

# SAINT JOHN'S EPISCOPAL CHURCH GLOUCESTER, MA



Report to the 157th Annual Meeting  
January 27, 2019





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**Saint John's Episcopal Church**

48 Middle Street, Gloucester, Massachusetts 01930-5795

Parish Office Telephone: 978.283.1708

[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

The Rt. Rev. Alan M. Gates, Diocesan Bishop

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

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

Mark Edward Nelson, Director of Music— [mark@stjohnsgloucester.org](mailto:mark@stjohnsgloucester.org)

Elizabeth de Veer, Parish Administrator — [elizabeth@stjohnsgloucester.org](mailto:elizabeth@stjohnsgloucester.org)

Marjorie I. Bishop, Church Assistant — [marge@stjohnsgloucester.org](mailto:marge@stjohnsgloucester.org)

Binky the Dog — Parish Mascot

Wardens, Paul McGeary and David Stotzer;

Clerk, Geoffrey Pope

Treasurer, Karen Kasper;

Assistant Treasurer, Sue Lupo

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



Dear Friends in Christ,

Every year lived in God's community is, in a sense, a year of love. Yet I feel led to use the word "love" to organize my thoughts about the year immediately past. It wasn't for nothing that the Acts of Love stewardship theme resonated so deeply with some of our members, and that the same name was chosen for a booklet that describes the many diverse ministries of our congregation. Last year my thoughts in this letter coalesced around the concept of gratitude, and I remain deeply grateful for all of you, as individuals and as a congregation, and certainly for the opportunity to be your Rector. But looking back at the intervening year, my first thought was, there's no through-line: everything that happened at Saint John's was perfectly ordinary and expected, and everything that happened in my own life was a series of unusual one-off events with no common theme.

Well, there were some extraordinary events. Losing eight parishioners, especially some I'd come to love dearly, was painful, and like Saint John's, I myself won't be quite the same without them. Adele Ervin, in particular, in a number of ways made our parish what it is, and her funeral was a profound moment in our history. But the past year was hardly just a year of loss. Saint John's continued to welcome new families, and we love them too. And I was privileged to attend my father's wedding in Burlington, Ontario and Gwen MacDonald's in Cambridge, England, not to mention celebrating a few, including the wedding of two good personal friends on a farm in Maine.

Other things just feel like a mosaic, though. I was flattered that Bishop Gates asked me to serve on the search committee for the new Regional Canon position, and I think our choice, the Rev. Martha Hubbard, will serve our region well for many years. I completed a course on mental and behavioral health in older adults through Boston University. I supported our local interfaith response to the human rights abuses at the US southern border, the Service of Reckoning and Healing. I arranged for professional singers to support our worship on the feast of Saint Mary the Virgin and at the Midnight Mass on Christmas Eve.

The only way any of this makes any sense is with love: love of our fellow congregations and clergy, love for our elders, love for separated families, love for God expressed in the fullness of our liturgical and musical tradition.

A bit more about that last one. Welcoming the singers of Festina Cantorum is in no way a gesture of dissatisfaction with our existing music nor a slight towards those who create it. On the contrary, some members of our choir have welcomed this development enthusiastically, and the co-directors of Festina Cantorum report to Mark. Rather, this new ensemble is a conscious effort to do something new in order to draw new worshippers into our church, our community of love.

All along, I've been encouraging current parishioners to invite friends to come to worship, and so little of that has happened that I have to wonder whether I was wrong to expect such encouragement alone to make a difference in our attendance. Maybe that was too much to ask, or maybe there just aren't many more people "out there" who want what we're offering. But I'm not

willing to make changes to Sunday morning that risk alienating the people who do worship here on a regular basis. So, just like with our wonderful First Saturday services, which sadly will draw to a close this spring, the 10 services we hope to offer with Festina Cantorum this year are also an effort to bring in new people by offering worship not only at a different time, but also from a part of our Anglican tradition that is deliberately different from what we normally do. While I've been encouraged by the preliminary response, at this point, God only knows if Festina Cantorum will draw new people to Saint John's and thereby become a permanent part of our liturgical life. But we have to try something new, and I for one am thrilled to be doing so. The ensemble needs dedicated financial support, for there is no room in our deficit budget for new spending, so if you are as excited as I am about this initiative, please get in touch with me to join me in supporting this effort.

As every parish should be, ours is defined by love, and inadequate as it may feel, I must express my own love for the parishioners and staff of Saint John's. We are richly blessed, and I am blessed to serve you. I pray that the holy love we know, we might share even more generously with those who do not yet know how much they need this love, or that they can find it in our church. Thank you for continuing to love one another as Christ loves us.

Yours in Christ,

A handwritten signature in black ink that reads "Bret B. Hays" with a small cross symbol at the end.

The Rev. Bret B. Hays

## **VESTRY**

Class of 2019: Connie DeSimone, Lynn Runnells, Joan Gorga

Class of 2020: Pat Earle, Nancy Harrison, Jim LaBelle

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

### **Letter from the Wardens**

2018 was a year of growth for St. John's. Our "Renewing Our Covenant" stewardship campaign was a success, increasing our pledging despite the loss of Adele Ervin in June, whose generosity had helped sustain St. John's in many ways over the years. Adele's passing, however, did not end her support of St. John's. She made gifts to the church that will enhance our endowment and also left in her will a sum of money that will in effect, become a "perpetual pledge" to St. John's and help offset what otherwise would have been a significant financial loss.

Adele's passing also provided a chance for us to work together for the benefit of St. John's. A group led by Catherine McGeary, Martha Whitney and Sue Lupo gave generously of their time to help organize yard sales and auctions of Adele's possessions and furnishings to benefit St. John's. Their generous gifts of time and labor were very much in Adele's spirit and honored her generosity.

A significant decision was taken by the Vestry to undertake the installation of solar panels on the roofs of both the Rectory and parish hall. The project has the potential to bring in as much as \$90,000 in savings on electric bills and payments to the church over the 25-year life of the project. Just as important, by installing the panels we will offset our carbon footprint equivalent to planting 18 acres of forest, contributing to the effort to reduce the effects of rapid climate change and helping fulfill our duty to be good stewards of God's creation.

On another energy matter, St. John's joined other Gloucester institutions in the Community Energy Aggregation program. This program not only reduces our electric costs but ensures that an additional five percent of the electrical energy that we use will come from green sources, including the City of Gloucester's wind turbines.

In other physical plant issues, the creaky stairs and door at the rear of the Parish Hall were repaired this year. Sprucing up of the church grounds is planned for the spring as is landscape work at the Rectory. New chairs and tables for the Parish Hall are also planned.

The year also saw the revitalization of the Safe Harbor Society under the leadership of Tom Chmura. The society is focused on helping other parishioners follow Adele's example by remembering St. John's in their end-of-life planning. An event is planned in March to help spur the effort and inform parishioners about end-of-life options.

The Vestry also voted to approve a sabbatical for our music director beginning this month. The three-month sabbatical is a recognition of the fact that Mark Nelson has given so much of his time to the betterment, not only of our music program but to St. John's in general and is richly deserved.

Our thrift shop, holiday fair and a new rummage sale and craft fair gave parishioners an opportunity to help St. John's carry out our mission in the community and were important sources of revenue. The thrift shop and holiday fair combined raised almost \$23,000 for St. John's.

Our outreach efforts continued, including our relationship with the Grace Center, our hosting of the Our Place program for those in recovery and AA meetings on several weeknights. We continue to host Harvest Meals and to provide sandwiches to the Action Shelter guests on weekends. St. John's is rightly known in the community as "The Church that Cares—and Does."

This year began with a celebration of the life of Adele Ervin, whose example of selfless service and generosity was truly an inspiration to us all. Let us all hope to continue to follow her example in the year ahead.

On a personal note, as we come to the end of our terms as Wardens, both David and I would like to express our thanks Father Bret, the staff, the people of St. John's and to our fellow Vestry members for supporting us during our tenure. Working for and with St. John's has been a joyful challenge, one that we have treasured and in which we take great pride and satisfaction.

Respectfully submitted,

Paul McGeary and David Stotzer

Wardens

<p style="text-align:center"><b>MINUTES of the 156<sup>th</sup> ANNUAL MEETING</b> <b>January 28, 2018</b></p>
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The Annual Meeting of the Parish of St. John was formally called to order by the Rev. Bret Hays, at 10:30 am after the 9:00 am Eucharist.

Adele Ervin asked to speak at the outset of the meeting. Describing herself as “the resident aging skeptic,” Adele commented that after reading the 2017 Annual Report she was struck by, “How far we have come since Bret’s appointment...I attribute this to your [Bret] leadership and, the leadership of the Wardens.”

