

2010 ANNUAL REPORT

COTTAGE GROVE

UNITED CHURCH OF CHRIST

December 13, 2010



CALL TO ANNUAL MEETING

MONDAY, December 13, 2010
7:00 PM

The Church Council is hereby announcing the date for the **Annual Meeting** of Cottage Grove United Church of Christ to be held on **Monday, December 13, 2010, beginning at 7:00 p.m.** Please put this date on your calendar.

Plan to attend this important meeting where every member has a vote. Bring this **ANNUAL REPORT** with you for reference as the meeting progresses.



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Pastor's Annual Report

by the Rev. Désirée H. Gold

As I write this, snow is falling gently outside my office window. I have now experienced all the seasons of Cottage Grove, Minnesota, and therefore an entire year worth of traditions and activities at Cottage Grove United Church of Christ. I have been here for one year and eight months, and I am writing my

second annual pastor's report with my mind and heart filled with the goings-on of our church.

The past year has been filled with giving. We started off in January with an American Red Cross blood drive and followed up with another one in August. There's no telling how many lives were saved by the blood donations of our church members and others. We gave by donating our trash and treasures for the Trash to Treasure Sale in April. We gave through several different collection drives, including our recent "\$500 or 500 lbs." drive for the Friends in Need Food Shelf at Thanksgiving, and our current Christmas drives for families in need. We gave through the simple but vitally important act of presenting our offerings to CGUCC at worship, electronically, or by mail.

The year has been filled with education. Beyond the worthy activities of our children's and adult Sunday Schools, we hosted two United Theological Seminary classes through their Academy for Vital Christianity. I also participated in several additional continuing education opportunities throughout the year.

The year has been filled with fellowship. Each week I have watched church members and visitors chat after worship. Our church has gathered for food and fellowship at two pot luck suppers, and the Turkey Dinner provided fellowship during preparations and at the meal itself. Our Y.A.H.O.O. youth group has begun to enjoy youthful fellowship on the first Sunday of each month.

The year has been filled with community involvement. Beyond the blood drives, we hosted our annual Farmers' Market, the CROP Walk, and the annual Ecumenical Thanksgiving Eve Service. We worked the CGUCC corn booth at the Washington County Fair.

The year has been filled with involvement with the wider church. I represented our church at the Minnesota Conference UCC Annual Meeting in June, and at that meeting I became a member of the Committee on Ministry. I now attend Committee on Ministry meetings at least once a month and am grateful for the opportunity to serve our conference in this capacity. I maintained involvement with the UCC clergy cluster and ecumenical ministerium, and thus maintained the relationships our church should have with houses of worship beyond our own walls. In October we welcomed to worship Wade Zick, Associate Conference Minister for Faith Formation of Children and Youth. In November we hosted the Thanksgiving service.

The year has been filled with worship. We have gathered together to praise God in one body, Sunday after Sunday and at special services on Christmas Eve, during Holy Week, on our first annual Laity Sunday in October, and yes, on Thanksgiving Eve.

The year has been filled with family milestones. I have officiated baptisms and weddings and funerals, and each of these events has been momentous in the lives of the loved ones involved.

The year has been filled with young people. At the end of last year the Sunday School performed a spectacular Christmas program, and they are gearing up for another one in a few weeks. They have also graced our worship services with song, and have provided their gregarious presence during each service. Our Y.A.H.O.O. youth group became more active with its monthly meetings and plans for a mission trip. We confirmed one very impressive group of young people in May, and a new Confirmation class has begun.

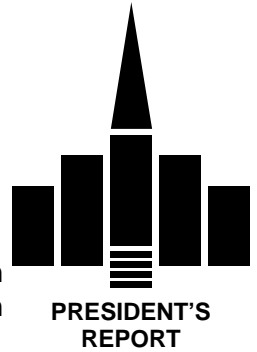
The year has been filled with struggle. Individual members have suffered during the recession, and our church has felt the bruises of a bad economy.

As I look back on the past year I am in awe of the flurry of activity that has gone on around this place. I am grateful for the many hands involved in these activities, and I am hopeful that the coming year will be as active. I am also mindful of our current financial struggle, and I hope that the months to come will bring good stewardship and the absolutely necessary improvement in finances.

None of these things will happen with mere wishful thinking. We must actively participate in the workings of the church if we want to effect change and success. If this church is important to you, as I know that it is, I hope that you will jump in as we begin a new church year, and grace us with your ideas, your hard work, your offerings, and your prayers.

Grace and peace,
Pastor Gold

Church President's Annual Report 2010



Dear Members of CGUCC,

In 2010 the primary challenge continued, primarily a tough economy. Giving was down over the past year, which was down over the previous year before, which has been a strain on all. With this, we still have a significant challenge for 2011.

It was the third year of our new administration including the Executive Team and Board of Shared Ministries teams. The Council Executive Team consisted of the following people this year: Brian Wilkinson, Past President; myself as President; Midge Youngquist, President Elect.

Fellowship: I would like to express my gratitude and appreciation of this group. Each Director of a Shared Ministry Team signed on for a one year term. They all stayed on for two to allow the new system to have some consistency and be more effective. Thank you to all of you for your service in these important roles.

A special thank you goes to Bruce Fiedler, Treasurer for the CGUCC. Your continuing service is greatly appreciated.

Please make time to express your appreciation to these members for their efforts.

Pastor, Désirée Hartson Gold has done a great job in her new responsibility as Pastor and our spiritual leader this year. We should thank for her for all the time and effort that she has put into our congregation and the church in more ways that I can count.

I know Brian Wilkinson, our past President, said this last year, but what a better way to put it than to quote him: "We are blessed to have a congregation that is self sufficient and giving in many ways. We have so many members that volunteer their time and resources. Thank you to each and every one who makes our church the place of worship we can all be proud of!"

2011 will present a year of significant challenges for Cottage Grove United Church of Christ. I am confident with the members of this congregation, we will step up to the challenges and make the things happen that we need to address our short falls and address the other obstacles we face as a congregation together in Christ.

May God bless you and yours during this holiday season and for the rest of the coming year. Thank you for being an important part of our church family.

