



## **ANNOUNCEMENTS AND UPDATE**

Siblings in Christ,

One of my great joys of this current time is to co-leading PF, our youth group, with Matt Ahern. The thing I've learned from our youth is that I don't laugh enough. Laughter is good for the spirit, and once in a while laughing so hard that your sides ache is truly redemptive. I'm going to try to laugh more and take myself, and life in general, a bit less seriously.

I am overwhelmed by the generosity of the congregation in your support of the PF project to build beds for children who need them through Sleep in Heavenly Peace. We will have room to take some members of the congregation with us, so let me know if you want to come on January 22.

Our Annual Meeting is right around the corner on Sunday January 23 after church, both in person and on zoom. The warrant is in the announcements. Another timely reminder is to submit your 2022 pledge to George Bowman, our financial secretary, so that he can finalize his income projection for the year. Every giver matters, no matter the amount. Remember the widow's mite. It's a good spiritual discipline to give with a cheerful heart.

I'm holding you all in prayer as we enter 2022. I know we hoped that the pandemic would be behind us, yet it's not. Please take good care of yourself and others. Don't get discouraged-"faith, hope, and love abide, these three; and the greatest of these is love." 1 Corinthians 13:13

Let love and grace abound! Katherine

### **MEMORIAL FLOWERS FOR JANUARY**

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

January 9<sup>th</sup> The flowers on the altar are given in loving memory of Rena F. Simmons by her family.

January 16<sup>th</sup> 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 23<sup>rd</sup> The flowers on the altar are given in memory of Mr. and Mrs. Albert Richardson by their late daughter Dorothy.

January 30<sup>th</sup> 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 12<sup>th</sup> 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](mailto: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 3<sup>rd</sup>. 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.

**“Our goal is to create a beloved community and this will require a qualitative change in our souls as well as a quantitative change in our lives.”- 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](mailto: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](http://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 families of Rita McIsaac and Olive Thompson as they mourn their 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:

Misty Anaya	Linda Russell Gallivan	Phillip Orso
Charlie Antonelli	John Gianacopolis	Rocky Orso
Ernie Ayles	Maryann Giardina	The Pantano Family
Alyssa Barras	Johnny Gillis	Joseph Pitocchelli
Edna Battcock	Peter Gillis	Ronald L. Pitocchelli
Doris Beaudoin	Carol Goss	John Polychrones
Lucy Beland	Mary Gottmann	Andrea Porter
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
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
Eddie Freeley	Nancy & Butch O'Leary	
Dave Furlani	Arlene Orso	

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.

January 2, 2022

**To All Members of the First Congregational Church in Billerica,  
Massachusetts**

The Annual Congregational Meeting will be held on Sunday January 23, 2022 immediately following the Worship Service on Zoom

The Agenda includes:

1. Reports of the officers and committees
2. 2022 Church Operating Budget
3. Other such business as may properly be considered at the Congregational meeting.

Susan Hagel

Clerk

First Congregational Church, Billerica, MA



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

**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

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.**

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.**

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) 1<sup>st</sup> and 3<sup>rd</sup> Fridays from 7 to 9pm**

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

## **Pub Theology, 2<sup>nd</sup> and 4<sup>th</sup> 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, 3<sup>rd</sup> 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  
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Pilgrim Fellowship,  
Rev. Katherine Adams  
Matthew Ahern

Sexton  
Kyle Hamilton  
kyleham185@gmail.com

## **CHURCH OFFICERS**

Moderator/ Church Council  
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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](http://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.