

Church of St. Luke

143 State Street

Portland, Maine 04101

Minutes of the Lesser Chapter Meeting

March 19, 2025

The meeting was held in Loring House Conference Room

Attending: Junior Warden Jamie Cough, Senior Warden John Hennessy, Interim Dean George Stevens, Mary Linneman, Peter Carleton, Stan Kuziel, Catherine Hyde, Clerk John Bancroft, Nancy Brain, Eleanor Roberts, Laura Lyons, Treasurer Randi Hogan, Jamie Moore

The Lesser Chapter met at 5:30 PM to share a delicious lentil soup and bread prepared by Junior Warden Jamie Cough. It was appreciated by all.

Vestry 101

Each attendee introduced themselves and an aspiration they had for the coming year at the cathedral. Interim Dean Stevens introduced the roles and responsibilities of the Lesser Chapter at the cathedral. He reviewed our shared expectations of respect, confidentiality when necessary, and transparency. Generally, the Dean is responsible for the facility and the liturgy; the Lesser Chapter is responsible for the organization and finances. All share responsibility for the people.

Guest Time

There were no requests this month.

Approval of Consent Agenda

Approval of the Consent Agenda, consisting of the Junior Warden Report and Interim Dean's Report, was moved, seconded and approved.

Treasurer's Report

Pledged giving and expenses are tracking as expected. All were reminded that we have a deficit budget that we need to address throughout the year. The Finance Committee is working on a description of the role and responsibilities of the committee and its relationships with the Lesser Chapter and the Endowment Committee. Randi Hogan, John Hennessy and Meredith Cough are participating in a 5-part webinar on stewardship sponsored by the Episcopal Church USA.

The Treasurer and Interim Dean noted that the cathedral's Gift Acceptance Policy needs updating. It is currently an appendix to the Investment Policy. It describes a Gift Review Committee consisting of the Senior Warden, Dean, Treasurer and a parishioner appointed by the Dean. With clarification of the criteria and process for evaluating potential gifts, the policy could improve planned giving at the cathedral.

Needs are identified during the year that weren't identified in the budget process. Interests arise to fund-raise for specific needs, generally falling in three areas:

- Requests for more than budgeted funding
- Requests for money "saved" from vacant positions
- Requests for funding of newly identified needs

We need to consider how we process and prioritize such requests. This will be tabled to the next meeting.

The Food Pantry and St. Elizabeth's anticipate a 50-60% drop in food and product availability due to recent federal cuts. There are restricted funds available to support these ministries in the short term. The vestry agreed to remain vigilant and process structural impacts, including advocacy responses to our federal delegation as they become official.

The Treasurer's Report was moved, seconded and accepted.

Jonathon Lockhart Radtke Ordination Approval

The Lesser Chapter approved the recommendation of Jonathon Lockhart Radtke for ordination to the priesthood and the recommendation document was signed by over ¾ of the Lesser Chapter and certified by the Clerk and Interim Dean.

Next Steps in the Search for a Dean

Four issues were identified needing further work to prepare the cathedral for a search:

- Understanding our identity as a cathedral
- Practicing hospitality in the parish and our community
- Clarifying the mission of the cathedral
- Development -Planning to address the budget shortfall and ongoing finances

The bishop will guide us in understanding our role as the cathedral of the Maine Diocese. The Interim Dean and Senior Warden presented a plan to form three small committees to move expeditiously to address the three remaining issues and proposed the following chairs of committees:

- Hospitality – Meredith Cough
- Development – Philip Hamilton
- Mission - Sam Allen

In each case they will be joined by the Wardens, a member of the Lesser Chapter and a couple of parishioners selected in consultation with the chairs. The work of the committees is intended to prepare us for the next step in the search. The proposal was moved, seconded and unanimously approved.

Parking Lot Update

Junior Warden Cough advised that a second proposal for parking lot management has been received, references are being checked and meetings with the firm are being scheduled.

