

Welcoming and affirming
Saint John's Episcopal Church
is a dynamic evolving spiritual community open to God's grace and human faith
January 31, 2016

154th Annual Meeting



Cover by Norm Barr

Nurture and Challenge Your Spirit with us at St. John's!
Our mission in Christ is to nurture and equip members
for spiritual growth and active participation in ministries
of compassion, justice and peace in the church and beyond.

Table of Contents	Page
Greetings from the Rector, The Reverend Bret Bowie Hays	3-5
Message from Wardens, Gwen Kopka and Astrid afKintenberg	6
Minutes of the 153 th Annual Meeting, January 25, 2015	7-10
Acolyte Report	11
Adult Forum	11
Altar Guild	12
Buildings and Grounds	12
Country Cupboard Fair	12-13
Financial Committee Reports	14-16
Flower Guild	17
History Committee	18
Men's Group	19
Mission Outreach	20-24
Ms. Fix-its	25
Music Program	26-28
Nursery	29
Thrift Shop	30
Together Now Campaign	31
Youth Ministry	32
Website-Internet Presence	33
Treasurer's Report	34-35
Funds and Liabilities Report	36-37
Statement of Financial Position	38
2014 Statement of Activities and 2015 Budget	39-42
Baptisms, Marriages, Burials	43

Compilation of Annual Report, Betsy Levick, Parish Administrator

Saint John's Episcopal Church

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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, Bishop of Diocesan

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

The Rev. Bret Bowie Hays, Rector — bret@stjohnsgloucester.org 978.283.1708

Mark Edward Nelson, Director of Music— mark@stjohnsgloucester.org

Jay DiPrima, Director of Youth Ministry-jay@stjohnsgloucester.org

Betsy Levick, Parish Administrator — betsy@stjohnsgloucester.org

Marjorie I. Bishop, Church Assistant — marge@stjohnsgloucester.org

Cloe the Dog — Parish Mascot

Wardens, Gwen Kopka and Astrid afKlinteberg; Clerk, Kayode Lewis

Treasurer, Elizabeth Redmond; Assistant Treasurer, Karen Kasper

VESTRY

Class of 2016 - Naomi Astyk, Lin York-Robbins, Martha Whitney

Class of 2017-Norm Barr, Ian Bedford, Sara Stotzer

Class of 2018-Len Berry, Lydia Priest, Carole Secrest

Dear Friends in Christ,

When I write these reports, I always start by looking over the calendar. Mostly because I can barely remember what happened one month ago, let alone twelve, but also to identify the major projects and themes which will make it easier to organize my thoughts. I also look at the previous year's report, and I noticed that while 2014 was marked with milestones like a new youth ministry program, Adele's gala 90th birthday party, and the replacement of our heating system, the key events of 2015 felt a bit smaller. But many of them were profound in their own way, and some of them came out of nowhere or happened behind the scenes. All of this is just fine. Many of my colleagues would be keenly envious of a relatively quiet year, and I am acutely aware that when it seems like not much is going on, that is because a lot of people are working very hard.

For example, the Ms. Fixits invest hundreds of hours of work every year keeping our buildings ready for the many people who depend on them every week. Martha Whitney works so many hours on the thrift shop, Norm Barr is a frequent presence, often on a moment's notice, fixing technology glitches, opening up, or responding to alarms, and the staff carry out their duties with alacrity, expertise, and grace. The Vestry, Finance Committee, Endowment Committee, Sustainability Committee, and Buildings and Grounds play vital roles in managing the present and planning for the future needs of the parish. The Altar and Flower Guilds, the Choir, and greeters, ushers, acolytes, lectors, and lay Eucharistic ministers ensure that our worship embodies our best efforts and expresses the best of ourselves. And I'm sure I'm forgetting many other people, which I promise is a momentary lapse, not a lack of appreciation, so I hope you'll forgive me. These ministries don't just provide service to the church and satisfaction to those who participate in them, they also offer opportunities for new members to get involved, meeting more people and deepening their ties to the congregation. For all our volunteers, and for our staff, I am profoundly grateful. Thank you. You, much more than me, are the embodiment of our parish and everything that is good about it.

The last year was punctuated by special, sometimes surprising, events. We gave birth to a nursery, a natural complement to our children's ministry and a long-desired amenity, when a spontaneous remark at a Vestry meeting focused our attention on this need. Julian, Sebastian, and Iona Murray-Brown got confirmed in September after a fruitful summer of preparation, and shared some of their journey with the congregation when they took over the pulpit from me one Sunday. We banded together and rallied around Janet Williams when her father Howard died; instead of the conventional funeral and collation, the burial and wake were just the right answer. We expanded the boundaries of our liturgical life with two innovative, artistic services, Earth Church and the All Souls Service, and two services that recovered more of the High Church tradition of Anglicanism, one on the feast of Saint Mary the Virgin and another at a newly-restored 11 p.m. Christmas Eve option. One of the many things I cherish about Saint John's is how we not only have broad and diverse liturgical interests and preferences, but we are also willing to invest the time and effort to create services that express and satisfy those feelings, and then return to the whole with renewed spirits. I hope that as these and other special liturgical offerings like the Advent Spiral continue, we all gain greater understanding and appreciation of the full diversity of Anglican worship and perhaps find in our — and our friends' — experiences new ways of encountering God.

No mention of special and surprising events, and experiences of encountering God, would be complete without some reflections on the diocesan Mission Pilgrimage to the Holy Land that Linda, Mark, Naomi, Richard, Rick, and I joined in November. Those twelve days will stay with us a long time, and we were delighted to share them with the parish. Ancient and modern life are always juxtaposed there, like the convent where we stayed in Nazareth which was built over caves, which we were privileged to explore, where Jesus almost certainly visited in his youth. Sometimes they play with each other, sometimes literally, like the Muslim schoolboys we saw playing soccer on the Temple Mount during their recess. Sometimes they don't get along so well, like the pilgrim (from another group) who repeatedly interrupted Mass in the Grotto of the Nativity by taking smartphone photos. We were occasionally reminded of how many pilgrims had gone before us, like when we saw the house of Peter, which bears evidence of pilgrims' veneration in New Testament times, surrounded by the a 5th century church, under a very modern Roman Catholic church. We were more frequently reminded of how local Christians live and work and serve God under harsh circumstances, demonstrating incredible resilience, industry, compassion, hospitality, and above all, faithfulness. The pilgrimage was a rich, intense experience and all of us would be delighted to share more stories and thoughts. This report could never do it justice.

Speaking of things I can't capture in a report, looking back over last year reminds me just how much of the Christian life happens in obscurity, including my ministry. Outside of worship, many of the most important moments happen out of sight. As I mentioned, a lot of important work happens in meetings. More intimately, offering counseling and healing, and being entrusted with secrets, are profound privileges of ordained ministry, even when they are painful. Even fielding complaints and resolving disputes and misunderstandings can lead to moments of grace and deeper understanding.

Looking back also reminds me of the folly of laying out future plans, but there are efforts under way that bear mentioning. The Housing Committee is busy working on the long-standing task of determining the feasibility of building housing over our parking lot, now that the city has authorized a \$5,000 grant for such a study, which will match the funds remaining from a grant that Episcopal City Mission made to Saint John's for this purpose in 2009. Although people inevitably associate the idea with me, the truth is that the process began before I was elected rector and any construction would require the Vestry's approval, as well as careful scrutiny and congregational feedback. Even if we determine that no construction proposal is viable, we may discover some valuable information in the process. I see this matter as part of our larger conversation about revenue and sustainability. My own preference would be that Saint John's finds another way (or ways) to become financially sustainable, with less controversy and less complexity. However, I also believe that we do need to see the feasibility process through to its end. I am also aware that whatever we decide to do will be met with some grumbling or pushback, and not necessarily from foreseeable sources. Such is the nature of change.

Another revenue enhancement idea that I am excited about is the Vestry's initiative to hold another fundraising event. In May, Saint John's will have a major ticketed event at Gwen MacDonald's father's summer house in Lanesville. While we expect a high level of interest from outside the congregation due to the event's intended focus on artist John Coggeshall, as we have always done for these events, we will make sure that parishioners of limited means will be able to participate. As with the celebration of Adele's birthday in 2014, we hope not only to make a substantial dent in our church's stubborn budget deficit, but also connect with the wider community and raise their awareness of Saint John's.

The Vestry is working on additional revenue enhancement initiatives, but I must also highlight the fine work of our Sustainability Committee, under the enthusiastic and capable leadership of Jim LaBelle. Not only did our latest campaign bring a dramatic increase in giving, largely from modest increases to families' pledges and a few new pledges — for which I am grateful, enthusiastic, and humbled — but we also got to hear members' own touching stories.

Writing this report has shown me that there is a major theme to the past year after all: we are getting to know each other better as a parish, supporting each other and the wider community both as individuals and in our common life. We are sustaining each other, our neighbors, and our mission not only in terms of money and volunteer hours, but also in terms of sharing ourselves, our thoughts, feelings, values, and experiences. And all of this reveals the glory of God as we seek and serve Christ in all persons, loving our neighbors as ourselves. I rejoice that we are drawing ever closer to God in the paradox of greater unity and diversity that the Trinity promises and the Incarnation and Resurrection make possible. Thank you, one and all, for continuing in the Way. Walking with you remains my honor, and my great joy.

Yours in Christ,

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

The Rev. Bret B. Hays

Letter from the Wardens
Astrid afKlinterberg and Gwen Kopka

Looking back on 2015 from our position as Wardens, this has been an active year of growth and stretching for St. John's, as we continue to try to create a "big tent" which welcomes all. We on the Vestry have worked hard to be responsible to our charge, and to listen prayerfully and respectfully to the differing opinions which come from a deep and sincere caring for this parish.

