

Welcoming and affirming  
**Saint John's Episcopal Church**  
is a dynamic evolving spiritual community open to God's grace and human faith  
January 29, 2017  
155<sup>th</sup> 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.

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*Compilation of Annual Report, Betsy Levick, Parish Administrator*

### **Saint John's Episcopal Church**

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*The Church is open for prayer and meditation during hours above*

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Cloe the Dog — Parish Mascot

Wardens, Gwen Kopka and Paul McGeary; Clerk Geoffrey Pope

Treasurer, Karen Kasper; Assistant Treasurer, Sue Lupo

#### **VESTRY**

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

Class of 2018-Len Berry, Tom Chmura, Carole Secrest

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

## Greetings from The Rector

Dear Friends in Christ,

Thank you for the privilege of serving as your Rector for the past five years. When I realized that the duration of my service would reach the five-year mark in November of 2016, and thereby make me eligible to take a sabbatical, I had to count the years a couple of extra times before I really believed it had been so long. Perhaps the time felt shorter because of the remarkably strong support that so many of you have given me, and the similarly strong tradition of volunteerism that results in much exciting ministry happening without my needing to provide a great deal of supervision. In any case, I am proud of St. John's congregation, and I am proud to remain your Rector.

One of the highlights of 2016 for me was our mission pilgrimage to the Episcopal Church in Navajoland. Although certain aspects of the trip were definitely "learning experiences," in the sense of learning how to make the most of the opportunity, I am impressed that we pulled off a complex project for which we collectively had very little experience. A great deal of credit goes to our Director of Youth Ministry, Jay DiPrima, who worked hard in the months leading up to the trip, doing the unglamorous but utterly necessary work of securing a diocesan grant, working out plans with our Navajoland hosts, and turning expressions of interest into commitments to participate. That being said, all of the participants deserve credit for taking a leap of faith on an unprecedented project, for gamely and cheerfully giving of their effort, attention, and flexibility. We completed the work projects our hosts asked us to perform, began a relationship with Navajo Episcopalians, visited fascinating and beautiful natural and cultural sites, and built relationships among ourselves. We learned a lot, persevered through challenges, avoided any injuries, and broadened our spiritual and cultural horizons. And we are going back again this year. To Jay and to all our participants, I give my enthusiastic thanks.

Why then, one might fairly ask, is the Director of Youth Ministry position being eliminated? Certainly not because of any dissatisfaction with Jay or any shortcomings in his work. Rather, as I noted with a heavy heart in a note to the parish, because the funding for his position is nearly exhausted. So, while his position was originally scheduled to end in April of this year, we will extend Jay's contract through the end of the Navajoland mission pilgrimage. As many of you will recall, funding a youth ministry position was one of the goals of our Together Now capital campaign. The plan was that offering creative, innovative, and appealing youth ministry would attract families to St. John's. Then, under the best-case scenario, those families' giving would make it possible for us to continue to fund the position after the seed money ran out. Although Jay has done fine work, which we all may be proud of, and publicized extensively those programs which he has offered, only one new family has joined St. John's since he began, and we cannot expect them to shoulder the cost of keeping him on as a staff member all by themselves. The simple fact is that there just aren't many families in our area who are interested in becoming members of any church, and those who are seem to prefer churches that already have a "critical mass" of other families like them. If we had a budget surplus, instead of a deficit, we might consider keeping the position, but our current financial realities foreclose that option. It may be possible to hire Jay for short-term projects like performances, as a contractor rather than an employee, but as a budgetary and contractual matter, it would be a Vestry decision to extend any such offer. And, of course, Jay might well become unavailable if or when he is hired elsewhere. I'm no happier about these realities than anyone else in our parish, but I hope you will also join me in telling Jay, "Well done, good and faithful servant."

It's not all bad news, though. Many areas of parish life show exciting vitality and innovation. Our worship remains a strong point, with Mark and our choir continuing to provide outstanding music, both in our regularly-scheduled worship services and special events like the glorious Fauré Requiem, and special appreciation is warranted for the well-regarded and -attended children's music camp in late summer. To this we added an expanded schedule of our "alternative" or "art" services, which are now accordingly known as the First Saturday service. An experiment with offering the Prayers of the People with candles during the Eucharistic Prayer was well received and therefore likely to be repeated. And while the quality of spiritual experiences is impossible to quantify, the numbers indicate we must be doing something right. As I noted in the bulletin and FYI, our attendance in 2016 was 17% higher than in 2015, a stunning endorsement of our congregation and its worship. Again, thank you to everyone who contributed to this success, from new worshippers to veteran volunteers, and please help me keep things moving in the right direction this year.

In a separate report elsewhere in this document, I describe the positive experience our Adult Forum has turned out to be, so all I'll add here is how much I enjoyed leading it. Maybe I'll do more teaching in the future.

The two meetings we've had on pastoral care in the last year impressed me. St. John's is blessed with many parishioners whose love of their neighbors brings their extensive experience and dedicated energy to bear on those most in need of extra compassionate attention. The meetings revealed that much care is already being done unofficially, simply as a beautiful expression of who we are, and showed us that we may have much to gain by improving communication and coordination of these efforts. In particular, knowing that we have so many people devoted to providing so many different kinds of pastoral care, from hospital visits to transportation, all under Malcolm Henderson's wise and capable leadership, makes it much easier for me to go away on sabbatical.


I will be gone from January 23 to April 21, attending conferences in Winter Park, FL (Richard Rohr on spirituality), Abiquiu, NM (Wayne Muller on Sabbath time, appropriately), and Big Sur, CA (Anushka Fernandopulle on mindfulness and leadership), visiting family and friends along the way. I am deeply grateful for this opportunity, and for how supportive you all have been about it, and especially for the effort that many of you will make to keep St. John's vital and effective while I'm gone. Special thanks to Gwen Kopka, who will be single-handedly providing administrative leadership for most of that time (Paul McGeary takes over when he returns on April 8), and has accepted this challenge with her usual cheerful good nature, despite the fact that it's much more than she signed on for, as she will gladly tell you herself. Thanks also to the staff and all others in positions of leadership. It wouldn't be much of a sabbatical if I didn't know St. John's was in good hands.

The rest of 2017 should be transformative for our parish because shortly after I get back, a special committee will begin looking hard at what it will really take to make St. John's financially sustainable, under Paul McGeary's invaluable leadership. I am a strong supporter of this effort, which I see as a continuation of the excellent strategic planning work that was done here in the recent past. While I hope, as I believe we all do, that the deficit can be closed through improved revenue, and expansion of the Thrift Shop (or at least its operations) and a Vestry-led fundraising event (which the Vestry has added to the 2017 budget) are two plausible ways that this could happen, it is important that we all understand that everything is on the table. Our endowment has allowed us to put off making hard choices, but as we continue to deplete it with unsustainable spending, the choices that will ultimately have to be made will become harder, as the range of options narrows.

Speaking of money, I added up the gifts I made from my discretionary fund in 2016. I made 10 gifts to (or more often, for the benefit of) individuals, totaling \$3,187.95, and 14 to organizations, totaling \$950. The gratification that comes with helping a person out of a tight spot is one of the peculiar privileges of ministry, one which the wardens may also enjoy as they will take over that area of ministry in my absence. While the gifts made to individuals are necessarily strictly confidential, I also take pride in making gifts to organizations in the name of Saint John's Church, and I hope you feel the pride, too.

As I look back at the past year and ahead to a promising 2017, I am struck by how richly blessed we are at St. John's. While we must not lose sight of our financial problem, we must also not let it overwhelm our understanding of how much God is doing through us, and for us. We became the host to yet another outside ministry, Recovery Safe Spaces, which helps people recovering from substance abuse in the critical early days of recovery. Think about the thousands of people who have been blessed because we have chosen to answer Jesus Christ's call to love one another, and to love our neighbors as ourselves. This life of ministry and proclamation is often challenging, as Jesus promised it would be, but in it we find that Jesus is very close to us, as he promised he would be. So while we should definitely give each other thanks and praise for the wonderful things we accomplish together, we also should never neglect to offer our greatest thanks and praise to the one from whom all blessings flow.

Yours in Christ,

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

The Rev. Bret B. Hays

## Letter from the Wardens

Looking back on 2016 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 deep and sincere caring for this parish.

Our sincere thanks to those stepping down from the Vestry this year: Norm Barr and Sara Stotzer. Our gratitude also to those who had to step down during the past year: Ian Bedford, Lydia Priest, and Kayode Lewis.

Here's a look at some of the things we accomplished this year.

