



ANNUAL MEETING

ST. THOMAS CHURCH

JANUARY 26, 2020

January 26th, 2020, 10:15 AM

AGENDA

Opening Prayer and Call to Order – Establishment of Quorum and Eligible Voters

Election of Clerk / Recording Secretary

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Reports

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Letter from Eric Milnes

Election of new Vestry Members for a three-year term: Kristen Scheyder and Steve Bonaparte

Closing Prayer

Adjourn

St. Thomas Church
MINUTES OF THE ANNUAL MEETING OF THE MEMBERS
January 27, 2019
St. Thomas Heathcote Hall
DRAFT, Pending Approval

Present:

Clergy: Carol Gadsden, Rector
Tami Burks, Associate Rector

Wardens and Vestry:
Gloria Welcome, Senior Warden
Judy Eisele, Junior Warden
Eleanor Cotter, Vestry Member
Shahin Heshmat, Vestry Member
Rose Ann Minnerly, Vestry Member, Retiring Vestry Member
Terry Sheridan, Vestry Member, Retiring Vestry Member
Rob Seitz, Vestry Member
Michael Spoonauer, Vestry Member

Many St. Thomas Parishioners, as recorded in the register

1. Opening Prayer and Call to Order

- The 2019 St. Thomas Annual Meeting of the Members commenced at 9:00am on Sunday, January 27th, in the edifice with the Eucharistic service, and continued at Heathcote Hall at 10:20am. Terry Sheridan, Retiring Clerk/Secretary, assumed responsibility for taking the meeting notes.
- Tami Burks, Associate Rector, began with an opening prayer and Carol Gadsden, Rector, called the meeting to order.
- Carol Gadsden requested that voting members register in the sign-in sheet, explaining that according to the National Canon, in order to vote an attendee must be a pledging member. Upon visually counting the members present, she declared that there was a sufficient quorum to conduct a vote.
- The Annual Meeting Report had been sent electronically to parishioners several days in advance of the meeting, and updated material was distributed prior to the start of the meeting including the meeting agenda; church membership information (attendance at services and pledging); and financial information (the Finance Committee Report, the buildings & grounds strategic plan, and the 2018 and 2019 budgets).

2. Approval of the 2018 Meeting Minutes

- Carol Gadsden then invited members to note any corrections to the minutes from the prior annual meeting on January 28, 2018. Only one edit was identified, adding Shahin Heshmat to the list of the Vestry Class of 2021, after which the motion to approve the minutes with this edit was seconded and unanimously approved.

3. Rector's Welcome

Carol Gadsden welcomed the attendees and thanked them for taking the time to attend this important church meeting. She noted that one of the themes for 2018 was minimizing our costs while optimizing our assets, carried out with diligence by the church staff, committees and Vestry. She specifically thanked staff members Eric Milnes, Director of the Music Program, for his leadership of the music program; Kate Beeby, Director of Children's Christian Education, for her successful introduction of the Godly Play educational program; Michele Richardson, Director of Finance, for her audit and clean-up of the books and her keen attention to financial areas; Dave Bilotti, Property Manager, for his efforts at making the property safe and attractive, while keeping costs down; and Tami Burks, Associate Rector, for her collaboration and flexibility throughout the year, particularly in ensuring a smooth transition to the shared ministry with All Saints, Harrison.

Carol Gadsden also thanked the Finance Committee, which had grown to five members last year, now back to three, with the addition of Michele Richardson to the church staff. In addition, she thanked the Vestry members who had worked hard throughout the year, and tackled challenges that were not easy, including the buildings & grounds strategic plan. She called particular attention to the departing Vestry members, Gloria Welcome, Rose Ann Minnerly, Judy Eisele, and Terry Sheridan, whom she thanked for their service. Lastly, she thanked the congregation for their faithfulness, and contributing their time, talent and treasure to the church.

4. Committee Reports

Since the individual committee reports had been sent electronically as part of the annual report to parishioners to review in advance of the meeting, Carol Gadsden asked if there were any questions on the committee reports. Karen Bonaparte requested additional information on the Outreach Program, specifically how much in grants, gift cards, etc. had been distributed, since this information had been included in prior years' reports. No further questions on the committee reports were raised.

5. Rector's Cross

Carol Gadsden recognized two individuals this year by awarding them the Rector's Cross for their extensive contributions during 2018. She awarded the first Rector's Cross to Denny Wong, Finance Committee, who had conducted an evaluation and review of the church-managed endowment and the current investment manager, Wells Fargo, as well as lead the

development of the Buildings & Grounds Strategic Plan, partnering with the Buildings & Grounds Committee. She then awarded the second Rector's Cross to Kate Beeby, Director of Children's Christian Education, whose footprint over a wide swath of church activities in addition to her staff role was exemplary. Carol also added comments about Kate's many years of service leading the children's Christian education program, and expressed her gratitude for all she has done, in light of Kate's recent notice of resignation effective mid-2019.

Presentation of Slate

Carol Gadsden introduced the 2019 nominations for the Wardens and Vestry:

- For Senior Warden, Class of 2021, Eleanor Cotter
- For Junior Warden, Class of 2022, Michael Spoonauer
- For Vestry Class of 2022, Dave Harvey, Suzanne Iasenza, and Lisa Pearson
- For Vestry Class of 2020, Tom Condon

A motion to accept the nominations was made, seconded, and all attendees voted in favor. Carol Gadsden thanked the new Wardens and Vestry Members for their willingness to take on these roles.

6. Finance Presentation

Referencing the Finance Committee Report included in the 2019 Annual Report (pp. 21-23), Eleanor Cotter, newly elected Senior Warden, led the presentation on the church finances. As a starting point, she reflected on the profile of St. Thomas: we know our mission, and we are a community of faith and caring, here for parishioners when they are in need. She cited the 200-year history of the church, and our desire for the church to be here in another 200 years. However, to be a sustainable congregation, she noted that we need to be careful stewards of our church.

In addition to being an open and welcoming community, to be sustainable we need to:

- Increase pledges: Of the 100 family units regularly attending, 77 have made pledges for 2019.
- Take care of our church-managed endowments: Where the Diocesan Income Trust provides income to the church based on a specific fixed formula, the church-managed endowment, not subject to this dollar-limit restriction, has been used historically to fund regular operating expenses to an extent that it has not been designed for. Additionally, the account needs more oversight, as the investment results have not been good.
- Raise income from other sources: The church's reliance on mostly long-term leases such as KEEPS for rental income results in our putting all our eggs in one basket. This was recently illustrated when the French American School lease for parking spaces was unexpectedly terminated, leaving us with a budget gap. The church buildings largely stand empty during the summer months, and Eleanor questioned whether this was good stewardship.

- Lower our expenses: This is hard to do because it is hard to control utilities costs, diocesan assessments and other general maintenance costs. In addition, reducing other expenses such as the music program and staffing are painful and hard to do.

7. Vestry Presentation

Focusing on Bishop Dietsche's directive for churches to take care of their property, and not treat this as an optional choice (p. 29 footnote of the 2019 Annual Report), Eleanor Cotter reiterated the Bishop's address at this past November Conference where he cautioned "If you do not take care of your buildings, you will live to see them torn to the ground." She stated that churches must do this in a cost-effective way, not putting off necessary work, not postponing work as costs go up, and waiting until the situation becomes a disaster. With this in mind, St. Thomas has some big jobs on the horizon. For example:

- The Edifice HVAC system, which is on its last legs and needs replacement; and
- Heathcote Hall, which needs an air exchange system to avoid the severe mold conditions we encountered multiple times last year, causing significant damage to the Thrift Shop merchandise and an interruption of its operations.

As outlined in the 2019 Annual Report, the extent of property issues and the urgency of many of the issues resulted in the development by the finance and buildings & grounds committees of a multi-year strategic plan for the church buildings and grounds as described in the Vestry Report of the 2019 Annual Report (pp. 26-34). To fund the \$660,000 needed for this plan, after a broad analysis and extensive discussion, the Vestry decided to borrow from the church-managed endowment this past fall. Taking the money from the account this fall proved to be a good decision given the sharp market decline shortly thereafter.

