

# SAINT JOHN'S EPISCOPAL CHURCH GLOUCESTER, MA



Report to the 158th Annual Meeting  
January 26, 2020





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**Saint John’s Episcopal Church**

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[www.stjohnsgloucester.org](http://www.stjohnsgloucester.org)

Parish Office Hours: Monday - Thursday; 8:00 am-12:00 noon

The Church is open for prayer and meditation during hours above

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The Rt. Rev. Gayle E. Harris, Suffragan Bishop

The Rev. Bret Bowie Hays, Rector — [bret@stjohnsgloucester.org](mailto:bret@stjohnsgloucester.org)

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Binky the Dog — Parish Mascot

Wardens, Karen Kasper and Ellen Sibley

Clerk, Joan Gorga

Treasurer, Sue Lupo

Assistant Treasurer, Hank McCarl

*Compilation of Annual Report, Elizabeth de Veer, Parish Administrator*

Dear Friends in Christ,

While I consider the overall stability and lack of conflict we've enjoyed over the last few years to be a great blessing, I am also grateful that the Holy Spirit now seems to be stirring us a bit.

Looking back at the last year, one prominent feature is certainly the losses our parish has experienced. The necrology at the end of this report includes some well-known and much-loved names, and we also said bittersweet goodbyes to two of our most active couples, Paul and Catherine McGeary and Jim LaBelle and Martha Whitney, as they moved away. While I don't want to invalidate anyone's sense of loss — indeed, I feel it too — I also don't want it to define the recent story of our parish family.

Indeed, almost everything else that happened here in the last year was not only positive, but also in one way or another reveals the gentle influence of the Holy Spirit moving us to be a more outward-facing community. The first thing many of us might think of as outward-facing, our outreach ministries, remain diverse and robust. But our first full year of Festina services succeeded in both energizing many of our parishioners and bringing our parish to the attention of new people, one of whom has become a faithful and active member, so we hope that our more confident plans for the year ahead will bear even more fruit. And our return to Navajoland — our best trip ever! — was again a blessing to both the pilgrimage group and our host community, but you'll read more about that in a dedicated report later in this document.

Another effort that began as a reaction to one of my pet peeves has grown into a very important project. One of the first things I wanted to do when I came here eight years ago was to redesign the church's stationery. It caught my attention because I personally didn't find it aesthetically appealing, but I also quickly realized its design didn't particularly represent us or convey anything particularly about us. I also wanted St. John's to have a logo of our own, but I didn't even think of those as connected projects, and in any case, for years other matters always took priority. But finally, roughly a year ago, I sat down and created a first draft of a new letterhead design.

Rather than unilaterally push it on the parish, I presented the new design to the Vestry and requested feedback. For most of 2019, we continued to refine the design, and someone had the excellent idea of designing a proper logo, whereas I had been using an image of our parish seal as portrayed in the stained glass window in the back of the church on the lectern side. We were blessed to have a gifted artist and graphic designer in a friend of St. John's, Vaughan Sherrill, who worked on refining the logo as the Vestry worked on refining the design. At last we reached an enthusiastic consensus and we began ordering stationery with the new design, but that turned out only to be the beginning.

Toward the end of this process, Vestry member Errol Smikle mentioned that through a local professional networking group he had met a talented Web designer, Lauren Georgiades, who might be able to work on our Web site. Sitting down with her, our Web team was impressed with her professional competence and positive attitude. She praised our current site for being rich in information, but sees opportunity for improvement in its visual design and structure. Rather than pushing us to make our site follow the same trends as everyone else, Lauren's approach, which I

think wise, is to ask her clients to reflect on their identity and values, and how they might be expressed visually.

I was delighted to tell her that our Vestry had been doing precisely that all year. This will make her work faster, easier, and less costly, and at our last meeting, the Vestry voted to contract with her and begin the redesign process, which will be paid for from the Memorial Fund, as it will be a durable asset of the church. (The entire project should cost under \$2,000, and the fund currently has over \$15,000.) Another benefit of this project will be transitioning our site to a more user-friendly editing platform. That way, while I envision Norm Barr as remaining in charge of our Web site as long as he wants to be, it will be easy for others to learn how to make updates so that all the work doesn't have to fall on him.

All of this might sound like so many small details, and compared to service, worship, formation, and pastoral care, I suppose they are. But all of those things only happen because people have found our church, and investing in the means of communication that are most important in contemporary society — visual and electronic — is essential to making sure “the big stuff” continues to happen and that St. John's remains healthy and well-connected to the wider community.

This brings me back to the matter of evangelism. Every year I keep beating this drum. One of the consequences of the losses I mentioned at the beginning of this letter is a decline in worship attendance and the need to identify, cultivate, and empower new leaders within the parish. It's easy to say that “numbers don't matter,” but on the contrary, numbers indicate quite accurately how much we are capable of doing — the extent to which we can carry out our mission.

Back in Denver, when I served as Curate at St. John's Cathedral, we had roughly 60 funerals a year, and our Dean pointed out that number as roughly the average size of a congregation in an Episcopal church. “We bury an average Episcopal congregation every year,” he would bluntly say, and therefore we need to do more than hope that people will find us and decide to join. While the departure of four regular worshippers and the death of four or five others might seem like a small number, it represents over 10% of our average Sunday attendance. And while last year's ASA did drop compared to the year before, it was not by quite that much because we also welcomed newcomers, several of whom became faithful members. Just as much for us as for a large congregation, evangelism, welcome, and new member incorporation are not optional, and the clergy can't be the only ones committed to them. Part of being a faithful parishioner is inviting people who don't already have a faith community to join us in church.

I know that it can feel uncomfortable inviting people to church. Sometimes, when someone is telling us about their life, we might recognize God's presence in their life, and pointing that out to them can be both affirming in itself and an easier way to talk about our own encounters with God, both individually and in church. As someone who has made a habit of inviting people to church, I can tell you that no one has ever been offended or thought less of me because I extended an invitation. Most of the time, people appreciate the invitation, whether or not they accept. And we already have the skill set. All of us can enthusiastically recommend food, art, entertainment, or candidates for public office. I would hope and pray that we all would feel at least as enthusiastic

about our loving, active, supportive, and vibrant church — that each of us could talk about how St. John's makes our own lives better, as well as the lives of many others. When we do, the Holy Spirit will be with us, and that will make our own lives, and the lives of those who accept our invitations, better still.

Serving as the Rector of such a church continues to be the privilege of a lifetime. Thank you, everyone, for all that you do. I am so grateful and appreciative of our excellent staff and volunteers, who not only accomplish great things, but are also a delight to interact with. May the Spirit continue to bless, guide, empower, and nurture us, this year and always.

Yours in Christ,

A handwritten signature in black ink that reads "Bret B. Hays" followed by a small cross symbol.

The Rev. Bret B. Hays

## **VESTRY**

Class of 2020: Nancy Harrison, Katharine Newhouse

Class of 2021: Tom Chmura, Bill Melvin, Dori Mottola

Class of 2022: Patricia Anders, Connie DeSimone, Errol Smikle

### **Letter from the Wardens**

Our stewardship campaign this year - “Navigating Our Future” - looked back to our roots in the community and saw the connections in our current outreach services and spiritual life, and the unity between our founders and ourselves. Your very generous pledges will help us continue our work at St. John’s for future generations to count on.

This year there were several necessary improvements and repairs to both the church and rectory buildings. Rick Kopka has been instrumental in moving these projects forward and has been a steady presence planning and overseeing them.

We are beginning to see the benefits of our new solar power system, which is helping reduce electricity costs and lowering our carbon footprint. Paul McGeary spearheaded this successful project which was completed for the system inauguration on June 19, 2019.

Volunteer work continued in and around the church as several “Coverall Sundays” were implemented in the Fall which made quick work of outside cleanup of brush and leaves, as well as cleaning the side of the church. Parishioners also worked hard polishing all the brass inside the church until it gleamed! The fun and conviviality of these work sessions were a testament to the spirit of our parishioners, and pave the way for future sessions to come. The Ms. Fixits were a constant presence and are appreciated for their work throughout the year to keep St. John’s in good working order. Attractive new tables and chairs were purchased for Parish Hall to provide comfortable seating and accommodate the attendees at all events.

There has also been a healthy membership surge in the Safe Harbor Society thanks to the hard work of Tom Chmura and his committee. Several meetings brought attendees from throughout our community to help plan for their futures and the future of St. John’s. Many thanks to the team for organizing and following through with this worthy service.

Many successful events rounded out the year. Mark Nelson continues to lead our exceptional choir and provide St. John’s with special services and events. Performances by Festina brought listening joy to all who attended. We also had several successful rummage sales, a newly designed St. John’s Village Fair which was very well attended thanks to the hard work of Gwen Kopka and her able team. We welcomed some enthusiastic new faces and said good-bye to those we will miss.

As we look ahead, St. John’s has much to look forward to. We will be pleased to see the replacement of our historic front doors as well as work and repairs on the first-floor bathroom. We are planning for the next version of the Thrift Shop and to continue the work of parishioner Martha

Whitney, now happily living in her cozy New Hampshire home with her husband Jim. You may also see some changes to our website which will be designed to reach more people regarding St. John's Church and all that we offer.

You have played an important part in this year's successes. Whether you have attended services, performances, or volunteered or simply kept St. John's a part of your spiritual life – we share this community together. Your pledges help make St. John's a whole and vibrant place, and we sincerely thank you.

### **Parishioners Who Pledged 2020**

Astrid afKlinteberg	Chuck Everett	Katharine Newhouse
Patricia Anders	Marjorie Fergusson	Doug Parsons
Harry and Marcia Aptt	Alexandra Garcia-Mata	Jonathan Pope
Naomi Astyk & Sue Lupo	Joan and Carmine Gorga	Geoff Pope
Norm Barr	Roy Gottfried	Patricia & Frederick
Geoffrey Bayliss	Sarah Hackett	Rhineland
Ian and Dee Dee Bedford	Nancy Harrison	Lynn & Ernie Runnells
Len Berry	Bret Hays	Carole Secrest
Faith Berry	Malcolm Henderson	George & Ellen Sibley
Charlie & Marge Bishop	Alberta Hill	Errol & Yvonne Smikle
Nadine Boughton	Linda Jacobson	Barbara Soreng
William & June Braunlich	Debby & Steve Jencks	Suzanne Stacy
Rick Britton	Howie & Karen Kasper	Carolyn & Bob Stewart
Janie Brown	Rick & Gwen Kopka	Dave & Dani Stotzer
Al Browne, Jr.	Jim Labelle & Martha	Sara Stotzer
Judy Clayton	Whitney	Heidi Stowe
Tom & Claudette Chmura	Henry & Mary McCarl	Rosemary Sullivan
Candace & James Connelly	Paul & Catherine McGeary	Jane & Hunter Ward
Beryl Cox	Carol & Rory McKenzie	Hazel Watkinson
John & Betty Davis	Cecily Merrell	Neil Woodberry
Connie DeSimone	Bill Melvin	Carol Zapustas
Jean Dyett	Dori Mottola	
Pat Earle	Mark & Melanie Murray- Brown	

## MINUTES of the 157<sup>th</sup> ANNUAL MEETING

January 27, 2019

### ST. JOHN'S EPISCOPAL CHURCH Gloucester, Massachusetts

The Annual Meeting of the Parish of St. John was formally called to order by the Rev. Bret Hays, at 10:24 am after the 9:00 am Eucharist.

#### CALL TO ORDER & OPENING PRAYER

Bret offered an opening prayer.