Security Issues

There are continued drug use or disruptive behaviors around the cathedral campus. Police have been contacted, and they have been respectful and responsive.

A motion to adjourn was moved, seconded and approved at 8:03 PM.

Respectfully,

John Bancroft

Clerk

Interim Dean's Report

March 2025

It's been another good month at the Cathedral of St. Luke. Our weather woes of February have changed, and spring is coming (hopefully)

Annual Meeting Wrap Up

Our annual meeting was held on Sunday, February 23. Seventy-five parishioners joined us for

the meeting which elected John Hennessy and Senior Warden, Catherine Hyde, Peter Carleton and Laura Lyons to Lesser Chapter and Sam Allen, Fred Fowler, Philip Hamilton, Sarah Braik, Susan McCuller as Representatives to Diocesan Convention with Curtis Maurand as an alternate.

We thanked outgoing members of the Lesser Chapter and heard reports from Jamie and Sam.

Thanks to Meredith Cough who stepped up to lead the hospitality, to our Clerk John Bancroft for putting together the Annual Report in absence of an administrator and to Georgia Bancroft and Peter Bingham for counting ballots.

Migrant Sunday

We held Migrant Sunday on Sunday, March 9. Representatives from St. Elizabeth's and the Food Pantry were present at coffee hour to connect with congregants and answer questions. A special thank you is due to The Walking Together Committee for organizing the day.

Farewell to the Rev. Rebecca Grant

Our Deacon, the Rev. Rebecca Grant concluded her service to the Cathedral of St. Luke on Sunday, March 16. In retirement, she'll be moving to Western Massachusetts where she'll be closer to her family. We will miss her dearly!

Administrator Job Search

Applications have been coming in for the position with the hopes of having a new Administrator as soon as possible. I have an interview scheduled for Friday and hope to have someone in place ASAP. A special thanks is due to Christian Chough, who has been handling the bulletins and other administrative functions.

Pastoral Considerations

On Saturday March 25 at 2:00 pm we will host a memorial service for Beverly Stewart in the Chapel.

Ongoing Safety Issues with Unhoused/Drug Paraphernalia

We continue to be challenged with unhoused folks using the Cathedral property for sleeping/drug use. Since our last meeting there have been several interactions with parishioners and staff. Trespass orders have been made for a couple that have been sleeping/using drugs in the alcove.

Apartment Usage by the Rev. Mark Furlow and Family

The apartment located at 143 State Street has been occupied by Mark Furlow and his family since December. Their new home will be ready for occupation by Holy Week (the third week of April).

Junior Warden Report

March, 2025

We are grateful for all the volunteers at the Cathedral that keep the lights on and the inside dry and warm. As always, I am always amazed at how much people pitch in to help.

- Security issues continue with several encounters with individuals, including off hours. This is a continuing problematic issue but the Dean has now the paperwork to have individuals quickly removed by the police. **We need to ensure that members and guests have been asked to not confront folks who may seem to be in distress. We need to continue to use 911 as the appropriate tool. The police can get them to the help they need. We still need to work on this though.**
- Parking and Plowing/snow removal issues.
 - We did have a large invoice for snow removal due to the large amount of snow in February. **We have also had cars towed** The cars were not affiliated with St. Lukes or our activities. **We will continue to tow vehicles if it is snow plow issue.** We did leave signs in three languages as well contacted the Rosa True property manager as well.
 - **Parking Lot revenue. We are looking into lease options for the parking lot that would work around our schedules and will have allowances for parishioner cars at anytime (basically a plate registry with the vendor). More discussions to come but revenues for St Lukes could be at least \$3k/month and could start as early as May. We have a second vendor (OODA) that we are getting a proposal in. We have additional meetings and reviews scheduled.**
- **B&G Monthly Meeting held. Two workdays scheduled to get ready for Easter: March 29 and April 12 from 0900-1200. We will be focused on outside work, but there will be some inside work as well. We would love to have additional hands.**
- Sam has been working on flag/pole renovations. Fred has been chasing down leaks. Curtis has been working with All-Phase Electric on both inside and outside lighting.
- Tower-no updates from our engineer, Thad Gabryszewski , from Lincoln/Heany Engineering.

