



ANNOUNCEMENTS AND UPDATE

Happy New Year to one and all! I am praying that 2022 becomes a year of health and wholeness. The virus rages, yet our medical professionals are gaining knowledge, which I pray will lead to protection for the most vulnerable. Please pray for God's hand to guide our path.

I end the year with a grateful heart for all those who have worked so hard to keep us connected as a worshipping community that shares Jesus' love in many profound ways. We have said "God be with you 'till we meet again" to so many saints who entered the heavenly kingdom this year. When my heart aches I remember that love never ends.

Mark your calendars for Saturday, March 12 at 7 pm for our Steampunk Worship Service. Folks will need to reserve seats so we'll get you more information soon. It should be an unforgettable worship experience where we combine our ancient faith with hope for the future... and the debut of my neon creation.

Remember to dress warmly if you worship in person. The heat is on, but fans will exhaust out the windows to increase ventilation for health safety reasons. Blankets will be placed in the pews to help you bundle up. Hats, coats, and mittens are appropriate Sunday church clothes this winter. We are working hard to continue to improve online worship experience. Thanks to the Tech Team!

Blessings in the new year as we take in Jesus' words from Revelation 21, "Behold I am making all things new!" Grace upon grace, Katherine

MEMORIAL FLOWERS FOR JANUARY

January 2nd The flowers on the altar are in celebration of the life of our friend, Rita McIsaac, who passed away this past week.

January 9th The flowers on the altar are given in loving memory of Rena L. Simmons by her family.

January 16th The flowers on the altar are given in loving memory of Mary and Roger T. Elliott by their family. The flowers on the windowsills are given in loving memory of Steven Keyes by his parents Jon and Katherine.

January 23rd The flowers on the altar are given in memory of Mr. and Mrs. Albert Richardson by their late daughter Dorothy.

January 30th is open, if someone would like to share memorial flowers, please let Jackie Phippen know.

GENEROSITY MINISTRY invites you to prayerfully consider your gift to the church for the 2022 year. Please see the letter and the annual intention to give form that is attached. Our church leadership is more able to forecast our financial position when we commit our support. This spiritual discipline opens us to commit beyond our personal needs and blesses us into a future with hope.

INFORMATION YOU SHOULD KNOW

MANAGING MEMORY with Dr. Andrew Budson. Wednesday, January 12th at 6:30 p.m. at Billerica Town Hall. The doctor will explain how individuals can distinguish changes in memory due to Alzheimer's versus normal aging, what medications, diets, and exercise regimes can help, and the best habits, strategies, and memory aids to use, in seven simple steps. If you are interested, please RSVP to dementiafriendlybillerica@gmail.com, or you can contact Carolyn Savio at the phone number below. Billerica Council on Aging 978-671-0916, ext. 2010

ANNUAL MEETING, JANUARY 23, 2022 The First Congregational Church Annual Meeting is next month. All committee and ministry reports are due on January 3rd. Taryn needs time to prepare the report early enough to send it out ahead of the meeting. Any questions or concerns reach out to her at the church.

“Love is creative and redemptive, Love builds up and unites; hate tears down and destroys. The aftermath of the ‘fight with fire’ method is bitterness and chaos; the aftermath of the love method is reconciliation and creation of the beloved community.” - Rev. Dr. Martin Luther King, Jr.

Registration is now open for the webinar Building the Beloved Community – Multiculturalism in Billerica. This webinar is the seventh annual Martin Luther King, Jr. Day event sponsored by the Billerica Interfaith Association and hosted by First Congregational Church in Billerica. This webinar will feature a diverse panel of your neighbors who will share their dreams of Billerica's future as a community that celebrates the contributions of all the people that call this town their home. Join your neighbors on January 17, 2022 at 10:00 am.

To register, use this link <https://tinyurl.com/y5ukaurn> or use the QR Code to the right. Questions? Problems registering? Email socialjusticefccb@gmail.com



WOULD YOU LIKE TO SUPPORT THE PANTRY AND GET SOME NEW EASY RECIPES? The Community pantry has created a cookbook! This is a fundraiser for the pantry, and also a collection of quick easy recipes for our clients. Every client was given a cookbook and we have some to sell for only \$5. Please let Taryn know if you want one, she has them in her office. Thank you for your support!

