

# St. John's Episcopal Church Gloucester, Massachusetts



*Photo by Norm Barr*

**Report to the 162<sup>nd</sup> Annual Meeting  
Covering Activities and Events of 2023  
January 28, 2024**



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**Saint John's Episcopal Church**

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The Church is open for prayer and meditation during hours above

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Wardens, Patricia Anders and Katharine Newhouse

Clerk, Joan Gorga

Treasurer, Sue Lupo

Assistant Treasurer, Geoff Pope

*Compilation of Annual Report, Elizabeth de Veer, Parish Administrator*

*Cover photo by Norm Barr, Parishioner*

## **2024 Priest-in-Collaboration's Report**

### OPENING PRAYER

*Almighty and everliving God, source of all wisdom and understanding, be present with those who take counsel at St. John's for the renewal and mission of your Church. Teach us in all things to seek you first. Guide us to perceive what is right, and grant us both the courage to pursue it and the grace to accomplish it; through Jesus Christ our Lord. Amen.*

This is the day of our annual parish meeting and our worship service is the first part of that parish meeting. My practice to offer my Annual Report for the previous year at this point, as the sermon. I will draw some connections between the scripture readings and reflections on my first 4 months as your Priest in Collaboration. I have had the pleasure of getting to know each of you while coming to understand the infrastructure of your relationships as teams, committees, staff, members and community members. I have visited you in your homes, in my office, at coffeeshops, restaurants and in the sanctuary. It is so easy to fall in love with you.

The first reading today is about choosing God above all others. God says, "A prophet is coming. Listen to him." God knows there will be all kinds of people claiming to speak on behalf of God, and so God encourages the faithful to listen closely, watch, and pay attention. The second reading, from Corinthians is about offering food to false idols. Here, Paul is talking about the problems that occur when anything becomes an idol, a rival for God. Paul says, "Be careful what you choose to put your energy in, your time in, and your faith in.

In the Gospel, the people around Capernaum are faced with choices of their own. They witness Jesus teaching with authority, teaching and preaching and living with a kind of integrity they're not used to seeing. Who are they going to choose?

As I've heard stories from the previous years, I am struck by how much of the year was marked by choices you made. You called an interim, a music director, a Thrift Shop Assistant, a rector and then a Priest in Collaboration all within the last two years. Through all of this transition you have had the blessing of wonderful steady, caring and welcoming staff who made choices to care for those joining St. John's. Thanks to Elizabeth de Veer and Marge Bishop for the using their God given gifts of humor, organization and kindness. Thanks to them both for holding together the administrative functions of welcoming, communicating, worship rotations, cleaning up bookkeeping, reception, building and parking lot use and teaching me the importance of all their responsibilities going forward.

In thinking about how to present ourselves to the neighborhood, the city, and the world, we've made specific choices, and these inform the way we articulate our mission. The vision team has been researching, listening, imagining and meeting for almost two years and is making the recommendation to the vestry about that vision, and the objectives and goals that accompany it. Stay tuned!! We are making choices to explore a healing ministry during worship and in the public sphere with specific themes. This effort is led by our very grounded and capable Diaconal Intern, Jason Kinchen, who will be with us till the end of May, 2024

We make choices to communicate who we are with Facebook messages and visuals, a spruced-up website and weekly recordings of our worship, all thanks to Norm Barr. We've tried to present our approach to faith as one in which we are all learning, growing and searching—no one of us has all the answers, and so we try to invite others to our parish with excitement and pride, but also with humility.

Worship is very important to sustain our relationship with God and God's people and we have created relevant worship experiences, researching current social issues and needs on Cape Ann by coordinating scripture and music selections, thanks to Connie DeSimone and Claudette Chmura. In addition, our worship is visually magnificent because of our flower guild thanks to Rosemary Sullivan and her team of beautifiers. Those flowers are then delivered to people in special circumstances, led by Len and Faith Berry as they share flowers from our altar with those who could benefit from a bit of beauty in their life. Additionally, I have witnessed the altar guild in full swing during Advent and Christmas and am in awe of their prayerful attention to all details in our worship from hanging the chasuble over the altar rail to finding the right burse for the right season. Thank you to Karen Kasper, Melanie Murray Brown, Kim Prentice and Dani Stotzer for supporting our worship. Thank you also to all the readers, acolytes and Lay Eucharistic Ministers who do everything from reading lessons and offering prayers to sharing the cup of blessings at the altar.

Although the choir has been in flux recently, they have made weekly choices to adapt to supply musicians, sing joyfully in community, sharing their God given gifts of song and voice with us. We are recently blessed by the inspiring leadership of John Churchwell, our new Director of Music.

In the scriptures today, there's a common theme of people being invited to choose between God and other gods, between reality and pretense. We've done a lot of work in 2023 to confront our own realities both financially and spiritually and this is hard and slow work. Taking stock of who we are and who God is calling us to be with each other and in Cape Ann, while taking stock of our financial future is a spiritual practice that helps us choose our love of God and God's people, together. I have witnessed the choices Sue Lupo and Geoff Pope make weekly, to help us understand our financial potential and I am in awe of their dedication.

Blessedly we choose ways to connect ourselves in loving outreach by using our gifts of time, talent and treasure with the Open Door, Grace Center, The Cape Ann Food Pantry and Action Inc. We also give countless hours of sorting, pricing, shelving and listening for those customers who come to our Thrift Shop and Regal Rummage. Thanks to Gwen Kopka and Michelle Delvecchio (our assistant) Candy Connelly and all our volunteers who are dedicated to offer themselves in service to our community in their clothing and housing needs. Thank you to all our parishioners who use their hands and feet and voices to share the love of Christ beyond our 4 walls.

We are also choosing to use our gift of our property to assist and nurture others. We have 5 AA meetings which use our building regularly along with 4 other groups non-profit groups. We offer our parking lot to those who need accessible parking and we are renovating our kitchen to invite food entrepreneurs to start their own businesses. I was delightfully introduced to the Ms. Fixit's who meet weekly and are the major stewards of our property: fixing, tidying, disposing and

creating and suggesting how to press forward! Today's scriptures talk about choosing God above all else. **All that I have said thus far has me believing that we do.**

The question of whether to choose GOD in Christ above all other gods is a real one for each of us. It asks us to put God first in our time, with our money, with our energy, with our loves. Would you consider choosing God this year by engaging in one ministry in or beyond St. John's? Do you feel called to help those with food insecurity or homelessness? Great, we need creative partnerships with our neighbors, organizations, and civic bodies. Would you be up for helping around the altar as an acolyte, or reader, or intercessor, or altar guild person? Great! We'll sign you up. Can you help lead prayers on Sunday mornings or lead a book discussion, or teach a class, or invite someone from your building, or your family, or your work to join our spiritual practices? Great! Would you be interested in listening to those in special circumstances who would benefit from a flower delivery or home communion? We need to support those who can no longer worship with us and want to remain connected.

We have so much love and so much faith in this place—the rest will come in God's own good time. It has been my great honor and privilege to be your Priest in Collaboration at the end of 2023. There's not a week that goes by that I don't meet the Risen Christ in this place, in you. Like those who met Jesus in Capernaum, I'm amazed and ask myself, "What is this, this new way God is moving among us?!"

I am so grateful to our wardens Patricia Anders and Katherine Newhouse who have offered their time and wisdom during these many transitions, our vestry, staff, finance team, stewardship team and vision team who have helped me understand your traditions, your hopes and the dream God has for you.

I look forward to collaborating with you as we continue to equip each other to be Christ's hands, heart and feet at St. John's and beyond.

May God bless us to make faithful choices in 2024.