### **CALL TO ORDER & OPENING PRAYER**

Bret offered an opening prayer.

### **APPROVAL OF THE MINUTES OF THE 155<sup>th</sup> ANNUAL MEETING**

The Minutes of the 155th Annual Meeting of the Parish of St. John held on January 29, 2017 was reviewed.

Gwen noted that Vestry Nominee Sarah Larson declined to accept the position at the last moment due to family complications in Virginia. Nancy Harrison accepted the Vestry position in her stead.

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

### **REPORT OF THE NOMINATING COMMITTEE**

The slate of candidates for Wardens, Officers and new Vestry Members as prepared by the Nominating Committee was presented by Warden Gwen Kopka.

Gwen asked the candidates to stand:

Wardens to serve until the Annual Meeting of 2019: **David Stotzer and Paul McGeary**

Treasurer to serve until the Annual Meeting of 2019: **Karen Kasper**

Clerk of the Vestry to serve until the Annual Meeting of 2019: **Geoffrey Pope**

Vestry members to serve until the Annual Meeting of 2021: **Tom Chmura, Bill Melvin, Dori Mottola**

Delegates to the 2018 Diocesan Conventions: **Richard Britton, Jonathan Pope**

Alternate to the 2018 Diocesan Convention **pending**

Delegates to the North Shore Deanery 2017 **Richard Britton, Naomi Astyk**

Additional Nominations from the floor were invited; there were none and the slate – as a whole - was passed as presented, one opposed.

## **RECEIPT OF THE REPORTS OF THE 154<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 discussions.

Jim LaBelle pointed out that on page 33 of the Treasurer’s Report, a projected source of income from a Vestry fundraiser should read, “\$5,000,” not “\$50,000!”

Adele Ervin asked if the on-going viability of the annual Navajoland mission trip was in jeopardy; and if so, she would like to act (insofar as it would be possible) to ensure that this mission trip continues. Bret responded that the challenge facing the trip - tentatively scheduled for June - was that the contact person in Navajoland did not respond to repeated emails and calls throughout the fall, and when a response did materialize, it was from an altogether new contact person. The result of this delay, Bret explained, was that the extensive planning required for the trip had been compressed into half the normal time frame, and planners at St. John’s and fellow participating churches found themselves “behind the eight-ball.” Bret concluded that despite the shorter window, he remains “optimistic” the trip will proceed as scheduled in late June.

Adele thanked all the Report writers for their excellent efforts. Cecily Merrell added that the detail and thoroughness of the Building and Grounds Committee Report – written by Chairman Rick Kopka – was “astounding!”

## **RECEIPT OF THE FINANCIAL REPORTS**

### **Treasurer’s Report**

Treasurer Karen Kasper addressed the meeting:

“As I reflect on this past year so much more than numbers come to mind. I am continually reminded of ACTS of LOVE, our theme of our stewardship campaign.

When I think of St. Johns, I think family, commitment, service and love.

Despite our ongoing financial challenges, the people of St. Johns have continued to perform these many acts of love within the church and the community.

First, I want to highlight some of the financial successes we had this year.

We reached our 2017 pledge payment goal 100%.

We improved our overall stewardship income by over \$2000.00 through increased donations in many areas.

This year we hired Martha Whitney to be our Thrift Shop manager. She and many of volunteers worked tirelessly to make the thrift shop a huge success. It exceeded all expectations this year. The thrift shop raised almost \$19,000 which was much more than the budgeted income goal of \$8500

Another big success was this year's holiday fair led by Gwen Kopka and her team which raised almost \$10,000

The summer's fund raiser while not quite as successful brought in an additional \$1,363.00

Between all these events over \$30,000 was raised.

We also received a very generous anonymous gift of \$5,000 for church and Rectory repair So far \$1,900 has been used for much needed plumbing repairs in the Rectory.

A 4.5% budgeted sustainable endowment draw of \$37,000 was taken. In order to meet our financial obligations, we needed to take an additional draw of \$47,000 from the endowment this year. The good news is that this is less than the projected \$55,000 that was budgeted. This is still a substantial amount to take from the endowment. A sustainability committee was formed this past year to address and try to reduce the endowment draw.

There is \$4,000 available cash going forward into the New Year.

For a portion of the operating budget, income equals expense and fluctuations from the budget have no effect on the bottom line

Activity in this category were funds from the Together Now Campaign for a nursery worker and youth program director which came to an end this past Spring.

With more Together Now funds that came in during the year the committee met again, and it was decided that the remaining Together Now funds be used for maintenance of the church building and grounds and Rectory. This included \$10,500 used to supplement the very successful capital campaign to put a new roof on. Parishioners contributed over \$11,000.00.

There are an additional \$9,384.00 available funds to use for the church and Rectory, maintenance

We received a Diocesan grant to help defer cost of the mission trip to Navajo land. The remainder of the cost of the mission trip was from the Pride Stride fund raiser, and participant payments as well as the surplus from last year's trip

There is a surplus of \$1700.00 to be used for future mission trips.

There was a directed gift of \$1940.00 from the Doliver Trust earmarked for the emergency fund.

We have received over \$6,000 in directed gifts from very generous donors, most of which went to repaving the parking lot and sidewalk repair as well as replacing the sign out front.

We have increased our income from hall rentals in part due to the recovery group that meets weekly.

On the expense side most of the operating expense are for salaries and benefits and those are consistent with what was budgeted.

Another major expense is the diocesan assessment. The assessment is calculated on operation activity as documented in the most recently completed parochial report submitted annually by St. John's.

The assessment will fluctuate from year to year depending on activities included and excluded from the calculation according to the guidelines for preparing the parochial report

The Rector's salary is determined by the total clergy compensation guide lines set by the dioceses which resulted in approx. a 3% increase.

Most administration expenses were 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. There was a savings of \$3700.00 this year.

As the conversion of oil to gas continues to be a savings, we are faced with an increasing interest rate on our heating system and Rectory loan the interest rate has had several increases over the year, the last increase bringing us to 4.375% which continues to be 1/4% below prime.

We have been very fortunate that the endowment investments have continued to do very well this past year, but we need to be very vigilant and decrease our dependence on the endowment as we cannot predict that we will stay at this level of earnings.

The 2018 budget was created with the input from the sustainability committee, finance committee, vestry and staff input.

The stewardship campaign was very successful, and we have \$140,000.00 committed through 77 pledges. This is a testament to the dedication and work of the people of St. Johns and their dedication and commitment to keeping our doors open and serving the community.

We are looking towards another successful thrift year and have budgeted more income with Martha's blessing.

The vestry has renewed energy towards a new fundraiser this year to try and raise \$50000.00.

We continue to monitor our expenses very closely and will work closely with the sustainability and finance committee as well as the vestry.

This year's budget means we will need to take an additional \$45,000 beyond our 4.5% sustainable draw.

After 7 years of service Betsy Levick has moved on to other opportunities, she will be greatly missed not just for her skills as an administrator but also for her dedication and wonderful ways. We will all miss her,

We welcome Elizabeth de Veer who was hired as our new parish administrator, she has stepped right into the job and is doing a wonderful job picking up where Betsy left off. We look forward to working with her for many years to come.

Many many thanks to Sue Lupo for her dedication, attention to detail, financial and computer skills. She is an invaluable asset and a joy to work with.”

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

Sarah Stotzer asked if “progress had been made on the potential use of solar panels?” Bret replied that Paul McGeary and Chuck Everett have indeed been actively investigating the feasibility of a variety of possible permutations of saving money via solar power, and that a report would be forthcoming in the Spring.

As Karen left the lectern after delivering her clear and detailed report, Adele quipped, “And she polishes the brasses well too!”

It was moved and seconded that the Financial Reports be accepted into the Report as written.

The motion carried, none opposed.

### **OTHER BUSINESS AND GENERAL DISCUSSION**

Naomi Astyk observed that “Gwen has done a fantastic job [as Warden] .... she was even by herself for three months.....she deserves a standing ovation!” A loud, sustained ovation ensued!

Jim Labelle asked a question about the Wifi capacity within the church. A number of parishioners offered helpful thoughts and opinions, Jim indicated he would research the matter with Rick and Mark Nelson. The password to the Wifi is located on the back of the weekly bulletin.

Adele offered gratitude and compliments to the City of Gloucester – and since retired City Councilor Joe Ciolino – for their help and quality service in repairing not just Middle Street itself, but also the side-walk – including in front of the church. Adele commented she was sorry Mr. Ciolino didn’t get re-elected, and his hoped his efforts around the Middle St. repair were not a contributing factor!