Our sincere thanks to those stepping down from the Vestry: Astrid afKlinterberg, Martha Whitney, Naomi Astyk and Lin York Robbins.

In order to not summarize what you will read throughout this report, here are some of the new and expanded areas which reflect our efforts to grow into what the Holy Spirit is calling us to do:

- Reaching out to and welcoming newcomers into activities within the parish.
- The Adult Forum's study of *Unbinding the Gospel* and creating follow up activities to build on that experience
- Offering the opportunity for parishioners to make a pilgrimage to the Holy Land.
- Bret opening the church for Sunday worship during one of the worst snow storms.
- Making sure older parishioners who have moved out of town can still get to St. John's for services and to be part of parish life.
- Offering a designated place in PHI for Grace Center Artwork, which has connected us to the Grace Center guests in new ways.
- Exploring grants to complete a feasibility study of potential uses of our parking lot area.
- Determining the need for a nursery service on Sundays and Bret offering up part of his office which, despite fiscal challenges, opened in October.
- Renovating the Thrift Shop, which reopened at the end of August.
- Offering alternative services in April (earth and environment) and November (All Souls), along with an opportunity to make memorial shrines. Many came to these special services who do not regularly worship at St. John's.
- Bret offering 2 services in a traditional format facing the altar (the Mary Service and the 11 PM Service on Christmas Eve), which met the needs and desires of some of our parishioners, as well as some in the community.
- Children in the choir school being incorporated into Evensong and regular services.
- The Vestry committing to fundraising activities which will bring the deficit down proportionally each year going forward, to maintain the endowment for the future of St. John's.

Each of these conveys what matters to us at St. John's, and where we are heading. They are just the tip of what goes on day in and day out in the life of this parish.

Faithfully, Gwen Kopka and Astrid afKlinterberg, Wardens

ST. JOHN'S EPISCOPAL CHURCH
Gloucester, Massachusetts

MINUTES of the 153rd ANNUAL MEETING

January 25, 2015

The Annual Meeting of the Parish of St. John was formally called to order by The Reverend Bret Hays, at 10:25 am after the 9:00 am Eucharist.

CALL TO ORDER & OPENING PRAYER

APPROVAL OF THE MINUTES OF THE 152nd ANNUAL MEETING

The Minutes of the 152nd Annual Meeting of the Parish of St. John held on January 26, 2014 were reviewed. It was moved and seconded that the Minutes be accepted into the Report. The motion carried.

REPORT OF THE NOMINATING COMMITTEE

The slate of candidates for Wardens, Officers and new Vestry Members as prepared by the Nominating Committee was presented. The Nominating Committee was composed of the Rector, one Warden and three non-Vestry members of the parish. The slate of candidates is:

Wardens to serve until the Annual Meeting of 2016: Astrid afKlinteberg and Gwen Kopka

Treasurer to serve until the Annual Meeting of 2016: Elizabeth Redmond

Clerk of the Vestry to serve until the Annual Meeting of 2016: Elizabeth Browning

Vestry members to serve until the Annual Meeting of 2018: Len Berry, Lydia Priest and Carole Secrest

Delegates to the Diocesan Convention: Carolyn Stewart and Marjorie Fergusson

Alternates to the Diocesan Convention: Lydia Priest and Catherine McGeary

Delegates to the North Shore Deanery: Rosemary Sullivan and a delegate to be named.

Nominating Committee: Naomi Astyk and Marjorie Fergusson

The proposed slate was augmented by nominations from the congregation for the second delegate to the North Shore Deanery. Catherine McGeary was nominated with Sara Stotzer as Alternate. Additional Nominations from the floor were invited; there were none and the slate was passed as presented.

RECEIPT OF THE REPORTS OF THE 153rd ANNUAL MEETING

The reports as contained in the Journal of the Annual Meeting were presented to the Meeting. A typo in the opening letter was noted. The gala 90th birthday celebration for Adele was fitting rather than fitful and that change was accepted. The floor was opened to questions and discussion. Cecily Merrell noted an increase of 10 new guests at the Grace Center and also noted the appropriateness of today's hymn, "There is a wideness in God's mercy" to the work of the Grace center. The appointment of the Rev. Rona Tyndall as director of Volunteering for the Grace Center was noted. With the approaching winter season, the need at the Grace Center for small toiletries such as hand lotion was noted. Also, Carolyn Stewart has recently joined the Board of Directors of the Grace Center.

Elizabeth Redmond noted a typo in the Addendum contained in the Endowment report. The first line of the third paragraph should read "The international underperformance is now in its third straight year" rather than not in its third straight year.

Gwen Kopka suggested links on the web site to the Action Shelter Program and the Grace Center and also the addition of a section including a small description of what we do in the community.

Jim LaBelle encouraged the development of a more formal parish history committee to serve as a repository for all information on the parish including the windows and buildings.

RECEIPT OF THE FINANCIAL REPORTS

TREASURER'S REPORT

Elizabeth Redmond presented the **2014 Treasurer's Report**. She noted that 2014 was a good year with a deficit of only \$9,000 and \$30,000 more revenue than budgeted. A large part of this success was the lifetime achievement birthday party for Adele Ervin, which raised \$17,540. The party was conceived and carried out by Carolyn Stewart. Carolyn received a round of applause from the congregation for her energy, vision and follow through.

"Windfalls" included gifts from Adele for operating expenses as well as directed gifts relating to specific needs. "Chuck's Challenge" also helped with heating bills early in the year. Elizabeth noted that we budget conservatively. Pledge collections were down as some members passed away or moved out of town but plate collections were up. The Thrift Shop did well, despite an early closing. Other income sources such as rentals, parking and the Holiday Fair were down slightly.

Expenses were \$7,500 less than budget. A question about our spending for outreach from TogetherNow funds was asked by Sara Stotzer. Elizabeth indicated that we set aside 10% of the original TogetherNow budget for outreach although it was not spent and would probably be spent in 2015. Elizabeth emphasized that expenses for staff and most mission and ministry items were consistent with budget

2015 at the time of budget finalization was lining up to be a different story with a deficit of \$65,000. Pledges were down and other income items have been adjusted to reflect actual results in 2014 or plans for 2015. These include the Holiday Fair,

weddings and funerals and contributions for the use of the parking lot and the hall. Expenses for 2015 reflect a slight increase in cost of living for staff, and increase in the rector's compensation based on the suggested diocesan schedules. A decrease in utilities has been budgeted but it will take at least a year's experience with the new heating system to determine if this is accurate. In answer to a question it was clarified that the predicted 2015 deficit of \$65,000 needs to be compared to this year's (2014) expected deficit of \$48,000 at the time of the Annual Meeting. Len Berry asked about the size of the Endowment and Bob Stewart responded that it is about \$900,000.

The Finance Committee has recommended that the Vestry re-engage in a strategic-planning process which was successful in reducing the deficit in the past. The Vestry has been monitoring and controlling the draw from the Endowment. Bob Stewart noted that we have been fortunate that the market has been growing and he thanked Elizabeth and Chuck Everett, the previous Treasurer, for "minding" the Endowment. He noted that we need to increase the income side and build up the church by getting the word out. In answer to a question from Adele, Bob noted that the Endowment total does not include any planned bequests and Elizabeth clarified that there are 2 large planned bequests that have been identified in conjunction with the Together Now program. Paul McGeary asked what guidance is available for the size of the annual draw on the Endowment. Bob Stewart indicated that although churches are not bound by the Attorney General's Guidelines on Endowments, the Finance Committee has in the past urged the Vestry to reduce the total annual draw on the endowment to 4.5% from 5% in keeping with other non-profit institutions. The Vestry recently approved Guidelines toward this goal.

Bret made the important point that the vision of each member and the questioning and ultimate reflection of that vision is in each pledge. Being a member of St. John's requires a commitment. Do we want to squabble over expenses or present a positive vision for the church? Gwen noted that even when the congregation was larger, there was a deficit and concerns about the deficit. It is a fact of life and we must continue to consciously work to bring new people in. Astrid reiterated the commitment necessary to be a member, that we are known in the community for what we are doing, that we are all engaged and that we are practicing Christians. Jim LaBelle who was involved with the previous strategic planning noted that we have to be careful but we will come up with a way. Elizabeth emphasized that we need to make sure that the program is what we want and what serves the needs of the community. She closed with a final accounting of the results of the heating project in terms of the debt, the rectory mortgage and the heating project itself. Elizabeth also took the opportunity to thank Betsy Levick for her hard work during year and especially on the Annual Report.

OTHER BUSINESS AND GENERAL DISCUSSION

Bill Chapin noted that the children are the life and the spirit of the parish. He called attention to two elements of our youth program that are alive: the work of Jay DiPrima especially on Godspell, Jr and the work of Mark Nelson with the Children's Choir.

Cecily Merrell and Adele Ervin both noted that the Annual Report needs to be handed out ahead of time and well in advance of the Annual Meeting. Cecily suggested posting the entire Report and the Notice of the meeting on the Bulletin

Board in Parish Hall I. Adele noted that it was a good report especially the Financial section and that "our treasurer was a treasure". One suggestion for distribution of the report was to hand it out a week ahead of time.

Adele suggested that we need to think about the rental rates for the hall. Perhaps it is not priced competitively and we need to rethink the prices.

Sara Stotzer recalled that at annual meetings in the past, members signed into an official register or book. It was suggested that we re-establish this practice as the numbers needed for a quorum could be questioned. The importance of this when decisions such as the sale of real estate take place was emphasized.

Mary Cole suggested that we develop a process for membership, for the recognition of new members and for welcoming new members to the congregation. Astrid noted that the congregation has a recently formed committee chaired by Karen Kasper for new member outreach. She also outlined a new initiative that would develop a binder filled with job descriptions of officers and vestry and a month by month outline of processes and events in the parish. This should prove to be helpful with the development of reports and lists when needed. Karen Kasper added that her aim for the Membership Committee would be to mix new ideas with old.

