

Becoming Instruments of God's Peace

2025 Annual Report

St. Mary's Episcopal Church



St. Mary's Mission Statement

St. Mary's is a Christian community of all ages grounded in worship, well-being, and service.

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Staff

The Reverend Jennifer Pedrick, *Rector* ~ The Reverend Dr. Gregory Prior, *Associate Rector*
Karen Laroche, *Parish Administrator* ~ Jon Walker, *Property Manager* ~ Michael DiMucci, *Pastoral Musician*

Rector's Report

Happy are those whose strength is in you, in whose heart are the highways to Zion...
They go from strength to strength; the God of gods will be seen in Zion. Psalm 84:5,7

As I reflect on the life of St. Mary's in 2025, I am struck by the continuing strength of our church. The past year has been something of a pilgrimage for our community. We have had our share of joy and sorrow, yet we have continued to grow and strengthen. As individuals and as a community have moved through some "valleys of death" including the deaths of some members and loved ones as well as unexpected challenges and transitions. We have remained steady and strong, even in the wider context of national tumult and tragedy. Still, our church has experienced growth and strength. This growth has been both in numbers and in spiritual health. Through an uncertain year, as pilgrims on a holy path, we have held a steady commitment to nourishing faith and our capacity to love and welcome all God's people.

As the rector, these are some of the ways I have seen us moving from strength to strength.

- Over the course of the year we welcomed 37 new members of all ages. Since the celebratory welcome weekend in September, we have seen **many of our new members joining in ministries**, and we have had a large number of new guests who continue to participate in worship, fellowship, and programs.
- Our worship life has been a source of strength. This was particularly apparent in our Holy Week services in 2025. Not only did we have **great attendance, we had wonderful participation**. The Great Vigil of Easter with attendance near 100, was the work of many people - from the building of the fire, to the telling of God's salvation story, to the celebratory feast in the parish house following. Christ is risen, indeed!
- The family dinner ministry, under the leadership of the Christian Formation team, has continued to thrive with **careful programming**, increased participation, and good food.
- We started a new ministry with our Christian Meditation program. This is something I have wanted us to begin for years! Allen Schaffer offered a six week orientation to this prayer form and then launched a weekly, Saturday practice. This is a lay ministry and we now have **five leaders trained to continue this faithful practice** of practicing God's presence.
- While many in our local community have struggled with food insecurity and financial hardship, **our members have been incredibly generous in offering support** through the Dr. Martin Luther King Community Center in Newport and the discretionary fund. This was particularly evident during the government shut down and at Christmas.

- We have experienced unexpected losses in our leadership team. Pauline Davis's death in July was a time of grief and gratitude. **Her pastoral ministry** over a long time had a **tremendous impact** on St. Mary's. The Pastoral Care Team is well poised for strength as we move forward, with Nancy Kimble as the leader and the addition of the welcome ministry and the scholarship program to the team's portfolio.
- We experienced a second major transition as the Rev. Meaghan Brower was called as rector of Trinity Church in Newport in June. We soon welcomed the Rev. Dr. J. Gregory Prior as our associate rector. Greg has brought a **grounded, steady ministry of spiritual nourishment in programming, preaching, and pastoral care**.
- As we approached 2026, the Finance Committee did careful work in preparing a budget. In order to keep our endowment draw from growing, we needed **our pledge income** (promised gifts from our members and friends) **to grow by 10%**. With the addition of new and increased pledges, **we hit that target!** Great job!
- We accomplished a **beautiful renovation of the St. Mary's rectory**. As the current resident of this historic home, I am so grateful! It will be an asset for years to come in offering hospitality to our church and as a home for the rector.

Looking forward, I am very thankful for the strength of our lay leaders and staff. It continues to be a joy and privilege to serve alongside so many gifted people with such deep commitment. As we move from strength to strength we remember that the source of our common life is God's grace and light, which again and again brings new life from the valleys and darkness. Onward!

Faithfully yours,
Jennifer+



Associate Rector's Report

In August, with great joy, I joined the ministry team here at St. Mary's as your part-time associate rector. I was not a stranger to the church community as I had served as the interim rector a decade ago, and I was excited to see how effectively the parish life and ministry have developed. In the months since it has been a privilege to work with Jennifer and the church staff, along with the many parishioners who engage in the parish's activities.

In addition to my liturgical duties, I especially appreciated the opportunity to lead our Friday morning bible studies on the Gospel of Matthew. One surprise was all the food, fun, and learning at the monthly Family Dinners. I also appreciated the chance to share with members of St.

Mary's in serving the monthly soup kitchen meal in downtown Newport and the privilege of bringing home communion to homebound parishioners.

And I cannot forget to express my thanks for the kindness and understanding of the St. Mary's community during the adventure of my knee replacement and recovery in the past weeks.



In Christ's Love,
Greg+

Senior Warden's Report

2025 was a banner year for St. Mary's Church. We have welcomed an impressive number of new members in 2025 (37 new members). We continue to receive compliments from new members on the **welcoming friendliness** of our congregation, the **meaningful** and **spiritually uplifting** nature of our worship, the **panoply** of church-based activities and services, and the **beauty** of our campus. Congratulations to the St. Mary's congregation, ministry members, leadership and dedicated staff for a successful year.

The vestry worked diligently to streamline our scholarship program. Murry Edwards' persistent review of the archival records located in Portsmouth and at URI has resulted in the adoption of a more user-friendly scholarship program for what had previously been named the Tuck Fund as well as the Mary Mitchell bequest. The vestry is committed to monitoring the enactment of the revisions to this program in order to promote it's future success.

The vestry, in conjunction with the leadership of our rector, Jennifer Pedrick, worked through the departure of our associate rector (Meaghan Brower) and the addition of our new associate rector, Gregory Prior. Greg's appointment has brought a new approach to several programs at St. Mary's, including the commencement of a highly successful bible study class. Greg's pastoral gifts have assisted many members of the

congregation during rough patches in their respective lives. His addition to the SMC staff has been a **noticeable benefit** to our church.

The newly reconstituted Financial Committee now meets in a regular monthly fashion in order to monitor and promote SMC's continued financial stability. Kudos to the treasurer Dave Brierley and the assistant treasurer Dave Burke for their hours of work maintaining the financial records for Vestry review, and for their positive leadership in stewarding our financial assets.

I am particularly proud of the membership's enthusiastic contributions to the various ministries existing at SMC. The recent Ministry Fair was a resounding success with a large attendance searching for different ways to serve in God's work. The response was a heartwarming reflection of the strength of our church and the desire of its members to make a meaningful contribution to Aquidneck Island. Well done!!!

