenty of madcap comedy mixed with the trademark elegance, and not too much icky kissing for younger kids. Older ones will find the bittersweet ending thought-provoking.

We've been showing the movies downstairs rather than up in the sanctuary, and everyone seems to prefer this. We can continue munching pizza as we watch, and the film projected on the wall is much larger and closer up, more of a cinematic experience. And the chairs are comfier! The schedule is unchanged – outstanding pizza from Espresso Pizza for \$1.00 per slice (complimentary soda) at 6:00, movie at 6:30. With or without kids, this will be a fun evening.



than we believe would be offset by investment performance, we would enter a perilous downward financial spiral. The value of the investments would decline faster and faster until we were bankrupt. Before our merger North Street Union and North Prospect both looked into the eyes of that particular wolf at the door.

Our merger was a great boon to our congregations, and we have been building an exciting church and ministry together over these last few years. We have a wonderful building, and there's a great spirit in the place. We have been budgeting within our means, and we have had our investments carefully managed by professionals. In short, we have been looking at a very bright future.

However, and despite our best efforts, we like everyone else have experienced an unprecedented decline in the value of our investments this year. As a result, we cannot balance the budget with our present levels of expenditure and anticipated income. We have three possible responses. The first is perilous. We could put our heads in the sand and keep expenses where they are. Were we to choose such a course, we could predict rather easily how long we would last before we went out of business. The second is painful. We could reduce spending by \$35,000 to \$40,000. To do so would require eliminating funding for most programs, such as Sunday School teachers, special music and ElderSpirit as well as services such as landscaping. However, since more than 70% of our budget is in salaries, that wouldn't get us nearly far enough. We would need close to a 20% across-the-board salary reduction in addition. The third is possible but improbable. That is, we could raise an additional \$35,000 to \$40,000 in current-use funds for next year through raised pledges or other gifts. We are caught in a triangle of perilous, painful and possible but improbable responses.

The perilous choice seems out of the question. If we were to get on the slippery slope of overspending, we would be resigning ourselves to eventually going out of business. I have never seen a case that turned out otherwise. That leaves us with painful and possible but improbable. So let's consider these two viable courses.

First, let us consider the painful cuts. These are quite serious, I think. It will mean that much more, including Sunday School and childcare will have to be done by volunteers. We'll have to do without special programs that we have enjoyed. And most painfully, deep salary reductions for our hard-working and loyal personnel will no doubt cause great hardship. I would be glad to be proven wrong, but I think all of these are unavoidable to some degree, nonetheless.

I turn now to raising funds. One of the first things I think of when I hear raising funds is to have some fundraisers. We probably should. In addition, there are some building rentals that we could imagine. We've been working, for example, to attract people to rent our beautiful sanctuary for weddings. But we need to be realistic. Fairs, bakes sales and weddings will hardly put a dent in the shortfall. And we need to be careful not to burn people out trying to do the impossible.

In the end we are back where we started. The survival and vitality of the church depends almost entirely on the generosity of its members. In the short run any increase in contributions that we can muster will reduce the budget cuts and therefore the pain. Of course, these are hard times for everyone, and many will struggle to maintain their past giving levels. We hope that those who can give more, even significantly more, will. It will be much appreciated. On the other hand, no member should feel that worth in the church is measured in the ability to give. What we do hope is that every member will do the best they can. God has much left for us to do in this place, and with your help we will be doing it for a good long time.

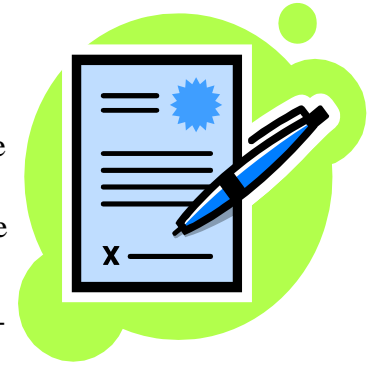
While current giving is urgent right now, in the long run perhaps the most important form of generosity any of us can exhibit is in the form of a bequest. As I said at the beginning, as a church we don't have

anything to sell. We can't send bills for services rendered. No insurance company covers the costs for your spiritual care. We don't charge tuition or doctor's fees. Our best chance for long-term vitality rests in generous giving through pledging and through bequests from your estate. We have just learned of a generous gift from Dorothy Clauson's estate. Without it, our cuts would be several thousands dollars deeper this year. I am not rushing any of us to the grave; we'll all get there soon enough on our own. But I do hope you will name the church in your will and consider some form of planned-giving.