Cathedral Church of St. Luke
Portland, Maine

Treasurer's Report - February 2025

Randi Hogan, Treasurer

This report provides an overview of the Cathedral's financial position as of February 28, 2025.

Overall Financial Position: The Cathedral's total assets stand at \$4,426,658, including \$473,873 in cash and \$3,952,785 in investments. Our net asset position is \$4,427,088.

Income: In February, the Cathedral received total income of \$43,907, with the majority coming from 2025 pledge payments totaling \$16,303. Additional revenue sources included non-pledge and plate contributions, rental income, and endowment distribution.

- Pledge revenue is on track, but continued engagement will ensure steady fulfillment.

Expenses: Total expenses for February amounted to \$47,753. The primary expense categories included pastoral leadership, administration, building expenses, and the Diocesan assessment.

- While spending is tracking as expected, we do have some budget savings due to the vacant parish administrator position.

Net Total: For February, the Cathedral operated at a deficit of \$3,846, though the year-to-date (YTD) surplus stands at \$34,760, ahead of budget expectations.

Net Assets Breakdown: Our net assets of \$4,426,658 are categorized as follows:

1. Unrestricted operating fund: \$202,587
2. Endowed funds: \$3,952,785
3. Church designated funds: \$180,985
4. Donor designated funds: \$90,731

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St. Luke's Cathedral
T: Treasurer's Statement of Activities

Date Range: Feb 1st 2025 - Feb 28th 2025 | Includes Open Transactions | Filtered by: Core Account

Accounts	Actual Feb 01, 2025 - Feb 28, 2025	Actual This Year Year to Date	Annual Budget This Year Year	Budget Over/Under This Year Year to Date	Actual Last Year Year to Date
Revenues					
6001 Other Income	0	0	0	0	37
6003 Pass Through Account	0	0	0	0	(100)
Contribution Revenue					
4010 Pledges - current year	16,303	86,016	401,000	19,183	87,824
4011 Pledges - prior year	140	890	3,000	390	1,841
4012 Non Pledge contributions	2,138	6,610	30,000	1,610	9,047
4020 Plate contributions	50	568	12,000	(1,432)	1,752
4030 Special Collections	0	0	7,000	(1,167)	100
Total Contribution Revenue	18,631	94,084	453,000	18,584	100,565
Rental Revenue					
4110 Rent - Parking	1,830	3,710	29,000	(1,123)	1,625
4115 Rent - Building	225	795	28,000	(3,872)	4,125
Total Rental Revenue	2,055	4,505	57,000	(4,995)	5,750
Other Operating Revenue					
4200 CSSL Endowment Revenue	14,100	28,199	169,195	0	26,858
4220 Music Program Revenue	120	120	2,000	(213)	150
4230 Community Kitchen Grants & Donations	0	0	0	0	25
4231 Community Kitchen Rental Fees	0	0	0	0	748
4233 Interest Income - Operating	447	921	5,000	88	1,747
4234 CC Rewards	0	188	0	188	0
Total Other Operating Revenue	14,666	29,429	176,195	63	29,527
Trusts Revenue					
4210 Codman Trust Revenue	3,709	3,709	20,000	(1,291)	3,993
4211 David Glendenning Fund Rev	11	11	0	11	0
4215 Hamlin Trust Revenue	1,485	1,485	7,500	(390)	1,599
Total Trusts Revenue	5,205	5,205	27,500	(1,670)	5,592
Diocese of Maine					
4240 Use of Church	2,948	5,895	35,371	0	0
4241 Salary Support	0	729	8,749	(729)	0
4242 Other Support	400	800	2,400	0	0
Total Diocese of Maine	3,348	7,424	46,520	(729)	0
Fundraising Revenue					
4310 Holiday Fair Receipts	0	0	5,000	0	0
4320 Other Fundraising Receipts	2	42	0	42	0
4330 Community Suppers	0	0	0	0	685
Total Fundraising Revenue	2	42	5,000	42	685
Total Revenues	\$ 43,907	\$ 140,689	\$ 765,215	\$ 11,295	\$ 142,056
Expenses					
6445 Clearing Account	0	0	0	0	598
Pastoral Leadership					
5001 Dean's Salary	5,154	8,504	67,000	2,663	9,019
5002 Dean's Housing Allowance	4,077	6,727	53,000	2,106	7,135
5003 Dean's Pension	1,800	3,600	23,252	275	3,600
5004 Dean's Benefits	3,646	7,292	44,040	48	3,646
5005 Dean's Expenses	0	0	1,000	167	0
5008 Dean Search Expenses	0	0	20,000	3,333	0
5009 Pastoral Leadership Background Checks	0	0	500	83	0
5025 Staff Clergy	0	0	0	0	1,089