#### APPROVAL OF THE MINUTES OF THE 156<sup>th</sup> ANNUAL MEETING

The Minutes of the 156<sup>th</sup> Annual Meeting of the Parish of St. John held on January 28, 2018 were reviewed.

Jim kindly expressed appreciation to the Clerk for including a number of Adele Ervin's remarks and quips, saying, "It's like she's still sitting right over there!"

It was then moved and seconded that the Minutes be accepted into the Report as written. The motion carried, none opposed.

#### REPORT OF THE NOMINATING COMMITTEE ON CANDIDATES FOR CHURCH OFFICE

The slate of candidates for Wardens, Officers and new Vestry Members as prepared by the Nominating Committee was presented to the congregation in the 2018 Annual report, and is as follows:

Wardens to serve until the Annual Meeting of 2021: **Ellen Sibley and Karen Kasper**

Treasurer to serve until the Annual Meeting of 2020: **Sue Lupo**

Clerk of the Vestry to serve until the Annual Meeting of 2020: **Joan Gorga**

Vestry members to serve until the Annual Meeting of 2022:

**Patricia Anders, Dee Dee Bedford, Errol Smikle**

Delegates to the 2019 Diocesan Conventions

**Richard Britton, Geoffrey Pope**

Alternates to the 2019 Diocesan Convention

**Paul McGeary, Jonathan Pope**

Delegate to the North Shore Deanery 2019

**Richard Britton, Lynn Runnells**

Fr. Bret invited additional nominations from the floor; there were none, and the slate was unanimously approved.

## **RECEIPT OF THE REPORTS OF THE 157<sup>th</sup> ANNUAL MEETING**

The reports as contained in the Journal of the Annual Meeting were presented to the Meeting, and the floor was opened to questions and discussion.

There were no questions or comments.

## **RECEIPT OF THE FINANCIAL REPORTS**

### **Treasurer's Report**

Treasurer Karen Kasper addressed the meeting:

“First, I would like to thank everyone that pledged and those that gave in so many other ways or just came to be part of the service. It all matters in making St. John's the incredible family it is. I would like to start by highlighting some of our financial success for the past year. Last year we reached our budgeted goal of \$140,000 and even went beyond. The thrift shop raised \$15,343 this year. This was an incredible feat. Many thanks to the hard and tireless work of Martha Whitney and the many volunteers that gave of their time making it such a success. We had 2 successful rummage sales, and several other fundraisers. Almost \$3,000 was raised with these events. Another success was the Holiday fair, not only did we have fun but we raised \$7,500. Many thanks to Gwen and her team for a great fair.

We received an anonymous gift last year of \$5,000 and with this we were able to make many improvements to the church and Rectory. In fact, this donor has already given another \$8,000. What an incredible generous gift and very much appreciated. Throughout the year there were other very generous donations made from parishioners for specific needs of the church. Thank you so much. St. John's memorial fund has a balance of \$11,791 going forward in the new year. This includes a \$10,000 bequest from the estate of Brian Tarr. This past year using the Memorial fund we were able to fund various large purchases such a new laptop and financial software for the Parish administrator, a new voice mail system and a new copier. From Together Now Funds we were able to and replace the back steps and back door as well as various other much needed church and Rectory maintenance.

Our hearts were very saddened with the passing of Adele Ervin but because of her unwavering dedication and belief in St. John's she left an amazing financial gift. She left a restricted trust which is held at Cape Ann Savings Bank in the amount of approximately \$400,000. Under the condition of the trust St. John's will receive 3% of the value of the trust annually. This amounts to approximately \$12,000 per year which will go towards our budget. St John's was also the beneficiary of a portion of the Adele/Blair McElroy charitable trust. We received over \$471,000 which will go to growing our endowment. What an incredible gift. Adele also left St. Johns the proceeds of the sale of items contained in her home which brought in over \$21,000. Discussion is ongoing as to how the money will be spent. In other deferred account we have \$8,730 for this year's mission trip and over \$6,000 Together Now Funds to use for addition buildings and grounds.

On the expense side most of the operating expenses are salaries and benefits and those are consistent with what was budgeted. Another major expense is the diocesan assessment. This past year the cost was \$27,510.00. In 2019 the amount has been reduced by \$4,720 to \$22,781.00. Most administration expenses came in under budget, thanks to the staff for their careful use of spending

on essential items. We did well on our snow budget with the help of a milder winter. We came in \$4,600.00 under budget. Despite careful attention to budget expenses we had to take another \$39,000 in addition to our sustainable draw of \$36,000 to fulfill our financial obligations.”

Having reflected on 2018, I would like to take a few moments to talk about our 2019 budget. This year we had 71 pledges totaling \$125,000 with many people increasing their pledges by 5%. Under special gifts we anticipate \$12,000 this year from income from Adele’s bequest. Other sources of income are coming from hall rentals, the thrift shop, holiday fair and rummage sales.

Now let’s talk about expenses: Our largest expenses are salaries. The Rector’s salary is determined by the Total Clergy Compensation guidelines set by the diocese in October, which resulted in an approximately 3% increase. By unanimous vote by the vestry and finance team the staff was given a much deserved 2% raise. Another big source of expense is the increase in interest rates for the heating system and Rectory Mortgage. So far, this past year the interest rates have increased 4 times. Even though our loan is below prime it is still a continued increase in expenses.

We continue to find ourselves also challenged by increasing gas and electricity rates. There is an expected approximately 3% increase in these rates in the coming year. There is ongoing planning to help defray these costs with a solar project. We are so fortunate to have a robust endowment, but we find ourselves challenged by the volatile stock market. We continue to work closely with Beauport Financials to minimize our losses. Because of Adele’s generous gift to the endowment our sustainable draw will be approximately \$45,000.00. Even with this increased amount we will need to take an additional \$48,000.00 beyond our sustainable draw to meet our expenses. While these numbers are sobering, I believe that St. John’s will continue to grow and flourish. It continues to amaze me to see the Love, Commitment and Service of the people of St. John’s and I am confident that we will continue to serve and pray together.

As I step down from my 3 years as treasurer. I would like to say a very special and grateful thank you to Sue Lupo who has done an incredible job these past 3 years. Her financial and computer skills have been invaluable as is her friendship. I would also like to thank Elizabeth de Veer who has also done an incredible job and is a joy to work with.”

### **Questions and Comments on the Treasurer’s Report**

Sarah Stotzer said, “Adele and Blair’s generosity is amazing...wonderful!” She then asked if “the gift was restricted?” Karen replied that, “yes,” it was restricted to the Endowment. Sarah then asked if Adele’s gift might best be used to pay off any of the parish’s debts that are subject to rising interest rates. Karen responded that this was a “good question,” and that the Finance Committee would be considering it in the coming months.

Bob Stewart remarked that while the Endowment is invested “conservatively,” a sizeable percentage is in equities, and in that these tend to rise as interest rates rise, he didn’t believe that reliance on the endowment (beyond the annual ‘sustainable’ draw) would “exceed the current level.”

## **OTHER BUSINESS AND GENERAL DISCUSSION**

Sarah Hackett asked if, “outside organizations use church facilities,” and if so, does the church collect any “rent?”

Bret replied that several different organizations use church facilities, and pay according to their means and purpose. For example, Our Place, which is funded through grant and municipal sources, pays \$100 per use, several times per week. A.A. generally pays \$1 per attendee, and Harvest Meals is not charged for providing a free dinner to the community one night a week.

Generally speaking, the parish hall is rented out on the schedule used for weddings and funerals - \$300 per use.

Bret then asked if there were other “questions, comments, complaints, invocations or...chants!” Paul McGeary, attending from CA via Skype, said in his capacity as retiring Warden that he wished to, “thank everyone who helped over the past three years; it’s a wonderful community for giving and worship!”

## **ACKNOWLEDGEMENTS OF STAFF and VOLUNTEERS**

Bret remarked that St. John’s, “Is what it is and does what it does, almost entirely through volunteers...whether it’s moving furniture or serving in a 3-Year Office.” He thanked all those who contributed during the year, and observed that nearly everyone present at the meeting volunteers; and, “If you don’t, you will be hearing from me.... or Marge!”

Bret then thanked and acknowledged out-going Treasurer Karen Kasper – “who has done a tremendous job;” Clerk Geoff Pope – “for keeping everyone up-to-date with his impeccably-crafted notes;” and retiring Warden David Stotzer - for his “support and invaluable perspective as a sounding board.”

Bret expressed special appreciation for out-going Warden Paul McGeary, noting the parish owes Paul “a great debt of gratitude for tirelessly sharing – with his blend of hyper competence and humility - his expertise gained in government and the newspaper business.” A large round of applause followed, loud enough to effortlessly carry to greater Fresno.

Bret concluded by saying the church staff is a “joy to work with...most Rectors find themselves fretting over staff, but I am not one of those! Music Director Mark Nelson is enjoying a well-deserved sabbatical, his substitute Eileen is also a joy, and Marge and Elizabeth de Veer are simply in-adequately heralded!”

## **ACKNOWLEDGEMENT OF RETIRING VESTRY MEMBER**

David Stotzer expressed his thanks to the congregation for the “opportunity to serve....it was a really enjoyable...I learned a lot. I hope I can stay!”

## **ADJOURNMENT**

A motion to adjourn the meeting was unanimously approved, and Bret led the closing prayer at 10:52am.



## **Part 1: Church and Parish Life**

### **Acolyte Report**

St. John's acolyte program continues to be a vital part of the worship service. The acolyte's role is to help in the presentation of the worship service. This is a serving ministry of the church that comes from ancient times.

The parish welcomes both adults and young people over age 9 to serve in this rewarding ministry. There is an on-going need for adult acolytes who can serve on a regular basis. Acolyte instruction is available throughout the year.

Many thanks to all those who faithfully served in 2019.

Norm Barr  
Geoff Pope  
Bill Melvin  
Paul McGeary  
Barbara Soreng  
Geoff Grow

A special thanks to Kim Prentice whose service and attention to detail will long be remembered and a welcome to Karen Kasper who began her training in late 2019.



Respectively submitted,

Sue Lupo  
Acolyte Coordinator

### **Adult Forum**

During the later part of the Spring of 2019 the Adult Forum finished working through, *Vintage Saints and Sinners - 25 Christians who Transformed My Faith*, by Karen Wright Marsh. It was a great read and seemed to be enjoyed by all. We followed that up with an outstanding program, facilitated by Kim Prentice and Doug Parsons, titled, "It's Time to Stop, Pray, Work, Play and Love, which came out of St. John The Evangelist Monastery (SSJE) in Cambridge. Most recently, we've been looking at how Jesus is present in a broken world. This segment has centered around social issues, including climate change and prison reform. We'll finish the season out with a program centered around Lent and what the season means to each of us.

Please feel free to join us on any given Sunday, from 9:15-10:15 AM.

- Bill Melvin

## Altar Guild

The Altar Guild is comprised of a team of dedicated members who strive to set the altar with grace and beauty for everyone's worship experience. This year we welcomed and trained new members: Pat Earle, Fozzie Hill, and Linda Spiewak. Altar Guild particularly wants to thank Malcolm Henderson, Paul McGeary, and Kim Prentice for their years of service.

Last year, we organized brass and silver polishing with excellent results. Ellen Sibley led this effort and spent a considerable amount of effort cleaning the ornate cross. We were also happy to have the help of so many parishioners outside of altar guild to help in this effort. Altar Guild relies on the superb work of Janie Brown who launders and presses the linens for the service. We replaced a large altar cloth and some smaller linens.