Marsha asked about the status of the church emergency number. Bret replied that the number had been disabled due to almost no activity over the past 5 years, and Gwen pointed out that one concern is that The Rector does not work full time. Jim further inquired, “What do we do about emergencies?” Marge responded that non-pastoral emergencies should be directed to 911; and, that the main church number is checked every day. Nevertheless, it was agreed that a better mechanism for responding to pastoral emergencies needs to be in place, and that the Vestry will address this at its February 2018 meeting.

Malcolm Henderson asked if “Any care is being taken with the library...there are some wonderful volumes there....and books are back in vogue. Is there anyone who has a passion for addressing this?” There was no immediate response to Malcolm’s question, but the concern will be addressed by the Vestry.

Lydia Priest offered a “personal thank you” to the congregation, Carol and Laura McKewon, Denmar and the Mayor (who had a shower installed at Denmar) for all the help she received when she was flooded out of her apartment. Adele then quipped, “She couldn’t call Marge, because Marge was at a Bruins game!”

### **ACKNOWLEDGEMENTS OF STAFF and VOLUNTEERS**

Bret remarked that St. John’s is, “Richly blessed with tremendous, thoughtful volunteers and a fabulous staff...this is what keeps St. John’s functioning day in and day out. Our volunteer effort would be the envy of other parishes our size, and our staff is top notch. Quite often the staff is a problem or ‘growing edge’ for a parish. Our staff is top-notch, with deep competence and love for this place. Mark and Marge continue to do so much, so well; and, Elizabeth de Veer has taken over as parish administrator with aplomb, efficiency and friendliness. She has fit right in. Betsy Levick did a tremendous job for 7 years as parish administrator, and we wish her well as she embarks on a new phase of her life.”

Bret continued by saying that, “Parish ‘best practice’ is to never hire a parishioner.... which is true, until it is not!” Bret was referring of course to Martha Whitney, who has led the Thrift Shop to two straight record-breaking revenue years, and established the Shop as an important contributor to St. John’s income stream. Martha accepted a position as a PT manager in 2017, and as Bret reflected, “Martha is finally getting recognition for her great skills and years of hard work. Thank you and God bless you!”

Gwen then asked departing Vestry members Len Berry and Carol Secrest to come up front and receive a thank you gift for their service. Gwen mentioned how Carole has been an unstinting advocate for the underserved, and that Len was the “fiscal conscience” of the Vestry; and, “always willing to speak his mind!”

It was then noted that Warden Gwen Kopka’s term had concluded as well. Geoff shared that the Vestry has perhaps never so meticulously studied the By-Laws as when searching for a means to retain Gwen as Warden; and, that she remains an unsung hero regardless of the visibility of many of her contributions. A second standing ovation for Gwen followed.

Gwen related that it had been a “wonderful decision to take the leap three years ago,” and that, “All we do here happens as an act of faith, and as a faith community; it’s not just facts, numbers and activities!” She also praised Bret, saying, “Bret doesn’t always agree, but he will always listen!”

Bret then presented Gwen with a beautiful book about church worship, adding that he could not improve upon the many appreciative words already spoken about Gwen.

### **ADJOURNEMENT**

A motion to adjourn the meeting was unanimously approved, and Bret led the closing prayer at 11:20am.

## **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 2018:

Norm Barr  
Kim Prentice  
Geoff Pope  
Bill Melvin  
Paul McGear

Respectively submitted,  
Sue Lupo  
Acolyte Coordinator



### **Adult Forum**

This program year's Adult Forum has mostly been an engagement with the lives of the Saints, one each week, following the lively and engaging book Vintage Saints and Sinners by Karen Wright Marsh. Occasionally we have veered into other topics: one Sunday we previewed the parish retreat and talked about retreats in general and another, we had a preview of the Safe Harbor Society's upcoming workshop on end-of-life planning. Attendance has been steady; conversation, lively and thoughtful; and new people are always welcome.

### **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.

Last year, we focused on reorganizing in the sacristy. This year, we paid special attention and care to the maintenance of our materials and supplies. We've retired some tattered supplies and placed replacement orders. We polished the brass and silver until it gleamed, learning some tricks of the trade from member, **Ellen Sibley**. We also welcomed **Beryl Cox** to the baking crew.

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!

Karen Kasper & Melanie Murray-Brown, Co-chairs

**2018 Sacristans**

Faith Berry

Marjorie Fergusson

Malcolm Henderson

Karen Kasper

Paul McGeary

Melanie Murray-Brown

Kim Prentice

Ellen Sibley

Janie Brown, linens

**Bakers**

Beryl Cox

Sue Lupo

Catherine McGeary

Iona & Melanie Murray-Brown

Kim Prentice

**Country Cupboard Fair**

Our annual Country Cupboard Fair was held on Saturday November 17, 2018, with excellent weather and positive energy. We made \$7480, plus an additional \$716 from the Thrift Shop, all of which goes to support the work of St. John's. This is less than last year but more than expected, given that some key helpers were away, we got a late start in craft preparations, and there was less Middle Street foot traffic without the Harvest Fest.

Despite such obstacles the Fair continued to grow!

- We expanded to PH-2 with a Regal Rummage Shop, overseen by Candy Connelly. In spite of concerns that people would not go up another flight of stairs, 81 people did, and 51 of those bought clothing, bringing in almost \$500. This was a terrific showing for the first time. People commented on the high quality of our clothing and the personal attention.
- Dori Mottola created a cookie decorating corner for children, which was a great success. Our thanks to Carole Secrest, who stepped in at the last minute to man that corner throughout the day.
- Jim LaBelle used his church window photographs and printing supply connections to create beautiful note cards, which were very well received and remain for sale in the Church Office.

- Norm Barr created a wonderful slide show of St. John's activities and parish life, which played on a screen in PHI throughout the Fair. Thanks also to Mark Nelson for installing the shelving that made this possible.

While we are grateful to all parishioners who helped in so many ways, the following people took on organizational responsibilities, for which we are particularly grateful:

- Sainly Sweets Bake Shop-Dori Mottola
- Cookie Walk-Rosemary Sullivan
- Cheeses-Jim LaBelle and sponsors Carolyn Stewart and Rory and Carol Mackenzie
- Lunch- Sue Lupo, assisted by Janie Brown
- Fish for Chowder donated by Shaw's Market on Railroad Ave- Al Browne
- Coffee and Muffins for Volunteers-Marge Bishop
- Finances- Elizabeth de Veer, Karen Kasper and Sue Lupo
- Jewelry-DeeDee Bedford
- Raffle-Dori Mottola
- Silent Auction- Catherine McGearry
- Crafts-Gwen Kopka
- Thrift Shop-Martha Whitney
- Tags and Printing-Laurie Brown



We also want to thank the Tuesday morning Craft Group and visiting helpers, including Nancy Harrison, Cecily Merrell, Carole Secrest, Beryl Cox and Ellen Sibley, who willingly cut out fabric, waxed pinecones, stuffed balsam pillows, sorted through Christmas Decorations, threaded tags, and labelled and priced merchandise. This fair could not happen without you!

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

- We need a dedicated person to oversee advertisement for the fair. This includes everything from posters, event cards and newspaper advertisements to social media sites. Now that the Harvest Fest has ended, we may look to coordinate promotion with the Farmers Market and other fairs taking place the same day.
- We would like to improve signage, both inside and outside the church, and provide a handout to those who come showing all that is available and how to find it.
- We would like parishioners to know about Silent Auction and Raffle items ahead of time so that they can bid on items even if they will not be able to attend.

The Fair and its preparation once again offered a wonderful opportunity for parishioners to work and laugh together, as well as an opportunity to welcome the community into our parish family for the day.

The Fair Committee will meet again in May to start planning for our next Fair on November 23, 2019. New members are always welcome, and opportunities abound for new volunteers. Please contact us with your ideas and consider taking on an area or table.

Respectfully submitted, and with hopes for a great Fair next year!

Gwen Kopka and Dori Mottola

### **Flower Guild**

The Flower Guild has taken many opportunities to create flower beauty in our sanctuary this year. Our mission is to create an atmosphere evoking the seasons of the church year from Advent to Christmas, Epiphany through to Lent and Easter, as well as the long green season after Pentecost. Each week it is our pleasure to create fresh Altar arrangements. Members are encouraged to offer flowers from their own gardens when available.

Flower Guild members thoughtfully and prayerfully create beautiful arrangements often in memorial to loved ones. Flower memorial sign-up can be found in the hall near the Sacristy door in Parish Hall I. Please feel free to choose any date that is open on the calendar.

**We always welcome new members** and if you are interested please contact one of the members listed to let us know. There is no experience required and we will provide all the information and training you will need.