Paul McGeary made a motion for the establishment of a Parish History Committee which was seconded. In speaking to the necessity for the History Committee Bill Chapin noted the work on the parish history movie by Jim LaBelle and Don Cole and as well as the importance of the Newfoundlanders who form an important part of our history. The History Committee was approved by a unanimous vote.

ACKNOWLEDGEMENTS

The work of the departing Vestry members, Don Cole, Marjorie Fergusson and Karen Kasper was noted and they received a round of applause. Their talent, passion and commitment was acknowledged. Karen will continue as Assistant Treasurer. The Clerk of the Vestry, Joan Gorga, will also be departing and the importance of the minutes of Vestry meetings was noted. The minutes form the history of the parish and the developers of the parish history movie used minutes back to the 1860's. Catherine McGeary's service as a Warden was acknowledged. She went beyond the call of duty and worked behind the scene and she received a round of applause and a standing ovation. Catherine thanked staff members Mark, Jay, Betsy and Marge and noted that she appreciated every minute.

It was moved and seconded that the 153rd Annual Meeting be adjourned. The motion carried and the Annual Meeting was adjourned sine die at 11:45 am.

Respectfully submitted,

Joan M. Gorga, Clerk of the Vestry



Acolyte Report

St. John's acolyte program continues to be a vital part of the worship service. The parish welcomes both adults and young people over age 9 to serve in this rewarding ministry. Acolyte instruction is available throughout the year.

We bid a fond farewell to Kim Prentice this year and thank her for many years of faithful service.

Many thanks to all those who faithfully served in 2015.

Norm Barr

Kim Prentice

Julian Murray-Brown

Barbara Soreng

Respectively submitted,
Sue Lupo, Acolyte Coordinator

Adult Forum Report

The Fall Adult Forum was centered around the theme, "Living the Gospel and spreading the word about the value of it to the larger community." For eight weeks we used the book, "Unbinding the Gospel," with its suggestions about ways to evangelize, starting with a dual parishioner week- by- week prayer life.

Included within the overall theme of "Living the Gospel" were, also, the already active ministries, both within the church community and out-side it, exemplified by facilitators presenting these ministries. A vestry member, a parishioner attorney presenting some aspects of a gospel oriented defense law practice, and a St. John's Holy Land pilgrimage with its out-reach and practical aid, sometimes, to parishioners, members of the larger community, and Palestinian Christians were among these Forum Sunday meetings.

To conclude this report is a list of our latest Forum's brainstorming of some of the qualities that our St. John's Adult Forum, has or should have:

- a voice for lay people to be heard
- a variety of content that broadens one's view
- a chance to "talk God."
- a place where we can and do discover what we are as a church community
- an opportunity to continue in Christian education and spiritual formation
- a place to be challenged by new ideas that might make us go deeper
- a place to share things that are heavy on our hearts
- a place to build community
- a place to talk about St. John's ministries

Respectfully submitted with thanks,
Lydia Priest and Jesse Browning, Forum Coordinator

Report of the 2015 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.

We were pleased to welcome two new members to the Altar Guild, Ellen Sibley and Sue Stacy and welcomed back Mary McCarl. Kim Prentice served for many years on the Altar Guild and we were sad to say goodbye when she and David moved on for David's new ministry.

We want to extend a special thank you to the Ms. Fixits who also make sure the church and sacristy are ready for services. They also helped to build a new shelf for safe storage of the collection plates and bookstands.

Thank you, everyone, for your loyal and able ministry.

For the upcoming year, we will focus on organizing supplies and working with our Rector to continue to support the liturgy through this important ministry at St. John's. As always, we welcome new members to join the guild!

Karen Kasper & Melanie Murray-Brown, Co-chairs Sacristans

Janie Brown (laundress extraordinaire) Marjorie Fergusson Karen Kasper Mary McCarl

Paul McGeary Marcia Mullen Melanie Murray-Brown Kim Prentice (2015)

Ellen Sibley Sue Stacy

Breadmakers

Sue Lupo Catherine McGeary Kim Prentice (2015) Janet Williams

Buildings and Grounds Report

See Supplement

Country Cupboard Fair

This year's Country Cupboard Fair, held on Saturday November 21, 2015 was a great event, earning over \$8,000 to support the work of St. John's. This was the largest amount the fair has ever made, and does not include what was made that day by our newly reopened Thrift Shop. All aspects of the fair made more than before. We feel this was due to:

- Expanded participation in the Tuesday crafts and fair preparation group. From early summer until the fair, this group, at times up to 10 hearty souls, created items for the fair, sorted and cleaned donations stored in the undercroft from our heating system renovation of 2014, picked and made applesauce from our parking lot "Apostolic Apples", worked on logistics, and generally acted as the fair planning committee.

- New participation and leadership in particular aspects of the fair. Jan and Pete Goodwin took over the Silent Auction and brought in a live auction component, ably called by Sue Lupo. Catherine McGeary and Marjorie Ferguson beautifully arranged and priced our Vintage Christmas decorations, which almost entirely sold out. Dee Dee Bedford picked up the mantle of the Jewelry Room, ably cleaning, displaying and pricing an impressive array of items.
- Continued sale of items after the fair. In addition to very successful sales on the Sunday after the fair, we were able to offer items to parishioners for sale throughout December in the Country Cupboard cabinet in PHI.
- The generous involvement of the whole parish in setting up, serving and breaking down the fair. Catherine McGeary called to line up parishioners to help, and found an outpouring of help, even when a number would be away on the Holy Land Pilgrimage.

We continue to benefit from our ongoing connection with *Harvest Fest*, held on the same day as the Country Cupboard Fair, and celebrating its 5th anniversary this year. Thanks to the vision and work of Al Browne, this has become a major Gloucester event, and was expanded this year to include Trinity Congregational Church's Holiday Fair. Each new activity that day on Middle Street can bring people to our fair. Although Al was out of state this year during much of the preparation, he assisted from afar. His connections were invaluable in the *Harvest Fest* sponsorships that created the advertising postcard and newspaper adverts listing our fair, and in his obtaining, once again, the wonderful fish from Railroad Avenue Shaws for the Fish Chowder Luncheon, so ably managed by Janie Brown.

Plans for next year's Country Cupboard Fair are even grander, with a goal of \$10,000. Steps include:

- Working on crafts and projects throughout the year, so that items are completed, priced and stored ahead of time. This will begin in February 2016 with Tuesday morning sessions, and will include periodic Saturday sessions for those who are interested but unavailable during the week.
- Expanding the Cookie Walk by allocating October to baking and freezing cookies at the church.
- Rearranging space in PHI to better promote our very successful cheese sales, sponsored by Adele Ervin and Carolyn Stewart, as well as baked goods, preserves, relishes etc.
- Expanding promotion of the fair, separate from *Harvest Fest*, through social media outlets.

No successful event is done by one person. The stalwart Tuesday group made this fair happen, and made the preparation fun as well. This group included Martha Whitney, Adele Ervin, Janie Brown, Jane Walsh, Sue Lupo, Barbara Soreng, Sara LaCroix and Sereda Feener. Laurie Brown again generously printed all of our tags and signage. Betsy Levick and Elizabeth Redmond handled all the financial details, including credit card sales and tallying the results by category.

Respectfully Submitted, and with hopes for a wonderful Fair next year!

Gwen Kopka, Chair

Financial Committee Reports

Audit Committee

The Audit Committee met over a period of several weeks in April to examine the 2014 parish financial reports and records. Procedures included examining support for the amounts reported in the financial statements, according to a checklist of procedures distributed by the diocese. No changes were made to the financial statements as a results of the audit. As is customary, the committee submitted a brief report to the vestry suggesting some improvements to financial procedures.

Respectfully submitted

Rick Britton
Sue Lupo
Karen Kasper

Endowment Committee

2015 was a very sluggish year for equities all year long, and, while there was a little upswing in the fourth quarter, it pooped out. The US stock market was essentially flat. International was down and emerging markets were down for the third straight year. Most experts attribute a great deal of the problem to China's economic issues and the lack of growth of domestic stocks because of the sagging exports, mostly due to the strength of the Dollar. Interest rates remained at historic lows in spite of the first increase by the Federal Reserve in years in December. Our account actually fared quite well, and actually end slightly up in value due to the combination of a generous gift by a member of the Congregation and below normal withdrawals from the account. Our account at year end was \$780,600. Expectations for the coming year are more of the same, and the market in January has been particularly turbulent, again due to the same factors as last year. Our account is very well diversified and conservatively invested for the very reason that we want to protect the downside against significant market drops. We intend to continue on that conservative, downside protective strategy. My thanks to the Committee members for their assistance during the year.

Respectfully submitted,
Robert Stewart, Chair

Finance Committee

The Finance Committee met three times during the year, in August, October and December, to review current year income and expenditures compared to budget, and to discuss and prepare the 2016 budget. Themes of discussion for the year were: the need to identify and pursue additional sources of income, including the need for an annual fundraiser and year-round cultivation of stewardship; the deficit, the successful efforts of the last Strategic Planning Committee to nearly eliminate it and the need for a renewed strategic planning effort to once again focus on elimination of the deficit; and a detailed analysis of operating expenses to evaluate whether cuts in expenditures could eliminate the deficit. The Finance Committee made recommendations to the Vestry to follow up on all of the above.

In addition, the Finance Committee deliberates on business affairs of the parish including the creation of a Pooled Restricted Endowment (see Funds and Liabilities Report, herein); the engagement of a payroll service due to the increasing complexities of the parish payroll (which commenced in the 4th quarter of 2015); and monitoring of utilities costs as a follow up to the heating system conversion in 2014.