Faithfully yours, Marya+





## **Vestry**

Class of 2024: Melanie Murray-Brown and Doug Parsons  
Class of 2025: Steve Jencks, Dori Mottola, and Geoff Pope  
Class of 2026: Dee Dee Bedford, Rick Britton, and Sarah Larson  
Class of 2027: Karen Kasper and Maryann Tapiro

### **Letter from the Wardens**

This past year—our first year as wardens—was one of many changes and exciting new possibilities. In February, previous wardens Ellen Sibley and Karen Kasper passed along the official baton to us. But to make sure we didn't drop it while trying to keep pace with their excellent four-year run, they were kind enough to stay by our sides for our first priest-in-charge candidate, the Rev. Steve Holt from Baltimore. Although the Vestry was unanimous in its approval to hire Steve, he ended up staying in Baltimore—but with the larger position he had been asking for from his diocese. We are truly grateful to Ellen and Karen for their help through this process. And we are also forever grateful to Canon Martha Hubbard and Bishop Alan Gates for their amazing support, especially in helping us with so many last-minute details and meetings.

Although we had to go back to the proverbial drawing board for a new candidate, we were soon blessed when the Rev. Marya DeCarlen decided to apply. We met her for the first time over a delightful lunch in Danvers, not far from her parish. It wasn't too long before the Vestry once again unanimously approved our candidate, who preferred being called our priest-in-collaboration. God heard our prayers about finding the right person at just the right time. Even though Marya didn't officially start until early September, we already feel she has truly become a significant part of St. John's. Once again, we are extremely grateful to Canon Martha for all her help. The diocese has been a great support to us through all of this.

We also want to express our gratitude to the Rev. Lise Hildebrandt for her essential leadership during our long time of transition. She helped us discover how important St. John's is not only to us in the parish but also to the wider Gloucester and Cape Ann communities. She helped us with seeking a vision for our church for the coming years and served alongside the ongoing Vision Team as it discerned God's leading for our parish. We pray that God would bless Pastor Lise as she continues serving the body of Christ where the Holy Spirit leads her.

After almost two years of meeting, praying, talking, and planning, the Vision Team is moving along with a vision statement that matches our mission statement. We are grateful for their ongoing diligent work. Thanks especially to Sarah Larson and Steve Jencks for their leadership.

We are also grateful to Claudette Chmura and Connie DiSimone who worked hard to put together our Beloved Community series to help us become more socially aware. After much research, they created handouts for the church and integrated each issue into our worship service liturgy. Topics covered important issues such as racism, food insecurity, and much more.

A huge thank-you to Sue Lupo, Dee Dee Bedford, and Karen Kasper for all their hard work fixing up the Rectory. Thanks also to Geoff Pope for his work with the landscaping. It was truly a group effort, which was rewarded when a long-term tenant moved in.

This year was also full of fun events. To help celebrate Gloucester's 400th anniversary, we set up a table at all three Block Parties during the summer. This was a great way to remind people that SJC has been serving the community since 1863. To celebrate our own 160th anniversary in early October, we threw ourselves a party with a cake and sang "Happy Birthday" to St. John's. After officially welcoming seven new members over the summer, we definitely had much to celebrate.

In November, we held our successful annual church fair—thanks to Gwen Kopka and her fantastic team. In December, we opened the church for the 25th anniversary of the Middle Street Walk (which SJC actually started). Thanks to Candy Connelly for creating beautiful descriptive posters for almost every one of our stained-glass windows and to Sarah Larson for cohosting this event. They report that around 250 people visited our church that day!

On Good Friday, we participated with other churches in the second annual Stations of the Cross Walk for Peace on the Boulevard, and we joined with St. Paul Lutheran Church for a special service in December called Calming Christmas. We look forward to continuing these collaborations with the religious community on Cape Ann in this new year.

We were delighted when the Grace Center officially opened a place on Main Street. Until it could open, SJC hosted those who needed a warm place to hang out on Sunday afternoons during the winter. Thanks to Carolyn Stewart and Doug Parsons for their continued work with the Grace Center, and to Carolyn for her commitment to the Action Shelter lunch program. We are also grateful to Tom and Claudette Chmura for their work with Open Door food pantry and for doing a major food drive last year. This is truly Christian love in action.

Toward the end of this year, we were sorry to lose our interim music director Joe Stoddard. Until we could find a replacement, we were blessed with Dr. Carl Klein, who played the organ and sang and even brought along his two sons on occasion for the choir! We are now delighted to welcome John Churchwell as our new music director and look forward to another year of beautiful and inspiring worship.

Throughout 2023, God was faithful as we prayed for the leading of the Holy Spirit in all that we do. God has richly blessed us with Marya, John, Marge, Elizabeth, and Michele. And God has richly blessed us with one another as the body of Christ. Let us continue to show the world around us that we are Christians by our love!

In Christ, Your Wardens,  
Katharine Newhouse and Patricia Anders

**MINUTES of the 161<sup>st</sup> ANNUAL MEETING**

**January 29, 2023**

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

**MINUTES of the 161<sup>st</sup> ANNUAL MEETING January 29<sup>th</sup>, 2023**

The Annual Meeting of the Parish of St. John was formally called to order by the Rev. Lise Hildebrand, Interim Priest, at 10:50 am.

**CALL TO ORDER & OPENING PRAYER**

Pastor Lise offered an opening prayer asking for discernment and courage. In keeping with the Resolutions passed by the Diocese in 2022 calling for the implementation of land acknowledgement liturgies and prayers to begin any public meetings or worship held in North America with a Land Acknowledgement, an acknowledgement was read at the beginning of the meeting declaring this land of Cape Ann to be the indigenous land of the Pawtucket and the Agawam nation and calling for us to educate ourselves to the real history.

**APPROVAL OF THE MINUTES OF THE 160<sup>th</sup> ANNUAL MEETING**

The Minutes of the 160<sup>th</sup> Annual Meeting of the Parish of St. John held on January 30<sup>th</sup>, 2022 were reviewed.

No changes being noted, it was then moved by Rick Britton and seconded by Howie Kasper that the Minutes be accepted into the Report as written. The motion carried, none opposed.

**REPORT OF THE NOMINATING COMMITTEE ON CANDIDATES FOR CHURCH OFFICE**

The slate of candidates for Wardens, Officers and new Vestry Members as prepared by the Nominating Committee was presented to the congregation in the 2022 Annual Report, and is as follows:

Wardens to serve until the Annual Meeting of 2024: **Patricia Anders and Katharine Newhouse**

Treasurer to serve until the Annual Meeting of 2024: **Sue Lupo**

Clerk of the Vestry to serve until the Annual Meeting of 2024: **Joan Gorga**

Vestry members to serve until the Annual Meeting of 2024:

**Rick Britton**

Vestry members to serve until the Annual Meeting of 2025:

**Geoff Pope**

Vestry members to serve until the Annual Meeting of 2026:

**Dee Dee Bedford**

**Len Berry**

**Sarah Larson**

Currently Serving as Vestry members are:

**Doug Parsons**

**Melanie Murray-Brown**

**Steve Jencks**

**Dori Mottola**

Delegates to the 2023 Diocesan Conventions

**Gwen Kopka, Sue Lupo**

Alternates to the 2023 Diocesan Convention

**Geoff Pope**

Delegates to the 2023 North Shore Deanery

**Richard Britton, Sarah Larson**

A motion to adopt the slate suggested by the Nominating Committee was offered by Carolyn Stewart and seconded by Howie Kasper. The slate passed with a unanimous show of hands.

#### RECEIPT OF THE REPORTS OF THE 161<sup>st</sup> ANNUAL MEETING

The reports as contained in the Journal of the Annual Meeting were presented to the Meeting, a motion to accept the Reports was offered by Rick Britton with a second by Howie Kasper and the floor was opened to questions and discussion.

The motion on the floor to accept the Reports was called and moved to approval via a show of hands with no opposition.