We also welcomed Carolyn & Bob Stewart to the baking crew and sadly said goodbye to Catherine McGeary and Kim Prentice. We valued their incredible service to the baking work.

Altar Guild offers special thanks to Mark Nelson, Norm Barr, Bill Melvin, and Marge Bishop for supporting the work of the Altar Guild. We also thank the Ms. Fixits who ensure the church and sacristy are ready for services. Finally, we would like to thank Fr. Bret for his guidance throughout the year.

As always, we welcome new members to join the guild and baking teams!

Karen Kasper & Melanie Murray-Brown, Co-chair

### 2019 Sacristans

Faith Berry	Melanie Murray-Brown
Pat Earle	Paul McGeary (ret.)
Marjorie Fergusson	Kim Prentice (ret.)
Malcolm Henderson (ret.)	Karen Kasper
Fozzie Hill	Ellen Sibley
Linda Spiewak	Janie Brown, linens

### Bakers

Beryl Cox  
Sue Lupo  
Catherine McGeary (ret.)  
Iona & Melanie Murray-Brown  
Kim Prentice (ret.)  
Bob & Carolyn Stewart

## **Flower Guild**

2019 brought a big change in our Flower Guild world because Catherine McGeary, our leader of many years, said goodbye to us in the Fall. I agreed to chair this ministry with the assistance of Dee Dee Bedford as co-chair.

Flower Guild is an important ministry whose mission is to create an atmosphere that evokes the seasons of the church year from Advent to Christmas, Epiphany through Lent and Easter as well as the long green season after Pentecost.

Each week it is our pleasure to create fresh altar arrangements. Flower Guild members thoughtfully and prayerfully create beautiful designs and many of us use flowers from our own gardens as the weather warms up. These arrangements are often in memorial to loved ones of our parishioners.

I would like to thank our retiring members Janie Brown and Barbara Soreng and welcome Yvonne Smikle and Fozzie Hill.

Flower Guild is a joyful ministry and we hope that you delight in our work.  
-Rosemary Sullivan

## **Holiday Fundraiser – The St. John’s Village Fair**

Our annual fair, newly named St. John’s Village Fair, was held on Saturday November 23rd, with excellent weather and a steady flow of customers. We made almost \$9,000 from the Fair, Thrift Shop and Regal Rummage Shop during that day, and on the following Sundays after services. An additional \$800+ was made on December 21<sup>st</sup> at our first Pop-Up Shop. We’re delighted that the fair continues to support St. John’s outreach not only financially, but through welcoming the community into our beautiful space.

How do we define success? We created mini balsam pillow ornaments for the first 100 people who came through the door, and they were gone by 10:30. Ellen Sibley designed a map and flier which we handed out to all who came, helping them find their way around. Baked goods sold out. People welcomed the Thrift Shop being open again, and treated it like a homecoming for Martha. Two hundred people made their way up to the Regal Rummage Shop on the 2<sup>nd</sup> floor and praised the quality of our offerings. And while we tried a new event, the holiday photo booth, we learned that folks would have needed to come prepared for that offering. However, nothing ventured, nothing gained.

Organizationally, we created a standing committee, including Gwen Kopka and Dori Mottola, Co-Chairs, Ellen Sibley, Sue Lupo and Connie DeSimone. Meeting weekly, this group oversaw the development of the fair’s new name and logo, shared responsibility for fair logistics and coordinated advertising. A newly created opportunity for parish underwriting allowed us to purchase 3 banners to promote the fair, as well as pay for our popular artisan cheeses and craft and packaging supplies.

Our gratitude goes to everyone in the parish. Whether you helped out ahead of time, during the day itself, with clean-up afterwards or just by attending, we are so grateful! The following people took on specific responsibilities:

- Sainly Sweet Bake Shop and Cookies by the Pound: Dori Mottola
- Children's Cookie Decorating: Dori Mottola
- Fair Promotion: Dori Mottola, Ellen Sibley, Jane Ward and Patricia Anders
- Artisanal Cheeses: Jim LaBelle.
- Lunch: Sue Lupo, Karen Kasper and Ellen Sibley
- Fish for Chowder from Shaw's Market on Railroad Avenue: Al Browne
- Staffing: Marge Bishop and Gwen Kopka
- Coffee and Muffins for Volunteers: Marge Bishop
- Finances: Elizabeth de Veer, Karen Kasper and Sue Lupo
- Jewelry: Dee Dee Bedford
- Raffle: Dori Mottola
- Christmas Decorations: Claudette Chmura and Connie DeSimone
- Books: Pat Earle
- Silent Auction: Patricia Anders, Dori Mottola and Ellen Sibley
- Crafts: Gwen Kopka
- Regal Rummage: Candy Connelly
- Thrift Shop: Martha Whitney

Special thanks go to:

- Charlie Bishop, who created a fixed frame for our Fair banner, giving us excellent visibility at the end of the parking lot, and confidence we wouldn't lose the banner in the wind.
- Martha Whitney and Jim LaBelle, who although retired and now living in New Hampshire, still came down to set up and run the Thrift Shop, as well as wrap and price the cheeses.

We also want to thank the Tuesday morning Craft Group helpers, including Nancy Harrison, Cecily Merrell, Connie DeSimone and Carole Secrest, who willingly cut out aprons, waxed pinecones, stuffed balsam pillows, filled wine bottles with dog treats, threaded tags, and labelled and priced merchandise. You are the best!

At our Follow-Up Meeting in January we suggested the following for next year:

- Promote both Silent Auction and Raffle items ahead of time, possibly on-line, so that both parishioners and the broader community can bid on items even if they are not able to attend.
- Reach out to parish family members and friends to help with staffing on the day of the fair, particularly "floaters" so that everyone helping gets to enjoy the fair.
- Schedule a post-fair Pop-Up Shop during the Middle Street Walk next December.

The Fair Committee will meet again in July to start planning for our next Fair on November 21<sup>st</sup> 2020. New members are always welcome, and opportunities abound for new volunteers and new ideas.

Respectfully submitted, and with hopes for a great Fair next year!  
Gwen Kopka and Dori Mottola

### **The Men's Bible Reflection Group**

A long-standing institution, for 30 years the Men's Bible Reflection Group meets in the Thompson Room on Wednesdays, starting at 7am. We've been growing again, but there is still room for you – we invite you to attend.

We tend to following the Lectionary for next Sunday: from next week's Gospel Reading, or New Testament Reading, or Old Testament Reading, or Psalm, the leader picks one which we read, often adding some commentary or question(s). And so, we begin. The Bible exposes mankind and is as true today as when it was written thousands of years ago.

The Lectionary takes us through the entire bible each year, but uses three paths, one per year, to cycle through; this keeps it both familiar and fresh. Often there is questioning why we're going over this again—we just read this three years ago, but then, as the passage intersects or resonates within us, discussion goes any which way: we all respond differently to Scripture, but also from our different life experiences. As we have grown accustomed to each other, trusts have developed, we can share our lives in areas unrelated to our chosen passage.

Take a walk on the wild side and give us a try. Know God better, know St. John's better, and come to know some of the men better. What does God have in store for you in 2020.

- Doug Parsons

## Music Program

Mark Nelson, Music Director, his 19th annual report!

**The Cape Ann Choir School** works with youth in building character, self-awareness, poise and confidence through the acts of singing, learning to read and write music, ringing bells and drumming. We sang for the 11<sup>th</sup> annual Treble Choir Festival at Christ Church in Andover on May 5 with choirs from Christ Church, Barbara Bruns, director and All Saints', Chelmsford, Maggie Marshall, director. We also sing for the Easter Vigil on March 31. Our choristers joined the Parish Choir for All Souls Evensong in November as well as Advent Lessons and Carols singing on all the anthems and solo anthems too! We sang for the Middle Street Walk in December. We were the singers and many of the Christmas Eve Pageant production. For the first time we sang also during communion. Thanks go to Rick Britton for invaluable support for this program along with Errol Smikle, "Rick substitute", and Alberta Hill for helping produce the Christmas Eve Pageant, as well as the choir "moms" who help to keep the kids looking and sounding their best.

Jackson Barr  
Maliyah Harnish

Scarlett Berge  
Jordan Palk

Lily Brown  
Julia Palk



We hosted **Cape Ann Arts Alive** weeklong day camp in August supported by the North Shore Mission Hub. Along with 4 local church youth & music directors we formed a program focusing on life and music right here on Cape Ann, visiting the Cape Ann Museum, the Gloucester Boulevard sculptures. This was the fourth and final year of NSMH funding, which was managed helpfully by Candy Connelly, our representative. Thanks Candy. Kathleen Adams (Annisquam Village Church), Pastor Anne Deneen (St. Paul Lutheran), Kristina Martin (1<sup>st</sup> Congregational, Rockport) and I provided an outstanding week for a dozen kids from Cape Ann, surrounding communities and as far afield as Brooklyn Heights. The performances at each location as well as the final performance at Cape Ann Museum. Our 5-year plan includes performances as part of the 400<sup>th</sup> anniversary of the founding of Cape Ann in 2023. Five generous church members provided snacks to keep the spirit up. Thanks!

*St. John's Episcopal Church, Gloucester, MA  
Report to the 158<sup>th</sup> Annual Meeting – January 26, 2020*

It is significant to note that these programs encompass the entire ministry to children here. The Mission Hub sponsorship of the Cape Ann Arts Alive day camp has ended and we need to raise approximately \$4,000 to continue this. We do have some funding source leads and already have some seed money for next year, but if you want to help, we would much appreciate contributions to St. John's Music Guild with CAAA in the memo line. Although we are not the sole sponsor of this program "our face" is still strongly imprinted on this program.

The Parish Choir worked hard in presenting music for Sundays and special services during the year. The Parish Choir and Choristers from CACS sang Evensong for All Souls Day on Nov. 3 as well as Advent Lessons and Carols on December 7.



It is important to thank these fine individuals who spend 2-1/2 hours per week preparing for the leadership role in singing for each Sunday during the program year.

Astrid afKlinteberg  
Dee Dee Bedford  
Rick Britton  
Chuck Everett

Alex Garcia-Mata  
Gwen Kopka  
Carol McKenzie  
Katharine Newhouse

David Oliver  
Patty Rhineland  
Ernie Runnells  
Lynn Runnells

My musical responsibilities include choosing music for the year, preparing and conducting the choirs, preparing and playing the organ and piano, providing music for the special services: Maundy Thursday, Good Friday, Easter Vigil, St. Mary the Virgin, Advent Festival and Christmas Eve. We sang Choral Evensongs this year. We also celebrated Evensong on Thursdays in Advent. I produce the seasonal worship leaflets and updated the music portion of the announcement sheet. I helped host the national conference of the Association of Anglican Musicians in Boston June 30-July 4 as treasurer. These are a great source of continuing education, as well as a major inspiration. As a volunteer, I help the Flower Guild (greens, and Advent wreath in Advent along with contrails for Advent and Pentecost, Palms for Palm Sunday, etc.) and provide an offertory hymn for the 8 am service during the program year.

The new year saw preparation for a generous 3-month sabbatical. I provided anthem suggestions, hymn choices and 4 seasonal bulletins for my time away. I'm thankful for the leadership of Dr. Eileen Hunt who led the choir and played the organ during this time. Patti Pike led the Choir School rehearsals assisted by Rick Britton.

My focus was a balance of rest with exploration of programs at 3 other churches as well as a major educational program in Princeton in February: American Sarum. This annual conference explores the traditions in England before the Reformation and how the ceremonies and traditions can inspire effective liturgy today. I also composed a new setting of the Apostles' Creed which we began to use in October. I know that many of you (especially in the choirs) helped out in ways I'll never know. Thank you from the bottom of my heart.