John Greenwell
Church President

Church Statistical Report for 2010

Births

Alexander John Roberts	03-01-2010
Parker Lane Taylor	03-02-2010
Claire Elizabeth Ernster	05-26-2010
Kyler Kropelnicki	06-07-2010

Baptisms

Sophia Marie Braaten	05-16-2010
Alexander John Roberts	06-20-2010
Parker Lane Taylor	06-27-2010
Brooklyn Marie Lee	07-11-2010
Claire Elizabeth Ernster	08-01-2010
Thomas John Newton	08-22-2010
Kyler Joyce Kropelnicki	10-10-2010

Deaths

Tom Fritze (not a member)	01-29-2010
Bill Board	03-23-2010
Richard Piel	04-15-2010
Jan L. Sorbel (not a member)	05-14-2010
Richard Dahlstrom	06-14-2010
Don Hanson	07-31-2010
James W. Morgan	08-27-2010
William D. Bothun	10-16-2010
Gregory W. Johnson (not a member)	10-28-2010

Weddings

Amber Van Tassel and Derek Rasmussen	01-30-2010
Nicole Ann Johnson and Scott Arthur Spicer	05-22-2010
Lisa Emily Wohlers and Joshua David Winger	07-31-2010

New Members

Richard and Pamela Dahlstrom	04-11-2010
James and Barbara Gregory	04-11-2010
George and Lynn Ronn	04-11-2010

Confirmed

Michael Jeffrey	05-02-2010
Shauna Meyer	05-02-2010
Michael Weiby	05-02-2010
Shayla Wirkus	05-02-2010

Reinstated

Marion Nelson	07-18-2010
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Moved to Inactive per Request

Kathleen Cherry	11-01-2010
Michael Cherry	11-01-2010
Richard Nieman	11-01-2010

Removed per Request

Kathy Weber	11-01-2010
Kalistin Westerberg	11-01-2010
Kassandra Westerberg	11-01-2010

Removed on 11-01-2010 due to lack of response

Jacob Aegerter	Shawn Kottke
Randall Arntzen	Wendy Lee
Roberta Arntzen	Ryan Long
Bill Biscoe	Breeanna Marty
Ingrid Blair	Brian Marty
Thomas Blair	David Nelson
Andrew Bloomquist	Don Schmidt
Julie Christianson	Sarah Sieben
Todd Christianson	Gordon Siedschlag
John Denny	Elaine Smith
Christine Eberhardt	Bruce Sorensen
Christy Eddy	Patty Sorensen
Gary Eddy	Michele Stensgard
Erik Eshom	Taylor Tungseth
Greg Eshom	Caiti Vink
Ken Eshom	Corry Vink
LeeAnne Eshom	Starian Vink
Kristi Fritze	Greg Warner
Rob Fritze	Jeffrey Warner
Theresa Fritze-Nelson	Kathy Warner
Eric Gottfried	Koryn Warner
Ryan Gottfried	Nicholas Warner
Katie Johnston	Bryan Welck
Cheryl Kohls	Don Welck
Lyle Kohls	Bobby Welck
Jessica Kottke	Melissa Wilkoske

Membership Statistics

Members on January 1, 2009	313
Confirmands	4
New Members	6
Membership Reinstated	1
Removed by Death	6
Moved to Inactive per Request.....	3
Removed per Request	3
Removed by Church	52
Members on December 31, 2010.....	263

Administration/Facilities

Pastoral Relations

Team Leader: Bruce Fiedler

Team Members: Ron Bonnevier, Brian Wilkinson, Midge Youngquist, and Pastor Gold

The Pastoral Relations Team met several times during the year for various concerns and evaluations. All matters are confidential and will remain that way. The Pastoral Relations Team will continue in 2011. If there are any concerns regarding pastoral issues, please feel free to contact any of the team members.

Policy and Procedures

Team Leader: Brian Wilkinson

Team Members: Danyll Mills, Becky Graff, Karen Banaszewski, and Ron Bonnevier

Objective: Maintain Policy and Procedure Manual

Meeting Schedule: Meet quarterly in 2011 or as needed. Final meeting 2010 will be held the first week of December.

Goals: Finish revisions, create annual calendar for follow-up, and make available on-line.

Update: Hard copies available for review beginning October 2009. Available on-line after confirmation of congregation at annual meeting.

Property Maintenance

Team Leader: John Perkins

Team Members: Jerry Biscoe, Red Spicer, Greg Bonngard, Ken Huber, Jerry Stratton

It was a great year because we had no major repairs. We always continue to have a lot of minor maintenance to do every week. I always let the people that help out know that they will be rewarded in heaven.

Design and Decorating

Team Leader: Donna Perkins

Team Members: Danyll Mills, Joyce Biscoe

We review all requests/suggestions about furnishings such as furniture (tables, chairs, etc.) and/or other items to be added around our facility. The committee brings these requests and our suggestions/recommendations with payment options to the Church Council for final approval.

Books of the Bible graphics are being added to two classrooms. Benches were made for the Sunday School music room. Also, new mid-height chairs were purchased for one classroom.

The Team decorates the church for the Turkey Dinner and holidays.

The painting project in the North stairwell is complete.

Special Events Team

Team Leader: Jan Huber

We had three weddings this past year. Jan Huber has taken over as Team Leader because Doreen Barta is moving out of town.

Membership Review

Team Leader: Roxanne White

Team Members: Pastor Gold, Becky Graff, Donna Perkins

The Membership Team met in September and October, and prepared a membership inquiry letter and questionnaire. The letters were sent to approximately 70 people who were identified as possible transfers or inactive members. The questionnaire had several options from which to choose, and recipients were asked to return the form; or if they did not return the form by the due date of October 15, they would be dropped from the membership rolls.

The team met again in November and updated the membership rolls based on responses and those that did not respond. This resulted in 55 people being dropped from membership, and 3 moved to inactive status. Any former or inactive member is welcome to contact the church or Pastor Gold if they wish to discuss the changes.

The membership log that records marriages, births, deaths, transfers, and new members was updated early in 2010, and will be updated again in December.

Roxanne White

Heaven Cents Scrip Program

Coordinator: Diane Davies

Scrip – the earn-free-money-for-the-church-by-shopping program – was started in late 2009 here at CGUCC. To date, 11/22/2010, the Scrip Program has earned \$3933.21 toward our mortgage reduction. Our families earn money for the church by just making their regular household purchases. But instead of paying with cash or credit, they use prepaid gift cards from America's favorite and most trusted retailers. Don't use cash or credit to pay for your regular household purchases, use scrip gift cards from Great Lakes Scrip Center. When people hear about scrip, many ask, "what's the catch?" The catch – if there is one – is that families need to plan ahead a little and do their normal shopping with gift cards. By simply planning ahead on everyday purchases like groceries, gas, restaurants, clothes, entertainment and home repair, the average family can earn at least \$11 a week. That modest number adds up quickly - over \$500 a year for an average family is not unusual.