GIVE! – YOUR SUPPORT OF THE CHURCH IS NEEDED. The church is working overtime to provide online worship and programming, while reaching out to the congregation and community at a time when



folks are feeling isolated and afraid. The good news we have of hope, love, grace, mercy, and forgiveness is needed now more than ever. Your financial support makes it possible. Please mail checks to FCCB, 18 Andover Road, Billerica, MA 01821, or go online to fccbillerica.org – click on “Give to the church” at the bottom of the page.

Here is the QR code to make online giving easier. (And if you don't understand what that means, it's okay. Rev Katherine doesn't understand it either. The other methods still work.) We are thankful for your financial support of the church and our ministries.

FIRST CONGREGATIONAL CHURCH PRAYER LIST

Please pray for the family of Rita McIsaac as they mourn her passing from this life to eternal life in Christ.

We pray for Matthew Ahern, Eddie Thompson, Kevin Corkery, Jason Pantano and Thomas Knox as they serve our country. Let us pray for protection and safety of all those who serve in the Military and all First Responders. We pray for health care, transportation, and grocery workers, and all who are working in harm's way. We pray for those who have lost their jobs. We pray for all who are sick, grieving, and feeling isolated. We pray for those who have been lifted up by the congregation:

| | | |
|-------------------------|------------------------|-----------------------|
| Jon & Katherine Adams | Eddie Freeley | Nancy & Butch O'Leary |
| Misty Anaya | Dave Furlani | Arlene Orso |
| Charlie Antonelli | Linda Russell Gallivan | Phillip Orso |
| Ernie Ayles | John Gianacopolis | Rocky Orso |
| Alyssa Barras | Maryann Giardina | The Pantano Family |
| Edna Battcock | Johnny Gillis | Joseph Pitocchelli |
| Doris Beaudoin | Carol Goss | Ronald L. Pitocchelli |
| Lucy Beland | Mary Gottmann | John Polychrones |
| Christopher Berard | Jim Hamilton | Helen Potter |
| Debbie Bionelli | Patricia Hamilton | Barbara Provencal |
| Barbara Bourdon | Al Heard | Hailey Reed |
| David Breen | Clara | Harper Reis |
| Ralph Brooks | Jane LaBua | Florine Rogers |
| Allan Broome | Bobby Lockett | Sheryl Roth Rogers |
| Julie Brown | Logan | Rylee Sandland |
| Victor Campana | Karen Lynne | Keara Schmidt |
| Adam Clark | Elizabeth Mahoney | Maureen Schroeder |
| Travis Cole | Michael Meagher | Dottie Schumacher |
| Josh Croteau | Abby Metcalf | Ryan Scurka |
| Jeff Danzig | Vince Michaels | George Shields |
| Carol & Richard Dube | Diane Morrison | Artin Shoukas |
| Noreen Duxbury | Memorie Munson | Colette Shoukas |
| Cathy Barrett Errickson | Neil Nagle | Louis & Lek Seibert |
| Christy Fajkowski | Barbara Newman | Michael Ta |
| Lindsay Ferraro | Gloria Norman | Cindy Tomlin |
| Claire Flynn | Richard O'Brien | Judy Volpicelli |
| Carol Fournier | Rosemary Oeckl | Honey Waldman |

Prayers for all God's children all over the world.

Prayers for those struggling with their mental health.

Come to me, all ye that labor and are heavy laden, and I will give you rest. – Mt 11:28

Please notify the church office or pastor when you are hospitalized or in need of pastoral care. Due to HIPAA laws we are not notified by hospitals. You can add or remove a name to the prayer list by notifying the church office. Please have permission from the person you are listing.



First Congregational Church
in Billerica United Church of Christ

What's it all for anyway? What is your reason for giving?

"I depend on God alone, I put my hope in him. He alone protects and saves me; he is my defender, and I shall never be defeated. My salvation and honor depend on God; he is my strong protector; he is my shelter."
(Psalm 62:5-7)

This is it. This is what it's all about for me. Yes, it's that time again. Time to think about our yearly giving, so here's your well thought out prerequisite of a letter. When I was tossing around how to begin or end the start of our yearly giving campaign I was thinking of the usual suspects. What bible verse would you expect to hear? What would speak to you and what would fit the bill? I could have used the standard verses you would expect to hear like, in Corinthians 9:7, when Apostle Paul teaches us that God loves a cheerful giver..., or in Luke 21:14 when Jesus' light shines on the widow that has placed two mites in the offering. By doing this she is teaching us that she has offered more than all. She has given all she had and not given as others out of their abundance. I could have started and ended there, put a nice bow on it and sent it out, but this wasn't speaking to me.