I look forward to the continuing success of SMC in the coming year.

Respectfully,
Rick Updegrave, Senior Warden

2026 Annual Meeting of the Corporation

Sunday, February 1, 2026

- Call to order and Invocation— The Rev'd Jennifer Pedrick, Rector
- Determination of a Quorum — Mattie Gustafson, Clerk
- Acceptance of the minutes of the 2025 annual meeting
- Acceptance of 2025 annual reports by title as published
- Acknowledgement and gratitude for retiring and other leaders - Jennifer Pedrick
- Nominating Committee Report and Elections — Ann Wood
- Financial and Investment Report for 2025 — David Brierley, Treasurer
- Budget for 2026 — David Brierley
- Closing Prayer and Adjournment — Jennifer Pedrick

From the Bylaws of St. Mary's Church, Portsmouth

Article IV, Section 1. Membership. The Members of the Parish shall be all persons who have received the Sacrament of Holy Baptism and are registered as members of the Parish. The Voting Members of the Parish shall be the rector or minister in charge and all Member communicants of eighteen years and over who are regular worshippers in the Parish, and who are not in arrears in the fulfillment of the pledges to support the Parish.

St. Mary's Vital Statistics 2025

Baptisms	4
Marriages	2
Confirmations	7
Receptions	4
Re-Affirmation of Baptism	1
New Members	37
Transfers Out	3
Deaths of Members	6
Active Membership	332

Minutes of the 2025 Meeting of the Corporation of St. Mary's

Sunday, February 2, 2025

St. George's Chapel

The Rector, the Rev. Jennifer Pedrick, called the Annual Meeting of St. Mary's Corporation to order at 11:21 a.m. She thanked everyone who made this meeting possible, especially Murry Edwards and Nancy Kimble for putting together a wonderful Annual Report, and all those who submitted reports. Jennifer also thanked the Stewardship Team for offering hospitality, Rick Updegrave, Senior Warden, for the celebratory cake, and Meaghan for creating the video "This is Us."

The Rector then offered a prayer.

Mattie Gustafson, Parish Clerk, confirmed that a quorum was present. (21 members are required for a quorum.)

- A motion was made and seconded to accept the minutes from the 2024 Annual Meeting, held on Sunday, February 4, 2024. The motion was passed.
- A motion was made and seconded to accept the *2024 Annual Report* and its contents, excluding the report from the Nominating Committee, the Financial Report, and the Proposed 2025 Annual Budget. The motion passed.

Acknowledgment and Gratitude for Retiring Vestry and Other Leaders – Jennifer

Anne Wood - has served St. Mary's for 3 years on the vestry, beginning her role as we were heading out of the pandemic. Anne is also the coordinator of the lectors who read the scriptures in worship. She has been an important member of the worship team, a ministry she will continue. Her focus on God's word helps us to focus on God's word in worship and in community. Her questions and guidance often move the vestry to greater perspective. It has been a gift to have Anne's presence with us and we thank you for your ministry, Anne.

Rita Verespy - Rita has served on the Vestry for six years. Given her professional background in development and her quick mind she has been an important voice at the table. Along with Christine Winslow, Rita has chaired the stewardship team for 4 years. During her tenure as stewardship chair, she has spent countless hours organizing people and information. Thank you for continuing your service as Stewardship co-chair. Thank you, Rita, for all your spirited ministry on the vestry. We will miss you at the table.

Fleur de lis Award

From time to time the rector of St. Mary's gives an award called the *Fleur de lis* to a member whose service and ministry have been extraordinary. This year, I am recognizing Jennie Nestlerode, the Altar Guild Coordinator.

You may not know what Jennie does here, because so much of it takes place in the quiet hours when the community is not gathered. Or subtly during worship as she interprets clergy eye contact when there is a glitch.

Jennie leads the altar guild, the group of people who prepare our sacred spaces and holy things for worship. Jennie leads and is often the person to hover over the details to make sure that we have what we need to celebrate the

Eucharist and offer our prayers. Her ministry makes our community's participation in worship joyful, reverent, and free of complication. She anticipates our every need. Before we have thought of it, she has solved a problem and let us know we do not need to worry.

Jennie is often found laughing with her team or the clergy. This is her super power. She hovers over details and then she enjoys her friends in Christ. Jennie is also a eucharistic minister. Jennie is also the mother of Isaac who brings his own gifts to church. Thank you for your service. You are such a faithful companion in ministry to many of us. We thank God for you.

This year we have very little turnover in leadership. It has been quite a year and I would like to thank the core leaders who have offered their very unique gifts and presence to St. Mary's. Many of them met unforeseen challenges with grace and wisdom.

Rick Updegrove – Hours into his role as Sr. Warden, I called him with the news that my sister had died tragically. To say that this complicated his tenure and first year as Sr. Warden would be an understatement. Rick has been a rock for St. Mary's. While offering invaluable support and partnership to me in this unusual time, he has also guided our executive committee and led the vestry during my sabbatical. Rick is a great cheerleader and the first to celebrate the success of others. He reinstated the finance committee and has supported our staff over the past year. Rick is a regular presence in worship, alternating between the 5:00 and 10:00 services. He is approachable and kind. I believe chatting with his friends in Christ seems to be one of the great joys of his ministry. We give thanks for you, Rick.

David Brierley - has served for four years as treasurer. This year he has had the complex role of guiding us through a time of growth and change. This is not an easy task as income and expenses are growing, but not always in a predictable pattern. His role is a huge responsibility and we thank God and Dave for his ministry.

John Corbishley - In his first year as Jr. Warden, John has been a wonderful problem solver and partner to Jon Walker our property manager and to me as we care for this campus. John has been the point person for the rectory renovation project. This much needed work is nearing completion and will be a huge improvement for St. Mary's for years to come. John also serves as a lector, joins in many Christian formation programs, and is always looking for ways to grow in faith. Thank you John.

Mattie Gustafson - Mattie has served as clerk of the vestry for 10 years. Her service to St. Mary's is difficult to capture in words. She records the minutes of all executive committee and vestry meetings which the official work of her role as clerk. In addition, Mattie, along with Murry Edwards manage our website, and all our electronic communications. Mattie also keeps the records. She also is a member of the choir. Beyond her official roles at St. Mary's, she is an observer of how God is at work in our community and she bears witness to this, seeing the big picture and the details. Her contributions as a leader at St. Mary's are invaluable. She communicates in words, what others know but might not have words to express. Thank you, Mattie.

Jennifer thanked the remaining vestry members for their service. These names of all officers and vestry members are listed on page 7 of the *2024 Annual Report*.