If you are not purchasing Scrip at present, you can go to www.shopwithscrip.com and set up your family account. Use enrollment code B79185A723386. Online you can pay for your scrip cards using Pre-to-Pay or by writing a check to CGUCC with Scrip on the memo line and getting it to Diane Davies. You will find our SCRIP area in the Gathering Room on the rolling cart. Checks may be left there in the envelope provided. Don't have internet access? Order forms may be found in this same area. Simply fill out the form and return with your check to the envelope provided. A Scrip order will be placed very early every Monday morning, and you will receive your Scrip cards the following Sunday in church. No orders will be placed until payment is received. Remember all funds raised through Scrip will go directly to paying down the principle on our mortgage. Questions – contact Diane Davies at www.Dianedavies48@yahoo.com or call 651-436-7234.

Diane Davies
CGUCC Scrip Coordinator

Spirituality/Worship

Worship

Team Leader: George Ronn

Team Members: Pastor Gold, Elaine Mitchell

I became the team lead for the Worship Team mid-year and I am still feeling my way around.

I have been working with Pastor Gold to schedule liturgists, to hone my lay-preaching skills when the Pastor is away, and to assist in developing meaningful worship services.

This year the church hosted the Thanksgiving Eve Ecumenical Service. We challenged the participating churches to raise \$500.00 and 500 lbs. of food for the Friends in Need Food Shelf, and we came very close to meeting that goal. A total of \$450.00 was raised along with 380 lbs. of food.

With the guidance of Pastor Gold, we helped develop the Advent Candle Lighting readings and planned the Maundy Thursday service this past April.

In the coming year we hope to further enhance the worship experience for the youth by recruiting and training acolytes. We are also interested in putting together a weekly Lenten service if there is interest within the congregation.

If you are interested in participating in the Worship team, please contact me.

George Ronn, Worship Team Leader

Music Ministries

Team Leader: Bruce Fiedler

Team Members: Amy Jo Corson, Patty Most, Rev. Desiree Gold, Tom Pechacek, Gary Afdahl, Yvonne Bonngard

Team Activities for the Year: The Music Ministry Team has done an outstanding job of supporting the music programming of CGUCC. We have spent a good amount of time reviewing and talking about the music and worship needs of the congregation, and how to make the Music fit within the worship experience.

The Chancel Choir continues to learn together, making beautiful music for the congregation in worship. JC Rock provides both heart-felt and professional contemporary music.

As the new year approaches, we will always be tweaking with the Music Ministry to continue to provide outstanding quality music at CGUCC.

Altar Committee

Team Leader: Jan Huber

The following people are in charge of the altar each month, making sure the candles are filled, the right color of the month paraments are placed on the lecterns and altar, and decorate the altar as their creativeness will take them.

January—open (Donna Perkins took care of it in 2010)

February—Judy Bonnevier

March—Yvonne Bonngard

April—Midge Youngquist

May—Susan Berndt

June—Bev Gross

July—Roxanne White

August—Karen Fritze
September—Claudia Weisskirk
October—Joyce Fries
November—Troy Pribnow took Doreen Barta's month
December—Jan Huber

Doreen Barta stepped down doing the altar in November. Troy Pribnow took her place. Thank you, Doreen, and thank you, Troy, for taking over.

We have January still open.

In September John Perkins, Donna Perkins, Ken Huber, Pastor Gold and I met to go over redoing the room where the paraments, flowers, candles and banners are all kept. John wanted to go through all the banners that were rolled up and redo that area. He extended that area, and built a shelf where all the flowers are now kept. The paraments are now hanging behind the door. The banners are now neatly hung up in the newly-made closet area. Thank you, John.

In 2011 I would like to go through all the flowers that are on hand, sort through them, toss old and faded ones, and then ask for money to replace and refresh our supply. Usually people use their own resources to decorate the altar, but I feel that we should not have to ask people to buy their own things to decorate with. We should have adequate pieces on hand that we could use .

I want to thank all the men and women who take a turn each month to make the altar interesting.

Thank you
Jan Huber/Altar Committee Chairperson

Nurture/Education

Youth Ministries

Team Leader: Bruce Fiedler

Youth ministry at Cottage Grove U.C.C. continued to go through a transition over the past year. Fun activities such as lock-ins, bowling, movie nights, First Sunday meetings gave the youth a chance to bond and build relationships with one another while taking part in mission-oriented events such as the C.R.O.P. Walk, Feed My Starving Children, A Night on the Street. These events give youth the opportunity to deepen their commitment to ministering and serving others outside their local church.

The youth have played an integral role in the success of many ministries of the church this year including the County Fair Corn Booth, Farmer's Market, Sunday School, and Turkey Dinner. The youth have also been active in leading and participating in worship.

The Youth Ministry Team will continue to focus on expanding the ministry context of our youth with a Mission Trip to Denver, CO in July of 2011.

The YMT would like to thank all of the members of Cottage Grove UCC for their support of the Y.A.H.O.O. youth ministry program. Your participation in our work, worship, and fundraising activities demonstrates your dedication to helping our youth grow in their faith and commitment to Christ. Thanks again for your nurture and support.

Nursery

Nursery Coordinator: Jan Huber

Responsibility for the nursery is being taken over by Jan Huber, as former coordinator Doreen Barta is moving out of town. The nursery seems to be operating smoothly. Kristine Heuer is the only person working in the nursery each week, with Debra Hanson filling in as needed.

Doreen Barta
Former Nursery Coordinator

Historian/Archivist

Team Leader: Barb Larson

Team Members: Gina Gross, Karen Pribnow

As files became available (Church Council Minutes, Financial Reports, Annual Report, Cross Connection Newsletters and Worship Bulletins) I filed them into the historical files.

Barb Larson

I took care of the picture panel boards and early church photo albums in the Fellowship Lounge.

Karen Pribnow

I kept up the albums of photographs of church activities and newspaper clippings.

Gina Gross

Shepherd Ministries

Team Leader: Judy Bonnevier

The New Member Shepherding Ministry was formed in 2003. The ministry team offers an opportunity for individuals to share in nurturing new members as they enter our church family. Shepherds are matched with new members by the pastor and the coordinator. Since we started the ministry program we have matched 38 new members with Shepherds.

Some of the responsibilities of a Shepherd are to include making contact at least once a month, inviting new members to participate in activities of the church and introduce new members to at least 10 members of CGUCC.