Normally, Eleanor explained that installation of air conditioning in Heathcote Hall is a step we might not have elected to do otherwise because of the cost. However, as part of a larger plan, it becomes more cost effective and creates greater efficiencies coupled with the basement air exchange system needed to remediate the mold and water infiltration in the basement. Adding air conditioning to Heathcote Hall has the added benefit of allowing the church to rent out the hall in the summer months, and open our doors to community non-profits who need a low-cost alternative for events space, as well as wedding receptions. Eleanor stressed that all rentals would be in compliance with our non-profit status, and the estimate is for about 10 large events and 7 smaller community events per year, with the possibility of bringing in a little more income, important for our survival.

8. 2019 Budget & 2018 Budget Results

After a short break, Eleanor Cotter addressed the church budget for 2019 as well as the budget results for 2018 versus actual expenses. In formulating the 2019 budget, the Finance Committee and Vestry kept sustainability issues in mind, and allowed only a 4.4% withdrawal from the church-managed endowment, slightly above its 4% targeted limit. She noted the top-level format of the budget, not a more detailed breakdown as illustrated in prior years. This was because the accounting and finance records took a long time to get accurate, thanks to

Michele Richardson's stellar work. With Michele now fully on-board, Eleanor noted the aspiration for more detailed reporting for 2019.

Lou Scenti questioned the lack of detail, saying it would be more transparent to provide more detail, giving the example of the individual salaries of staff. Eleanor asked the attendees if they wanted more detail, and the group response was in the affirmative, so Eleanor indicated that would be provided. Rob Seitz suggested we not wait until next year, and provide salary and benefits information upon request, not via a congregation-wide email blast. Lisa Dalsimer asked what the diocesan guidelines were, and Steve Bonaparte disclosed that in his city job, all salaries were publicly disclosed. Melodee Morrison, citing her professional HR background, asked if we knew what each staff member was doing, adding that it is hard to comment on salaries without knowing what each person is responsible for.

Carol Gadsden noted that for 2019, staff members either took a salary cut or didn't get a 2% increase which is what the Trustees voted as the recommendation for an increase for 2019. She added that she personally also gave up her continuing education benefit, sabbatical, and the majority of her expense account that generally covers mileage, parking, and any entertainment (such as lunches). The paid choir singers took a cut, and Eric Milnes, Director of Music, volunteered to take a salary cut. Barbara Gessler, Parish Administrator, and David Bilotti, Property Manager, didn't get raises. The personnel cost for Tami Burks had been reduced earlier in the year when she moved to part-time status at St. Thomas.

Karen Bonaparte then asked how the diocesan assessment was calculated. Carol Gadsden explained that the assessment is based on the average church revenue for the prior 2 calendar years, with the total amount based on 4% of the first \$50,000 of the average revenue, then 10% of the next \$51,000-199,000, 15% of the next \$200-500,000, and 20% of the average revenue amount over \$500,000. She added that unless St. Thomas has a lot more revenue, the assessment amount will not change much.

Lou Scenti then asked two questions, stating that the first was administrative and the second was philosophical. First, he asked if the church had developed a facilities usage policy to govern the kinds of events allowed on the church property, for example the types of groups, people, logistics, security (including deposits), insurance, and if a policy existed, would the congregation be able to see it. Second, drawing from his vestry service experience, he asked what the Vestry and Clergy see as St. Thomas' identity, and how that is fostered by the decisions that have been made and that will be made. Lou added that it appeared, by the emphasis on buildings and grounds, that St. Thomas identity is that it has great grounds and is a good place to hold an event.

Eleanor Cotter responded that she thought these were important questions and had been well-stated. Regarding a facilities policy that addresses eligible rental groups and other rental considerations, there is a policy in place for current rental parties. However, we do not have a larger scale policy developed as of yet for the future rentals we envisage after renovations, but there is a plan to develop one and when it is prepared, it will be shared with the congregation. Regarding the identity of St. Thomas, Eleanor stated that St. Thomas is a welcoming church that speaks and acts according to its Christian beliefs. She added that she disagreed with Lou

that the primary goal is having beautiful buildings and grounds and to be the beautiful church on the Sound.

Carol Gadsden added that currently those who rent the church hall must provide a certificate of insurance, abide by a contract that stipulates a schedule of payments, and have their activities vetted before a contract is executed by the church. She cited the Scottish dance group and the Newtown non-profit as recent examples. Tami Burks added that occasionally we also allow use of the church hall at no cost to some non-profits, citing the recent Washingtonville Housing Alliance meeting and summer camps.

Donna Robinett Lennon asked if the same criteria regarding the current restrictions on the consumption of alcoholic beverages would apply after the hall renovation. Carol Gadsden replied that the church prefers that only wine and/or beer be served at events, though other alcohol would be allowed, with a TIPS¹ certified bartender required at all events serving alcohol. Mother Carol indicated that the national church has a hard liquor guideline that a TIPS certified bartender must be employed to minimize consumption limits for safety and liability purposes.

Kate Beeby commented that she was not sold on the concept of a bricks and mortar church, as the church is us, adding that she was shocked at the emphasis the Bishop put on church buildings. She noted that our church buildings reflect a different time and needs, when there was a much larger congregation and Sunday school. She expressed a concern about investing so heavily in the buildings, and asked what the property was worth. Carol Gadsden responded that the value was \$12 million, and Kate Beeby agreed that from a monetary viewpoint, we were not over-investing. She asked if it would be possible to build a new facility, greener and sized to our needs, and also questioned the revenue assumption of \$10,000 for events, citing the rental rates at St. John's Episcopal in Larchmont of \$150/hour (10 hours costing \$1,500) plus extra fees, and its beautiful location and facility.

Carol Gadsden responded that concerning going green, there have been discussions over the years about building a green building, putting the parking lot underground and creating a tunnel to the hall, etc. but these projects were found to be very costly. When various options were being considered about church property to generate income in the past, such as selling property for the development of a condominium building or car dealership, diocesan regulations on church property were an obstacle². Kate Beeby suggested as an alternative that we could hire a lawyer and sue the diocese to try to obtain more discretion over the use and sale of the property.

Bob Pinchbeck, mentioning that he regularly serves as a chalice bearer and is a 55-year member of the church, disclosed that although he was a non-voting member, he felt he should have a

¹ TIPS is a skills-based, responsible alcohol training and certification program that is designed to prevent intoxication, underage drinking, and drunk driving by enhancing the fundamental "people skills" of servers, sellers and consumers of alcohol.

² The church is not allowed to sell buildings without the permission of the diocese, as all church property belongs to the diocese.

voice at the annual meeting. He stated that Heathcote Hall never had air conditioning, being built in the 1930s. However, many years ago when he served as treasurer of the congregation, his father remarked to him that the roof had only 15 years remaining life, which has now expired. His question to the Vestry was that although he understood the rationale to open the church's doors to the community, he wanted to know for what other reasons air conditioning was needed.

Carol Gadsden responded that the reason we need air conditioning in Heathcote Hall is so we are able to install an air handler in the basement which is needed to alleviate the recurring mold and water problems. David Bilotti explained that the air in Heathcote Hall needs to be dehumidified so the basement gets dryer air and keeps the humidity at a proper level. He added that the roof has been inspected and because of maintenance work done, it is fine, and there are no leaks or rot. Mary Olsson added that a lot of money has been put into the church roof to prevent any issues emerging, and that the roof has been pretty well maintained over the years. James Whitehouse added that as a former Buildings & Grounds Committee member, he could confirm that the roof should be good for another 40 years.

Eleanor Cotter added that of the total \$660,000 funding for the multi-year buildings and grounds plan, about 85% was for the Edifice and 15% to add air conditioning to Heathcote Hall. Carol Gadsden added that the Edifice air conditioning system was only working at 30% efficiency, and that the Con Ed HVAC bill was \$48,000 annually for the two buildings. A new HVAC system should generate 75-80% efficiency, it will be more comfortable, and annual utility costs should be reduced. David Bilotti added that he has been working with an engineer recommended by the church architect on the HVAC project.