Flower Guild is a joyful ministry. We hope you delight in our work and encourage you to join us!

Chair: Catherine McGeary

Mark Nelson

Members:

Vaughan Sherrill

Dee Dee Bedford

Barbara Soreng

Janie Brown

Carolyn Stewart

Gwen Kopka

Rosemary Sullivan

## The Men's Bible Reflection Group

The Wednesday Morning Men's "Bible Reflection" is a time of discussion, often from differing points of view that are listened to and responded to instead of reacted against. Men at St. John's have been meeting for over 30 years on Wednesdays, currently at 7:00 AM. We start with prayer and a reading of the scripture lessons for the upcoming Sunday. After perusing these ancient texts, we head into the stratosphere to where ever the discussion takes us. Inevitably we end up using all of the three-legged stool of Anglicanism; reason, tradition and scripture. More and more, the radical shift within Western Christian conviction is also showing up; the move from a focus on doctrine to living with a consciousness of the Indwelling Spirit.

For the members of the group it is a time for sharing, connection and realizing the amazing and diverse ways God's Spirit works differently in each one of us, while providing an opportunity to enjoy one another. An additional side-effect is that we become more prepared to participate in Church the following Sunday. We would love to have each and every man within the parish join us. Breakfast at Two Sisters is an optional but additional delight.

## Music Program

**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 10<sup>th</sup> annual Treble Choir Festival at Gloucester UUC on February 11 with choirs from Christ Church, Andover, 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 Advent Lessons and Carols singing on all the anthems with numerous solos along with solo anthems too! We, along with our own Parish Choir, sang Advent Lessons and Carols and on Christmas Eve at 5 pm. We sang for the Middle Street Walk in December. Thanks go to Rick Britton for invaluable support for this program along with Errol Smikle, "Rick substitute", Astrid afKlinteberg 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                      Scarlett Berge                      Lily Brown                      Maliyah Harnish  
Serina Lopes                      Jordan Palk                      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 Mayor and the City Hall Tower, Cape Ann Museum, the Gloucester Boulevard sculptures. This was the third and final year of NSMH funding,

which was managed helpfully by Candy Connelly, our representative. Thanks Candy. Kathleen Adams (Annisquam Village Church), Eva DiLascio (St. Paul Lutheran), Kristina Martin (1<sup>st</sup> Congregational, Rockport) and I provided an outstanding week for a dozen kids from Cape Ann and as far afield as Lynn, Georgetown and as far away as Brooklyn Heights. The performances at each location as well as the final performance at Rockport's famed Shalin Liu Center were recorded and spread around local news spots. Our 5-year plan includes performances as part of the 400<sup>th</sup> anniversary of the founding of Cape Ann in 2023.

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. Ascension Day was observed by singing Evensong joined by choirs from Annisquam Village Church, St. Paul Lutheran and St. Mary's.

We also sang for longtime and beloved parishioners Janet Williams (October 15), Adele Ervin (July 14), and Glo Richardson (January 6). I do feel the loss of Glo, Janet and Adele who so touched me with their questions, comments, encouragement and dares.

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  
DeeDee Bedford  
Rick Britton  
Chuck Everett

Alex Garcia-Mata  
Gwen Kopka  
Carol McKenzie

David Oliver  
Patty Rhineland  
Ernie Runnells  
Lynn Runnells

We welcomed guest singers to sing for the St. Mary, the Virgin service in August as well as for the "Midnight Mass" on Christmas Eve. This marks the beginning of a professional choir singing for occasional performances.

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: Ash Wednesday, Maundy Thursday, Good Friday, Easter Vigil, St. Mary the Virgin, St. Francis Evensong, Advent Festival and Christmas Eve. We had 2 special Choral Evensongs this year. We also celebrated Evensong on Thursdays in Lent and Advent. I produce the weekly worship leaflets and the announcement sheet and help prepare the Sunday Missal and provide materials for other worship leaders.

I attended the national conference of the Association of Anglican Musicians in San Antonio in June and am part of the committee planning the upcoming conference in Boston beginning June 30, 2019. This is my principal source on continuing education, as well as a major inspirational

event for my craft.

As a volunteer, I help the Flower Guild (greens in Advent, bare branches in Lent, Palms for Palm Sunday, etc.) and provide an offertory hymn for the 8 am service during the program year.

As I write this report I am embarking on a 3 month sabbatical, the likes I've never imagined. As I've spent time cleaning my office and putting away items I've had occasion to feel the palpable presence of those who've sung so many of these anthems. I'm excited to tread on ground I've never seen, and wondrous at the chance for you all to have the great experiences with Dr. Eileen Hunt, the Sunday organist and choirmaster and Patti Pike who will be working with the Choir School Choristers. Thank you all so much for your kind encouragement and support of this opportunity.

Thanks go to the excellent staff and Rector for their help and support. Thanks also to the Ms. Fixits and to DeeDee Bedford who have helped with the music library. 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 the Music Guild Fund.

**The 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 12/31/2018 was \$4,603. 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 a workshop for the choir from the McClosky Institute of Voice, payments to instrumentalists, Association of Anglican Musician membership dues, and Easter basket treats 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 \$2,989. Of this, \$2,525 was payments to 9 different instructors and the balance was for supplies and snacks. St. John's received a grant for \$2,962 from the Mission Hub, plus \$1,505 in donations and \$610 in camper tuitions. These will be reserved for next year's Cape Ann Arts Alive camp.

Mark Nelson, Music Director, his 18th annual report!

## **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 member of the Society – those who had made a financial commitment to St. John’s through their will or some other form of bequest.

But the Society has been relatively inactive since then. In July of 2018, a working group was formed to review the status of the Society and determine potential directions to get “planned giving” back on St. John’s agenda. The group currently consists of Sue Lupo, Gwen Kopka and Tom Chmura, and it meets monthly with Rev. Bret Hays.

The group has met with Jamie Coats, a trustee of the Trustees of Donation of the Episcopal Diocese, who has assisted several Episcopal churches and institutions in planned giving. And, it has reached out to Trinity Church in Topsfield, a church that has worked with Coats and has recently taken steps to re-energize its planned giving program.

Based on this input and review of materials on planned giving provided by the Episcopal Church, the group has developed a three-part plan to re-energize the Safe Harbor Society:

- Reaching out to individuals who have shown an interest in planned giving in the past to re-engage them in the Society and solicit their support in recruiting new donors.
- Organizing a workshop on “planned giving and end-of-life planning” to be held on March 9 that will involve Rev. Hays, Jamie Coats and legal/financial professionals discussing these issues with members of the church community.
- Organizing a “thank you” event on June 2 for those who have made a planned giving commitment to St. John’s.

As we proceed with these and other activities, we will be looking to engage others in carrying out the work of the Safe Harbor Society.

Respectfully submitted,

Tom Chmura

Gwen Kopka

Sue Lupo

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

First Saturday Services: we will be doing two more Services. There will be a candle service in March and an interactive art service around the immigration crisis in April. These have been wonderful and often powerful services, but the April one will be our last one. I have no regrets

about these services. It was fun and challenging to reimagine the church, and I love the number of people who have helped imagine with me. We have done them for almost 7 years. It is now time to close this chapter. I truly believe in the ministry of the arts to carry the Word of God.

Monday Night Bible Study: we have now added a psalm study on the 4th Monday night. Both groups are thriving and have an open enrollment.

Thanks to all my helpers, Lynn Runnells

## **Part 2: Outreach**

### **Action Shelter Lunch Program**

Every Saturday afternoon for more than 20 years volunteers from St. John's have prepared 36 bag lunches for guests at the Action Shelter to take with them when they leave the shelter on Sunday morning. The lunch includes a sandwich, water or juice, fruit, chips and cookies. Sometimes families take on this task, sometimes individuals. In 2018 we once again managed to cover every Saturday, but sometimes we had to scramble so more volunteers are always welcome. We did, in fact, welcome several new volunteers this year. Reimbursement for the cost of food is available if requested, although most volunteers donate the food. This is an easy and rewarding ministry that means a great deal to those who receive our lunches and our caring. Thanks to everyone who participated this year.

At the beginning of December, the Grace Center and Open Door once again began their joint Sunday program to last throughout the coldest part of the winter. Transportation is provided for shelter guests to the Open Door where they have a warm place to stay and receive lunch from Open Door as well as services from Grace Center staff. St. John's Action Lunch volunteers are able to take a well-earned hiatus for the duration of the Sunday program. We will resume, with renewed vigor and dedication and, hopefully, some new volunteers the first Saturday in April. If you have questions or want to volunteer, please contact Carolyn Stewart at [carolynkstewart@comcast.net](mailto:carolynkstewart@comcast.net).

