CHRIST CHURCH
IN THE
CITY OF NEW BRUNSWICK



PARISH ANNUAL MEETING
2024 ANNUAL REPORT

February 2, 2025

Hebrews 10:24-25

And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.

CHRIST CHURCH 2024 ANNUAL REPORT

TABLE OF CONTENTS

Page

Christ Church Clergy, Staff, Wardens, and Vestry 1
2024 Parish Statistics 2
Agenda of the Annual Parish Meeting—Sunday, February 2, 2025 4
Minutes of the Annual Parish Meeting—Sunday, February 4, 2024 5
By-Laws of Christ Church (amended to date) 7
Rules of Order for Virtual Attendance at Parish Annual Meeting 15
Notice of Nominations 18
2024 Annual Reports
Rector 19
Deacon 26
Rector's & People's Wardens 27
Music Ministry 29
Discipleship Team 30
Christian Formation Committee 30
- Children's Formation 30
- Tuesdayers 31
- WomenSpirit 31
- Men's Ministry 32

Stewardship Committee 33
RaiseRight 34
Outreach Committee 35
- Food Pantry 36
- Laundry Love 37
- Community Garden 38
- Men's Rotating Shelter 38
- Fellowship Committee 39
- Hall Educational Fund 40

Parish Security Committee 41
Personnel Committee 42
Property Committee 43
Rentals 45
Marion B. DeVoe Altar Guild of Christ Church 46
Associated Ministry: The Episcopal Church at Rutgers University 47
Finance
- Treasurer's Report 49
- Statement of Financial Position as of December 31, 2024 52
- 2024 Income/Expense Performance Report 54
- Finance Committee Report 58
- 2024 Budget Summary 60
- 2024 Detailed Budget 61
- Audit Committee 67

CHRIST CHURCH
IN THE CITY OF NEW BRUNSWICK

as of December 31, 2024

CLERGY

The Reverend Joanna P. Hollis	Rector
The Reverend Canon Joan E. Fleming	Rector Emerita
The Reverend Daphne Roberts	Deacon

STAFF

Suzanne McDonald	Director of Music & Organist
Brittney Girault	Parish Administrator
Elaine Winkler	Bookkeeper
Carlos Garcia	Sexton
John Ager	Treasurer
Catherine Ambos	Coordinator

WARDENS

Sheila Cooper	Rector's Warden
Mark McMahon	People's Warden

VESTRYMEMBERS

Wendy Benjamin (2022-2025)
Jonathan Clark (2024–2025)
James Nichols (2023-2026)
Gordon Arsenoff (2023–2026)
Meegan Adames (2024–2027)

CHRIST CHURCH 2024 PARISH STATISTICS

	2022	2023	2024
Average Sunday Attendance:	81 (29 avg. views) (YouTube only)	77 (33 avg. views)	75 In person ASA: 61 (40 avg. YT views)
Average Sunday Attendance June through August:	51 (19 avg. views)	56 (37 avg. views)	47
Average Sunday Attendance 8a.m. (in person only):	35	22	19
Average Sunday Attendance 9:30/10:30a.m.:	59	62	62
Average Wednesday Noonday Prayer Attendance (online only):	8	7	7
Total attendance on Easter Vigil and Easter:	242 (125 total views)	397 (In person plus Zoom) (180 total views)	232 (92 total views)
Total attendance Christmas Eve/Day:	176 (no YouTube count)	160 (118 total views)	100 (102 total views)

- *Worship continued 52 Sundays in 2024. This number includes combined 9:30 services and pastoral visits with communion on Sundays.*
- *All numbers are in person attendees PLUS Zoom attendees unless otherwise indicated.*
- *"Views" are YouTube views.*

HOLY BAPTISMS

Vannah Olayinka Valerie Robbin-Mason (May 26)
Adaiba Lee Nonyem Sweeting (September 22)

CONFIRMATIONS, RECEPTIONS AND REAFFIRMATIONS

Confirmations:
Maizie Connerton-Ryan
Rozanne Jhamb
Amisha New

Reaffirmations:
Meegan Adames
Ijeoma Egekeze
Mark McMahon
Roberto Francisco Silva Moreira
H. Arthur Phills

MARRIAGES

Kabir Golfphin and Tiana Espinal (May 24)

TRANSFERRED INTO CHRIST CHURCH, NEWLY ATTENDING or RETURNING

Catherine Campbell
Kinu Johnson and Ben Hawkins

TRANSFERRED TO ANOTHER CONGREGATION or MOVED

Winifred Connerton, Maizie Connerton-Ryan and Jennifer Ryan

BURIALS

Dale Edwards Buckendal (March 3)
Anne Sefing Carthy (November 6)
Samuel Edward Crowther (June 1)
Renis B. Johnson (February 10)
Karl George Abraham Manger (October 28)
Stephanie Yvonne Ryan (June 21)
Winston C. Sirjue (April 26)

CHRIST CHURCH
AGENDA FOR ANNUAL PARISH MEETING

Sunday, February 2, 2025

1. Opening Prayer(s)
2. Call to Order, Determination of Quorum, and Eligibility to Vote
3. Appointment of Secretary of Meeting and Announcement of Parliamentarian
4. Appointment of Tellers
5. Approval of Agenda
6. Approval of Minutes of Meeting of February 4, 2024
7. Appointment of Rector's Warden
8. Report of the Annual Meeting Committee
9. Distribution of ballots
10. Nominations from the floor
11. Balloting and Declaration of Those Elected
12. Treasurer's Report
13. Finance Committee Report on Budget
14. Warden's or Vestrymember's Remarks
15. Old Business
16. New Business
17. Closing Prayer and Adjournment

CHRIST CHURCH
MINUTES OF THE ANNUAL PARISH MEETING

Christ Church in the City of New Brunswick

Annual Parish Meeting at Christ Church
Sunday, February 4, 2024, following the 9:30 Holy Communion Service

The Rector the Reverend Joanna Hollis opened the meeting with prayer at 11:35 a.m., called the meeting to order at 11:38 a.m., and announced the presence of a quorum of eligible voting members. She appointed Paul Ambos as Secretary of the Meeting and noted that he would also be serving as Parliamentarian. She appointed Steve Caruso as Meeting Manager.

On motions duly made, seconded, and carried, the Agenda for the meeting and the minutes of the January 29, 2023 Annual Meeting were approved as distributed and as printed in the Annual Reports booklet.

Rev. Hollis reappointed Sheila Cooper as Rector's Warden. She called on Meegan Adames for the report of the Annual Meeting Committee, who reviewed the nominations as contained in the printed report.

The Committee nominated Mark McMahon as People's Warden. On motion duly made, seconded, and carried, nominations for this office were closed.

For the office of Vestrymember – full three-year term, the Committee had no nominations. There were floor nominations for Jonathan Clark and Meegan Adames. On motion duly made, seconded, and carried, nominations for this office were closed.

For the office of Deputy to the Diocesan Convention, the Committee nominated Meegan Adames, Bruce Anderson, and Gordon Arsenoff. On motion duly made, seconded, and carried, nominations for this office were closed.

For the office of Alternate Deputy to the Diocesan Convention, the Committee nominated Karen Bemis, Ashlinn Stansbury-Fields, and Jeffrey Fields. On motion duly made, seconded, and carried, nominations for this office were closed.

For the office of Delegate to the Northern Convocation, the Committee nominated Catherine Ambos, Paul Ambos, Ashlinn Stansbury-Fields, Jeffrey Fields, Mervis Johnson, and Tom Struble. On motion duly made, seconded, and carried, nominations for this office were closed.

A motion to declare all uncontested nominees elected pursuant to Section 4.7(c) of the Bylaws was duly made, seconded, and carried, and Rev. Hollis declared the following persons elected:

People's Warden: Mark McMahon
Vestrymember full three-year term: Jonathan Clark and Meegan Adames.
Deputies to the Diocesan Convention: Meegan Adames, Bruce Anderson, and Gordon Arsenoff.
Alternate Deputies to the Diocesan Convention: Karen Bemis, Ashlinn Stansbury-Fields, and Jeffrey Fields.

Delegates to the Northern Convocation: Catherine Ambos, Paul Ambos, Ashlinn Stansbury-Fields, Jeffrey Fields, Mervis Johnson, and Tom Struble

She thanked the members of the Committee and those candidates who agreed to serve.

John Ager presented the Treasurer's Report. In 2023, pledge income was under budget but rental income and plate offerings were above expectations. These were largely offset by Expenses increases. The strong stock market helped support the value of the investment account, but in the absence of PPP support, withdrawals of $206,000 in 2023 left the value at year-end at $803,375. On motion duly made, seconded, and carried, the Treasurer's report was accepted and filed for audit.

Bruce Anderson presented the Finance Committee report on the 2024 Budget as adopted by the Vestry. Costs are increasing, and the anticipated draw on our investment account will not be sustainable in the long term. We need to increase income in the future.

There was no old business.

Rev. Hollis expressed thanks to the members of the Parish Vestry for their leadership, and particularly to the Executive Committee of Wardens Mark McMahon and Sheila Cooper and Clerk Shannon Pullaro, as well as the following members now rotating off the Vestry: Shannon Pullaro and Bruce Anderson.

Following a closing prayer by Rev. Hollis, the meeting was on motion duly made, seconded, and carried, adjourned at 12:45 p.m.

Respectfully submitted,

Paul Ambos
Secretary of the Meeting

BY-LAWS OF CHRIST CHURCH IN THE CITY OF NEW BRUNSWICK[1]

PREAMBLE

Governed by a Royal Charter granted in 1761 by King George III, this parish accedes to the constitution, canons, discipline, and worship of The Episcopal Church and to the constitution and canons of the Diocese of New Jersey and acknowledges their authority.

ARTICLE 1. NAME AND CORPORATE SEAL

Section 1.1 *Legal name*. The full corporate name of the parish is "The Rector Church Wardens and Vestrymen of Christ Church in the City of New Brunswick" except that while the office of rector is vacant the name is "The Church Wardens and Vestrymen of Christ Church in the City of New Brunswick." Parish agreements must be signed by the rector, sealed, and attested by the clerk of the vestry, using the full corporate name of the parish.

Section 1.2. *Informal names*. In correspondence, press releases, and other similar uses, the parish may use shortened forms of its name such as "Christ Church," "Christ Episcopal Church," and the like.

Section 1.3. *Seal.* The vestry authorizes a corporate seal for sealing documents. The seal must bear the full corporate name, the words "Corporate Seal," and the year "1761." The seal must be kept at the parish offices in the custody of the clerk of the vestry.

ARTICLE 2. OFFICE AND RECORDS

Section 2.1. *Parish office.* The parish office is in the Parish House, 5 Paterson Street, New Brunswick, New Jersey.

Section 2.2. *Parish records*. Record books, minutes, deeds, documents, and other papers and records belonging to the parish must be kept at the parish office, or in the New Jersey Room of Alexander Library, or such other place as the vestry may authorize. Upon request to the clerk of the vestry, any parishioner may have access to such documents, except for personal correspondence files of the parish staff and any privileged matters. The clerk of the vestry will assist persons in gaining access to archives held outside parish offices.

Section 2.3 *Financial records*. Parish financial records must be kept in accordance with requirements set by the diocese. Parish accounts must be audited annually by an independent Certified Public Accountant or as otherwise permitted by canon. The fiscal year begins on the first day of January in each year. Pledges are privileged matters.

ARTICLE 3. PARISH MEMBERSHIP

Section 3.1. *Parishioners eligible to vote*. In order to be eligible to vote at parish meetings, members of the parish must be:

(a) baptized,
(b) at least sixteen years old,
(c) living in or near New Brunswick,
(d) of good moral character,

[1] Amended By-Laws adopted by Parish meeting January 28, 2001 (major revision). This version is as further amended through May 15, 2017.

(e) adherents to The Episcopal Church and to no other religious body,

(f) regular attendants at church services in the parish (i.e., more frequently present than absent unless for good cause prevented),

(g) regular contributors to the current expenses of the parish for the preceding six months, and

(h) confirmed in or otherwise received into the parish in accordance with canon before the day of the meeting.

Parishioners not eligible to vote may attend and speak at parish meetings.

Section 3.2. *List of voting members*. The rector and wardens must keep a list of parishioners eligible to vote. This list is open to inspection by any parishioner.

ARTICLE 4. PARISH MEETINGS

Section 4.1. *Time and place of annual meeting*. Annual meetings of the members of the parish are held in the Church on the fifth Sunday in January or the first Sunday in February, whichever applies in a given year, or at such other time or such other place in the City of New Brunswick as may be specified in the notice of the meeting.

Section 4.2. *Notice of annual meeting*. Notice of the time and place of the annual parish meeting must be given

(a) by written notice posted on all doors to the Church for at least fifteen days prior to the date scheduled for the meeting,

(b) by written notice mailed or emailed at least fifteen days prior to the date scheduled for the meeting addressed to all parishioners eligible to vote,[2] and

(c) by oral notice given by the officiating minister during services on the two Sundays before the day scheduled for the meeting.

The vestry may provide by resolution for further notice.

Section 4.3. *Special meetings*. Special meetings of the members of the parish for any purpose may be called by the rector (or if the rectorship is vacant by either warden) at any time, upon the same notice as specified in Section 4.2 of these By-Laws. The meeting is held at the time and in the place within the City of New Brunswick specified in the notice. The notice must specify the object for which the meeting is called, and no nonprocedural vote may be taken upon any matter not specified in the notice. The rector must notice a special meeting upon the written request of a majority of the vestrymembers or upon the written request of thirty parishioners eligible to vote. If the rector fails to act within a week of such request, one or both wardens must notice the special meeting.

Section 4.4. *Chair and secretary of parish meetings*. Any annual or special parish meeting is chaired by

(a) the rector or

(b) if the rector is absent or if there is no rector in office, one of the wardens selected by the meeting or

(c) if no warden is present, one of the vestrymembers selected by the meeting or

[2] Section 4.2(b) amended by the Vestry November 8, 2011, from "by written notice mailed at least thirty days prior to the date scheduled for the meeting addressed to all parishioners eligible to vote, and".

(d) if no vestrymember is present, any parishioner eligible to vote selected by the meeting.

The clerk of the vestry, or any other parishioner eligible to vote appointed by the chair, is the secretary of the meeting and enters the proceedings in the minute book of the vestry and signs the minutes together with the chair.

Section 4.5. *Quorum*. Three parishioners eligible to vote constitute a quorum for the transaction of business.

Section 4.6. *Agenda at annual meetings*. The order of business at each annual parish meeting is:

(a) Opening prayer

(b) Call to order, determination of quorum, selection of chair, and appointment of secretary and tellers

(c) Approval of minutes

(d) Appointment of one warden (the "rector's warden") by rector if present

(e) Report of Annual Meeting Committee, distribution of ballots, and nominations from the floor for (i) the remaining warden (the "people's warden"), (ii) the four vestry members to be elected, (iii) three deputies to the Diocesan Convention, (iv) three alternate deputies to the Diocesan Convention, (v) six delegates to the Northern Convocation of the Diocese, and (vi) any other officers necessary or appropriate

(f) Closing of nominations and presentation of nominees for the vestry

(g) Opening of the polls (the polls to remain open for at least one-half hour upon each ballot)

(h) Treasurer's report

(i) Budget report

(j) Other business

(k) Adjournment and closing prayer.

Section 4.7. *Method of voting and election.*

(a) The chair of the meeting may vote.

(b) Elections at any parish meeting (other than a selection of the chair of the meeting) are by secret ballot. No other votes at any parish meeting may be by secret written ballot. No cumulative voting or voting by proxy is allowed. The vestry may by resolution provide for absentee ballots for parishioners unable to attend a meeting.

(c) Notwithstanding the provisions of Section 4.7(b), a motion may be made to have the secretary of the meeting cast a unanimous vote for the candidates of any ballot section that is uncontested, after nominations from the floor are closed.[3]

(d) If the required number of officers is not elected upon the first ballot by a majority of the votes cast, one or more further ballots are taken until a majority is achieved. On each such further ballot, the name of the candidate receiving the fewest votes on the preceding ballot is deleted.

---

[3] Section 4.7(c) added by Vestry, March 10, 2003, renumbering following subsections.

(e) After all balloting has been completed, the results as announced are final[4], the persons so elected assume their offices upon the adjournment of the meeting,[5] and all ballots are destroyed.

(f) The chair of the meeting is the judge of the qualifications of the voters, receives the vote, and declares the result.[6]

Section 4.8. *Tellers*. The chair appoints three or more tellers to act at any parish meeting. Each teller must act with strict impartiality. The tellers receive all votes and ballots, count and tabulate all votes and ballots, determine the result, and do anything else necessary to conduct the election or vote with fairness to all parishioners. The tellers must make a report in writing of any matter determined by them.

Section 4.9. *Annual meeting committee and other nominations*.

(a) At each October vestry meeting, the rector must appoint a parliamentarian and an annual meeting committee of five parishioners eligible to vote and must post the names of the committee members on the church premises. The Annual Meeting Committee is a nominating committee. The parliamentarian advises the committee as to compliance with the requirements of this section and serves until a successor is appointed. Members of the committee serve through the annual meeting.