Respectfully submitted, Elizabeth Redmond, Treasurer, Chair
Ian Bedford, Bill Braunlich, Chuck Everett, Rev. Bret Hays, Karen Kasper,
Gwen Kopka, Jim LaBelle, Bob Stewart

Sustainability Committee

The Sustainability Committee met in early September and decided that the Stewardship drive for 2016 which would focus on these points:

1. The need and the value of volunteer service within the parish- ongoing opportunities to serve and get involved
2. The value St. John's provides to the community- a worthwhile investment for your time, talent and treasure
3. The spiritual blessings which spring from supporting the parish unconditionally

We wanted to keep the message positive while being honest about St. John's sobering financial situation. In addition to a sequence of letters mailed to parishioners we had someone give witness to the congregation at each service from September through mid-November.

As with any church we gain and lose members though out each year. This year our starting point was particularly challenging. We lost 15 pledges (though not 15 members). Several of these were unable to follow through on their commitment, reducing pledge income roughly \$4300 off our budget of \$121,000.

The number \$130,000 stuck in my mind as a goal for our mission, but I never rationally thought this attainable. But faith and rationality do not always go hand in hand. Thanks to all of you who responded to our heartfelt messages we (technically) reached our goal! The 72 pledges for 2016 break out this way:

7 decreased pledges (a loss of \$1586)
20 pledges at an amount equal to last year
35 increased pledges for a gain of \$13,965
10 new and returning pledges for a gain of \$8760

This year we added a line item on the pledge card for people to give an additional amount for any thing of their choosing. This brought in 7 checks for a total of \$950. So technically, adding this to our \$129,414 in pledges puts us over our goal with \$130,364.

The committee members would like to thank the parish members who gave their "Sustainability Moment" stories at each service. We also want to express our heartfelt appreciation to you the members of our parish for your intention, commitment and generosity in not only hearing our message but also coming though for St. John's, with time, with talent and with treasure. We can all be proud of this year's campaign.

Respectfully Submitted

Jim LaBelle, Chair
Naomi Astyk, Marge Bishop, Andy Harris, Janet Williams

Flower Guild 2015

The Flower Guild has taken many opportunities to create flower beauty in our sanctuary. Our mission is to create an atmosphere evoking the seasons of the church year from Advent to Christmas and Epiphany, and Lent to Easter, and 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 flowers often in memorial to loved ones of our parish. We also don the church in splendor during our most important holy seasons.

This year we welcome new members Gwen Kopka, Rosemary Sullivan and Barbara Soreng. We thank Pam Sweet for her time with us. Pam is retiring from the committee.

A special thank you to Janie Brown for taking on extra duties this Advent season to help prepare the church for Christmas.

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!

Co-Chairs:

Catherine McGeary
Lin York Robbins

Members:

Dee Dee Bedford
Janie Brown
Jan Goodwin
Gwen Kopka
Mark Nelson
Carolyn Stewart
Rosemary Sullivan
Pam Sweet

St. John's Parish History Committee

In March the committee finished Part 3 of the film project: *The History of St. John's Episcopal Church- Gloucester* and also uploaded to the website revised / corrected versions of Part's 1 and 2. The project was put on hold for the balance of the year as Jim concentrated on family weddings and the Sustainability campaign. With the New Year upon us we are actively working on Part 4 of the film, which will cover the period from 1936 through World War II. We are looking for folks who can share their remembrances of this period.

Mary McCarl recently put four good-sized totes of historical information into the church archives to supplement the parish records. This material is made up of newspaper clippings and magazine articles organized in file folders. There are also files on individual members of the parish--the founders and later 20th century families--many from Newfoundland and Nova Scotia.

Respectfully submitted:

Jim LaBelle, Chair
Mary McCarl
Don Cole

Men's Group

The Men had another great year of heart-felt discussions on life, death and purpose born out of each Sunday's Lectionary. We sought to clarify for ourselves the essence of the Christian faith as it relates to our lives in our contemporary world, and we supported each other from giving in to easy, but unsatisfying, answers. Joining the core group of Malcolm Henderson, Pete Goodwin, Al Browne, Jim LaBelle, Don Cole, Ernie Runnells and Andrew Lawson were new members Len Barry and Andy Harris.

This year saw the loss of our two oldest members, the departure for Ohio of John Cobb and the passing a few weeks ago of Bill Chapin. When I first started attending Men's Group years ago I was floored by John's wisdom. He once described the Bible to me as "a love story." John was a career Episcopal minister who in 1972 protested President Nixon's bombing of North Vietnam by canceled Christmas services. This courageous action was (not-surprisingly) unpopular at his parish.

Bill Chapin was with us every Wednesday well into his 91st year. When the weather was too cold for his lungs we would meet at his place at Franklin Terrace. Later after he moved to the Brookdale center in Beverly we would pick him up for rides. When it was too much for him to travel we rotated visits each week. The Wednesday before Christmas we had an ice cream cake party for him. A source of inspiration for many of us, Bill was happy each day he awoke in spite of his physical limitations. At the end of each of our visits he professed his love, just in case it might be the last time. Bill served St. John's in many capacities for nearly 30 years. He will be missed but he will not be forgotten.

We wish our seasonal members good weather in Florida and spiritual fulfillment while they are away.

As always we are looking for men to join us in the on going struggle of finding for ourselves an authentic Christian life in this radically changed world. We meet in the Thompson Room Wednesday mornings at 7:00.

Lastly, the Men's Group heartily thanks the ever-faithful Marge Bishop who thru rain, sleet, snow or rain opens the church and makes the coffee while Pete is in Florida.

Respectfully Submitted

Jim LaBelle, Chair

Mission Outreach Annual Report – 2015

Mission statement: To help those in need within the Cape Ann community and the world. Additionally, to be an outward and visible expression of St. John's Episcopal Church.

Action Shelter Lunch Program

Every Saturday volunteers from St. John's prepare 36 lunches for guests of the Action Shelter, a nourishing meal that those guests are able to take with them when they leave the shelter on Sunday morning. In 2015 every Saturday was covered. The lunches include a sandwich, water or juice, fruit, chips and cookies. Sometimes families take on the task; sometimes individuals. It is easy, quick and rewarding. More volunteers are always welcome. Reimbursement for the cost of food is available if requested, although most volunteers donate the food. St. John's has been participating in this ministry for more than fifteen years.

Respectfully submitted,
Carolyn Stewart

Common Cathedral

Another longtime ministry in which St. John's has participated is Common Cathedral, a mission of the Cathedral Church of St. Paul in Boston to provide food, both nutritional and spiritual, to homeless and hungry people on Boston Common. Early on the morning of October 25, about two dozen parishioners gathered in the parish hall to make 200 sandwiches and pack them up, together with bags of clementines, for the trip to Boston. Gwen Kopka, Kim and David Prentice and Carolyn Stewart traveled to Boston and shared the Eucharist and lunch with members of this vibrant fellowship. This is an annual event. More volunteers are always welcome.

Emergency Fund

Under Marge Bishop's administration, \$2191.41 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 \$ 50.00. In November 2015 a contribution of \$1,625.90 was received from the Dolliver Trust. We give out Two Sister's meal vouchers to walk-ins in exchange for Two Sister's parking here.

Respectfully submitted
Marge Bishop

Grace Center, Inc.

Facts addressing last year's annual report on Grace Center, **an interfaith outreach program for people at risk on Cape Ann**, included:

- during our first three years of operation, we had welcomed over 575 people in three host churches;
- we were serving 40 to 50 guests a day; and
- we were open 3 days a week.

During our fourth year of operation,

- the total number of people welcomed rose to over 750;
- we have served up to 74 guests a day; and,
- we are open 4 days a week.
-

In addition, we added much-needed part-time support staff and two interns. We also continued to add volunteers to the ministry, including Claudette Chmura, Jan Goodwin, and Connie DiSimone from St. John's, and we are closer to being open five days a week.

The Rev. Tom Bentley, Executive Director of Grace Center commented in GCI's annual report: "I have just found out that Rev. Martin Luther King, Jr., when he gave his 'I Have a Dream' speech did not have the words about his dream in his prepared text. It just came to him spontaneously through the loving spirit of God. That's what a dream is. It's off the script. . .The Grace Center is a dream come true. The only way we are going to deal with homelessness, addiction, poverty, injustice, suffering, broken healthcare, and all our other big problems is to 'hold hands' and be in relationship with one another."

Christine Bobeck, Director of Social Services added recently: "When we, as staff and volunteers, and I'm sure as guests, walk in the door at St. John's, there is a discernible welcoming presence. We are so grateful for the continuing support from the congregation."

Let's all join in prayers of gratitude and support for this inspired and much-needed ministry.

Respectfully submitted, Cecily Merrell and Claudette Chmura

Cape Ann Interfaith Commission Harvest Meals Program

Since February of 1999 Maud Warren with volunteer help has been serving meals every Tuesday evening at St. John's. In addition to monetary contributions, parishioners have volunteered time to assist with the preparation and serving of the meals.

Mission: CAIC fosters interfaith understanding, spiritual growth and community betterment through its three-part program: *Homes, Harvest* and *Harmony*; 28 Faith communities 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 fund has aided 663 individuals.

Harvest: providing substantial, nutritional meals and fellowship for those who would go without on Cape Ann. Two evening meals served weekly, (17 years), when none are available through other programs. Our meals are offered free of charge, twice a week, in downtown, handicapped-accessible locations in Gloucester: Tuesdays at St. John's Episcopal Church and Fridays at Trinity Congregational Church, UCC. We serve 250 meals weekly. Guests range from birth to nineties. Cape Ann Interfaith Commission (CAIC) also supports The Open Door.

Shelter Brown Bag Lunch Ministry: providing lunches every day of the year for the 34 guests of Action's Shelter. St. John's Episcopal Church, Gloucester founded this ministry and for over a decade made & delivered lunches every day of the year. At their request, 17 years ago, CAIC took over the ministry and 3 of the faith communities involved have been committed since we began.