Lou Scenti commented that he felt the extensive discussion on church buildings reflected an obsession with the church's physical plant, and he felt that this was the wrong discussion. The discussion should be on a strategy for what the church is in the community, and we should be spending our time, effort, energy and resources on that topic. He understands that we are a welcoming community, but felt that we need to get out of the loop on buildings and grounds and focus on who we are, and that building and grounds issues are subordinate to what we are in the community.

Eleanor Cotter thanked Lou for his comments, and explained that the Vestry goal is to get out of the focus on buildings and grounds and focus on our mission. It has a goal of developing a strategic plan for the church mission in the community and she agreed that we need to move on from the focus on our buildings and grounds. Carol Gadsden added that nothing would make her happier than to kick the budget and money issues down the road, but she is obliged because of the Bishop's direction to address the buildings and grounds upkeep. Kate Beeby added that planning forward may alleviate the centrality of buildings and grounds so we can do the work of God. She also expressed that because we have old buildings, there should be a contingency to cover things that will happen. She knew that the basement situation was untenable, and had worked on the Thrift Shop clean-out. She encouraged us to get back to the assumption on rental revenue, and others agreed, as she couldn't see how we could obtain \$10,000 in income for an event.

Annie Shikany then offered her perspective: we have a soul, and stewardship in the bible pertains to both souls and physical bodies, and that they feed each other. Both are equally valuable and one in the same. Isaiah Shikany asked if we proceeded with the air conditioning replacement in the church and installation in the hall, when we would earn back the money invested. Eleanor responded that the projection is that it would take 12 years. Solange DeSantis asked when the space would be marketed, and Carol Gadsden and Eleanor Cotter responded that it would be in a few years. Carol Gadsden added that she had a recent inquiry from HBO about renting space this year, and that we would be making \$3,000 for the rental of Heathcote Hall to HBO to use the space as a canteen.

Brian Gassick, former Senior Warden and Vestry member, advised the attendees to let the Vestry do its job, and do what is right with the church buildings. He asked what the plan was for Christian education once Kate Beeby departed mid-year. Carol Gadsden replied that the position was not being eliminated, but the funding for the position was. So, she and Tami Burks planned to spend time over the summer exploring next steps and speaking with program volunteers to make sure we are ready for the resumption of Sunday School in September. She added that we have been fortunate to have a Christian Education Director on staff, as surrounding churches do not have a paid Director.

Returning to the topic of the 15% funding for the HVAC and painting of Heathcote Hall from the \$660,000 total cost of the buildings and grounds strategic plan, Mary Ford thanked Carol, David and Eleanor for their clarifications. She proposed a capital fund for the Edifice to pay for the remaining 85% of costs which, although a large amount, she felt would not take away from pledges. At the request of Mary Schaub, a church member who was unable to attend the annual meeting, Mary Ford noted that our lower pledging percentage compared to surrounding churches in the diocese reflected the 9% poverty rate in Mamaroneck as compared to the average of 3% in surrounding communities. Eleanor Cotter responded that the Vestry decided not to have a capital campaign because they felt it would eat into pledges, and noted that anyone in the room could contribute to the buildings and grounds cost at any time. Mary Ford expressed her disagreement, and felt that if, for example, \$200 was needed for something, people like to donate to a particular item that they can see.

Carol Gadsden remarked that the total cost of a new Edifice HVAC was around \$400,000, and that if we don't take care and do the emergency repairs and enhancements, it will cost more to do the work in the future. She added that she felt that raising money as part of a capital campaign for this level of expense would take some time. Denny Wong, who had worked with David Bilotti on the buildings & grounds strategic plan, reminded attendees that if we had a \$300,000 target for pledges this year, and fell well short of that goal, how would we be able to raise \$400,000? He felt that from a budgetary perspective, we have been spending like a wealthy parish, which he cannot reconcile. Mary Ford noted the high personnel cost of \$400,000 which she felt was enormous.

Bill Sheridan expressed a concern about the liability we might be taking on in renting space to outside groups and individuals, citing his witnessing an accident that occurred at the Larchmont Yacht club when someone drank too much and fell. He asked if the church had

insurance to cover these types of situations. Carol Gadsden responded that she knows that this has been an issue for years for the church, and that we have insurance for those situations.

Lisa Dalsimer voiced her support of the HVAC project and asked if we had ever looked into government assistance to fund our renovation needs. Carol Gadsden mentioned that government funding would present a problem because of the church's non-profit status. Lisa also asked if we had considered setting up a pre-school, as there are limited options in the area, noting that pre-schools tend to increase congregation numbers. Rob Seitz mentioned his experience with establishing a pre-school program to replace one that had closed down, and found that the state had so many regulations that it was not a simple thing to do. As another idea, Rob added that he had looked into alternative energy options a few years ago, and inquired about solar panels for the parking lot to offset church utility costs. However, the cost to install the panels was substantial so that idea was not pursued further.

At this point (more than 1 ¾ hours into the meeting), Carol Gadsden noted that we were losing attendees, and Danielle Toselli recommended that we punt on the pre-school discussion. Solange DeSantis wanted to comment, in the spirit of transparency, that she was thankful to those who took salary cuts.

Karen Bonaparte added her thanks to the Vestry and staff for their hard work, and her welcome to Michele Richardson, and asked if Michele would be the contact for the church-endowment account. Michele responded how she has enjoyed working with the staff and Vestry whom she termed "great people", and explained that she was in the process of transitioning the \$660,000 from Westchester Bank to Charles Schwab so we would be able to get better earnings on the money (doubling our earnings through treasury investments) before it is needed for expenses related to the strategic plan. She noted that she and Denny Wong have been conducting research on different investment managers and that we will be moving our church-managed endowment from Wells Fargo to Schwab. She feels the theme of transparency in our investments is much better, in addition to our focus on moving towards living within our means. She referenced her experience in her own congregation in Bronxville where they experienced similar issues to St. Thomas, and her feeling that the church needed to be financially sustainable in perpetuity.

Steve Bonaparte commented on how the church members did not learn about the \$660,000 buildings and grounds plan until now. Eleanor Cotter responded that it had been a busy season this fall, and that the Vestry had planned to communicate the plan earlier, but the demands of going right into budget planning for 2019 and preparing for year-end impeded that effort. However, she committed to better communication in the future.

Melodee Morrison thanked the clergy and Vestry for all their work, and encouraged the attendees to trust them as the leaders of the church. She remarked that even though their actions may not always be perfect, they are doing their best in a very time-consuming job.

9. Call for Vote

Carol Gadsden called for a vote to authorize the 2019 budget previously approved by the Vestry. Through a show of hands, the 2019 budget was authorized by the members, though a small number of members dissented.

10. Closing Prayer and Adjournment

Carol Gadsden closed the meeting with a prayer. The meeting adjourned at 12:10pm.

RECTOR'S REPORT

I am now in my sixth year as your rector. It seems the appropriate time to reflect on where those years have brought us. The short message is this: *St. Thomas is in its best overall shape in decades.*

I acknowledge this has been hard won, and not without pain. Some have demonstrated their unhappiness with the decisions and trajectory by either cutting their pledges or deciding not to pledge. I am grateful this is but a small handful of people, and that over all we have made incredible gains with the support of the majority of the congregation. Thank you for all you do to help strengthen St. Thomas as a community of faith, and as a beacon of welcome and mission to the larger community.

Rather than repeat the content you will read in other reports that will speak of the ways in which we have strengthened our financial standing; our property in terms of health, safety, and monetizing factors; our Outreach initiatives; Christian Education programs for both children and adults; and our worship offerings, I will speak to my vision for St. Thomas over the next twelve months and some points of particular joy.