(b) Nomination forms must be made available in the church for parishioners. Forms must allow for self-nomination but may not otherwise require the consent of the nominee. Nominations for any office to be filled at the meeting may be submitted in writing to the committee (care of the parish office) by any parishioner eligible to vote, up until four weeks prior to the date scheduled for the meeting.

(c) Where an unexpired term is to be filled by election, the unexpired term is to be treated as a separate office for purposes of nominations and voting.

(d) If the committee receives insufficient nominations to complete the number of officers to be elected, it must make additional nominations in order to present at least a complete slate to the meeting. The committee must verify the qualifications and willingness to serve of all nominees and must post a list of the nominees on the church premises at least one week prior to the date scheduled for the meeting.

(e) Additional nominations may be made from the floor of the meeting by any parishioner eligible to vote. Such nominees must be present at the meeting and must certify their willingness to serve if elected.

Section 4.10. *Qualifications for certain offices*. Only parishioners eligible to vote who are communicants (having received Holy Communion in or from the parish at least three times during the previous twelve months) may serve as warden or as deputy to the diocesan convention.

---

[4] Phrase "the persons so elected immediately assume their offices," deleted by Vestry, January 8, 2007.

[5] Phrase "the persons so elected assume their offices upon the adjournment of the meeting" inserted by Vestry, December 9, 2014.

[6] Subsection 4.7(g) added by Vestry, January 8, 2007 to read "All persons elected at the annual meeting assume their offices immediately, with the exception of wardens and vestrymembers, who shall attend the next regular meeting of

ARTICLE 5. THE RECTOR

Section 5.1. *General duties and responsibilities of the rector*. The rector has exclusive charge of the worship and of all things affecting the spiritual interests of the parish, subject to the Rubrics of the Book of Common Prayer, the canons of the Church, and the godly counsel of the bishop. It is the rector's duty to give orders concerning the worship of the church, together with all that appertains thereto. The rector is at all times entitled to access to the church for purposes of worship, religious instruction, and other purposes authorized by the Church. The rector has spiritual direction and control of all Christian education, parish schools, and other educational and charitable associations connected with the parish, and if present presides with right to vote at all parish and vestry meetings. The vestry may take no (a) affecting the personal rights of the rector, or (b) relating to the sale or other transfer of church investments,

---

the vestry as nonvoting observers and shall assume their offices at the close of such meeting." Subsection deleted by Vestry, December 9, 2014.

or (c) relating to selling or mortgaging real estate owned by the church, unless the rector is present at the meeting.

Section 5.2. *Actions upon the advice and consent of the wardens and vestrymembers*. The rector may appoint or employ a parish secretary, sexton, bellringer, messenger, or other personnel only upon the affirmative vote of one or more of the wardens and of a majority of the vestrymembers. The persons so appointed may be discharged upon a similar vote, with the consent of the rector.

Section 5.3. *Vacancy of rectorship*.

(a) Upon the death, resignation, or removal of the rector, the wardens must immediately give notice of the vacancy of the rectorship to the bishop.

(b) While the rectorship is vacant, any acts specified in these by-laws to be done by the rector will unless otherwise specified be done instead by the wardens jointly. With the consent of the bishop the vestry may contract for services of an interim rector, with such duties, privileges, and responsibilities as the contract may specify.

(c) While the rectorship is vacant, no priest may officiate at regular services of the church without the consent of the bishop.

(d) No vestry vote may be held upon the election of a new rector unless (i) the candidate is recommended by the bishop to the parish or (ii) the bishop otherwise approves the candidate upon thirty days' notice prior to the vote. An election of a new rector must be by two-thirds vote of the vestry. Upon such election, the wardens must immediately send written notice thereof to the bishop.

ARTICLE 6. ASSISTANT MINISTERS

Section 6.1. *Appointment of assistant ministers*. The vestry may employ one or more priests as assistant ministers to serve upon such terms as the vestry may specify and otherwise under the direction of the rector. No vestry vote may be held upon the appointment of any assistant minister unless the bishop has approved the candidate upon thirty days' notice prior to the vote. An election of an assistant minister must be by affirmative vote of the rector, one or more of the wardens, and a majority of the vestrymembers.

Section 6.2. *Term of office of assistant minister*. Unless originally appointed to serve for a shorter term, any assistant minister serves at the discretion of the rector and may not serve beyond the period of service of the rector. When the rectorship is vacant, the wardens and vestrymembers may reappoint any assistant minister pending the call of a new rector, upon terms agreed to by the vestry and the bishop.

ARTICLE 7. WARDENS AND VESTRYMEMBERS

Section 7.1. *General duties and responsibilities of wardens and vestrymembers.* The wardens and vestrymembers provide leadership in the parish, ensure that parish funds are expended properly, elect the rector, and provide for the rector's maintenance. The wardens and vestrymembers, under the rector, protect church property and provide for all things needed for the orderly worship of God and for the administration of the Sacraments and Ordinances of the Church.

Section 7.2. *Number and functions of wardens*. There are two wardens: the rector's warden and the people's warden. In addition to other duties that may be required by law or by canon, the rector must appoint one warden to serve as administrative chair of the vestry and the other to serve as program chair, each with such duties as may be prescribed by the vestry.

Section 7.3. *Number and functions of vestrymembers*.

(a) There are six[7] vestrymembers (formerly and in the corporate name referred to as "vestrymen").

(b) In addition to other duties that may be required by law or by canon, each vestrymember must serve on such committees (as appointed by the rector) and fulfill such other functions as may be prescribed by the vestry. Vestrymembers are expected to attend all regular and special vestry meetings.

(c) Any warden or vestrymember is subject to removal from office by vote of the vestry upon a fourth absence from any regular or special meeting within any twelve-month period, regardless of the reason for the absence. The rector's warden must give a written warning upon a third absence, may thereafter request the member's resignation, and upon the fourth absence must move the vestry to consider removal from office.

Section 7.4. *Terms of office of wardens and vestrymembers*. Each warden serves for a term of one year from appointment or election and may serve no more than six successive terms. Each of the six[8] vestrymembers serves for a term of three years from election (or, where elected to fill an unexpired term, until the expiration of the predecessor's original term of office), with the vestrymembers as a whole serving in rotation, two[9] vestrymembers (one-third) elected each year. No vestrymember who has been elected to a full term is eligible for reelection until the next annual meeting following the expiration of the original term of office. Any former vestrymember may at any time be elected or appointed to fill an unexpired term due to a vacancy on the vestry.[10]

---

[7] Changed from "twelve" by Vestry, February 14, 2017, effective May 15, 2017 upon filing of Certificate of Change.

[8] Changed from "twelve" by Vestry, February 14, 2017, effective May 15, 2017 upon filing of Certificate of Change.

[9] Changed from "four" by Vestry, February 14, 2017, effective May 15, 2017 upon filing of Certificate of Change.

[10] Sentence "Wardens and vestrymembers and officers of the vestry serve their terms of office until their successors have assumed office pursuant to the provisions of Section 4.7(g)" added by Vestry, January 8, 2007. Deleted by Vestry, December 9, 2014.

Section 7.5. *Regular vestry meetings*. Regular vestry meetings are held monthly in the months of August through June at a time and place to be determined by the vestry without notice other than announcement at the prior meeting.[11] Meeting dates for regular vestry meetings must be included in the parish calendar, but notices of such meetings need not be sent to members of the vestry. Parishioners may attend and observe regular vestry meetings except when the vestry goes into executive session.

Section 7.6. *Special vestry meetings*. Special vestry meetings may be called at any time, upon twenty-four hours notice in person or by direct telephone conversation, or upon five days' notice by first-class mail or by email, by

(a) the rector, or

(b) the wardens if there is no rector, or if the rector is absent from the diocese for three calendar months, or is incapable of acting, or if the rector has refused to call the meeting within one week after the receipt of a request signed by a majority of the vestrymembers, or

(c) a majority of the vestrymembers, in case of failure of the wardens to call the meeting within one week after the receipt of their request.

No business may be transacted at a special meeting unless its subject matter has been described in the notice of meeting. No business may be transacted at vestry retreats unless notice is given as for a special vestry meeting. Parishioners may attend and observe special vestry meetings except when the vestry goes into executive session.

Section 7.7. *Quorum*. At any regular or special meeting of the vestry, a quorum consists of:

(a) The rector, one of the wardens, and a majority of the vestrymembers currently in office of

(b) The rector, both wardens, and one less than a majority of the vestrymembers currently in office or

(c) The rector and two-thirds of the vestrymembers currently in office or

(d) If the rector is absent from the diocese or is incapable of acting and has been so absent or incapable for more than three calendar months, or if the meeting is called by the rector and the rector is absent therefrom, or if the meeting is called by the wardens or vestrymembers and the rector is absent therefrom, one warden and a majority of the vestrymembers currently in office, or both wardens and one less than a majority of the vestrymembers currently in office.

Section 7.8. *Powers of vestry*. In addition to any other powers that may be provided by law or by canon, the vestry may

(a) build, maintain, and furnish buildings for parish purposes,

(b) appoint or employ such assistant ministers and lay assistants as they deem necessary for the conducting of religious services,

(c) sue and be sued and otherwise act as a duly constituted corporate entity, under the corporate name of the parish, and

---

[11] Amended by Parish Meeting January 31, 2010. Previously first sentence read: "Regular vestry meetings are held monthly in the months of September through July at a time and place to be determined by the vestry."

(d) own, hold, and dispose of any real estate and other property, subject to such restrictions on use and disposition as may be imposed by law, by canon, or by the terms under which the property may have been received by the parish. Section 7.9. *Voting*. Unless otherwise required by these by-laws, the vestry acts on the affirmative vote of a majority of the vestry present at any regular or special meeting. The chair may vote on all matters. A vote on any matter may, upon the request of any two members, be by roll call.

Section 7.10. *Vacancies among the wardens and vestrymembers*. In the event of the death, resignation, removal, incapacity, or refusal or neglect for six months to serve in his or her capacity

(a) of the rector's warden, the vacancy is filled by appointment by the rector;

(b) of the people's warden, the vacancy is filled by vote of the vestry, upon nomination by any vestrymember; or

(c) of any of the vestrymembers, the vacancy is filled by vote of both wardens, upon nomination by the rector, pending the next annual parish meeting, at which time the remainder of the unexpired term is filled by election by the meeting. Section 7.11. *Clerk of the vestry*. At the first regular or special vestry meeting following each annual parish meeting, or in the event of a vacancy, the vestry must select one of the vestrymembers to be the clerk of the vestry. The rector or any other member of the vestry may nominate one or more candidates, who may be elected by voice vote or, on motion, by ballot. The clerk of the vestry is responsible for distributing proposed minutes of vestry meetings to members of the vestry by the Sunday before the next regular vestry meeting, has such other duties and responsibilities prescribed by law and as the vestry may determine, and may be removed from office by the vestry. The vestry may also appoint a recording secretary.

Section 7.12. *Treasurer and assistant treasurer*. At the first regular or special vestry meeting following each annual parish meeting, or in the event of a vacancy, the vestry must elect a communicant of the parish to be the parish treasurer. The rector or any other member of the vestry may nominate one or more candidates, who may be elected by voice vote or, on motion, by ballot. An assistant treasurer, also a communicant, may be similarly elected. The treasurer and assistant treasurer must receive notice of all vestry meetings and must attend vestry meetings in order to advise the vestry on financial matters. If not members of the vestry, they do not have the right to vote. The treasurer and assistant treasurer have such duties and responsibilities as the vestry may determine and may be removed from office by the vestry. The treasurer and assistant treasurer must be bonded as required by law.

Section 7.13. *Vestry committees*. The rector appoints members of a property committee, a finance committee, and such other standing and special committees as the vestry may establish, with such duties as the vestry may by resolution prescribe. Membership on vestry committees is not restricted to members of the vestry. The rector and one warden are ex officio members of all committees, but their absence at a meeting thereof does not prevent the finding of a quorum.

ARTICLE 8. TERMINOLOGY

Section 8.1. *Vestry*. As used in these by-laws, the term "vestry" means the rector, wardens, and the vestrymembers collectively. Each of such persons is a "member of the vestry".

Section 8.2. *Bishop*. As used in these by-laws, the term "bishop" means the bishop or the Ecclesiastical Authority of the Diocese of New Jersey.
Section 8.3. *Diocese*. As used in these by-laws, the term "diocese" means the Diocese of New Jersey.
Section 8.4. *Charter Day*. The vestry should provide by resolution for a memorialization of the November 2, 1761 issuance of the parish's charter of organization, to be held during the month of November each year.

ARTICLE 9. AMENDMENT AND REPEAL
Section 9.1. *Method of amendment and repeal of by-laws*. These by-laws may be amended (a) by affirmative vote of the rector, if present, one or more of the wardens, and two-thirds of the vestrymembers present at any regular or special vestry meeting held on seven days' notice of such change or (b) by majority vote of parishioners at the annual or any special parish meeting noticed for such purpose or (c) as may otherwise be required by law.

Rules of Order for Virtual Attendance at Parish Annual Meeting

Adopted by the Vestry January 13, 2021

I. Preamble

1. Supersede Regular Rules. These Supplemental Special Rules of Order for Virtual Attendance at Parish Annual Meeting (hereinafter, "these Rules") shall supersede any regular Rules of Order and to the extent they are in conflict with such regular Rules of Order, these Rules shall prevail.
2. Purpose. The purpose of these Rules is to facilitate the calling and meeting of the Annual Parish Meeting of this Congregation in a situation where it is impractical to hold a face-to-face physical meeting of the Annual Meeting due to governmental restraints or as otherwise directed by the Ecclesiastical Authority of the Diocese.
3. Interpretation of Certain Constitutional and Canonical Terms. For purposes of Annual Meetings governed by these Rules, these terms shall have the following interpretation:
"Annual Parish Meeting": The meeting of the members and officers of the Congregation conducted wholly or in part via remote electronic participation by its members "seat":
The ability to participate in the Annual Parish Meeting via electronic connection
"voice": The right to make oral statements during the Annual Parish Meeting "vote": The right to cast an oral voice or electronic poll vote or file an electronic ballot during the Annual Parish Meeting.
4. Annual Parish Meeting Manager. In order to facilitate the conduct of an electronic meeting of the Annual Parish Meeting, the Rector or Priest-in-Charge shall appoint one or more Annual Parish Meeting Managers to assist the President and Clerk of the Annual Parish Meeting.

II. Notice of Meeting of Virtual Annual Parish Meeting and Connection Information

1. Increased Notice Time. If the Rector or Priest-in-Charge shall call for a meeting of Annual Parish Meeting by electronic means, the notice for such meeting shall be given by email, publication on the parish website, or other reasonable notice no later than two weeks prior to the date called for the meeting.

2. Members to Furnish Communication Information. No later than one week before any such meeting, every member of the Congregation entitled to vote in the Annual Parish Meeting must notify the Rector or Priest-in-Charge of his or her email address in order to receive the ability to participate in the Annual Parish Meeting held electronically.

3. Clerk to Send Login Information. No later than three days before such meeting, the Clerk of the Vestry or Mission Committee or his or her designee shall send an email to all members of the Congregation who have registered their email address setting forth (a) the time of the meeting and (b) the URL and codes necessary to connect to the Internet meeting service, and, as an alternative and backup to the audio connection included within the Internet service, the phone number and access codes the member needs to participate aurally by telephone. If an outside online voting service is authorized, the email shall include all necessary login information for such service.

III. **Opening of Meeting and Quorum**

1. Login Time. The Clerk shall schedule Internet meeting service availability to begin at least 30 minutes before the start of each meeting.

2. Signing in and out. Members shall identify themselves as required to sign in to the Internet meeting service, and shall maintain Internet and audio access throughout the meeting whenever present, but shall sign out upon any departure before adjournment.

3. Quorum. The Annual Parish Meeting Managers shall determine and report to the Clerk the presence of a quorum as required by the New Jersey Revised Statutes section 16:12-10 on the basis of members' login information. The members present may continue to do business until adjournment, notwithstanding the withdrawal of enough members to leave less than a quorum. Less than a quorum can adjourn.

IV. **Conduct of Meeting**

1. Technical requirements and malfunctions. Each member is responsible for his or her audio and Internet connections; no action shall be invalidated on the grounds that the loss of, or poor quality of, a member's individual connection prevented participation in the meeting.

2. Forced disconnections. The Rector or Priest-in-Charge as President of the meeting may cause or direct the disconnection or muting of a member's connection if it is causing undue interference with the meeting. The President's decision to do so, which is subject to an undebatable appeal that can be made by any member, shall be announced during the meeting and recorded in the minutes.

3. Assignment of the floor. To seek recognition by the President, a member shall use the Zoom "raise hand" request and await recognition. Once the pending action is completed, the Annual Parish Meeting Manager shall clear the online queue.

4. Motions submitted in writing. A member intending to make a main motion, to offer an amendment, or to propose instructions to a committee, shall, before or after being

recognized, post the motion in writing to the online area designated by the Clerk for this purpose, preceded by the member's name. Use of the online area designated by the Clerk for this purpose shall be restricted to posting the text of intended motions.