So, where does all this leave us? Here's one idea. The Executive Council could propose a balanced budget at the annual meeting with all the cuts necessary to make ends meet. We could pass it provisionally at the meeting, with the idea that if we could secure additional income commitments by June 30 for next year, we would adjust the cuts accordingly. That would give us an opportunity to focus on closing the gap for several weeks. Who knows how it might work out?

In closing, let me say again that these are difficult times. Let us keep one another in our prayers. We are all feeling stress at some level. Let us use recognize that whatever we are feeling, it's a good chance that the person next to us is, too. Let us take the opportunity to be kind to and pray for one another. To do so will lower stress for both the giver and the receiver of the kindness. We are a strong and resilient church family, and with God's help we will get through these times.

Blessings and peace,
Dudley



KnitWits Meet Weekly



The fastest-growing fellowship group this church has seen in a while now has a name: the KnitWits. What originated as a handful of women who knit or crochet - or wanted to learn - getting together to make hats and scarves for homeless folks is now a good ten or twelve people making soft hats for kids with cancer or babies in neonatal units, warm accessories for families in homeless shelters, laprobes for people in nursing homes, and wonderful crafts and gift items to be sold at the church fair. Whether you make fleece items or embroider or quilt, whatever your handiwork is (even if you want company while you work on something for yourself), you are welcome on Wednesday mornings at 10:00.

CALL FOR THE ANNUAL MEETING

OF

NORTH PROSPECT UNION
UNITED CHURCH OF CHRIST

May 17, 2009

10:00AM

The following business will be in order:

- to hear and act upon the reports of the Officers of the Church, Chairpersons of Committees, and Organizations.
- to elect the Officers for the year July 1, 2009 to June 30, 2010.
- to take such other action as may properly be brought before this meeting.

Kathleen Eshelman
Clerk



The Outdoor Church

The Outdoor Church, the ministry to men and women who are homeless and in many cases totally unsheltered, recently mailed out its semi-annual report. In it, the Rev. Jed Mannis describes some of the growth of the past year and challenges for the next. One of the new services offered is pastoral visiting to hospitals, prisons and rehab facilities, especially with an eye toward helping people avoid being on the street again upon their release. The ministers also performed five memorial services this past year.

One woman the Outdoor Church lost, killed by a speeding cab, was described by Jed as “an endlessly buoyant homeless woman whose energy and love for our church could not be suppressed....” A sudden surge in violence in Porter Square led the staff to conclude that people were having a difficult time dealing with the death. A prayer for the deceased woman was instituted at the beginning of Sunday worship and - because she used to bring psalms to the services and read them aloud - a different psalm was read each week in her memory. In Jed’s words, “The violence abated immediately.”

Remember that sandwich-making for the Outdoor Church continues the second Sunday of the month, right through the summer. Many opt to make the sandwiches at home and bring them in. Speak with Michael Mitchell or Nancy Johnson if you can help.

Photo courtesy of notfortourists.com.



Joys & Concerns

Margaret Ackerman is home following a few days in the hospital. She faces declining health with her usual determination. Phone calls are tiring, but notes and cards and prayers are most welcome. Agnes MacDonald is in Mount Auburn, headed to rehab soon. The hospital will forward mail, or you may call the office to see where Agnes is by the time the newsletter reaches you. Keep her also in your prayers.

North Prospect Union UCC

*144 North Street
Medford, MA 02155*

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E-mail: office@northprospectchurch.org

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The Good News ~ May 2009



mayflowers