- In May the Vestry and the Rector held a "Mutual Ministry Review." With the help of our facilitator, the Rev. Cynthia Hubbard, we clarified expectations and roles for both the Rector and the Vestry in keeping St. John's vibrant and centered on the message of Christ. We took as our text Paul's letter to the Romans, Ch. 12:
  - "Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship."
  - Under Rev. Hubbard's guidance we conducted an "appreciative inquiry" assessing what we were doing well as a parish and where we needed to improve. We identified areas to focus on:
    - Stewardship
    - Outreach (especially to mature adults)
    - Liturgy
- Under the leadership of our new Buildings and Grounds chair, Rick Kopka, we are tackling some of the outstanding physical plant issues at both the church and rectory.
- Our Adult Forum and Bible studies continue to draw interested and thoughtful parishioners and to challenge them to explore the depth of our faith and the church's teachings.
- Our monthly art services provided new avenues to approach the divine in all of us.
- Our Navajoland mission trip in June gave parishioner's young and old a chance to engage with a different culture and contribute their time and talent toward improving life for others.
- Our study for affordable housing showed that such a project was not feasible now, but laid the groundwork for future efforts in this area.
- We worked with our fellow Episcopalians in Beverly Farms, through NuDay Syria, to gather much needed winter clothing for Syrian refugees on the border with Turkey.
- A stalwart group pulled together a major fundraiser, May Day by the Bay. Much was learned to assure that such an effort would have more support and success in the future.
- Our "Among Friends" Stewardship Campaign increased our total pledging by four percent. While we still face daunting financial challenges, that increase is evidence of commitment on the part of all of us to the goals and ministry of St. John's.
- We continued our tradition of service to our neighbors through Harvest Meals on Tuesday, the Grace Center on Fridays, and a new "Recovery Safe Space" program on Wednesdays.
- A new Pastoral Care committee is being organized to help meet the needs of parishioners requiring special ministry.

Looking forward...

- We will try to make progress toward the goals identified at our Mutual Ministry Review.
- The “Among Friends” stewardship campaign was a good beginning but there is more to be done in that area as well as in outreach and liturgy.
- We will all be challenged to pitch in to help the staff and the Vestry to keep St. John’s active ministry and worship on a high level while Bret is on his sabbatical from January through April. Please be thinking about what you can do to help.
- We will engage a consultant to look at expanding our highly successful (and greatly needed) Thrift Shop.
- We will hold a second Navajoland mission trip in June.
- We hope, under the leadership of the Vestry, to revive our erstwhile summer fair as an important part of our outreach and fundraising efforts.
- We will convene in the spring a new Strategic Planning Group designed to assess our financial health and devise plans for maintaining St. John’s economic viability into the future. The goal of that group will be to present alternatives to the parish at a parish-wide meeting in the late spring and for the parish to provide guidance to the Vestry and staff on implementation of whatever plan is adopted.

Faithfully,  
Gwen Kopka and Paul McGeary  
Wardens



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

**MINUTES of the 154th ANNUAL MEETING**  
**January 31, 2016**

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 153rd ANNUAL MEETING**

**The Minutes of the 153rd Annual Meeting** of the Parish of St. John held on January 25, 2015 was 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. It was amended to include a 2<sup>nd</sup> year as Warden for Gwen Kopka, which had been mistakenly omitted. The Nominating Committee was composed of the Rector, one Warden and two Vestry members of the parish. The slate of candidates is:

Wardens to serve until the Annual Meeting of 2017: Gwen Kopka and Paul McGearry

Treasurer to serve until the Annual Meeting of 2017: Karen Kasper

Clerk of the Vestry to serve until the Annual Meeting of 2017: Geoffrey Pope

Vestry members to serve until the Annual Meeting of 2019: Kayode Lewis, Lynn Runnells and Joan Gorga

Delegates to the Diocesan Convention: Rick Britton and Jonathan Pope

Alternate to the Diocesan Convention: Sara Stotzer

Delegates to the North Shore Deanery: Rick Britton and Naomi Astyk.

Additional Nominations from the floor were invited; there were none and the slate was passed as presented.

**RECEIPT OF THE REPORTS OF THE 153<sup>rd</sup> ANNUAL MEETING**

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

Cecily Merrell noted the omission of Howie Williams' name under Burials.

Karen Kasper responded to a question about our process for welcoming new members, as there was no formal report on this function. Karen is now chairing a committee to more formally welcome new members. She described meeting with and hosting a dinner for new members, as well as creating Welcome Packets. She had not been notified of the need for a committee report. Elizabeth Redmond recommended that we inventory existing and new committees so that the office knows whom to contact for reports.



Cecily Merrell made an addition to the report on the Grace Center, noting that the center is now opening 5 days a week, but that 4 additional volunteers will be needed to make that happen. She also suggested that the Grace Center and Action Shelter be added as links to our website.

## **RECEIPT OF THE FINANCIAL REPORTS**

### **TREASURER'S REPORT**

Elizabeth Redmond presented the 2015 Treasurer's Report. In this, her last report as Treasurer, she noted that the budget numbers are symbols of our faith, commitment, priorities and energy. She noted that it's not news to anyone that we operate in many ways as if we were a larger church than we are.

We have a structural deficit of around \$50,000/year, with 72 pledging units averaging \$1810/pledge. We would need 28 more households to close the budget deficit, but so far we have attempted to fill the gap through fundraising. In 2016 we will be attempting to limit that gap with a spring fundraiser and expanded income from both the Thrift Shop and Holiday Fair.

Elizabeth reminded us that when we take income from our unrestricted endowment, it is like using a savings account. It becomes a philosophical argument of whether it would be a disaster to spend our endowment. The endowment comes from the communion of saints at St. John's, and there has to be faith that there will be future bequests. She noted that this year, there had been a bequest of \$20,000 from the estate of Arlene Wilson.

They looked carefully this year at whether expenses could be cut. However, if we cut the budget by the \$50,000 needed, we would essentially cut one leg off the table of programs that we value. A strategic plan is needed for the future.

Elizabeth welcomed questions and comments. Adele Ervin complimented Elizabeth on her years as Treasurer, and stated she knows of no one who could have done it better. Carolyn Stewart added that she viewed one of her best accomplishments as Warden as having gotten Elizabeth to be Treasurer. The parish acknowledged Elizabeth for her service, her caring and her professional skills in re-structuring our budgeting processes.

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

Paul McGeary gave an addendum to the work of the Housing Committee, stating that funding had been received to complete an initial feasibility study of using our parking lot for housing, and they hoped to award a contract for that study in April.

Adele Ervin acknowledged the work of Marge Bishop, Church Assistant, as a big piece of why St. John's is admired in the community.

Mary Cole offered her thoughts of how unique this church is with its music and choir.

Jim LaBelle spoke of the power of the spirit, which shows in this place.

Gwen MacDonald shared her gratitude as a single parent for the support she and her children have received.

## ACKNOWLEDGEMENTS

The work of the departing Vestry members, Naomi Astyk, Lin York-Robbins and Martha Whitney was acknowledged, as were the efforts of the departing Warden, Astrid afKlinteberg. They all received a round of applause.

During the past year two people served as Clerk of the Vestry, Libby Browning and most recently Kayode Lewis. Due to family and work commitments, both needed to step down. We thanked them for their willingness to serve.

Bret acknowledged all those who volunteer at St. John's to make it the special place that it is. He also acknowledged his staff for all that they take on with such skill and competence, noting that he does not have to worry about some of the things that other rectors need to worry about.

It was moved and seconded that the 154th Annual Meeting be adjourned. The motion carried and the Annual Meeting was adjourned sine die at 11:45 am.

Respectfully submitted,

*Gwen Kopka (filling in for Kayode Lewis)*  
Gwen Kopka, Interim 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.

This year we welcomed two new acolytes – Riley Flanigan and Steve Jencks. They are both learning the 'ropes' and preparing to join us fully in the coming year.

Many thanks to all those who faithfully served in 2016.

Norm Barr  
Julian Murray-Brown  
Barbara Soreng  
Riley Flanigan  
Steve Jencks

Respectively submitted,  
Sue Lupo  
Acolyte Coordinator

### **Adult Forum Report**

The Adult Forum has been a pleasant surprise for me since I took it over in September. My expectations were low, since I took over on short notice when neither of the people I asked to lead it agreed to do so. Time did not permit me to plan the forum the way it usually has been done, with a variety of presenters covering different topics related to a common theme.

Instead, I offered a series of discussions on the subject of worship, starting with a study of the Greek words that the New Testament and early Christian writers used to convey the concept of worship, and then a series of sessions on biblical passages that illustrate the evolution of the concept of worship. For example, the sacrifices of Cain and Abel seem to have a transactional quality, the binding of Isaac introduces concepts of duty, reverence, and identity, and the Passover introduces concepts of memorial and corporate identity and relationship. We then moved on to the New Testament, focusing in on the Eucharist with an excursion into Baptism, and from there to the great early Christian writers.

Without thinking too hard about a title, I named the series "Deep Roots." This theme had the benefit (for me) of making each session relatively easy to research and plan, but the great joy of the series has been the excellent quality of the conversations we have had. The group has engaged, questioned, and struggled with passages that would challenge seminarians — even the smart ones — while always remaining respectful and open-minded. I am proud of each one of them.

Beginning Sunday, February 5, Lydia Priest and Bill Melvin will take over leadership of the Adult Forum from me. Thank you and welcome, Bill and Lydia!

Respectfully submitted,  
The Rev. Bret Hays, Rector

## **Report of the 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, Faith Berry and Gene Newman. We are grateful for the service of Mary McCarl and Sue Stacy who have retired from the guild.