5. Seconding of motions and related posts. Members responding "so moved" to a request from the President for a motion, or seconding any motion that requires a second, must do so using the Zoom "raise hand" feature. Once the pending action is completed, the Annual Parish Meeting Manager shall clear the online queue.

6. Display of motions. The Clerk shall designate an online area exclusively for the display of the immediately pending question and other relevant pending questions (such as the main motion, or the pertinent part of the main motion, when an amendment to it is immediately pending); and, to the extent feasible, the Clerk, or any assistants appointed by him or her for this purpose, shall cause such questions, or any other documents that are currently before the meeting for action or information, to be displayed therein until disposed of.

7. Video display. The President, the Clerk, or their assistants shall cause display of the video of the member currently recognized to speak (if such display is permitted by them) or report.

V. Floor Nominations and Voting

1. Nominations from the Floor. Any persons who have not been nominated through the Nominating Committee or the Clerk of the Annual Parish Meeting may be nominated for office by written nomination form for such purpose, completed and submitted to the Clerk no later than a week prior to the opening of the Annual Parish Meeting, provided that when the President invites nominations from the floor for that office the person making the nomination confirms the nomination and the person nominated confirms willingness to serve if elected.

2. Voting. All votes will be taken by the Zoom polling feature, unless the President authorizes voting to be done by (a) an outside online voting service or (b) by mail-in ballot for those members unable to participate electronically. If mail-in ballots are authorized, they must be received by the Clerk in sufficient time to be tabulated prior to the opening of the Annual Parish Meeting so that they can be included in the total vote counts. Results of votes may be reported to the President by the Chair of the Balloting Committee, if one is appointed, or the Clerk.

NOTICE OF NOMINATIONS

The Annual Meeting Committee has received the following nominations for the February 2, 2025 Annual Meeting of Christ Church, for the offices to be elected at the meeting.

These nominees are qualified as members of the congregation in good standing and have confirmed their willingness to serve if elected.

People's Warden (one year term)
Jonathan Gloster

Vestrymember (three year term)
Jonathan Clarke
Eleanor Forbes

Vestrymember (two year term)
Debra Lowe

Deputies to the Diocesan Convention
H. Arthur Phills, Mervis Johnson, Karen Bemis

Alternate Deputies to the Diocesan Convention
Ashlinn Fields, Jeffrey Fields, Meegan Adames

Delegates to the Northern Convocation
Ashlinn Fields, Jeffrey Fields, Beth Binde, H. Arthur Phills, Mervis Johnson, Karen Bemis

Additional nominations may be made from the floor at the meeting.

Respectfully Submitted,
Penny Gordon, Chair, Wendy Benjamin, Margaret Brown-Stansbury
Sheila Cooper, Margaret (Meg) Hall,
Rector – Ex Officio

RECTOR'S 2024 ANNUAL REPORT

2024 CELEBRATIONS

Staff

I have so much gratitude for our fabulous and faithful staff: the Rev. Daphne Roberts (Deacon), Brittney Girault (Parish Administrator), Carlos Garcia (Sexton), Elaine Winkler (Bookkeeper), Katia Kravitz (Interim Music Minister and Organist), Suzanne McDonald (Music Director and Organist) and Jane Esmonde (Seminarian Intern). Much of our staff's work is behind the scenes, but I want you to know that Christ Church has a very hard working and dedicated staff. I am privileged to be a part of this great team.

Leadership

Being a solo Rector can be lonely. That's why I am SO grateful to our awesome Deacon, the Rev. Daphne Roberts who has truly and fully stepped into her role with us and has become a great colleague, support, sounding board and co-leader!

I am grateful for our wonderful Vestry and all that they do to lead the parish with me. I am not sure if people realize this, but the Vestry is not only a leadership group, it is also a spiritual group – we pray, we reflect on scripture, we share prayer requests, we talk about how the Spirit moves during our times together. We also laugh and can have hard conversations in prayerful and respectful ways. Some folks even have said that they are sad to leave Vestry because they will miss the camaraderie and the connections within the group as a whole.

Our Executive Committee includes three dedicated people whom I lean on all the time: Sheila Cooper (Rector's Warden), Mark McMahon (People's Warden) and Gordon Arsenoff (Vestry Clerk and Music Liaison). Our wonderful Vestry includes: Meegan Adames (Finance), Gordon Arsenoff (Music), Wendy Benjamin (Outreach), Jonathan Clark (Discipleship), and Jim Nichols (Property). A huge thank you to Terry Ann Schwarz who take minutes at for us at our Vestry meetings so that members can focus on the work!

Parish leadership is not limited to clergy or even to people who have been elected or appointed to certain positions. I give thanks for the dedicated ministries of the following leaders: John Ager (Treasurer), Margaret Brown-Stansbury (Church School), Catherine Ambos (Choice Food and Resource Center at Unity Square), Jason Kaelber (Rotating Interfaith Men's Shelter), Bruce Anderson (Fellowship), Jonathan Clark (Tuesdayer's Book Group), Artie Phills (Rentals Coordinator; Security Team; Men's Ministries), Penelope Lattimer (WomenSpirit), and Hall Education Fund Trustees Penny Gordon, Mary Nelson, Fernanda Perrone and Mark McMahon (Chair); our 2024 Diocesan Convention Deputies: Meegan Adames, Bruce Anderson, Gordon Arsenoff; our 2024 Diocesan Convention Alternates: Karen Bemis, Ashlinn Stansbury-Fields, Jeffery Fields; and our Northern Convocation Delegates: Catherine Ambos, Paul Ambos, Ashlinn Stansbury-Fields, Jeffery Fields, Mervis Johnson, Tom Struble.

Liturgy

As I have said many times over our eleven years together, liturgy is the work of the people, so there are lots many people to thank for showing up and participating in both public ways and also behind the scenes:

MINISTRY	MINISTERS
Altar Guild	Nancy Walworth (Chair), Margaret Brown-Stansbury, Sheila Cooper, Mervis Johnson, Jennifer Ryan
Lectors/ Intercessors	**8am:** Meegan Adames, Jonathan Clark, Sheila Cooper, Mark McMahon, Shannon Pullaro, Debra Lowe **10:30am:** Catherine Ambos, Paul Ambos, Kelly-Jane Cotter, John Egekeze, Jonathan Gloster, Doreen Sirjue, Mel Garber, Artie Phills, Chris Davies
Lay Eucharistic Ministers	**8am:** Elizabeth Clark, Sheila Cooper, Debra Lowe, Kevin Stansbury **10:30am:** Gordon Arsenoff, Chris Davis, Mel Garber, Artie Phills
Ushers	**8am:** Sheila Cooper, Debra Lowe, Mark McMahon **10:30am:** Melbourne Garber (Head Usher), Wendy Benjamin, Chris Davies, Jeff Fields, Jonathan Gloster, Doreen Sirjue, Peggy Smith
Acolytes/Service Assistants	Ashlinn Stansbury (Head Acolyte), Graciela Adames, Nico Adames, Inori Walsh-Hollis
Counters	Jonathan Gloster, Sheila Cooper, Mark McMahon, Meegan Adames
MC and Thurifer	Artie Phills
Lay Eucharistic Visitors	Shannon Pullaro
Choir	Catherine Ambos, Paul Ambos, Zida Abbott, Gordon Arsenoff, Margaret Brown-Stansbury, Patricia Buckendahl, Catherine Campbell, Abby Caruso, Eli Caruso, Harry Caruso, Nayla Caruso, Ozzie Caruso, Amani Cole Felder, Maizie Connerton-Ryan Louise Deis, Chris Davis, Stephen Greenwood, Joanna Gunther, Julius Jarrett, Doreen Sirjue. *I also want to thank all those who have participated in **Open Choir**. We know that it is hard for folks to commit to a weekly choir rehearsal, and this has been such a gift to see so many of you move from the pews to the choir stalls on those Sundays!*
Production	Steve Caruso (Chair), Jason Kaelber

I also celebrate the various joint, special, and interfaith services we held in 2024: Ashes to Go at the New Brunswick Train Station, Ash Wednesday with Emanuel Lutheran and First Reformed Church, Pentecost Sunday with the First Reformed Church, Interfaith Thanksgiving, and Trans Day of Remembrance.

Music Minister Search

I am grateful to the Music Minister/Director and Organist Search Team who worked with me to bring Suzanne McDonald to us: Paul Ambos, Gordan Arsenoff, Maizie Connerton-Ryan, Sheila Cooper, Debra Lowe, Mark McMahon.

Formation Programming

I celebrate the many wonderful formation opportunities we have here at Christ Church! The Men's Ministry has reconvened after a few years off. WomenSpirit and Tuesdayers continue to go strong! We had an intergenerational Confirmation/Reaffirmation class after which we had three people get confirmed (Maizie Connerton-Ryan, Rozanne Jhamb, and Amisha New) and five people formally renew their Baptismal vows (Meegan Adames, Ijeoma Egekeze, Mark McMahon, Roberto Francisco Silva Moreira and H. Arthur Phills). Our Lenten Series *Rest is Resistance* proved to be a great hit as did Melbourne Garber's much-anticipated Part 2 of his Black Heritage Presentation on the impact of the transatlantic slave trade on the unique connections (past and present) between the United States and Sierra Leone. Advent included our series *The Days are Surely Coming: Reducing Harm, Preparing the Way – an Abolitionist Advent Series* and we enjoyed an intergenerational Advent Parish Prayer Day (little Cecelia's excitement about the Anglican rosary she made is still my favorite memory of that day)! We also began a six-session Grief Support Group in the fall, which was new for us.

Community Involvement and Outreach

For 2024, I celebrate that, through the Rector's Discretionary Fund, we were able to disperse $11,779.74 in financial assistance to members of the local community this year to help with things such as electric bill shut-off notices, eviction notices, groceries, household items, clothes and more. Thank you to all those who have donated to the discretionary fund! It is a blessing to all of us to be able to help people in direct and urgent need.

I further celebrate the work of all who lead and volunteer for the Interfaith Rotating Shelter, Laundry Love and the Choice Food and Resource Center at Unity Square. A special shout out to Jason Kaelber, who is one of the leads for the shelter, Catherine Ambos, who leads our Laundry Love efforts and Paul and Catherine Ambos and Mark McMahon who forge ahead at Unity Square. Mark McMahon who chairs the Hall Education Fund.

Faithful Use and Reimagination of Our Buildings

I am eternally grateful to Jim Nichols, our Property Chair, who, with Mark McMahon, our People's Warden, and I has been on the forefront of encouraging us to go further than we ever have regarding reimagining our buildings and campus to serve our community! Jim has done more justice than I could

ever do in his report around this, but I would be remiss if I did not mention his wonderful efforts as we become more deeply engaged in this work. I'm so excited to see where this will take us!

WHAT CHALLENGES ARE YOU FACING IN YOUR MINISTRY RIGHT NOW AND HOW ARE YOU ADDRESSING THEM?

I just want to make sure I clarify that a "challenge" and a "problem" are not the same thing. The following are challenges – which means they are opportunities for us to discern, to plan goals around and to improve upon!

Liturgical Ministers

There are some areas in liturgical ministry that are in need of your time and talents, namely:

- Acolytes (if you are okay being seen but not heard, and you like looking cool in albs)
- Altar Guild (if you don't want to be seen or heard, but you want to do something that is absolutely crucial to liturgical life)
- Choir (you will definitely be seen and heard ☺. Remember, singing is praying twice!)
- Lay Eucharistic Visitor (what's better than sitting with someone for a few minutes, being the presence of Christ and Christ Church in their midst and offering them communion?)
- Production Ministry (not seen or heard [most of the time], but you ensure that others are! Plus, there are easy step-by-step instructions!)

What am I doing about these needs? I ask and ask some more! But I can't make you volunteer! ☺ Join these teams! They have great people in them!

RenewalWorks

As a reminder, here is a description of RenewalWorks:

> ***Through an anonymous online evaluation of each parishioner, and a series of guided workshop discussions, the RenewalWorks process helps churches (and the individuals in them) refocus on spiritual growth and identify ways that God is calling them to grow.***

I am so grateful to Tuesdayer's who decided to complete the RenewalWorks process so that we can think about – as a parish how God is calling us to grow in faith. Please see Jonathan Clark's report on this for more details. The Vestry will be presented the reports that have come from this work so that, together, we can discern the next steps.

Choice Food and Resource Center at Unity Square

"Out of sight, out of mind" is a saying that I have found to be very true in my own life in many ways. I have noticed that, since we merged with the Choice Food and Resource Center at Unity Square, there has been a downturn in the number of Christ Church volunteers to support this ministry (which **is** one of our ministries). Thank you to all those who volunteer already, AND it would be so wonderful, if you have the time and ability, give of your time (even once a month) to this meaningful and life-giving ministry!

HOW CAN THE LEADERSHIP AND CONGREGATION SUPPORT YOU/THE PARISH?

- Please make and give towards your pledges to the mission and ministry of the parish.
- Please volunteer for liturgical or other ministries.
- Please also engage in small groups and formation opportunities!

HOW CAN THE LEADERSHIP AND CONGREGATION PRAY FOR YOU?

I ask that you pray for the following:

- For continued strength, discernment and inspiration as I lead in Christ's church.
- For the physical, mental, emotional, and spiritual health and well-being of Inori and I.
- I turn 50 in February. That's half a century – halfway until 100. That's a lot of years. Please pray that I have a lot of years left. ☺

HOW IS YOUR MINISTRY ALIGNING WITH OUR SHARED VALUES OF DISCIPLESHIP, COMMUNITY INVOLVEMENT AND STEWARDSHIP?

Several years ago, the Vestry identified three areas of focus around which our work and ministry should center be centered:

Goal Area	Definition	Goal
Discipleship /Formation	The lifelong process of growing in our relationship with God.	To develop disciples by helping each other make a serious commitment to learning from Jesus how to live and, to the best of their ability, do what he teaches. *(We cannot develop disciples if we are not developing our own discipleship.)*
Community Involvement / Outreach	Doing extraordinary things in the name of Jesus	To develop a culture of caring of the New Brunswick community.
Stewardship	Being grateful and responsible stewards of the gifts we receive from God.	To develop a culture of community within the congregation and to develop and increase pledge income.

Here is how I, as your Rector, have implemented these three values in ministry in 2024.

Discipleship

- I led and co-led the Lenten series, the Advent Series and the Grief Support Group.
- I have presided and preached at regular Sunday morning services and special services and have overseen and supported the participation of lay ministers and members.
- I have supported and encouraged the children in the church and advised the Church School and Youth program.
- I have dedicated time most weeks for sermon preparation or supported others in their preaching preparation (e.g. Seminarian and Deacon).
- I continue to use my coaching skills in our congregational life together.
- I attended both the International Black Clergy Conference in Baltimore in the spring and two Black Clergy Women lunches hosted by the Diocese of Newark. These were not just networking and social events. They were deeply spiritual and formative opportunities.
- I continue as a member of the We Empower Executive Leadership cohort (https://cardboarddogcoaching.com/what-is-weel-women-embodying-executive-leadership/).

- I am part of the Black Clergy Cohort of the Thriving in Ministry (https://www.thrivinginministry.church/program).
- I completed training as an End-of-Life Doula through the International End-of-Life Doula Association (INELDA). This work is directly connected to my work with the dying and grieving in our community.

Community Involvement

- I have had the privilege of dispersing $11,779.74 in assistance to people in community in 2024 through the Rector's Discretionary Fund.
- I have encouraged the congregation to participate in community outreach programs that originate from both within and outside of CCNB.
- I continue to be actively involved in the newly named New Brunswick Interfaith Alliance.
- I continue to be a trustee in the Hall Education Fund.
- I have supported the outreach efforts of the parish, including the Choice Food and Resource Center at Unity Square, Laundry Love, the Interfaith Rotating Shelter and other activities.
- I have given finished my second year as a volunteer clergy counselor for Faith Aloud (https://www.faithaloud.org).
- I do Holy Eucharist services once a month at the Community of St. John Baptist in Mendham.
- Community involvement also includes at the Diocesan level. In 2024, I have served on the following Diocesan committees and commissions,
    - Member and now President of the Standing committee
    - Chair of the Diocesan Sabbatical Fund Committee
    - Member of the Van Duzer Scholarship Fund Committee
    - Mentor for Fresh Start (a Diocesan-led program to support new clergy and/or clergy in new positions)
    - One-on-one mentor and coach for Diocesan Clergy
    - Member of the Diocesan LGBTQ Commission

Stewardship

- I have attended to the pastoral needs of the congregation, especially the elderly and the sick, visiting people when possible and connecting with folks online or on the phone when necessary.
- I have supported our Lay Eucharistic Visitor and Deacon who shared in visiting duties with me.
- I supported the work of the Stewardship Committee.
- I have supported and offered opportunities for fellowship.
- I have welcomed newcomers – meeting with them outside of Sunday services.

A LOOK AHEAD AT 2025

Continuing Education and Retreats

- I will continue in both the We Empower Executive Leadership and Thriving in Ministry cohorts.
- I will attend the first ever National Black Episcopal Clergy Women's Gathering in June.
- I will have my yearly seminary colleague retreat in June
- I will attend a CREDO conference in the fall (https://www.cpg.org/active-clergy/learning/credo/credo-conferences/).