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

Mission: CAIC fosters interfaith understanding, 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, and have a high probability of successfully maintaining a tenancy. To date the Homes Fund has aided 699 individuals.

## **Dinners & Fellowship for All - Harvest Meals: From God's Bounty**

Can you help keep the Tuesday Harvest Meals at St. John's open? For more info email [maudwarren12@comcast.net](mailto:maudwarren12@comcast.net) or call 978-283-8150. We need to train additional volunteers as team members and leaders in ServeSafe food handling for at least two Tuesdays each month. I, Maud, have directed Tuesday Harvest Meals for 21 years as of February 2019, only missing 4 Tuesdays, but my doctor encourages me to cut back to 2 Tuesdays monthly. Bring a team from your book club, bank, men's or women's group...give loving service to your neighbors. Harvest provides substantial, nutritional meals and fellowship for those who would go without on Cape Ann.

Our evening meals are offered free of charge, twice weekly in downtown, handicapped-accessible locations in Gloucester, when none are available through other programs. Tuesdays at St. John's Episcopal Church; Fridays at Trinity Congregational Church, UCC. Guests range in age from birth to ninety-nine. We serve 250 meals weekly. Cape Ann Interfaith Commission (CAIC) also works in cooperation with The Open Door.

Shelter Brown Bag Lunch Ministry: providing lunches daily for the 34 guests of Action's Shelter. St. John's Episcopal Church, Gloucester founded this ministry and for over a decade made and delivered lunches every day of the year. At their request 21 years ago, CAIC took over the ministry and 3 of the faith communities involved have been committed since we began, including St. John's Episcopal Church, Gloucester.

Harmony: refers to our work for deepened understanding of commonly held values. Our member congregations commit to a vision of peace and harmony—acknowledging God wills each of us to live and work together for the betterment of every person. Committed to our individual faiths, we work together interfaithfully, serving God by loving our neighbors.

Angels: in December, celebrating Christmas and Hanukkah, we serve approximately 200 children on Cape Ann, providing each child 2 new much-needed articles of clothing. The average cost of each gift is \$40, and members of individual congregations purchase winter jackets, boots, gloves, socks, underwear, etc. for needy children identified mainly through Harvest Meals and local social service agencies. Angels has served 15 years as of 2018. We have an opening for a coordinator for Angels beginning November 2019.

Who's involved? We have no paid staff and over 200 volunteers from many faith communities with a powerful 100-student/youth component. Belonging to a faith community is not a requirement for volunteers. How can others participate? Pray for our work. Volunteer to cook, serve, and cleanup at Harvest Meals. Work on interfaith harmony events; help with communications, fundraising, or photography....

100% of donations to Homes, Harvest or Harmony are used solely for the designated activity.

## **Common Cathedral**

Another successful event took place at the Common Cathedral October 2018. Ascension Church, Ipswich always joins us with a delicious birthday cake. The parishioners had a feast which they deserved as always.

Five members from St. John's ventured down to Boston with many sandwiches in hand that were made earlier by many of our own parishioners.

Many thanks to our volunteers here that help make this a wonderful experience. The homeless population is very grateful to us and these other churches for being with them every Sunday. It makes them feel special.

Respectfully submitted, Carole Secrest

## **Emergency Fund**

Under Marge Bishop's administration, \$1,534.40 from the St. John's budget allotment was dispersed to provide spontaneous relief to Gloucester individuals and families in the form of one-time grants up to \$50.

In December a contribution of \$500.00 was received from the Dolliver Trust Fund. We give out Two Sister's meal vouchers to walk-ins in exchange for Two Sister's parking here.

Respectfully submitted,

Marge Bishop, Church Assistant

## **Grace Center**

Grace Center, Inc., a day resource center which provides services to those who are most vulnerable on Cape Ann, just marked its 7<sup>th</sup> anniversary. As participants since its inception, Saint John's Church continues to play an integral role in the growth and success of this important ministry in providing Hospitality, Acceptance, and Opportunity.

Currently, Grace Center operates Monday through Friday at the Unitarian/Universalist Church, as well as at The Open Door on Sunday during the winter months. In the past year 1290 guests have been registered with an average daily attendance of 60.

All services have grown, become more finely tuned or enhanced, and new services and activities have been incorporated. Increased grant money has allowed for transportation to be available to certain appointments, such as DMH or Social Security in Salem. There is an increased focus on wellness with a weekly support group, and with weekly Ted Talks and discussions on a variety of subjects for those who are seeking personal growth and recovery. Case management and access to the public health nurse, education and housing remain strong components.

The past year was also a year of transitions. The Rev. Tom Bentley, executive director and one of the original clergy founders, as well as Christine Bobeck LICSW have retired from Grace Center and are moving on in other areas of service. Cecily Merrell, one of the original volunteers from St. John's Church also decided to move on from her post as greeter, record keeper and problem solver.

These individuals and other members of Saint John's made a significant contribution to the success of this ministry.

Finally, in July of 2018, Grace Center became part of Lifebridge Northshore, a larger social service agency located in Salem MA. This merger allows for increased organizational structure, and a regional approach for problem solving and sharing resources.

Respectfully submitted,

Constance DeSimone

Carolyn Stewart, Grace Center Advisory Board, Claudette Chmura, Cecily Merrell, Nancy Harrison, Doug Parsons.

### **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.

### **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 2018 St. John's split \$1,635.60 between these two vital community ministries.

Respectfully submitted, Astrid afKlinteberg, Souper Bowl of Caring Coordinator

### **St. John's Thrift Shop**

Nine years ago, the Thrift Shop was established when the basement level of our Parish Hall became available due to the declining number of children enrolled in church school classes. The traditional summer yard sale had grown to three consecutive weekends of yard sales and it was clear by the community response that there was an opportunity for further growth. Over the years a small but dedicated group of volunteers, led by myself, have kept the shelves of the shop filled with an eclectic mix of items based wholly on whatever donations come through the doors. Your generosity in that respect has allowed for continued growth each year. Parishioners have been able to recycle clothing and household goods for the benefit of the church and to enhance how we practice creation care in our own lives. Volunteers have enjoyed regular socializing among

themselves and many friendships have deepened. The Thrift Shop income has become a significant addition to our annual budget.

As in previous years, the benefits to the community have been evident as well. Many families actively look in the secondary market for items they might otherwise be unable to afford. We have been able to supply clothing to the homeless and others in need. Our “Kitchen Boxes” help those moving from the Action Shelter into housing with the basics to set up their new households. Summer visitors, antique hunters, and others have found our shop to be a welcome addition to the downtown neighborhood and many claim it to be their favorite among thrift shops.

The coming year will be one of change for St. John’s Thrift Shop and for myself as my family transitions to a new home in another state before the year is through. The time I can dedicate to the Thrift Shop has become limited and will not allow me to provide the leadership needed to operate the shop when the time comes in the spring. I am hoping, of course, that someone will come forward and “take the wheel” so that the momentum achieved to date may continue. It is more likely, however, that changes will have to be made if the Thrift Shop is to continue at all, such as fewer hours and a shorter season, or perhaps opening only in conjunction with other events that draw people to the church or the local neighborhood. Many options are possible and I hope that conversations will begin among you to explore how you see St. John’s Thrift Shop as an ongoing and vibrant part of life here in our church.

In the meantime, I have begun to make changes that I think will simplify operation of the shop and make the sorting and processing of donations more streamlined. I welcome any input you may have about how to best move forward, and I sincerely thank all those of you who have shared in this nine-year journey with me. It is truly the most rewarding work I have ever done, and I will be very sorry when it is time for me to step away.

Respectfully submitted,

Martha M Whitney

January 14, 2019

### **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 40 children on Cape Ann.

Respectfully submitted, Marge Bishop, Church Assistant

## **Part 3: Buildings and Grounds**

### **Buildings and Grounds**

#### **I. Major Project(s) Completed During 2018**

##### **1. Parish Building Rear Exit Stoop Rebuilt**

The severely dilapidated Parish Building rear-exit stoop was demolished and then completely rebuilt using a combination of composite and pressure-treated materials. Also, its associated (warped and rotting) exit-door was replaced with a like-styled “solid-wood” door obtained from a surplus building materials facility (at a significant price reduction). Fortunately, we were able to retain all of the door’s old hardware items (panic bar, hinges and door-closer) for reuse.

For interest’s sake: Since St. John’s is located within Gloucester’s “Historic District”, we were required to obtain formal approval, for the project, from the City’s Historic District Commission. The Commission approved the use of composite non-original materials, with the proviso that the rebuilt stoop “look the same” and “be painted the same” as the original.