My desire for 2020 is for us to make it the year to dream big, and put sneakers on it. What I mean by this is for us to explore and identify ways in which we can be active in our community and beyond through and by our physical involvement. It's time for us, in the words of the Doobie Brothers, to *be takin' it to the streets*. The institutional church has ceased to be an effective and major influence in the life of many, because it clings to the attractional model, that of expecting people to come to us simply because we exist. The church of the 21st century is of the missional model – we go out to where the people are, where the need is, rather than expect them to come to us. Let's be bold. Let's dream big. Let's determine places where we can put our faith into good works and put a plan into place. This should be a collective effort, not just of your clergy or vestry. I look forward to hearing of your plans and projects for us.

On a related note, in the summer of 2019 we made our foray into the wider community with our trip to Lee County, Virginia under the auspices of the Appalachia Service Project. Nine of us found our lives transformed and forever changed by the people we met and served. It was a humbling reality and sobering moment to realize the extent of our good fortune in relation to the many forgotten of Appalachia, and provided us all with a new perspective on gratitude. We will be heading back this summer, this time to Chavies, Kentucky. We still have spaces available, should you want to join us.

The Vestry – your Vestry – has worked hard this year on behalf of the congregation. A lovely blend of people with a variety of backgrounds, professional careers, and outlooks has made for lively conversation and wise decisions over 2019. We spend time in bible study at the beginning of each meeting, and are always aware of the need for the presence of the Holy Spirit in all of our deliberations. You are able to keep up with issues and concerns they address by reading the monthly meeting minutes that are placed on the bulletin board in Heathcote Hall. Interested in serving? There will be three slots open in 2021.

A very special, heartfelt, and grateful shout-out to the wonderful people who comprise the staff of St. Thomas. In my 35 years of ordained life I have never worked with such a dedicated, kind, and thoughtful group as Barbara, Michele, Tami, David, and Eric. Each one has brought a specific talent to the table and created the best possible scenarios and situations. There are not enough superlatives to describe their level of expertise, or enough thanks for all they do to make my job easier or more pleasant. Their support and love has carried me through some difficult moments and their good nature and humor has provided wonderful moments of levity. While it is hard to say goodbye to Eric, I know he will always be a part of the St. Thomas team. If you have yet to meet Barbara, Michele, or David, please make it a point to do so. They are helpful, knowledgeable, and an absolute joy.

I'm looking forward to an exciting and interesting 2020; I hope you are, too. As always, my door is open to listen to your concerns and your needs.

Blessings,

A handwritten signature in cursive script, appearing to read "Carol". The signature is written in black ink on a white background.

The Rev. Carol D. Gadsden, Rector

ASSOCIATE RECTOR'S REPORT

It is hard to believe another year has passed. I continue to split my time, serving as half-time Associate Rector here at St. Thomas and half-time Priest-in-Charge at All Saints' Harrison. I also continue to wish that I had the gift of bi-location so I could be all the places all the time, but alas. This particular report will be brief as much of what I do here at St. Thomas is covered in detail elsewhere. I have fallen into somewhat of a routine between the two parishes, finding time as well to participate in the Larchmont-Mamaroneck Summit, inter-faith groups in both communities, and Washingtonville Housing's summer program.

There are so many moments, large and small, that make the days fly into weeks and the weeks into months---thank you to all who have worked so hard particularly this year to secure St. Thomas' future. As I mentioned in the Christian formation report, church involvement continues, on a local and national level, to decline. Individuals and families are stretched in many directions, and it is certainly no longer a given that people will be in a pew on Sunday morning. I am grateful to those of you who show up---to worship, to teach Sunday school, to serve on the vestry, to sing, to give, to pray, to host coffee hour, to go on mission trips, to volunteer at the thrift shop, to study---to "be church"---in whatever way you feel called to do that. And I encourage you to continue to do so even when it's difficult, because the relationships that are formed when people come together to worship and "do" ministry together can be transformative.

To Barbara, Michelle, David and now Matthew ---thank you for your collegiality, good humor, and unparalleled skill set! And to Carol---thank you for all you do every day to lead this community to be followers of Jesus and for continually inspiring me to be a better priest and person.

Faithfully,

A handwritten signature in cursive script that reads "Jami".

WARDENS' REPORT

Your vestry began 2019 with new membership and a new enthusiasm for reimagining our vestry service as ministry. We have been deeply grateful to our fellow vestry members, Dave, Lisa, Tom, Shahin, Steve, and Suzanne, who have shared their time, insight, and ideas in service of Saint Thomas.

We started our year with our retreat, which helped us to build group cohesion and develop a shared sense of mission. We changed the format of our meetings so that we start with bible study at the top of each agenda, helping us to set a course for our discussions that keeps us aligned with our spiritual purpose. We are grateful to Carol and Tami who have supported our spiritual development and continue to be stalwart leaders in our church.

This year, the Vestry benefitted from far more financial transparency, allowing us to continue to oversee efforts to get our financial house in order. Great credit goes to our Director of Finance, Michele Richardson, whose monthly financial reports have enabled us to observe ongoing income and expenditures with clarity and accuracy. We are grateful to Michelle and the finance committee who have also overseen improved management of our endowment investments, moving away from paying high advisory fees and taking a conservative approach to investing. We are proud and deeply grateful that the budget you are voting on today reflects our shared goals of reducing over-reliance on the endowment, an increased pledge, and a commitment to keeping operational costs under control while maintaining the excellence of our programs.

2019 also saw the continued implementation of the multi-year plan for buildings and grounds, under the expert guidance of Dave Bilotti. It would be impossible to overstate the value Dave has brought to necessary projects, ensuring that each is carried out cost-effectively with care and prudence. By undertaking electrical work, putting in new pumps, and continuing preparations for the HVAC project, we are not only caring for our property today, we are also “remembering the future” and not leaving problems to be tackled by future vestries. The HVAC project will be completed in 2020, increasing efficiency and lowering our carbon footprint while making Saint Thomas’s buildings more usable year-round.

Saint Thomas has continued on its path to self-sufficiency and long-term sustainability in several other ways and it has been inspiring to see our community demonstrate its resilience and willingness to steward our parish into a new era. This year we saw parishioners step up to manage a reimagined coffee hour, Sunday School teachers forging stronger connections with each other, our clergy, and our students, and members of our music program confidently embracing a change of leadership with open minds and a sense of adventure. We have seen what is possible when the community of Saint Thomas tackles challenges with a spirit of optimism, practicality, and enthusiasm.

Your wardens had the opportunity to be inspired by our wider church family too. In May, we attended the Wardens Conference, where we learned about “[Open Doors, New Futures](#)” - the Diocesan guide to creating effective, viable, and vital congregations. We also heard about church revitalization projects from around the state and the country. In November, we represented Saint Thomas at the Diocesan Convention, where we had the opportunity to develop a broader idea of

who we are called to be as Episcopalians: taking responsibility for environmental stewardship, facing our past, and confronting racism and systemic oppression.

There will always be more work to do - the job of keeping our church vibrant and functioning is an ongoing effort that calls us all to ministry, even as we all face many competing demands on our time and resources. Our faith is tested daily and our Church is not insulated from the challenges and divisions facing the wider world. But nor should it be - Saint Thomas is not a place to escape the world, but a resource to help us find our way to live into our lives as Christians. We remind ourselves that the Holy Spirit is more than powerful enough to do God's will in the world, and we will continue to listen to discern where we are being called to act, and when we are being called to get out of the way.

As we move into the new year, we are thinking about how we can forge stronger bonds within our community, breaking down barriers to become a kinder, more unified congregation, while remaining open and inviting to newcomers and the wider community of Mamaroneck. Reaffirming our commitment to not just welcome, but to *invite*. Ensuring that we communicate with love and kindness. Continuing to make decisions with long-term sustainability in mind. Keeping our minds and hearts open to the possibilities that the Spirit has in store for us. It's not always easy - our differing experiences can lead us to different opinions about the best course of action. Our debates are passionate precisely because we are each so invested in this community.

We remind ourselves how blessed our church is to have members and clergy that continually demonstrate a steadfast commitment to community life - fueling our programs by volunteering, pledging to keep the lights on, raising their voices in the choir, and sharing time and labor in outreach and Christian education. We know that all of these actions are driven by love for God and for Saint Thomas.