I knew I had to bunker down to get the words on the page but none of these verses applied. I was reading from psalms when the words came alive. I thought, this is what it is all about. Yes all the bible verses about giving would fit but what are we giving for? It hit me. This is what we are giving for, this verse says it all for me. I hope that you can find some part or all of it that speaks to you and if not I've mentioned those passages for you that are typically found in an offering request.

Last year I asked you to think of percentage giving. I asked you to talk it over with your family, to pray about it, and to give a percentage of your yearly salary. I hope that this helped and you found it a good jumping off point to a resolution of that struggle of what is a good "tithing" for you and your family. This year I hope to make it even easier for you. I am asking you to increase your giving by 10 percent. This is easy to figure out and hopefully it will bring you that much closer to your family's yearly intent. For example, if you usually give \$30/week \$3 extra would do nicely. If you give \$50/week then \$5 a week would suffice.

While we're all beginning to come out of hibernation let's be thankful and grateful to know that God IS our protector and savior and let's honor our commitment to him and each other as we faithfully give our widow's mite.

Most respectfully submitted with God's love,

Laura Bosworth

Generosity Ministry



**First Congregational Church
in Billerica** United Church of Christ

**INTENTION TO GIVE
2022**

My gift is an answer to someone else's prayer!

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Please check one box:

Intention to give amount: \$ _____ per year per month per week

Please allocate my gift accordingly: _____% GENERAL FUND _____% OUTREACH _____% DEACONS' FUND

I will give by electronic funds transfer (Financial Secretary will contact you to set this up)

I will give by check

www.fccbillerica.org

18 Andover Rd
Billerica, MA 01821

978.663.8433



**First Congregational Church
in Billerica** United Church of Christ

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I will give by check

Please send one copy to George Bowman, our Financial Secretary and keep one copy for yourself. Thank you!

ONGOING EVENTS TO STAY INVOLVED, **INCLUDING ZOOM INFORMATION**

Sunday Worship, gather at 9:30, worship at 10 am. In person and online

To join online click this link:

<https://us02web.zoom.us/j/82776552946?pwd=NGNnaUZlczRRWHg1ODFnOGg3ZEEvQT09>

Meeting ID: 827 7655 2946 Password: 364377

To be connected by phone (audio only) call 253-215-8782, use Meeting ID: 827 7655 2946 and Password: 364377

Bible Study, Wednesday 11 am-Noon. *Will resume Jan 5, 2022*

To join online click this link:

<https://us02web.zoom.us/j/85104261041?pwd=ci95b28xNHF2ZEdEeW5kY3NOTnpYQT09>

Meeting ID: 851 0426 1041

Passcode: 847812

To be connected by phone (audio only) call 253-215-8782, use Meeting ID: 851 0426 1041 and Passcode: 847812

Meditation, Wednesday 5-6 pm. In person and online

To join online click this link:

<https://us02web.zoom.us/j/86812568982?pwd=NEloQ1p4Ky93aUYwRTVCOVVZa05Ndz09>

Meeting ID: 868 1256 8982 Password: 480414

To be connected by phone (audio only) call 253-215-8782, use Meeting ID: 868 1256 8982 Password: 480414

Wednesday Evening Prayer from 6:30-7:30 pm. *Will resume Jan 5, 2022*

To join online click this link:

<https://us02web.zoom.us/j/89052674342?pwd=RURJWW1yNllxVkJkEvUzAzK0xHLY9JQT09>

Meeting ID: 890 5267 4342 Password: 510800

To be connected by phone (audio only) call 253-215-8782, use Meeting ID: 890 5267 4342 Password: 510800

Pilgrim Fellowship Youth group (grades 7 to 12) 1st and 3rd Fridays from 7 to 9pm

Run by Rev. Katherine and Matt Ahern in the parlor.

Pub Theology, 2nd and 4th Thursdays @ The Emerald Rose Restaurant at 7 pm

For more information, please go to our Meetup page: ([Pub Theology: Beer + Conversation about Stuff that Matters \(Billerica, MA\) | Meetup](#))

Aim Hi Lunch, 3rd Thursdays at noon in the parlor

Bring your lunch, there will be dessert served. Join us for friendship, fellowship and fun activities! Contact Gerry Healey or Taryn to confirm we are meeting and to get more information.