We had 6 new members join in April 2010. A letter was sent to these new members introducing them to their Shepherd. They include:

Rick and Pam Dahlstrom—Shepherds Bev and Bud Gross

Jim and Barbara Gregory—Shepherd Barb Larson

George and Lynn Ronn—Shepherd Leona Perkins

The ministry team has room for many people interested in becoming Shepherds and helping new members feel welcome in our church family. The Shepherds who are on the team have done a great job and those new people have become involved with the activities of CGUCC.

Judy Bonnevier--Coordinator

Outreach/Mission

Outreach

Team Leader: Elaine Mitchell

January: Collected yarns and materials for the MARVELOUS MITTEN MAKERS

February: Collected Items for the needy and hosted a Pot Luck Supper

March: Collected food for the food shelf

April: One Great Hour of Sharing

June: Strengthen the Church Offering

August: Red Cross Blood Drive

September: Hosted the All Church Picnic on Rally Sunday

October: Hosted the Crop Walk

November: Thanksgiving Ecumenical Service

December: Along with the Gratitude Group We Sponsored the Christopherson Family for Christmas

Elaine Mitchell, Outreach Chairperson

Farmers' Market

Team Leaders: Chris Miller and Rod Heuer

The farmers Market Team began the season on June 17 and ended on October 14.

We donated \$6500 dollars to the General Fund, and once again purchased a water buffalo through Heifer International.

Chris Miller, Rod Heuer Co-Chairs

Corn Booth

Team Leader: John Perkins

We had another great year with the corn booth. I want to thank everyone for helping set up, work during the fair, and take down the booth. It takes a little work from everyone.

Thank you,
John Perkins

Turkey Dinner

Team Leader: Troy Pribnow

The Annual Turkey Dinner was held September 19 (third Sunday of September) and was a huge success. We had a great turn out both in terms of volunteers as well as visitors. I appreciate everyone's help in my inaugural year. Sales were up from 2009 in the take-out room. SCRIP was utilized and profits went to the general fund. We also held the first Basket Raffle which was immensely successful due to Claudia Weisskirk and all who bought tickets. Basket Raffle profits went to the Capital Campaign.

Troy Pribnow, Chair

Fellowship

The Fellowship Shared Ministry Team includes the following groups:

Caring and Sharing
Gratitude
Hospitality
Women's Fellowship

I check with the groups periodically to see if there are items they would like me to take to the Council meeting. I then follow through.

Judy Bonnevier, Chair

Women's Fellowship

December 2009-October 2010

Team Leader: Chris Miller

Secretary: Judy Bonnevier

Treasurer: Marilyn Heschke

Women's Fellowship is based on the principle of giving back to God in appreciation for His blessings to us. We take on the tasks of rummage sale, donating to the food shelf, caring for the shut-ins and providing various funds for the monetary needs of CGUCC. We meet on the third Thursday of the month with a flexible schedule.

December 2009—Christmas Party was held on 12/10 in the Gathering Room. Dinner was provided by Betty Dill with all women of the church being invited to attend for food, fun, and fellowship. The sock and mitten tree was put up to receive donations. A \$300.00 check was sent to the Friends in Need Food Shelf. A Christmas bake sale was held on 12/12 and 2 large poinsettias were purchased for the altar. Another table was purchased for the Nursery. A check for \$5000.00 was donated to CGUCC to be used toward the principal of the loan.

January 2010—A yarn drive was headed up by Elaine Mitchell for the Marvelous Mitten Makers which Judy Bonnevier coordinates for the St. Paul Public Schools.

February 2010—A used book sale was held. Family Night was on 2/17 with food and talent.

April 2010—Sheri Wohlers and Mary Smythe chaired another successful Trash to Treasure Sale on 4/16-17. The total profit of \$4207.64 from the sale was given to CGUCC to help pay down the mortgage.

June 2010—Six more 8' tables were purchased. Scrip gift cards were presented to Bruce Fiedler and John Perkins as a thank you for all they do for CGUCC. A pot luck supper was held at the meeting.

August 2010—There was a silent auction at the Turkey Dinner this year instead of the Country Market. Whispering Gardens kept the large pot out in front looking beautiful all summer.

October 2010—Plans are again being made for the holiday season including the Christmas party, special projects and thank yous.

Besides providing funds for the many projects and finding the woman power for many events, this group of women is an intergenerational group with diverse backgrounds. We accept one another as unique creations of God and are thankful God has given us the opportunity to know and enjoy one another regardless of age. We agree to disagree and learn from one another and we do have fun!

Judy Bonnevier, Secretary

Women's Fellowship Treasurer's Report

December 7, 2009 – November 13, 2010

Income from 12-07-09 through 11-13-10	\$7,288.94
Expenses from 12-07-09 through 11-13-10	\$11,872.04
Checkbook balance as of 11-09-2010	\$5,773.07

Income from 12-07-09 through 11-13-10

12-13-09	bake sale	210.25
12-20-09	Chris Miller (bake sale)	5.00
12-10-09	Christmas Party (32x\$15.00)	480.00
02-10-10	Tom Fritze Funeral	50.00
02-21-10	book sale	116.85
04-16,17-10	Trash to Treasure Sale	4,353.06
04-18-10	CGUCC supplies reimbursement	126.14
05-09-10	Leona Perkins (Trash to Treasure)	5.00
05-10-10	TCF Thank You	50.00
05-23-10	Sorbel Funeral	125.00
06-14-10	Richard Dahlstrom Funeral	250.00
08-06-10	Don Hanson Funeral	200.00
08-06-10	Red Spicer Contribution for Hanson's	20.00
09-02-10	Jim Morgan Funeral	400.00
10-26-10	Bill Bothun Funeral	250.00
11-07-10	CGUCC supplies reimbursement (from corn booth-Sam's Club)	647.64
	Grand Total	\$7,288.94