We are grateful for each of you who commits yourself to be part of this community in whatever way you are called to do so. We are glad to be able to serve you on the vestry and we take seriously the responsibility you place on us. We look forward to more progress in 2020.

Eleanor Cotter & Mike Spoonauer

CHRISTIAN FORMATION

Christian Formation for Children, Youth and Adults is alive and well at St. Thomas. Below some highlights of the year:

Children

We have 37 children ages 3 through 13 currently enrolled in Sunday school with another 6 who regularly choose to attend worship services with their parents. We welcomed three new families to Sunday school this September. Volunteer teachers continue to step up to the plate and provide care and instruction to our kids each week---they are named throughout this report and deserve a round of applause!

Reflecting the trends of young families everywhere, attendance at Sunday school continues to be sporadic and often conflicts with sports and other family activities taking place on Sunday mornings. Most of our families attend once or twice a month. Beginning in September we started keeping track of attendance (much like we do the Average Sunday Attendance count for worship) so we can better understand trends as well as reach out if we notice families have dropped off the grid.

Our youngest children (pre-K through 2nd grade) continue to enjoy Godly Play. Teachers Nancy Doherty, Caroline Jaram, Susan Korzon, Mary Elizabeth Schaub, and Lil Schaub share stories, guide wondering questions and facilitate response time with that age group. There are 12 children currently enrolled in Godly Play. The average weekly attendance since September is 5.

Our 3rd through 5th graders are using a brand new, hot-off-the-press curriculum written by a New York City based group of artists, theologians and writers. StoryMakers offers an in-depth study of biblical stories with each twelve week unit ending with a puppet show or play. They began in September with the Creation Story---you can look forward to them performing their interpretation of the story sometime soon. The teachers for this group are Lisa Dalsimer, Dave Harvey, Christine Perciasepe and Sue Perciasepe. There are currently 15 children enrolled in that age group with an average attendance of 9 since September.

The middle school class for 6th through 8th graders began the year studying the stories of Abraham, Sarah, Hagar and Isaac. Diving into the stories of some of our ancestors in the faith and reading first hand of their struggles, failures, and shortcomings and how God related to them and loved them through it all, provided for some great discussions about how our youth experience God in this ever-changing world and in their ever-evolving faith journeys. They spent Advent studying the four themes of Hope, Joy, Love, and Peace, making use of the terrific Bible Project videos and have recently started watching and discussing How2charist: A Digital Instructed Eucharist. Steve Bonaparte, Eleanor Cotter and Ira Hart teach this group. There are ten students enrolled in this age group and attendance since September has averaged around 5.

And Christian formation doesn't just happen in Sunday school. We have a newly engaged group of **fourteen** of our Sunday school students serving as torch bearers and acolytes. They have eagerly embraced the opportunity to carry the gospel book, assist with setting the table for communion, light and carry torches and more. Ten kids enjoyed an after church lunch and class focused on Holy Eucharist. 36 parents and kids came to a family Ash Wednesday service at All Saints'.

I'll end with some quotes from teachers and parents taken from emails I have received over the past few months---it always makes me smile to open my email on a Monday morning and find a comment from a teacher or parent...

"Smart, funny, engaged kids. They are a joy to teach."

"Discussion today was lively."

"This is exactly what I want for my kids to get from Sunday School."

"I really feel like the kids are developing their biblical literacy this year - starting to understand how certain themes show up in various places in scripture and understanding how learning about the different influences and translations can increase our understanding."

"We had fun. The wondering questions kept me on my toes!"

"I'm learning right along with them."

"I have never seen my son and daughter so engaged in church."

"She wants to acolyte again and again!"

"He wakes up every morning asking if this is a Sunday school day."

Youth

This past spring, twelve of our youth were confirmed by Bishop Mary D. Glasspool in a joy-filled joint confirmation service with youth from All Saints' Harrison and St. John's Larchmont. That confirmation cohort now makes up our newly formed high school youth group which meets monthly on a Wednesday evening from 6:00 to 8:00pm, sharing dinner, discussion and the Eucharist. Five to eight of our youth typically attend. They have also enjoyed an outing to The Puzzle Parlor in White Plains and helped organize the gifts for the Angel Tree Project this year. High school students also usher, teach Sunday school, serve as lectors and otherwise participate in the life of St. Thomas. The group had hoped to host a holiday dinner for senior citizens in the community but participation from other churches proved to be a challenge. The group will however host a pancake supper on Shrove Tuesday both as an opportunity for the congregation to come together for fellowship, but also to raise money for the Appalachian Service Project Mission Trip. Other service project and meetings are in the works.

Adults

Adults are not left out of Christian Formation opportunities. As with kids and youth, the biggest challenge is making the time to participate. This past Lent, a group discussed Jonathan Merritt's book *Learning to Speak God from Scratch: Why Sacred Words Are Vanishing--and How We Can Revive Them*. A women's retreat was held in March at the Community of St. John the Baptist and two men's retreats were held at Holy Cross Monastery. The Thursday Morning Bible Study tackled Romans, Philemon, and Job as well as a number of "one-off" lessons centering on the gospel of the week. We have added a Wednesday evening bible study group to the mix for the seasons of Epiphany and Lent. A number of parishioners enjoyed participating in Larchmont Temple's Dignity of Difference event, attending a Shabbat family-style dinner and conversation followed by Shabbat worship during which Carol shared a beautiful reflection about our shared faith traditions.

The Rev. Tami Burks

FINANCIAL OVERVIEW

While we are still waiting for a few items to clear, our 2019 deficit will be below the budget of \$125,000 set at the last annual meeting. This would be the lowest deficit that St Thomas has had in many years and reflects discipline on cost control as well as some pleasant surprises on the revenue side. For 2020, our goal is to continue to chip away at the deficit.

On the cost side, our 2019 budget was \$791,000 and preliminarily, actual expenses look to be about \$760,000. Much of this savings is due to David Billotti. For our recurring contract expenses, Dave was able to negotiate a 5% reduction in our expenses across the board. Dave was also able to tackle many projects that, in prior years, we had to hire outside contractors for; this saved the church tens of thousands of dollars. He was also able to enlist Boy Scouts to prime Heathcote Hall before painting it himself. Office expenses came in 35% below budget due largely to stocking up on supplies on sale, and items we bought and received as All Saint's Pre-school was closing.

On the income side, we were about \$20,000 above budget. This is primarily due to the income generated by the Thrift Shop which had a blockbuster year in sales. Thrift shop earnings, and generous outreach gifts from parishioners, helped offset several unfilled pledges we saw during the year.

Recall that last year we announced plans to move the endowment from Wells Fargo due to severe underperformance and excessive fees. Over the summer, we closed the Wells Fargo account and moved the endowment to Charles Schwab after thorough due diligence. Earlier in the year, we moved \$500,000 of the funds we earmarked for capital expenses from Westchester Bank to Schwab owing to the fact that we could earn twice as much interest on that money by investing in Treasury Bills. Including the now \$512,000 set aside for capital expenses, and as of January 9, 2020, our endowment stands at \$3.7 million. As a reminder, this endowment is in addition to the endowment managed by the Diocese. Combined, the endowment is in excess of \$10 million.

Our representative from Charles Schwab is Nick Barnwell, and he is the Senior Warden at All Saint's. Nick has graciously offered to provide interested parishioners with a detailed overview of the endowment at Schwab as well as the investment strategy we are employing; we will confirm the date shortly. It is important to note that we have slashed our manager fees by over 75% by using a portfolio of indexed funds. Going forward the endowment will perform in line with the markets (both up and down) instead of lagging as they had at Wells Fargo.

We expect to draw the funds we set aside for the HVAC work in 2020. We had about \$40,000 in capital expenses in 2019 including repointing, roof repairs (capping), and engineering for the HVAC project. Again, those expenses would have been significantly higher were it not for Dave's negotiating skills and his ability to do some of the work himself.