Thanks go to Fr. Bret, Elizabeth and Marge for their encouragement, help, and support. To all the singers and instrumentalists, and to you who sing in the congregation THANKS! And thanks to all who support music through the parish budget as well as those who support the Music Guild Fund.

**Mark Edward Nelson, Music Director**

**Music Guild Fund is the principal source for funding special events and providing musical support to our choirs and worship. These resources allow outreach to the community not provided within the parish budget.**

The balance at 12/31/2019 was \$4523.60. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. Income for the fund included a donation from a friend of Blair McElroy who was fond of music, and donations from other supporters. Expenses include singers to augment the choir for special events, Association of Anglican Musician membership, and Holiday gifts for the members of the children's choir.

The Fund provides working capital for the **Cape Ann Arts Alive**, the Summer week long day camp which brings together music and drama educators from churches around Cape Ann and provides a performance for the community.

Expenses for the Cape Ann Arts Alive camp came to \$2,527. Of this, \$2,525 was payments to 5 different instructors and the balance was for supplies, snacks and museum admissions. St. John's received a grant for \$1,725 from the Mission Hub, plus \$754 from the Gloucester City Council and \$900 in camper tuitions. These will be reserved for next year's Cape Ann Arts Alive camp.

## **The Safe Harbor Society**

The Safe Harbor Society was organized over a decade ago and charged with “supporting the future life and ministry of St. John’s Church through planned giving.”

Unfortunately, there is a rather sketchy history of the Society with little in the way of record-keeping and no real sense of ownership in recent years. Several years ago, there was a key event called “Before Death Happens” – a workshop to raise the issue of planned giving and end-of-life planning. And, in 2013, there was a luncheon honoring those who had made a financial commitment to St. John’s through their will or some other form of bequest.

But, since then, the Society has been relatively inactive. In July of 2018, a working group was formed to review the status of the Society and develop a plan for getting “planned giving” back on St. John’s agenda. The group consists of Sue Lupo, Gwen Kopka, Connie DeSimone and Tom Chmura, and it has been meeting on a regular basis with the Rev. Bret Hays.

Over the past year, the group sought guidance from the diocese and from other churches with a track record and experience in planned giving. It also reached out to individuals at St. John’s who have shown an interest in planned giving in the past, as well as to other members of the church community in the hope they might be willing to make commitments for the future.

During the past year, the working group organized three very successful events:

- A workshop on “planned giving and end-of-life planning” on March 9 that involved the Rev. Hays, a representative of the diocese, an attorney, a financial expert and a funeral home director to discuss these issues with the church community.
- An official “thank you” event on June 2 for those who have made a formal planned giving commitment to St. John’s.
- A second workshop on October 2 with an elder law attorney – developed in response to feedback on the initial workshop – that focused in more detail on the various legal issues involved with end-of-life planning.

As a result of these and related efforts, St. John’s has seen demonstrable progress in its planned giving program. When the working group was begun, there were only 3 individuals and/or families who had made formal commitments for planned giving to St. John’s. Today, there are 18 individuals and/or families who have made such commitments, as well as a couple of others who are seriously considering such commitments. We’re pleased to list the individuals and/or families who have made such commitments at the end of this report.

Going forward, we are committed to doing whatever we can to keep these important issues on the agenda of St. John’s. In fact, in response to an interest expressed by several individuals and families, we are in the process of organizing another workshop on February 22 that will focus on the liturgical aspects of end-of-life planning (e.g., last rites, funerals and memorial services, graveside services, etc.).

Overall, we’re pleased with the progress that has been made and very much appreciate the contributions of time and resources made by numerous people across the church community. We

are also open to other ideas about how to continue promoting planned giving and end-of-life planning at St. John's.

Respectfully submitted,

Tom Chmura  
Connie DeSimone  
Gwen Kopka  
Sue Lupo

\*\*\*\*\*

**Individuals and/or Families Who Have Made Planned Giving Commitments to St. John's**

Naomi Astyk and Sue Lupo	Paul & Catherine McGeary
Richard Owen Britton	Cecily Merrell
Tom and Claudette Chmura	Dori Mottola
Constance DeSimone	Geoffrey Pope
Nancy Harrison	Elizabeth Redmond
The Rev. Bret Hays	Ellen and George Sibley
Howard and Karen Kasper	Robert and Carolyn Stewart
Rick & Gwen Kopka	Rosemary Sullivan
Henry & Mary Rhinelandier McCarl	Anonymous

**Special Services: First Saturday and Monday Evening Bible Study**

In 2019, we retired the First Saturday services.

The Monday night bible study follows the Lectio Divinitas format, also known as the African Lambert format. The Bible Study has from 6 to 10 people in regular attendance. It's open enrollment and we meet twice a month. As important as the Gospel reading or psalm is, the prayers at closing are as important.

-Lynn Runnells

## **Part 2: Outreach**

### **Action Shelter Lunch Program**

As we have done for more than 20 years, St. John's parishioners again stepped up in 2019 to prepare bag lunches for guests at the Action Shelter to take with them when they leave the shelter on Sunday morning. Every Saturday, volunteers prepare 36 lunches, including a sandwich, chips, fruit, cookies and juice or water. Sometimes family groups volunteer or individual parishioners partner up to complete the task and deliver the lunches to the shelter. Most volunteers cover the cost of food and supplies themselves but reimbursement is available if requested. It is a rewarding and much appreciated ministry. This year we welcomed several new volunteers and are always happy to have more people participate.

Again, this year we were able to take a hiatus from lunch preparation during the time that Grace Center and the Open Door jointly operate their winter Sunday Program for people in need where lunch is provided December 1 through March 31, giving our faithful band of volunteers a welcome break. We will resume the first Saturday in April.

Respectfully submitted,  
Carolyn Stewart

### **Cape Ann Interfaith Commission (CAIC): Serving Cape Ann Together Over 50 Years**



Services and Programs Offered: Annual Update for December 2019

Mission: CAIC fosters interfaith understanding and harmony, spiritual growth and community betterment through its three-part program: Homes, Harvest and Harmony; 28 congregations from Cape Ann and beyond work together in this ongoing ministry: Homes: One-time only, grants up to \$750 to assist residents of Cape Ann with first, last or security. Successful applicants must be at or below poverty level, referred by local social service agencies such as Action, Inc., or Gloucester Housing Authority. Applicants must have a high probability of successfully maintaining a tenancy. To date the Homes Fund has aided 713 individuals. – Maud Warren

## **Common Cathedral**

The Common Cathedral ministry, organized by St. Paul's Cathedral, serves homeless people every Sunday throughout the year and has been serving this community for 22 years, every Sunday, rain or shine. On the morning of October 20, volunteers from St. John's gathered in the parish hall to prepare and pack lunches to bring to Boston. This year's helpers, a great, big group, made 250 sandwiches in a record 32 minutes. Wow! After that, they carpoled to Boston, helped serve lunch and joined the community in worship.

Thanks to St. John's parishioners Kristen, Serena and Jackson Barr, Geoff Pope, Janet Knott, Patricia Anders and her husband Peter, Carole Secrest and Carolyn Stewart for representing us.

Please keep up the great work and continue to support these efforts supporting the homeless in Boston.

Respectfully submitted, and thank you, Carole Secrest

## **Emergency Fund**

Under Marge Bishop's administration, in 2019, the Emergency Fund was used to disburse \$1,807 to provide spontaneous relief to Gloucester individuals and families in the form of one-time grants up to \$50. This year, 31 such grants were made. In December, the fund received a contribution of \$1,616.40 from the Dolliver Trust Fund.

Respectfully submitted,

Marge Bishop, church assistant

## **Grace Center**

The Grace Center celebrated its 8th anniversary this year, and Saint John's community continues to be an integral part of this program. The Grace Center provides a shelter for those folks in the Gloucester community who need a safe and supportive environment, including folks who are experiencing homelessness. This past year, approximately 1,000 people have accessed the resources of Grace Center on a monthly basis, with an average of 20 new guests each month. This includes serving breakfast to 500 folks every month, and over 600 for lunch.

Additional activities provided to guests include letters of reference for housing, activating cell phones for guests, yoga instruction, availability to case workers, and producing IDs. Saint John's thrift shop has served as a valuable resource for Grace Center guests as well. Individuals from the Saint John community have continued to provide volunteer services to Grace Center. Doug Parsons, Carolyn Stewart, Nancy Harrison, the Rev. David Prentice (the newest spiritual leader for Grace Center), and Claudette Chmura have given of their time on a weekly basis.

Submitted by Claudette Chmura, January, 2020

## Mission Trip to Navajoland

We began this with our neighboring Episcopal Churches about four years ago: went two years, missed one, last year was our fourth year. A *Mission Trip* is a decision to commit a focused length of time to the cause of Christ. We go to Navajoland which was created out of the Episcopal dioceses of Utah, New Mexico, and Arizona during a transitional period of 1977 to 1987 to better unify the area in respect to Navajo language, culture, families, and area events.

The Navajo are the largest recognized group of native Americans, and Navajoland is the largest reservation, covering not only part of New Mexico but stretching west into Arizona and north into Utah, and contains within it Apache and Hopi Reservations. However, the name Navajo comes from another tribe speaking a different language; in their own language, they refer to themselves as Diné, “the people.”

We are a small group as housing at the host church, All Saints, Farmington NM is limited to less than 20. We include members from churches in the North Shore deanery, though mostly we’re St. John’s joined by Ascension Memorial in Ipswich. An important goal is working for what the host parish would have us do, under the direction of their rector, the Rev. Michael Sells. The work projects are therefore discussed in advance but not finalized until we arrive and determine what skills we brought relative to the things that need doing. We realized we would not be able to construct a concrete ramp linking All Saints church to its downstairs parish hall, but we were able to install handrails and grab bars, clean and organize the storage areas of the hall, and clean up the labyrinth our pilgrimage group built last time.

But a secondary goal, and no less important, is getting to know the folk we’re serving with: this is not a one-way experience. We are not their saviors, but their partners. Last year we began with a multi-church celebration of the Mass followed by an open-air picnic. We didn’t cloister among ourselves but worked hard at knowing many there – and they were open to getting to know many of us. As this was our third pilgrimage, some of them and some of us already knew each other, adding to the sense of fellowship and common mission.

We joined a weekly hymn sing as we and they were trying to learn hymns in their native language. Our participation meant a great deal to them, for as you may know, the United States government until remarkably recently was trying to extinguish the use of Native languages. Despite this, we were surprised to learn that the Navajo weren’t the only code-talkers in WW II, they were the largest group; there were for instance: Comanche, Creek, Hopi, Lakota, etc. One Navajo attending the hymn-sing was a Marine, whose father, also a Marine, was a WW II code-talker. He shared the legacy which lives on during his time in the military and shared much of what both of them had gone through. We listened.

We were invited to an early morning sheep blessing for a local who lived miles away in the high desert; some of us attended, some stayed behind to continue our work project. The blessing was a fascinating combination of Episcopal and Diné traditions, which did not seem to conflict. Someone at the church had a food distribution ministry one evening, many of us went and participated. We were treated to a tour of the old hospital building, now renovated to house a women’s center on the upper level and a Web development center below.