Expenses from 12-07-09 through 11-13-10

12-10-09	Rev. Désirée Gold – Merry Christmas	50.00
12-10-09	Becky Graff – Merry Christmas	50.00
12-10-09	Sheri Wohlers – Merry Christmas	50.00
12-10-09	Gary Afdahl – Merry Christmas	50.00
12-10-09	Bette's Catering (WF Christmas Party)	513.65
12-14-09	CGUCC Capital Campaign	5,000.00
12-14-09	Leona Perkins (gifts for shut-ins)	30.00
12-15-09	Upper Room for Jan-Feb	23.80
01-30-10	supplies for church from Sam's Club	68.16
02-04-10	Deluxe checks from Lake Elmo Bank	19.25
04-01-10	Upper Room for Mar-Apr	23.80
04-01-10	Lake Elmo Bank – change for T to T	1850.00
04-22-10	Upper Room for May-June	23.80
04-22-10	Sam's Club (renew Membership)	35.00
04-22-10	Mary Smythe – advertising for T to T	40.15
04-22-10	Sheri Wohlers – advertising for T to T (Cub, Rainbow)	38.32
04-29-10	Doreen Barta (nursery furniture)	124.08
05-10-10	Rivertown Newspaper Group (T to T advertising)	66.95
05-10-10	check printing charge – TCF	17.50
05-13-10	Sam's Club – supplies	72.46
06-10-10	CGUCC (proceeds from T to T – principal on building)	4,207.64
06-13-10	CGUCC (thank yous to John & Bruce - Bonngards' scrip cards)	200.00
06-14-10	Upper Room for July-Aug	23.80

07-28-10	Sam's Club (corn booth supplies)	647.64
08-19-10	Upper Room for Sept-Oct	23.80
08-27-10	Sam's Club (Chris & Lynn for 6 tables)	478.44
10-20-10	Upper Room for Nov-Dec	23.80
10-21-10	Chris Miller (2 turkey dinner tickets for Mary Smythe)	20.00
	Total	13,722.04
	Change for T to T	1,850.00
	GRAND TOTAL	11,872.03

Respectfully submitted,
Marilyn Heschke

Gratitude Group

Team Leader: Diane Davies

Team Members: Doreen Barta, Carole Biscoe, GeorgAnn Biscoe, Judy Bonnevier, Doris Fiedler, Becky Graff, Marilyn Heschke, Judy Lauber, Ruby Stratton

Mission: 1. Focus on gratitude through study and prayer.
2. Community outreach

We meet the 1st and 3rd Mondays of each month at 10:00 a.m. (This is a change from other years.) Our focus of study is the Daily Guideposts 2010, and other materials.

The Taste of Gratitude Cookbook sales are our major fund raising that supports our community outreach activities. These outreach projects include our prayer shawl ministry, adoption of a family for Christmas gifts, cash donations, and providing the Kid's Korner during the summer months of the Farmers Market.

We welcome new members to join our group.

Diane Davies, Leader

Caring & Sharing

Team Leader: Joyce Fries

Team Members: Jean Gausman, Jan Huber, Gayle Korth, Barb Larson, Bette Meyer, Lynn Ronn.

We met several times during the year and made cards to send to people in the hospital and those recovering at home. Several sympathy cards were also sent out. We sent out cards for Easter, summertime, Thanksgiving and Christmas.

In November we made a trip to a nice stamp store in Cannon Falls and then went out to eat.

Submitted by Joyce Fries

Hospitality

Team Leader: Elaine Mitchell

Team Members: Jean Gausman, Joyce Biscoe, Claudia Weisskirk

The Hospitality Group at the Cottage Grove United Church of Christ exists to encourage Christian Fellowship among our parishioners. We seek to provide an atmosphere of warmth and cheer to all who enter our Gathering Room. We look upon our mission as our ministry to the church.

In addition to our core group, many others participate. In the summer months of June, July and August, Judy and Ron Bonnevier have Sundaes Sunday on the 3rd Sunday of the month. They take up a free will offering and their proceeds go to a mission.

We have had goodies donated by many people in our congregation including birthday and baptismal cakes, homemade cookies and treats, and coffee and paper supplies.

I always come early to make coffee on Sunday morning as many people come early to visit before the service. We provide special treats for the Sunday School children after Sunday School hour.

We usually go through 60 cups of coffee and a gallon of juice on any given Sunday. We know which of our "flock" likes decaf and which like high test. This year we have added hot tea and hot chocolate to our menu. It gives us an opportunity to say "Hi" to everyone who comes through our line.

We also hosted the Fall Pot Luck Luncheon and several other events through out the year.

It has been a great year for us and we look forward to 2011.

Respectfully submitted, Elaine Mitchell

Annual Congregational Meeting Minutes

Cottage Grove United Church of Christ

Monday, December 14, 2009; 7:00 PM

A count was made of the number of members attending the meeting. There were enough members attending to meet our quorum requirement.

Call to order by: President Brian Wilkinson
Opening Prayer: Pastor Gold

Minutes: Minutes from the Annual Meeting of 2008 were reviewed. Under the By-laws section it was clarified that Gary should be Gary Thyren. *Wes made a motion to approve the minutes and Krisi Jacobs 2nd the motion. Minutes approved.*

Annual Meeting: *A motion was made to hold the Annual Meeting in December of each year by Donna Perkins and 2nd by Jerry Biscoe. Motion passed.*

Personnel Manual: The 1998 Personnel Manual has been updated with a few minor changes to include our policy regarding emailing, harassment and etc. Brian proposed to the congregation that they approve subject to further review and approval by the council at their January meeting.

A motion was made to approve the Manual, if the council reviewed and approved it at their council meeting, by Wes Hillman, 2nd by Joan Thyren. Motion passed.

Open Council Positions Candidates:

President Elect: Midge Youngquist
Secretary: Danyll Mills
Nurture/Education: Bill Larson
Spirituality/Worship: Ron Bonnevier
Fellowship: Barb Larsen

A requested was made for other nominees. No other nominations.

Motion made to accept the proposed candidates in to the positions by Nancy Hillman and 2nd by Joan Thyren; motion passed.

Finance: John Perkins spoke about finding ways to earn funds outside the church. He suggested possible ideas of selling hot dogs to the participants at the ball field, work at the Metrodome, SCRIP and etc. We have the ability to pay down the principal without a penalty as the congregation needs to focus on its reduction. In January there will be a meeting held to brain storm on possible ideas to earn funds for additional principal reduction.

SCRIP: Krisi Jacobs read a letter from Diane Davies about SCRIP and the success we have already seen in four weeks. The church has already received \$624.85 to reduce the principal.

Financial Report: Bruce Fiedler described that the Capital Campaign is ongoing for another year; however, the reserves are less than what is required by the lender. He will be cashing in stock to increase the reserves. Currently the contributions to the Capital Campaign do not always cover the mortgage so he must pull the funds from a different line item in the budget. It was his suggestion that we add the annual mortgage payments to the 2010 budget. Our current principal balance is \$803,000. In 2011 the bank expects CGUCC to roll the payments in to our budget but we need a solution now. Any designated funds received from a member or a group will be used to pay down the mortgage and they will only go to the general funds for the difference. It was suggested that another letter go out to the congregation reminding them to continue to make their pledge for the Capital Campaign.