Altar Guild offers special thanks to Mark Nelson and Norm Barr for keeping a watchful eye to detail each week. We also thank the Ms. Fixits who ensure the church and sacristy is ready for services. 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!

Respectfully submitted ,  
Karen Kasper & Melanie Murray-Brown, Co-chairs

### **2016 Sacristans**

Janie Brown (laundress extraordinaire)  
Marjorie Fergusson  
Malcolm Henderson  
Karen Kasper  
Mary McCarl  
Paul McGeary  
Marcia Mullen  
Melanie Murray-Brown  
Ellen Sibley  
Sue Stacy  
Gene Newman (starting Spring 2017)

### **Breadmakers**

Sue Lupo  
Catherine McGeary  
Iona & Melanie Murray-Brown  
Janet Williams

## **First Saturday Art Service**

For the past five years a small group of us have been experimenting with an alternative church service that would include poetry, music, art, and ritual. This year we worked on integrating that service into the larger life of the church. Thus came the First Saturday of the month service. The group has expanded and is always open to anyone who is interested. In the fall we focused on the plight of the Refugees, All Souls Day, Blue Christmas, and Epiphany light. We hope to create a couple of services around pilgrimage during Lent, but we remain open to where the Spirit leads us.

Respectfully submitted,  
Lynn Runnells

## **Buildings and Grounds Report**

### **I. Major Projects Completed During 2016 (May through December)**

#### **1. Rectory Insulation Retrofit Project**

After a hiatus of almost two years, the “Mass-Save” contractor portion of the Rectory insulation project was completed, with the following attendant tasks having been accomplished:

1. All uninsulated exterior walls were filled with blown-in insulation material. The areas to be insulated were determined utilizing thermal (infra-red) scans of the outside walls. Interestingly, the scans showed that the walls belonging to the kitchen /laundry room/ powder room areas, as well as the upstairs bathroom, had all been previously insulated.
2. The basement rim- joist areas (those areas between the top of the foundation walls and the first floor flooring boards) were draft-sealed and insulated utilizing a combination of rigid insulation-board and urethane foam application.
3. The attic floor area was “draft-sealed” utilizing “spot” applications of urethane foam. The areas of foam application were primarily along the peripheral attic soffit areas, the chimney periphery, and at various wiring and plumbing race areas.
4. Two outside doors were weather-stripped and a bottom-mounted door-sweep added to the Rectory front door.
5. An insulated removable domed cover was fabricated to fit against the attic floor just above the pull-down stair-way assembly. The purpose of the cover is to keep heated inside air from “chimneying” up around the attic trap-door on into the attic.

#### **Notes:**

1. Before-and-after differential pressure tests of the Rectory indicated a 26% decrease in draft flow after the sealing efforts (with 18% being typical according to the contractor).
2. 60% of the project cost was covered by “Mass-Save rebates.

### **II. Other Projects / Tasks Completed During 2016 (May through December)**

1. Several large potholes, located in the church parking lot, were back-filled with concrete by a local masonry company.
2. A major blockage in the Sacristy sink beneath-floor drain line was cleared. The cost for this effort was covered by a parishioner’s donation.
3. The two no-longer functioning dehumidifiers, located in the Thrift Shop and Undercroft areas, were replaced. The new units are considerably more energy efficient than the old ones.

4. The no-longer functioning air-conditioner, located in the Parish Administrator's office, was replaced with a new one. Since the A. C. unit is window-mounted, it was decided to change its seasonal location from the office's south-facing window to its west-facing window. This should result in greater operational energy efficiency, since the unit will no-longer be exposed directly to the sun. Also, a removable A. C. support shelf (that can be affixed to the window's outside sill area) was fabricated. This should ease the task of in-window unit installation and removal. The new A. C. was donated by a parishioner.
5. A new, parishioner-donated, rose bush was added to the plantings which border the Parish Building's south facing foundation wall.
6. The five non-functioning / mal-functioning fluorescent, ceiling-mounted Undercroft "shop light" fixtures were replaced with L.E.D. fixtures. Not only are the new fixtures considerably more energy efficient than the old ones, but their illuminance is greater and at a "daylight" color temperature.
7. The Parish Building Kitchen Dishwasher was repaired. Although the unit's dishwashing function was normal, it had developed a loud "chattering" noise that occurred each time the washer switched from one operational mode to another. As it turned out, the cause for the noise was a defective drain solenoid-valve, which was replaced. Also, a "stuck" pump fan was freed / lubricated and a loose hose-clamp replaced. Finally, the washer door sealing-gasket clamps were reformed to bring about a more reliable door seal. The costs for the replacement parts and service-technician effort were covered by a parishioner's donation.
8. A broken hand-crank assembly and a latch mechanism, belonging to the Rectory's kitchen casement window, were replaced with new items.
9. A periodically occurring Security System "false alarm" situation was remedied. As it turns out, the church's alarm system is periodically interrogated, and a self-test initiated (from the security firm's main office) via microwave link. Apparently, a change in the firm's interrogation instructions resulted in the unintended triggering of the church's alarm system. Once the security firm's service tech ascertained the cause, a simple call to the main office was all that was required to rectify the situation.
10. The church parking lot apple trees, along with a tree located on the east side of the parking lot entrance, were pruned by a professional arborist. The monies for this service were provided by a parishioner.
11. A poison ivy vine rooted in the dirt floor of the crawl-space located under the Rectory sun-room, and running along the west facing foundation wall, was sprayed with herbicide.
12. A no longer functioning fluorescent shelf-lamp, located in the Sacristy, was replaced with a more energy efficient L.E.D. fixture.
13. As luck would have it, a November wind storm caused a post belonging to the (already severely dilapidated) Rectory back-yard stockade fence to snap at ground level. In order to keep the sections of the fence from collapsing onto the neighboring property, the fence was righted, the broken post splinted, and an angled 2x4 buttress affixed to the broken post. Hopefully this arrangement will allow the fence to "ride out" the winter.

14. A flattened tire, due to a severe wheel rim-leak condition, belonging to the Thrift Shop's two wheel transfer-dolly was repaired with the application of an in-tire sealing compound.
15. The outside surfaces belonging to the two Sanctuary windows were scraped, filled, primed and painted by a local painter. The monies for this service were provided by a parishioner.

### **III. B&G Related Contracts / Agreements Made During 2016**

1. A Letter of Agreement was signed with BENCO Landscapers (of Gloucester) to continue to provide lawn mowing services for both Rectory and church area lawns for the 2016 season.
2. A verbal agreement was made with M. A. Talbot Heating & Energy Systems (of Ipswich, MA) to provide maintenance and repair services for the church and Rectory heating systems.
3. A Letter of Agreement was signed with Lowe Brothers Construction (of Gloucester) to provide snow plowing, clearing and sanding services for the church's parking lot, walkways and sidewalks. The contract is for the 2016/2017 winter season.
4. An informal agreement was made with the next-door neighbor to the Rectory to provide snow-blowing services and gutter cleaning, as required, for the Rectory.
5. Last, but not least, the Ms. Fixits have agreed to take on routine maintenance of the ornamental foundation planting areas around the peripheries of the church and parish buildings. Since the maintenance of these areas is a B&G responsibility, the function's relationship with the Ms. Fixits will be quasi-official ("dotted-line") and in this limited maintenance area, only.

### **IV. Projects Currently in Progress or to be Tasked in 2017**

1. An agreement has been made with Doug Lane of Blue Moon Painting to provide the finish work required to complete the repair of the holes that were bored into the Rectory's inside walls to allow for the application of the recently blown-in insulation. The task will require finish-plastering of the already coarsely patched wall holes, paint color matching and wall painting. Work is expected to commence shortly.
2. We're waiting to hear from Talbot Heating for a start date to begin previously approved boiler-room plumbing changes. The changes consist of: 1) the breaking of a plumbing "feedback loop" whereby sump-pump outflow effluent is returned back to the pump's input port and 2) replacing two sealed boiler condensate acid-neutralizing canisters with a single non-sealed canister. As the canisters require periodic replacement, the new configuration will allow us to replace only the canister acid-neutralizing material without replacing the canisters themselves. The cost difference should be on the order of around \$10 versus around \$100 per change.
3. A cost quotation for the replacement of the Rectory's deteriorated backyard stockade fence has been accepted. Work for this task is expected to begin later in the spring.



## **V. Projects up for Future Consideration (Funding permitting)**

1. Investigation continues into an approach to change the church's heating system to convert it from a "constant circulation" system to a non-"constant circulation" system. Currently, the system circulator pump is constantly running ("24/7" year-round) with at least one of the two boilers constantly in an operational situation. The ideal goal is to modify the heating system so that it can be completely deactivated during the non-heating season. When the System is in operation, the circulator pump would run only when a heating zone is actually calling for heat. It appears that the system conversion can be accomplished but, like many things, the main driver will be cost. It should be noted that if the heating system is changed appropriately, a notable long-term savings in both electricity and gas costs should be attainable.
2. Serious consideration should be given to replacing the Parish Building roof. As the roof is several decades old (and contractors, who have visited it in the past, have noted how brittle the shingles have become) it's well past its "end of life" point. The major cause for concern is that since the attic floor is now insulated with cellulose material, and if the insulation should become saturated with roof-leak rain water, St. J's would have a very serious and messy situation to contend with.