One other dimension of the trip was learning about natural and cultural history beyond Farmington. To this end, we shared Navajo ghost stories on the shore of Morgan Lake (on the Reservation), visited Salmon Ruins and Mesa Verde National Park, and were honored to have an audience with Medicine Man Alex Benaly. On the Fourth of July, we visited the Navajo Nation Fair, a vast flea market, and the Window Rock park and veterans' memorial, all in the town of Window Rock, capital of the Navajo Nation.

Getting out your comfort zone, leaving the familiar, is a worthwhile experience. It broadens and deepens your own love from God, your understanding. It allows God to see you, use you, in new ways; it allows you to see God, and what God is doing, in new ways.

We hope to go again this year. We hope you can join us.  
Doug Parsons and The Rev. Bret Hays

### **Open Door/Cape Ann Food Pantry**

The mission of The Open Door is to alleviate the impact of hunger in our community. It uses practical strategies to connect people to good food, to advocate on behalf of those in need, and to engage others in the work of building food security. St. John's is involved in two of their many programs. Parishioners contribute to the Open Door's food pantry every week by means of the collection basket at each Sunday service. We also participate in their Community Meals program, which offers a free, hot, nutritious meal five nights a week to anyone in need of food or companionship.

Six times a year we undertake to purchase, cook, and serve the food for the Community Meal. A small group of parish volunteers spends the afternoon cooking, and then additional volunteers arrive to serve the meal and clean up afterwards. On an average night this past year about sixty guests attended each meal.

-Alex Garcia-Mata

### **The Souper Bowl of Caring**

Each year on Super Bowl Sunday, parishes throughout America are called upon to participate in the Souper Bowl of Caring to support food ministries in their communities. St. John's is an enthusiastic supporter of Souper Bowl, with proceeds being shared equally by The Open Door and Harvest Meals. In 2019 St. John's split \$1,911.70 between these two vital community ministries.

Respectfully submitted, Astrid afKlinteberg, Souper Bowl of Caring Coordinator

## **Thrift Shop/Rummage**

Background information/history:

In 2018 changes were in process with the announcement that Martha Whitney would be stepping down as head of the Thrift Shop. At that time, all items were gathered under the auspices of the Thrift Shop and rummage sales were organized by Martha and Gwen Kopka. It was very apparent that space was becoming an increasing problem...too many goods and no apparent place to “grow.” It was decided to try a new use of available space within the church confines for the annual Holiday Fair.

Clothes Rummage moved to Parish Hall 2 as the area was under-utilized. It was decided to work on making PH 2 a multi-use space for use as a rummage, storage, meeting and a small children’s activity area.

We have held rummage sales for years carrying and setting up Parish Hall 1 for this activity but it had become increasingly more difficult with carrying so many totes and items out of storage on the stage, in the Thrift Shop and undercroft-basement and so, the transformation of Parish Hall 2 began to better suit the needs of the parish at present. Those organizing the endeavor were concerned as whether or not people attending the Fair would be willing or able to walk up a full flight of stairs to look at or want to purchase clothing at a holiday fair.

Organizing the areas began and a call was made to parishioners for clothing donations to which there was good response and for this we say THANK YOU!

We check over all items for condition, cleanliness, tag and price items. In our parish goal to re-purpose and re-use, any items that a more than just gently used are donated to Epilepsy Foundation for their needs and uses. We also use some items for the cloth in and of itself to make some of our handmade items offered at the fair.

With the thought of holiday and shopping fun, the desire to make this more than a bunch of boxes and clothing just put out to rummage through, a more organized and pleasing presentation was planned. We discovered during the fair that people had a fun time as well as purchasing good quality items at very affordable prices. Part of our mission is to offer items that help assist persons achieve self-worth and satisfaction in being able to purchase clothing within their financial situation and specifically within the Cape Ann community needs.

Subsequently, additional rummages have been held: Winter Sale, Spring Into Summer, summer openings in conjunction with the Thrift Shop, autumn and back again to Regal Rummage at the Village Fair in November plus a special “Pop Up” Sale the last Saturday before Christmas that included Thrift Shop and items from the Village Fair and small stocking stuffer items. The number of customers, quality of our clothing donations and financial contributions have increased with each ensuing seasonal rummage offering. This year alone, the Royal Rummage held for only its second time had an increase from 200 to 250 people to checking out our offerings.

What has become clear is that in order to meet the needs of the community, both Thrift Shop1 and 2 (Royal Rummage, Linens & More - upstairs, in PH 2) works best when open at the same time. Royal Rummage, though well received, is not viable enough to stand alone. During the summer, both were open at the same time to get a better draw on Saturdays. By combining the activities, we were able to effectively cover both areas with a limited volunteer staff and found that people were willing to again climb those stairs. We utilized limited access to the church with all customers entering and leaving by the Thrift Shop entrance in the parking lot and not through the parish hall or main church entrances.

For those of us involved with the Royal Rummage goals of continued and more frequent opening times are essential to help meets the needs of the community.

For the Regal Rummage... Thanks to all  
Candace Connelly and Gwen Kopka

### **Toys for Kids**

Parishioners, under Marge Bishop's direction, once again provided holiday gifts requested by Gloucester families for their children through the Christmas tree "Bell" program. Parishioners provided gifts for approximately 35 children on Cape Ann.

Respectfully submitted, Marge Bishop, church assistant

## Part 3: Buildings and Grounds

### Buildings and Grounds

**From:** Rick Kopka (Chairperson: Buildings & Grounds)  
**To:** Saint John's Parish and Vestry  
**Subject:** Buildings & Grounds Annual Report

#### I. Major (or Otherwise Important) Projects Completed During 2019

##### 1. Rectory Roofs Replaced

The replacement of the Rectory's 3 roofs (main, front enclosed-porch and rear laundry room) went quickly and smoothly -- taking only 2 working days to complete. After the removal of the old shingles and underlayment materials, the following activities were completed:

1. 80 linear feet of rotted roofing boards were replaced.
2. A 6 ft. ice/water barrier was affixed to the lower sections of the stripped roof surfaces -- with an impermeable "roof wrap" material applied to the remaining upper roof areas.
3. An 8 in. aluminum drip-edge was installed along the perimeters of the roofs.
4. Finally, the old shingles were replaced with **CertainTeed** "architectural" style shingles.

##### 2. Church Narthex Replacement Front Doors Fabricated

As some of you may already be aware, we've had "one devil of a time" (over the past couple of years) opening and closing the front doors of the Church -- either during periods of high humidity or after heavy wind-driven rains. The immediate, but temporary, remedy to effect door closure, has been to locate the areas of the door edges that had expanded -- and then to "rasp-back" those areas. The areas affected have been on the inside and bottom edges of the doors. Also, since there are areas rot on the hinge-side edge of one of the doors, degradation on the bottoms of the frontal bead-board / frame areas on both doors, separation of previously glued frame and bead-board joints, and one of the doors has warped longitudinally outward -- the Vestry elected to replace the doors with new ones.

The fabrication of the new doors has been completed with installation to take place early this year.

Further (just for information's sake):

The really interesting thing about the new doors is that they've been fabricated from acetylated wood. At first, it sounds like it might be just another form of "pressure-treated wood" -- but, as it turns out, that's not the case. During the manufacturing process the wood undergoes an actual chemical reaction with acetic anhydride. The result of the reaction is that the wood's cellulose molecules are structurally altered (their hydroxyl ions being interchanged with the acetyl ions of the acetic anhydride). Because of the ion

interchange, the cellulose molecules are rendered incapable of absorbing or adsorbing moisture -- and hence, the wood becomes extremely stable and will neither expand nor contract with respect to changes in humidity. Also, again because of the molecular alteration, the wood's cellulose is no longer recognized as "food" by fungal digestive enzymes and is effectively impervious to rot.

### **3. Boiler Room Exhaust-Pipe Resonance Noise Diagnosed and Cured**

As some of you may be aware, in certain instances (over the past couple of years) one of the P. Bldg. boiler exhaust pipes could emit an extremely loud and lengthy "moan-like" noise. Because of these periods of noise, the church office began receiving complaints from neighbors -- culminating with a call to the church office from the City's "Noise Abatement" officer.

As it turned out, the noise was due to the exhaust pipe being driven into a situation of resonance (not unlike an organ pipe) by a "bad-burn" taking place in the boiler combustion chamber due to a woefully wrong fuel-to-air mixture. The offending component turned out to be a distorted Venturi tube assembly. The Venturi is a passive device which is responsible for metering (using the "Venturi" effect) the combustion chamber fuel-to-air ratio. The service technician hypothesized that the Venturi was damaged because of exhaust gases (one component of which is nitric acid) being sucked into the boiler's outside-air intake pipe during wind gusts. Because of this, both boiler outside-exhaust pipes have been extended upward by an additional two feet.

Further: during the period between the replacement of the Venturi and before the later extension of the exhaust pipes, I had occasion to visit the church the morning after a major wind storm. At that time, I was able to see exhaust gasses being taken in by the then operating boiler's air-intake pipe, each time there was a heavy wind gust

### **4. Boiler Rm. State Ordinance Violation Corrected**

During a State mandated yearly inspection of the P. Building. Boiler room, the inspector discovered that the Heating System was in violation of two State ordinances -- in that the System did not have an "Emergency" power shut-off switch / circuit-breaker located outside of the Boiler Rm. So, a switch was installed by a local licensed electrician.

The interesting thing about the situation is that although the earlier of the two statutes took effect in 2000, the violation hadn't been noticed until 2019. Also, by statute the inspector could have required the "shut-down" of the heating system, as the church had technically lost its Certification to operate it, until the violation was corrected -- but, fortunately, he didn't.

## **II. Other Projects Completed During 2019**

1. The entire length of fascia-board abutting the rear-facing edge of the Rectory's laundry-room roof was replaced due to rot. Fortunately, the rot did not extend, behind the boarding, on into any of the structural support members. Also, the sill belonging to

the first floor Powder Room window was replaced, because of rot, as well. A local carpenter performed the work.

2. The outside-mounted damaged phone lines, and associated junction box (located on the parking lot side of the P. Building) providing phone service the Parish Administrator's office, were replaced. The damage most likely having been caused by a closely located lightning strike. The repair was affected by the "TelCom" service folks.
3. A leaking sprayer coupling, belonging to one of the P. Building kitchen sinks, was repaired.
4. The 8 ft. horizontal lamp fixture, located on the back wall of the room behind the organ complex, was electrically reconfigured in order to replace its defunct fluorescent tube with an L.E.D. equivalent. The changes required were the removal of the fixture's ballast assembly and some minor internal rewiring.
5. The rubber roof membranes belonging to the Thompson Rm. outside entrance-way canopy and the rear corner "bump-out" section were replaced by a local roofer. The replacements were required because the original membranes had both become completely separated from their roof sheathing areas.
6. The leaking rt.-angle gutter connector section, belonging to the P. Building Rector's office outside corner soffit area, was replaced. This leaking section had resulted in the formation of ice-slicks, during the winter, at the base of the stairway leading up from the parking lot to the P. Building main entrance.
7. The deciduous trees, bordering the Rectory's backyard south-side, and the arborvitaes, located along the rear of the Rectory's parking area, were topped-off and pruned-back as necessitated. At the same time, various plantings and shrubs situated along the building's periphery, were thinned and pruned-back, as required. The work was performed by a local arborist.
8. The Mass Save folks visited the Parish Building and replaced all of the sink faucet aerators with new "water-saving" low-flow units -- at no cost to St. J's.
9. The mal-functioning door latch belonging to the P. Bldg. 1'st floor Restroom door was replaced with a new "more versatile" one. The replacement latch features a "VACANT / IN USE" occupancy indicator. Also, it can be unlocked from the outside using an appropriate "key" or "tool" -- in case of an "emergency" situation.
10. The stolen "Smoker's Cigarette Butt Receptacle" (situated along with the trash and recycling bins and located in the church parking lot) was replaced. The replacement

unit has been tethered to the P. Building via a length of plastic-coated steel cable. Hopefully, this will discourage future removals.