Accounts	Actual Feb 01, 2025 - Feb 28, 2025	Actual This Year Year to Date	Annual Budget This Year Year	Budget Over/Under This Year Year to Date	Actual Last Year Year to Date
5026 Staff Clergy Pension	0	0	0	0	125
5030 Clergy SE	735	1,213	9,180	317	1,319
5031 Supply Clergy	464	664	3,250	(122)	0
Total Pastoral Leadership	15,876	28,000	221,222	8,870	25,934
Program Expenses					
Music					
5120 Music Director Salary	5,784	9,602	75,191	2,929	9,827
5121 Music Director Benefits	0	3,519	13,157	(1,326)	3,446
5122 Music Director Pension	580	1,128	6,767	0	1,095
5123 Music Director FICA	447	742	5,752	217	725
5124 Music Director Contractor Subs	0	0	5,250	875	263
5125 Music & Liturgy	40	581	8,000	752	810
5126 Organ & Piano Maintenance	0	130	4,000	537	130
Total Music	6,851	15,703	118,118	3,983	16,295
Altar & Flower Guild					
5130 Altar Supplies	0	0	2,000	333	125
5131 Flower Fund Support	0	0	1,000	167	0
Total Altar & Flower Guild	0	0	3,000	500	125
Worship					
5141 Worship Supplies	0	0	1,500	250	244
5142 Special Service & Holiday Advertising	0	689	1,500	(439)	0
Total Worship	0	689	3,000	(189)	244
Christian Formation					
5150 Education Coordinator Salary	0	0	0	0	1,495
5151 Education Coordinator FICA	0	0	0	0	114
5152 Adult Education	0	0	500	83	0
5155 Church School	0	0	300	50	0
5156 Child Care	0	0	1,000	167	0
Total Christian Formation	0	0	1,800	300	1,610
Hospitality & Stewardship					
5160 Parish Activities	154	236	4,000	430	404
5162 Stewardship	0	0	500	83	0
Total Hospitality & Stewardship	154	236	4,500	514	404
Vestry					
5202 Other Vestry Expense	0	116	500	(33)	0
Total Vestry	0	116	500	(33)	0
Total Program Expenses	7,005	16,745	130,918	5,075	18,678
Outreach					
5300 Community Outreach	0	0	23,700	0	53
Total Outreach	0	0	23,700	0	53
Administration					
5410 Staff Salaries	0	458	63,654	10,151	8,319
5411 Staff Benefits	0	0	570	95	94
5412 Staff Pension	0	0	5,092	849	761
5414 Staff FICA	0	37	4,870	774	636
5418 Payroll Processing Fees	40	151	1,200	49	148
5420 Contracted Accounting Services	2,405	5,574	25,398	(1,341)	4,110
5425 Insurance - Workers Comp	0	488	1,900	(13)	729
5428 Bank Charges	229	502	3,000	(2)	582
5430 Office Supplies	0	0	3,100	517	518
5431 Postage	7	7	2,000	326	213
5432 IT Expenses	461	1,761	13,000	406	1,808
5433 Telephone & Internet	234	1,193	6,800	(60)	1,117
5435 Printing & Equipment Lease	555	1,760	8,500	(343)	776
5437 Communications/Marketing	28	56	5,000	778	0
5440 Miscellaneous Expense	0	0	1,500	250	0