#### **II. Other Projects Completed During 2018**

1. A major, suddenly appearing, leak in the Sacristy radiator was repaired. The leak occurred in the interface between the radiator’s temperature control valve and the radiator’s water-flow modulating piston. Fortunately, we were able to rectify the situation by removing the valve, cleaning its interface area of debris and reforming its conical sealing gasket before returning the valve to the radiator. The repair was made by a local plumber. The attendant rust stains, deposited on the side of the radiator and its associated carpeting, were removed using a rust reforming agent.
2. The Church Security System’s main-electronics box was replaced by the Security Company. The reason for the replacement was a mal-function that occurred in the box electronics. The mal-function was discovered because of a “false alarm” brought about by folks cooking in the kitchen and forgetting to turn on the kitchen exhaust fans. This resulted in the (rightful) activation of a smoke- detector and the triggering the security system alarm. Once the smoke had cleared, the security system could not be reset to silence the alarm. Fortunately, the alarm was able to be muted via a phone-line command transmitted by the security folks. The security system, however, remained inoperable until the service tech showed-up for the repair.
3. A polycarbonate “lift-up” weather-cover was installed over the Parish Building front door (outside –mounted) combination-lock assembly. The reason for the cover is to prevent the lock’s push-buttons from “freezing-up” during wind-driven winter rain storms. The cover is temporarily removed from the door during the non- winter months.
4. A leaking water flow-sensor transducer, belonging to the Boiler Room secondary boiler, was replaced by the heating system service folks. We were fortunate that the Boiler Room

has a sump-pump that activated and kept the leaking water from overflowing into the adjacent Thrift Shop.

5. Two air conditioner covers were fabricated by a talented parishioner seamstress. The covers were designed to snugly fit over the protruding front faces of the in-wall-mounted A/C units belonging to the Parish and Rector's offices. The purpose for the covers is to reduce outside cold air infiltration into the offices during the winter.
6. A large tree belonging to the Rectory's back yard, which was up-rooted due to last year's major wind storm, was cut up and removed by a local arborist. The other large trees on the property were "topped-back" to reduce the likelihood of up-rooting in future wind storms. The cost was covered by a generous parishioner.
7. The 20-year old Parish Building trash compactor finally ceased operating and was replaced with an "Energy Star" efficient model. Since it had been getting increasingly noisier over the previous year, most likely its gear train had worn out. The new unit was purchased at a "sale" price from a local appliance store.
8. A routine check of the Parish Building Boiler room (after a heavy rainstorm) discovered that its sump-pump had ceased operating. The pump was replaced by a local plumber.
9. A contractor (who was up on the Thompson Room roof preparing a cost estimate for adding "gutter-guard" to the guttering on that side of the church) found that the rubber roof membranes, belonging to the outside entranceway sub-roof overhang and the rear (north corner) "bump-up", had become separated from their sheathings. Both membranes (installed around 1960) have been "temporarily" nailed-down and are awaiting replacement.
10. Two, cracked and crumbled, in-ground concrete pilings, that provide support to the Rectory's rear sun-room deck, were repaired by a local mason.
11. The Rectory's water heater developed a tank-leak, which partially flooded the rear area of the basement, before the leak was discovered and the heater's water supply turned off. Unfortunately, the basement sump-pump was rendered effectively non-functional due to a deteriorated rubber coupling in its discharge line. Fortunately, we were able to "jury-rig" a boat bilge pump, a 12 Vdc power supply and length of garden hose to pump the leaked water out into the back yard. The heater was replaced, and the pump discharge line repaired, by a local plumber.
12. A phone line was run from the Parish Office down to the Thrift Shop cash register desk. This allowed the register folks to utilize a card-reader to make credit card sales for the first time since the Thrift Shop had opened.
13. The "bolt into ring-strike" lock (with vertical latching action), belonging to the Narthex front doors, was replaced with a "sliding-bar" type (with horizontal bolt into strike latching action). The reason for the change was to negate the effect of the doors' lateral expansion and contraction (due to large swings in humidity) on the ability to easily align the door lock's bolt with its strike, when trying to close the doors.

14. The Rectory bathroom's "Temptrol" shower-valve was rebuilt since it could no longer affect a complete shut-off of water flow. Interestingly, it was cheaper to buy a new valve, and remove the required parts from it for replacement into the old valve, than to buy the required parts individually. The repair work was done by a local plumber.
15. The mal-operating Parish Building front door combination lock was replaced, with a like unit, by a local locksmith.
16. A mal-operating tank flapper-valve, belonging to the Parish Building main Restroom toilet, was replaced and adjusted for optimum flush flow.
17. Several Parish Building non-grounded duplex a.c. receptacles (plugs) were replaced with grounded types. Also, The Parish Office "copier- dedicated" a.c. receptacle (plug) had to be changed, from a type 5-15R to a type 520R-T, in order to accommodate the power plug of the new Office copier.
18. A commercial pest control firm was called-in to identify what turned out to be a small infestation of "fungus gnats" that had appeared in the Rectory kitchen. The firm recommended that a dehumidifier be installed, in the Rectory basement, in order to disrupt the environmental humidity level required by the gnats. An "Energy Star" efficient dehumidifier was purchased and installed. So far, results have been positive.
19. A major blockage in the Parish Building first floor restroom toilet soil- piping was cleared. Since both the toilet and the sink were affected, the blockage was not only in the toilet, but continued down into the soil- pipe junction with the sink drain-line as well. Fortunately, a plumber's auger was available, which "did the job".
20. A corroded and leaking major plumbing tee- fitting, located in the Rectory's boiler heating-loop return line, was cut out and replaced by a local plumber. After the repair was completed, the heating system was refilled with water and each of the radiators bled.

### **III. Projects Currently in Progress or to be Tasked in 2019**

1. A cost proposal for the re-roofing of the Rectory, from O'Keefe Bros. of Salem, has been received, and accepted. The job began on January 9 and should be completed well before this report is published.
2. Once the Rectory roofing is finished, O'Keefe will replace the separated Thompson Room roof membranes (see II.9, above) -- and also tend to a leaking Parish Building gutter-section that's responsible for ice-slicks forming at the base of the Parking Lot to Parish Building stairway.
3. Cape Ann Tree is being approached to provide an appraisal and cost for tending to the pruning and topping-back of several trees on the Rectory property and one large deciduous tree located on neighboring property, the branches of which overhang the Rectory's roof.

Respectfully submitted,  
Rick Kopka

## **Ms. Fix-its**

The Ms. Fixits are a loosely knit group of women who meet every Monday morning for fellowship and to care for the fabric of the church. After coffee and “solving the problems of the world” we set out on individual or group projects, based on our particular skills and interests, from cleaning to repairs to outdoor work. We coordinate with the Office and the Building and Grounds committee.

Participants this year included Janie Brown, Gwen Kopka, Sue Lupo, Barbara Soreng, Pat Earle and a new helper Michelle Sassone. All are welcome. We sadly bid farewell this year to Adele Ervin, our Ms. Fixits Emeritus.

Our general goal is to help with activities that are not tended to by other functions. We regularly clean the kitchen, including the refrigerator, cupboards and floors, 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 touch-up painting, and annually re-paint safety strips on the concrete stairs outside Parish Hall 1. Thanks to Sue Lupo’s agility on ladders, we cleaned out the gutters on the Thompson Room side of the church. We also attempt, with no particular regularity, to weed the beds alongside the church. And finally, as able, we assist in setting up for funeral collations.

In 2018, we had planned to clean out and convert Parish Hall 2 into a flexible meeting space. While begun, the Music Director needed the space to organize music prior to his Sabbatical, and The Fair took it over for Rummage. We also planned to power-wash the side of the church by the U.U. Church, but found that project too difficult and have referred it back to Building and Grounds. What we did do was help with the many Thrift Shop, Rummage and AQE estate sales. We also celebrated with a Holiday pot-luck luncheon in December. So please feel free to join us in the coming year!

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

## **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, Tuesday Cape Ann Harvest Meals and Wednesday to Friday Our Place. Our parking lot is used for neighbor overnight parking and snow-band parking and sharing with UU Church, Trinity Church and Temple as well as we use their spaces, too.

Respectfully submitted, Marjorie I. Bishop, church assistant

## **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. The official charge is to inspect the statement of financial position of the church as of the previous December 31<sup>st</sup> and the related statement of activities and cash flows for the year just ended. The audit is guided by the eleven pages of audit guidelines set out in the Manual of Business Methods in Church Affairs provided by the diocese. The tasks included range from determining that each copy of the Vestry minutes is signed and insurance on the church is up to date to reconciling the checkbooks and savings account statements of all accounts maintained by the church and its entities. W-2's for each employee and their various payroll taxes and pension payments must be accounted for and postings and arithmetic for all pledges and deposits must be checked. The Audit Committee is pleased to report that, once again, all net assets, cash flows and the financial position of the church are in accordance with the principles authorized by the General Convention of the Episcopal Church.