Respectfully submitted,

Rick Kopka, Building and Grounds

## Country Cupboard Fair

The Country Cupboard Fair, held on Saturday November 19, 2016, was a success on all fronts, earning \$9,328 to support the work of St. John's. While we did not quite reach the Vestry's ambitious goal of \$10,000, this was the largest amount the fair has ever made, and does not include Thrift Shop sales that day. Beyond that, however, the Fair again offered a multitude of ways for parishioners to get to know one another, laugh together and welcome the community into our parish family for that day.

A few highlights include:

- Our successful Silent Auction, which brought in \$3800, due in part to a particularly generous donation of a Hearing Aide by David and Judi Bergeron of Beauport Hearing Care. Thanks to Heidi Stowe and Carol Zapustas for their leadership.
- Starting the crafts and fair preparation process earlier eased some of the last minute pressures. From February to early summer, we met weekly on Tuesday mornings. After that we met weekly. This group cut, sewed, glued, painted and generally did whatever was needed. They also acted as an ad hoc fair planning committee. Thanks to Connie DeSimone, Dori Mottola, Adele Ervin, Janie Brown, Jane Walsh, Cecily Merrell, Sue Lupo and Carole Secrest
- Sainly Sweets Bake Shoppe. Dori Mottola had a vision of re-launching the baked-goods table, and came up with the name Sainly Sweets. She even got Mark Nelson, our intrepid Music Director and resident carpenter, to make a booth for her goods.
- Rosemary Sullivan took over the Cookie Walk, and many of us baked and froze dozens of cookies in October for this successful part of the fair.
- Continued sale of items after the fair. In addition to successful sales on the Sunday after the fair, we were able to offer remaining craft items at the U.U. Fair early in December.

We continue to benefit from our ongoing connection with *Harvest Fest*, held on the same day as the Country Cupboard Fair, and celebrating its 6<sup>th</sup> anniversary this year. Thanks to the vision and work of Al Browne, this has become a major Gloucester event, now including other Holiday Fairs in the area. However, as the number of activities on that date increases, we will need to actively solicit more people to come to our fair.

Other areas of thanks:

- Al Browne helped us obtain, once again, a donation of quality fish from the Railroad Avenue Shaws Market for Janie Brown's famous Fish Chowder Luncheon.
- Laurie Brown again generously printed all of our tags and signage.
- Betsy Levick, Karen Kasper and Sue Lupo handled all the financial details, including credit card sales and tallying the results by category.
- Martha Whitney, although ensconced downstairs in the Thrift Shop, helped us with design, layout, finding supplies and generally solving problems.
- Sue Lupo jumped in to do whatever was needed, particularly on ladders!
- Janie Brown lined up "sous-chefs" when some of her stalwarts were laid up this year.
- Jim LaBelle donated his Babson Boulder photos for our tile project.

Plans for next year's Country Cupboard Fair include a financial goal of \$10,000. As the Fair has grown, there is much more need for a committee-chair structure. We are way beyond the point of "winging it", as there are over a dozen areas of responsibility. To that end:

- Co-Chairs for the 2017 Fair will be Gwen Kopka and Dori Mottola.
- Committee Chair so far committed include:
  - Silent Auction: Heidi Stowe
  - Christmas Decorations: Catherine McGeary
  - Jewelry: Dee Dee Bedford
  - Cookie Walk: Rosemary Sullivan
  - Crafts: Gwen Kopka
  - Sainly Sweets Baked Goods: Dori Mottola
  - Lunch: Janie Brown
  - Artisan Cheeses: Jim LaBelle (underwritten by Adele Ervin and Carolyn Stewart)
- Committees needing coordinators include the following. Can you help?
  - Set-up and Breakdown: Organizing the bringing-up and taking down before and after the fair.
  - Design, decoration and layout for the fair
  - Calling people to help
  - Advent Table/area
  - Promoting the fair on social media
  - Post Fair sales: organizing the Sunday sales after the Fair and/or coordinating sales at other Fairs in December.
  -
- We will work again on crafts and projects throughout the year, so that items are completed, priced and stored ahead of time. This will begin in late February 2017 with Tuesday morning sessions, and will include periodic Saturday sessions for those who are interested but unavailable during the week.

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

Gwen Kopka, Chair

## **Financial Committee Reports**

### **Report of the Audit Committee**

The Audit Committee met often over several weeks to examine the financial records of SJC. We followed the outline of procedures from the Diocese. It is detailed work, often challenging to the average person, but we persevered and found the financial reports to be in good shape with checks and balances in place. Our report was sent to the Vestry and on to the Diocese.

Respectfully submitted,

Rick Britton, Joan Gorga and Faith Berry  
The Committee

### **Endowment Committee**

2016 showed a significant positive result for the investment performance. The total account showed an increase of 11.96%. Considering that a substantial part of the account consists of bonds which and cash, the equity investment performance was quite favorable. International stocks under performed US stocks which is a bit of a turnaround from prior years, but that is why we continue to invest in both international and US equities, so as to take advantage of performance in both sectors.

We continue to have our foreign positions held in I'shires (similar to mutual funds) and do not take positions in individual foreign stocks and this we believe is the only correct approach in a modest sized portfolio. We also continued our gradual conversion from individual holdings toward mutual funds and I shares. This is a gradual process because several of our core individual stock holdings continue to perform very well and we do not look the proverbial gift horse in the proverbial mouth.

The bad news is that the Church continues to withdraw from the endowment fund at a rate approximating almost twice the 4-4.5% regular draw which is deemed prudent. In bad market years this has a significant negative effect on the fund. Fortunately the last few years have been quite positive market years so that the diminution of the fund has been kept reasonably well, indeed this year, with the addition of a generous contribution and good performance the fund actually increased slightly in value, and disregarding the contribution there would have been about a 1% drop in the value of the fund. We started with \$780,500 of assets and ended with 792,400. Without the contribution the account would have dropped to approximately \$772,000.

The good news is that the Church has this significant resource allowing us to continuing our missions in spite of the lack of significant increase in membership.

Respectfully submitted,  
Robert G. Stewart, Chair

## **Finance Committee**

The Finance Committee met four times during the second half of 2016 and once again in early January 2017. The responsibility of the committee is to oversee the financial well-being of the parish and to make recommendations to the vestry on a variety of financial matters. In addition to balancing the financial requirements of our various outreach efforts, our normal operating expenses and obligations to the diocese the committee considered how best to minimize the draw on our endowment to ensure its availability to St. John's as a long term source of revenue.

Members participated in the budget process by reviewing operating expenses and income sources. One outcome was to recommend to the vestry that an additional fundraising goal of \$5000 be set for 2017 to supplement revenue earned through the Thrift Shop and Holiday Fair. Expenses were critically reviewed.

It was felt by members that St. John's has reached a point where we need a full and thorough review of spending beyond the scope of this committee by bringing together interested parishioners to form a Financial Strategic Planning Committee. The goal would be to develop a 3 year plan to reduce our deficit and bring our draw of the endowment down from its current 9-10% to 4.5%. This committee will convene in April.

Respectfully submitted,

Sue Lupo, Assistant Treasurer

Karen Kasper, Treasurer and Chair

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

## Flower Guild 2016

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

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

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

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

Respectfully submitted,  
Catherine McGeary, Chair

Members:

Dee Dee Bedford

Janie Brown

Gwen Kopka

Mark Nelson

Barbara Soreng

Carolyn Stewart

Rosemary Sullivan

Lin York Robbins

## **Mission Outreach Annual Report – 2016**

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 2016 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 successful event took place at the Common Cathedral November 2016. Ascension Church, Ipswich always joins us plus another church was present. The parishioners had a feast which they deserved.

Four members from St. John's ventured down to Boston with many sandwiches and lunch making for a meal. Many thanks to our volunteers here that help make this a wonderful experience.

The homeless population is very grateful to us and these other churches for being with them every Sunday. It makes them feel special.

Respectfully submitted,  
Carole Secrest

### **Emergency Fund**

Under Marge Bishop's administration, \$1,658.46 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.

On November 9 contributions of \$1,653.20 were received from the Dolliver Trust Fund. We give out Two Sister's meal vouchers to walk-ins in exchange for Two Sister's parking here.

Respectfully submitted  
Marge I. Bishop, Parish Assistant



## Grace Center, Inc.

Entering its sixth year of operation, Grace Center continues to serve as **an interfaith outreach program for people at risk on Cape Ann**. Participation by the Saint John's community has been key to the program's success. Christine Bobek, Director of Social Services for Grace Center noted, "People are coming to Saint John's in large numbers because of the welcoming atmosphere, and the friendly and accepting attitude of the church's community as a whole." Currently, Saint John's involvement in Grace Center includes providing space once a week, and the participation of parishioners as volunteers including Cecily Merrell, Connie DiSimone, Doug Parsons, and Claudette Chmura, with Carolyn Stewart as a member of the board of directors.