A motion was made to roll the monthly mortgage payment in to the 2010 budget by Jerry Biscoe, 2nd by Marilyn Heschke; motion approved

Electronic Giving: Discussion was held on the possibility of providing some type of giving card when a member uses electronic giving. Bruce will be researching forms that are used by other churches.

Women's Fellowship: Marilyn Heschke and Bev Gross representatives of the Women's Fellowship provided the church with a check for \$5,000 to pay towards the principal on the mortgage.

Budget: The congregation reviewed and held a discussion of the 2010 budget. There was a typo on budget line item 5813.

A motion was made to accept the 2010 budget with a change being made to one of the double line items, one of the #5813 line items needs to be amended to # 5814 with a description of Wedding coordinator, by John Greenwell 2nd by Wes Hillman, passed.

Open Discussion: Music was discussed including the use of the Blue and Black Hymnal. There is nothing published since the Black Hymnal by the UCC conference. Some people prefer the Blue over the Black since it contains the more traditional songs with the familiar lyrics.

Bev Gross requested that we consider posting the council minutes on the Bulletin Board for the congregation to read or email them to the congregation.

Mike Mills made a motion to adjourn the meeting, 2nd by John Greenwell; passed.

Submitted by Karen Pribnow

Cottage Grove United Church of Christ
7008 Lamar Avenue South
Cottage Grove, MN. 55016-2397
Phone: 651-459-1501
Email: cgucc@usfamily.net
Web site: www.cgucc.org



ANNUAL REPORT

Cottage Grove United Church of Christ

7008 Lamar Avenue South
Cottage Grove, MN. 55016-2397
Phone: 651-459-1501
www.cgucc.org
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Rev. Désirée H. Gold, Pastor
Gary Afdahl, Director of Music
Becky Graff, Administrative Assistant
John Greenwell, Congregation President

We Are Family!

No matter who you are or where you are on life's journey, you'll find a home here!

Cottage Grove United Church of Christ

Treasurers Financial Summary Report For the Month Ended November 30th, 2010

GENERAL FUND INCOME & EXPENSE SUMMARY

	<u>Nov-10</u>	<u>2010 YTD</u>	<u>Nov-09</u>	<u>2009 YTD</u>
Income	\$ 12,888.72	\$ 159,641.30	\$ 15,366.13	\$ 145,973.25
Expenses	16,415.82	178,873.93	14,440.01	151,968.97
Gain or (Loss)	<u>(3,527.10)</u>	<u>(19,232.63)</u>	926.12	(5,995.72)

A positive amount means we have taken in more than we have spent.

A (negative amount) means we have spent more than we have taken in.

GENERAL FUND BALANCE SUMMARY

	<u>2010</u>
January 1st, Balance	15,604.83
Gain/Loss for the Year	<u>(19,232.63)</u>
General Fund Balance	<u>(3,627.80)</u>

A positive number is good news - we are in the black.

A (negative number) means we are in the red.

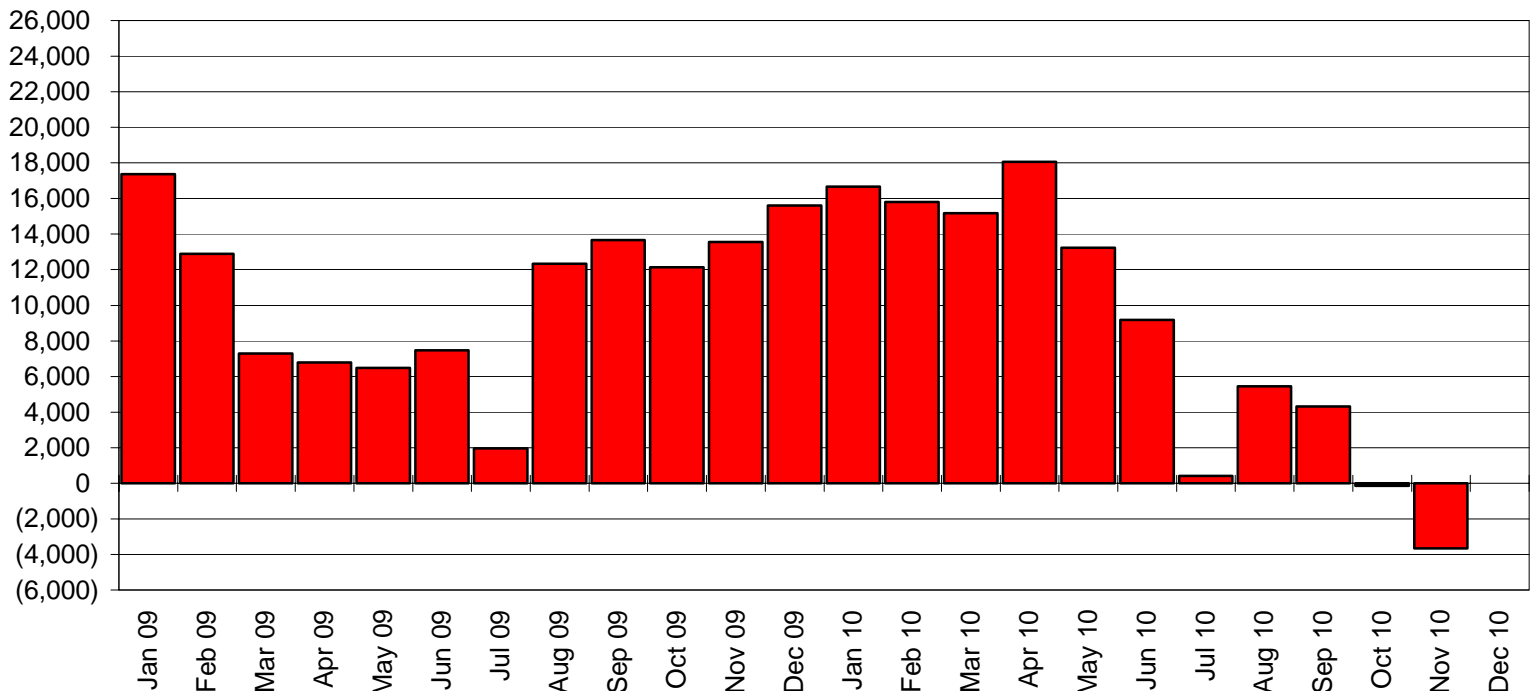
GENERAL FUND BUDGET SUMMARY

	<u>Nov-10</u>	<u>2010 YTD</u>	<u>Nov-09</u>	<u>2009 YTD</u>
Budgeted Expenses	\$20,787.03	\$205,658.20	\$14,396.55	\$ 163,342.05
Actual Expenses	16,415.82	178,873.93	14,440.01	151,968.97
Under or (Over)	<u>4,371.21</u>	<u>26,784.27</u>	(43.46)	11,373.08

A positive amount means we have spent less than we have budgeted.