#### SPECIAL REPORT FROM THE VISIONING TEAM

The Visioning Team has been working since May on fostering imagination at St. John's. Sarah Larson described the video which has been developed including a photo montage of scenes from special church events (including Advent and Christmas) and service projects (including the Thrift store, Action sandwiches, the Grace Center, the Open Door food drive). A second part of the work of the Visioning Team reported on by Sarah has been the response to the initiative of the Bangor Maine Theological Seminary grant which challenged us to use imagination to find our way forward. The result was an evening worship service at Niles Beach attended by 40 parishioners and guests which included music and singing and showed what we can do if we push ourselves. Another project as part of this initiative was the "What If Sunday" which asked us the question What if we did X? There were over 76 responses from the congregation which were organized into categories and gave us many options to work on for the future. Pastor Lise noted that the Team came to the project with different skills and backgrounds which came together as St. John's was funded for this competitive grant from the Seminary.

## RECEIPT OF THE FINANCIAL REPORTS

### **Treasurer's Report**

Treasurer Sue Lupo addressed the meeting noting that despite a shortfall in pledge obligations we finished the year 2022 strong. Fundraising through Regal Rummage, the Thrift Shop and the Holiday Fair was significant as was the rental from the Rectory. Income in 2022 was \$271,000 and expense was \$290,000. Salaries continued to be the largest expense and snow removal and radiator repair problems contributed to expenses as did increases in finance costs due to rate hikes. We continue to save on electricity through use of solar credits.

#### **Budget 2023**

For the coming year, 2023, Sue indicated that the fall Stewardship campaign was well received but will buy less due to inflation. Projected income for 2023 is \$255,000.

Expenses are budgeted higher for 2023 reflecting the higher costs of goods and services. Our liabilities include the line of credit for the heating system and the rectory mortgage payoff. We expect an increase in interest rates this year and have budgeted extra for those expenses. Projected total operating expenses for 2023 are \$340,000 including increases for snow removal and for organ maintenance services previously provided by the music director.

We continue to take a substantial draw from the endowment but believe that it is necessary over the next 3 to five years as we rebuild with a Full-time priest. Sue noted that she continues to be encouraged about the financial future of St. Johns. She thanked the Assistant Treasurer, Geoff Pope, the Wardens Ellen Sibley and Karen Kasper, the Interim Priest Lise Hildebrandt, the Parish Administrator Elizabeth de Veer, the Finance and Endowment Committees and Chuck Everett for their work and support. David Stotzer asked about the possibility of increasing the number of weddings at the church. Sue noted that they are labor intensive and not a money maker since the income covers increased staff costs. Gwen Kopka noted that the new thrift shop assistant Michele Del Vecchio is experienced in Thrift shop management, and there is potential in our large inventory. She thanked Sue Lupo for her help with the Thrift Shop as well as with the Treasurer's reports. A motion was offered by Howie Kasper and seconded by Dee Dee to approve the report and was passed all in favor with no opposition. Pastor Lise thanked Dee Dee and acknowledged her help with many issues related to the rectory over the past year.

### **PRIEST-IN-CHARGE SEARCH UPDATE**

A candidate for the position has been identified by the Diocese and will be visiting to meet with the Vestry and learn about Gloucester and St. Johns. Both the out-going and the in-coming Wardens have worked hard on the search over the past year and everyone is looking forward to the visit.

## INTRODUCING THE NEW DIRECTOR OF MUSIC

The choir has been working with Joe Stoddard, the New Music Director, after a long hiring process.

## OTHER BUSINESS AND GENERAL DISCUSSION

Katharine Newhouse reported that Reliable Joy continues each Sunday on Zoom with about 7 participants each week. It was been continued since COVID and serves a number of out-of-town parishioners. Astrid afKlinteberg noted that a number of smaller groups in the church have continued outreach to the community and parish families who cannot get to church. The choir, for example, visits several families for caroling each Christmas season.

Pastor Lise asked that each of us write a blessing for St. John's for the coming year.

## ACKNOWLEDGEMENTS OF STAFF and VOLUNTEERS

Pastor Lise acknowledged the help of the staff during the year including Elizabeth, Marge (the heart of the parish), Joe, Michele and Norm (who does everything). She noted that St. John's does not run without the help of all of us.

## ACKNOWLEDGEMENT OF OUTGOING VESTRY MEMBERS AND WARDENS

Karen offered a special thank you to Pastor Lise who guided us recognizing our strengths and renewed our faith in the future. She recognized Lise's powerful sermons. Ellen added that there are so many parts to a transition and recognized Lise's management skills and intuition. She also thanked members of the Vestry, the staff and all of the volunteers for their hard work and dedication. Also mentioned was the work of Sue Lupo and Geoff Pope for their management, efficiency and listening skills. Also the Clerk, Joan Gorga who gets it all down on paper so we can all say "yea". The Wardens offered thanks and goodbyes to the departing Vestry members, Jane Ward, Janet Knott noting that they each brought skills and experience to the task

The incoming Wardens, Patricia Anders and Katharine Newhouse thanked the outgoing Wardens for their service during our unprecedented times and noted that they were so important to the task that we changed the by-laws so that they could stay on till the end. It was also noted that we were fortunate to have two Wardens, Karen Kasper and Ellen Sibley who were gifted with skills of vision during our time of transition.

## ADJOURNEMENT AND FINAL PRAYER

On a final note, Carolyn Stewart noted that during the last transition she and Mark Murray-Brown were the Wardens and were not fortunate enough to have Pastor Lise to assist them. Pastor Lise led the closing prayer which emphasized transition without fear. A motion to adjourn the meeting was suggested, offered by Carolyn Stewart, seconded by Faith Berry, moved by all and the meeting was unanimously approved.

## **Part 1: Church and Parish Life**

### **Acolyte Report**

St. John's acolyte program continues to be a vital part of the worship service. The acolyte's role is to help in the presentation of the worship service. This is a serving ministry of the church that comes from ancient times.

Anyone over age 9 is invited to join this small but dedicated group. Acolyte training is available to all interested parishioners.

Many thanks to all those who faithfully served in 2023.

Geoff Pope

Bill Melvin

Karen Kasper

Sue Lupo

Seamus Linehan

Geoff Grow

Respectively submitted,

Sue Lupo

Acolyte Coordinator



### **Altar Guild**

The Altar Guild is a team of dedicated members who strive to set the altar with grace and beauty for everyone's worship experience. The altar guild team is comprised of Dani Stotzer, Kim Prentice, Melanie Murray-Brown, and Karen Kasper. Thank you to altar bread bakers Sue Lupo, Tracy Gleckner, and Melanie Murray-Brown who make the homemade bread with love.

We would like to give a special thanks to Norm Barr for making sure everything is out and set for each Sunday and at the specialty services. Many thanks to Marya for her vision and support. She has listened closely to our thoughts and what we have done before while offering beautiful additions to the service

It is a quiet and fulfilling time to prepare the table for our worship together.

As always, we welcome new members to join the guild and baking teams.

Melanie Murray Brown and Karen Kasper, Co-Chairs

### **Diaconate Internship**

From Jason Kinchen, Deacon Postulant Intern - Last June I was made a Postulate for Diaconate in the Diocese of Massachusetts. One of the requirements of my formation is to serve in a parish other than the one sponsoring me so that I can learn the requirements, customs, duties, and joys of being an ordained deacon.

I'm very grateful that when Marya was installed at St. John's – in addition to the many responsibilities that come with a new placement as Priest-in-Collaboration – she agreed to supervise my internship. As a result, in October of this program year, I began my placement at St. John's.

As part of my education, I have served as deacon of the table at the Sunday Eucharist, as well as joining the rotation as acolyte and LEM. I have also preached several times at least once in the liturgical seasons we have had so far. It has been interesting and edifying to experience so closely how another parish does liturgy. St. John's has distinct, but well-established tradition, and I have appreciated getting to know the alternative forms and customs while still participating in what is authentically an Episcopal liturgy.

In addition to my liturgical roles, I have assisting in forming a healing ministry at St. John's. We are in the process of planning a service of public healing in Lent and adding a laying on of hands ministry periodically during Sunday Eucharist. We piloted some of this during the Calming Christmas service during advent.

St. John's has been a joyous experience. Without exception, every parishioner and minister I have encountered has embraced me warmly, given me tremendous encouragement, and put up with my beginner's mistakes with indulgence and good cheer. And special thanks to Marya, who has been an exceptional mentor.