Facts reflecting Grace Center's past five years of operation include:

- the program has grown from three to five days a week taking place in three churches;
- the Open Door is providing space and services on Sundays during the cold winter months (Dec. 6, 2016, through March 26, 2017);
- the Center serves a total of 55-65 guests a day (originally, 10-15 guests were being served on a daily basis);
- the number of full-time staff and volunteers has increased; and,
- a total of 917 guests have been provided with support thus far.

Grace Center at Saint John's was switched from Wednesdays to Fridays last year. There was no interruption of services, and the volunteers gladly made the transition. In addition, The Open Door provides lunch every Friday. On the fifth Friday of the month, lunch is prepared and served by parishioners of the Unitarian Church in Essex.

New programs initiated in the past year include:

- weekly music therapy provided by Forrest Paquin, a candidate in the Master's Program at the Berklee College of Music;
- writing workshops twice a week;
- a meditation gathering (open to all);
- an art program twice a week;
- music and a movie on Wednesday afternoons;
- a monthly support group for volunteers; and,
- formation of a Jug Band\*\* that rehearses on Tuesday mornings.

Once kitchen renovations are completed in the Spring of 2017, Grace Center will be hosted at the Unitarian church five days a week. In the meantime, Saint John's will continue to host the program on Fridays.

In an article that appeared in The Gloucester Daily Times on November 30, 2016, entitled "The New Spirituality," the Rev. Thomas Bentley, director of Grace Center and pastor of Trinity Congregational Church, noted, "(Grace Center) provides a battery of services that help folks move forward to better health and well-being. The homeless find housing. The addicted find treatment. Everyone finds grace." People of all faiths and beliefs come together, united by "...a personal call to compassion and concern. A holy force of love...calling us to contribute our soul power to the healing of our community here on Cape Ann."

\*\*The Jug Band is an ongoing activity that reaches beyond Grace Center. Started by Art Beane, a volunteer, the band consists of Grace Center staff, volunteers, guests, and board members. Instruments were donated, and the band has played at numerous Gloucester venues, and has helped to initiate additional fund raising projects. This included a concert on the green at the Unitarian Church in the summer of 2016, that raised a total of \$1700.

Submitted by 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 678 individuals.

**Harvest:** providing substantial, nutritional meals and fellowship for those who would go without on Cape Ann. Two evening meals served weekly, (18 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, 18 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 180 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 13 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**

St. John's has for decades participated with many other churches and civic groups in supporting Cape Ann's Open Door, a local non-profit organization dedicated to alleviating hunger in the community by offering a number of services, including a food pantry and daily hot dinner served sit-down style, which is open to all. Six times a year St. John's contributes the ingredients for and preparation of the dinner, as well as the serving and clean-up. Eight or nine volunteers from St. John's are needed for each dinner, and over the years a great many members of the parish have contributed their time and good will to this enterprise. Hunger continues to plague Cape Ann, and it is not expected to abate any time soon, so St. John's participation in this ministry continues to be important.

Alexandra Garcia-Mata

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 1,083 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 2016 St. John's split \$2,124 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 Safe Recovery Spaces, 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 27 children on Cape Ann.

Respectfully submitted  
Marjorie I. Bishop, Church Assistant

## **Ms. Fix-its**

It's been another busy year for this expanding 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 2016, as carried out by Janie Brown, Jane Walsh, Gwen Kopka, Sue Lupo, Barbara Soreng and Heidi Stowe.

With more members, we are able to focus on particular projects based on our personal interests, be they cleaning, repair or outdoor work. Gratitude and thanks go to Adele Ervin, Ms. Fixits Emeritus, who provides lunch for us each Monday after our work is done.

### **Ongoing Activities:**

- Heavy Cleaning of Kitchen, floors under the island, refrigerator, cabinets and drawers.
- Periodic Cleaning of the Sanctuary: wiping down pews and woodwork, vacuuming floors under pews.
- Minor repairs, including pew kneelers.
- Periodic and thorough cleaning of the Thompson Room, which is heavily used.
- Assisting in setting up for funeral collations, as available and able.

### **Additional Projects in 2016**

- Cleaned out the Church Gutters by the Handicapped Walkway.
- Shampooed and removed spots from the Thompson Room rug.
- Painted safety strips on the concrete stairs outside PHI.
- Painted the downstairs bathroom, by the Thrift Shop.
- Cleaned up the front foundation plantings at the Rectory.
- Cleaned out/weeded planting in front of the Church.
- Helped the Flower Guild put up Holiday Wreaths in December.
- Built a raised flower bed by the Thrift Shop entrance.

### **Plans for 2017**

- Sand and paint the window sills in the sanctuary.
- Repair kneelers.
- Re-paint the front red doors.
- Sand and varnish sanctuary floor areas where the radiators were.
- Power-wash the side of the church abutting the U.U. Church.
- Clean out the parking lot edges and determine maintenance schedule.
- Maintain the small front yard and plantings at the Rectory.
- Weed and make a plan for the front beds of the church.

Respectfully submitted,

Gwen Kopka

## Music Program

It's been a remarkable year for music at St. John's. We mourned the deaths of three prominent former choir members: Dean Harrison, Charlie Currier and Bill Chapin. The Choirs joined together in singing the *Requiem* of Gabriel Fauré in part to honor these three singers as well as to send a healing balm upon our community for all kinds of reasons including the acrimonious political climate of our nation. This event along with a joint Evensong in April with the choir from St. Andrew's in Marblehead garnered significant press coverage so that we had a full house for both events. Offerings received were a significant addition to the Music Guild Fund, which is an important arm of the musical outreach for this parish which is not covered in the budget. Generous contributions to honor Dean Harrison were also made to the Music Guild as suggested by his family, and we are very appreciative.

A new initiative was begun with a lively arts weeklong day camp in August supported by the North Shore Mission Hub. Along with Jay DiPrima and 5 local church youth & music directors formed a program which benefitted more than a dozen children in learning about Gloucester, as well as music, drama, and movement through focusing on maritime stories and songs as well as the Babson Stones found in Dogtown. This amazing opportunity was suggested by the NSMH which provided significant funding. We are at work to continue to provide this activity to benefit the children of Cape Ann and the greater community.

The Cape Ann Choir School works with youth in building character, self-awareness, poise and confidence through the acts of singing, learning to read and write music, ringing bells and drumming. We participated in a joint Choral Evensong with the children's choir from St. Michael's in Marblehead directed by Dr. Douglas Major, former cathedral musician at Washington National Cathedral in canticles settings that were written for them during his tenure. We also sang for the Three Choirs Festival involving children from Christ Church, Andover and All Saints' in Chelmsford. We're pleased to host the next program of Psalm settings on May 7 at 4 pm here in Gloucester! We sang with choirs for First Congregational, Rockport and the Annisquam Village Church for the Middle Street Walk in December along with our own Lessons and Carols and on Christmas Eve at 5 pm. Thanks go to Mary Jodice, assistant and Rick Britton for invaluable support for this program as well as the choir "moms" who help to keep the kids looking and sounding their best.

Scarlett Berge  
Maliyah Harnish  
Elias DiAngelo

Tristan MacCaughey  
Jonathan MacCaughey  
Peregrine MacCaughey

Jordan Palk  
Julia Palk  
Jackson Barr Trabucco

The Parish Choir had wonderful experiences in singing Evensong as mentioned above as well as repeating it at Tabernacle Church in Salem in September at their invitation. Singing the Requiem was very moving for the Parish Choir as well as the young Choristers. It seems that the opportunities to sing with neighboring choirs is very welcome and we'll be looking forward to doing that. It is important to thank these fine individuals who spend 2-1/2 hours per week preparing for the leadership role in singing for each Sunday during the program year.

Astrid afKlinteberg  
DeeDee Bedford  
Rick Britton  
Chuck Everett

Alex Garcia-Mata  
Gwen Kopka  
Sarah Larson  
Gwen MacDonald  
Carol McKenzie

David Oliver  
Patty Rhinelander  
Ernie Runnells  
Lynn Runnells

We welcomed several guest musicians to sing for the St. Mary, the Virgin, service in August as well as for the "Midnight Mass" on Christmas Eve.

We welcome the arrival of a new (to us) piano in the church given by Lyn York-Robbins. Thank you Lyn.

We enjoyed yet another silent movie accompanied by Peter Krasinski, underwritten by an anonymous donor.

My musical responsibilities include choosing music for the year, preparing and conducting the choirs, preparing and playing the organ and piano, providing music for the special services: Ash Wednesday, Maundy Thursday, Good Friday, Easter Vigil, St. Mary the Virgin, St. Francis Evensong, Advent Festival and Christmas Eve. We had 2 special Choral Evensongs this year. We also celebrated Evensong on the first Thursday of the month and weekly in Lent and Advent during the program year, 15 this year. I produce the weekly worship leaflets and the announcement sheet and help prepare the Sunday Missal and in providing materials for other worship leaders.