11. Two additional “assist” handles were added to the inside surfaces of the Narthex main front doors. The new handles were oriented vertically (rather than horizontally) and are intended to aid in climbing the entrance way steps, from the outside walkway, up and onto the Narthex floor. The handles were installed in response to a parishioner’s request.
12. The steel railings, belonging to the stairway providing access from the parking lot to the P. Building main entrance, were wire-brushed and repainted. The efforts for the refurbishment were provided by a “friend of the church”.
13. A real “dent” was made in the removal of the algae populations inhabiting the outside, northerly facing, stuccoed outside walls of the Thompson Rm. and church building, proper. The algaecide used was a mix of household bleach and water -- which was applied to the walls using “pump-up” garden sprayers. The attacking applications were administered by three parishioners during last year’s two “Coverall Sunday” efforts.

### **III. Projects Currently in Progress or to be Tasked in 2020**

1. An agreement has been made with a local painter to repaint the outside trim areas belonging to the Rectory. The painting is expected to take place this coming Spring.

Respectfully submitted,  
Rick Kopka

### **Building/Parking Lot Use**

Building use and parking lot use is very active here at St. John’s Church. Our building use is made available to 3 AA Groups, League of Women Voters, Coalition for the Prevention of Domestic Abuse, Sorellanza, Susie Field Art Class, Women’s Cursillo Reunion Group, Cape Ann Harvest Meals, Wednesday to Friday Our Place and weekly Young Life.

Our parking lot is used for neighbor overnight parking and snow-band parking, and parking for the Temple. In addition, three local businesses use the lot and make a donation.

Respectfully submitted, Marge Bishop, church assistant

### **Ms. Fix-its**

The Ms. Fixits are a loosely knit group of women who meet Monday mornings for fellowship and to care for the fabric of the church. We coordinate with the Office and Building and Grounds. Participants this year included Janie Brown, Gwen Kopka and Sue Lupo, along with occasional visitors. We sadly bid farewell this year to Jane Walsh, who had been a member for many years prior to her illness.

Our general goal is to help with tasks not handled by other functions. We regularly do a thorough cleaning of the kitchen, including the refrigerator, cupboards and their contents and floors, all of which are heavily used by outside organizations and parishioners. We periodically wash the woodwork in the Sanctuary, Thompson Room and Parish Hall, and spot clean coffee stains in carpets in the Thompson Room, hall and stairwell, thanks to Janie Brown's carpet cleaner. We do minor repairs, including fixing pew kneelers, and annually re-paint safety strips on the concrete stairs outside PHI. As able, we assist Marge in setting up for funeral collations.

In past years, we had periodically cleaned the gutters on the Thompson Room side of the church and attempt to weed the beds alongside the church. These tasks have been taken over by seasonal, parish-wide "Coverall Sundays" coordinated by the Vestry. Another task started by the Ms. Fixits, power-washing the algae off of the side of the church by the U.U. Church, has also been picked up by a larger group of parishioners, coordinating with Building and Grounds.

We are starting 2020 by doing touch-up painting of the woodwork in the Parish Hall and hallways, which are dinged and chipped. If you like to get your hands dirty, and like to see concrete results from your efforts, please feel free to join us!

Respectfully Submitted,  
Gwen Kopka and Sue Lupo,  
Scribes for this Non-Committee

### **Solar Project Committee**

This past year we saw the culmination of the effort to bring solar power to St. John's. In May, solar panels on the parish house and at the rectory went live and began generating a significant portion of the energy required to run the church's buildings.

To date, the project has resulted in direct energy savings on our electric bill of more than \$3,000. In addition, the church is in line to receive more than \$1,500 in so-called Solar Massachusetts Renewable Target (SMART) payments. After we take out for our loan payments this year, the net benefit to the church's bottom line will be more than \$3,000 for the first seven and one-half months of operation. Projected out over a full year, the installation should return more than \$1,000 annually to the church's bottom line. Once the loan from the Diocese is paid off, that number is projected to jump to more than \$6,000 per year. Over the lifetime of the project (25 years), it is expected to contribute more than \$100,000 in savings and direct payments to the church's bottom line.

But more than the financial advantages, this project is a statement by us as a parish of our commitment to the stewardship of God's creation. In 2019, by generating a significant portion of our own power, we reduced our share of carbon dioxide in the atmosphere by more than 20,000 pounds, the equivalent of burning 330 gallons of fuel oil. Projections based on a full year of solar power generation raise the annual equivalent offset to 560 gallons of crude oil and more than 35,000 pounds of carbon dioxide.

In another energy related action, the Church this year switched our energy supplier to a firm sponsored by the City of Gloucester (Direct Energy) that not only results in significant savings on the cost of the electricity that we still buy from the grid, but mandates that 30 percent of that electricity come from renewable sources (solar, wind and hydro).

If humanity is to avoid the catastrophic effects of climate change, we as people and institutions must make thousands of the kinds of modest but important contributions to reducing our impact on the planet. St. John's is doing its part.

We wish to thank all who participated in this ambitious project for a church our size:

- The Rector and the Vestry.
- The Solar Project Committee of Paul McGeary, Jim Labelle and Chuck Everett.
- The financial team of Karen Kasper, Sue Lupo and Hank McCarl
- The solar consulting firm of Resonant Energy in Boston, in particular Madeleine Barr, who guided us through the process.
- Massachusetts Interfaith Power & Light, which conducted the environmental stewardship assessment necessary to weigh the viability of the project.
- The Diocesan Loan committee which arranged low-cost financing for the project.
- The parishioners who generously and thoughtfully supported the three-year effort to bring the project to fruition.

Paul McGeary  
For the Solar Project Committee

## Part 4: Finance and Statistics

### Audit Committee

The audit committee is formed each year to audit the books of St. John's for the prior calendar year. We have inspected the statement of financial position of St. John's Episcopal Church as of December 31, 2018, and related statement of activities for the year then ended. Our inspection was made in accordance with the audit guidelines of the *Manual of Business Methods in Church Affairs*, and the financial statements are prepared on a modified cash basis in accordance with principles adopted by the Episcopal Church and approved by its General Convention except as noted. No depreciation was recognized.

We have taken steps and performed tasks such as verifying the bank balances, contributions match to deposits, payroll reports and wages, insurance policies are current, assets, minutes of meetings and etc. These steps were taken to see that the financial statements present fairly, in all material respects, the financial position of the Congregation at December 31, 2018; and that the changes in its net assets for the year then ended are in accordance with the principles authorized by General Convention of the Episcopal Church on a basis consistent with that of the preceding year.

During the course of the above inspection, the following items pertaining to internal control and other operation matters were noted. The first group includes areas of management control where prior year auditor recommendations have been implemented; the second group includes comments and recommendations of current year auditors.

Areas where prior year auditors' recommendations have been implemented:

1. The numbering system has been updated.

Comments and recommendations of current year auditors:

1. Petty cash entries should be entered into the petty cash account and then reimbursed to the Fund held in the church office.
2. Print summary and detail reports with all bank reconciliations when reconciling the accounts.
3. Reconcile payroll to the quarterly reports and W-2s on a quarterly and annual basis.
4. Outside clergy should not be added into Rector Salary. Only W-2 wages should be included.
5. Recommend setting up Payroll with ADP to import the payroll into Quickbooks.
6. There is a payroll liability for Long-Term Disability and IRP (Short-Term Disability) which appears to be an excess.
7. Need to prepare I-9 forms for all employees. The only one that was done was for the Rector.
8. Recommend moving a substantial portion of the money in the back to an interest bearing money market account. Interest will be allocated to the various funds as the vestry decides.

The Audit Committee received invaluable assistance from the Parish Administrator, the Treasurer, and the bookkeeper in identifying and locating the financial documents necessary for completing the audit and we would like to thank them for their help.

Our inspection and certificate are not meant to be construed as an audit and opinion rendered by a Certified Public Accountant.

The members of the 2019 Audit Committee were:

Alexandra Garcia-Mata	Joan Gorga
Claudette Chmura	Linda Jacobson

Submitted by Linda Jacobson

### **Endowment Fund**

The Endowment Fund bounced back from the downturn in 2018 and received a substantial gift to the principal to yield a total market value on December 31, 2019 of \$1,399,008.23. This included an anonymous donation of \$24,800 which will be reserved for future capital needs. This compares to a value of \$1,214,147.74 on June 30, 2019 for a six month return of 15.2%, roughly in line with the performance of the better performing market indexes. We are getting excellent investment guidance from our advisors at Cape Ann Savings Trust and Financial Services and at Beauport Financial.

We are diversified according to the guidelines adopted by the Endowment Committee and approved by the Vestry for structuring the portfolio and continue to invest for the long term. The Finance Committee has recommended that the draw on our endowment be reduced from 4.5% to 4.0%, which should still lead to roughly the same dollar amount considering the increase in market value since 2018.

We believe we are invested in such a way that protects the value of our portfolio from a downturn in the investment markets and with the outlook that our economic system will continue to prosper in the long run despite any short-range corrections.

Respectfully Submitted,  
Henry N. McCarl, Chairman

### **Finance Committee**

The finance committee is responsible for the management and stewardship of church funds. They meet regularly throughout the year to oversee the financial well-being of the parish and to make recommendations to the vestry on a variety of financial matters. The Finance Committee met twice during 2019.

The committee addressed issues relating to the upgrades to QuickBooks, our use of a new donor management system software package, consolidation of our bank accounts, and the reorganization of our financial books with the help of a diocesan business consultant.

The committee also oversaw the implementation of the solar project at the church and rectory and approved the green loan terms from the diocese. An evaluation was made to move our natural gas purchasing through Power Options, a non-profit cooperative, but we ultimately decided that the gas pricing was not favorable enough to make the change from National Grid.

The committee also approved reaching out to a third church building insurance company for a quote. We are currently reviewing our insurance coverage. Chuck Everett will secure the third quote.

It was decided that St. John's would create a new Capital Funds account within the endowment to beginning building a reserve fund starting with the anonymous donation of \$24,800 in November.

Many thanks to our departing members Paul McGeary and Jim LaBelle. Their wisdom and thoughtful consideration of all things financial will be missed. We welcome Tom Chmura to the committee in 2019.

Respectfully submitted, Sue Lupo, Treasurer and Chair  
Hank McCarl, Assistant Treasurer  
Karen Kasper, Warden  
Tom Chmura, Chuck Everett, Jim LaBelle, Paul McGeary,  
Bill Braunlich, Bob Stewart, and The Rev. Bret Hays

### **Treasurer's Report**

There have been many changes to the way St. John's manages its finances in 2019. We began the year using an upgraded version of QuickBooks on our new office PC. In addition, we bought Big Red, a donor management software package, to help us manage pledges and donations, though we are still getting the kinks out of our quarterly reports.

These changes also brought us to Terry Robinson, a diocesan business consultant who spent many hours with Elizabeth and me reorganizing our financial accounts. Hopefully, you will notice the streamlined and better laid out financial statements. We've removed unused accounts, merged others, and created a few new ones to better reflect our true financial position. We've signed a contract with him for ongoing support this year and this service is truly a bargain and hugely valuable to St. Johns.