My internship will last until the season after Pentecost but my affection for this parish will be ongoing. – Jason Kinchen, Deacon Postulant Intern

### **Flower Guild**

Flower Guild is an important ministry whose mission it is to create an atmosphere that enhances the beauty of the church and keeps in step with the seasons of the church year. We begin with Advent, then Christmas, Epiphany, Lent, Easter, Pentecost and that long green season that follows.

Each week a Flower Guild member creates arrangements for both side of the altar. We purchase the flowers locally and often in warmer weather the flowers might come from our own gardens. These arrangements are most often tributes to the loved ones of parishioners. After the service, the flowers are given to parishioners as a gift of cheer or in celebration of a milestone. This is a new ministry and was instituted by Marya, our Priest in Collaboration.

I would particularly like to thanks the Ms. Fixits who are always readily available to help with the “heavy lifting”. This would include hanging the holiday greens both in and outside the church, the advent wreath, and the stations of the cross, to name a few.



This is a fun and creative ministry and we are looking for a few more people to join our efforts. Please talk to me or any of the Flower Guild members after church, or Marge will be happy to provide my contact information.

Respectfully submitted,  
Rosemary Sullivan, Chair  
Dee Dee Dee Bedford, Co-Chair  
Gwen Kopka  
Carolyn Stewart  
Yvonne Smikle

### **Holiday Fundraiser – The St. John’s Village Fair**

St. John’s hosted a wonderful Village Fair on Saturday, November 18<sup>th</sup>. While it rained all day, it was cheery and music-filled inside. A steady stream of people came throughout the day, our gift ornaments for the first 100 visitors were gone by 10:45, our pies and cakes sold out, and the jewelry room was packed as usual. Plus, we made \$7,140 to support the work of St. John’s.

If we were to thank everyone who helped, we’d need to list the majority of the parish, plus many of our own family members and friends. As we get older it certainly does seem to “take a village” to put on a Village Fair! So, heartfelt thanks to you all.

On December 11<sup>th</sup>, the Fair Committee met at Connie DeSimone’s to review what worked well and what could be improved. Here is a partial summary:

- Hiring teen aged helpers to bring up supplies on Wednesday worked well, allowing more time for set-up and less last-minute stress.
- We could have used more hand-crafted items, and our prices could be raised. Many of the crafts were sold within the 1<sup>st</sup> hour. As a result, we’ve decided to schedule “Terrific Thursday” crafting mornings at the church in February and March, during which we can make ahead some of the items that always sell (waxed pine cones for fireplace baskets, microwave bowl cozies, church window tiles etc.). This also gives us the opportunity for fellowship together.
- We discussed ways to increase Fair-day sales in both Thrift and Regal Rummage, as their revenues were down somewhat this year.
- We want to reach out to parishioners who might have hidden skills in knitting, sewing, wood working, candle making etc. and ask if they would make something for the Fair.
- We need to schedule time for our volunteers to shop before the Fair starts.
- We need to start Fair planning meetings in July versus waiting till September.
- We need to find additional detail-oriented volunteers to assist the Treasurer in the count after the Fair, so that folks who have already helped during the day can get home.

- We discussed ways to let the parish know about specific Fair needs, starting in October.
- We'd like to offer a pre-bid/on-line component to the Silent Auction and Raffle. This requires someone in the Parish who could take on that logistic role. We're sure you're there, and we'd be so grateful for your help.
- Our next Village Fair will be on Saturday, November 23<sup>rd</sup>, 2024. Mark your calendars!

Respectfully Submitted,

Gwen Kopka and Dori Mottola, Co-Chairs

Fair Committee: Sue Lupo, Connie DeSimone, Claudette Chmura, Marge Bishop, Joan Gorga

### **Lay Eucharistic Ministers, Lectors and Ushers**

St. John's Church is grateful to all of the parishioners who volunteer to assist in our weekly worship services. – Marge Bishop

**Lay Eucharistic Ministers:**

Claudette Chmura  
 Bill Melvin  
 Geoff Pope  
 Carolyn Stewart

**Lectors:**

Norm Barr  
 Rick Britton  
 Pat Earle  
 Rob Emmons  
 Alex Garcia-Mata  
 Gwen Kopka  
 Dori Mottola  
 Doug Parsons  
 Kim Prentice  
 George Sibley

**Ushers:**

Ian Bedford  
 Tom Chmura  
 Connie DeSimone  
 Doug Musco  
 Dani Stotzer

### **Men's Bible Reflection Group**

A long-standing (three decade+) institution, the Men's Bible Reflection Group meets in the Thompson Room on Wednesdays, starting at 7am. We invite you to attend.

We are Zoom-Hybrid: some of us prefer to exchange CO2 and others can't make it for various reasons—that's not just our *Snow Birds*.

We interleave every other week. One week listening to a *Great Courses* lecture on some aspect of church history. The discussion that follows brings what we just learned to the present, our present. The other week, we use *The African Method*.

*The African Method* generally understood as three steps:

- Read the passage, aloud and slowly, in a translation. After a quiet time of reflection, each shares a word or phrase that caught us.
- Read the passage again, aloud and slowly, in a differing translation. After a quiet time of reflection, each shares a little (very little) about how/why your chosen word/phrase is relating to you, right here, right now.
- Read the passage a final time aloud and slowly, in a third translation. After a quiet time of reflection, discussion begins generally elaborating your or someone else's earlier sharing. It then goes where The Spirit leads this morning.

The counter-intuitive nature of *The African Method* is  
we delve deeply into Scripture ...  
by letting Scripture delve deeply into us!

We can do anything but tend toward one of the Lectionary selections for next Sunday.

The Bible exposes mankind and is as true today as when it was written thousands of years ago, unfortunately. Via the Lectionary to traverse our church calendar, we are exposed to the entire bible each year, using a differing path on a three-year rotation so a particular passage is seen only once every three years. This keeps God's word to us both familiar as well as fresh.

As the passage intersects or resonates within us, discussion goes any which way. We all respond differently to Scripture but also from our different life experiences.

As we have grown accustomed to each other, trusts have developed. Perhaps with no one else we share our lives in areas unrelated to our chosen passage.

We're now interleave every other week, other study material, so as to look at things eternal from differing temporal perspectives.

Take a walk on the wild side and give us a try. Know God better.  
Know St. John's better. We serve great coffee—you have to bring your own donuts.

What does God have in store for you in 2024?

- Doug Parsons

## Music Program

“May you live in interesting times.” Such is the English translation of a venerable Chinese curse and also a good description of our music program this year. If it wasn't interesting, it certainly was surprising.

Our Director of Music, Joseph Stoddard, resigned suddenly in November. This came as a shock to the choir because we had been making great strides learning from him and moving our anthem from the choir stalls to a more intimate semi-circle behind the altar, facing the pews. Joe also eagerly participated in music planning with parishioners through the Worship Team convened by our Interim Rector, Lise Hildebrant, and continued by Rector Marya DeCarlen.

The Sunday after Joe's resignation was too soon to have lined up a supply musician. Instead, the choir sang each song a cappella, catching our opening note from Gwen's pitch pipe. Amazingly, movingly, the parish joined in without hesitation! Some of us choristers were in tears by the end of the service, overwhelmed by the stunningly beautiful music and the closeness we felt with congregants as our voices mingled in the rafters.

Encouraged (undaunted?) we got through Advent and the Christmas holidays with supply musicians, most regularly by Carl Klein, who became a great favorite. Choir continued rehearsing on Thursdays, unaccompanied. Naturally, at such a late date we couldn't get a supply organist for Advent 4 and Christmas Eve. However, Steve Lacey brought his gorgeous guitar skills (and some keyboarding) to tide us over, along with our own Maryann Tapiro on cello. Carol McKenzie did beautifully as our guest soprano. Not only did we survive, we sounded quite nice!

Perhaps the best news is that our new Music Director, John Churchwell, began January 15, 2024, much to the delight of the Choir. John lives in Gloucester and is pleased to join the St. John's family.