Thanks to Staff: We give thanks for the ministry of our Pastoral Musician, Michael DiMucci who began his service in June. Thank you to Jon Walker property manager for his faithful care and keeping of our campus. Thank you to Karen Laroche, our full-time Pastoral Associate for Administration, who was the primary leader of our church yard transition

and so many other things this year. And finally, thank you to the Rev. Meaghan Brower our creative director, I mean Associate Rector.

Thanks to team leaders in 2024

Rita Verespy and Christine Winslow - Stewardship; Jeff Belden - Sarah Gibbs Trust; Pauline Davis - Pastoral Care Commission; Lynn Carlson LeBlanc - Community Outreach; Jason DeFalco - Christian Formation Team; Karen Stevenson - Hospitality Team

And thank you to all who lead worship, administrative, property and outreach ministries.

Nominating Committee Report and Elections

Marlo Pratt, Chair of the Nominating Committee, thanked her team – Jerry Culver, Murry Edwards and Nancy Kimble - and presented the slate of nominations for the coming year.

For Vestry –

Vestry – 3-year terms, ending in 2028: Nancy Kimble, Jerry Culver, Murry Edwards

No nominations from the floor were forthcoming. A motion was made and seconded to close the nominations. Motion passed.

For Delegates to Diocesan Convention –

- As delegates: Lauren Lema, Rita Verespy, and Cory Thurston
- As alternate: Chris Winslow

No nominations from the floor were forthcoming. A motion was made and seconded to close the nominations. Motion passed. A motion was made and seconded to cast one vote for the entire slate of nominees. Motion passed

Financial Report and 2025 Proposed Budget

Treasurer, David Brierley, presented a short overview of the Financial Report. (Please see page 10-11 in the *2024 Annual Report* for details.)

A motion was made and seconded to accept the 2024 Financial Report. The motion passed.

Then David presented highlights from the proposed Budget for 2025 (see page 12 in the *2024 Annual Report*).

A motion was made and seconded to affirm the Proposed Budget for 2025. Motion passed.

Jennifer offered a closing prayer, and the meeting adjourned at 11:59 a.m.

Respectfully submitted,
Mattie Gustafson
Clerk

2025 Officers of the Corporation and Members of the Vestry

Richard Updegrove, Sr. Warden, 2027

John Corbishley, Jr. Warden, 2027

David Brierley, Treasurer, 2027

Mattie Gustafson, Clerk, 2026

Class of 2026: Cory Thurston, Lauren Lema, Alex Simmons

Class of 2027: Sara Barker, Jason DeFalco, David Burke

Class of 2028: Jerry Culver, Murry Edwards, Nancy Kimble



2026 Nominating Committee

For a 3-year term as clerk ending in 2029: Mattie Gustafson

For a 3-year term on the vestry ending in 2029: Sheila Collins, Jeff Dugan, Elizabeth Ripley

For diocesan convention for 2026, as delegates: Lauren Lema, Rita Verespy
as alternates: Murry Edwards, Marlo Pratt

Committee: Lauren Lema; Alex Simmons; Cory Thurston; Anne Wood, Chair

Work of the Vestry 2025

This outlines major votes of the vestry in 2025.

It does not include administrative or pro forma votes for 2025.

February 27, 2025

Voted to accept the Parochial Report, which was then submitted to the Diocese.

Voted to extend the scope of work at the rectory to include upgrades to the small downstairs bathroom.

Voted to accept the unrestricted donation of \$15,000 from the Estate of Helen E. Jones.

Voted to accept the receipt of an additional, restricted gift of \$5,000, which is designated for our outreach ministry.

April 24, 2025

Voted to expend \$4,906 from the unexpended funds account to pay for the necessary computer upgrades.

Voted to take \$15,000 from a recent donation and put it toward the rectory renovation.

May 22, 2025

Voted to appoint Murry Edwards to serve on the Sarah Gibbs Trust. Her term would end in 2028.

Voted to authorize the Tuck Fund Committee to award up to \$5,000 per semester in circumstances of special needs. This special circumstance will require the approval of the Rector.

July 24, 2025

Moved to purchase a new computer for the Associate Rector for \$1,500.

August 28, 2025

Approved the following motion: In order to be fully compliant with Diocesan guidelines, SMC authorizes the treasurer to make electronic payments to the Church Pension Group and to ACS Technologies.

October 23, 2025

Voted to accept David Burke's resignation as chair of the Investment Committee.

Voted to appoint the following as members of the Investment Committee until March 1, 2026: Ron Machtley, David Burke, David Brierley, Chris Bartlett, Edie DeMarco and Chris Stack.

Voted to appoint Ron Machtley chair of the Investment Committee.

Voted to accept Ted Bierman's resignation as a member of this committee, and offered sincere thanks for his many years of service.

November 20, 2025

Approved the following eight (8) motions regarding the Tuck Fund.

1) Be it resolved that the scholarship program maintained by St. Mary's Church will hereafter be known as the "St. Mary's Episcopal Church Scholarship". This program will be supported by two separate funds: the Adeline Tuck Fund, with a balance of \$370,092 as of December 31, 2024, and the Mary Mitchell Fund, with an initial principal balance of \$446,381.

2) Be it resolved that in keeping with the restrictions of Mary Mitchell's will, the proceeds from the sale of the land donated to St. Mary's will be designated as the Mary Mitchell Fund and will be marked as restricted for

the purpose of scholarships. Distributions from the Mary Mitchell Fund shall be based upon a prudent percentage of " Total Return " (as defined under UPMIFA), which encompasses two main components: (i) Current income (interest, dividends, and rents generated by investments), and (ii) Appreciation (increase in the value of the underlying assets over time through both realized and unrealized capital gains).

3) Be it resolved that the remaining balance of the Tuck Fund will be designated as the Adeline Tuck Fund and will be marked as unrestricted.

4) Be it resolved that in February of each year, the vestry will authorize the total amount available that may be awarded for scholarships for the upcoming academic year (June to June), with the amount per student to be determined at the discretion of the scholarship committee.

5) Be it resolved that applicants from the St. Mary's congregation must be active members or dependents thereof (as defined by the Internal Revenue Code). As used herein, active member is defined as being present in our community, registered as a member of the parish, and up to date on pledge.

6) Be it resolved that qualified applicants may apply for grants from the St. Mary's Episcopal Church Scholarship in support of eligible educational programs, including accredited college or graduate degree programs, recognized technical or vocational training, and reputable professional licensing or certification courses offered by qualified institutions. Applicants may continue to apply for scholarship grants in support of such programs as long as they are able to document satisfactory progress toward completion of the applicable degree, licensing, or certificate program.