As we discussed last year, St Thomas had a long history of drawing on its endowment at an unsustainable rate. Endowments are intended to be perpetual assets and income draws need to be at a rate that balances short-term needs with a long-term perspective. Best practices call for a spending rate of less than 5% of the endowment. For 2019, based on the year end endowment, that

draw was budgeted at \$125,000. I'm pleased to report that we held our spending from the endowment to 4% this year or \$125,000. With the improvement in the markets and the growth of the endowment, we could increase our draw but are setting a goal of holding the draw rate steady to make up for all the years when the draws were well above 10%.

We are restructuring the music budget for 2020 resulting in about \$15,000 in savings. With Eric's departure and Matthew's arrival, we are no longer providing health insurance. At the same time, we are increasing the pay for staff singers to 2018 levels. The goal is to continue to balance the cost of the music program with the love of the music at Eucharist.

The only change in staff salaries was an adjustment in the Associate Rector's salary to bring it in line with diocesan mandated minimums passed at this year's Diocesan Convention. We continue to share equally all Tami's expenses with All Saint's Harrison.

While it was a year of tough decisions and belt tightening, we are on much stronger footing financially. We will have an opportunity to ask and answer questions at the Annual Meeting.

Respectfully submitted,

Michele Richardson

BUILDINGS AND GROUNDS

Church

- * Electric issues resolved for electric organ
- * Scheduling for removal of old plumbing inspection trap
- * New locks installed

Heathcote Hall

- * New electric service panel installed for building that meets code
- * Electric issues resolved in kitchen, new wiring to electric panel
- * New lights installed on exterior walk ways for safety
- * New sump pumps installed, also basins and pipes changed
- * Leader drains snaked out, blockage removed and cleared for storm water to drain
- * Exterior front wall and side walls pointed
- * Concrete on roof capped to stop water seepage
- * Scheduling for removal of old plumbing inspection trap
- * New updated to Wi-Fi fire warning system, and panel with new, up-dated software

Rectory

- * Electric Issues Resolved in basement
- * Removed old Fence on Property line

In 2020 the following work has been scheduled for the Rectory:

- * Rotted wood replaced and foundation cracks filled
- * Much needed painting to protect exterior
- * Bathroom work on walls and tube from water leak that was fixed

This past year St. Thomas has spent \$17,000.00 on finally fixing old issues with electric wiring. In the past those problems were never fixed properly and – besides costing us constant money in superficial repairs – left us with safety issues and fire hazards. On top of this: not being up to code may mean that we would not be covered by insurance.

We are moving forward with HVAC and dehumidification plans. OLA engineers have finished their review and came up with systems for St. Thomas. Very exciting to finally move forward to next step. St. Thomas has been working with Bruni and Campisi. Mr. Bruni has been working on delivering systems within our budget.

Respectfully submitted,
David Bilotti

COMMITTEE REPORTS

ALTAR GUILD

The Altar Guild takes care of all flowers, brass, linens, candles, and the weekly set up for communion, and also decorates the church for special occasions such as Christmas and Easter Day. Currently the St. Thomas Altar Guild has four teams working on a rotating schedule. We would love some new members! If you are looking for a way to volunteer, this is a deeply spiritual and rewarding ministry. The time commitment is one weekend out of 5. If you're adept with an iron or with brass polish that's a bonus—but it's not mandatory! I'm waiting (and praying) for the first EVER male member of the St. Thomas Altar Guild to join. Maybe 2020 will be the year?!

Currently St. Thomas uses House of Flowers on Mamaroneck Avenue for our Sunday arrangements. Please considering donating for Sunday flowers in honor of a loved one, a birthday, or a special event. The suggested donation is \$50.

Thanks to my fellow Altar Guild members—Irene Styer, Patty Bave, Caroline Jaram, Sue Perciasepe, Rosella Zaglio and Ann Strychalski. Thanks also to every member of the congregation who helped with decorating the church for Easter and Christmas, and who donated for flowers during the year.

Respectfully submitted,

Shelley Crook

OUTREACH

The Outreach Committee's mission is to heed Christ's call to feed the hungry, cloth the poor, take care of the afflicted & show Christ's love not only in our local community but wherever it is needed.

The Outreach Committee, although they did not meet as often, remained active in 2019. The following are some of the areas that kept us busy:

Our Thrift Shop, under the very capable leadership of Mary Ford, continued to be a hub of activity. We continued to receive numerous and generous donations from the community and parishioners. We thank the core staff of hard working volunteers that sort, clean, mend and price the donations. Many of these volunteers are not members of St Thomas, but we consider them part of our extended parish family. All this work allows us to provide affordable items to our customers or donate them to various charities. We would love to see more parishioners get involved both as volunteers, donors or customers. The benefit of the thrift shop, besides providing affordable merchandise, is that it builds community among volunteers and our customers and provides funding for our Outreach budget.

Our Brown Bag program, under the capable leadership of Mary Olson and Robert Poney, continues to serve a steady customer base at our weekly food pantry. Their dedicated volunteer staff provides nourishing food to their clients to subsidize their weekly food budget and assure no one goes hungry.

Unfortunately we made a decision this year to take a hiatus with the monthly Community Dinner that had been so ably coordinated by Maria Thomas. This was done as the number of clients taking advantage of this has decreased and it was determined to use our energies more effectively.

This year saw St Thomas make a commitment to the Appalachian Service Project and a team of parishioners traveled to Virginia to assist in building and improving housing for those in need.

Our annual Christmas Angel Tree project under the direction of Aria Friedman was again a success, providing gifts for the children and families of the Community Resource Center and Washingtonville Housing Alliance. However, this year Aria has decided to take a well-deserved break after coordinating this program for several years. Therefore for 2020 we are looking for someone to take over coordinating this worthwhile project. If interested please contact me or Mother Carol.

The Christmas Fair, which is supplied basically through the thrift shop, was again a rousing success and once again we thank Michael Ford for all his hard work in chairing this again this year. With all the dedicated volunteers the Fair generated enough to enable us to donate \$15,000 to RIP for the forgiveness of medical debt for individuals that have been burdened with it. An additional \$3,000 was donated by our parishioners to bring the total donation to RIP up to \$18,000.

In addition we continued our lunch voucher and gift card programs. We also worked with the Community Resource Center and other agencies in helping provide refugees and others in need with free clothing and household items from our thrift shop upon their arrival.

All the above was recognized by the Washingtonville Housing Alliance, when St Thomas was honored by them at a dinner with the Good Neighbor award.

The following were some of the grants that were made in 2019:

Helping Hands-backpacks	780.00
St Jude's	500.00
St Joseph's Indian School	500.00
Mercy Ships	500.00
Rural Immigrants	300.00
Hillside Food Outreach	500.00
St Thomas Graduating Seniors	500.00
Mamaroneck High Scholarship	250.00
Bishop's Discretionary Fund	965.60
Washingtonville Housing Alliance	3230.00
San Andreas-Turkeys	500.00
Mamaroneck Historical Society	250.00

Angel Tree gifts	318.45
PEO Sisterhood	1000.00
Village Luncheonette-vouchers	1170.00

The committee is always open to suggestions for grants, so if you have any thoughts please provide myself or one of the committee members - Rose Ann Minnerly, Mary Ford, Ira Hart, Greg Cherry, Maria Thomas, Sue Perciasepe, Karen Bonaparte, Mary Olson or Patricia Bave - with detailed information. Since due diligence in researching all the requests is time consuming I am looking for a co-chair of this committee to take on this task as well as call meetings. If interested, please let me or Mother Carol know.

Respectfully Submitted,
James Minnerly, Outreach Chair

CHRISTMAS FAIR

The mission of the Christmas Fair is to remind the local community of the Nativity of Jesus through an event that is engaging, fun and entertaining, and that generates great spirit among congregation members who enjoy working together on a meaningful outreach project that benefits local charities.

We are very pleased to report that this year's Fair was a great success.

The weather was perfect, and we had a good crowd of people who came to shop and bid on the Auction items.

Many volunteers worked all year in the Thrift Shop to prepare the merchandise we sold at the booths.