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

Angels Ministry: In December, celebrating Christmas and Hanukkah, we serve at least 170 children on Cape Ann, providing each child 2 new much-needed articles of clothing. The average cost of each gift is \$35, and members of individual congregations/organizations purchase winter jackets, boots, gloves, socks, underwear, etc. for needy children identified mainly through Harvest Meals and social service agency referrals—for 12 years.

Who's involved? 100% volunteer effort—over 200 volunteers from many faith communities with a powerful 125 plus youth component. Belonging to a faith community is not a requirement for our volunteers.

How can others participate? Volunteer to cook, serve, and cleanup at Harvest Meals. Pray for our work. Help with communications, accounting, legal work, fundraising, photography, or work on interfaith harmony events and our annual awards ceremony.

Maud Warren, Chair

Open Door/Cape Ann Food Pantry

The mission of The Open Door is to alleviate the impact of hunger in our community. The Open Door 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 participates in their community-wide feeding program by providing a nutritious dinner six times during the year, purchasing, cooking, and serving dinner to guests who come to the Open Door's dining room on Emerson Ave. For many years St. John's, together with other churches and community service organizations on Cape Ann, have ensured that a nutritious free dinner is available every day of the week, year in, year out, to those in need on Cape Ann.

Usually seven to ten volunteers from St. John's are involved in producing and serving a dinner.

Alex Garcia-Mata, Chair

Faithfully each week Carol Zapustas delivers the donated food from Sunday's services to the Cape Ann Food Pantry. This year's donation of soup, tuna, peanut butter and cereal totaled over 1,255 pounds.

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 recent years, an anonymous donor has stepped forward with a \$500 challenge grant after the initial Sunday and the campaign has continued throughout February. In 2015 St. John's split \$2,200 between these two vital community ministries.

Respectfully submitted,
Carolyn Stewart
Souper Bowl of Caring Coordinator

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, Wednesday Grace Center, and Action Shelter Lunch-making. 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

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 22 children on Cape Ann.

Respectfully submitted
Marjorie I. Bishop, Church Assistant

Ms. Fix-its

It has been a busy year for this expanded group of women who meet every Monday morning for fellowship and the loving care of the fabric of the church. Listed below are some of the undertakings of 2015 as carried out by Janie Brown, chair, Jane Walsh, Barbara Soreng, Heidi Stowe, Sarah LaCroix, Gwen Kopka, and Sue Lupo.

Ongoing Activities:

- Heavy Cleaning of Kitchen: floors under island, refrigerator, cabinets and drawers
- Periodic Cleaning of the Sanctuary: wiping down pews and woodwork, vacuuming floors under pews.
- Minor repairs, including pew kneelers
- Thorough cleaning of the Thompson Room

Renovation of the Thrift Shop

- Packed up all items for renovation
- Washed walls and woodwork for painting
- Assisted Sue Lupo with painting and repairs
- Set up the Thrift Shop again for Re-opening in late August
- Sorted, tagged and priced donations

Miscellaneous Tasks

- Pulled out and thoroughly cleaned the Harvest Fest Refrigerator and Freezer in the Thrift Shop
- Cleaned and set up part of Bret's office for use as Nursery
- Picked apples from Parking Lot Tree for Holiday Fair projects
- Put up outside Wreaths in December for Flower Guild
- Assisted in setting up 2 Funeral Collations

Janie Brown, Chair
Gwen Kopka
Sue Lupo
Jane Walsh
Barbara Soreng
Heidi Stowe
Sarah LaCroix
Adele Ervin, emeritus

Music Program

The goal of the **Cape Ann Choir School at St. John's Church** is to build up the lives and opportunities for children in the community by learning to sing together, play rhythm instruments, learn to read and compose music. The School is open to children in the community. We sang as part of the Three Choirs Festival in Andover in May, an Evensong in June in Marblehead, and at our Advent Festival and on Christmas Eve in December.

Thanks go to "choir moms" Maris Harnish, Mary Benham, Serina and Kristin Barr, and Gwen MacDonald. Special thanks to Sarah Larson and Rick Britton for development and support work. And thanks to Mary Jodice, assistant director and accompanist.

Maliyah Harnish
Mea D'Agostino-Rix
Elias DiAngelo
Brooke Korpi
Emma Korpi

Tristan MacCaughey
Jonathan MacCaughey
Peregrine MacCaughey
Jordan Palk

Julia Palk
Jackson Barr Trabucco
Taniya Wongu
Tyshaya Wongus



At St. Michaels in Marblehead At the 3 Choirs Festival in Andover At rehearsal

In September we began a new schedule which permits 4 of our boys to participate in being in the choir during liturgies, singing hymns and service music, ringing bells and joining in on some of the anthems. We believe this will foster a sense of belonging and participation.

We're happy to report we've received a multi year Mission Hub grant to support the outreach to the community of this program for children.

THE PARISH CHOIR continues to provide choral music and support for the congregation's singing of the liturgy on 44 Sundays and Holy Days. We sang for several funerals this year which demonstrates the dedication and care that these singers provide the parish community. We also joined the choir of St. Andrew's Church in Marblehead for Evensong in November.

Astrid afKlinteberg
DeeDee Bedford
Rick Britton
Chuck Everett

Alex Garcia-Mata
Gwen Kopka
Gwen MacDonald
Carol McKenzie

David Oliver
Patty Rhineland
Ernie Runnells
Lynn Runnells

Thanks go to this fine group of musicians who seek to lead the praises here in this place. Their talent and diligence are a constant source of inspiration to me and to many in the parish.



The Parish Choir at Easter (Carol MacKenzie is not pictured)

We welcomed GUEST SINGERS for 2 special services: St. Mary the Virgin which featured Byrd's Mass for 3 voices, and Christmas Eve at 11 which featured the Missa Secunda of Hans Leo Hassler.

CONCERTS

- We screened "The General" starring Buster Keaton with organist Peter Krasinski for his 12th appearance in January.
- Celebrated Bach's Birthday in March with a recital by Arvid Gast, organist from Luebeck, Germany on Fisk organ, Opus 97.
- In November we hosted a New Orleans traditional Jazz concert featuring the "Seacoast Stompers."

In my work as music director I:

- Select hymns, congregational music, psalms for weekly liturgies, monthly Evensong, weddings and funerals.
- Select and teach choral music for various parish choirs as well as accompany soloists.
- 14 Evensongs on Thursdays (weekly during Advent and Lent and monthly during the rest of the program year) for the congregation.
- Worked with colleagues of area music programs providing music for Middle Street Walk in December and 3 Choirs Festival in March.
- Participated in special services: Epiphany, Ash Wednesday, Holy Week, St. Mary the Virgin, Advent Festival.
- Offered an adult forum on Easter 2 about music.
- Produce Announcement and Service bulletins and leaflets.
- Create signage, help with the production of the FYI.
- Participate in meetings and other groups as requested.
- Support and lead in building enhancements for festivals (flames for Pentecost and bunting with stars for Advent and Christmas seasons this year).

Volunteer efforts include:

- Play a hymn for the 8 am congregation when “in the building”
- Participate in the Flower Guild providing Advent greens and engineering for the Advent wreath, setting up the crèche with the children, picking up poinsettias and Easter lilies, branches for Lent.

Much of the work that we do both for concerts and special services as well as the regular work of the choirs is supported by the “Music Guild Fund” which had significant additions years ago and is now at a low ebb. Contributions to this fund are tax deductible and are very welcome.

We could use the help of a choir librarian if there is someone available.

Thanks go to the Rector, Wardens and dedicated staff colleagues who work so well to create this musically rich place. Thanks to the volunteers who help support all that goes on here. Thanks for singing!

Mark Edward Nelson, Music Director, the 15th annual report submitted.

In nomine, Jesu, Soli Deo Gloria

Nursery Committee

A Nursery Committee was formed in July of 2015 to oversee the creation of a new nursery space at St. John's. Committee members are:

The Rev. Bret B. Hayes

Astrid af Klinteberg

Sara Stotzer

Martha Whitney

With the help of Ian Bedford an older doorway between the back of the Rector's office and Parish Hall II was re-opened to allow a separate entry to that space when the partition that bisects the office was drawn closed. On Sundays that space can now be used as a small nursery care area for children ages three and under, and it is in close proximity to the larger area where Jay DiPrima oversees the youth programming, which helps in meeting the Safe Church requirements of the Diocese.

Currently nursery care is being provided from 9:00 am until 12:30 pm on Sunday mornings. The staffing is currently paid with funds from the Together Now Campaign that were set aside for Youth Ministry, but sources for long term coverage after these funds are exhausted have not been identified.

Respectfully Submitted,

Martha Whitney

Nursery Supervisor

St. John's Thrift Shop

The year began with the Thrift Shop still in shambles after the complete disassembly of the space in order for the heating system renovations to take place. Although the former oil tank room had been cleaned up and painted, some necessary carpentry work was finished, and generous donors had funded some of the painting and cleaning costs, the actual work of recreating a Thrift Shop still loomed before us. In addition, my daughters' announcements of two summer wedding dates, and their hopes that I would create for each of them the unique wedding and reception of their dreams (out of state), meant a months-long absence for me and that there would be no real force propelling the project toward a May opening date. With the help of the Ms. Fix-its on many Monday mornings the clean up continued and the painting began.

In the hopes of reaching an income similar to previous years it was decided that we would open for a three month run after I returned, ending with the usual extravaganza for the Holiday Fair. The September opening was better than expected, with visitors passing along many favorable comments about the changes that had taken place. Attendance was fairly steady, but weekly deposits were down a bit compared to the previous year. By the time the shop closed in late November there had been a total of \$6,088 deposited.