2023 Choir Members:

Bass: Rick Britton, Chuck Everett

Tenor: Dee Dee Bedford

Alto: Méabh Ní Bhuinneáin, Sarah Grow, Gwen Kopka, Sue Lupo, Katharine Newhouse

Soprano: Astrid afKlinteberg, Cindy Ballard, Alexandra Garcia-Mata, Sarah Larson

Submitted by Sarah Larson and Alexandra Garcia-Mata

### **Social Justice and Building a Beloved Community**

In continuing the project originally identified as Understanding Race and Racism, the project team expanded its focus to address Social Justice and Building a Beloved Community. Starting with the First Sunday in Lent, and continuing through the spring of 2023, a series of special liturgies was developed to address social justice issues facing the Cape Ann community. Topics included: Identifying and Loving Your Neighbor, LGBTQ+ (Love Is Love), Understanding Race and Racism, Food Insecurity, Homelessness, and Immigration. Readings, sermons, and information handouts for each liturgy can be found on Saint John's website, and a booklet containing the aforementioned was produced. In October, a special liturgy addressing the Indigenous Peoples of Cape Ann was developed and presented on Indigenous Peoples Day. Additional resources addressing these topics can be found in the church library. The project will continue to identify and conduct events and offer worship experiences that relate to social justice throughout 2024.

Connie DeSimone and Claudette Chmura

## **St. John's Visioning Team**

Almost two years ago, the Vestry, Wardens, and Interim Priest of SJC commissioned the Visioning Team to explore ways SJC could “do church differently” that would better integrate the church into the larger community and inspire parishioners to carry forward the ministry of Christ.

The initial team was Sarah Larson and Steve Jencks as co-conveners, The Rev. Lise Hildebrandt, Claudette Chmura, Doug Parsons, and Patricia Anders. Geoff Pope and Katharine Newhouse later joined the team, as did The Rev. Marya DeCarlen, when she stepped in as our Priest in Collaboration.

Data were gathered primarily by conversations among members of the church, members of the Visioning Team, and residents of Gloucester, supplemented by census data, online research, and participation in the BTS Foundation's Small Church Leadership Conference.

Thanks to Marya's willingness to jump into 18 months of work rather than start the process all over again, the Visioning Team was able to submit a proposed Vision Plan to the Vestry on January 16, 2024. This plan will be discussed at the February Vestry meeting and then be taken to parishioners for feedback.

We started this study with the assumption that St. John's might not have much of a future unless we made drastic changes. We discovered that, while we do need to continue rebuilding lay leadership and add to our social justice outreach, the parish is actually doing well and our outlook for the future is tremendously encouraging.

St John's sees itself as a spiritual home that promotes community, both inside and outside its walls. After our intense self-study, we realize that being a parish of older people is not a liability, but a reflection of the church writ large and the community in which we live. Because we expect to continue filling our pews primarily with seniors, we must become more mindful of the particular needs of older people.

In the upcoming months, parishioners will be invited to participate in two different focus group meetings held during coffee hour immediately following worship. Marya will facilitate the meetings, then we will break into small groups where parishioners can discuss and give feedback to the Vision Plan with Vestry and Visioning Team members. Using that feedback, Vestry and the Visioning Team will modify the plan and its objectives and come up with Smart Goals (not related to the car) and parcel out those goals to existing committees and project teams, as well as creating new teams if need be.

The ultimate idea is to streamline our volunteer efforts so that we work smarter (not more) and share a common purpose and vision for the future.

## **Part 2: Outreach**

### **Action Shelter Lunch Program**

Once again in 2023, St. John's Church reached out to help those in need by preparing lunches every Saturday for guests at the Action Shelter to take with them when they leave the shelter on Sunday morning. A St. John's ministry that started out with just a sandwich, we now provide a sandwich, chips, fruit, dessert and a drink. Individuals and families sign up to prepare the lunches, usually in their homes although the church kitchen is available if needed, and deliver them to the shelter late on Saturday afternoon.

We had several new volunteers sign up this year, including most notably, one Marya DeCarlen, who took a turn just a few weeks after she came to St. John's. Thank you to all who participated. Volunteers usually donate the food and supplies but reimbursement is available upon request.

As has been our practice in recent years, the program goes on hiatus during the winter months when Grace Center operates its Winter Warming Center where lunch is available. We will start up again the first Saturday in April for what will be the 25th year of this important ministry to our neighbors in need.

Respectfully submitted,  
Carolyn Stewart

### **Emergency Fund and PIC Discretionary Fund**

**Emergency Fund:** Under Marge Bishop's administration, \$4,413 from the St. John's Emergency Fund was dispersed to provide spontaneous relief to Gloucester individuals and families. In December, we received contributions from the Dolliver Fund and the Babson Mustard Webber Fund, totaling about \$3,200.

Respectfully submitted,  
Marge Bishop, Church Assistant

**Priest-in-Collaboration Discretionary Fund:** The PIC Discretionary Account is designated for "pious and charitable purposes." It is a way for the priest, at their discretion, to assist various individuals and non-profit groups. It has been funded by community organizations in the past and is now funds our parish Emergency Funds which our Church Assistant, Marge, disperses. It is also funded by gifts from individuals and fees for pastoral or sacramental services. Distributions from the discretionary fund are always confidential, but are rarely, paid directly to individuals. People seeking help contact me directly or are referred by our Church Assistant or local non-profits. Most of the time funds are given to assist with costs that could not be otherwise be met: rent, emergency housing, gas, car maintenance, school fees, utilities etc. In 2023 the Rector's Discretionary Fund was able to offer \$2360 in compassionate funding to people and groups. Individuals in crisis received 71%; groups received 11% and staff bonuses added another 23%.

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Report to the 162<sup>nd</sup> Annual Meeting – January 28, 2024*

Thank you for your support of this fund and the small but important role it plays in the ministry of St. John's. Thanks for your generosity and stewardship, so that we are able to offer a tangible sign of God's grace.

### **Grace Center**

Grace Center is a concept, an action, a ministry, not a place. It operates every week-day, that is, five days a week, from 8am until 4PM, providing breakfast in the morning, lunch in the afternoon, coffee & tea all day. But our guests aren't mouths to feed, but people to acknowledge—even love. People generally unacknowledged.

We're happily ensconced in the old Moose Lodge on Main Street – near the Old Strand Theatre (Old-timers will know where that is <.grin>). Our own place was a longtime dream. Whereas before we were one large room, we've separate areas, differing activities, different (psyche) character. Working out quite well. We now have a guest shower area and guest laundry area.

Thank you to the many St. Johns people volunteering, serving on boards, and anything that comes our way.

We used to be a winter haven on Sunday during the coldest of Winter; but it no longer necessary with Grace Center's own place.

St. Johns, from its founding as a missionary and out-reach church, looks for ways we can bring God's light to our community. We're not here just for us. St. Johns involvement with things like Grace Center demonstrates we've still life within us with mission focused outside our four walls.

For instance, recently, St. John's paid for an over-night stay for a guest in need. These are the things we do.

- Doug Parsons

### **Open Door/Cape Ann Food Pantry**

The stated mission of the Open Door, a social service agency serving the ten towns in the northeast corner of our county, is "to alleviate the impact of hunger in our community." In 2023, The Open Door met more than a 28% increase in requests for food assistance. The Open Door employs practical strategies to connect people to good food, to advocate on behalf of those in need, and to engage others in the work of building food security. St. John's supports these programs through weekly food collections and through the service of individual volunteers from our church community. Some of us currently volunteer in the kitchen preparing dinners-to-go daily for about 800 people, plus lunches for the senior center and, in the summer, for young people when school lunches are not available. Others work in the food pantry, packing groceries for those finding it difficult to obtain adequate food for their families, and taking orders on the phone for those who cannot access services due to mobility issues. The assistance of volunteers has been part of the

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successful growth and expansion of the Open Door over the years. Today, the participation of volunteers is still needed and encouraged.