We are always blessed with many folk who work hard on the day itself to make the Fair a success. It is a real pleasure for me to see the good spirits of the teams working on the great day.

We are also thankful for the support we get from our community, who knows that the Christmas Fair is a genuine charity event.

Very sincerely, Michael Ford

After expenses we made \$13,476, which is a record.

Special thanks to the Kitchen, the novice Auctioneers and the new crew on Silent Auction.

THRIFT SHOP

The mission of the Thrift Shop is to serve the community by offering favorably priced merchandise, particularly to those who are economically disadvantaged, as well as to engender a spirit of Christian community among its patrons and volunteers. It aims to further serve the local and world community by contributing its funds and merchandise to support the missions of local community and other non-profits.

St. Thomas' Thrift Shop continues to be extremely lucky to have so many dedicated hard working volunteers who volunteer once or twice a month, every week or sometimes twice or even three times a week. However, we still need more help and welcome Novlette who joined us earlier in the year and Shelley who joined us in the fall!

We continue to receive generous donations from our Parishioners as well as our Community for which we are grateful. Excess donations are in turn passed onto other Charities like The Purple Heart Veterans Association, the Sharing Shelf in Port Chester, Don Bosco Community Center in Port Chester, Pet Recue Facility in Harrison, Susan's Place Homeless Shelter in the Bronx, Mamaroneck High School Midnight Run, St. John's Midnight Run and the Midnight Run Suit Program, which is looking for 40 men's suits weekly to accommodate those men seeking jobs and reentering the workplace. We also recycle textiles, shoes and pocket books.

The 2019 gross income generated by our Thrift Shop was an amazing **\$60,323.62!** After Thrift Shop expenses of **\$2,586.76** for supplies, water for the water fountain and two new dehumidifiers and **\$906.50** for recycling labor, a **\$200** donation to advertising in the Concert Series Program and **\$1,342** to help to meet the gap to reach the R.I.P. outreach project our net sales were **\$55,288.36.**

The Thrift Shop is open on both Wednesdays and Saturdays between the hours of 10 am and 1 pm. However, a team of us regularly work on Mondays to sort, price, redistribute and straighten up. We could use more help at the front desk, to straighten size and fold merchandise in the shop, unpack new donations, wash and clean glassware, chinaware and silverware, and match shoes into pairs. Should you be unable to commit to three hours all at once on Mondays, Wednesdays and Saturdays, we would really appreciate your help even just for an hour.

Our Mildew/Mold issue has been helped with an updated new sump pump and the installation of dehumidifiers in some rooms. We hope to install dehumidifiers in all rooms in the coming year. However, being located where we are we still experience run off from the hill causing water seepage.

Although we are delighted that remediation has begun to target areas where water has contributed to the Mildew/Mold issue it could still necessitate additional closing of the Thrift Shop to achieve this end. Therefore, the suggested projected Budget for 2020 is \$35,000, which we anticipate is achievable even with another potential closing. We are extremely grateful that Carol and the Vestry have approved measures, some of which have already been undertaken, to alleviate this longtime problem.

Every one of our volunteers is appreciated and the Thrift Shop could not be as successful as it is without every single one of them!! Thank you all!!

Adrienne Troupe, **Ann** Strychalski, **Bette** Pollak, **Beverley** Nalven, **Bill** Gatti, **Christine** Perciasepe, **Diane** Wade, **Donna** Robinette Lennon, **Dorothy** Clarke, **Greg** Schimoler, **James** Minnerly, **Jerry** Ingenito, **Judy** Eisele, **Karen** Bonaparte, **Karen** Evans, **Kate** Beeby, **Kim** Frasier, **Linda** Eddy, **Maria** Thomas, **Mary** Schaub, **Novlette** Stephenson, **RoseAnn** Minnerly, **Rosella** Zaglio, **Sabrina** Borst, **Shelley** Crook, **Susan** Perciasepe, **Terry** Sheridan and **Wayne** Pollak. Also, again a very big thank you to Barbara without whom managing the Thrift Shop would not be possible. Special thanks to the Community Based Services Team who volunteer every other Wednesday and to **Brian** from Mamaroneck High School.

Many go above and beyond by doing research at home, by taking home linens and items in need of TLC, by feeding us regularly with delicious treats, by always being willing to open up or close when I am unable to make it, by being willing to fill in wherever needed, for committing to every Wednesday at the front desk, for making the time for the Thrift Shop when personal issues should take preference, for transporting excess clothing to others in need, for staffing the front desk, for tirelessly unpacking clothing donations, and for helping out whenever needed. One of two Star volunteers this year was James, who made sure that the Thrift Shop was well run whilst I was away celebrating my sister's 80th Birthday for three weeks. Thank you very much for making that possible James, I really appreciated knowing that I could enjoy myself without worrying about the Thrift Shop because it was in your capable hands!

Our second Star volunteer was RoseAnn who worked diligently all year to collect, categorize, consult with Barbara, our in house Jewelry expert, and clean and price Jewelry for the Christmas Fair. Her dedication was rewarded by record sales at the Christmas Fair of \$3,907. Congratulations RoseAnn for an amazing contribution!!

Our Thrift Shop continues to feed many of the Booths at the Christmas Fair including our Live Auction, Silent Auction, Vintage Booth, Christmas Booth, Jewelry Booth, Nearly New Booth, Children's Booth, Linens Booth, Arts and Crafts Booth and Cookware to supplement our Delicious Bake Table. Approximately another \$13,000 after expenses was generated through the work of the Thrift Shop Volunteers together with the Christmas Fair Volunteers from our 2019 Christmas Fair.

Our long time Thrift Shop and Christmas Fair volunteers - some of whom are Parishioners, and some of whom are not, work well together in their quest to serve St. Thomas and the Community. We are fortunate indeed and hope that you will contemplate how you can join us as we continue to work hard to support our Church and enjoy doing so. The comradery experienced by our volunteers is a tribute to the many volunteers who have served before and still inspire us today. The Thrift Shop Christmas Party was attended by 19 of our 28 volunteers for a Pot Luck Luncheon on the Stage still looking as festive as it did for the Fair. A good time was had by all!!!

Our thanks go out to Kate and James for bringing us into the 21st Century by creating a Thrift Shop Facebook Page, easily accessible by clicking on the Link on our Saint Thomas Episcopal Church website.

Respectfully submitted,
Mary Ford

BROWN BAG LUNCH

The mission of the brown bag outreach is to provide food relief and, in particular, nutrient-rich food and fresh produce to the economically disadvantaged residents of Mamaroneck and surrounding areas.

Open every Tuesday 11-noon.

12 regular volunteers, including 3 non-church members.

1 part time paid helper.

We receive weekly donations from Trader Joe's, DeCicco's, and the Snackery.

In 2019 we had 342 individuals come to our pantry, numbering 2349 visits.

The 2349 duplicated individual visits also served 3104 (duplicated) children.

Total meals provided in 2019 were 15,390.

We received grants and/or donations from the Giving Circle, HPNAP, St. John's, Larchmont, Episcopal Charities, Mabel's Birthday and a collection from the local churches that share the Lenten ecumenical services.

\$4500 was budgeted for part time help, (not including a grant of \$900), \$260 remain.

\$5000 was budgeted for food and other expenses (refrigerator repairs, etc.). \$1789.67 remain.

Remaining in our Feeding Westchester Account is a total of \$2562.19 (these grants do not go from January to January).