The lower amount of income for 2015 can be attributed to three things:

- 1) By opening for the fall instead of summer the foot traffic from summer visitors to Gloucester was noticeably absent. Tourists, day-trippers, and local people entertaining their out-of-town friends make up a good portion of our business.
- 2) The inventory for the shop is normally boosted quite a lot by the time I spend collecting donations from sources outside the church. Without that influx of furniture and higher priced items in the shop this year the daily sales were necessarily lower.
- 3) Donations from parishioners were somewhat fewer, probably due to the fact that we had to discourage donations during the time the lower level was unavailable to us for storage of incoming items.

Our dedicated group of volunteers is to be thanked for the hours they gave to make order out of chaos, and to welcome our visitors to what many of them claim is their favorite thrift shop, and special thanks go to Gwen Kopka and Sue Lupo for joining me in all the lifting, shifting, hoisting, foisting and dirty work that had to be done to get the shop operational again. I am grateful to all of you:

Rick Britton
Adele Ervin
Sara LaCroix
Carolyn Stewart
Janet Williams

Janie Brown
Jan Komence
Sue Lupo
Heidi Stowe
Carole Zapustas

Jean Dyett
Gwen Kopka
Carole Secrest
Jane Walsh

Respectfully Submitted,
Martha Whitney
St. John's Thrift Shop Manager

TogetherNow Campaign

The resources generated by the TogetherNow campaign continue to support our ability to enhance the mission and ministry of St. John's Church. We began 2015 with \$27,780 in TogetherNow funds on hand. During 2015, we received \$23,475 in disbursements from the Diocese, reflecting pledge payments made by 52 parish members.

The pledges made in the fall of 2013 were payable over a period of up to 5 years. 17 parish members have completed their pledge in one, two or three year payment plans, while 35 parish members will continue to make payments through the fall of 2017. Of the total \$260,000 pledged, \$167,564, or 64%, has been collected.

In 2015, TogetherNow funds were used by St. John's as follows: \$15,443 to support youth ministry, including the reopening, in the fall of 2015, of the nursery. Through this funding, Director of Youth Ministry Jay DiPrima provided weekly programming for children and special activities such as a confirmation and the Advent Fish Mysteries production for the Middle Street walk. In October 2015, a nursery was created in the Rector's office and staffed by Carson afKlinteberg, allowing St. John's to provide child care to parents during the worship service.

In addition, \$15,000 in TogetherNow funds was used to support the operating budget, in order to reduce the deficit spending on the endowment. This operating support allowed us to continue to keep the doors open without charge for important ministries including Harvest Meals and Grace Center, as well as supporting our worship and music.

St. John's received additional benefits of the TogetherNow campaign through receipt of Diocesan funds earmarked for the Mission Hub initiative. Mission Hubs represent regional collaborations of parishes to offer new or enhanced mission programs. For the Cape Ann Choir School (offered in collaboration with Grace Church, Salem) St. John's received \$1,333 in Mission Hub funding, which paid for drums for the Choir School and an accompanist and snacks for Choir School rehearsals. At the Diocesan level, St. John's' delegates to the Diocesan Convention and official Seating of Bishop Gates appreciated the wonderful renovation of the Cathedral, which was also supported by the Diocesan share of TogetherNow funds.

In 2016, St. John's TogetherNow funds will continue to fund the nursery and youth program, enabling the development of initiatives such as the mission trip to Navajoland. In addition, the funds will provide one final year of subsidy of the operating budget while the Vestry works to identify ways to sustainably balance the budget on a going forward basis. Through the generosity of parish members, TogetherNow funding has enabled St. John's to maintain and expand programs and initiatives at a time when other parishes must retrench. We appreciate the vision and faithfulness of campaign donors in making and completing their pledges.

Elizabeth Redmond, co-chair, for the Campaign Committee: Carolyn Stewart, co-chair, Don Cole, Adele Ervin, Rev. Bret Hays, Jim LaBelle, TogetherNow Campaign Committee

Youth Ministry

As we continue with the challenges of new recruitment, one thing holds true. Each week, we offer a safe and nurturing environment for children to experience the good news through godly play and arts-integration activities. We have a family and group of three boys committed to St. John's. Tristan, Jonathan and Peregrine who attend Sunday school and Church regularly and have become a part of the children's choir. (Special thanks to Gwen MacDonald who values their involvement). On numerous Sundays, we have had additional child guests - several of which are repeat visitors. I think it important for them to experience this nurturing and kind environment – trusting that they will be inclined to join us. One change that occurred in our programming this year was to hold Sunday school an hour earlier in order to allow for families to join their children in church services.

Both last year and this one, these MacCaughey boys were featured in our pageant play, "A Shepherd's Tale" (2014) and our more recent "Instant Pageant" (2015). In addition to this family, we have had a recently baptized youth – Riley Flanagan. Riley was the angel in our recent dramatic production of "The Fish Mysteries" and in our more recent Christmas Eve pageant. "The Fish Mysteries" drew in new members of the Gloucester Community and opened our doors to the Middle Street Walkers. We had great publicity for this event - over a hundred attendees during the day and over thirty that night. Many community people remarked not only about their pleasure in seeing this play with its Gloucester adaptation, but noted also the beauty of our church with its advent decorations and stain glass windows. It was an opportunity to recreate a Medieval Mystery Advent play for our community.

A 10-week pre-confirmation training for each of the Murray Brown children resulted in a delightful and meaningful confirmation at St. John's the Evangelist in Boston. Presiding over the very last service at this historic church, Bishop Alan Gates welcomed our newly confirmed members – Iona, Sebastian and Julian. It was a day of celebration and joy for all. Extended family, parishioners and clergy were able to witness this event, followed by the testimonies of the Murray Brown confirmands in church the following week.

For more info, visit: <http://www.stjohnsgloucester.org/2015preconfirmationtraining/>
Plans are currently underway to initiate a pilot outreach mission trip during the first week of summer vacation. This trip will be intergenerational and combine St. John's Episcopal of Gloucester with that of St. John's, Beverly Farms. The curate, Stephen Scarff and I have made initial contacts and plans to join forces in this endeavor. The goal of the mission/pilgrimage is to serve as needed for the Episcopal Church Community located on the edge of Navajoland. Our hope is to have a mix of younger and older volunteers to learn of the Navajo culture and provide targeted service. We have been in contact with the Priest-in-Charge, Reverend Chan Anaya (Episcopal Church in Navajoland) who has offered to host members of both St. John's parishes for this mission trip.

A small group of parish volunteers have offered their services to assist in the Sunday school class and in other events. Leslie Sarofeen, Dee Dee Costello, Martha Whitney and Gwen MacDonald have assisted in the Sunday school as needed. Special thanks to Norman Barr for his meticulous maintenance of our Youth Ministry website, and to the choir (led by Mark Nelson) and Sunday school children who created and decorated our advent stars.

Respectfully submitted,
Jay DiPrima,
Director of Youth Ministry

Web Site-Internet Presence

2015 was a successful year for St John's Online Presence. Our YouTube library now stands at 211 videos, an increase of 45 videos.

St. John's Facebook page has been very actively promoting activities of St. John's while keeping our 121 followers up dated with news from within the Episcopal church.

The stjohnsgloucester.org website has been designed to give church members & the general public quick access to upcoming events, current readings, weekly bulletins, the FYI, and the calendar for all church activities. Any updates or errors can be reported to Norm Barr at norbarr@gmail.com. Group and Committee Chairpersons are encouraged to check the website to ensure their page is giving up-to-date information.

Norm Barr, *"Man of all Seasons"*

Treasurer's Report

2015 was a year that demonstrated St. John's financial resilience. After being closed as a result of the 2014 heating system renovations, the Thrift Shop led by Martha Whitney exceeded expectations in its short season. While the 2014 Holiday Fair felt the loss of some devoted volunteers, 2015's fair met its budgeted income goal and the team led by Gwen Kopka has ambitious revenue goals for 2016. Committed pledges were less than the prior year and completed pledges a bit less than budget, but unpledged envelopes from new members and flowers and sanctuary lamp contributions made up the difference. A budgeted sustainable endowment draw of \$36,000 was taken. Directed gifts of \$3,000 were received, in support of the Rector's participation in the Diocese's Holy Land Pilgrimage and for supplies and materials for the Thrift Shop renovation. Memorial Funds utilized to pay for a new computer, upgraded equipment for the security system, and support of youth programming rounded out the income supporting operations.

For significant portions of the operating budget, income equals expense and fluctuations from budget have no effect on the bottom line. Activity in this category includes youth programming funded by the TogetherNow campaign. Funds utilized were more than budgeted due to more youth director time invested and reestablishment of St. John's nursery. Weddings and funerals were fewer than budgeted. In total, income was \$11,800 more than budget, primarily due to unpledged envelopes, Thrift Shop, and TogetherNow funds used for youth ministry.

On the expense side, the majority of operating expenses are for salaries, and these were consistent with budget, except for youth ministries, for which the budgeted hours were low and the nursery was unbudgeted but voted during the year by the Vestry. These expenditures are offset by TogetherNow funds. In administrative expense, the computer purchase was unbudgeted but paid for with Memorial Funds. Worship and outreach spending was under budget as the budgets were conservative and spending even more so. The \$2,000 directed gift for the Rector's Holy Land trip increased Christian education expense with no effect on the bottom line. Building and grounds were \$1,700 over budget driven by the enormous snow removal costs from last year's storms, which required parking lot clearing, twice, by a front loader and dump truck, resulting in an overrun on that line item of \$4,700. This was happily offset by savings from the new heating system for which operating expenditures were \$950 less than budget. Rectory repair and utilities costs were down significantly against budget this year, as were other expenses related to fundraising and miscellaneous costs, all due to conservative budgeting and thrifty operations. In total, expenses were \$1,700 less than budgeted. We ended the year with a deficit of \$51,000 compared to \$65,000 budgeted, an improvement of \$14,000. The deficit is funded by additional endowment withdrawals.

