

TRINITARIAN CONGREGATIONAL CHURCH  
(United Church of Christ)  
72 Elm Street  
North Andover, Massachusetts 01845



Non-Profit Org.  
U.S. Postage  
PAID  
Permit No. 33  
LAWRENCE, Ma

Address Service Requested

## *Summer Music Continues*



## *Ceiling Update*



## *Lots of pictures!*

\*\*\*\*\*

**Pastor, Rev. Debra Adams**

**Moderator, David Deems**

**Music Director, Matt Arnold**

\*\*\*\*\*

\*\*\*\*\*

**Handbell Choir Director, Bev Valle**

**Administrative Assistant, Dorothy Taylor**

**Sexton, Bill Norton**

\*\*\*\*\*

# The Trinitarian Times

Trinitarian Congregational Church, UCC  
72 Elm St. North Andover, MA  
978-686-4445  
[www.natrinitarian.org](http://www.natrinitarian.org)  
[offices@natrinitarian.org](mailto:offices@natrinitarian.org)



Fall 2022

Dear Church,

*“Now faith is the assurance of things hoped for, the conviction of things not seen.”*  
*Heb 11:1 NRSV*

The other day I went by a stretch in a road I travel through fairly often and found that the forest was missing for several acres on both sides of the road. It was so disorienting to have something I regarded as permanent disappear before my eyes. Even before that incident, I had been thinking about the longevity of Trinitarian. It was probably prompted by our sudden need for extensive emergency repairs on our sanctuary ceiling. I think for many congregations these days, especially small ones operating in large older churches, an episode like this would be the straw that broke the camel's back. This has not been the case in this instance. Since I arrived at TCC almost 4 years ago, it has been such a blessing to watch how this community comes together when a need arises. This is what church is all about.

We have learned that because we are few in number, we can easily adjust to a smaller setting. What we have also learned is that we aren't attending to this urgent need for ourselves, but rather for the role our church plays in the community and in the neighborhood. At a time when closed churches are being converted into condos, it isn't hard to recognize that the involvement and pride coming from the neighborhood must be considered. How long Trinitarian is relevant in the neighborhood is an issue for us and also for our neighbors.

Our annual block party and summer concert series are hits with the neighbors. Are there other ideas that you feel God is calling you to in the coming years that might increase our interaction with the neighborhood? I would love to help you find support or create a team to make those ideas come alive. When we know our neighbors and they know us, we can form a partnership to work together for the mutual benefit of both and all to the glory of God.

In faith,

*Pastor Debra*

*Our website has a new, yellow donate button, making it easier than ever to make your contributions to TCC.*

*Check out [natrinitarian.com](http://natrinitarian.com) for other information as well!*



## **Pastor-Parish Relations Committee**

The PPRC met on Sunday, July 24, 2022 - the hottest day of the year so far! Members Karen Urqhart and Emily Thompson were in attendance with Pastor Debra. We missed member George Carifio who was being an "on-duty" grandparent. We will meet again in the fall. As always, we strive to maintain open channels of communication and healthy relationships between our pastor and our congregation.

---

### **Notes from the Music Committee:**

Despite the ongoing heat waves, the Summer Concert Series has attracted an average of approximately 80 people who enjoyed two great musical experiences. Moving to the side lawn was a good decision as we've had plenty of shade and a cooling breeze for our first two concerts. It was unexpectedly comfortable and made for much more enjoyable experiences.

We opened with the fabulous BackTrack Oldies Band, which was followed by Matt Arnold's own Dixieland Jazz Band, The Clambake Five. Next up on Sunday, August 21 at 4:00 PM, we'll host 4EverFab, New England's premier Beatles Tribute Band. Check out this press release:

"TCC will host 4EverFab, a popular and talented Beatles Tribute Band that covers all of the Beatles' music styles, from their original hits to the later ones, as if they wrote them. They'll take you through the mellow (In my Life), the harmonies (Paperback Writer), the rock (Back in the USSR) and everything in-between.

There is no need to describe these songs because you already know them by heart. When Beatles song titles are mentioned, most of us can hear them in our head. Frequently opening with "She Loves You", the two-hour set will showcase many more favorites like "Penny Lane", "Strawberry Fields", "Yellow Submarine", "Hey Jude", and "A Hard Day's Night".

An evening of Beatles hits performed by a top-notch Beatles tribute band like 4EverFab is a great way for you, your family, and friends to experience a great summer evening concert.

These veteran musicians and singers have a passion for everything Beatles and want their audience to have as much fun as they do. So, come on down on August 21 at 4:00 PM. Tell your friends and family . . . all are welcome. Be sure to bring a chair. This FREE concert will be outdoors on the grounds of TCC. We hope to see you there! You may even find yourself singing along!"

Our final concert will be on September 11, and we've invited back the popular 12Barz Band. Be sure to mark it on your calendar.