I attended the national conference of the Association of Anglican Musicians in Stamford CT in June and will be attending the conference in Winchester England this coming July. This is my principal source of continuing education, as well as a major inspirational event for my craft. I also serve on the committee for hosting the 2019 conference in Boston.

As a volunteer I help the Flower Guild and provide an offertory hymn for the 8 am service during the program year.

Thanks go to the excellent staff and Rector for their help and support. To all the singers and instrumentalists, and to you who sing in the congregation THANKS! And thanks to all who support music through the parish budget as well as the Music Guild Fund.

**Mark Edward Nelson, Music Director**

## St. John's Thrift Shop

St. John's Thrift Shop enjoyed another successful year of operation this past summer as we welcomed back a faithful group of regular customers and introduced a good many new visitors to our shop. The overall feedback we hear is very positive, and this is born out in the fact that the shop is busier and the income increases each year. Our overall goals remain relatively the same:

- To honor the commitment of the church to act responsibly in our efforts to follow accepted guidelines toward environmental sustainability.
- To provide a source of affordable household goods, furniture, books, and other recycled or repurposed items for our downtown neighborhood and the community.
- To create an ongoing source of revenue for St. John's Church from items no longer wanted or needed by parishioners.
- To continue to find more efficient ways to use our limited space in the shop and the undercroft.
- Continuing to provide clothing, shoes and other necessary items to Grace Center guests throughout the year at no cost.

Earlier this year another area of service has evolved, and has become a new focus we would like to continue.

- Providing a basic kitchen set-up to Grace Center guests who are transitioning from homelessness to housing.

As in past years, we have two or three workers scheduled to work in the shop while it is open, and in various capacities. We need a cashier and one other person to help bag purchases, assist shoppers, or carry out small chores around the room such as rearrange shelves as items are removed, and a third person in the back area to continue sorting, cleaning, pricing and shelving donations. In anticipation of increasing the hours of operation in the coming year I am asking each of you to consider sincerely whether you might offer to assist in the shop for a few hours each week, or each month during the season. Please consider it. It is important to both the church and the community.

In the past month a small group has been formed to study all aspects of potential growth of the Thrift Shop with the aim of increasing long term revenue to the church. This year total income was well over \$8,000 and we believe there is potential for further improvement and growth.

I must end with my thanks to all who have given so generously of their time to the Thrift Shop, and to those who continue to donate throughout the year. Your continued support is a great gift to St. John's Church and those in the community who know us through our actions.

Respectfully submitted,  
Martha Whitney, Thrift Shop Manager



## **TogetherNow Campaign**

2016 marked the fourth year of the TogetherNow campaign. St. John's continues to receive funds from the diocese as part of its share of parishioner pledges. The current balance in our account as of 12/31/16 is \$8047.75.

This year the funds were used to support the Youth Ministry program covering Jay DiPrima's salary as Director of Youth Ministry and Carson afKlinteberg as Nursery Worker. Their total cost was \$13,813.

An additional \$15,000 was used to support the operating budget in order to reduce the deficit spending on the endowment. These funds helped St. John's maintain its various mission and outreach programs.

With the ending of the Youth Ministry in 2016 some of the TogetherNow funds will allow Jay DiPrima to develop an ongoing Navajoland Mission trip with area parishes. St. John's will also continue its child care coverage for families attending weekly services.

The TogetherNow committee will reconvene in 2017 to decide on further allocation of the remaining TogetherNow funds. It is expected that there will be an additional \$10,000 coming to St. John's.

We wish to thank the many members of St. John's who have thoughtfully and faithfully fulfilled their obligation to the campaign. This program has benefited our community in many ways and we continue to be grateful to all who have participated.

Respectfully submitted,  
Sue Lupo, Assistant Treasurer

## Youth Ministry

This past year, St. John's Youth Ministry has both continued its programming of years past while experimenting with new approaches to outreach.

Last spring, we completed our Sunday school classes with our three MacCaughey boys (Tristan, Jonathan & Perry) who became part of the children's choir. The children's nursery was incorporated into the Parish Hall 2 space and continues as needed during Sunday services.

The first week of summer we were engaged in the intergenerational Navajoland Mission Pilgrimage. Fifteen pilgrims from St. John's Gloucester and St. John's Beverly Farms served for a week at the Episcopal Church in Farmington, NM. We secured a grant from the diocese to help with this mission and received tremendous support from our congregation through Pride Stride and individual donations. Thanks to all of you for giving and sending us off. From all accounts it was a very successful and spiritually fulfilling week. The relationship with the church of Farmington was established and will continue this summer in a second mission pilgrimage. Members of both St. John's churches and the Ascension Episcopal Church in Ipswich will join together to provide assistance in this endeavor from June 24th – June 30<sup>th</sup>. We are looking forward to continual support from our parishes and the diocese.

Later in the summer, youth ministries joined with the interdenominational children's choir school to offer a one-week camp incorporating music, singing, drama, movement and storytelling. It was a fun-filled collaboration and drew support from several congregations. The children had a great time recounting stories and songs from Cape Ann. There are plans underway to continue this program again.

The Youth ministry sponsored numerous theatrical events at the church. The purpose was two-fold – to reach out to broader members of our community by offering quality theatre at St. John's and to involve members of our parish in this artistic and communal event. The Trinacria Theatre Company brought a classic folk tale musical from Sicily to Gloucester. The production brought out the larger Sicilian community of Gloucester in appreciation of our common maritime bonds. The *"Fish Mysteries"* Advent play highlighted a unique adaptation of *"The Second Shepherd's Play"* tailored for our community during the Middle Street Walk events. Our own Riley Flanigan sang as the angel in this production and in our annual Christmas Pageant. The successful Christmas Pageant had a robust attendance and involved numerous members of our congregation in its production. A new outreach after school drama program was attempted this fall but fell short of enrollment. Geared to middle and high school students, *"Living Proverbs"* sought to explore through drama the meanings behind proverbs from across many cultures.

We look forward to full participation in our upcoming Easter celebration and this summer's Navajoland Mission Pilgrimage.

Respectfully submitted,

Jay DiPrima , Director of Youth Ministries

## **Treasurer's Report**

2016 was a year that demonstrated St. John's financial resilience. The Thrift shop led by Martha Whitney exceeded expectations with a very successful year, meeting her goals plus more. The Yard sale in September was a huge success thanks to Martha and the many volunteers that worked to make it such a success. This year's Holiday fair led by Gwen Kopka and her team was also a huge success meeting their budgeted income goal. Between all these events, just under \$20,000 was raised.

The 2016 pledges met its goal with many thanks to the people of St. Johns. The 2017 pledges exceeded this year's goals with 71 parishioners pledging almost \$135,000. This the most successful campaign we have had in many years which is a testament to the dedication and work of the people of St. Johns and the commitment to keeping the doors open and serving the community.

Flower and sanctuary lamp contributions fell short this year but offset by an increase in plate offerings and heat and maintenance contributions. There was also an increase in parking and hall contributions due to the addition of new groups utilizing the space.

A 4.5% budgeted sustainable endowment draw of \$37,000 was taken. In order to meet our financial obligations we needed to take an additional \$28,000 from the endowment this past year.

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

Activity in this category includes the youth programming and the addition of a nursery worker which were funded by the Together Now Campaign. Funds utilized were less than budgeted due to fewer hours worked by the youth director

Wedding and funeral incomes were higher than expected.

We have been fortunate over the past 4 years to have had \$60,000 from TogetherNow Funds dedicated to deficit reduction. With the campaign winding down this year we find ourselves even more challenged to reduce the deficit. We will reconvene the Together Now committee to decide how best to use the remaining funds that come in.

We anticipate receiving another \$10,000 of Together Now money.

There was a huge undertaking of a new kind of fundraiser this year. May Day by The Bay, while not the success we hoped for, did bring in \$3,000 but fell short of the budgeted income of \$10,000.

A directed gift of \$1650 was received from the Doliver Trust for the emergency fund this year.

We received \$8500 from a Diocesan grant to help defer costs of the Mission Trip to Navajo Land. The remainder of the cost of the mission trip was from the Pride Stride fundraiser and participant payments.

There is a surplus of \$1147.00 in deferred revenue for a future Mission trip.

A committee was formed for a feasibility study for building affordable housing over the church parking lot paid for by an ECM grant for housing. In the end, the Committee determined that the financial rewards were at best very modest and more likely to be unattainable. The Vestry voted unanimously not to pursue this any further.

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

The Rectors salary is determined by the total clergy compensation guidelines set by the Diocese This year will result in a 3% increase

For this year, there was a unanimous vote by the vestry and finance committee to offer a small increase in salaries to the staff. We are grateful and appreciative for their hard work and dedication to St. Johns.

Our parish administrator has graciously offered to reduce her hours during the summer when her duties are lighter.

Another major expense is the diocesan assessment. 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.

We are faced with extra financial challenges this year with honoring Bret's well-earned sabbatical. We have budgeted an extra \$ 4,500 to cover this important mission.