7) Be it resolved that in recognition of the great blessing that Adeline Tuck and others have provided to St. Mary's in the creation and endowment of the St. Mary's Episcopal Church Scholarship Fund, that we extend this blessing by giving the scholarship committee the discretion to award an annual, need-based scholarship to a deserving student nominated by a reputable local non-profit organization.

8) Be it resolved that the above resolutions for St. Mary's Episcopal Church Scholarship approved by the Vestry on November 20, 2025 supersede all previous scholarship resolutions and policies.

All eight motions were passed individually and unanimously.

December 19, 2025

Accepted the proposed Budget for 2026.

Approved the Annual Housing Allowance for the Rector.

December 28, 2025

Accepted Revised Budget for 2026. Motion made, seconded, and passed unanimously, via email.

St. Mary's Episcopal Church Scholarship

One of the most significant acts of the vestry in 2025 was reviewing the origins and development of the Tuck Fund Scholarship (TFS) and the Mary Mitchell bequest. The Finance Committee reviewed original documents and vestry actions for the past half century which provided the basis for the vestry's actions.

In 1959 Adeline Tuck, a St. Mary's member, loaned \$1,300 to a St. Mary's college student to help pay for college tuition. Miss Tuck died on September 1, 1959, less than 2 months after making the loan. After her death, St. Mary's established the Adeline A. Tuck Fund Scholarship in memory of Miss Tuck. While it was called a "scholarship" fund, the TFS **functioned as a loan program**. Miss Tuck had intended that her initial loan would be repaid to St. Mary's, and the repayment would be loaned to other students.

The Tuck Fund Scholarship committee used the following guidelines to administer the loans:

- recipients would be regular members of the St. Mary's community in good standing;
- loans would be repaid within five years of graduation; and
- the loans would provide funds for "higher education, to include college and technical/trade schools."

In 1964, Mrs. Mary Mitchell's death added an income stream to the TFS. In her will dated September 25, 1963, Mrs. Mitchell directed that the "residue and remainder of my estate, both real and personal, I hereby give, devise and bequeath to St. Mary's Protestant Episcopal Church of Portsmouth to be added to the scholarship fund maintained by said church, the income to be used for the purposes of the fund." Part of Mrs. Mitchell's estate included 10 acres of farmland on Oliphant Lane in Middletown, and St. Mary's added the rental income from this property annually to the TFS.

The TFS continued as a loan fund until 2015; however, collection of outstanding loans had been inconsistent since the 1990's with \$56,000 in loans outstanding. Despite the non-repayment of loans, the Tuck Fund Scholarship grew through subsequent gifts, rental money, and investment gain.

In July 2015, the vestry took the following actions:

- wrote off the \$56,000 in unpaid loans;
- changed the loan fund to a scholarship fund;
- awarded each student \$2,000/semester with a cap of \$16,000/student; and
- set as eligibility to apply for the Tuck Fund as "Members or children of members by defining a member as someone who has received the Sacrament of Holy Baptism, is registered as a member of the parish, is a regular worshiper in the parish, and that the member or the applicant's family is not in arrears in the fulfillment of the pledge to support the Parish."

In 2019 St. Mary's sold the 10 acres of farm land on Oliphant Lane receiving the net sum of \$460,381. Following Mrs. Mitchell's will, the vestry added the \$460,381 (or income) from selling the Oliphant property to the TFS. As noted above, **Mrs. Mitchell's will restricted the use of these funds.**

The Tuck Fund Scholarship expanded its scope in 2020 when the vestry voted to add \$1,000 in summer school scholarships per applicant because of COVID and the changing nature of students' college careers.

After working with the scholarship model for several years, the Tuck Fund Scholarship Committee approached the vestry in April 2020 with the following questions:

- *What do we mean by "children of members?"*
- *Should the Tuck Fund Scholarship be limited to a total dollar amount?*
- *Should the annual budget from the vestry reflect the costs of inflation as well as the growth of the Tuck Fund?*
- *Should the scholarship committee be allowed on a case-by-case basis to award more than the \$2000 per semester for a student in great need?*
- *Could the committee occasionally award a scholarship to a non-St. Mary's member, recommended to us from an organization such as ECC or the MLKCC?*

As the timeline shows, the pandemic delayed action on these questions until 2025. At the beginning of 2025, the rector and senior warden asked for these requests to be considered and voted on within the year. After much research, fine-tuning, and deliberation, in November the vestry passed the 8 motions on page 10 of this annual report.

The most significant changes to the Tuck Fund Scholarship are the renaming of the scholarship to the St. Mary's Episcopal Church Scholarship (SMCS), establishing **two** funds, defining what constitutes income for the Mary Mitchell Fund, and how the fund's money will be administered. By establishing the Mary Mitchell Fund, the vestry acknowledges that **the Tuck Fund was never donor restricted** whereas the Mary Mitchell bequest is. To establish the initial principal balance in the Mary Mitchell Fund, the vestry set aside \$446,381 from the TFS which was valued at \$816,473 as of December 31, 2024. The remainder in the fund (\$370,092) continues as the Adeline Tuck Fund.

To ensure the scholarship's continued fiscal health and the terms of Mary Mitchell's will, The Uniform Prudent Management of Institutional Funds Act will be used for the definition of income. Also, the vestry will set the scholarship funds annually, guiding the scholarship committee in how much it can allocate to each recipient per semester. As a result, **the amount awarded per student per semester may fluctuate** depending on the income received in the fund and the number of applicants.

The vestry's actions also provide guidance for applying to the St. Mary's Episcopal Church Scholarship, align the scholarship program with the needs of a 21st century work force, and extend the scholarship beyond St. Mary's. One of the questions from the scholarship committee to the vestry was what was meant by "children of St. Mary's members". The Internal Revenue Code's definition of dependents makes this simple and clear. Clearly defining and expanding what constitutes the types of degrees and certifications as well as institutions that a scholarship can be used for broadens educational opportunities for applicants. Finally, the vestry believes that at St. Mary's we have more than enough, and we feel that as an act of social justice we should award the scholarship beyond our immediate St. Mary's community.

The vestry committed to reviewing the use of these funds on a regular basis.

With these changes and clarifications, the St. Mary's Episcopal Church Scholarship continues the spirit of generosity that Adeline Tuck had when she made the first loan and that Mary Mitchell extended when she left St. Mary's property to support scholarship. Their faith in St. Mary's and the future is an inspiration to all of us and an example to follow.