During 2015 some members of the Finance Committee and Vestry expressed serious concerns about deficit spending, an ongoing topic of discussion for many years. The Treasurer prepared an analysis showing that continued annual deficit spending of \$65,000 per year and St. John's historical endowment return of 5% would exhaust the unrestricted endowment in 10 years. The Finance Committee and Vestry also examined a detailed breakdown of the annual expense budget by function to look at what ministries could be cut in order to eliminate the deficit. As has been observed before, there are no cost reductions of this magnitude to be made without significantly altering the ministries and programs of St. John's as we know them.

In response to these analyses, several steps were taken: (1) the Finance Committee continues to advise that the Vestry undertake a renewed strategic planning process, so that priorities can be set that will aid in reducing and eliminating the deficit; (2) a re-energized stewardship drive led by Jim LaBelle increased 2016 pledges by \$9,000 over the 2015 budget; (3) the Vestry committed to raising \$10,000 in a fundraising event planned for the spring; and (4) the Holiday Fair

Committee confidently increased their 2016 goal by \$2,000. These measures, along with some more trimming of small expenses, allow us to present a 2016 budget with a deficit of \$38,000, much better than 2015 and trending in the right direction. The Vestry informally set a goal of reducing the deficit by \$10,000 each year over the next several years.

The 2016 budget thus shows a \$21,600 increase over 2015 actual income, primarily reflecting increased pledges and the above-mentioned fundraising. Expenses increase by \$8,100 over the prior year, but \$4,000 of this is increased use of TogetherNow funds for youth ministry and nursery for which income equals expense. Increased expenses affecting the bottom line are \$2,500 increase in Rector compensation, for which we follow the Diocese's minimum Total Clergy Compensation guidelines, and the Diocesan assessment, which went up by \$2,800. The assessment is calculated on parish operating 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. There are no increases to lay employee salaries for 2016 as we have historically taken our lead from the Federal Social Security cost of living adjustment (COLA) and there was no COLA for 2016. The interest rate on the line of credit for the heating system and former rectory mortgage debt increased by 0.25% in December. This small increase translates into a \$366 increase in 2016 interest expense.

The Finance Committee and Vestry do not take the deficit lightly; much time is spent in discussion, reflection, and, one hopes, prayer on the subject. There is an unwillingness to part with beloved ways of being together at St. John's through significant expense reductions. We are aware that future bequests will likely replenish the endowment, including two bequests promised through the TogetherNow campaign. Yet it is important to have voices at the table advocating a balanced budget. This Treasurer completes her tenure trusting that all parties will continue to engage with the matter with faithful diligence.

Responsible stewardship of St. John's finances is the work of many throughout the year. Parish Administrator Betsy Levick does a heroic job keeping our day-to-day financial operations moving forward, tracking the complexities of use of special funds, preparing monthly reports, and cheerfully responding to finance-related requests from many sources. Marge Bishop anchors the revenue side of things, supervising the Monday morning count of cash and tracking pledge payments. The Rector, staff and volunteers are appreciated for their cooperation in supporting good financial policies and procedures, providing receipts for purchases and keeping the Treasurer and Parish Administrator informed of plans affecting budget and disbursements. Bob Stewart continues to ably direct the work of the Endowment Committee. The Finance Committee has been willing to meet whenever needed—the Treasurer very much appreciates their dedication to shared consideration of the parish's financial picture. The Vestry is much appreciated for their earnest and detailed review of financial reports throughout the year. The Vestry does not take its fiduciary responsibility lightly and a large portion of Vestry meetings is devoted to financial affairs. Karen Kasper, whom we propose as candidate to be next Treasurer, has worked side by side with the Treasurer this year, learning the ropes, developing her own take on things, and sharing a few laughs in the process. At year end, Sue Lupo has come forward to learn the treasurer role as well, from the Audit Committee, which serves as an excellent 'farm team' for the treasury roles. With continued good succession planning, well-developed systems and institutional knowledge will be maintained, with each generation bringing fresh insights and improvements.

It has been an honor and blessing to serve as St. John's Treasurer.

Respectfully submitted,
Elizabeth Redmond, Treasurer

Funds and Liabilities

Main Checking Account: Balance at 12/31/15 is \$41,151 of which \$40,051 is deferred revenue for use in future periods. All bills paid including Diocesan Assessment of \$25,185.

Special Funds

Memorial Fund: balance at 12/31/15 was \$8,555. This fund receives gifts designated by the donor in memory of a recently deceased individual. The fund also receives contributions on occasions 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 2015 totaled \$350 and interest totaled \$28. Expenditures from the fund were \$132 towards expenses of the Fish Mysteries production and \$1,529 to purchase a new computer for the Music Director. The Episcopal City Mission Grant funds of \$5,120 that had been held in the Memorial Fund for a number of years were transferred to the operating account and are reported as deferred revenue to be utilized when appropriate expenses are incurred. The grant was awarded in 2009 to support a study of use of St. John's parking lot for affordable housing.

Music Guild Fund: Balance at 12/31/15 was \$687. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received proceeds of three events: Silent Movie, Bach Bash and jazz concert, totaling \$2,136; a miscellaneous donation of \$50 and interest for the year was \$4. Expenses were membership in Association of Anglican Musicians, \$120; production costs for musicians, publicity and receptions for three concerts of \$2,463; musician for St. Mary concert, \$120; Choir School expenses, \$206. In addition the fund pays for goods and services for the Choir School that are reimbursed by the Mission Hub grant: in 2015, choir school assistant, \$660; drums, \$433; and snacks and promotional material, \$150. The fund is due \$810 in additional reimbursements from the Mission Hub for 2015 expenditures.

Endowment Funds

General Endowment Fund: Balance of market value at 12/31/15 was \$765,271. Market value of the endowment fund at 12/31/14 was \$859,727. The lower ending balance reflects both spending and unrealized loss on investments as a result of market performance. A 4.5% total return spending amount of \$ 36,000 was withdrawn to support the operating budget. Additional endowment principal of \$51,000 was withdrawn to cover the operating deficit for a total endowment utilization of \$87,000 from the General Endowment. According to the endowment policy approved by the Vestry, contributions received by unrestricted bequest are to be added to this fund. During 2015, an amount of \$20,310 was received by bequest of Arlene Wilson and added to the General Endowment Fund.

Pooled Restricted Endowment: During 2015, St. John's received two restricted donations in which the principal is to be permanently invested and the income spent for memorial purposes. At the recommendation of the Finance and Endowment Committees, the Vestry voted to pool these funds with two existing permanently restricted funds to create an investment vehicle that would allow for growth of principal and income and provide a convenient vehicle to receive additional such gifts. The new gifts are:

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.

These new funds were combined with two existing funds, the Beach and Ballard funds, which had long been held in passbook savings accounts:

Ballard Fund: principal balance of \$7,564. 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: principal balance of \$1,522. 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.

\$164 of combined income from the Beach and Ballard funds was used in 2015 toward the cost of the paschal candle.

In December 2015, the total restricted principal amount of \$15,286 representing the four funds was invested in a mutual fund. St. John's total return spending policy of 4.5% will be 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.

Long-Term Liabilities

Line of Credit with Cape Ann Savings Bank:

Total balance on the line of credit at 12/31/2015 was \$258,342. The line of credit bears interest at the Bank's prime rate less 0.125%. The interest rate was 3.125% through November and increased to 3.375% in December 2015. Amounts borrowed on the line of credit in 2014 consist of an amount to pay off the rectory mortgage and an amount to finance installation of a new heating system.

Rectory debt: The outstanding principal as of 12/31/15 related to the rectory was \$80,696. Interest paid to Cape Ann Savings Bank on the rectory-related debt for 2015 was \$2,586. Total principal paid during 2015 was \$1,665.

Loan for heating project: The outstanding balance on the line of credit related to the heating system renovation as of 12/31/15 was \$177,646. The total interest paid in 2015 related to the heating project was \$5,677. Total principal paid related to the heating project was \$3,738.

ST. JOHN'S EPISCOPAL CHURCH
Statement of Financial Position
December 31, 2015

ASSETS

Cash		
Petty Cash	\$	160
Operating Cash		41,151
Total Cash		<u>41,311</u>
Restricted Cash		
St. John's Emergency Fund		1,888
Rector's Discretionary Fund		3,932
Memorial Fund		8,555
Music Guild		687
Total Restricted Cash		<u>15,062</u>
Investments		
Endowment Fund		765,271
Pooled Restricted Endowment		15,244
Total Investments		<u>780,515</u>
Fixed Assets		
Rectory		167,000
Land and Buildings		878,000
Church furniture & fixtures		151,000
Total Fixed Assets		<u>1,196,000</u>
TOTAL ASSETS	\$	<u><u>2,032,888</u></u>

LIABILITIES & NET ASSETS

Current Liabilities		
Deferred Revenue		
TogetherNow Funds	\$	22,056
Prepaid Pledges		9,188
Episcopal City Mission Grant		5,120
Directed Gifts Other		2,476
Advance on Endowment Draw		1,000
Thrift Shop Directed Gift		211
Total Deferred Revenue		<u>40,051</u>
Payroll Liabilities		
Long Term Disability		71
IRP (Short term disability)		98
Total Payroll Liabilities		<u>169</u>
Total Current Liabilities		40,220
Long Term Liabilities		
Bank Loan		
Heating Project		177,646
Rectory		80,696
Total Long Term Liabilities		<u>258,342</u>
Total Liabilities		298,562
Net Assets		
Unrestricted Net Assets		1,714,421
Temporarily Restricted Net Assets		4,619
Permanently Restricted Net Assets		15,286
Total Net Assets		<u>1,734,326</u>
TOTAL LIABILITIES & NET ASSETS	\$	<u><u>2,032,888</u></u>