Most Administration expenses were under budget thanks to the staff for their careful use of spending on essential items.

Under Buildings and grounds, we did well on the snow budget with the help of a milder winter. There was a savings of \$ 2,000 in this area

The rectory needed some repairs and the priority for this year was the addition of insulation. This put us over budget but hopefully will help to keep the costs of the rectory utilities down This was off set on being under budget for Church maintenance. The vestry voted to increase the budget in this area for future much needed repairs.

As the conversion of oil to gas continues to be a savings we are faced with an increase in the interest rate on the line of credit for the rectory mortgage and heating system to 3.65% up from 3.35 %. This in only a \$38.00 monthly increase but the year is uncertain with further increases in interest rates being discussed.

There was also a unanimous vote by vestry and finance to give a small increase to the custodial service as their fees have not changed in many years.

We have been very fortunate that the endowment investments have done very well this year but there is serious concerns expressed by the Finance committee and the vestry that we depend on taking additional draws beyond the 4.5% sustainable draw to balance the budget. This year it will mean an additional 45,000 dollars will need to be taken out to meet our financial obligations. A detailed breakdown of the annual expense budget has been closely looked at to see what ministries or expenses 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.

The finance committee and vestry do not take the deficit lightly, much time is spent in discussion, reflection and prayers on the subject. We are aware that future bequests will likely replenish the endowment but it is important to keep talking and making plans with goals to develop a balanced budget without depending on the endowment beyond the 4.5% sustainable draw.

In response the vestry and finance committee have developed a plan to look at ways of reducing the deficit in the coming years.

1. There will be a Long-Term sustainability committee which will begin meeting in April to develop a 3-year plan for reducing reliance on the church's endowment to meet annual budget deficits.

An all parish meeting will be held in late spring to present preliminary findings and to solicit parishioner feedback.

2. An energized stewardship drive led to an increase in the 2017 pledges by almost \$5,000 with 3 fewer pledges than 2016. This will continue to be a priority each year.

3. The finance committee has charged the vestry with raising \$5,000 in a fundraising event for the coming year to decrease the deficit and the vestry unanimously and enthusiastically agreed to go forward with this idea.

4. A committee has been formed to study expanding the thrift shop. This feasibility study will explore opportunities within our current footprint and possibilities of expanding out into the community. We need to look at our strengths and what works and build upon those gifts.

Responsible stewardship of St. Johns finances is the the work of many throughout the year. Parish administrator Betsy Levick has done an extraordinary job with keeping the day to day financial operations moving forward, she produces all the financial reports pays the bills and answers day - day questions and concerns.

Special thanks also to Sue Lupo whose dedication as assistant treasurer is immeasurable. Her constant hard work excellent insight to the finances and exceptional computer skills has made this past year possible

I would like to thank the people of St. John's, the heart behind the institution, as well as the rector, staff, wardens, vestry and many volunteers who make St. John's the wonderful place it is.

Respectfully submitted,  
Karen Kasper, Treasurer  
Sue Lupo, Assistant Treasurer

## Funds and Liabilities

**Main Checking Account:** Balance at 12/31/16 is \$32,780.56 of which \$32,438.30 is deferred revenue for use in future periods. All bills paid including Diocesan Assessment of \$28,013.

### Special Funds

**Memorial Fund:** balance at 12/31/16 was \$8,980. 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 2016 totaled \$2,000 and interest totaled \$23. Expenditures from the fund were \$1,597 for the Church Assistant's new computer and software.

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

The balance at 12/31/2016 was \$5,192. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received proceeds from the following events: Silent Movie (due to a generous anonymous underwriter), Several Evensongs, the Fauré *Requiem* performance and Advent Lessons and Carols is \$3064 (including several major contributions). \$2,355 came into the account as memorials for Dean Harrison, beloved choir member who died this past year. The account received other miscellaneous small donations and interest of \$84. The memorial donations as well as offerings from featured newspaper articles for 1 Evensong and the Requiem yielded amazing growth to the fund.

The Fund provided working capital for the North Shore Mission Hub program of Music and Movement, a Summer week long day camp which brought together music and drama educators from churches around Cape Ann and provided a performance for the community. These expenses were reimbursed by the NSMH. We're working on how to make this even better this coming year.

Expenses include piano moving and tuning for the Piano in the church (donated by Lyn York-Robbins), extra musicians for the Requiem performance and several services, donations from our offering income to St. Andrew's Church (Requiem) and St. Michael's Church (Evensong for Choir School), snacks for Choir School, receptions for events, publicity for the special services and events, membership in the Association of Anglican Musicians came to \$5,176.

### Endowment Funds

**General Endowment Fund:** Balance of market value at 12/31/16 was \$775,575.15. Market value of the endowment fund at 12/31/15 was \$765,271. 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 \$ 37,000 was withdrawn to support the operating budget. Additional endowment principal of \$28,325 was withdrawn to cover the operating deficit for a total endowment utilization of \$65,325 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.

**Pooled Restricted Endowment:** Balance of market value at 12/31/16 was \$16,828.00. The following funds were pooled during 2015 to create an investment vehicle that would allow for growth of principal and income and provide a convenient vehicle to receive additional such gifts.

This endowment includes the following funds:

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

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

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

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

The four funds are invested in a mutual fund. St. John's total return spending policy of 4.5% has been applied to the fund balance and the resulting income allocated in proportion to the original gift, the allocated income to be spent according to the terms of the donors' wishes. Now that St. John's has established the Pooled Restricted Endowment, we have established a vehicle for receiving additional such gifts. A minimum gift of \$1,000 is required to establish a new restricted fund.

### **Long-Term Liabilities**

#### **Line of Credit with Cape Ann Savings Bank:**

Total balance on the line of credit at 12/31/2016 was \$253,139.48. The line of credit bears interest at the Bank's prime rate less 0.125%. The interest rate was 3.375% through November and increased to 3.625% in December 2016. The amount borrowed on the line of credit that began in 2014 has been used to pay off the rectory mortgage and to finance the new heating system.

**Rectory debt:** The outstanding principal as of 12/31/16 related to the rectory was \$79,071. Interest paid to Cape Ann Savings Bank on the rectory-related debt for 2016 was \$2,740. Total principal paid during 2015 was \$1,625.

**Loan for heating project:** The outstanding balance on the line of credit related to the heating system renovation as of 12/31/16 was \$174,068. The total interest paid in 2016 related to the heating project was \$6,041. Total principal paid related to the heating project was \$3,577.



ST. JOHN'S CHURCH  
Balance Sheet Standard  
As of December 31, 2016

01/20/17

	Dec 31, '16
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1000 Operating Cash	
1002 Petty Cash	160.00
1001 Cape Ann Savings NOW	32,780.56
Total 1000 Operating Cash	32,940.56
1100 Restricted Cash	
1120 St. John's Emergency Fund	1,939.24
1110 Rector's Discretionary	4,936.63
1155 SJC Memorial Fund	8,980.66
1165 Music Guild	5,192.29
Total 1100 Restricted Cash	21,048.82
1180 Investments	
1182 Pooled Restricted Endowmen	16,828.30
1181 Endowment Fund	775,575.15
Total 1180 Investments	792,403.45
Total Checking/Savings	846,392.83
Total Current Assets	846,392.83
Fixed Assets	
1200 Rectory	167,000.00
1300 Land and Buildings	878,000.00
1310 Church furniture & fixtures	151,000.00
Total Fixed Assets	1,196,000.00
<b>TOTAL ASSETS</b>	<b>2,042,392.83</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2300 Deferred Revenue	
2318 ECM Housing Grant	1,870.00
2317 Mission Trip	1,147.24
2316 Thrift Shop Directed Gift	210.76
2312 Advance on Endowmt draw	9,000.00
2301 Prepaid Pledges	9,686.59
2304 Directed Gifts NP	2,475.96
2306 Together Now	8,047.75
Total 2300 Deferred Revenue	32,438.30
2100 — Payroll Liabilities	
2040 Long Term Disability	71.11
2041 IRP (Short term disable.)	98.42
Total 2100 — Payroll Liabilities	169.53
Total Other Current Liabilities	32,607.83
Total Current Liabilities	32,607.83
Long Term Liabilities	
2600 CAS-Line of Credit	
2602 Heating Project	174,068.43
2601 Rectory	79,071.05
Total 2600 CAS-Line of Credit	253,139.48
Total Long Term Liabilities	253,139.48
Total Liabilities	285,747.31
Equity	
3000 Openning Balance Equity	100.00
3010 Fund Equity Balances	-53,890.37
3020 Unrestricted Net Assets	1,969,174.46
3000 — Opening Bal Equity	-15.76
3900 — Retained Earnings	-163,190.48
Net Income	4,467.67
Total Equity	1,756,645.52
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,042,392.83</b>