Murry Edwards



2025 Financial and Investment Reports

SUMMARY:

Overall, St. Mary's 2025 financial results tracked closely to budget and to vestry expectations. Excluding the impact of a "placeholder" line item in the income budget (see discussion of "Prior Year Carryover" in Income section below), total revenue was \$18,905 above budget and total expense was \$27,442 below budget, for a net favorable surplus of \$8,537. This modest surplus reflects our actual financial performance. However, after giving effect to the budgeted Prior Year Carryover, the financials reflect a deficit of \$26,218.

INCOME:

The 2025 income budget includes a \$34,755 line item entitled "Prior Year Carryover," which represents a portion of annual surpluses achieved by St. Mary's in recent years. When the budget was approved, it was understood that this figure would not be recognized as actual revenue. Rather, it was intended to convey that the budgeted deficit between all other revenue and expense line items would be more than offset by prior surpluses.

EXPENSES:

In the aggregate, expenses came in \$27,442 below budget. Significant savings were achieved in Personnel Expenses, Insurance, Summer Program, and Finance Expenses, offset by budget overages in Maintenance of Buildings, Utilities, and Information Technology. Other positive and negative variances largely offset each other.

ENDOWMENT:

The financial markets put in another very strong showing during 2025. This was reflected in our endowment performance, which ended the year up approximately 11.8%. Endowment draws were exactly on budget at \$279,996, representing an approximately 6.8% draw for the year.

The Investment Committee met quarterly with the investment manager (Van Liew Capital) to review strategy, holdings and performance. There were no changes to the portfolio allocation, which continues to have an equity target between 60-70%. We continue to hold approximately 1 year of future draws in a conservative bond fund, which ensures that we would not need to liquidate investments during bearish conditions.

LOOKING FORWARD – 2026 AND BEYOND:

Major work for 2025 included establishing a new budget setting process and a thorough review of the St. Mary's Scholarship Program at the request of the Scholarship Committee. We also reestablished the Finance Commission which was instrumental in creating the new budget process.

During the budget setting process the Finance Commission, in concert with the vestry, discussed the funding challenges facing us in 2026. We established a challenging, but achievable goal of \$350,000 for parish pledges and we were able to decrease our draw from the endowment from the maximum allowed by the Diocese of 7% down to 6.8%. It's not a huge reduction but it is a step in the right direction. In order to support the continued growth of our parish we need to continue increasing the amount that we received from pledges, donations, and fund raising. It is my hope that the continued generosity of our parishioners will result in achieving these increases and allowing us to further reduce the draw on the endowment.

Respectfully submitted,
David Brierley, Treasurer
David Burke, Assistant Treasurer

Restricted Funds

ST. MARY'S CHURCH ANNUAL MEETING TREASURER'S REPORT (2/1/2026) RESTRICTED FUNDS

<u>INCOME AND EXPENDITURES</u>	<u>2025</u>	<u>2024</u>
Donations / Income:		
Altar Guild	\$ 0	\$ 0
Churchyard & Grounds	\$ 0	\$ 0
Community Garden	\$ 0	\$ 0
Grounds & Parking Lots	\$ 0	\$ 0
Historic Church	\$ 17,785	\$ 13,552
Music Program	\$ 0	\$ 5,097
Rectory Renovations	\$ 73,497	\$ 80,500
Other	\$ 25,000	\$ 12,750
Tuck Fund	\$ 35,000	\$ 33,000
Reserve for next year	\$ 0	\$ 0
Prior Year Restricted Gifts Released		
Historic Church	\$ 0	\$ 0
Church Windows	\$ 0	\$ 47,910
	<u>\$ 151,282</u>	<u>\$ 192,809</u>
Expenditures:		
Churchyard & Grounds	\$ 0	\$ 0
Community Garden	\$ 0	\$ 1,298
Grounds & Parking Lots	\$ 0	\$ 0
Historic Church	\$ 0	\$ 0
Rectory Renovations	\$ 148,507	\$ 112,199
Other	\$ 6,466	\$ 8,200
Gibbs House	\$ 0	\$ 0
Tuck Scholarship Awards	\$ 37,000	\$ 33,000
Prior Year Restricted Gifts Expended		
Historic Church	\$ 0	\$ 0
Church Windows	\$ 0	\$ 47,910
	<u>\$ 191,974</u>	<u>\$ 202,607</u>
NET RESTRICTED INCOME LESS EXPENDITURES	<u><u>-\$ 40,691</u></u>	<u><u>-\$ 9,798</u></u>



Budgets for 2025 and 2026

ST. MARY'S CHURCH ANNUAL MEETING TREASURER'S REPORT (2/1/2026) GENERAL AND RESTRICTED FUNDS

<u>INCOME STATEMENTS</u>	<u>Budget 2026</u>		<u>Budget 2025</u>		<u>Actual 2025</u>		<u>Actual 2024</u>	
Income:								
Pledges	\$350,000	44%	\$325,000	41%	\$304,827	41%	\$332,205	46%
Loose Offerings	\$20,000	3%	\$17,000	2%	\$24,707	3%	\$22,018	3%
Donations	\$24,000	3%	\$20,000	3%	\$11,538	2%	\$41,277	6%
Investment Income & Draw	\$283,244	36%	\$289,996	37%	\$290,614	39%	\$221,468	30%
Buildings & Land Use	\$100,500	13%	\$92,500	12%	\$104,441	14%	\$91,802	13%
Fundraising/Other	\$13,500	2%	\$10,040	1%	\$1,709	0%	\$2,988	0%
Other Income	\$5,050	1%	\$39,755	5%	\$2,795	0%	\$16,075	2%
Total Income	<u>\$796,294</u>	100%	<u>\$794,291</u>	100%	<u>\$740,631</u>	100%	<u>\$727,832</u>	100%
Expenditures:								
Personnel	\$456,500	57%	\$495,000	62%	\$462,628	60%	\$468,322	63%
Apportionment	\$93,782	12%	\$85,041	11%	\$85,041	11%	\$78,553	11%
Grounds	\$19,700	2%	\$19,000	2%	\$18,533	2%	\$21,459	3%
Buildings & Utilities	\$114,500	14%	\$97,500	12%	\$113,154	15%	\$96,305	13%
B&G Major Projects	0		0		\$0	0%	\$0	7%
Office	\$83,037	10%	\$72,600	9%	\$62,956	8%	\$53,360	1%
Outreach	\$6,550	1%	\$9,500	1%	\$7,374	1%	\$6,694	
Stewardship, Christian Formation, Music, Worship	\$22,225	3%	\$15,650	2%	\$17,164	2%	\$17,795	100%
Total Expenditures	<u>\$796,294</u>	100%	<u>\$794,291</u>	100%	<u>\$766,849</u>	100%	<u>\$742,487</u>	
Net Operating Excess,(Deficit)	<u>\$0</u>		<u>\$0</u>		<u>-\$26,218</u>		<u>-\$14,655</u>	