Saint John's continued with its ministry with The Open Door in 2023. A total of nearly 1,000 pounds of groceries was collected from donations made throughout the year. Saint John's will continue this ministry with weekly donations throughout 2023. Once the dining room has completed construction, we will be invited to help prepare and serve community suppers as we did in the past.

Please speak to Claudette Chmura or Alexandra Garcia-Mata, long-time volunteers, if you are interested in volunteering and/or learning more.

### **Thrift Shop**

This has been a year of continued growth in the Thrift Shop for which we are very grateful, both to those who have volunteered to help in the shop, and those who have donated their no-longer-needed treasures. The Thrift Shop brought in \$14,896 in 2023, compared with \$11,132 in 2022. We've benefitted enormously from the work of Michele DelVecchio, our 8 hour per week Thrift Shop Assistant. She has brought energy, creativity and style to the shop and to our interactions with customers. In addition, given that the availability of our loyal volunteers can vary due to health and family issues, Michele's presence has assured that both Thrift and Regal Rummage remain open on schedule. Her salary is not reflected in the above figures as this was her first full year, and we will be better able to compare costs and income in next year's report.

Growth in the past year included the following:

- Expanding our hours from 8 to 12/week in June 2023. The schedule is now Wednesday, Friday and Saturday from 10:00-2:00, with volunteers alone covering Friday.
- Creating separate Facebook and Instagram pages for Thrift and Rummage, with pictures of items of note posted regularly. Customers frequently report having seen these posts.
- Attempting to sell on Ebay was delayed, and has so far been disappointing. Michele continues to work on this and is considering other options.

Going forward, we plan to:

- Reach out to the Grace Center and Action Inc. regarding vouchers for those in need.
- Reach out to the other non-profit Thrift Stores on Cape Ann for possible joint advertising to tourists. We already give out a list of all Gloucester non-profit Thrift Shops.
- Solidify on-line sales options for specialty items.

How can you help? Both Thrift and Regal Rummage would welcome you. How about helping to sort or clean items, work the cash register, help customers find items, sweep the floor or dust items.



The list is endless! But even better, you'll get to know your fellow Gloucester-ites from all cultures and backgrounds. You'll share a laugh with someone new, and be able to share some of the fellowship and love we have experienced here at St. John's. Just ask any of our volunteers: Joan Gorga, Barbara Soreng, Carole Secrest, Margery Fergusson, Dori Mottola and Gwen Kopka.

Respectfully submitted,

Gwen Kopka,

Thrift Shop Advisory Committee (Sue Lupo, Dori Mottola, Gwen Kopka)

### **Regal Rummage**

Regal Rummage, the thrift shop's younger sibling that focuses on selling used clothing and accessories, located on the second floor of Parish Hall, had a great year! Sales increased by 26.5% from last year, bringing in \$9,162.00, which supports operations at St. John's.

We received loads of donations of gently used clothing and accessories from parishioners and friends of St. John's. As a result, the Regal Rummage team streamlined our "processing" methods. The way we use the space and display items varies by season and stock. We have tried posting 50% off special sale times in collaboration with the Thrift Shop (they have red dot specials) and this has helped us manage inventory and provide customers with extra seasonal savings.

Once again, we made the decision to keep our pricing as low as possible even though the costs of most everything increased. Nonetheless, thanks to donations that allow us to restock 50-75 items each week, and increased visitors, sales have increased.

Acknowledgement and thanks to Alex Garcia Mata and Gwen Kopka for their extraordinary dedication to this outreach community ministry that extends well beyond Gloucester. The three of us along with the co-operation with the cashiers and workers in the Thrift Shop, our shop at the top of two flights of stairs has continued to grow.

Faithfully,

Candace (Candy) Connelly

### **Toys for Kids**

Under Marge Bishop's direction, parishioners once again provided holiday gifts requested by Gloucester families for their children. Our parishioners provided gifts for approximately 37 children on Cape Ann. Thank you all so much.

Respectfully submitted, Marge Bishop, Church Assistant

## **Part 3: Buildings and Grounds**

### **Buildings and Grounds - Church**

#### Parking Lot

The wear on the parking lot reached a potential safety point in 2023 and a decision was made to pursue complete replacement. Chuck Everett interviewed several paving companies and recommended we approve the estimate by EJ Paving of Methuen. Their bid also included pothole repair which was completed just as fall was ending. The Finance Committee and Vestry voted to approve \$57,800 to repair and repave the parking lot. The work will begin in the spring as soon as the weather permits. In preparation for the repaving an old apple tree was removed in the parking lot. An old tree stump was also removed. Total cost: \$775.

#### Kitchen Renovation

The kitchen renovation project was revived from pre-pandemic times by Karen Kasper and Dori Mottola. The Vestry approved \$12,000 for the planned work but requested the plans be reviewed by a kitchen renovation professional. In December, a meeting was held the now expanded team of Gwen Kopka and Sue Lupo and with Charlene Delaney, a local designer, who reviewed the plans for counter replacements, and sink and faucet upgrades. She made suggestions to the team and they are now working with local vendors to complete the planning and schedule the work.

#### Energy Audit

In the late fall St. John's requested an energy audit through MassSave and it was performed in early January, 2024. We are awaiting those results.

In addition, a several smaller B&G projects were addressed in the church.

1. The priest's office wall with the air conditioning unit was repaired and repainted by a local painter.
2. Ongoing cleaning and reorganization of the undercroft by Ms. Fixits.
3. Geoff Pope handled all church property mowing in 2023. Scott Ryan, another volunteer, performed all the raking, trimming and parking lot cleanup tasks.

St. John's is in the process of forming a property committee to address church maintenance, building use and fees, and capital projects and funding. Sarah Larson and Sue Lupo will co-chair the committee.

Respectfully submitted,  
Sue Lupo

### **Buildings and Grounds – Rectory**

Last year's tenants ended their lease on February 28, 2023 and it was not extended as there was considerable work that needed to be completed before offering the rectory to a potential new rector. Ahead of this possibility, a team of parishioners worked diligently to repair and spruce up the house. Here is a list of projects and costs:

Electrical work performed by Steve Noble – all “knob and tube” electrical work was replaced. It was present on all floors and in almost every room. Three ceiling fans on the second floor and one on the first were replaced. Old fixtures were replaced with LED flat ceiling lighting disks on the first and second floors. Total cost: \$16,996.71

Carpets on the second floor were removed by a team of parishioners and the floors were then repaired as needed and refinished. In addition, new vinyl flooring was installed in one closet and one bedroom by C & D Flooring.  
Total cost: \$3,050

Second floor complete wall repair and painting by Doug Lane of Moonlight Painting. Doug did a quality painting job and the rooms are just beautiful.  
Total cost: \$8,230.28

The following first floor work was completed by Sue Lupo

1. Wall patching and patch painting from electrical work
2. Kitchen hallway and ceiling painted
3. Kitchen ceiling painted
4. Back hallway ceiling and walls painted
5. Bathroom painted

Dee Dee and Ian Bedford handled all the major appliance installations once the new tenant moved in in August.  
Dishwasher: \$458.98  
Gas stovetop: \$1,258.88

In addition, they also have graciously fielded all maintenance calls from all our tenants since we began renting the rectory in 2022. This allowed us to avoid engaging a costly property management company.

In the early summer a group of parishioners spent a Saturday doing yard cleanup and inside cleaning in preparation for rental. The Vestry had approved renting the rectory for up to a year since we were still in the search process for a new rector.

We’ve also had a team of parishioners – Geoff Pope, Karen Kasper, and Gwen Kopka – who, along with our new tenant, have worked on landscaping and beautification in the front. They planted new grass, weeded and trimmed and made plans to plant bushes and some flowers in the spring of 2024.

Our current tenant’s lease goes through July 2024. At that time the Vestry will again look at the long-term plan for the rectory since our current PIC does not plan on living there.