The Audit Committee this year, in addition to the Official Report sent to the Vestry, prepared some recommendations intended to make the task of the Committee more straight forward for the future members of the Committee. None of the members of the Committee are professional accountants. The recommendations include the preparation of detailed step by step instructions in laymen's terms, especially in referencing financial documents used to perform the required analysis, the inclusion of a member of the Vestry on the Committee to answer questions about the actions and policies of the Vestry and the regularization of the numbering of accounts and subaccounts in the budget and general ledger to facilitate reconciliation. In addition, it is strongly recommended that the Vestry actively solicit a member of the congregation with accounting experience to serve on the Committee or as an advisor to the Committee.

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

The members of the 2018 Audit Committee were:

Alexandra Garcia-Mata	Joan Gorga
Dori Mattola	Chris Phillips

### **Endowment Fund**

The St. John endowment fund did not escape the tough markets of 2018. Every market index was disappointing, the Dow was down 5.97%, the S&P down 6.24% and Nasdaq down 4.38%. Our endowment investment performance was down approximately 7% which, considering the modest size of the fund and the need for significant cash outflows, was quite respectable.

We continue our diversification from having only individual stocks and bonds toward Exchange Traded Funds (ETFs), allowing us to diversify substantially more than we could with individual holdings, and allows diversified investment in foreign markets. We continue to follow the general

diversification investment parameters adopted by the Endowment Committee and approved by the Vestry for structuring the portfolio and continue to invest for the long term and eschew heavy trading.

We are still, however, required to dip into principal of the fund for meeting the budget requirements of the Church and keep sufficient cash assets to meet the needs of the Parish. Our Treasurer and Assistant Treasurer meet regularly with the investment manager so that the manager will know that so much cash will be needed in some future period and can make sales if needed on a planned basis.

Finally, while we have mourned and still mourn the death of Adele Ervin and will miss her dearly, her generosity to St. John during her lifetime was followed at her death by a significant trust fund for financial assistance in the event of serious unforeseen events or capital needs. This fund will greatly protect the Endowment Fund from significant unexpected potential demands that could arise from unexpected uninsured events. Adele's death also caused the termination of the charitable remainder trust created by another deceased member of our Church, Blair McElroy, and a good percentage of the remainder of that trust will be added to our Endowment.

Respectfully submitted,

Robert G. Stewart, Chair

### **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 four times during 2018. The committee oversees the budget process, recommends and administers the financial policies of the church and allocates funds as necessary to finance the programs of the church as directed by its members. They also set long term financial goals along with financial strategies to achieve them. A continued focus of the committee is to reduce the dependency on the endowment as a source of funds for normal operating expenses. Increasing sources of income and reducing expenses have received critical review in 2018. A financial sustainability committee was formed in 2017 and continues to work toward long term financial stability. Discussion is ongoing re: a new Solar Project to reduce our carbon footprint and reduce our electricity expenses.

Many thanks to the finance committee for addressing these difficult concerns.

Respectfully submitted, Karen Kasper, Treasurer and chair

Sue Lupo, Assistant Treasure

Paul McGeary, Chuck Everett, Jim LaBelle, Bill Braunlich, Bob Stewart, Rev. Bret Hays

## Treasurer's Report

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 years 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 increase 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.

Respectfully submitted,

Karen Kasper, Treasurer

St. John's Episcopal Church 2018 Statement of Activities and 2019 Budget

	2018 Budget	2018 YTD December 31	2019 Budget
<b>INCOME</b>			
<b>4000 Stewardship</b>			
4005 Current Year Pledge Payments	140,000	141,927	125,000
4010 Prior Year Pledge Payments	1,000	1,185	1,000
4020 Plate Offerings - Check	2,000	1,310	1,200
4021 Unpledged Envelopes	500	1,157	1,000
4025 Plate Offerings-cash	4,000	3,732	3,500
4030 Special Offerings(Christmas,Easter)	4,000	3,609	4,000
4032 Special gifts		250	12,000
4400 Heat & Maint. Contributions	200	87	150
4485 Flowers Contributions	2,000	2,167	1,800
4486 Sanctuary Lamp Contributions	400	347	350
Total 4000 Stewardship	154,100	155,771	150,000
<b>4201 Other Income</b>			
4302 Weddings & Funerals	4,500	16,307	4,500
4303 Grants		-	
4304 Interest Income	100	141	
4240 Holiday Fair Income	10,000	7,480	10,000
4244 Other Fundraising Events	5,000	2,944	2,500
4241 Thrift Store Income	15,000	15,343	8,500
4319 Parking Contributions	6,600	5,370	5,500
4320 Hall Contributions	6,000	15,810	16,000
4600 Misc. Income		2,086	
4630 Amazon Smile		21	100
Total 4201 Other Income	47,200	65,502	47,100
<b>4100 Endowment Spending Draw (4.5%)</b>	36,000	36,000	45,000
Total Endowment Spending	36,000	36,000	45,000
<b>4600 Outreach Income</b>			
4460 Rector's Discretionary Fund	2,000	5,383	2,000
4605 Action Lunches Income	600	1	200
4600 Outreach Income-other		15	
Total 4600 Outreach Income	2,600	5,399	2,200
<b>4700 Restricted Income</b>			
4490 Directed gifts Income	1,940	14,779	2,000
4246 Harvest Festival		250	
4610 Special Donations		14,650	
4626 Mission Trip		-	
4629 Fundraising		300	
4495 Special Funds Income			
4619 TN Capital Projects			
4710 MEN Sabbatical Expenses		1,685	1,685
4720 MEN Sabbatical Supply Organist		2,500	4,775
Total 4700 Restricted Income	1,940	34,164	8,460
<b>TOTAL INCOME</b>	<b>241,840</b>	<b>296,836</b>	<b>252,760</b>

AQE bequest

**EXPENSE**

**5200 Rector**

5380 Rector Salary	49,687	50,280	51,987
5440 Health Insurance	11,077	11,664	12,000
5470 Rector's Pension Expense	12,458	12,458	13,109
5478 Rector's LTD Ins.	243	234	250
5479 Rector's Dental Ins.	708	708	720
5483 Continuing Ed.-Rector	1,000	380	1,000
5421 Rector's Professional Expenses	750	409	750
<b>Total 5200 Rector</b>	<b>75,923</b>	<b>76,133</b>	<b>79,816</b>

**5400 Salary Expense**

5380 Wedding and Funeral	3,300	11,240	3,300
5390 Thrift Shop Mgr	4,200	4,680	4,284
5382 Music Director	34,409	34,409	35,097
5383 Parish Administrator	19,968	18,474	20,367
5384 Church Assistant	20,089	20,089	20,491
5415 Supply Clergy	1,000	848	1,000
<b>Total 5400 Salaries Expense</b>	<b>82,966</b>	<b>89,740</b>	<b>84,539</b>

**5401 Staff Benefits**

5450 Workers Compensation	975	525	975
5460 Employer FICA	5,697	5,586	5,811
5471 Thrift Shop Mgr FICA		358	328
5465 Wedding/Funeral employer FICA	252	679	252
Wedding and funeral pension	300	799	306
5461 MEN 5% Employer Pension	1,720	1,004	1,755
5462 MEN 4% Employer Match	1,376	804	1,404
5463 MIB 5% Employer Pension	1,004	1,720	1,025
5464 MIB 4% Employer Match	804	1,376	820
5487 Continuing Education	750	750	750
5490 MEN Sabbatical - Expenses			1,685
5491 MEN Sabbatical - Supply Organist			4,775
<b>Total 5401 Staff Benefits</b>	<b>12,879</b>	<b>13,601</b>	<b>19,885</b>

**5402 Administration Expense**

5420 Rector's Local Travel	1,600	2,424	2,200
5424 Rector's Cell Phone	1,285	1,376	1,300
5500 Computer	250	205	250
5510 Copier	1,000	1,323	1,000
5530 Postage	1,400	1,001	1,400
5550 Office Supplies	3,200	3,436	3,200
5560 Telephone	1,400	1,432	1,400
6001 Credit Card Processing Fees	900	1,353	1,300
5581 Payroll Service	900	962	950
6002 Paypal/square processing fee	25	115	25
5580 Website	200	165	200
<b>Total 5402 Administration Expense</b>	<b>12,160</b>	<b>13,792</b>	<b>13,225</b>