# St. John's Episcopal Church 2016 Statement of Activities and 2017 Budget

	2016 Budget	2016 YTD	2017 Budget
<b>INCOME</b>			
<b>4000 Stewardship</b>			
4005 Current Year Pledge Payments	130,000	129,721	134,593
4010 Prior Year Pledge Payments	1,000	647	1,000
4020 Plate Offerings – Check	2,000	3,299	3,000
4021 Unpledged Envelopes	3,000	550	500
4025 Plate Offerings–cash	3,000	3,516	3,000
4030 Special Offerings(Christmas,Easter)	5,000	4,152	4,000
4032 Special gifts	-		-
4400 Heat & Maint. Contributions	250	622	250
4485 Flowers Contributions	2,500	1,725	2,000
4486 Sanctuary Lamp Contributions	600	490	600
Total 4000 Stewardship	147,350	144,722	148,943
<b>4201 Other Income</b>			
4302 Weddings & Funerals	4,000	4,250	4,000
4303 Grants	-		-
4304 Interest Income	120	86	120
4240 Holiday Fair Income	10,000	9,693	10,000
4244 Other Fundraising Events	10,000	9,759	5,000
4241 Thrift Store Income	7,000	9,725	8,500
4319 Parking Contributions		5,800	6,000
4320 Hall Contributions		2,729	3,000
4600 Misc. Income	100	66	100
4620 TN Deficit Reduction	15,000	15,000	
Total 4201 Other Income	53,220	57,108	36,720
<b>4100 Endowment Spending Draw (4.5%)</b>	37,000	37,000	37,000
<b>4112 Income from Restricted Pooled Endowment</b>	675	675	675
Total Endowment Spending	37,675	37,675	37,675
<b>4600 Outreach Income</b>			
4460 Rector's Discretionary Fund	2,000	5,233	2,000
4605 Action Lunches Income	600	590	600
4600 Outreach Income–other	-	7	-
Total 4600 Outreach Income	2,600	5,830	2,600

**4700 Restricted Income**

4490 Directed gifts Income	-	3,443	1,653
4246 Harvest Festival	-	400	-
4631 ECM Grant for Housing		6,500	
4632 Trinacria theater		90	
4626 Mission Trip		14,476	
4632 Godspell/Fish Mysteries tix/offerings	-	130	-
4621 TN Youth Activities	19,500	13,813	6,917
4618 Website Income	-		
4495 Special Funds Income	-		
4634 TN Unallocated Funds			10,000
Total 4700 Restricted Income	19,500	38,852	18,570

4610 Special Donations Transfer

<b>TOTAL INCOME</b>	<b>260,345</b>	<b>284,862</b>	<b>244,508</b>
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**EXPENSE****5200 Rector**

5380 Rector Salary	46,476	46,476	48,302
5440 Health Insurance	10,380	10,380	10,956
5470 Rector's Pension Expense	11,697	11,696	12,110
5478 Rector's LTD Ins.	250	234	275
5479 Rector's Dental Ins.	684	684	696
5483 Continuing Ed.-Rector	1,000	284	1,000
5421 Rector's Professional Expenses	750	785	750
Total 5200 Rector	71,237	70,539	74,089

**5400 Salary Expense**

5380 Wedding and Funeral	4,000	3,795	4,000
5382 Music Director	33,400	33,400	33,734
5383 Parish Administrator	20,100	19,788	17,181
5384 Church Assistant	19,500	19,500	19,695
5386 Youth Activities Director	13,520	11,280	4,680
5388 Nursery	3,120	1,020	1,560
5389 Sabbatical			4,500
5415 Supply Clergy	1,000	382	1,000
Total 5400 Salaries Expense	94,640	89,165	86,350

**5401 Staff Benefits**

5450 Workers Compensaton	750	1,016	1000
5460 Employer FICA	5,423	5,561	5,402
5459 Youth Activities & Nursery Employer FICA	1,273	949	477
5465 Wedding/Funeral employer FICA	306	283	306
5466 Wedding and funeral pension	360	339	360
5461 MEN 5% Employer Pension	1,670	1,670	1,687
5462 MEN 4% Employer Match	1,336	1,336	1,349
5463 MIB 5% Employer Pension	975	975	985
5464 MIB 4% Employer Match	780	780	788
5487 Continuing Education	500	530	750
Total 5401 Staff Benefits	13,373	13,439	13,104

**5402 Administration Expense**

5420 Rector's Local Travel	1,250	1,608	1,250
5424 Rector's Cell Phone	1,050	1,248	1,285
5500 Computer	250	140	250
5501 Equipment purchased	-		-
5510 Copier	1,000	947	1,000
5530 Postage	1,400	982	1,400
5550 Office Supplies	2,500	2,110	2,500
5560 Telephone	3,000	2,980	3,000
6001 Credit Card Processing Fees	900	962	900
5581 Payroll Service	700	840	900
6002 Paypal/square processing fee		13	25
5580 Website	200	155	200
Total 5402 Administration Expense	12,250	11,985	12,710

**5403 Worship**

5710 Flowers	2,000	2,031	2,000
5725 Altar and Worship	1,000	636	1,000
5310 Music Supplies	1,000	1,000	1,000
5330 Organist Substitute	900	825	900
5331 Organ & Piano Maintenance	1,000		1,000
Total 5403 Worship	5,900	4,492	5,900

**5405 Christian Education**

5100 Church School and Youth	100		-
5101 Library	-		-
5110 Adult Education	-	60	-
5337 Fish Mysteries expenses		350	
5170 Youth Activities	1,500	214	200
Total 5405 Christian Education	1,600	624	200

**5406 Outreach**

5605 Mission Trip		14,476	
5604 Action Lunches	500		500
5210 Diocesan Assessment	28,013	28,013	28,514
5601 St. John's Emergency Fund	2,250	1,653	1,653
5600 Outreach	50	85	50
5602 Open Door	1,050	904	1,000
5900 Rector's Discretionary	2,000	5,233	2,000
Total 5406 Outreach	33,863	50,364	33,717

**5407 Buildings and Grounds**

5001 Custodial Service	7,700	7,560	8,085
5005 Grounds & Parking Lot	1,000	1,600	1,100
5008 Snow Removal	8,000	6,000	8,000
5010 General Kitchen Supplies	2,200	2,124	2,200
5020 Building Insurance	6,050	6,121	6,300
5030 Maintenance Church	3,000	1,857	3,000
5032 Maintenance Church-Directed gifts	-	945	-
5040 Utilities Expense			
5041 Electricity Church	6,400	6,403	6,300
5042 Electricity Parking Lot	175	160	160
5043 Gas Church (Kitchen Stove only)	-		-
5039 Gas Heat and Cooking	5,900	3,601	3,500
5051 Interest on heating system debt	5,939	6,041	6,282
5046 Sewer/Water Fee	900	963	950
5047 Security	1,500	1,498	1,500
Total 5040 Utilities Expense	21,414	18,666	18,692
Total 5407 Buildings and Grounds	49,364	44,873	47,377

**5409 Rectory**

5021 Rectory Insurance	600	606	640
5035 Maintenance-Rectory	1,500	2,361	3,000
5036 Maintenance-Rectory Directed gifts	-		
5425 Rectory Utilities			
5426 Rectory Electricity	600	539	530
5427 Rectory Gas	1,600	1,395	1,300
5428 Rectory Water/Sewer	400	342	360
Total 5425 Rectory Utilities	2,600	2,276	2,190
5430 Rectory Mortgage Interest	2,660	2,740	2,823
Total 5409 Rectory	7,360	7,983	8,653

<b>5411 Other</b>			
6060 Housing Feasibility Study		6,500	
5801 Fundraising	500	12	300
58013 HarvestFestival	-	400	-
58014 May Day by the Bay		6,497	
5802 Thrift Store	500	282	500
5803 Evangelism	1,000	510	500
5804 Annual Fund	150	-	
6000 Miscellaneous Expenses	-	8	-
6030 Party and Gifts	150		100
6040 Vestry Expense	500	374	250
Total 5411 Other	2,800	14,583	1,650
<hr/>			
<b>TOTAL EXPENSE</b>	<b>292,387</b>	<b>308,047</b>	<b>283,750</b>
<hr/>			
<b>Operating Income (Deficit)</b>	<b>(32,042)</b>	<b>(23,185)</b>	<b>(39,241)</b>
<b>Payments of Debt Principal</b>			
Rectory Mortgage Principal	1,696	1,625	1,653
Heating System Principal	3,685	3,577	3,678
Total Payments of Principal	5,381	5,202	5,331
<b>Total Outflows in Excess of Income</b>	<b>(37,423)</b>	<b>(28,387)</b>	<b>(44,572)</b>
<hr/>			
<b>4110 Addit'l Principal from Endowment</b>	<b>38,000</b>	<b>28,325</b>	<b>45,000</b>
<hr/>			
Net Surplus (Deficit)	577	(62)	428

**2016**

**Baptisms**

Adam Royce Contonio  
Audrey Kachet Cremeans

**Burials**

Priscilla D. Herdman  
Dean W. Harrison, Sr.  
William Andrew Robertson Chapin  
Christopher Frank Secrest  
Charles H. Currier  
Lucille Clark Davis  
Everett Norman Frazier

Celebration of the new home of Ernie & Lynn Runnells