There had been an earlier discussion about selling the rectory and a call with Ed Cardoza from the diocese helped clarify the issues that would be raised. Once again, both the Finance Committee and Vestry voted to keep the rectory and rent it for now.

Respectfully submitted, Sue Lupo and Dee Dee Bedford

### **Building/Parking Lot Use**

Building use and parking lot use is very active here at St. John's Church. Our building use is made available to 3 AA Groups, Women's Cursillo Reunion Group, a Cape Ann Bridge Group, Men's Bible Group, Sorellanza, and the Coalition for the Prevention of Domestic Abuse.

Our parking lot is used for neighbor overnight parking and city snow-band parking. Also, donations for parking are received from Action, Inc, and the neighboring lawyers' office. In 2022, St. John's received \$7,950 in donations. Major parking lot renovations are due in the spring thanks to the coordination of bids by Chuck Everett. Our future plan after this overhaul is to require everyone who parks in the parking lot to have a monthly/annual contract.

Respectfully submitted,  
Marge Bishop, Church Assistant

### **Ms. Fix-its**

The Ms. Fixits are an informal group of women who meet on Monday mornings to "care for the fabric of the church" by helping with tasks not handled by other functions or groups. This year, we found ourselves assisting other parish groups with tasks that, due to declining numbers or increasing age, needed more hands, good backs and/or the ability to use a ladder! Having dwindled to just 2 members, we were delighted to welcome Karen Kasper to our crew. Some projects this year included:

- Harvest Meals Program close-down: This program had ended, and after consultation with its founder and director Maud Warren, we cleaned out the freezer and refrigerator in the Thrift Shop area. We also offered expired canned goods free to the community, and are selling off any of the cooking equipment not needed in our own parish kitchen.
- Assistance to the Flower Guild assistance in setting up seasonal decorations for Lent and Christmas.
- Planting shrubs at the front of the church and weeding the walkway flowerbeds.
- Sorting and tagging of clothing donations for Regal Rummage.
- Assisting Marge in setting up for Funeral collations as needed.

Approximately one Monday per month the Ms. Fixits worked with former parishioner Martha Whitney on specific projects to make the Undercroft a more useable space:

- New shelving was installed to store seasonal Thrift Shop items.
- The myriad of miscellaneous tents and tarps were sorted, labelled, stored and/or disposed.

If you are available on Monday mornings and enjoy helping maintain the fabric of St. John's, please consider joining us!

Respectfully Submitted,  
Gwen Kopka, Ms. Fixits Member

## **Part 4: Finances**

### **Audit Committee**

This past spring, the Audit Committee, consisting of Claudette Chmura, Alexandra Garcia-Mata and Joan Gorga, inspected the statement of financial position of St. John's Episcopal Church as of 12/31/22 and related statement of activities for the year then ending. The inspection was made in accordance with the audit guidelines of the *Manual of Business Methods in Church Affairs* (per the instructions) and the financial statements are prepared on a modified cash basis in accordance with principles adopted by the Episcopal Church and approved by its General Convention except as noted. No depreciation is recognized.

We have taken steps to see that the accompanying financial statements represent fairly, in all material aspects, the financial position of the Congregation as of December 31, 2022 and that the changes in its net assets for the year then ended are in accordance with the principles authorized by the General Convention of the Episcopal Church on a basis consistent with that of the preceding year.

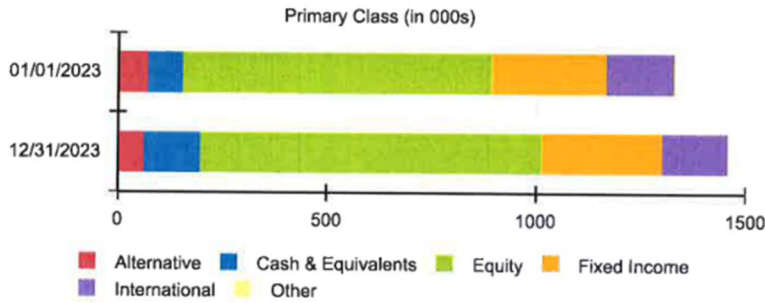
### **Endowment Fund**

Our endowment continues to be managed by David McKechnie at Beauport Financial in Gloucester. The funds are held at Cape Ann Savings Bank. The Endowment Committee met twice in 2023 with our Financial Advisor. Performance outcomes were reviewed and we discussed the need for additional cash withdrawals in 2023 to meet St. John's increasing expenses. The Endowment Committee also met with the Finance Committee (membership overlap) in October to discuss the financing options for the proposed parking lot repair. The joint committees voted to pay for the work directly from the endowment in 2024.

In 2023 a \$20,000 bequest was received from the estate of long-time parishioner, Sarah Hackett. Cash withdrawals to pay for church expenses totaled \$143,000. The unused funds will be carried over for use in 2024.

The endowment investments continue to follow the policy set forth by the committee in 2012. Performance in 2023 showed average return of just over 20%.

The graphic below shows a summary of how the endowment performed in 2023.



Beginning Market Value	\$1,329,554.76
Additions	\$40,000.00
Withdrawals	\$178,254.98
Fees: (\$6,762.03)	
Income	\$32,340.16
Net Portfolio Change	\$234,274.46
Ending Market Value	\$1,457,914.40

Segment	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	Full Period
Account Gross	5.22%	9.86%	21.43%	21.43%			21.43%
Account Net	5.22%	9.55%	20.11%	20.11%			20.11%
Blended	3.49%	8.27%	15.73%	15.73%			15.73%
Cash & Equivalents	0.44%	1.26%	4.87%	4.87%			4.87%
US TREASURY BILL INDEX	0.04%	0.04%	-0.22%	-0.22%			-0.22%
Fixed Income	2.42%	5.21%	6.80%	6.80%			6.80%
BARCLAYS CAPITAL US INTERM AGG	2.97%	5.50%	5.18%	5.18%			5.18%
Equity	7.25%	13.50%	32.46%	32.46%			32.46%
S&P 500 INDEX	4.42%	11.24%	24.23%	24.23%			24.23%
International	4.77%	9.49%	13.44%	13.44%			13.44%
MSCI EAFE INDEX NR (USD)	5.31%	10.42%	18.24%	18.24%			18.24%
Alternative	3.89%	5.12%	4.51%	4.51%			4.51%
BLOOMBERG COMMODITY INDEX	-3.10%	-5.91%	-12.55%	-12.55%			-12.55%
Other	0.00%	0.00%	0.00%	0.00%			0.00%

Respectfully submitted,  
Hank McCarl, Committee Chair  
Sue Lupo, Treasurer  
Katharine Newhouse, Warden  
Karen Kasper  
Chuck Everett

## Finance Committee

The Finance Committee is responsible for the management and stewardship of church funds. They meet regularly throughout the year to oversee the financial well-being of the parish and to make recommendations to the Vestry on a variety of financial matters. The committee met three times in person and once remotely in 2023.

The diocese had suggested we apply for a Stokes Loan for all or part of the balance of our line of credit (\$219,000) and the committee unanimously voted to pursue this. In the end, the diocese would only loan St. John's \$100,000 at 1.5% for 15 years but there were no restrictions that we pay off our remaining line of credit balance. The money was received in July and the immediate impact was to reduce our monthly combined principal and interest payment by about \$200. The long-term savings will be in the tens of thousands of dollars in interest.

Once again, the future of the rectory was discussed as the rectory was vacated by March and necessary electrical and painting work was approved. A discussion was held with the diocese about the feasibility of selling the rectory and ultimately, the committee voted to make all necessary

capital improvements and then rent out the rectory for a period of time while the rector search proceeded.

The committee also approved funding for the repair and repaving of the church parking lot. The funds (about \$57,000) will be taken from the endowment.