BALANCE SHEETS

Assets:

	<u>12/31/2025</u>	<u>12/31/2024</u>
Cash in Bank	\$92,254	\$113,939
Investments - Endowment	\$4,194,290	\$4,153,069
Cash - Oliphant Proceeds	\$0	\$0
Diocesan Investment Trust	\$321,497	\$257,266
HC Restoration Fund	\$0	\$119
Other Assets	\$10,344	\$10,244
Total Assets	<u>\$4,618,385</u>	<u>\$4,534,637</u>

PLEDGE HISTORY

	<u>Pledged</u>	<u>Received</u>	<u>%</u>
	<u>\$</u>	<u>#</u>	<u>\$</u>
2025	\$314,138	115	\$304,827 97%
2024	\$310,000	116	\$332,205 107%
2023	\$264,961	103	\$276,443 104%
2022	\$261,444	112	\$260,450 100%
2021	\$251,334	110	\$270,954 108%
2020	\$259,834	120	\$256,347 99%
2019	\$265,050	123	\$280,277 106%
2018	\$218,112	113	\$231,980 106%
2017	\$232,138	126	\$242,329 104%
2016	\$220,372	125	\$218,124 99%



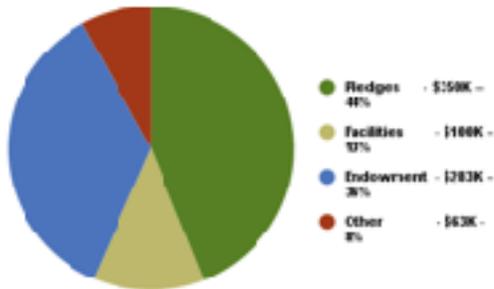
Narrative Budget

Welcome to St. Mary's 2026 narrative budget, a story of how we use our financial resources to "become instruments of God's peace" through worship, well-being, and service.

Funding our Budget

We have four major sources of income --

- pledges,
- funds from facilities' use by other organizations and from the sale of grave lots in our churchyard,
- the interest we earn on our endowments as well as a small draw on the endowment, and
- a smaller amount that comes from loose offerings in the plate and other miscellaneous sources of income.

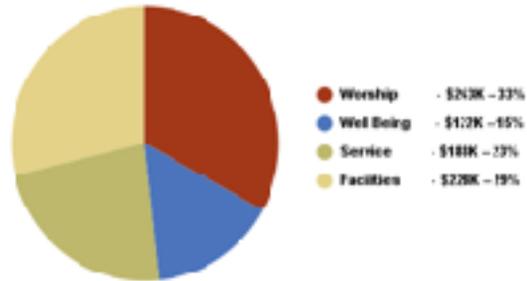


Allocating our Budget

We have four major areas of expenses that are well-aligned with our mission.

- Worship receives 33% of our expenses.
- Well-Being is 16% of our expenses.
- Service accounts for 23%.
- 29% of our budget is allocated to facilities – our buildings and land.

*Please note that personnel expenses (\$454K) and administrative costs (\$206K) are allocated proportionally to each ministry.



As you read the following ministry reports, you will witness the work that St. Mary's budget enables us to do.



Becoming Instruments of God's Peace through Worship

Grant that I may not so much seek to be...understood as to understand.

Worship is the focal point of our journey to a deeper faith and to a better understanding of our relationship with God and the world.

During 2025 St. Mary's had many different experiences from regularly scheduled weekend worship to the solemnity of Holy Week, and the festive celebrations of Christmas and Easter. We also had opportunities to share in the joys of baptisms and weddings as well as the grief of funerals.

Many leaders and ministries contributed to keep our worship life flourishing and to insure that each and every one of our worship experiences was **holy and transcendent**. Some ministries such as the altar guild, the choir, and the audio-visual team **welcomed new members** to serve in ministry and made worship meaningful for those present and online. David DeFalco took on the responsibility of creating a podcast of the weekly sermons, so people could listen to the sermon at a convenient time.

Nine acolytes ranging from ages 9 to 14 served in most Sunday services from October through May. And along with serving in worship, they

- participated in a **training** session that included pizza and games in February;
- were measured for **new robes** to accommodate their growth at a pizza and movie party in October; and
- **helped the altar guild prepare greens and wreaths** for Advent services by trimming greenery from around the church grounds.

The countless hours to support worship and to welcome members and guests came from

- each staff member whether clergy or laity; and
- lay members in ministries — greeters, altar guild, lectors, eucharistic ministers, acolytes, choir members.

Contributors: Deb Legassie, The Rev. Jennifer Pedrick



Becoming Instruments of God's Peace through Well-Being

Where there is darkness, let me sow light.

As a community, St. Mary's Church strives to bring light into the world, for our own well-being and for others. We had a Coffee and Conversation in July, and from that we realized that our spiritual well-being was very important. We continued to do some things we have done in the past, we also added some new programs in 2025.

The Christian Formation Team offered **several new experiences** to meet the wishes expressed at the Coffee and Conversation. One of the requests was for more prayer. In response, Allen Schaffer led "Prayer of the Heart: Practicing Silent Meditation" focused on **Christian meditation**, which Thomas Keating and his colleague Lawrence Freeman brought into contemporary practice in the 1960s. For 6 weeks, an average of 16 participants

- learned about and practiced Christian meditation, an ancient form of prayer with the goal of emptying oneself and silently opening one's heart and mind to receive the Holy Spirit;
- then continued meeting on Saturdays at 4:00 prior to the 5:00 service for **ongoing weekly group meditation sessions**; and
- practiced Christian meditation **personally on a daily basis**.

Another request from the parish was for **Bible study**. As a result, the Rev. Dr. Gregory Prior offered a study of Matthew using *The Gospel of Matthew: God with Us* on Friday mornings during the fall and Advent. This well-attended course gave participants the historical context for the Advent Gospel readings.

Other courses enriched our emotional, spiritual, and intellectual growth. Jenny Williams and the Rev. Meaghan Brower led a 6-week Lenten discussion of Barbara Taylor Brown's *Altar in the World*. Prior to the bishop's visit, the Rev. Jennifer Pedrick and the Rev. Meaghan Brower offered *Walk in Love: Episcopal Beliefs and Practices* for confirmands and many others.