We also setup online banking in 2019 for all our accounts. Elizabeth reports a savings of over \$145 during the past 3 quarters just in stamps and envelopes. In addition, we've closed 2 standalone checking accounts and moved those balances to our main checking account and we moved the Emergency Fund account over to CASB where we now have everything in one place.

Our audit committee this year was headed by Linda Jacobson, a professional tax accountant and she and her team gave us the most thorough audit we've ever had. It was perfect timing having Linda help us through this transition in our accounting processes. We hope to have her on our team for many years to come.

We were the beneficiaries of two major gifts this year. As we reported in last year's annual report, we were left a bequest from Blair McElroy of over \$471K. This money arrived in January into our endowment account. And in November we were given a truly anonymous gift of \$24,800. The Vestry and Finance Committee voted to use this donation to create a Capital Fund account within the endowment. We are extremely grateful for this gift and would love to thank the donor if we knew who they were!

Another area where we will receive significant savings in the long term is with the installation of solar panels at the rectory and on the Parish Hall roof. We should realize up to 60% savings in our electric bill and we'll also start getting credits from the state for \$200-\$300/month. We do have a monthly loan payment of \$494 for the next 15 years but we are confident that St. John's has made the right investment for ourselves and our community in moving to solar power. Many thanks to Paul McGeary for driving this project to completion.

I'd like now to go over some of the highlights from this year's budget. As you can see, we didn't quite receive the entire amount of pledge payments but if you consider that some folks complete their payments in the next calendar year, we were only about \$2700 below our budgeted \$125,000. Of course, there are always circumstances that make it difficult for folks to honor their commitment and we are aware of that and respect everyone's individual circumstances.

The account titled, Regular Support Other contains donations from folks who don't pledge but who give regularly, and from those who do pledge but then give additional undesignated funds throughout the year. We received over \$12,000 into this account this year.

Our new account called 'Special Gifts' was setup to put in gifts that have been made from folks generally outside our parishioners and primarily for the perpetual bequest from AQE. This year we received over \$24,000 in interest payments. Even from the world beyond Adele is still making her yearly pledge and we are grateful for that.

Despite the fact that our Thrift Shop manager, Martha Whitney, moved this past summer we were still able to bring in over \$6300 just with opening Saturdays during the summer. We are still adjusting to the loss of Martha and her vision for the shop. But, led by Gwen Kopka, we are investigating other options for the shop in the hope that we can continue on some limited basis.

We've also benefited from Candy Connelly's enthusiasm for rummage and she and her team raised over \$2000 this year in a series of Saturday sales.

Our main fundraising effort continues to be the holiday fair, led by Gwen Kopka and Dori Mottola and helped by almost every other parishioner at the church. They raised about \$8500 this year and have even bigger plans for next year.

Lastly, we benefit from groups like Our Place and AA and a healthy parking space rental program that together generated over \$23,000 this year.

One might think that weddings and funerals were a significant source of income but the expenses for those activities reflect the work required and therefore little is left over for the church.

We continue to use the endowment as a source of income with the 4% sustainable draw and then as a source for balancing the budget since we are unable to meet our expenses without this extra draw. The total percentage we take varies from year to year and it continues to be a goal of this Vestry and the Finance and Endowment Committees to reduce the amount we must take annually. We have been blessed by Blair's generous bequest and the revitalization of the Safe Harbor Society and the bequests that will come in the future but we must be ever mindful of our ongoing dependence on the endowment. The stock market was strong in 2019 and our portfolio benefited from this upturn. Our current balance in the endowment is over \$1,355,000. This year we anticipated needing \$93,000 to balance our budget but we only required \$65,000 to meet expenses.

In total, St. John's received through regular support, fundraisers and space rental and the endowment draw, \$286,276, just under our amount we were budgeted for.

Salaries and benefits continue to be our major expense, accounting for 60% of our total expenses, at over \$175,000. Beyond regular salaries, sufficient monies were raised by members of the church to fund the 3-month sabbatical for Mark Nelson and cover a supply organist and children's choir director.

We made a rare \$1000 withdrawal from our pooled endowment fund to purchase linens and robes for LEMS and acolytes. Some of these funds were created to support those purchases.

Staff and volunteers continue to be mindful in the purchase of office and other supplies and everyone stayed at their budget level this year. Even the weather cooperated and we had a surplus in the snow removal budget. We did have some significant maintenance work at both the rectory and church that needed attending to and so we went over budget in those areas. As part of our 'Navigating our Future' stewardship campaign we consider how important it is for our physical plant to be maintained so indeed, there will be a future place for worship for those who will follow us.

We've paid a deposit on the new front doors that will be paid for with money from the AQE account that was funded by the proceeds from the sale of items in Adele's house last year. We've also bought new tables and chairs for the PH as we continue to invest in our infrastructure to keep St. John's not only in good repair but honoring the fine craftsmanship and beauty of the church. We are the stewards of St. Johns and have a responsibility to keep it in good repair.

Our diocesan assessment of \$22,781 has been paid in full.

Going forward, our budget for 2020 shows modest increases in both projected income and expenses. We're grateful for all those who participated in this year's stewardship campaign. We broke through the \$131K ceiling and are excited to see the commitment so many made.

We've tried to be realistic about our fundraising capabilities but we're still hopeful thrift and rummage will be sustainable and profitable in the coming year.

Salaries for the staff increased by, 1.6%, the COLA set for 2020. The rector's salary continues to be set by the diocesan Total Clergy Compensation guidelines and he will receive a rebate of sorts to his electric bill as the solar panels are now covering this expense fully.

We've increased both the rectory and church maintenance budgets in anticipation of some work that's been identified and to cover the work that will surprise us this year. The Vestry and Finance Committees have both been very supportive of the importance of not deferring maintenance.

Our diocesan assessment increased by \$3700 this year for a total of \$26,452. This is the money we pay to the Episcopal diocese to support their programs and missions.

We also have added the green solar loan repayment to our liability list bringing the combined budgeted total with our heating system/rectory loan to \$22,150. We are grateful the Cape Ann Savings Bank loan rate decreased so much last year and hope that it either continues downward or at least stays the same in 2020 since our interest rate is tied to the prime lending rate.

Our goal remains that we reduce our dependency on the endowment by growing our membership, improving our fundraising capabilities and searching out new sources of revenue. Balancing that with reducing expenses as we are able will help move us towards a more sustainable future.

I am optimistic that the good folks of St. Johns will continue to support its mission and programs with both spiritual and financial support in the coming year. We are the future of St. Johns and investing as we are able and giving thanks for all we have received will ensure that St. Johns remains a vital and vibrant church for all who attend.

I want to thank the Rector, Wardens, Vestry and all the various financial committees, and my assistant treasurer, Hank McCarl for all their help this year. And a special thanks to Elizabeth de Veer who makes my job much easier and who has been a joy to work with.

Respectfully submitted,  
Sue Lupo, Treasurer

### **Funds and Liabilities**

**Main Checking Account:** Balance at 12/31/19 was \$55,025.19. All bills paid including Diocesan Assessment of \$22,781.

#### **Special Funds**

**Memorial Fund:** Balance at 12/31/19 was \$15,264.52. This fund receives gifts designated by the donor in memory of a recently deceased individual. The fund also receives contributions of thanksgiving such as a birth, marriage or anniversary. The purpose of the fund is to provide funds

for non-routine or unbudgeted purchases that enhance our worship or program. Decisions to expend funds are made by the Rector in consultation with the Vestry. Donations to the fund in 2019 totaled \$3,465. There were no expenditures this year. In late 2019 the separate Memorial Fund checking account and the balance transferred to the Main Checking Account as part of our account consolidations.

**Music Guild Fund:** Balance at 12/31/19 was \$3,655.11. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received \$5,109 in donations from individuals, special service collections and a grant from the Barbara Belknap Fund. Expenditures were for \$5,863.50. In late 2019 the Music Guild checking account was closed and the balance transferred to the Main Checking Account.

**Cape Ann Arts Alive Fund:** Balance at 12/31/19 was \$852. CAAA is a day camp designed to foster pride in the rich cultural heritage of Cape Ann through music, dance, literature, drama, and art.

**Special Services Fund:** Balance at 12/31/19 was \$2,493. This fund was created to support the professional vocal group, 'Festina', to provide music for special services throughout the church calendar year. Donations to the fund in 2019 totaled \$7,414 and were primarily from parishioners. Expenditures were \$5,170 for the cost of the musicians for six services.

**Emergency Fund:** Balance at 12/31/19 was \$1,144.87. This fund supports Gloucester individuals and families with a one-time gift of up to \$50. A grant from the Dolliver fund for \$1,616.40 was received to support this fund. Additional funds were received from the RDF. Expenditures totaled \$1,814.91.

**Rector's Discretionary Fund:** Balance at 12/31/19 was \$4,417.50. Donations received from parishioners and outside individuals and organization totaled \$3,001. Expenditures totaled \$2,991 and are made totally at the Rector's discretion.

**Mission Fund:** Balance at 12/31/19 was \$994.60. Donations totaling \$7,001 were received from individuals and fundraising. Expenditures for \$14,736.54 were for the mission trip to Navajoland in June with parishioners from a number of North Shore parishes.

**Adele Directed Gifts Fund:** Balance at 12/31/19 was \$4,471.66. This fund was created in 2018 with the proceeds from the sale of household items from the estate of Adele Q. Ervin. Expenditures in 2019 included \$9,651.55 for new tables and chairs for the Parish Hall and \$7,000 as a deposit for the replacement of the church red front doors and trim.

## **Endowment Funds**

**General Endowment Fund:** Balance of market value at 12/31/19 was \$1,355,189.43. Market value of the endowment fund at 12/31/18 was \$753,955.51. In January we received a

bequest from the estate of Blair McElroy of \$471,918.97. The 2019 budget followed the 4.5% sustainable draw for \$45,000 based upon the new addition of the McElroy bequest. The sustainable draw has since been changed to return to our rolling 12 quarter average policy but now for 4% as requested by the Finance Committee. An additional \$20,000 was withdrawn from the endowment for operating expenses, lower than the \$48,000 that was budgeted.

**Pooled Restricted Endowment:** Balance of market value at 12/31/19 was \$19,018.80. Balance of market value at 12/31/18 was \$18,916.40. \$1027.90 was withdrawn for investments in linens and robes.

This endowment includes the following funds:

**The Sumner and Florence Parks Fund:** A contribution from Ed Parks to create a permanent endowment for the annual purchase of altar flowers in memory of Sumner and Florence Parks. For many years, Sumner was a vestry member at St. John's and Florence an active auxiliary member.

**The Frances C. Everett Flower Endowment Fund:** Given in memory of Cherie Everett by her sons: Chip, Ted, Tom, and Peter. The income is to be used to provide altar flowers for the Second Sunday after Easter each year in honor of Cherie's birthday.

**Ballard Fund:** The income only of this fund may be used for new or repair of vestments for the church choirs and other vestments and appurtenances concerned with liturgy – acolytes, lay readers, chalice bearers and altar.

**Beach Fund:** The income only of this fund may be used for the vestments of the Rector, altar cloths, and chancel furniture, and any remaining balance of income may be used for the benefit of the church as needed.

The four funds are invested in a mutual fund. St. John's total return spending policy of 4% has been applied to the fund balance and the resulting income allocated in proportion to the original gift, the allocated income to be spent according to the terms of the donors' wishes. Now that St. John's has established the Pooled Restricted Endowment, we have established a vehicle for receiving additional such gifts. A minimum gift of \$1,000 is required to establish a new restricted fund.