Social Work Interns

- This spring we will host two social work interns – Princess-Zoe Godwin and Matthew Tantuico. They will be interning in our office outreach/assistance, the Interfaith Rotating Shelter, Laundry Love as well as the Choice Food and Resource Center at Unity Square.

IN CLOSING

I continue to be grateful for our ministry together as the Body of Christ at CCNB. Let us continue to walk in love!

Peace and Blessings,
Joanna+

DEACON'S 2024 ANNUAL REPORT

The last year at Christ Church has been busy. My ministry at Laundry Love continues with more and more clients lining up hoping to be one of the 30 to have their laundry washed and dried to meet the work and school day.

The Lenten Series was "Rest is Resistance," a book by Trisha Hersey. We explored how rest is not a gift, but a divine right in our capitalist, production-focused world. I had my first opportunity to distribute ashes on Ash Wednesday at the New Brunswick Train Station. It was very cold and very rewarding. That evening we fellowshipped with Emanuel Lutheran Church in New Brunswick. The remainder of Holy Week was wonderful.

Unfortunately, there were several deaths of parishioners last year. From those experiences a Grief Group was created to assist anyone with a loss. As we learned, grief is not only related to a recent death or to a death at all. Grief can be associated with any change in your life. It can be recent or many years ago. If we did not care so much about that life changing event or situation or shift or removal, we would not miss them or it so much. It could be as immediate as an unfortunate accident or a slow change that you witness and grieve as it progresses.

I had the pleasure of being the Deacon for Bishop Sally French during her visit in April. Since then, I have been her deacon and worked with her on other occasions.

Several pastoral visits and telephone calls were made to get to know parishioners. Rev. Hollis and I attended a luncheon of Black Clergy Women hosted by Bishop Carlye J. Hughes of the Diocese of Newark and a Northern Clericus Meeting. Other activities were participating in New Brunswick Community Day; joining the Vestry for a retreat; and taking part in the very successful Garden Party which came out of the Vestry Retreat.

We participated in the Abolitionist Advent Series 2024, Reducing Harm and Paving the Way. Abolition is about presence C-E, not absence and being brave enough to step forward in the rough reality of our world. As we end this church year Christ Church prepares for the Interfaith Rotating Men's Shelter to be housed onsite for one week in January and February.

The Holy Spirit continues to work in my life and guides me as I assist Christ Church in meeting the needs of the community.

Faithfully,
The Rev. Daphne P. Roberts, Deacon

CHRIST CHURCH RECTOR'S AND PEOPLE'S WARDENS 2024 ANNUAL REPORT

What are we celebrating?

As we reflect on 2024, we spent time really thinking through the year and found so many things to celebrate! Some of the ones that really stood out include:

- True collegiality of the Vestry-we are amazed at what we can accomplish with one-2 hour meeting a month-Go Team!
- Rev. Joanna and her team that includes Deacon Rev. Daphne Roberts, Music Minister Suzanne McDonald, Admin Brittney Stoute, Seton Carlos Garcia and our Bookkeeper, Elaine Winkler.
- The generosity of our fellow parishioners in their support of the repair of the HandiLift, their continuing Pledge support and the overall support for other ventures, such as the Angel Tree.
- The work done by Tuesdayer's for Renewal Works, and their recently issued report on where the Parish should focus.
- The Parish Open House held in August with active participation of many parishioners and the planting of two trees donated by a local New Brunswick resident and admirer of Christ Church.
- The work towards transparency and communication about finances and quarterly reports made available.

Before we review the goals for 2025, let's look at the progress we made on the 2024 goals that we shared with you last year:

- The sustainability of our infrastructure. While we are used to discussing our financial well-being (and we will continue this year) we also need to take a close look at how we are actually getting the day-to-day things done at the church. We are in need of volunteers for the tasks of worship-liturgical ministers and ushers, Altar Guide members; volunteers for decision making -as this is being written we have no names to replace the openings on the Vestry; for maintenance of the building when we have Parish work days, and volunteers to keep our Outreach Ministries going, especially Laundry Love and Saturday days at the Unity Square Choice Food Pantry (Saturdays have been canceled because we have no volunteers). ***Although our ministries continue, we have been unsuccessful in recruiting new volunteers. We ended up the year without a Vestry member responsible for Stewardship, a role that Sheila assumed, on top of her other responsibilities. We did have success in the campus clean up days, and that is encouraging. We continue to ask you to try something, and if you don't like it, there is no pressure to stay.***
- A second task we are focused on, which is connected to sustainability, is defining the future of 7 Paterson Street. For several years we have been working on finding a solution; this year it will be necessary to make decisions on whether the current plan can work or whether we need to make an alternative decision. ***We expanded the scope of the project to include the entire Christ Church campus. We were fortunate to connect with a program sponsored by Trinity Wall Street and in November, Reverend Joanna, Mark and Jim Nichols participated in a two-day seminar where we were given the opportunity to talk about the initial stages of this project. Once we have the project better defined, we will present it to Trinity Wall Street to***

ask for funding to formalize the plan. Jim has reached out to a small group of parishioners and community leaders and meetings will begin soon. The first step is to define a "Property Mission" and then move forward from there.

- Also related to sustainability is a plan to renovate any remaining rentable spaces that have not already been renovated. Renting our spaces during the week is the best way for us to become sustainable. Currently, the auditorium and kitchen are not spaces we can easily rent, although we do have renters in the auditorium. Focusing on updating those spaces means we can rent more consistently. ***Rentals are now being coordinated by Reverend Joanna and Brittney, our administrator. During the year two new congregations signed rental agreements. The available spaces are being advertised in local media. With the funding received from generous parishioners and several fund-raising activities, we now have adequate funding to repair/replace the HandiLift. This will make the auditorium more accessible and expand rental potential. We have not yet evaluated the cost of renovation of the rental spaces, because we want to have the plan for the Church Campus defined first, so as not to spend funds that will not be part of the long-term strategy of Christ Church.***
- The search for a new Music Minister will start very early in the new year. The Vestry engaged in a discernment process that began with a book study which led to a core values activity and a discernment protocol that ended with the Listening Sessions held in October. The ultimate outcome of these activities was a revised Position Description focusing on where we are and where we are going. This is exciting! ***Our new Music Minister, Suzanne McDonald started during the year and she has already been very active in streamlining and revitalizing the music program. The adult choirs have been combined and Suzanne is working diligently to renew the program.***

  Finally, in 2024 Mark and Sheila will undertake an update to the directory information and make sure we are utilizing our online platform, Realm, to its highest potential. This can streamline processes and make life easier for Brittney and Rev. Joanna. ***Although an initial effort was made to update the directory, it had minimal results. This effort will be renewed in 2025.***

2025 will bring new challenges and opportunities. Sheila will be "retiring" as Rector's Warden and Mark will assume those responsibilities for 2025. The new People's Warden will be elected at the annual meeting. Initial goals for the year include:

- Active participation in defining the future of the church campus to generate income to continue our outreach ministries and guarantee the sustainability of the church in light of declining membership, as well as to be more welcoming to the local community.
- Work on the Renewal Works recommendations to ensure that scripture is embedded in everything we do and that each parishioner embraces a sense of ownership in Christ Church.

We are honored to serve as the Wardens for 2024. We enjoy speaking with you all, working with Rev. Joanna and Gordon Arsenoff on the Executive Team, and tackling these tasks. Thank you for your faith in us.

Respectfully submitted,

Mark McMahon and Sheila Cooper

Music Ministry
2024 Annual Report

Introduction: Joining Christ Church mid-June, following Pentecost, has been an extraordinary journey of musical exploration and community connection. The initial summer months provided a valuable opportunity to familiarize myself with the church's magnificent organ and to engage with the congregation during coffee hours.

Summer Music Program: The summer choir served as an introductory ensemble, laying the groundwork for our more robust fall program. As the season progressed, we established weekly choir rehearsals, preparing music for regular services and developing a rich repertoire of anthems.

Seasonal Highlights: Fall and winter brought several special musical events that showcased our choir's versatility:

- Organ Duet Performance: Utilizing both organs to create a unique musical experience
- Lessons and Carols Service: Blending traditional and contemporary music
- Christmas Eve Service: A memorable musical celebration

Artistic Innovations: To enhance our musical offerings, we:

- Incorporated professional singers to enrich the choral sound
- Introduced diverse instrumental colors through saxophone and string performances

Choir Developments:

- Senior Choir: Established regular weekly rehearsals and service performances
- Children's Choir: A small but impressive group that beautifully participated in the Lessons and Carols Service, with plans for monthly worship participation
- Open Choir: Launched in the fall, welcoming all interested singers to participate in monthly performances

Community and Collaboration: I have begun building relationships with local musicians, most notably establishing a promising connection with the a cappella group "Deep Trebles" from Rutgers University. I look forward to developing ongoing collaborative opportunities.

Worship Team: Working alongside Reverend Joanna, Brittany, and Carlos has been an uplifting and supportive experience. The collaborative spirit of our team continues to inspire and drive our musical ministry.

Looking Ahead: The congregation's warm welcome and enthusiastic support have been truly remarkable. As we move into the New Year, I am excited about the continued musical growth and spiritual enrichment we will share together.

Respectfully submitted,
Suzanne McDonald
Music Director Christ Church, New Brunswick

DISCIPLESHIP TEAM
2024 ANNUAL REPORT

I had the privilege of being the vestry member who liaised with ministries that fall under the umbrella of discipleship: Church School, Men's Ministry, Tuesdayers, and WomenSpirit. I invite you to review their separate reports below.

Under the Reverend Joanna's leadership there were five parish-wide discipleship opportunities for adults: the Lenten Series on Rest is Resistance, the spring intergenerational retreat on spirituality, the fall intergenerational retreat on prayer, the Abolitionist Advent Series, and the Grief Support Group.

How is God calling you to grow as a disciple in 2025?

Respectfully submitted,

Jonathan Clark

CHRISTIAN FORMATION COMMITTEE
2024 ANNUAL REPORT

CHILDREN'S FORMATION

This year the church school is very small in size the younger children has only 4 children and on a given Sunday we may have only 2 children who attend the older group had 5 children. The younger group is still using the Spark Curriculum. The curriculum has one lesson focus statement for each lesson so the kids and teacher know the point of every lesson. All lesson activities reinforce the lesson focus. The children leave Sunday school confident in what they have learned each week. Each we have an opening and closing prayer a bible story and an activity sheet.

I would like to thank the following people for their dedication in teaching this year Wendy Benjamin, Reisha Buster John Ager, Meegan Adames and Shannon Pullaro.

Prayerfully submitted,
Margaret Brown-Stansbury
Church School Superintendent
and
Shannon Pullaro
Church School Coordinator for Middle Schoolers

TUESDAYERS

Tuesdayers meet weekly over Zoom on Tuesday evenings to discuss books on a variety of religious topics. Prior to a summer break our topic was *The First Paul: Reclaiming the Radical Visionary Behind the Church's Conservative Icon* by Marcus Borg and John Dominic Crossan. In the fall we discussed Jay Sidebotham's *Signs of Life: Nurturing Spiritual Growth in Your Church*. In conjunction with that book we also functioned as the Workshop Group of the RenewalWorks program. We analyzed the data from its survey of the spiritual life of our parish that we took a couple of years ago. In response we wrote a report for the vestry in which we made suggestions for increasing spiritual growth in the parish.

Newcomers are always welcome. Look for announcements in the Sunday bulletin and weekly parish email regarding the start of new books.

Respectfully submitted,
Jonathan Clark

WOMENSPIRIT

On behalf of WomenSpirit, I am happy to report that we continue to meet faithfully on Wednesday evenings from 7:30pm-9pm year round. The participants are: Nayla Caruso, Penny Gordon, Shearen Johnson, Penelope Lattimer, Jane Otto, Rozann Shackleton, Towanda Stovall.

Each week we begin by reciting our prayer:

"Be with WomenSpirit O' God as we strive to embrace a Christ-like fellowship by encouraging healing, enlightenment, personal development and exploration of peace through prayer."

Each Wednesay and other times when we gather together, we recite this prayer with resolve to live these words. Our WomenSpirit actions are centered on conversations wherein we share the ways in which we are exploring "peace through prayer." This year we have supported one another through some significant health challenges and other lifestyle changes.

We thank Rev. Joanna Hollis for her support of us individually and collectively and for the blessing she is in our lives.

Reading continues to be a favorite and meaningful way that we seek "peace through prayer." Our favorite this year is Mother Teresa, No Greater Love with foreword by Thomas Moore (author of *Care of the Soul).* We recommend this book highly.

We invite women to join us on this ZOOM LINK https://us06web.zoom.us/j/84615703996 with password: 678556
Dial IN: 1-929-436-2866

We sign-in at approximately 7:30pm every Wednesday. For more precise information, please speak with any WomenSpirit participant listed in this report. Our email addresses are: Towanda Stovall

- steestovetop@gmail.com, Jane Otto--jdjotto@gmail.com, Shearen Johnson-russgilby@msn.com, Penny Gordon-pasgordon@aol.com, Nayla Caruso--stellacaruso@gmail.com, Rozann Shackleton-rashackleton@icloud.com, Penelope Lattimer-pelattimer@aol.com

Best wishes to all readers of this report. May God continue to bless WomenSpirit and Christ Church, New Brunswick.

Respectfully submitted,
Penelope Lattimer, Convener
WomenSpirit

MEN'S MINISTRY

The Men's Ministry is a supportive ministry that allows us a space to discuss our Spirituality and reflect on how our existence influences our connection to God and the Church. During the Covid -19 virus epidemic and beyond, the Men's Ministry curtailed its meetings. The Men's Ministry resumed its ministry on Wednesday, September 25, 2024 (4th Wednesday) via Zoom from 7:00 pm - 8:00 pm.

We have reach out to all men of the parish to solicit their commitment and participation while avoiding conflicts with other parish activities. We will continue to conduct in-depth reflections on the Bible texts of the Old Testament, Epistle and Gospel lessons for the Sunday closest to the date that we meet. No preparation is required - Anyone who is able can participate.

If you would like to learn more about the Men's Ministry, please contact Jonathan Gloster (301-467-4368 - jgloster73@gmail.com) or Artie Phills (732-208-4718 - haphills@aol.com). We always enjoy each other's company and strive to find God in our dialogue and our support of each other.

Respectfully submitted,
Artie Phills & Jonathan Gloster Men's Ministry Co-Chairs

STEWARDSHIP COMMITTEE
2024 ANNUAL REPORT

The Stewardship position on the Vestry remained unfilled so Sheila Cooper, Rector's Warden, volunteered to lead the Stewardship Campaign for 2024. The theme for this year was Walking in Love. Because the committee was small, a slightly different approach was taken. While some elements were familiar-a letter from the Rector to launch and a guest Preacher, Steve Connor, for In Gathering Sunday (October 27), the middle was a bit different. The Wardens launched the campaign with a video letter to the congregation, followed by three weeks of short video messages from various committees. These messages shared how serving on these ministries helped the members to Walk in Love. A great big thank you to those committees who appeared in the videos!

The goal for this campaign was $260,000. So far, 56 pledges have been received. This is 16 pledges less than last year. The pledged amount is $240,184, which is $19,816 less than goal. To provide a little perspective, the 2023 Stewardship Campaign saw a pledged amount of $268,927 and a received amount of $246,705.79.

Thank you to all who routinely give in support of the ministries here at Christ Church. Whether you pledge or give money to the plate, your dedication to our inreach and outreach is a visible symbol of how you walk in love each and every day!

Respectfully submitted,
Sheila Cooper

RaiseRight (formerly Shop With Scrip)
2024 ANNUAL REPORT

The RaiseRight scrip program is continuing to be a part of the fundraising activity of Christ Church, although orders are still significantly lower due to the coronavirus pandemic and reduced in-church attendance. As of the end of 2024 we now have 62 participating families, the same as last year, but only 21 of them placed orders in 2024. During calendar year 2024 they purchased an aggregate of $52,303 of gift cards, refills, and e-Gift cards, a slight increase from the $52,503 in 2023. Total rebates to the parish for the year were $2,153.99, compared to $2,154.90 for last year.

The largest parishioner orders by amount ordered were placed by Pat Buckendahl, Shannon Pullaro, Jonathan Clark, and Paul Ambos. The highest parishioner rebate totals were generated by Shannon Pullaro, Nayla Caruso, Jonathan Clark, and Paul Ambos. Food stores are on the low end of the rebate percentage scale (e.g., Stop & Shop at 3.5%, ShopRite at 4%), lodging and restaurants in the middle (e.g., Marriott at 6%, Denny's at 7%, and Chipotle at 9%), and specialty and clothing stores on the high end (e.g., Land's End at 14%, L.L. Bean at 16%), although many other types of vendors' cards are available, and bonus rebates are offered from time to time. A listing of the current vendors, their card offerings, and rebate percentages can be downloaded at the following website: https://www.raiseright.com/c/Shop/Product/BrandAlphabeticalList.