Accounts	Actual Feb 01, 2025 - Feb 28, 2025	Actual This Year Year to Date	Annual Budget This Year Year	Budget Over/Under This Year Year to Date	Actual Last Year Year to Date
Total Administration	3,958	11,987	145,584	12,435	19,810
Building					
5501 Sexton Salary	742	1,412	10,075	267	1,447
5502 Housekeeper Salary	1,224	2,085	15,113	433	1,980
5503 Security Salary	0	0	0	0	1,983
5504 Housekeeper, Sexton & Security FICA	160	285	1,927	36	414
5510 Insurance - Property	0	5,753	23,013	0	4,938
5520 Property Tax	0	0	4,300	0	0
5525 Heating Fuel	3,794	7,424	25,000	(3,257)	6,393
5526 Electricity	1,945	1,945	21,000	1,555	3,071
5527 Water & Sewer	186	658	4,000	9	665
5528 Parish Hall Gas	142	273	1,200	(73)	302
5529 Rubbish Removal	435	871	6,000	129	796
5530 Building Repair & Maintenance	1,233	5,420	35,000	413	915
5540 Parking Lot Expense	1,950	4,865	15,000	(2,365)	7,093
Total Building	11,811	30,991	161,628	(2,852)	29,995
Diocesan					
5601 Assessment	9,042	18,085	108,509	0	18,055
5603 Episcopate	60	121	723	0	156
5605 Theological Education	0	0	1,500	250	0
Total Diocesan	9,103	18,205	110,732	250	18,211
Total Expenses	\$ 47,753	\$ 105,929	\$ 793,784	\$ 23,778	\$ 113,279
Net Total	(\$ 3,846)	\$ 34,760	(\$ 28,568)	\$ 35,073	\$ 28,777

T: Statement of Financial Position

As of: Jan 31st 2025 | Includes Open Transactions

Accounts	Balance Feb 28, 2025	Balance Jan 31, 2025	\$ Change
Assets			
Checking			
1001 Operating Account 1506	202,157	206,216	(4,059)
1002 Restricted Fund Account 3754	268,237	271,747	(3,510)
1003 Dean's Discretionary Account 1549	3,478	4,190	(711)
1005 Canon Priest Discretionary Account 0410	1	1	0
Total Checking	473,873	482,154	(8,281)
Investments			
1011 Investment Account 91248257	3,952,785	4,016,140	(63,356)
Total Investments	3,952,785	4,016,140	(63,356)
Total Assets	\$ 4,426,658	\$ 4,498,294	(\$ 71,636)
Liabilities & Net Assets			
Liabilities			
2020 Accrued Expenses	(430)	(216)	(214)
Total Liabilities	(430)	(216)	(214)
Net Assets			
Unrestricted Funds			
3000 Operating Fund	202,587	206,433	(3,846)
Total Unrestricted Funds	202,587	206,433	(3,846)
Restricted Funds			
Church Designated Restricted Funds			
3110 Building Loan & Repairs Fund	27,287	27,250	37
3140 Special Funds Interest	3,738	2,904	833
3160 Vestry Restricted Fund - Pastoral Salaries	136,500	136,500	0
3175 New Dean Search Fund	13,460	13,460	0
Total Church Designated Restricted Funds	180,985	180,114	871
Donor Designated Restricted Funds			
3201 Capital Campaign Fund	0	37	(37)
3208 Family Promise Fund	12,226	12,226	0
3210 Flowers Fund	6,368	6,170	198
3213 Food Pantry Fund	29,391	33,759	(4,368)
3215 Haiti Outreach Fund	11,785	11,688	97
3218 Luke's Garden Fund	111	111	0
3224 Kneelers Fund	1,430	1,430	0
3233 Ashes to Ashes Fund	2,516	2,516	0
3236 Memorial Gifts Fund	618	588	30
3239 Music Fund	8,197	8,177	20
3241 Outreach Fund	1,076	1,076	0
3244 Prayer Shawls Fund	173	173	0
3253 St Elizabeths Fund	816	1,137	(321)
3259 Youth and Young Adult Fund	12,546	12,546	0
3260 Dean Discretionary Fund	3,478	4,190	(711)
3266 Canon Priest Discretionary Fund	1	1	0
Total Donor Designated Restricted Funds	90,731	95,823	(5,092)
Endowment Designated Funds			
3301 Endowment Building Fund	1,732,490	1,760,434	(27,944)
3302 Endowment Flowers Fund	25,863	26,281	(418)