**5403 Worship**

5710 Flowers	2,000	1,725	2,000
5725 Altar and Worship	1,000	810	1,000
5310 Music Supplies	1,000	945	1,000
5330 Organist Substitute	900	900	900
5331 Organ & Piano Maintenance	1,000		1,000
<b>Total 5403 Worship</b>	<b>5,900</b>	<b>4,380</b>	<b>5,900</b>

**5405 Christian Education**

5405 Christian Education - Other			
5101 Library			
5110 Adult Education	100	100	100
5170 Youth Activities	100	-	100
<b>Total 5405 Christian Education</b>	<b>200</b>	<b>100</b>	<b>200</b>

<b>5406 Outreach</b>			
5604 Action Lunches	500	0	200
5210 Diocesan Assessment	27,510	27,510	22,781
5601 St. John's Emergency Fund	1,940		2,000
5600 Outreach	50	124	50
5602 Open Door	1,200	950	1,200
5610 Special Donations		12,482	
5900 Rector's Discretionary	2,000	7,183	2,000
<b>Total 5406 Outreach</b>	<b>33,200</b>	<b>48,249</b>	<b>28,231</b>
<b>5407 Buildings and Grounds</b>			
5001 Custodial Service	8,085	7,938	8,085
5005 Grounds & Parking Lot	1,100	1,125	1,100
5008 Snow Removal	8,000	3,390	7,000
5010 General Kitchen Supplies	2,200	1,722	2,200
5020 Building Insurance	6,525	6,952	6,525
5030 Maintenance Church	1,000	3,545	3,000
5032 Maintenance Church-Directed gifts		2,708	
5034 Maintenance Church-TN		6,000	
5040 Utilities Expense			
5041 Electricity Church	6,300	7,507	7,500
5042 Electricity Parking Lot	160	180	200
5039 Gas Heat and Cooking	5,000	5,591	5,250
5051 Interest on heating system debt	7,410	8,074	9,500
5046 Sewer/Water Fee	950	729	950
5047 Security	1,500	1,498	1,500
<b>Total 5040 Utilities Expense</b>	<b>21,320</b>	<b>23,579</b>	<b>24,900</b>
<b>Total 5407 Buildings and Grounds</b>	<b>48,230</b>	<b>56,959</b>	<b>52,810</b>
<b>5409 Rectory</b>			
5021 Rectory Insurance	685	716	700
5035 Maintenance-Rectory	1,000	2,475	1,000
5036 Maintenance-Rectory Directed gifts		4,496	
5425 Rectory Utilities			
5426 Rectory Electricity	750	806	800
5427 Rectory Gas	1,600	1,581	1,700
5428 Rectory Water/Sewer	650	385	550
<b>Total 5425 Rectory Utilities</b>	<b>3,000</b>	<b>2,772</b>	<b>3,050</b>
5430 Rectory Mortgage Interest	3,315	3,662	4,300
<b>Total 5409 Rectory</b>	<b>8,000</b>	<b>14,121</b>	<b>9,050</b>
<b>5411 Other</b>			
5801 Fundraising	300	158	300
58011 Holiday Fair		286	
58013 HarvestFestival		250	
5802 Thrift Store	500	-	500
5803 Evangelism	500	500	500
5804 Annual Fund			
6000 Miscellaneous Expenses		2065	
6030 Party and Gifts	100		100
6040 Vestry Expense	200	60	200
<b>Total 5411 Other</b>	<b>1,600</b>	<b>3,319</b>	<b>1,600</b>
<b>TOTAL EXPENSE</b>	<b>281,058</b>	<b>320,394</b>	<b>295,256</b>
<b>Operating Income (Deficit)</b>	<b>(39,218)</b>	<b>(23,558)</b>	<b>(42,496)</b>
<b>Payments of Debt Principal</b>			
Heating System Principal	3,840	3,288	3,500
Rectory Mortgage Principal	1,790	1,491	1,700
<b>Total Payments of Principal</b>	<b>5,630</b>	<b>4,779</b>	<b>5,200</b>
<b>Total Outflows in Excess of Income</b>	<b>(44,848)</b>	<b>(28,337)</b>	<b>(47,696)</b>
<b>4110 Addit'l Principal from Endowment</b>	<b>45,000</b>	<b>39,000</b>	<b>48,000</b>
<b>Net Surplus (Deficit)</b>	<b>152</b>	<b>10,663</b>	<b>304</b>

St. John's Church – Statement of Financial Positions as of December 31, 2018

	<u>Dec 31, 18</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1000 Operating Cash	
1001 Cape Ann Savings NOW	71,046.26
1002 Petty Cash	160.00
Total 1000 Operating Cash	<u>71,206.26</u>
1100 Restricted Cash	
1110 Rector's Discretionary	5,223.32
1120 St. John's Emergency Fund	1,939.24
1155 SJC Memorial Fund	11,792.86
1165 Music Guild	4,602.64
Total 1100 Restricted Cash	<u>23,558.06</u>
1180 Investments	
1181 Endowment Fund	736,986.61
1182 Pooled Restricted Endowmen	16,968.90
Total 1180 Investments	<u>753,955.51</u>
Total Checking/Savings	<u>848,719.83</u>
Total Current Assets	848,719.83
Fixed Assets	
1200 Rectory	167,000.00
1300 Land and Buildings	878,000.00
1310 Church furniture & fixtures	151,000.00
Total Fixed Assets	<u>1,196,000.00</u>
<b>TOTAL ASSETS</b>	<u><u>2,044,719.83</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2200 Sales Tax	6.97
2300 Deferred Revenue	
2301 Prepaid Pledges	8,810.59
2304 Directed Gifts NP	1,983.23
2306 Together Now	6,040.80
2307 Adele Directed Gifts	21,123.21
2316 Thrift Shop Directed Gift	210.76
2317 Mission Trip	8,730.14
2318 ECM Housing Grant	1,870.00
2320 Bldg & grds Anonymous gift	7,343.67
Total 2300 Deferred Revenue	<u>56,112.40</u>
2100 - Payroll Liabilities	
2040 Long Term Disability	71.35
2041 IRP (Short term disable.)	98.42
Total 2100 - Payroll Liabilities	<u>169.77</u>
Total Other Current Liabilities	<u>56,289.14</u>

*St. John's Episcopal Church, Gloucester, MA  
Report to the 157<sup>th</sup> Annual Meeting – January 27, 2019*

December 31, 2018 Statement of Financial Positions Continued

	<u>Dec 31, 18</u>
Total Current Liabilities	56,289.14
Long Term Liabilities	
2600 CAS-Line of Credit	
2601 Rectory	76,047.15
2602 Heating Project	167,400.48
Total 2600 CAS-Line of Credit	<u>243,447.63</u>
Total Long Term Liabilities	<u>243,447.63</u>
Total Liabilities	<u>299,736.77</u>
Equity	
3000 Openning Balance Equity	100.00
3010 Fund Equity Balances	-89,893.82
3020 Unrestricted Net Assets	1,969,174.46
3000 - Opening Bal Equity	-2.04
3900 - Retained Earnings	-149,835.69
Net Income	15,440.15
Total Equity	<u>1,744,983.06</u>
TOTAL LIABILITIES & EQUITY	<u><u>2,044,719.83</u></u>

## 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.)
- Adele Q. Ervin (assistant to the Bishop)
- Joan Gorga (bulletin intercession up-keep)
- Paul McGeary (computer fix-it guy)
- Claudette Chmura (security, closer, wedding & funeral assistant, etc.)
- Sue Lupo (count each week)
- Bill Melvin (security, all around handyman)
- George Sibley (all around handyman)
- Carol Zapustas (takes food weekly to Open Door)
- Vaughan Sherrill (filling in for Adele)

Thank you,  
Marge Bishop

**Marriages**

Kristyn Michelle Spera & Nathan James Pocock  
Shannon Marie Kelly & Matthew David Bruns  
Relationship Blessing of Virginia Graves & Patrick DeMuller  
Blessing of Civil Marriage of Aaron Stewart & Peter Favazza III

**Baptisms**

Braiden James Studer  
Gracie Lynn Menard  
Sarah Josephine Crawford

**Burials**

Gloria Masterson Richardson  
Thomas Francis Jones  
Betty Louise Davis Knott  
Everett T. Henderson  
Evelyn D. (Robinson) Robertson  
Ray S. Hawley  
William Scanlan  
Adele Quincy Ervin  
Anne (Andrew) Brantley Betts  
Janet L. Williams  
Jeanette E. (Newman) Hubbard  
Pearl C. (Silva) Dorey  
Brian Tarr