Giving Circle, \$62.19

HPNAP, \$1250.00

EFSP, \$1250.00

Respectfully submitted,

Mary Olsson

STATE OF THE PARISH

ATTENDANCE: HOLY DAYS 2017 - 2019

Event	2017	2018	2019
Ash Wednesday	112	88	49
Lent I	100	80	97
Palm Sunday	112	120	105
Maundy Thursday	39	26	21
Good Friday	71	99	25 (later service at All Saints)
Easter Vigil	64	64	No Vigil in 2019
Easter	175	199	198
Pentecost	103	148	117
All Saints	109	110	111
Thanksgiving	200 (Community Interfaith, here at St. Thomas)	Community Interfaith – Larchmont Temple	Community Interfaith – St. John's Larchmont
Advent I	122	86	103
Christmas Eve	239 (179 / 60)	246 (189 / 57)	250 (190 / 60)
Christmas Day	18	23	21
Christmas I	51	80* (two services)	60

MONTHLY ATTENDANCE

	2016	2017	2018	2019
January	422 / 105	569 / 114	433 / 108	414 / 103
February	373 / 93	408 / 102	417 / 104	395 / 99
March	497 / 124	406 / 101	429 / 107	509 / 101
April	405 / 101	638 / 128	686 / 137	495 / 123
May	539 / 107	452 / 113	473 / 118	434 / 109
June	443 / 110	323 / 81	343 / 85	380 / 95
July	294 / 58	281 / 56	289 / 57	234 / 58
August	231 / 57	197 / 49	211 / 52	199 / 50
September	377 / 94	434 / 108	471 / 94	547 / 109
October	535 / 107	576 / 115	372 / 93	372 / 93
November	470 / 117	642* / 160 / 110	440 / 110	420 / 105
December	627 / 156	681 / 136	443 / 88	401 / 100
TOTALS	5213 / 102	5607 / 108	5007 / 96	4800 / 92

* - 2017 Total includes the Interfaith Thanksgiving service, which would make the month's average 160; for actual services of the Holy Eucharist, 110.

HOLY BAPTISM AND PASTORAL OFFICES 2017-2019

	2017	2018	2019
Baptisms	7	6	7
Weddings	2	3	2
Burials	1	3	6
Confirmations/ Receptions	4 confirmed 6 received	0	13 confirmed 2 received

PLEDGE TREND, 2018-2020

PLEDGES FOR CALENDAR YEAR 2020

AMOUNT PLEDGED	NUMBER OF PLEDGES	TOTAL DOLLAR AMOUNT
\$1 - \$500	18	\$5,255
\$501 - \$1,000	12	\$8,300
\$1,001 - \$2,000	13	\$18,580
\$2,001 - \$3,000	9	\$24,100
\$3,001 - \$4,000	9	\$31,260
\$4,001 - \$5,000	2	\$9,384
\$5,001 - \$6,000	3	\$16,920
\$6,001 - \$8,000	1	\$6,760
\$8,001 - \$10,000	2	\$16,630
Over \$10,000	4	\$65,520
TOTALS*	73	\$202,709

PLEDGES FOR CALENDAR YEAR 2019

AMOUNT PLEDGED	NUMBER OF PLEDGES	TOTAL DOLLAR AMOUNT
\$1 - \$500	18	\$5,430
\$501 - \$1,000	17	\$12,385
\$1,001 - \$2,000	14	\$20,700
\$2,001 - \$3,000	13	\$35,480
\$3,001 - \$4,000	5	\$18,740
\$4,001 - \$5,000	3	\$14,184
\$5,001 - \$6,000	2	\$10,400
\$6,001 - \$8,000	0	0
\$8,001 - \$10,000	3	\$25,445
Over \$10,000	3	\$49,500
TOTALS*	78	\$192,264

PLEDGES FOR CALENDAR YEAR 2018

AMOUNT PLEDGED	NUMBER OF PLEDGES	TOTAL DOLLAR AMOUNT
\$1 - \$500	20	\$4,631
\$501 - \$1,000	17	\$12,970
\$1,001 - \$2,000	16	\$23,810
\$2,001 - \$3,000	10	\$26,900
\$3,001 - \$4,000	5	\$17,460
\$4,001 - \$5,000	5	\$23,094
\$5,001 - \$6,000	1	\$5,200
\$6,001 - \$7,000	0	0
\$7,001 - \$10,000	4	\$31,100
Over \$10,000	1	\$25,000
TOTALS*	79	\$170,165

PLEDGE BREAKDOWN FOR 2020

73 pledges for a total of \$202,703.

32 – same

24 – up

11 – down

6 – new

Pledges made in 2019 that were not made in 2020:

2 moved out of the area – totaling \$4,290

4 chose not to pledge this year – totaling \$7,750

4 made pledges in 2019 but didn't pay them – totaling \$1,915 – did not pledge in 2020, and were not counted in the total of the 79 pledges for 2019

SAINT THOMAS CHURCH - ANNUAL BUDGET 2020

Revenues

Pledges [1]	\$218,500.00
Outreach Income [2]	\$13,000.00
Special Donations [3]	\$46,000.00
Rental Income	\$75,580.00
Investment Income	\$270,100.00
Other Income [4]	\$58,000.00
Total Revenue	\$681,180.00

Expenditure

Personnel

Salaries [5]	\$285,645.26
Pensions [6]	\$42,429.00
Payroll Taxes	\$16,500.00
Health, Dental, Life Insurance [7]	\$49,150.00
Clergy Expenses	\$4,000.00
Total Personnel	\$397,724.26

Administrative

Staff Meals	\$500.00
Auditors' Fees	\$10,500.00
Other Fees [8]	\$3,070.00
Conventions & Meetings	\$500.00
Office Expenses [9]	\$16,400.00
Property Taxes	\$5,500.00
Miscellaneous Expenses	\$1,000.00
Total Administrative	\$37,470.00

Maintenance

Emergency Maintenance	\$10,000.00
Routine - Contractual	\$90,000.00
Rectory Maintenance	\$25,000.00
Supplies/Equipment	\$1,250.00
Oil / Fuel [10]	\$4,000.00
Gas, Electric, Water [11]	\$30,600.00
Telephone	\$4,800.00
Property Insurance	\$32,000.00
Total Maintenance	\$197,650.00

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Worship	
Supply Clergy	\$1,000.00
Altar Supplies [12]	\$3,000.00
Music	\$40,000.00
Total Worship	\$44,000.00
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Christian Education	
Christian Ed Program Expenses [13]	\$5,500.00
Sunday School	\$1,550.00
Adult Education (Books)	\$250.00
Total Christian Education	\$7,300.00
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Outreach	
Diocesan Assessment	\$65,000.00
Thrift Shop Expenses	\$5,000.00
Fellowship/Hospitality	\$1,000.00
Outreach [14]	\$20,000.00
Christmas Fair Expenses	\$1,800.00
Brown Bag	\$9,200.00
Communications [15]	\$450.00
Rector's Fund/Inreach	\$2,000.00
Vestry Development	\$1,500.00
Total Outreach	\$105,950.00
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Total Expenses	\$790,094.26
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<i>Projected Deficit</i>	<i>-\$108,914.26</i>

[1] Current Pledges, Unpledged Donations, Loose Plate, Anticipated Prior Year Pledge Balance.

[2] Brown Bag Income, Christmas Fair Income

[3] Altar Donations, Thrift Shop Income

[4] Associate Reimbursement (STC receives reimbursement for 50% of the Salary and Pension of our Associate, who serves 50% of her time as Priest in Charge at All Saints Harrison), Misc. Income, Retreat Income/Contributions

[5] Rector, Office Admin, Associate (subject to 50% offset by reimbursement from All Saints Harrison – see note 4 above), Property Manager, Music Director, Director of Finance.

[6] Rector, Associate (subject to 50% offset by reimbursement from All Saints Harrison - see note 4 above), Office Admin

[7] Rector, Associate, Office Admin

[8] ADP Charges, Bank Fees, Consulting Fees, Legal Fees, Membership Subscription

[9] Office Supplies, Office Expenses, Janitorial, Computer Software Support, Postage

[10] Fuel (Parish House)

[11] Water (Edifice), Water (Rectory), Water (Parish House), Gas (Parish House), Gas (Edifice), Gas & Electric (Rectory), Electric (Parish House & Edifice)

[12] Altar Supplies, Flowers

[13] Program Expenses, Women's Retreat, Men's Retreats

[14] Outreach expenditure corresponds to revenue from the Christmas Fair (under Outreach Income above) and Outreach Program budget to be disbursed as charitable gifts and grants.

[15] Includes: Banners, Website Support