FCCB CONTACT INFORMATION

First Congregational Church

**18 Andover Road
Billerica, MA 01821
www.fccbillerica.org**

Sunday Service: 10 am
Wednesday night service: 6:30pm

Church Office:
office@fccbillerica.org
978-663-8433

Office Hours
Tuesday thru Friday, 10:00-4:00

CHURCH STAFF

Pastor, Rev. Dr. Katherine Adams
pastor@fccbillerica.org
508-245-5094

Office Manager, Taryn Gillis
communications@fccbillerica.org
978 502-7684

Dir. Christian Ed, Taryn Gillis
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Music Dir., Timothy Jenkins
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978-866-3204

Pilgrim Fellowship,
Rev. Katherine Adams
Matthew Ahern

Sexton
Kyle Hamilton
kyleham185@gmail.com

CHURCH OFFICERS

Moderator/ Church Council
Ed Reinecker
978-667-5336
Clerk/ Church Council
Sue Hagel 978 987-0880

Treasurer
Jim O'Connor
978-667-3147

Asst Treasurer
JP Durand
978-667-4239

Financial Secretary
George Bowman
510-427-9443

Asst Financial Secretary
Don Lovegrove
978-667-3596

Auditor
Kim Warner
warner@mit.edu

Trustees
Patricia Rogers
978-663-8121

Diaconate
Sandy Galvin
510-329-2169

MINISTRY CHAIRS

Acolytes
Angela Hiott
978-667-3274

Aim Hi
Gerry Healey
978-658-8871

Congregational Relations
Laura Bosworth
978-663-9259

Memorial Flowers
Jackie Phippen
978-663-6264

Lay Shepherds
Glenda Lovegrove
978-667-3596

Music Ministry
Ellen Killam
978-670-6037

Junior Choir
April Goss-Baker
978 670-8993

Outreach Committee
Carol Young
978-663-5658
Bob Miner
978-667-2961

Youth Ministry
Dawn Salter
978-262-9927
Katie Verrocchio
603-305-6290

Mission Trip/Senior High
TBD

Ushers
Donna Ricarte
978-663-4043

Generosity Ministry
Laura Bosworth
978-663-9259

Social Justice Ministry
Andrew Jennings
978-663-8193

RESOURCES AVAILABLE FOR RETIREES

SUPPORTIVE SERVICES & PROGRAMS

Over the next few editions, we are going to spotlight different topics and provide information and links to resources available on those topics. In this edition we are focusing on local councils on aging and heating resources.

COUNCILS ON AGING AND SENIOR CENTERS

According to the Massachusetts Executive Office of Elder Affairs, Councils on Aging & Senior Centers provide support services to elders, families and caregivers in the community. As a local agency, the Councils on Aging & Senior Centers serve as an elder advocate, offering services and activities for elders. They serve as a link to and support for this population.

Each Council on Aging determines its own priorities based on local needs and resources. Senior centers are a welcoming place for older adults who wish to remain independent in their community.

Council on Aging offerings may include outreach, access to transportation, meals, health screenings, health insurance counseling, fitness, wellness and recreation activities, life-long learning and socialization.

You can find the contact and location information for your local Councils on Aging and Senior Centers on most municipalities' websites and directories or through the Massachusetts Councils on Aging at <https://mcoaonline.com/>.

HOME HEATING AND WINTER ENERGY TIPS

Over the last several months we have all been facing the impact of

inflation and supply chain issues in our daily life. The cost of things like groceries is forcing many to make budget decisions they would not normally have to make. One area where some may qualify to potentially reduce costs is in heating.

The Commonwealth's Department of Housing and Community Development (DHCD) oversees various energy assistance programs for eligible individuals and families. The programs include Fuel Assistance-Low Income Home Energy Assistance Program (LIHEAP), HEARTWAP, and the Weatherization Assistance Program.

LIHEAP helps pay a portion of eligible household's home heating bill during the winter season. Eligibility is based on a number of factors including, but not limited to, household size and gross annual income of every household member 18 years of age or older. The income cannot exceed 60% of the estimated State Median Income.

HEARTWAP is a year-round program that serves LIHEAP eligible households with heating system repair, replacement and maintenance services.

Weatherization Assistance Program is also a year-round program that serves LIHEAP eligible households with air sealing, attic/sidewall insulation, weather stripping and weatherization-related repairs.