St. John's Episcopal Church 2015 Statement of Activities and 2016 Budget

	2015 Budget	2015 Actual	2015 Over (Under) Budget	2016 Budget
INCOME				
4000 Stewardship				
4005 Current Year Pledge Payment	121,000	118,405	(2,595)	130,000
4010 Prior Year Pledge Payments	1,000	1,487	487	1,000
4020 Plate Offerings – Check	2,000	2,000	–	2,000
4021 Unpledged Envelopes	2,000	4,237	2,237	3,000
4025 Plate Offerings–cash	2,500	3,271	771	3,000
4030 Special Offerings(Christmas,)	5,000	5,025	25	5,000
4400 Heat & Maint. Contributions	250	210	(40)	250
4485 Flowers Contributions	2,000	2,887	887	2,500
4486 Sanctuary Lamp Contributor	500	820	320	600
Total 4000 Stewardship	136,250	138,342	2,092	147,350
4201 Other Income				
4302 Weddings & Funerals	4,000	2,000	(2,000)	4,000
4303 Grants	–	500	500	–
4304 Interest Income	120	145	25	120
4240 Holiday Fair Income	8,000	8,311	311	10,000
4244 Other Fundraising Events	–	220	220	10,000
4241 Thrift Store Income	4,000	6,088	2,088	7,000
4300 Parking and Hall Contributio	8,000	7,750	(250)	7,000
4600 Misc. Income	100	129	29	100
4620 TN Deficit Reduction	15,000	15,000	–	15,000
Total 4201 Other Income	39,220	40,143	923	53,220
4100 Endowment Spending Draw (4.5%)	36,000	36,000	–	37,000
4112 Income from Restricted Pooled End	–	164	164	675
Total Endowment Spending	36,000	36,164	164	37,675
4600 Outreach Income				
4460 Rector's Discretionary Fund	2,500	1,672	(828)	2,000
4605 Action Lunches Income	600	713	113	600
4600 Outreach Income–other	–	15	15	–
Total 4600 Outreach Income	3,100	2,400	(700)	2,600
4700 Restricted Income				
4490 Directed gifts Income	–	3,117	3,117	–
Harvest Festival	–	650	650	–
Godspell/Fish Mysteries tickets/of	–	478	478	–
4621 TN Youth Activities	12,364	15,443	3,079	19,500
4495 Special Funds Income	–	2,012	2,012	–
Total 4700 Restricted Income	12,364	21,700	9,336	19,500
TOTAL INCOME	226,934	238,749	11,815	260,345

EXPENSE	2015 Budget	2015 Actual	2015 Over (Under) Budget	2016 Budget
5200 Rector				
5380 Rector Salary	44,943	44,943	-	46,476
5440 Health Insurance	9,792	9,792	-	10,380
5470 Rector's Pension Expense	11,443	11,608	165	11,697
5478 Rector's LTD Ins.	300	234	(66)	250
5479 Rector's Dental Ins.	672	672	-	684
5483 Continuing Ed.-Rector	1,000	1,000	-	1,000
5421 Rector's Professional Expenses	750	475	(275)	750
Total 5200 Rector	68,900	68,724	(176)	71,237
5400 Salary Expense				
5380 Wedding and Funeral	4,000	1,725	(2,275)	4,000
5382 Music Director	33,400	33,400	-	33,400
5383 Parish Administrator	20,100	20,100	-	20,100
5384 Church Assistant	19,500	19,500	-	19,500
5386 Youth Activities Director	10,000	13,140	3,140	13,520
Nursery	-	652	652	3,120
5415 Supply Clergy	1,125	888	(237)	1,000
Total 5400 Salaries Expense	88,125	89,405	1,280	94,640
5401 Staff Benefits				
5450 Workers Compensaton	700	732	32	750
5460 Employer FICA	5,423	6,330	907	5,423
5459 Youth Activities & Nursery Emplo	765	1,055	290	1,273
5465 Wedding/Funeral employer FICA	294	127	(167)	306
Wedding and funeral pension	360	155	(205)	360
5461 MEN 5% Employer Pension	1,670	1,670	-	1,670
5462 MEN 4% Employer Match	1,336	1,336	-	1,336
5463 MIB 5% Employer Pension	975	975	-	975
5464 MIB 4% Employer Match	780	780	-	780
5487 Continuing Education	750	25	(725)	500
Total 5401 Staff Benefits	13,053	13,185	132	13,373
5402 Administration Expense				
5420 Rector's Local Travel	1,700	1,116	(584)	1,250
5424 Rector's Cell Phone	1,050	1,008	(42)	1,050
5500 Computer	500	251	(249)	250
5501 Equipment purchased	-	1,879	1,879	-
5510 Copier	900	1,187	287	1,000
5530 Postage	1,200	1,500	300	1,400
5550 Office Supplies	3,000	2,556	(444)	2,500
5560 Telephone	2,900	2,953	53	3,000
6001 Credit Card Processing Fees	850	1,172	322	900
5580 Website	500	215	(285)	200
Payroll Service	-	155	155	700
Total 5402 Administration Expense	12,600	13,992	1,392	12,250

	2015 Budget	2015 Actual	2015 Over (Under) Budget	2016 Budget
5403 Worship				
5710 Flowers	2,000	1,877	(123)	2,000
5725 Altar and Worship	1,000	621	(379)	1,000
5310 Music Supplies	1,000	762	(238)	1,000
5330 Organist Substitute	900	900	-	900
5331 Organ & Piano Maintenance	1,000	-	(1,000)	1,000
Total 5403 Worship	5,900	4,160	(1,740)	5,900
5405 Christian Education				
5100 Church School and Youth	100	84	(16)	100
5101 Library	150	-	(150)	-
5102 Directed Gift-Holy Land Trip	-	2,000	2,000	-
5110 Adult Education	500	110	(390)	-
5170 Youth Activities	1,500	1,206	(294)	1,500
Total 5405 Christian Education	2,250	3,400	1,150	1,600
5406 Outreach				
5604 Action Lunches	500	736	236	500
5210 Diocesan Assessment	25,185	25,185	-	28,013
5601 St. John's Emergency Fund	2,500	2,250	(250)	2,250
5600 Outreach	200	70	(130)	50
5602 Open Door	1,200	1,012	(188)	1,050
5900 Rector's Discretionary	2,500	1,672	(828)	2,000
Total 5406 Outreach	32,085	30,925	(1,160)	33,863
5407 Buildings and Grounds				
5001 Custodial Service	7,700	7,588	(112)	7,700
5005 Grounds & Parking Lot	2,000	924	(1,076)	1,000
5008 Snow Removal	6,000	10,690	4,690	8,000
5010 General Kitchen Supplies	2,000	2,152	152	2,200
5020 Building Insurance	5,500	6,850	1,350	6,050
5030 Maintenance Church	5,000	3,059	(1,941)	3,000
5032 Maintenance Church-Directed gifts	-	419	419	-
5040 Utilities Expense				
5041 Electricity Church	5,000	6,305	1,305	6,400
5042 Electricity Parking Lot	182	164	(18)	175
5039 Gas Heat and Cooking	7,500	5,185	(2,315)	5,900
5044 Oil (Gas) Burner Service Fee	600	-	(600)	600
5051 Interest on heating system debt	5,612	5,677	65	5,939
5046 Sewer/Water Fee	1,000	851	(149)	900
5047 Security	1,600	1,498	(102)	1,500
Total 5040 Utilities Expense	21,494	19,680	(1,814)	21,414
Total 5407 Buildings and Grounds	49,694	51,362	1,668	49,364

	2015 Budget	2015 Actual	2015 Over (Under) Budget	2016 Budget
5409 Rectory				
5021 Rectory Insurance	650	561	(89)	600
5035 Maintenance-Rectory	2,500	1,157	(1,343)	1,500
5425 Rectory Utilities				
5426 Rectory Electricity	1,118	598	(520)	600
5427 Rectory Gas	2,210	1,542	(668)	1,600
5428 Rectory Water/Sewer	900	363	(537)	400
Total 5425 Rectory Utilities	4,228	2,503	(1,725)	2,600
5430 Rectory Mortgage Interest	2,550	2,586	36	2,660
Total 5409 Rectory	9,928	6,807	(3,121)	7,360
5411 Other				
5801 Fundraising	500	78	(422)	500
HarvestFestival	-	650	650	-
5802 Thrift Store	500	345	(155)	500
5803 Evangelism	1,000	908	(92)	1,000
5804 Annual Fund	250	-	(250)	150
6000 Miscellaneous Expenses	150	18	(132)	-
6030 Party and Gifts	500	162	(338)	150
6040 Vestry Expense	500	157	(343)	500
Total 5411 Other	3,400	2,318	(1,082)	2,800
TOTAL EXPENSE	285,934	284,278	(1,656)	292,387
Operating Income (Deficit)	(59,000)	(45,529)	13,471	(32,042)
Payments of Debt Principal				
Rectory Mortgage Principal	1,723	1,665	(58)	1,696
Heating System Principal	3,707	3,738	31	3,685
Total Payments of Principal	5,715	5,403	(312)	5,381
Total Outflows in Excess of Income	(64,715)	(50,932)	13,783	(37,423)
4110 Addit'l Principal from Endowment	65,000	51,000	(14,000)	38,000
Net Surplus (Deficit)	285	68	(217)	577



2015

Baptisms

Edward Randall McGeary
 Frederick Patrick Brown
 Lily Elizabeth Brown
 Natalie Marie Lassen
 Wesley Ben Lassen
 Riley Flannagan
 Charles James Porter
 Margaret Rae Haight
 Charles Joseph Haight

Burials

Russell Gordon Moulton
 Emilie Pohlig Stotzer
 Margaret "Peg" Welch