Some gift cards (depending on the vendor) are refillable. The easiest and quickest way to refill cards or to get eGift cards is by setting up Online Payment through a bank account or credit card, or, even better, to order through the RaiseRight mobile app, downloadable at https://www.raiseright.com, but you will need to contact Mr. Ambos to get the church's Enrollment Code. The RaiseRight app even allows you to have cards shipped directly to your home. Frequently asked questions about RaiseRight are addressed on the ShopWithScrip website: https://www.raiseright.com/resources/faq/. If you need further assistance, or to otherwise place an order, please email Paul Ambos at pambos@amboslaw.com. Card orders are now submitted monthly generally on the first Monday of every month; delivery can be arranged through Mr. Ambos.

Respectfully submitted,
Paul Ambos
Scrip Coordinator

OUTREACH COMMITTEE
2024 ANNUAL REPORTS

FIVE MARKS OF MISSION

To proclaim the Good News of the Kingdom
To teach, baptize and nurture new believers
To respond to human need by loving service
To seek to transform unjust structures of society
To strive to safeguard the integrity of creation and sustain and renew the life of the earth

Christ Church reaches out to the surrounding community in so many ways, showing the love of God in Christ Jesus to others. Serving in the ministries helps form parishioners into disciples by seeing the face of Christ in each person we serve. The time and talent, aside from the treasure, donated to our work demonstrates how we are stewards of our time, talent and treasure.

Outreach Ministry Report for 2024

This report for 2024 highlights the work of the various outreach ministries of CCNB which were shared at the monthly vestry meetings. These ministries have continued the mission to serve our local community and beyond, responding to their needs with compassion and care. This year's efforts have been focused on maintaining and expanding our partnerships, as well as reaching out to those in need through various initiatives.

A key highlight of the outreach ministry in 2024 was CCNB's participation in the **North Brunswick Community Fair**. This is an annual event that provided Christ Church with an excellent opportunity to connect with local families and share information about our church, while also offering support to those in need. Our church volunteers who were in attendance played an essential role in participating and communicating information about our church with the guests who stopped by the booth. This event also provided an opportunity to strengthen and showcase our commitment to local service.

CCNB's outreach ministry includes ongoing partnerships with vital community ministries named below:

- **Choice, Food and Resource Center**
- **Laundry Love**
- **Men's Interfaith Rotating Shelter**
- **Community Garden**
- **Hall Education Fund,**

Through these ministries, CCNB remains a steadfast presence in the lives of many, providing both practical support as well as spiritual encouragement. Our outreach efforts not only meet immediate needs but also build lasting relationships with those we serve, offering a message of hope and love.

We are grateful for all of the volunteers and supporters who make these ministries possible and look forward in continuing to build on these important efforts in the coming years.

A separate annual report for the ministries shown above will be submitted by each chairperson for the ministry.

Respectfully Submitted,

Wendy Benjamin

FOOD PANTRY/ CHOICE FOOD AND RESOURCE CENTER

We are celebrating a new Director, Michelle Gil, and a new Community Organizer, Jackson Cuz, while we bid goodbye to former Director Jennifer Hinton and former Community Organizer Chris Hiraldo. In addition, we now have two volunteers fluent in Mandarin as well as an additional Spanish-speaking volunteer. The Amazon Fire tablets have been replaced with touch-screen scanner-equipped ChromeBooks that speed the registration process for our guests. Also, we celebrate a strengthened connection to the Christ Church congregation with the Third Sunday Packing Parties. This program helps the congregation feel more connected to the Choice Food and Resource Center (CFRC) while relieving the burden of (most) of the packing from the Ambos family.
Statistics for this year are as follows:

Unique Individuals/Households:	
Children ≤17	944
Adults	1,548
Seniors	259
Households	667
Total individuals	2,492

In all, those 667 households had a total of 3,733 visits providing food and other necessities for the equivalent of 14,157 people.

In addition to Christ Church regular volunteers Catherine and Paul Ambos and Doug Boner, the congregation and friends supplied:

Diapers	1,264 bags	225 cases
Wipes	1,365 packs	
Pull-Ups	30 sets	
Adult Incontinence	57sets	
Sanitary pads	1,876 sets	

The following groups are present once a month providing wellness services including health screenings to guests with appointments as well as anyone in the neighborhood who wants to drop in to have a blood pressure taken or get information on children's health.

i. APSEAN – American Preventive Screening and Education Association: Health screenings including blood sugar and blood pressure. Resources to help people with blood pressure and diabetes, among other issues.
ii. CNFHC – Central Jersey Family Health Consortium--Connecting NJ: Linking pregnant people,parents, an caregivers with young children to free or low-costfamily wellness resources
iii. Coming Home Middlesex: Two community workers have office hours one day a week to assist with immediate needs as well as find shelter

iv. CFBNJ – Central Food Bank of NJ (SNAP): Caseworker available one day a month to assist people in completing the Supplemental Nutrition Assistance Program (SNAP) application or to troubleshoot problems with SNAP benefits

Our challenges include adequate funding to provide food and personal products to an increasing number of guests while Replenish, our local Middlesex County food bank associated with The Community Food Bank of New Jersey, is providing less and less in the way of goods because they are getting less excess from local businesses. In addition, CFRC needs even more volunteers, especially for the monthly delivery from the Community Food Bank.

Your prayers are appreciated for continued financial and volunteer support, especially someone to help with the sanitary products inventory.

Catherine Ambos, Christ Church Coordinator
Choice Food and Resource Center at Unity Square

In Peace,
Catherine Ambos, Christ Church Coordinator
Choice Food and Resource center at Unity Square

LAUNDRY LOVE

We are celebrating the 181 families comprising 510 members, as well as 26 individuals doing laundry just for themselves, who had the joy of clean clothes thanks to Christ Church's support of New Brunswick Laundry Love at Handy Street Laundromat. The total of 4,512 10-lb loads (Laundry Love's metric for measuring how much laundry they are supporting across the country) was facilitated by a group of 11 volunteers. Mary Lou Taylor faithfully packs the Earth Breeze liquidless detergent, dryer sheets, and one $20 Handy Street Laundromat card into each baggie, so the guests can wash and dry their clothes without having to look for a volunteer every step of the way. Meegan Adames registers our families in the language they prefer, English or Spanish, along with help from Paul Ambos, Graciela and Nico Adames, and the Rev. Daphne Roberts. Tony Scimone helps individuals doing laundry for only one person using one high-value card to start the machines and carrying a supply of both Earth Breeze detergent and dryer sheets as needed. This process saved us about $675 by aiding each person to wash only the clothes they had brought with them that day. It also has reduced the number of people trying to sell laundry cards back to the laundromat. We were also happy to have Tabby Fenn and her son Henry who assisted Tony one month and acquired volunteer hours. Catherine Ambos administers the whole process, making sure Handy Street Laundromat has the funds for the cards we need, that the Earth Breeze gets ordered so Mary Lou can do her magic, that volunteers are available to welcome our guests, and that all of this is recorded so you know what we have done with the time, talent, and treasure entrusted to us. Finally, we celebrate our donors who supplied their treasure to run the machines. Together, your time, talent, and treasure let Laundry Love facilitate a total of 403 visits from

all guests, providing 1288 people's worth of clean clothes. Jesus said to feed the hungry and clothe the naked. You have done great work in making sure those clothes are clean.

Our Challenges include staffing for the second Monday of each month--especially anyone who can speak Spanish, raising the money to pay for the washing machines and dryers, and responding to the increasing number of groups who have clients who would benefit from our services.

Prayers would be appreciated for more volunteers, both for on-site services at the Handy Street Laundromat on the second Monday of each month and for tracking the number of people who use the service as well as the number of loads done and reporting that information to Laundry Love each month.

Respectfully submitted,

Catherine Ambos, Coordinator
New Brunswick Laundry Love

Community Garden

This year for the community garden we only had 4 people who planted. We used 5 boxes so we could have for the pantry. The ladies Judith and Susan did not plant and I could not get a hold of them. I do not know if they moved or was not interested. Of the four people that planted we did pick many tomatoes and peppers for the food pantry which Paul and Catherine took. In the Spring I will ask the church if anyone wants to plant, I would like to thank Carlos for watering for us on the hots we had this summer.

Respectfully submitted,
Margaret Brown-Stansbury

Interfaith Rotating Shelter

This winter, Christ Church held to its commitment to hosting the Interfaith Rotating Shelter for two weeks. The state experienced record rates of homelessness as the population of people on the streets continued to grow, but our capacity continues to be limited as we are mostly using the same spaces that we used 30 years ago.

Christ Church hosted the shelter January 4-12 and will host again February 16-23. The first week was a success with several parishioners volunteering for overnights, meals, and cleanup. Fortunately, we had no challenges more difficult than a couple toilet clogs. Volunteers also came in from our sister Episcopal parishes of St. Barnabas (Monmouth Junction) and St. Luke's (Metuchen), and from the New Brunswick community. It is worrying that only a minority of overnighters for January attend CCNB, so we want to reverse that trend.

We celebrate receiving a grant from Episcopal Community Services to support our outreach work to the homeless. This year, $13,500 will be disbursed. A portion of these funds contributed to the stair-lift capital project and will enable mobility-impaired homeless men to be sheltered with us next year. We plan to use other funds for repairs of our facilities (such as patching the floor), for administrative changes to put the program on a sustainable footing, for supplies, and for training.

Pray for the safety and comfort of our guests and volunteers. Pray for the shelter and our community to come up with innovative solutions to safeguard the lives of our neighbors in the face of rising homelessness. Pray for the root causes of homelessness to be addressed in our society, and for our people and elected officials not to harden their hearts against the needy.

Respectfully submitted,

Dr. Jason Kaelber

Fellowship Committee

On behalf of the fellowship committee, I would like to thank all who participated in hosting coffee hour during 2024. As you may know, fellowship is an integral part of the process as we constantly aim to grow our congregation as well as use this to broadcast our mission and presence in New Brunswick and the state at large. The pandemic has been especially negatively impactful for our attendance, and we seek to find a way to turn this trend around and coffee hour after 10:30A service is an important key to our endeavor.

During the year we were especially blessed to host our presiding bishop of New Jersey, Sally French, the Joyful Noise Choir and several other guests too numerous to name here without leaving some out, so I won't mention. We are thankful to the stalwarts in the committee, Margaret Browne-Stansbury, Wendy Benjamin, Doreen Sirjue, Zida Abbott, Shannon Pullaro, and Stephanie Elson and me, and the numerous other contributors who hosted the hour to celebrate perhaps a birthday, or an anniversary or just life. Who can forget the families of the newest members of our church, those who were baptized, as they hosted the hour on those occasions. This year we hosted two such events. Then there were the special groups in the church, the vestry, and choir who took their turn to host. We thank them especially, since many of them were doing double duty being members of more than one group.

Going forward, we need new members to volunteer so that there is not a week when there is not a coffee hour. As mentioned, this is a most vital means of meeting your fellow congregants as well as welcoming new inquirers to our community. We need each other. Do help! Please pray for the Fellowship Committee and their continued work. Thank you.

Sincerely,
Bruce Anderson
Fellowship Committee Chair

Hall Education Fund

Trustees representing three New Brunswick churches—the Presbyterian Church, First Reformed Church, and Christ Episcopal Church—are responsible for the administration of The Hall Education Fund, Inc. The fund was established in 1801 by a parishioner at Christ Church, William Hall, to provide educational opportunities for the children of the poor in New Brunswick, as there was no public education in the city at that time. Today the Hall Fund grants scholarships for post-secondary education to high school graduates who are residents of New Brunswick. While recipients of these scholarships must possess the academic ability to attend and succeed in college, the Fund's primary criterion for awarding scholarships is students' financial need.

The Fund currently has trustees from Christ Church in New Brunswick, the First Reformed Church of New Brunswick, and the Presbyterian Church in New Brunswick.

During 2024, the Fund continued its mission of providing scholarships to underserved New Brunswick students. In 2024, two scholarships in the amount of $5,000 were granted to the Promise Culinary School and two scholarships to the P-Tech school, which has a five year program with the students ending with a high school diploma and an Associate's Degree from Middlesex Community College in engineering. This change in approach was supported by the Board and well received by the two learning facilities.

Respectfully submitted,

Mark McMahon
President, Hall Education Fund, Inc.

PARISH SECURITY COMMITTEE
2024 ANNUAL REPORT

The Christ Church complex is comprised of the church, the parish building, the choir building and the sexton's house. The New Jersey Office of Department of Homeland Security and Preparedness (NJOHSP) considers Houses of Worship as soft targets, and they have been working with many religious organizations to improve their security measures. The NJOHSP bolsters security within at-risk institutions by sharing information via presentations, convening meetings and conference calls, and solicits funding from the leaders of the House and Senate Appropriations Committees to fund the NJOHSP Non-Profit Security Grant Program.

In October 2024, members of the Christ Church Parish Security Committee listened on Zoom to an extensive Church Security presentation entitled –
Seeking Grace or Harmful Intent. This presentation provided some good security details for Greeters and Ushers to perform. Greeters and Ushers need to welcome everyone warmly, but at the same time, they need to be alert. Recognizing assailants are difficult. When Greeters and Ushers encounter a visitor that they don't know, they should have a conversation with the visitor. For example, present a warm welcome and ask the visitor what brings him/her here today, etc. In the process, they should look for odd appearance and peculiar behavior in order to determine if the visitor or the condition poses a threat.

Church Security is the responsibility of everyone - If we see something strange, we need to say something. We may never be affected by assailants, however, we must be prepared to act swiftly and effectively in the face of potential threats. We must ensure the protection of our congregation from potential harm and preserve the welcoming and inclusive atmosphere that defines our places of worship. Looking ahead, the Committee will do some real training with parishioners about safety if there is a gun incident in the church. Other training will focus on the following:

- Greeter Training
- First Aid Training
- Enhanced Security Training

Remember that we are all responsible for Security – Let us not drop the ball – See Something – Say Something!

Respectfully Submitted,

Artie Phills - Security Committee Chair
(For: Beth Binde, Jonathan Gloster, Rev. Joanna Hollis, James Nichols,)

PERSONNEL COMMITTEE
2024 ANNUAL REPORT

The loyal staff and dedicated volunteers allowed Christ Church to do what is does best, "Worshiping God, Serving God's People".

Staff Update

The Rev. Daphne Roberts, Deacon, Parish Administrator, Brittney Girault, Sexton, Carlos Garcia, and Bookkeeper Elaine Winkler are instrumental in the operations of Christ Church. Their dedication, wealth of knowledge and expertise keep the parish functioning, orderly and running smoothly.

Music Minister & Organist

In January 2024, the position for a part-time Director of Music & Organist was posted on several websites. Several candidate resumes were reviewed, and phone screens were conducted. Three in-person interviews and auditions were held. Suzanne Davis McDonald was selected to fill the role and was hired on June 17 as the Director of Music and Organist. Since then, Suzanne has blessed Christ Church with the sound music.

Production Minister

We are grateful for the technical experts who volunteer their time and expertise to bring church service to us every Sunday and holidays. A special shout out to Steve Caruso and Jason Kaelber.
Thank you to Reverend Joanna Hollis for her joyful leadership. Her ability to share her vision, inspire staff and volunteers and foster a positive environment, created an atmosphere of trust, respect and collaboration.

Respectfully submitted,
Debra Lowe
Personnel Chairperson

PROPERTY COMMITTEE
2024 ANNUAL REPORT

2024 was an interesting and challenging year for the Property Committee. We balanced our time between ongoing operations (and emergencies) and new initiatives. We have made real progress on several fronts, and we are hopefully positioned for an even more productive year in 2025 – God willing!

2024 Accomplishments

We held two work days and one mini work day before the Garden Party

Parish Spring Clean-up day was held on Saturday April 20, when we raked leaves, mulched, cleaned in the sacristy and sanctuary, in anticipation of the Bishop's visit. We also started work on the Choir Room window, which is severely damaged and needs to be restored or replaced. We had an excellent turnout and much was accomplished.

October 5 was Scarlet Day of Service and we had about sixteen Rutgers students working with about 10 parishioners on the property, including weeding, raking and mulching the gardens, cleaning the basement of the Parish House. Thank you, volunteers.

In August, we played a major role in the successful Garden Party, which celebrated our grounds with our New Brunswick neighbors and recognized the touching gift of two ornamental trees which were planted on the Northeast Corner of the Property. We had a mini-clean up the week prior, we arranged for the planting of the trees before the Garden Party, and we helped to water and keep them alive during the hot and dry late summer and fall. Special thanks to Jonathan Clarke for repairing the garden benches!

We worked on 7 Paterson and Campus Master Plan discernment.