Accounts	Balance	Balance	\$ Change
	Feb 28, 2025	Jan 31, 2025	
3303 Endowment Music Fund	72,746	73,983	(1,236)
3304 Endowment Outreach Fund	206,183	209,442	(3,259)
3305 Endowment Prayer Books Fund	16,183	16,443	(260)
3306 Endowment Unrestricted Fund	1,277,917	1,298,131	(20,214)
3307 Howard/St Theresa Fund	621,402	631,427	(10,025)
Total Endowment Designated Funds	3,952,785	4,016,140	(63,356)
Total Restricted Funds	4,224,501	4,292,078	(67,577)
Total Net Assets	4,427,088	4,498,510	(71,423)
Total Liabilities & Net Assets	\$ 4,426,658	\$ 4,498,294	(\$ 71,636)

TO: Lesser Chapter of the Cathedral Church of St. Luke
FROM: Randi Hogan, Treasurer and Chair, Stewardship Ministry
DATE: March 16, 2025
RE: Some thoughts on our collective responsibility for budget stewardship

Our church budget represents our shared mission, values, and the collective responsibility we hold as a community. In 2025, the budget is ordering our mutual priorities and goals for a year when we are constrained by a deficit.

After my Cathedral-wide budget presentation, I have fielded a handful of requests for additional funds not covered by the approved operating budget.

I deeply appreciate the enthusiasm and dedication of our parishioners and recognize that individual requests come from a genuine desire to serve others.

However, while individual requests for funding or offers to conduct separate fundraising efforts for specific, restricted purposes may seem beneficial and harmless, these actions have the potential of unintentionally dividing our community and hinder our collective efforts to recover from our current financial deficit.

The assumption that we can simply raise new funds for each new request or reallocate unspent budget funds mid-year also undermines our disciplined budgeting approach.

Each isolated request, regardless of size, accumulates to create further financial stress, making it increasingly difficult to regain stability and unity.

While fundraising is already factored into our budgeted income, additional fundraising efforts could disrupt our carefully planned priorities and send a confusing message about our collective stewardship. This practice, even if done with good intentions, makes it harder to stay aligned on our shared goals and complicates our ability to plan responsibly for the future.

Why does this matter and how might the Lesser Chapter (LC) respond?

- **Transparency and Education:** Many parishioners may not fully appreciate the compounding impact of isolated spending.

How might the LC help ensure everyone understands why disciplined budgeting is essential?

- **Precedent and Culture:** Allowing individual mid-year requests—even small ones—can unintentionally shift our culture toward personal priorities rather

than collective responsibility, leading to greater difficulty managing financial recovery.

How might the LC more clearly communicate the significance of our current deficit situation?

- **Collective Vision:** Budget discipline ensures fairness and alignment with shared goals, rather than enabling unplanned, impromptu requests outside the regular budgeting cycle.

How might the LC engage the congregation in educational conversations about financial stewardship to foster unity and understanding?

- **Formal Budgeting Process:** All ministries are encouraged to proactively plan and request funding during our established budgeting cycle. This promotes transparency, ensures fairness, and aligns our limited resources effectively.

How might the LC reinforce the expectation that all future budget requests occur within the annual budgeting process?

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