Otherwise, summer time is typically a slower time for Music at TCC. The choir is off, though several members consistently show up to Worship and sing along with the hymns. Matt and Bev, when Matt takes vacation time, provide the music. Thank you Bev for once again sharing your time and talent with us. On another note, Congratulations to Matt and his (now) wife, Holly, on their marriage Friday, August 5. May they live happily ever after! A special shout out to Dorothy who has done an incredible job helping to bring the Concert Series to life.

## From the Deacons

It was suggested again to the Deacons that they might consider having the congregation say the Apostles Creed during worship each Sunday. This request was considered in a lengthy discussion at the deacon's next meeting and below are the most important highlights we took into consideration:

- 1) UCC Churches are not considered "creedal" churches (e.g. we do not require anyone to adhere to a creed to be a member)
- 2) UCC has a "Statement of Faith" that includes a "Covenant" (the "Statement" is too long to read regularly)
- 3) Our church by-laws contain the Statement and Covenant. The older Statement of Faith was printed and attached to our older hymnals
- 4) The Deacons read the Creed, the Statement of Faith and the Covenant and decided that the Covenant best matched our desire to be welcoming with the bonus of being part of our by-laws
5. The Covenant, found in our bylaws, will be read as part of the communion service every month

---

## Knitting Sisters



On June 11, 2022, several members of The Sister's Knitting group gathered on the front lawn of The Trinitarian Congregational Church to celebrate "World Wide Knit Out in Public Day". The day evolved from a group who wanted to share the wonders of knitting with the public.

On Saturday 9 people stopped to see what was up. 4 of the people asked what denomination the church is, what UCC meant, what the Minister's name is and what time service's are at. Everyone commented on the beauty of the front lawn.

The group donated more prayer shawls and are working on chemo caps which will be donated to the Dana Farber Cancer Institute.

The Sisters THANK the church for letting us meet in the building.

As the facilitator of the group and liaison with the Chair of the Trustees, Bill Pickles, I personally thank the church for their hospitality.

*Sarah Dunlap*

# Summer Music Series

It's been hot, but fun! The first two concerts were well attended despite being on two of the hottest Sundays of the summer. The BackTrack Band played hits from the 50's, 60's and 70's, and our own Matt Arnold and his Clambake 5 played ragtime and Dixieland arrangements. Both were toe-tapping good times and we're looking forward to 4EverFab (a Beatles tribute band) August 21 and the return of the 12 Barz Band on Sept. 11. All concerts are 4 to 6 and absolutely free!



## Halftime Report from the Treasurer

Hope the summer is going well for everyone. I would like to give an update on the church's finances through the first six months of this fiscal year ending 6/30/22. As everyone is aware, we are having challenges from both our normal operations as well as the extraordinary expense of the Ceiling project. Nevertheless, I feel that we will get through both of these.

Through the first six months, the church incurred a loss of \$10k as compared to a profit of \$18k last year. Our revenue is slightly higher (\$113k versus \$105k last year) but our expenses are significantly higher as well. Without any extraordinary costs of the ceiling, they are \$122k this year versus \$86k last year, an increase of \$36k. Full staffing, inflation, higher utility costs, are all driving our expenses higher. Revenue is expected to increase in the second half of the year as pledges accelerate and the pre-school rental income continues. Unfortunately, a large budgeted amount of income will not occur as an incremental cell tower lease of nearly \$20k in income for 2022 has been put on hold by the cell tower company. It is going to be a challenge to break-even by year-end on normal operations.

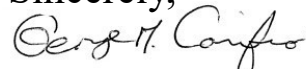
The one-time cost of the Ceiling Restoration Project will approach \$200k for the year. Remember, that one-time unexpected expense is the equivalent of nearly one full year of revenue for the church. It cannot be expected that normal operations will cover this expense. Church leadership has come up with three sources of funds to cover these costs as they occur. They are: (and in no particular order as to when they will be utilized)

- 1) A loan of \$100k from Pentucket Bank. This loan is at 5.5% and will be interest only till 12/31/22. It will then be termed out over a 10 year period. It can be paid off at any time depending on our other source of funds.
- 2) Sarah Moore Field General fund has a provision for emergency use that can be approved by the Trustees. This amount is up to \$100k.
- 3) Initiation of a Ceiling Restoration Fund-raising committee. This group will look at grants, private contributions, etc to generate funds for the project

Our goal is to fund the \$200k from a combination of the above three sources and then pay-off the loan in the shortest period of time possible. Since our investment portfolio is down about 16% through June 30<sup>th</sup>, we will try to delay the distribution of funds from the Sarah Moore Field General Fund as long as possible. However, the bills of the project are being paid now and we need to have the cash to do that.

In conclusion, our finances are definitely under pressure from inflation, stock market turbulence, and other factors. We will probably show a loss from operations and a significant loss after the Ceiling restoration costs are factored in. Nevertheless, our cash position will stabilize by year end and allow us to move forward into 2023. I hope this analysis gives the congregation a sense of where we stand financially.

Sincerely,



George Carifio (Treasurer)