1. We met with RCHP- AHC and toured one of their projects in Highland Park. However, their proposal to lease 7 Paterson for 99 years and convert it into three affordable apartments appeared to foreclose other options for this land. We informed them that we need time to look at options that will help make CCNB sustainable in the future, but we did not rule out future collaborations.
2. We met with Stewardship Realty – a Long Island base developer that has worked with other Churches, Episcopal and others. We learned a lot about the generous zoning on the site, allowing a large building – subject to other restrictions like the historic preservation easement and compatibility with our use of the site.
3. James Nichols & Meg Hall attended a workshop at the NY Federal Reserve Bank, sponsored by Trinity Wall Street, about church-sponsored affordable housing development and available subsidies.
4. We applied, were accepted into the leadership cohort for Trinity Wall Street's Fall Zoom Conference, which Mark, Jim and Joanna attended in October. We have a follow-up call with Trinity Wall Street scheduled for January.
5. We have outlined a discernment plan – tentatively called **"The Fourth Century Task Force"** to consider and make recommendations for our property in three areas – Our Campus, Our Community and Our Congregation. These three foci should help us develop & agree on a path forward regarding our buildings and how we might develop them in a way that makes CCNB more financially sustainable and support our mission as we look forward to our fourth century. We will begin monthly meetings in February.

Work on the Handi-Lift Replacement

Thanks to the generosity of several parishioners and a grant from ECS facilitated by Jason Kaelber, we have raised more than enough funds to enter into a contract with Mobility Inc of New Jersey to install a new lift to replace the existing one, which is no longer working and not supported by the manufacturer. The cost is

$58,200. Any excess funds will be reserved to fund future maintenance costs for the new unit. We are so grateful to Shannon, Pat B and Rozie.

Outreach to PSE&G, Boilers

We attended a webinar by PSE&G focused on supporting churches and other non-profits. As a result, we applied and received a small amount of rate subsidy on our electric bill, and we applied for an energy audit, with the hope of subsidies for replacing one or more of our boilers. The latter effort was not fruitful, but we need to address our boilers in the near future.

Choir Room Window

After spending many hours removing the damaged bottom sash and securing and finally removing the top sash of one window in the choir room, assisted by Kabir Golfin and Samuel Adames, we have entered into an agreement with a highly reputable window restoration company in Bridgewater to reconstruct and reinstall new sash in that window. We cannot afford to have them work on the additional windows there or in the Parish House, many of which need to be restored.

Support for Renters and Community Use of the Property

We helped to finalize the agreement with St. Marks Coptic Christian Church to use the Nicholas Room for outreach and worship on Saturdays, and we have interacted with Thinkery and Verse, a non-profit seeking to use our church for performances of a work involving Dina, the enslaved person whose grave is in our churchyard.

Tree Maintenance

We walked the grounds with an arborist from Bartlett and received their proposal (> $8,000) to prune and remove the trees on the church property. We plan to approve as much of it as possible in 2025.

Goals for 2025

Hold Monthly meetings of "Fourth Century Task Force" discernment and continue to work with Trinity Wall Street on the future of our properties.

Reinvigorate the Property Committee – related to, but in addition to, the above efforts.

Develop a plan for Boiler Replacement(s).

Acknowledgement

Thanks to the Rector wardens and vestry and for their help mentoring and guidance on all of the above accomplishments, all members of the parish, especially the Work Day participants and Donors to the Handi Lift. Also thanks to CARLOS for always being there for us!

Respectfully submitted,
James Nichols, Property Chair

RENTALS
2024 ANNUAL REPORT

In previous Annual Reports, we have commented on the spaces Christ Church has designated for rental. These spaces include: 1). Church Sanctuary, 2). Auditorium,
3). Ross Room, 4). Nicholas Room, 5). Children's Chapel, and 6). Choir Room. The parish developed a rental brochure in 2016 to display the rental spaces pictorially, and to outline the dimensions, capacity and rate for each space. The space rentals could be on a one-time basis or a long-term basis.

In 2023, we had two non-denominational religious groups using the Auditorium and the Church Sanctuary respectively, on a long-term basis. The Full Gospel Assembly has been utilizing the Auditorium on Sundays from 10:00 a.m. to 5:00 p.m. The Restart Family Worship Church has been utilizing the Sanctuary on Sundays from 2:30 p.m. to 7:00 p.m.

We have also satisfied many one-time rental requests. The Rutgers Prep School is one of our recurring one-time renters of the sanctuary for its concerts/recitals.
Other renters include the Alcoholic Anonymous groups and the Service Employees International Union (SEIU). In all cases, we have specified that the parish will need to use the spaces at various times of the year for its own ministries, and that we will notify the renters of those times in advance. Therefore, it is imperative that parishioners speak to the Church Administrator before scheduling an event that will conflict with our rental schedules.

As Covid -19 is on the decline, we are currently addressing many rental inquiries and requests, and appending covid-19 related guidelines to the rental agreements. As of September 2024, the Parish Office Administrator (in consultation with the Rector) has assumed the rental coordination function from Artie Phills. Efforts are currently in progress to evaluate a request from the St. Mary Coptic Orthodox Church to utilize the Nicholas Room for religious activities.

Respectfully submitted,

Artie Phills, Rental Coordinator
Brittney Girault – Parish Administrator

MARION B. DEVOE ALTAR GUILD OF CHRIST CHURCH
2024 ANNUAL REPORT

The Guild welcomes prayers of thanksgiving for members of the Marion B. DeVoe Altar Guild who offer their steadfast service: Margaret Brown-Stansbury, Sheila Cooper, Mervis Johnson, and Jennifer Ryan, with Doreen Sirjue currently on leave of absence. While our numbers are small, the depth of commitment of Altar Guild members is deep. We work in rotation to "set up" (on Friday or Saturday), "set out" (before the 8 am service), "turn around" (between services) and clean up after the 10:30 am service. Members are both resourceful and resilient, stepping in when others become ill or are called away on short notice; helping any time there is a need.

Sadly, for us, we said goodbye over the summer to Jennifer Ryan as she moved with her family to Massachusetts.

Parishioners interested in joining the Guild for our "behind the scenes" activities are encouraged to identify themselves to the Rector. Preparing the altar for our community is a fulfilling activity, and there are many ways that individuals can contribute, whether by assisting in the weekly tasks described above, or with special ones such as polishing the silver; washing and ironing small linens; or using your creativity to decorate the sanctuary at Easter or Christmas.

The Guild is grateful to staff and parishioners who assist in preparation for weekly and special services. Our faithful Sexton Carlos keeps a watchful eye on Guild activities and assists when an extra hand or strong back is needed; Brittney, our parish administrator, keeps tabs on flower and other deliveries; and of course, our beloved Rector Joanna provides guidance and direction. We are grateful to John Ager for hanging greens in the church and church yard in preparation for Christmas, and to Tabby Fenn for providing samples of holly and pine cones for greening the windows.

The congregation can support the ministry of the Altar Guild by honoring loved ones at Christmas and Easter through contributions for the purchase of special flowers for those services. In addition, parishioners may make donations that support Perpetual Memorials ensuring that funds are available on a weekly basis to support the purchase of flowers, communion wine, and wafers. A perpetual memorial may be made for a particular date with a "one time" donation of $500 in thanksgiving for, or in remembrance of, family members or friends.

Thank you for the opportunity to serve the Christ Church community.

Respectfully submitted,

Nancy Walworth, Chairperson
Marion B. DeVoe Altar Guild of Christ Church

THE CANTERBURY HOUSE: EPISCOPAL CHAPEL AND STUDENT CENTER
CHAPLAIN'S 2024 ANNUAL REPORT

Once again, it's been another year of considerable changes at the Canterbury House and with Episcopal Campus Ministries at Rutgers. Some of these changes are quite welcome, and others have been surprises!

One of my core goals as chaplain has been to make students in the Rutgers' community to see the Canterbury House as a home-away-from-home. There have been obstacles to making this a reality in the past, but this year marked a new chapter. With the consultation of student leaders, we began offering "Open House" hours when the student center and chapel would be open for study and fellowship. One of the complications has been my privacy, as I live on the second floor. Until this year, there has been no physical separation between the student center and the chaplain's residence. Finally, we found a reliable contractor and received permission from the Campus Ministry Foundation to get this important work done. The construction appears almost seamless with the old configuration, like it has always been this way!

The response to these Open House hours has been tremendous! Each week I met new students who had heard about "The C House", our hospitality, and yes, our cats! Gus and Finn have been quite a draw to students who need some "fur therapy". New students have literally rung the bell, just asking to meet the cats! Thankfully, they both are very friendly and personable. I could swear Gus has never met a stranger from students to contractors!

This past year marked the first full year of my working with Rutgers' new Assistant Dean for Faith and Spirituality Initiatives, Katrina Jenkins. One of the ways we have worked closely together has been hosting a weekly gathering at The Canterbury House, where we serve tea and read children's books together. We know that students have plenty of heavy reading throughout the semester, so they can relax a bit with familiar and new stories that aren't quite so heavy.

Rev. Katrina, as she likes to be called, has certainly joined the Rutgers' family at a difficult time, especially when it comes to interfaith relations on campus, namely between our Jewish and Muslim communities. From the many vigils and marches, to many constructive conversations across difference, Rev. Katrina has been alongside the chaplains and the students to help us navigate turbulent waters. The work isn't over yet, but we are striving to show students by our example how to coexist and reach understanding beyond mere politics.

Our table hasn't been quite this full in years, especially at this year's Friendsgiving. What a wonderful gathering of students and young adults looking for spiritual community and friendship. Queer and Christian (QuaC), our student group for LGBTQIA+ students who identify as Christian, and even those who don't. Both of our book groups this past year featured works by Nadia Bolz-Weber, the ELCA pastor who raises eyebrows with her writing. I spoke as part of the annual Trans Day of Remembrance. During Gaypril, QuaC hosted a panel of queer Episcopal priests in the diocese (and a seminarian), including Rev. Joanna Hollis! I'm looking forward to what God has in store for us as we continue our ministry dedicated to some of those who have been outcast and marginalized for too long.

I cannot end this report without recognizing the tireless work of the ECMR Chaplaincy Committee. From long time members, such as Paul Ambos and Karen Bemis, to faithful members like Beth Binde, Steven Sirici (St. John's, Somerville), and the Rev. Amy Cornell (alumna), not to mention our bookkeeper, Terry Ann Shulz, we already had a strong team heading into 2024. This year we have added three new members: Penny Gordon, Gordon Arsenoff, and Christopher Walsh (St. Luke's, Metuchen). They all have been very active already, bringing extra energy to our efforts. We hope these new members will also strengthen our ties with Christ Church, other area parishes, and Rutgers' alumni as well.

As always it is an honor to serve as the chaplain at Rutgers, and I look forward to working with the people of Christ Church as we engage in deeper and more relational ministry, both on campus and off!

Faithfully,

Fr. Scott Russell

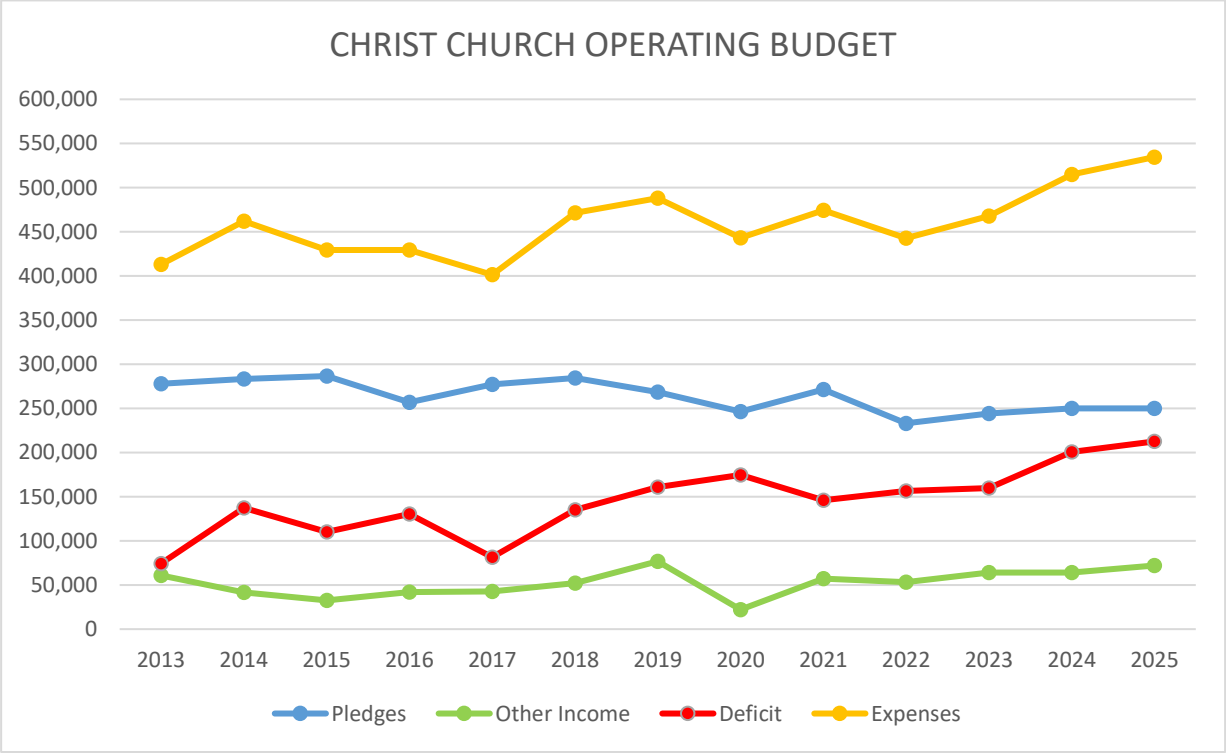
TREASURER'S REPORT 2024

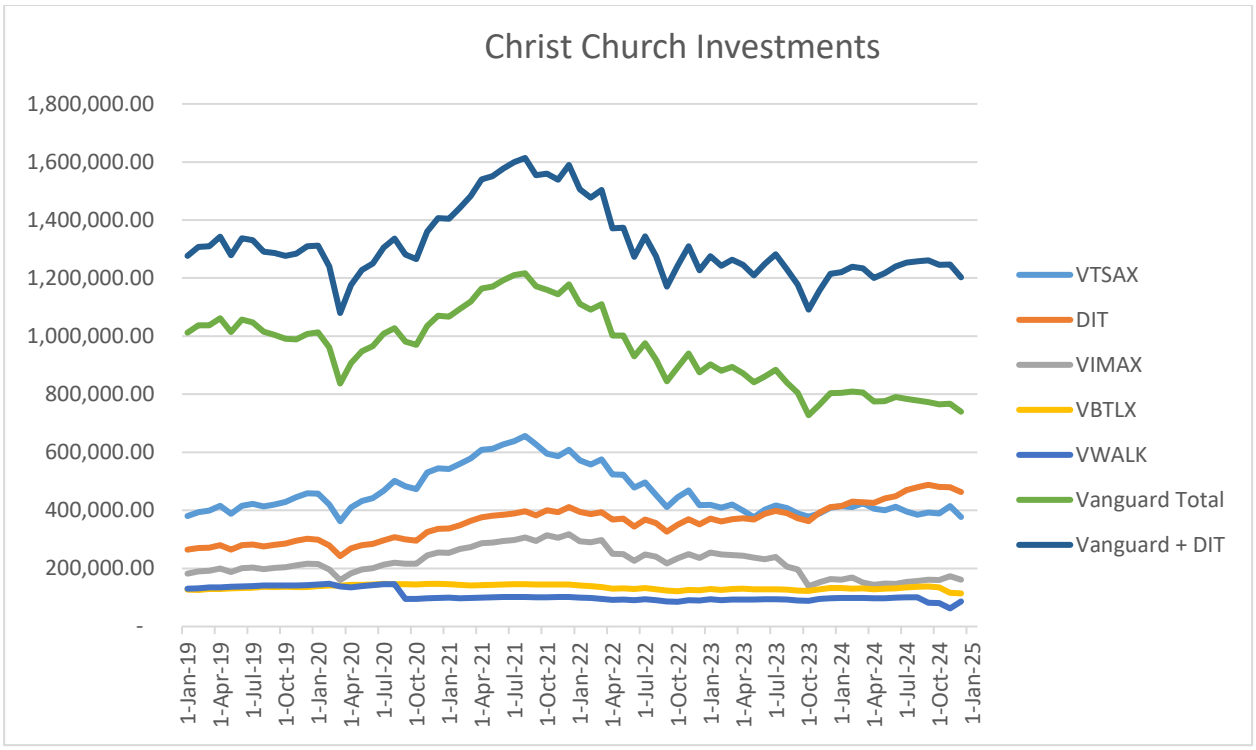
Notes on Annual Financial Report

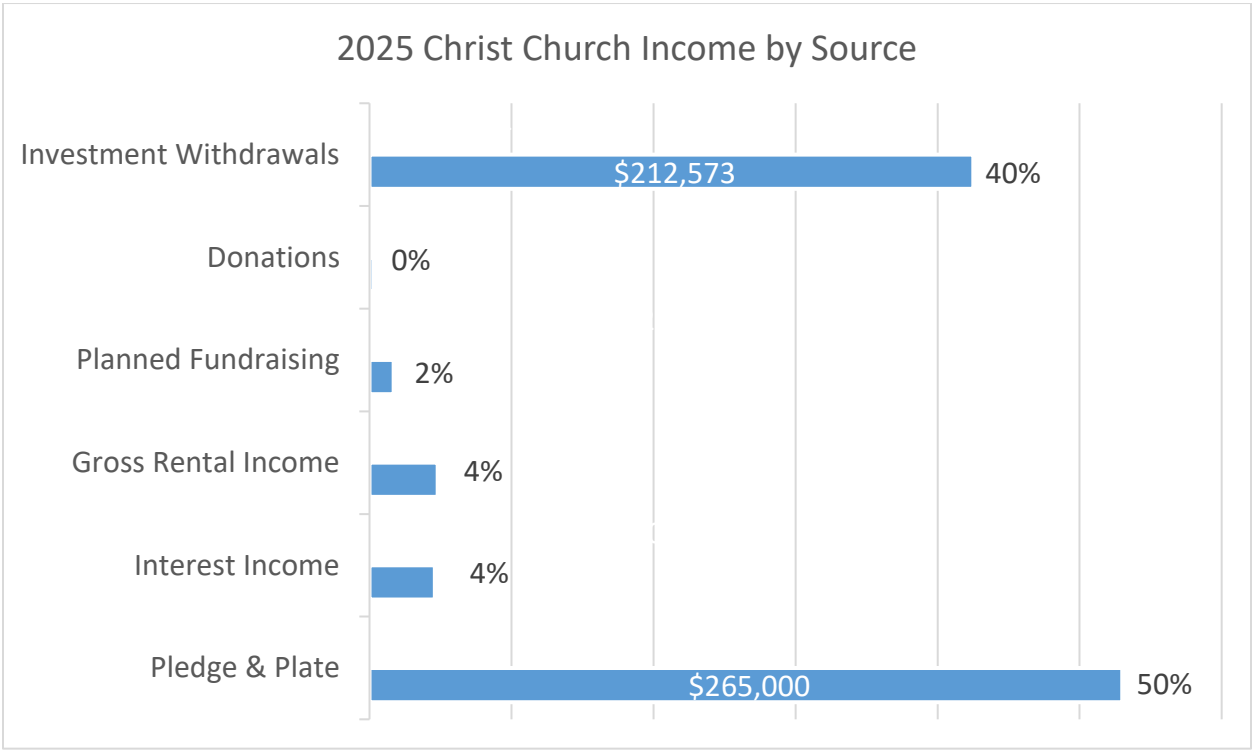
2024: Income increased by $24,000 from 2023. Pledges were stable, but Plate and Fundraising were down. We also had a $13,000 increase in expenses. Although salaries and benefits are the largest component of our budget, all expenses have been increasing over time.