One of the great strengths of St. Mary's is the way we care for one another in times of struggle, joy, transition and milestones. Each month our **Pastoral Care Team** meets to address the care needs of members in our church. Our team included leaders of individual care ministries: visitors, meals to members, cards, eucharistic visitors, prayer team, and food support.

2025 was a time of transition in this ministry. Our longtime leader, Pauline Davis retired in May of 2025 and died in July. In her absence, we saw the many ways her ministry and spiritual companionship mattered to so many. God and the



members of this ministry team were faithful through transition. As we began the new year, we had new leadership and some new directions.

One new strength in pastoral care was our Associate Rector! Greg **significantly increased our visiting ministry with members at home, in nursing homes, or assisted living**. Another change in this team is that we are including the scholarship program and the New Member Ministry in the care ministries. Making these changes broadens our vision of what it means to care for all ages and stages of members in our church.

Finally and thankfully, Nancy Kimble agreed to lead the pastoral care team as we continue to grow this ministry. She has been a wonderful leader on the vestry and in revitalizing our new member ministry. Her spirited approach, along with strong communication and organization skills will be a blessing as we move into the future.

Reestablished this past summer, **the New Member Ministry** formally welcomed the many individuals and families who joined our congregation over the past 18 months. The process included

- **introductory meetings** in August between new families and the Rev. Jennifer Pedrick to discuss life at St. Mary's and the path to membership and
- a formal welcome worship service and celebratory dinner for **37 new members** at the rectory in September.

In the fall, the New Member Ministry met to explore **ways to deepen parishioner connections** and fully integrate new members into our church community.

The four-member (Mary Kay Lundberg, Mary Weyhing, Penny Pare, and Kati Machtley) prayer card ministry reached out to **over 140 members and friends** in 2025 by sending a card with an appropriate Bible verse, a personal note, and a signature from the Pastoral Care Team. These hand written notes and cards were sent

- at times of grief, joy, illness, congratulations and support;
- to **welcome visitors** following their first visit to St. Mary's; and
- to our homebound and nursing home members, our vestry, our scholarship students, and healthcare workers.

The Tuck Fund Committee (now the Scholarship committee) contributed to the **financial well-being of St. Mary's college students** by awarding \$37,000 in scholarships to Mia Bartlett, Will Burke, Meredith Collins, Owen Collins, Sean Collins, Josh Dugan, Allie Kaul, Jane Kaul, Rayna Lombardo, Hailey Pratt, Kate Roemer, Mary Stack, Claire Williams, and Melanie Williams.



Meeting weekly, the St. Mary's Prayer Shawl offered an opportunity for fellowship every Wednesday morning while

- **knitting** over 330 items which included prayer shawls, lap robes, and and 224 handmade items to show **St. Mary's spiritual support and generosity** to the Dr. Martin Luther King Community Center Santa's Workshop;
- **honoring** our veterans with red, white, and blue lap robes; and
- **welcoming 3 new** knitters to the group.

The monthly **Family Dinners** continued to be robust in 2025 with an average attendance of 50 people for food, fellowship, discussion, and Compline. Highlights of the year included the Ash Tuesday pancake dinner and second annual Pancake Games, Advent wreath making, a soup kitchen dinner, and a visit from Pete's Ice Cream truck!

The three main components of **the Hospitality Team** — Bites and Beverages, Coffee Hour, and collations — afforded opportunities for everyone in the congregation and our guests to feel welcomed with time for **fellowship and connection**.

Bites and Beverages and Coffee Hour were well-established in 2025. Each one provided a monthly **opportunity for food and fellowship** following either the 5:00 Saturday service or the 10:00 Sunday service. Old and new members alike joined in offering hospitality. For collations many people provided food as well as behind the scenes efforts at set up, serving, and cleanup at the two large collations in 2025. A hallmark of St. Mary's hospitality, the collations provided comfort and solace to grieving families and friends.

The Hospitality Team also hosted two special events — a "festive" coffee hour to celebrate our newly confirmed members and the bishop's visit and a Strawberry Sunday farewell for our associate rector, the Rev. Meaghan Brower. Each of these occasions **highlighted St. Mary's radical hospitality**.

St. Mary's focused on the well-being of the environment by **maximizing our recycling and composting efforts**. When purchasing disposable items, we used compostable options and paired them with an easy to use system that allows us to separate compostables, recyclables, and trash.

And last, but not least, Eric Kimble provided a small but faithful group **weekly pickleball games** throughout the summer and early fall on our St. Mary's court. The group enjoyed fellowship and **physical activity** along with good-natured competition.

Contributors: Lori, Corbishley, Susan Kelchner, Nancy Kimble, Mary Kay Lundberg, The Rev. Jennifer Pedrick, Allen Schaffer, Karen Stevenson



Becoming Instruments of God's Peace Through Service

For it is in giving that we receive.

St. Mary's service in the wider community reflects our gratitude for God's generosity to us and reminds us that no matter what, we always have more than enough.

The Community Outreach Team helped focus our attention on **the unhoused and those facing food insecurity in 2025**. The consistent theme was that St. Mary's parishioners "showed up" to meet those needs with abundant generosity.

Continuing our partnership with the MLK Center in Newport, we

- collected and delivered **over a ton** of food and personal care items valued at \$4617 (based on a standard established by the non-profit organization Feeding America) to be distributed at the food pantry.
- **cooked and served a family style dinner** of ham, turkey, salad, pasta, dessert and drinks to 70 individuals at the MLK Center for the St. Mary's Annual Day of Service in July. There were even enough leftovers to make a delicious breakfast and lunch the next day!
- assembled and donated 88 **birthday cake packages**, enough for every student in the MLK Pre-K program with 33 left over to distribute at the food pantry.
- supported the **MLK Center's Santa's Workshop** and the over 1300 children served by the workshop by donating over 170 toys and \$3,150 in gift cards.

We continued to support other community partnerships including the Newport County Soup Kitchen and Crossroads, RI. St. Mary's members generously donated food and cooked and served a meatloaf dinner to an average of 51 guests per month at the Soup Kitchen. The RI Foundation gave a \$1400 grant and the Kiwanis Club a \$250 grant to this ministry. When Crossroads, Inc. began the process of moving over 140 formerly unhoused clients to new



apartments, the congregation generously **donated bathroom essentials** to meet the needs of 27 clients with “Welcome Home” baskets.

The Community Garden continued to grow in popularity and productivity. Various activities in 2025 bear witness to this:

- clearing for **additional garden plots** and **expanding the pollinator garden** in the spring;
- adding bird houses to the garden posts and establishing the **Helen Jones memorial seating area** with a table, chairs, and umbrella to offer some peaceful relaxation in the summer;
- **blessing the garden** and giving thanks for its many gifts early in the season and **celebrating our harvest** and community with a garden party in August.
- **sharing** our bountiful harvest of vegetables and flowers with local food pantries.