A (negative number) means we have spent more than we have budgeted.

General Fund Balance



Our Church Mortgage

CURRENT MONTH

November 1st, 2010 - Balance		760,546.41
December 1st Payment		
Interest	4,379.40	
Principal	<u>2,221.00</u>	(2,221.00)
Total	6,600.40	
Additional Principal Reduction		(2,500.00)

December 1st, 2010 - Balance	<u><u>755,825.41</u></u>
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YEAR TO DATE

January 1, 2010 - Balance		790,687.87
December 1st Payment		
Interest	52,305.58	
Principal	<u>20,298.82</u>	(20,298.82)
Total	72,604.40	
Additional Principal Reduction		(14,563.64)

December 1st, 2010 - Balance	<u><u>755,825.41</u></u>
------------------------------	--------------------------

Additional Principal Reduction		
SCRIP		3,700.00
Trash Tot Treasure		4,207.64
Turkey Dinner Rafle		5,000.00
Private Donation		<u>1,656.00</u>
		<u><u>14,563.64</u></u>

Cottage Grove United Church of Christ
Statement of Current Assets, Liabilities & Fund Balances
Year to date ending November 30th, 2010

ASSETS

Description	12/31/2009		11/30/2010
	Balance	Net Activity	
CURRENT ASSETS			
1101 Checking Account	62,407.95	(32,729.52)	29,678.43
1103 Cash on Hand	-	-	-
1104 Money Fund	1,034.63	-	1,034.63
1105 United Church Foundation	6,080.30	-	6,080.30
1106 Common Stock	16,673.03	113.08	16,786.11
1107 Voyager Bank - Capital Fund	56,513.09	(23,781.72)	32,731.37
Total Current Assets	142,709.00	(56,398.16)	86,310.84

LIABILITIES & FUND BALANCES

Description	12/31/2009		11/30/2010
	Balance	Net Activity	
CURRENT LIABILITIES			
2101 Federal Employ Tax Withholding	1,597.31	512.34	2,109.65
2102 State Employ Tax Withholding	812.00	(175.00)	637.00
2201 Special Transfers Funds	2,108.05	2,866.95	4,975.00
2202 UCC One Great Hour Fund	-	420.00	420.00
2203 UCC Strengthen the Church	-	192.00	192.00
2204 UCC Neighbor in Needs Fund	262.00	98.00	360.00
2205 UCC Veterans of the Cross	452.00	(452.00)	-
2301 Self Employment Tax Payable	3,165.00	(3,016.69)	148.31
2302 Pension Payable	3,681.75	(947.25)	2,734.50
2303 Life/Disability Ins Payable	114.75	(38.25)	76.50
2304 Property Ins Payable	1,023.00	817.26	1,840.26
2401 Feed My Starving Children	135.74	-	135.74
Total Current Liabilities	13,351.60	277.36	13,628.96

Description	12/31/2009		11/30/2010
	Balance	Net Activity	
FUND BALANCES			
3101 General Fund-Retained Earnings	15,604.83	(19,232.63)	(3,627.80)
3102 Memorial Fund	8,509.16	3,390.00	11,899.16
3104 Sunday School Fund	1,319.56	(357.99)	961.57
3105 Capital Repair Reserve	5,180.48	-	5,180.48
3107 Altar Committee	645.62	357.50	1,003.12
3108 Endowment Fund	190.00	-	190.00
3110 Youth Group	8,170.20	(954.30)	7,215.90
3113 JC Rock	225.00	-	225.00
3116 Capital Campaign	88,556.05	(40,337.22)	48,218.83
3125 Farmers Market	850.00	3,263.20	4,113.20
3126 SCRIP Program	106.50	(2,804.08)	(2,697.58)
Total Fund Balances	129,357.40	(56,675.52)	72,681.88
Total Liabilities and Fund Balance	142,709.00	(56,398.16)	86,310.84

Cottage Grove United Church of Christ
Income Statement
For the Eleven Months Ended November 30th, 2010

	Current Month	Year to Date
Revenues		
Offering Envelopes	12,787.47	140,962.25
Loose Cash	101.25	1,874.55
Wedding/Funeral Fees	0.00	610.00
Special Donations	0.00	0.00
Initial Offering	0.00	0.00
Bank Interest	0.00	3.33
Dividend Income	0.00	235.62
Other Income	0.00	97.50
Investment Appreciation	0.00	0.00
County Fair	0.00	9,766.05
Turkey Dinner	0.00	6,092.00
Farmers Market	0.00	0.00
Total Revenues	12,888.72	159,641.30
Expenses		
Minister Salary	3,155.00	34,705.00
Minister Housing Allowance	1,195.00	13,145.00
Minister Pension	610.00	6,704.00
Minister Medical Insurance	695.00	7,510.75
Minister Family Protection	38.25	420.75
Minister Self Employment Tax	275.00	3,025.00
Secretary Salary	973.00	13,366.50
Employment Taxes	195.68	2,391.79
Custodial Services	625.00	6,825.00
Custodial Funerals	-	100.00
Meals & Travel Expense	227.15	1,233.41
Continuing Education	-	444.23
Nursery Care	-	1,272.85
Electricity	143.69	1,379.24
Natural Gas	170.00	1,757.55
Telephone	151.55	2,248.53
Garbage Service	119.78	1,192.52
Lawn & Snow Care Removal	-	-
Property Maintenance	419.04	2,599.69
Office Supplies	74.97	1,710.22
Postage	137.54	1,243.83
Office Equip Lease/Maint	561.54	4,088.94
Workers Compensation	1,026.00	1,026.00
Property Insurance	560.00	6,160.00
Stewardship	-	323.33
Mortgage Payment	2,200.00	31,829.10
Corn Booth	-	2,426.64
Turkey Dinner	13.67	2,056.22
Nurture & Education	28.96	1,628.36
Spirituality & Worship	190.00	1,750.83
Youth Ministry	-	-
Marketing	420.00	1,766.28
Our Church's Wider Mission	200.00	2,200.00
Per Capita Dues	200.00	2,200.00
CUE Seminary Support	50.00	550.00
Church Fellowship	-	124.37
Music Leadership	960.00	10,290.00
JC Rock	800.00	6,775.00
Substitutue Minister	-	171.00
Conference Annual Meeting	-	232.00
Wedding Coordinator	-	-
Total Expenses	16,415.82	178,873.93
Net Income/(Loss)	(3,527.10)	(19,232.63)