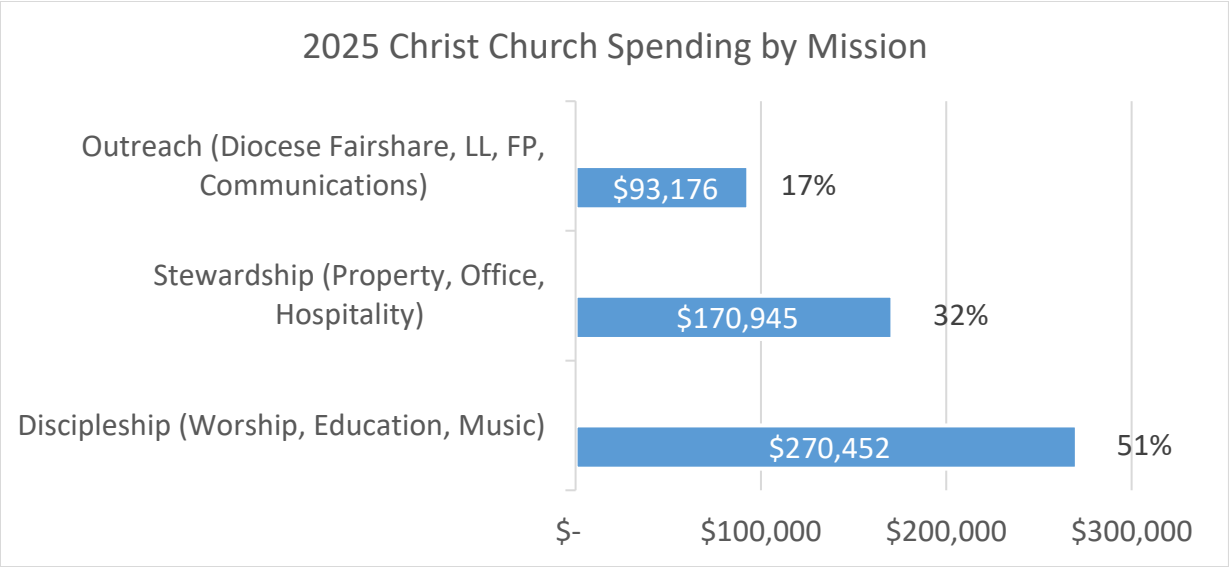
Income: Pledges remain below the $270,000 we received in 2021 and have remained at about $245,000. Again, this has been offset by over $30,000 in Plate in 2024, although less than the almost $35,000 in 2023. Rental income has also been stable at around $14,000 and we are hopeful more aggressive marketing of our spaces will result in an increase in 2025. We continue to benefit from a strong stock market, but have budgeted to withdraw $210,000 for 2025. Because of withdrawals, the value of our Vanguard portfolio has decreased from a peak of $1,216,647 in September 2021 to $739,681 in December 2024. Our DIT account has increased in value from $264,794 in January of 2019 to $462,905 in December 2024 and we have begun to take of about 5% annually to offset Vanguard withdrawals.

Expenses: 2025 expenses increased by about $13,000 from 2023, less than the $25,000 from 2022 to 2023. Fortunately, utilities were lower and health insurance and benefits remained stable. Unfortunately, we did not invest much in maintaining the fabric of the buildings. Moving forward for Property, there remain some deferred projects. Finally, again we have committed to meet the full Diocesan Pledge of $72,741 up from $65,195 2024.




Christ Church Investments
1,800,000.00
1,600,000.00
1,400,000.00
1,200,000.00
1,000,000.00
800,000.00
600,000.00
400,000.00
200,000.00
-
1-Jan-19
1-Apr-19
1-Jul-19
1-Oct-19
1-Jan-20
1-Apr-20
1-Jul-20
1-Oct-20
1-Jan-21
1-Apr-21
1-Jul-21
1-Oct-21
1-Jan-22
1-Apr-22
1-Jul-22
1-Oct-22
1-Jan-23
1-Apr-23
1-Jul-23
1-Oct-23
1-Jan-24
1-Apr-24
1-Jul-24
1-Oct-24
1-Jan-25
VTSAX
DIT
VIMAX
VBTLX
VWALK
Vanguard Total
Vanguard + DIT


2025 Christ Church Income by Source
Investment Withdrawals
$212,573
40%
Donations
0%
Planned Fundraising
2%
Gross Rental Income
4%
Interest Income
4%
Pledge & Plate
$265,000
50%



Respectfully submitted,

John W. Ager
Treasurer

CHRIST CHURCH EPISCOPAL, NEW BRUNSWICK, NEW JERSEY

STATEMENT OF FINANCIAL POSITION

Assets	
CURRENT ASSETS	
Checking/Savings	
1110-Main Account-4050	
11100 Main Checking-4050	57,392.56
11102 4th of July	1,025.37
Total 1110-Main Account-4050	58,417.93
Restr. & Other Current Assets	
1121-Restricted Funds-2490	
11210 Young Churchmans' Trust-2490-Other	32,390.44
11330 Restricted Funds 2490-Other	72,856.13
Total 1121-Restricted Funds-2490	105,246.57
Other Current Assets	
11390 Vanguard 61068027	739,680.83
11400 Diocesan Investment Trust	462,905.58
Total Other Current Assets	1,202,586.41
Total Restr. & Other Current Assets	1,307,832.98
1115-Rectors Discret.Fund-3828	
11150 Rectors Discret.Fund-3828	4,477.52
Total 1115-Rectors Discret.Fund-3828	4,477.52
Total Checking/Savings	1,370,728.43
Total CURRENT ASSETS	1,370,728.43
FIXED ASSETS	
18250 Building Improvement	1,001,508.98
18300 Furniture & Equip.	35,466.90
Total FIXED ASSETS	1,036,975.88
Total Assets	**$ 2,407,704.31**
Liabilities & Net Assets	
Liabilities	
Liabilities	
Liabilities	
20050 403B Payable	6,982.71
20400 Rent Security Deposit Payable	3,967.44
20900 Handi Lift	49,987.00
21201 Artie Phills Fund	1,275.24
21202 Music Program Fund	1,559.90
21203 Music Organ Maintenance	3,086.61
21204 Caruso Memorial Fund	4,712.92
21206 Youth Class of 2017	1,196.85
21207 Altar Guild-Edith Evoe Bequest	1,773.54
21208 Altar Guild-Perpetual Memorials	17,381.31
21209 Altar Guild Operating Fund	495.85
21210 Young Churchmans's Trust	32,390.44
Total Liabilities	124,809.81
Equity	
29990 Suspense	(139.56)
30030 Fund Adjustments	(180,110.78)
30040 AltarGuildFundBal-Restricted	66,842.25
32000 Unrestricted Net Assets	1,634,238.30

Total Equity	1,520,830.21
Total Liabilities	1,645,640.02
Total Liabilities	1,645,640.02
Net Assets	
Fund Principal1	
13550 Offset Account	(159,219.51)
30050 Net Income	921,283.80
Total Fund Principal1	762,064.29
Total Net Assets	762,064.29
Total Liabilities & Net Assets	**$ 2,407,704.31**

CHRIST CHURCH EPISCOPAL, NEW BRUNSWICK, NEW JERSEY

OPERATING INCOME & EXPENSES 2024

Accounts	Actual Dec 01, 2024 - Dec 31, 2024	Budget Dec 01, 2024 - Dec 31, 2024	Actual This Year Year to Date	Annual Budget This Year Year
Revenues				
Revenues1				
40500 Pledge Income	36,338.00	20,833.37	243,685.79	250,000.00
40530 Plate Offering	1,845.00	1,250.00	29,856.00	15,000.00
40675 Investment Dividends	22,991.00	833.37	22,991.00	10,000.00
40700 Donations-Misc.	190.00	125.00	(322.00)	1,500.00
44100 Interest Income	(0.78)	0.00	732.67	0.00
45000 Gross Rental Income	575.00	2,000.00	13,330.00	24,000.00
45200 Church School Fundraising	0.00	83.37	1,027.05	1,000.00
45219 Fundraising-Flower Sales	0.00	0.00	375.00	0.00
45220 Fund Raising-General	0.00	833.37	781.80	10,000.00
45221 RaiseRight fundraising	299.03	208.37	(2,363.12)	2,500.00
45273 Memorial Garden Fund	0.00	0.00	1,000.00	0.00
47020 General Donation- Altar Guild	0.00	0.00	600.00	0.00
Total Revenues1	62,237.25	26,166.85	311,694.19	314,000.00
Other Revenues1				
41000 Investment Transfers	20,000.00	16,666.63	180,000.00	200,000.00
Total Other Revenues1	20,000.00	16,666.63	180,000.00	200,000.00
Total Revenues	**$ 82,237.25**	**$ 42,833.48**	**$ 491,694.19**	**$ 514,000.00**
Expenses				
Salaries				
51011 Salary - Rector	4,245.76	4,345.75	50,949.12	52,149.00
51012 Salary-Director of Music	4,166.66	3,900.00	49,296.64	46,800.00
51013 Salary-Sexton	2,825.38	2,530.75	31,719.71	30,369.00
51014 Salary-Parish Administrator	2,388.34	2,388.50	28,660.08	28,662.00
51016 Salary-Seminarian Intern	0.00	300.00	1,333.32	3,600.00
Total Salaries	13,626.14	13,465.00	161,958.87	161,580.00
Other Personnel Costs				
22000 Workers Comp	0.00	208.37	1,871.00	2,500.00
51100 Clergy Housing Allowance	2,950.00	2,950.00	35,400.00	35,400.00
51110 Clergy Social Security	558.08	558.12	6,696.92	6,697.00
51200 Staff Parking	623.00	483.75	6,948.75	5,805.00
51400 Pension-Clergy	1,611.49	1,413.63	21,799.08	16,964.00
51500 Pension-Lay	0.00	156.00	0.00	1,872.00
51750 Short Term disability Ins	0.00	51.63	0.00	620.00
51800 Health Insurance	2,239.00	3,339.00	24,629.00	40,068.00
51850 Dental Insurance	180.00	360.00	1,980.00	4,320.00
51901 Education Exp - Rector	111.00	191.63	2,283.43	2,300.00
51902 Education Exp - Music Director	0.00	41.63	0.00	500.00
51910 Life Insurance	18.50	57.00	203.50	684.00
51940 Payroll Tax Expense	507.86	513.63	5,987.48	6,164.00
51960 Professional Reimb. -Rector	10.53	375.00	5,003.18	4,500.00
51961 Rector Sabbatical	0.00	0.00	15.81	0.00
Total Other Personnel Costs	8,809.46	10,699.39	112,818.15	128,394.00
Other Per & Prof Services				
51020 Supply Office/Sexton	0.00	166.63	160.00	2,000.00

Accounts	Actual Dec 01, 2024 - Dec 31, 2024	Budget Dec 01, 2024 - Dec 31, 2024	Actual This Year Year to Date	Annual Budget This Year Year
51130 Deacon Stipend	83.33	83.37	1,333.33	1,000.00
51920 Supply Clergy	0.00	250.00	2,237.36	3,000.00
51980 Bookkeeping Fees	845.00	676.00	7,598.24	8,112.00
53170 Audit Fees	0.00	291.63	0.00	3,500.00
Total Other Per & Prof Services	928.33	1,467.63	11,328.93	17,612.00
Property Expense				
52010 Property Maintenance	1,972.31	833.37	9,628.75	10,000.00
52020 Property Contractors	5,697.00	833.37	5,697.00	10,000.00
52030 Bldg & Prop. Security	36.43	666.63	6,941.54	8,000.00
52040 Pest Control	469.48	108.37	1,533.01	1,300.00
52050 Consumable Supplies	0.00	75.00	719.85	900.00
52060 Tools & Hardware	0.00	50.00	182.04	600.00
54200 Gas & Electric	2,654.71	2,250.00	19,276.60	27,000.00
54300 Water	302.98	166.63	1,851.90	2,000.00
Total Property Expense	11,132.91	4,983.37	45,830.69	59,800.00
Office Expense				
53100 Copier Expense	0.00	600.00	9,518.83	7,200.00
53110 Office Supplies	118.19	208.37	1,944.11	2,500.00
53120 Printing	0.00	41.63	0.00	500.00
53130 Postage	19.78	20.87	69.50	250.00
53140 Advertising	(632.00)	250.00	1,730.75	3,000.00
53150 Dues & Subscriptions	0.00	105.00	1,981.98	1,260.00
53160 Payroll Processing	75.60	100.00	1,226.65	1,200.00
53180 Bank Service Charges	82.25	41.63	662.46	500.00
53210 Technology	1,606.22	500.00	9,072.91	6,000.00
53230 Miscellaneous	0.00	41.63	836.91	500.00
54600 Internet Expense	0.00	390.00	4,708.23	4,680.00
54601 Website Maintenance	90.14	41.63	309.79	500.00
Total Office Expense	1,360.18	2,340.76	32,062.12	28,090.00
Music Program				
56200 Music Supplies	140.71	20.87	768.06	250.00
56300 Instrument Maintenance	(185.00)	100.00	540.00	1,200.00
56400 Supply Organist	300.00	166.63	1,508.34	2,000.00
56500 Music Miscellaneous	(1,117.01)	125.00	300.65	1,500.00
Total Music Program	(861.30)	412.50	3,117.05	4,950.00
Committee/Ministry Expense				
53220 Publications	0.00	25.00	202.50	300.00
57010 Adult Christian Education	215.62	41.63	419.84	500.00
57060 Youth Group-Rite 13	0.00	41.63	0.00	500.00
57070 Church School	0.00	100.00	690.07	1,200.00
57100 Worship	21.33	16.63	193.48	200.00
57150 Nursery Attendant	0.00	10.00	0.00	120.00
57200 Vestry Retreat	0.00	41.63	1,711.39	500.00
57250 Fundraising Expense	0.00	0.00	230.00	0.00
57335 Episcopal Community Services Pledge (ECS)	0.00	208.37	5,000.00	2,500.00
57340 Marketing & Communications	687.40	41.63	687.40	500.00
57350 Miscellaneous	0.00	0.00	763.20	0.00
57360 Welcoming & Fellowship	59.69	0.00	1,822.37	0.00
57370 Pastoral Care	0.00	12.50	53.72	150.00
57500 Hospitality Expense	0.00	250.00	380.90	3,000.00
57600 Stewardship Expense	0.00	41.63	100.00	500.00
57605 Outreach Supplement	872.00	500.00	1,120.16	6,000.00
57610 Diocesan Convention Expense	25.00	0.00	50.00	0.00