Contributors: Lynn Carlson, Jon Edwards, Dave Ferkinhoff, Elise LaParle Garcia, Judy Hall



Junior Warden's Report

This past year **completing the rectory renovation was a major accomplishment.** St. Mary's rectors can now host a variety of gatherings in the relaxed atmosphere including vestry meetings, new member receptions, and other small groups in a more intimate environment. This project has brought the rectory from a farmhouse with small rooms into a more contemporary home that can accommodate small functions as well as be a brighter, more comfortable home for future rectors to live in.

An additional project that was taken on was updating the security of our buildings and grounds. Unfortunately, as a sign of the times, we had a couple of concerning events over the course of the year which necessitated this update. We installed new high def. cameras to replace the older ones that were installed in the Parish House. They provide higher quality video and cover the East Main Rd. entrance to the church grounds, the rectory entrance, and the upper and lower parking lots. The staff can monitor the cameras in real time in the church office and feel secure in knowing that they can check on unusual activity without going outside. They also can review a recording should they see something amiss when arriving in the morning.

Our church property manager, Jon Walker, continued to do a great job of maintaining our grounds. While **mowing the many acres of grass, which takes a good three days during the growing season,** he stayed on top of the general

maintenance of the four buildings that sit on our grounds. Looking around our campus, we can see the history that is represented by the memorials in the cemetery and the old trees that are dispersed through the area. Unfortunately, as some of these trees are well over one hundred years old, we have had to take down some that have reached the end of their life cycle. Jon and I have been working with a tree company to identify those trees that need to be pruned back to prevent falling dead limbs and in some cases taking a whole tree down when selective pruning isn't enough.

A primary goal is to make the grounds a safe place to walk and enjoy the peace and tranquility in this space that those who donated this land in the past made possible. Truly, St. Mary's is carrying this blessing forward.

*Respectfully,
John Corbishley, Junior Warden*



Stewardship

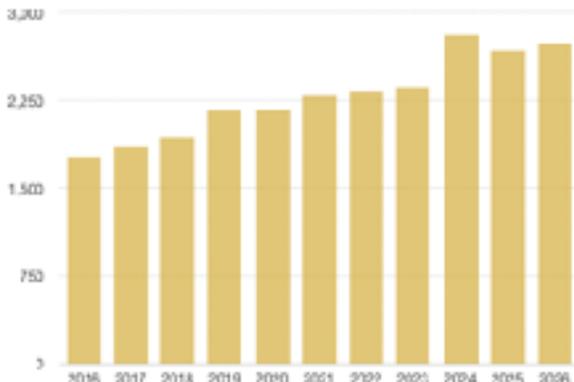
In December of 2024, our vestry budgeted \$325,000 in pledges for 2025. The amount of pledged income received towards this budget in 2025 was \$314,138. 115 households participated. The average pledge for our 2025 budget was \$2,732.

The 2026 stewardship year's campaign began in the fall of 2025 and was themed **"Tell Out My Soul."** The inspiration for the campaign comes from Luke 1:46-47—Mary's proclamation and song of praise to God, also known as the Magnificat. This theme encourages all of us to reflect gratitude and generosity in our own lives and to "Tell out my soul! The Greatness of the Lord!"

Prior to the stewardship campaign beginning in October 2025, the vestry set the goal of budgeting \$350,000 for pledge income in 2026 and asked the parish to increase their pledges by 10% over last year. The vestry took the lead in stewardship and committed \$65,000 to the 2026 budgeted pledge income of \$350,000. The average vestry pledge was \$4650. As of January 28, 2026, we have \$323,332 pledged for the 2026 budget, and 118 households have made financial commitments to St. Mary's. The average pledge for 2026 is \$2740.10.

As 2026 progresses, we anticipate continuing to "Tell Out My Soul" God's generosity to us and to spread this good news.

Rita A. Verespy and Christine M. Winslow, Chairs



Sarah Gibbs Trust

Established by the Sarah Gibbs Trust in 1843, the trustees ensure that the property that Sarah Gibbs gave "to establish an Episcopal Church" is used to meet her wishes. The trustees can be either independent or vestry trustees. The independent trustees are self-nominating for up to seven 3-year terms. The vestry trustees are elected by the vestry for the duration of their vestry term to serve on the Trust. The Bishop of Rhode Island is an ex-officio member of the trust.

In January 2025 Cousens Farm renewed its lease to farm the hayfield during the year.

Jeff Belden has accepted reappointment by the independent trustees for a three-year term as an independent trustee when his current term expires March 1, 2026.

Respectfully submitted,

Jeff Belden, Chair (independent, 2029); Cory Thurston (vestry, 2026); David Brierley, Treasurer (vestry, 2027); Murry Edwards (vestry, 2028); Fay Gosling, Secretary (independent, 2027); V. Ted Bierman (independent, 2028); and The Rt. Rev. W. Nicholas Knisely, Bishop of the Diocese of Rhode Island, *ex officio*

All expiration dates are as of March 1 of the year indicated.



Ministry Leaders Directory

If you're interested in . . .

contact . . .

at . . .

Service

Community Outreach	Lynn Carlson-LeBlanc	outreach@smcportsmouth.org
MLKCC Food Drive	Jon Edwards	fooddrive@smcportsmouth.org
Soup Kitchen	Dave Ferkinhoff	sk@smcportsmouth.org
Community Garden	Elise LaParle-Garcia	garden@smcportsmouth.org
MLKCC Santa's Workshop Drive	Judy Hall	givingtree@smcportsmouth.org

Well-Being

Pastoral Care New Member Ministry	Nancy Kimble	nckimble@gmail.com
Card Ministry	Mary Kay Lundberg	marykaylundberg@gmail.com
St. Mary's Episcopal Church Scholarship	Lori Corbishley	smcscholarship@smcportsmouth.org
Christian Formation Team	Jason DeFalco	formation@smcportsmouth.org
Hospitality (Coffee Hour, Bites and Beverages, Collations)	Karen Stevenson	hospitality@smcportsmouth.org
Family Dinner	Mary Ellen Fischer	dolittlexo@aol.com

Worship

Acolytes	Deb Legassie	dberrett@hotmail.com
Music	Michael DiMucci	michaeldimuccimusic@gmail.com
Greeters	Cory Thurston	corythurston@yahoo.com
Lectors	Anne Wood	annewood@yahoo.com
Altar Guild	Jennie Nestlerode	jenniescooking@gmail.com