Cottage Grove United Church of Christ
Budget Variance Report
For the Eleven Months Ended November 30th, 2010

	2010 Budget	Current Month Actual	Current Month Budget	Year to Date Actual	Year to Date Budget	Year to Date Variance
5101 Minister Salary	38,510.00	3,155.00	3,220.00	34,705.00	35,290.00	(585.00)
5102 Minister Housing Allowance	14,690.00	1,195.00	1,230.00	13,145.00	13,460.00	(315.00)
5103 Minister Pension	7,448.00	610.00	623.00	6,704.00	6,825.00	(121.00)
5104 Minister Medical Insurance	8,400.00	695.00	700.00	7,510.75	7,700.00	(189.25)
5105 Minister Family Protection	798.00	38.25	66.75	420.75	731.25	(310.50)
5106 Minister Self Employment Tax	4,069.80	275.00	340.43	3,025.00	3,729.38	(704.38)
5107 Secretary Salary	16,800.00	973.00	1,400.00	13,366.50	15,400.00	(2,033.50)
5108 Employment Taxes	2,740.23	195.68	228.35	2,391.79	2,511.88	(120.09)
5109 Custodial Services	7,500.00	625.00	625.00	6,825.00	6,875.00	(50.00)
5110 Custodial Funerals	340.00	-	85.00	100.00	340.00	(240.00)
5111 Meals & Travel Expense	2,400.00	227.15	200.00	1,233.41	2,200.00	(966.59)
5112 Continuing Education	2,400.00	-	200.00	444.23	2,200.00	(1,755.77)
5113 Nursery Care	1,300.00	-	100.00	1,272.85	1,175.00	97.85
5211 Electricity	2,700.00	143.69	225.00	1,379.24	2,475.00	(1,095.76)
5212 Natural Gas	3,000.00	170.00	250.00	1,757.55	2,750.00	(992.45)
5213 Telephone	2,400.00	151.55	200.00	2,248.53	2,200.00	48.53
5214 Garbage Service	1,200.00	119.78	100.00	1,192.52	1,100.00	92.52
5215 Lawn Care & Snow Removal	600.00	-	50.00	-	550.00	(50.00)
5216 Property Maintenance	2,400.00	419.04	200.00	2,599.69	2,200.00	399.69
5311 Office Supplies	2,900.00	74.97	200.00	1,710.22	2,700.00	(989.78)
5312 Postage	1,800.00	137.54	150.00	1,243.83	1,650.00	(406.17)
5313 Office Equip Lease/Maint	4,360.00	561.54	200.00	4,088.94	4,160.00	(71.06)
5411 Workers Compensation	880.00	1,026.00	88.00	1,026.00	792.00	234.00
5412 Property Insurance	6,201.00	560.00	620.10	6,160.00	5,580.90	579.10
5511 Stewardship	300.00	-	-	323.33	300.00	23.33
5512 Mortgage Payments	79,204.80	2,200.00	6,600.40	31,829.10	46,202.80	(14,373.70)
5611 County Fair Expense	2,800.00	-	-	2,426.64	2,800.00	(373.36)
5612 Turkey Dinner Expenses	2,500.00	13.67	-	2,056.22	2,500.00	(443.78)
BASIC BUDGET	220,641.83	13,566.86	17,902.03	151,186.09	176,398.20	(25,212.11)
5801 Nurture & Education	2,000.00	28.96	200.00	1,628.36	1,800.00	(171.64)
5802 Spirituality & Worship	1,800.00	190.00	150.00	1,750.83	1,650.00	100.83
5803 Youth Ministry	900.00	-	75.00	-	825.00	(825.00)
5804 Marketing	1,800.00	420.00	100.00	1,766.28	1,300.00	466.28
5805 Our Church's Wider Mission	2,400.00	200.00	200.00	2,200.00	2,200.00	-
5806 Per Capita - Minnesota Conf	2,400.00	200.00	200.00	2,200.00	2,200.00	-
5807 CUE Seminary Support	600.00	50.00	50.00	550.00	550.00	-
5808 Church Fellowship	525.00	-	50.00	124.37	475.00	(350.63)
5810 Music Leadership	11,520.00	960.00	960.00	10,290.00	10,560.00	(270.00)
5811 JC Rock	8,100.00	800.00	900.00	6,775.00	7,200.00	(425.00)
5812 Substitute Minister	300.00	-	-	171.00	300.00	(129.00)
5813 Conference Annual Meeting	200.00	-	-	232.00	200.00	32.00
5814 Wedding Coordinator	-	-	-	-	-	-
PROGRAM BUDGET	32,545.00	2,848.96	2,885.00	27,687.84	29,260.00	(1,572.16)
GRAND TOTAL	253,186.83	16,415.82	20,787.03	178,873.93	205,658.20	(26,784.27)

Cottage Grove United Church of Christ 2011 Proposed Budget

	2010 Budget	Actual for 1/1/10 - 11/30/10	2011 Budget	Percent of Total Budget	Change from Prior Year
Minister	78,715.80	67,188.14	81,216.75	31.9%	2,500.95
Mortgage	79,204.80	31,829.10	79,204.80	31.1%	-
Support Staff	28,680.23	23,956.14	28,740.23	11.3%	60.00
Worship	22,120.00	18,986.83	22,120.00	8.7%	-
Utilities	12,300.00	9,177.53	11,280.00	4.4%	(1,020.00)
Insurance	7,081.00	7,186.00	7,081.00	2.8%	-
Office Supplies & Lease	9,060.00	7,042.99	9,060.00	3.6%	-
Fund Raisers	5,300.00	4,482.86	5,300.00	2.1%	-
Out Reach	5,925.00	5,074.37	5,925.00	2.3%	-
Other	5,200.00	3,949.97	4,350.00	1.7%	(850.00)
	253,586.83	178,873.93	254,277.78		690.95