Accounts	Actual Dec 01, 2024 - Dec 31, 2024	Budget Dec 01, 2024 - Dec 31, 2024	Actual This Year Year to Date	Annual Budget This Year Year
Total Committee/Ministry Expense	1,881.04	1,330.65	13,425.03	15,970.00
Other Expenditures				
55000 Insurance Expense	0.00	3,250.87	40,172.00	39,010.00
58080 Diocesan Fair Share Payments	10,865.84	5,432.88	65,195.01	65,195.00
Total Other Expenditures	10,865.84	8,683.75	105,367.01	104,205.00
Total Expenses	**$ 47,742.60**	**$ 43,383.05**	**$ 485,907.85**	**$ 520,601.00**
Net Total	**$ 34,494.65**	**($ 549.57)**	**$ 5,786.34**	**($ 6,601.00)**

CHRIST CHURCH EPISCOPAL, NEW BRUNSWICK, NEW JERSEY

NON-OPERATING INCOME & EXPENSES 2024

Accounts	Actual Dec 01, 2024 - Dec 31, 2024	Actual This Year Year to Date
Revenues		
Revenues1		
40650 Donations-Rector's Fund	4,000.00	6,939.50
44040 Laundry Love Donations	2,287.00	8,200.00
44050 Food Pantry - Unity Square	25.00	1,038.00
45230 Music Program Income	(2,173.00)	0.00
45270 Designated Gifts-non-Operating	600.00	12,716.19
Total Revenues1	4,739.00	28,893.69
Other Revenues1		
47060 Men's Shelter Donations	3,475.00	3,996.27
Total Other Revenues1	3,475.00	3,996.27
Total Revenues	**$ 8,214.00**	**$ 32,889.96**
Expenses		
Music Program		
56600 Supply Chorister	0.00	150.00
Total Music Program	0.00	150.00
Committee/Ministry Expense		
57249 Laundry Love Expenses	700.00	8,200.00
57330 Food Pantry Expense	1,038.00	1,038.00
57332 Episcopal Community Service Grant	0.00	5,784.97
57900 Rector's Discretionary Expenses	210.00	11,779.74
58000 Men's Shelter Expenses	0.00	500.00
Total Committee/Ministry Expense	1,948.00	27,302.71
Liturgical Expenses		
59010 Candles	202.48	669.68
59030 Clergy Vestments	0.00	150.00
59040 Flowers	250.00	3,100.99
59066 Oil	194.40	194.40
59080 Misc. Supplies	0.00	54.95
59110 Communion Wafers	32.54	50.85
Total Liturgical Expenses	679.42	4,220.87
Other Expenditures		
58010 Designated Expense-non-Operating	0.00	(2,200.00)
58013 Memorial Garden Expense	0.00	1,467.29
Total Other Expenditures	0.00	(732.71)
Total Expenses	**$ 2,627.42**	**$ 30,940.87**
Net Total	**$ 5,586.58**	**$ 1,949.09**

FINANCE COMMITTEE
2024 ANNUAL REPORT

Income		
Category	**Actual**	**Budget**
Pledge & Plate	$273,512	$265,000
Other Revenues	$38,182	$49,000
Transfers from Vanguard Investment Account	$180,000	$200,000
Total Income	$491,904	$514,000

Notes on Income:

- Pledge & plate were over budget for the year by about $8,700.
- Other revenues are low due to lower rental income and lower fundraising (general). Joanna and Brittney have taken over rentals and are working to secure additional renters.
- We did have significant funds raised for HandiLift but those do not appear in the budgeted income or expenses.
- Our Vanguard transfers for the year were $180,000 instead of $200,000 since we took about $23,000 as interest from Mustard Seed. Since we had budgeted $10,000 in interest, we took down about $7,000 less than budgeted from our investment accounts.

Expenses		
Category	**Actual**	**Compared to Budget**
Salaries	$161,959	$161,580
Other Personnel	$112,818	$128,394
Other Pers & Prof Services	$11,329	$17,612
Property	$45,831	$59,800
Office	$32,062	$28,090
Music	$3,117	$4,950
Committee	$13,425	$15,970
Insurance	$40,172	$39,010
Diocesan Fair Share	$65,195	$65,195
Total Expenses	$485,908	$520,601

Notes on Expenses:

- Salaries on budget.
- Other Personnel lower due to lower insurance costs.
- Other Pers & Prof Services low for the year due to underspending on supply and not getting the audit done in 2024 (plans underway for an early 2025 audit).
- Property low only engaging some property contractor work this year. There are significant property expenses on the horizon for 2025 (tree maintenance, boiler)
- Office high for the year due to copier expense, technology and dues/subscriptions. Brittney has negotiated a new copier contract which should provide noticeable savings.
- Music had specific donations which helped it end under budget for the year.
- Committee expenses were high in some areas, low in others but overall under for the year.
- Insurance and Diocesan Fair Share on target for the year.

Overall	
Category	**Difference**
Income	$22,096 under budget
Expenses	$34,693 under budget
Withdrawals from Vanguard Investment Account	$180,000

Investment Accounts		
Account	**December 31, 2024 Value**	**December 31, 2023 Value**
Vanguard (Investment Account)	$739,680	$803,375
Diocesan Investment Trust (Mustard Seed Endowment Account)	$462,906	$411,560

Closing Thoughts:

- We did finish strong with pledge & plate in December.
- We are starting 2025 with money in the bank due to lower expenses.
- We took our first withdrawal of **interest only** from the Diocesan Investment Trust (Mustard Seed Endowment) in early November. Starting in 2025, will withdraw up to 5% annually.
- If you would like to remember Christ Church in your will or other planned giving, please consider naming the Mustard Seed Endowment as the beneficiary. See Jonathan Gloster if you would like more information.

Respectfully submitted,

Meegan Adames

2024 Budget Summary

CHRIST CHURCH OPERATING BUDGET	2023 Actual*	2024 Budget	2024 Actual*	2025 Budget	Budget Difference	Actual Difference
INCOME						
Pledge	244,118	250,000	243,686	250,000	-	(432)
Plate	34,521	15,000	29,856	15,000	-	(4,665)
Donations	3,528	1,500	(322)	1,500	-	(3,850)
Interest Income	-	10,000	23,724	23,000	13,000	23,724
Gross Rental Income	13,875	24,000	13,330	24,000	-	(545)
Church School Fund.	939	1,000	1,027	1,000	-	88
Fundraising - General	9,213	10,000	782	5,000	(5,000)	(8,431)
RaiseRight Fundraising	1,819	2,500	(2,363)	2,500	-	(4,182)
Designated Gifts-Operating	100		1,975		-	1,875
TOTAL INCOME	**308,112**	**314,000**	**311,694**	**322,000**	**8,000**	**3,582**
EXPENSES						
SALARIES & BENEFITS						
Rector	146,017	151,229	143,787	153,128	1,899	(2,230)
Music Director	53,201	69,841	63,323	60,877	(8,964)	10,122
Sexton	32,543	32,422	33,382	34,661	2,239	839
Parish Admin.	31,195	32,744	32,590	40,291	7,546	1,394
Seminarian	1,362	3,737	1,467	3,737	0	104
Choristers				5,340	5,340	-
TOTAL SALARY & BENEFITS	**264,318**	**289,974**	**274,548**	**298,034**	**8,060**	**10,230**
OTHER PERSONNEL & SERVICES						
Supply Office/Sexton	-	2,000	160	2,000	-	160
Deacon Stipend	-	1,180	1,562	1,180	-	1,562
Supply Clergy	2,337	3,000	2,237	2,685	(315)	(99)
Bookkeeping & Accounting Fees	11,624	11,612	7,598	11,813	201	(4,026)
Contractors	10,201	10,000	5,697	10,000	-	(4,504)
TOTAL ADDITIONAL PERSONNEL	**24,162**	**27,792**	**17,255**	**27,678**	**(114)**	**(6,907)**
TOTAL PERSONNEL & SERVICES	**288,480**	**317,766**	**291,803**	**325,712**	**7,946**	**3,323**
PROPERTY, UTILITIES & SUPPLIES						
Property Expense	15,886	20,800	19,005	20,800	-	3,119
Utilities	24,495	29,000	21,129	29,000	-	(3,366)
Office Expense	29,565	28,090	32,062	27,390	(700)	2,498
Insurance-Gen.	35,572	39,010	40,172	39,010	-	4,600
Designated Expense	-	-	-	-	-	-
Rental Expense	-	-	-	-	-	-
TOTAL PROPERTY, UTILITIES & SERV	**105,517**	**116,900**	**112,368**	**116,200**	**(700)**	**6,850**
MISSION AND PROGRAM EXPENSE						
Music Program	6,115	4,950	3,117	6,450	1,500	(2,998)
Committee/Ministry Expenses	5,121	9,970	13,425	13,470	3,500	8,304
Diocesan pledge	62,500	65,195	65,195	72,741	7,546	2,695
TOTAL MISSION AND PROGRAM EXI	**73,736**	**80,115**	**81,737**	**92,661**	**12,546**	**8,001**
						-
TOTAL EXPENSES	**467,733**	**514,781**	**485,908**	**534,573**	**19,792**	**18,175**
DEFICIT	**(159,621)**	**(200,781)**	**(174,214)**	**(212,573)**	**(11,792)**	**(14,593)**

2024 DETAILED BUDGET

CHRIST CHURCH OPERATING BUDGET	2023 Actual *	2024 Budget	2024 Actual	2025 Budget	Budget Difference	Actual Difference
INCOME						
Pledge	244,118	250,000	243,686	250,000	-	(432)
Plate	34,521	15,000	29,856	15,000	-	(4,665)
Investment Dividends	-	10,000	22,991	23,000	13,000	22,991
Donations-Misc.	3,528	1,500	(322)	1,500	-	(3,850)
Interest Income			733		-	733
Gross Rental Income	13,875	24,000	13,330	24,000	-	(545)
Church School Fund.	939	1,000	1,027	1,000	-	88
Fundraising-Flower Sales			375			375
Fundraising - General	9,213	10,000	782	5,000	(5,000)	(8,431)
RaiseRight Fundraising	1,819	2,500	(2,363)	2,500	-	(4,182)
Designated Gifts-Operating	100				-	(100)
Memorial Garden Fund			1,000			1,000
General Donation-Altar Guild			600			600
Total Ordinary Revenue	**308,112**	**314,000**	**311,694**	**322,000**	**8,000**	**1,982**
Investment Transfers	205,981	200,000	180,000	210,000	10,000	(25,981)
TOTAL OTHER REVENUES	**205,981**	**200,000**	**180,000**	**210,000**	**10,000**	**(25,981)**
TOTAL INCOME	**514,093**	**514,000**	491,694	**532,000**	**18,000**	**(23,999)**
EXPENSES						
Salaries						

Rector	51,692	52,149	50,949	48,852	(3,297)	(743)
Music Director	45,488	46,800	49,297	51,250	4,450	3,808
Sexton	31,375	30,369	31,720	31,127	758	345
Parish Admin.	27,910	28,662	28,660	32,254	3,592	750
Choristers		-		5,340	5,340	-
Seminarian	1,333	3,600	1,333	3,600	-	-
TOTAL SALARIES	**157,799**	**161,579**	**161,959**	**172,423**	**10,844**	**4,160**
Other Personnel Costs						
Workers Comp	2,265	2,500	1,871	2,500	-	(394)
Clergy Housing Subsidy	33,000	18,000	35,400	25,000	7,000	2,400
Additional Housing Allow.		17,400		15,000	(2,400)	-
Clergy Soc. Sec	6,576	6,697	6,697	6,797	100	121
Staff Parking	5,525	5,805	6,949	5,805	-	1,424
Pension - Clergy	16,651	17,144	21,799	17,397	253	5,148
Pension - Lay	2,333	1,872	-	3,340	1,468	(2,333)
Short Term Dis Ins	138	620	-	620	-	(138)
Unemployment				4,103	4,103	-
Bonus				3,400	3,400	-
Health Ins	25,662	40,068	24,629	26,436	(13,632)	(1,033)
Dental	3,105	4,320	1,980	1,452	(2,868)	(1,125)
Education Exp	3,334				-	(3,334)
Education Exp-Rector		2,300	2,283	2,300	-	2,283

Education Exp-Music Director			500		-		500		-		-
Life Ins		475	684		204		666		(18)		(271)
Payroll Tax Exp		3,330	6,164		5,987		6,374		210		2,658
Prof Reim-Rector		4,127	4,500		5,003		4,500		-		877
Sabbatical					16				-		16
TOTAL OTHER PERSONNEL		**106,520**	**128,575**		**112,818**		**126,190**		**(2,385)**		**6,299**
SALARIES & BENEFITS		**264,318**	**290,154**		**274,777**		**298,613**		**8,459**		**10,459**
Other Per & Prof Services											
Supply Office/Sexton		-	2,000		160		2,000		-		160
Deacon Stipend		-	1,000		1,333		1,000		-		1,333
Supply Clergy		2,337	3,000		2,237		2,685		(315)		(99)
Bookkeeping Fees		8,124	8,112		7,598		8,313		201		(526)
Audit Fees		3,500	3,500		-		3,500		-		(3,500)
TOTAL OTHER SERVICES		**13,961**	**17,612**		**11,329**		**17,498**		**(114)**		**(2,632)**
TOTAL PERSONNEL		**278,279**	**307,766**		**286,106**		**316,111**		**8,345**		**7,827**
Property Expense											
Maintenance		4,936	10,000		9,629		10,000		-		4,692
Property Contractors		10,201	10,000		5,697		10,000		-		(4,504)
Bldg & Prop Sec		7,640	8,000		6,942		8,000		-		(698)
Pest Control		1,730	1,300		1,533		1,300		-		(197)
Consumable Supplies		899	900		720		900		-		(179)
Tools & Hrdware		682	600		182		600		-		(500)
Gas & Electric		21,350	27,000		19,277		27,000		-		(2,073)

Water	3,145	2,000	1,852	2,000	-	(1,293)
TOTAL PROPERTY	**50,581**	**59,800**	**45,831**	**59,800**	**-**	**(4,751)**
Office Expense						
Copier Exp	9,418	7,200	9,519	6,500	(700)	101
Office Supplies	3,749	2,500	1,944	2,500	-	(1,805)
Printing	-	500	-	500	-	-
Postage	189	250	70	250	-	(120)
Advertising	1,729	3,000	1,731	3,000	-	1
Dues & Subscript.	1,139	1,260	1,982	1,260	-	843
Payroll Processing	1,189	1,200	1,227	1,200	-	37
Bank Charges	598	500	662	500	-	65
Technology	5,910	6,000	9,073	6,000	-	3,163
Miscellaneous	405	500	837	500	-	432
Internet	4,672	4,680	4,708	4,680	-	36
Website	565	500	310	500	-	(256)
TOTAL OFFICE	**29,565**	**28,090**	**32,062**	**27,390**	**(700)**	**2,498**
Music Program						
Music Supplies	311	250	768	350	100	457
Inst. Maint	1,254	1,200	540	1,800	600	(714)
Supply Organist	4,550	2,000	1,508	1,800	(200)	(3,042)
Miscellaneous		1,500	301	1,500	-	301
Deferred Maintenance				1,000	1,000	-
TOTAL MUSIC	**6,115**	**4,950**	**3,117**	**6,450**	**1,500**	**(2,998)**

Committee/Ministry Expenses											
Publications		253		300		203		300		-		(50)
Adult Christian Ed.		402		500		420		500		-		18
Youth Group Rite 13		-		500		-		500		-		-
Church School		570		1,200		690		1,200		-		120
Worship		181		200		193		200		-		13
Nursery Attendant		-		120		-		120		-		-
Vestry Retreat		-		500		1,711		1,500		1,000		1,711
Fundraising		280		-		230		-		-		(50)
Episcopal Community Services				2,500		5,000		2,500		-		5,000
Marketing & Comm.		678		500		687		500		-		10
Miscellaneous		-		-		763		-		-		763
Welcoming & Fellowship		2,015		-		1,822		-		-		(192)
Pastoral Care		-		150		54		150		-		54
Hospitality		233		3,000		381		3,000		-		148
Stewardship		360		500		100		500		-		(260)
Outreach Supplement		-				1,120		2,500		2,500		1,120
Dioc. Conv Exp.		150		-		50		-		-		(100)
TOTAL COMMITTEE		**5,121**		**9,970**		**13,425**		**13,470**		**3,500**		**8,304**
Insurance-Gen.		35,572		39,010		40,172		39,010		-		4,600
Diocesan pledge		62,500		65,195		65,195		72,741		7,546		2,695
TOTAL OTHER		**98,072**		**104,205**		**105,367**		**111,751**		**7,546**		**7,295**

TOTAL EXPENSES		**467,733**		**514,781**		**485,908**		**534,972**		**20,191**	**18,175**
TOTAL ORDINARY INCOME		**308,112**		**314,000**		**311,694**		**322,000**		**8,000**	**3,582**
TOTAL INCOME		**514,093**		**514,000**		**491,694**		**532,000**		**18,000**	(22,399)
(ORDINARY DIFFERENCE)		(159,621)		(200,781)		(174,214)		(212,972)		(12,191)	(14,593)
(TOTAL DIFFERENCE)		46,360		(781)		5,786		(2,972)		(2,191)	(40,573)

AUDIT COMMITTEE

An independent audit was not performed in 2024. A combined audit for 2023 and 2024 will be done in 2025.

Respectfully submitted,
John W. Ager Treasurer