**Capital Projects Fund:** Balance at 12/31/19 was \$24,800. St. John's received an anonymous gift of \$24,800 in the fall and the Finance Committee and Vestry approved this money to start a new Capital Fund that will be held in the endowment. There were no expenditures this year.

**Ervin Account:** Balance at 12/31/19 was \$433,218.03. This account, held and managed at Cape Ann Savings Bank is a bequest from Adele Ervin, the interest of which is to be distributed quarterly to St. John's. In 2019 we received \$24,135.23 into our Special Gifts account.

## Long-Term Liabilities

**Line of Credit with Cape Ann Savings Bank:** Total balance on the line of credit at 12/31/19 was \$238,322.08 (I'm not sure this is correct...). During 2019 there were 3 reductions to the interest rate – July to 5.125%, September to 4.875% and October to 4.625%. Our current monthly payment is \$1350. Based upon the recommendation of the diocesan business consultant we are tracking the combined principal and interest payment as a single number for the entire loan (both heating system and rectory parts).

**Green Loan for Solar:** In October we began our 15 year at 2.5% loan repayment of \$74,160 to the Episcopal Diocese of Massachusetts for the solar project at the church and rectory. Our monthly payment is \$494.69.

## 2019 Statement of Activities and 2020 Budget

St. John's Episcopal Church 2020 Budget January 13, 2020			
	2019 Budget	2019 YTD Actual	2020 Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>4000 · Regular Support (3)</b>			
4010 · Current Year Pledge	125,000	119,836	131,140
4020 · Prior Year Pledge Payments	1,000	1,578	1,000
4030 · Plate	3,500	3,792	2,000
4040 · Special Offerings	4,000	3,759	3,500
4050 · Special Gifts	12,000	26,135	18,000
4060 · Flowers + Sanctuary Lamp	1,800	2,931	2,250
4090 · Regular Support Other	1,000	12,200	1,000
<b>Total 4000 · Regular Support (3)</b>	<b>148,300</b>	<b>170,231</b>	<b>158,890</b>
<b>4100 · Fund Withdrawals (4)</b>			
4110 · Regular % Withdrawals	45,000	45,000	34,000
4120 · Special Endowment Withdrawals	48,000	21,028	58,000
4190 · Interest + Other		185	
<b>Total 4100 · Fund Withdrawals (4)</b>	<b>93,000</b>	<b>66,213</b>	<b>92,000</b>
<b>4200 · Fundraisers-Space Use-Misc (5)</b>			
4210 · Holiday Fair	10,000	8,452	8,000
4215 · Holiday Fair Gifts		800	
4220 · Thrift Shop	8,500	6,353	5,000
4230 · Fundraisers - Other	2,500	2,027	2,500
4240 · Hall Contributions	16,000	17,449	16,000
4250 · Parking Contributions	5,500	6,100	7,200
4260 · Weddings & Funerals	4,500	8,770	4,500
4290 · Line 5 Other	100	481	200
<b>Total 4200 · Fundraisers-Space Use-Misc (5)</b>	<b>47,100</b>	<b>50,432</b>	<b>43,400</b>
<b>Total Income</b>	<b>288,400</b>	<b>286,876</b>	<b>294,290</b>
<b>Expense</b>			
<b>5000 · Rector</b>			
5010 · Rector Salary	51,987	51,987	52,505
5020 · Rector's Pension	13,109	13,279	13,220
5030 · Health Insurance	12,000	11,904	12,000
5040 · Rector's Dental + Disability	250	1,021	1,050
5050 · Rector Travel	2,200	1,428	1,500
5060 · Rector Cell Phone	1,300	1,433	1,440
5090 · Rector Other	750	1,006	1,750
<b>Total 5000 · Rector</b>	<b>81,596</b>	<b>82,059</b>	<b>83,465</b>
<b>5100 · Staff Salaries + Benefits</b>			
5110 · Music Director	35,097	35,097	35,659
5120 · Parish Administrator	20,367	18,442	20,693
5130 · Church Assistant	20,491	20,490	20,819
5140 · Thrift Shop Manager	4,284	0	3,000
5150 · Supply Clergy	1,000	745	1,000
5160 · Supply Organist	900	4,275	900
5170 · Employer Taxes	5,811	5,997	5,900
5180 · Staff Pensions	5,309	5,447	5,400
5190 · Staff Other		2,622	
<b>Total 5100 · Staff Salaries + Benefits</b>	<b>93,259</b>	<b>93,116</b>	<b>94,751</b>

St. John's Episcopal Church, Gloucester, MA  
Report to the 158<sup>th</sup> Annual Meeting – January 26, 2020

## 2019 Statement of Activities and 2020 Budget, cont'd.

<b>5200 · Worship, Music, Education</b>			
5210 · Flowers	2,000	1,643	1,800
5220 · Music Supplies + Maintenance	1,000	1,012	2,000
5230 · Altar and Worship	1,000	2,901	1,000
5240 · Education	100	60	100
5290 · Worship, Mus, Ed Other		307	
<b>Total 5200 · Worship, Music, Education</b>	<b>4,100</b>	<b>5,923</b>	<b>4,900</b>
<b>5300 · Office + Administration</b>			
5310 · Office Supplies	3,200	2,276	2700
5320 · Telephone	1,400	1,889	2000
5330 · Postage	1,400	877	1400
5340 · Copier	1,000	1,435	1500
5350 · CreditCard Processing Fees	1,300	1,225	1300
5360 · Payroll Service Fee	950	1,004	1000
5370 · Kitchen Supplies	2,200	1,130	1300
5380 · Reconciliation Discrepancies		28	
5390 · Office + Admin Other	250	1,295	250
<b>Total 5300 · Office + Administration</b>	<b>11,700</b>	<b>11,160</b>	<b>11,450</b>
<b>5400 · Buildings and Grounds</b>			
5405 · Custodial Service	8,085	7,787	8085
5410 · Snow Removal	7,000	5,200	6500
5415 · Electricity Church	7,500	5,133	2000
5420 · Heating-Gas Church	5,250	5,169	5600
5425 · Maintenance Church	3,000	3,083	5000
5435 · Security	1,500	1,506	1500
5440 · Grounds + Parking Lot	1,100	2,029	1700
5445 · Rectory Utilities	3,050	2,149	2000
5450 · Maintenance -Rectory	1,000	4,836	4000
5490 · Building + Grounds Other	1,685	1,113	750
<b>Total 5400 · Buildings and Grounds</b>	<b>39,170</b>	<b>38,005</b>	<b>37,135</b>
<b>5500 · Major Other</b>			
5510 · Diocesan Assessment (12)	22,781	22,781	26452
5520 · Insurance	6,525	5,991	8100
5530 · CASB Payments (P+I) (15+14)	17,725	16,151	16220
5540 · Green Loan (P+I)(15+14)		989	5930
<b>Total 5500 · Major Other</b>	<b>47,031</b>	<b>45,913</b>	<b>56,702</b>
<b>5600 · Non-Line 14 Items</b>			
5610 · Thrift Shop Expenses (-5)	300	576	200
5620 · Weddings & Funerals (-5)	3,300	6,894	3000
5630 · Fundr-Space Use Exp Other (-5)		649	50
5650 · Capital Exp from Op Inc (15)		465	
5660 · Outreach Mission Programs (16)	500	1,443	1800
<b>Total 5600 · Non-Line 14 Items</b>	<b>4,100</b>	<b>10,027</b>	<b>5,050</b>
<b>Total Expense</b>	<b>280,956</b>	<b>286,202</b>	<b>293,453</b>
<b>Net Ordinary Income</b>	<b>7,444</b>	<b>674</b>	<b>837</b>

## December 31, 2019 Statement of Financial Positions

			Dec 31, 19		
<b>ASSETS</b>					
Current Assets					
Checking/Savings					
	1000 · Cape Ann Main Check/Savings		56,782.54		
	1030 · St. John's Emergency checking		1,077.28		
	1040 · Rector's Discret checking		4,510.19		
	Total Checking/Savings		62,370.01		
Other Current Assets					
1400 · Investments					
	1410 · Endowment Account		1,422,989.43		
	1420 · Pooled Special Account		19,018.80		
	1430 · Capital Projects		24,800.00		
	1440 · Ervin Account		433,218.03		
	Total 1400 · Investments		1,900,026.26		
	Total Other Current Assets		1,900,026.26		
	Total Current Assets		1,962,396.27		
Fixed Assets					
1600 · Real Estates					
	1610 · Church [as assessed]		733,200.00		
	1620 · Parish Hall [as assessed]		709,200.00		
	1630 · Rectory [as assessed]		146,100.00		
	Total 1600 · Real Estates		1,588,500.00		
	Total Fixed Assets		1,588,500.00		
	<b>TOTAL ASSETS</b>		<b>3,550,896.27</b>		

**Continued, next page**

**December 31, 2019 Statement of Financial Positions, cont'd.**

			Dec 31, 19
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Long Term Liabilities			
	2200 · CASB Line of Credit		238,757.85
	2300 · Green Loan		73,324.09
	<b>Total Long Term Liabilities</b>		<b>312,081.94</b>
<b>Total Liabilities</b>			<b>312,081.94</b>
Equity			
	3100 · Temp Restricted Real Estate		1,588,500.00
3200 · Temporarily Restricted Funds			
	3210 · Ervin Fund		433,218.03
	3220 · Rector's Discretionary Fund		4,417.50
	3230 · Prepaid Pledges		9,062.78
	<b>Total 3200 · Temporarily Restricted Funds</b>		<b>446,698.31</b>
3300 · Designated Funds			
	3310 · Endowment Fund		1,287,389.43
	3320 · Pooled Special Funds		19,018.80
	3330 · Adele Directed Gifts Fund		4,471.66
	3340 · Memorials Fund		15,264.52
	3350 · Mission Trip Fund		994.60
	3360 · Capital Projects (cash)		16,150.93
	3365 · Capital Projects (invested)		24,800.00
	3370 · Music Guild Fund		3,655.11
	3380 · SJC Emergency Fund		1,144.87
	3390 · Pass Thrus Unspent		210.76
	3400 · Special Services		2,493.00
	3410 · CAAA		852.00
	3500 · Operating Fund		75,258.16
	<b>Total 3300 · Designated Funds</b>		<b>1,451,703.84</b>
	3900 · Fund Adjustments		20,574.86
	3999 · Less Total Liabilities		-314,808.00
	<b>Net Income</b>		<b>46,145.32</b>
<b>Total Equity</b>			<b>3,238,814.33</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>			<b>3,550,896.27</b>

## Notes from the Church Assistant

There are many folks I need to thank including the following that are always as near as the telephone:

- Norm Barr (security, coffee maker, computer help, etc.)
  - Joan Gorga (bulletin intercession up-keep)
  - Paul McGearry (computer fix-it guy)
  - Claudette Chmura (security, closer, wedding & funeral assistant, etc.)
  - Bill Melvin (security, all round handy-man)
  - George Sibley (all round handy-man)
  - Carol Zapustas (takes food weekly to Open Door)
- \*All of the parishioners who fill in at our services for folks that need a replacement.

Thank you,

Marge Bishop

**Baptisms**

Grayson Thomas French  
Thomas Donald French  
Madelyn McKenzie French  
Ariana Keira Cremeans  
Jean (Jeanie) Bass  
Catherine Barry

**Burials**

William A. DeSimone  
Lydia Jane Pallme Priest  
Richard S. Jefferson  
Andrew Sturgis Harris  
Cindy Bass  
Jane Walsh  
Doris Bayliss  
Irene Zager