Additional information about these programs can be found by either calling the DHCD Heatline at 1-800-632-8175 or www.mass.gov/hed/fuel.

In addition to these programs, below are some winter energy saving tips offered by DHCD:

- Caulk and weather-strip doors and windows that leak air.
- When home, turn down the heat to 68° F or as low as comfortable.
- When you are asleep or away from home, turn the thermostat back 7° to 10° for eight hours and save as much as 10% a year on your heating and cooling bills.
- Consider getting a programmable thermostat.
- Turn down the temperature of your hot water heater to 120°.
- Have your oil-fired heating system serviced annually or your gas-fired heating system serviced every three years.
- Clean or replace furnace filters every other month.
- Keep the fireplace flue damper closed unless a fire is burning.
- Check that warm air registers, baseboard heaters and radiators are not blocked by furniture or drapes.
- Close your curtains and shades at night; open them during the day.

SEE LIHEAP CHART ON PAGE 18 ►

STATE/TEACHERS' 2022 MAILING DATES ANNOUNCED BY TREASURER GOLDBERG

State Treasurer Deb Goldberg has announced the mailing dates for the State and Teachers' pension checks for calendar year 2022. Also included are the direct deposit dates for members who utilize that method of payment through the Treasurer's New England Automated Clearing House (ACH).

Please remember that you must notify your respective board of any address or deposit change by no later than the 15th of a month in which you wish to have the change made. Otherwise, you may have to wait another month.

Members should know that retirement boards can require direct deposit which the vast majority do use. That said, we hope that they would respect the wishes of those who ask to be paid in hand with a check.

For those who choose to have their checks mailed, please remember that delivery may take an extra day or two under current Postal Service conditions. For these very reasons, you may want to reconsider and decide to use direct deposit.

As always, please contact our office if there's a problem.

| STATE AND TEACHERS' RETIREMENT 2022 MAIL & DIRECT DEPOSIT DATES | | |
|--|--------------------|---------------------|
| Month | 2022 Mailing Date | Direct Deposit Date |
| January | Thursday 1/27/22 | Monday 1/31/22 |
| February | Thursday 2/24/22 | Monday 2/28/22 |
| March | Tuesday 3/29/22 | Thursday 3/31/22 |
| April | Wednesday 4/27/22 | Friday 4/29/22 |
| May | Thursday 5/26/22 | Tuesday 5/31/22 |
| June | Tuesday 6/28/22 | Thursday 6/30/22 |
| July | Wednesday 7/27/22 | Friday 7/29/22 |
| August | Monday 8/29/22 | Wednesday 8/31/22 |
| September | Wednesday 9/28/22 | Friday 9/30/22 |
| October | Thursday 10/27/22 | Monday 10/31/22 |
| November | Monday 11/28/22 | Wednesday 11/30/22 |
| December | Wednesday 12/28/22 | Friday 12/30/22 |

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FISCAL YEAR 2022

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) INCOME ELIGIBILITY & BENEFIT LEVELS

| Number of People in a Household | 100% of Federal Property Level | 125% of Federal Property Level | 150% of Federal Property Level | 175% of Federal Property Level | 200% of Federal Property Level | 60% of Estimated State Median Income |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------------|
| 1 | \$ 12,880 | \$ 16,100 | \$ 19,320 | \$ 22,540 | \$ 25,760 | \$ 40,951 |
| 2 | \$ 17,420 | \$ 21,775 | \$ 26,130 | \$ 30,485 | \$ 34,840 | \$ 53,551 |
| 3 | \$ 21,960 | \$ 27,450 | \$ 32,940 | \$ 38,430 | \$ 43,920 | \$ 66,151 |
| 4 | \$ 26,500 | \$ 33,125 | \$ 39,750 | \$ 46,375 | \$ 53,000 | \$ 78,751 |
| Homeowners and Non-Subsidized Housing Tenants | | | | | | |
| Deliverable Fuel (Oil, Propane, Kerosene & Other) | \$ 1,030 | \$ 906 | \$ 798 | \$ 702 | \$ 702 | \$ 618 |
| Utility and Heat-Included-In-Rent | \$ 830 | \$ 730 | \$ 642 | \$ 566 | \$ 566 | \$ 498 |
| High Energy Cost Supplement* | \$ 200 | \$ 180 | \$ 160 | \$ 140 | \$ 140 | \$ 120 |

*An additional benefit for LIHEAP eligible households whose previous year's heating costs exceed certain threshold.