Other issues the committee approved were as follows:

1. Opening a savings account at Cape Ann Savings Bank for the designated funds. Interest is 2%.
2. Applying for Employee Retention Credit program for pandemic employee tax refunds. Ultimately, St. John's was approved for the program and anticipates about \$32,000 in refunds in 2024.
3. \$12,000 was approved for kitchen renovation
4. Staff raises or 3.2% for 2024 were approved.
5. A \$2,000 'parish factor' stipend was added to our PIC's 2024 salary to reflect the loss of income due to a decline in on-line viewers in 2022 (number factors into salary calculation).
6. In 2024 sales tax will no longer be reimbursed for any purchases. Many local vendors have our tax id number already.

I wish to acknowledge the death of long-time member, Bill Braunlich, in October. Bill had a long history in corporate and non-profit finance and he brought this sensibility and experience to St. John's. He was generous in sharing his knowledge and time as we 'shared' him with Trinity Topsfield where he was a long-time member and also on their finance committees. I came to respect Bill's perspective and wise counsel on any number of issues...he is very much missed....Sue

Respectfully submitted, Sue Lupo, Treasurer and Chair

Geoff Pope, Assistant Treasurer

Marya DeCarlen, PIC

Katharine Newhouse, Warden

Karen Kasper

Tom Chmura

Chuck Everett

Bill Braunlich, deceased, October 9, 2023



## **Treasurer's Report**

### **Treasurer's Report for the Annual Report 2023**

St. John's began 2023 with many unknowns as we continued in transition. We have ended the year with a full time PIC and new Music Director and we look forward to the financial stability this will bring.

#### **2023 Financial Results**

Our total operating income of regular support, endowment interest, fund raising and space usage was \$296,282 – about \$41,000 beyond our budgeted income.

Though we only collected 97% of our pledges (\$123,870) we had a number of regular parishioners and newer members generously donate more than \$16,000. We also benefited from an IRS policy for private funds that produced an additional (and unexpected) \$16,325 from the Adele Q. Ervin trust. That fund had already yielded over \$13,000 in interest in 2023.

The Thrift Shop, Regal Rummage, and our annual Village Fair continue to generate steady income totaling over \$31,000. Not only do these efforts benefit St. John's financially but they serve as a valuable resource to many members of our community who are able to purchase quality items at a low cost.

Despite taking time off at the rectory for major capital improvements we were able to get \$15,230 in rent and we have a tenant who plans on staying into 2024.

Each year we draw 4% interest from our endowment to use as operating income. That amount last year was \$58,000.

Our endowment performed well in 2023 with about 20% return. St. John's is blessed to have this fund available to us along with the Ervin Trust Fund.

There was an additional piece of good news in 2023. With the help of a national accounting firm that works with churches we applied and qualified for the Employee Retention Credit program (ERC). This IRS program refunds employee related taxes that were paid during the 2020-2021 COVID period. We anticipate receiving over \$32,000 in refunds in 2024.

Now for expenses...

As is always the case at St. John's our operating expenses exceeded our income. This year that number was \$326,119, very close to the \$339,863 we had budgeted if you include our loan principal payments. That left an operating deficit of \$29,837 to be withdrawn from the endowment to pay our bills. As high as this amount is, it's less than what we had originally planned for because we had higher revenue than expected.

Salaries are our greatest expense, accounting for 67% of our spending. The total of \$229,000 is significant and reminds St. John's of the importance of looking for other sources of revenue to offset this number.

There was some savings in heat and snow removal in part due to a warmer winter and very light snow season. We've just completed a full year with our community solar partner, Hampshire Power, and the 20% discount we receive has further reduced our electrical bills to just over \$1,200 annually. St. John's also turned to help from parishioners (primarily Geoff Pope and Scott Ryan) to maintain the church grounds with additional cost savings.

Our annual assessment to the diocese was \$24,989 and that was paid in full. This is the money we pay to the Episcopal diocese to support their programs and missions.

We also are carrying three loans, two with the diocese (at rates of 1.5%) and one a line of credit with Cape Ann Savings Bank to pay off our heating system and rectory mortgage from 2014. The diocese gave us a 15 year 1.5% loan for \$100,000 which was used to pay down our line of credit balance (interest rate 8.375%). This generated an immediate savings of over \$200/month and is expected to reduce our overall liability by many thousands of dollars in interest over the life of the loans.

In addition to operating income and expense we have non-operating income and expenses. These funds cover everything from the Rector's Discretionary Fund (RDF), Emergency, Memorial and Music Funds to the Capital Funds. The funds are supported primarily from bequests and donations.

With our current financial situation, we are no longer able to make an actual line item in the budget for capital expenses but we still must address these often long deferred projects. This year we spent over \$33,000, mostly at the rectory, replacing the knob and tube wiring, appliances, and doing significant painting and floor repair on the second floor.

### **2024 Budget**

This is the first budget in several years where we have been able to plan with permanent staffing in place. Full details and numbers on the budget are at the end of the Annual Report.

### **Operating Income Highlights**

We received 53 pledges totaling \$140,982. This matches the number of pledges last year but with an increase in total amount pledged.

From the Ervin Trust we will receive an additional \$8,000 beyond the quarterly interest payments we receive.

We've increased the anticipated revenue to \$34,500 from our three fundraising arms as they have shown steady growth over the past few years.

Our 4% sustainable endowment draw will be \$59,000 in 2024.

We've also budgeted for the \$32,000 ERC payments.

The parking lot will be completely repaved in 2024 and we are revamping our invoicing for those who park at St. John's whether for business or as neighbors. This price increase will reflect our additional costs in the upgrade, snow removal, and maintenance. We have budgeted \$10,500.

Total projected income is \$347,567, the highest ever for St. John's.

### Operating Expense Highlights

The salary budget is our largest item, at over \$276,000. We follow the guidelines set by the diocese for our priest's salary though the Finance Committee voted to approve an additional \$2,000 for our PIC as a stipend to raise the base salary of the Total Clergy Compensation (TCC). The TCC is calculated using attendance and financial statistics from two years prior. The Parish Administrator, Church Assistant, and Thrift Shop Assistant will all receive 3.2% increases in their salary.

The major areas of worship, flowers, music, office and kitchen supplies are funded at about the same level as in 2023.

Buildings and Grounds is funded below 2023 levels to reflect the warming winters and lowered rectory costs (renter pays utilities and we anticipate overall less maintenance).

Our diocesan assessment will increase in 2024 to \$27,151. This number is in part based upon St. John's operating revenues which have increased in recent years.

We are hopeful our line of credit loan rate will not increase, but may actually go down in 2024. It is set at .0125% below the prime lending rate. Our current annual budget for all three loans is just under \$25,000.

Total budgeted operating expenses are \$388,783. With projected operating income at \$347,567 we are left with a deficit of \$41,216. This money will have to come from our endowment unless we are able to develop other sources of income or further reduce expenses in 2024. As mentioned every year in this report, St. John's is well aware that spending beyond a 4% level from the endowment is not sustainable in the long term.

### Final Thoughts....

1. A modest renovation of the kitchen is planned for this winter. It will include new counters, sinks and faucets, and cabinet painting. \$12,000 has been approved so far. Our goal is to use the kitchen in collaboration with our community through both profit and non-profit making scenarios. We hope to apply for a Congregational Development Grant through the diocese to offset some of the upgrade costs.
2. We have just completed a MassSave energy audit and are awaiting the report. There will be opportunities for improved lighting and heat control with programmable thermostats. We also hope to get estimates for insulation, lighting fixtures and other energy saving devices.
3. We'd like to get folks who pledge to move away from credit card and PayPal payments which charge us fees and move to electronic direct bank payments. St. John's is in the process of setting this up.

4. We are returning to our policy of not reimbursing for sales tax on purchases made by parishioners. We have tax exempt accounts setup with many local businesses and forms are available, along with assistance, to add new accounts.
  5. We plan to gather a group this winter to brainstorm about income generation. It's important that we prioritize income as that is the best way to improve our financial picture.
  6. The Finance Committee would like to add one or two new members. If you have an interest in financial workings and think you'd like to contribute to St. John's please reach out. Meetings are held quarterly.
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Thanks....

There are many people who have made my job as Treasurer an easier task including the members of the Finance and Endowment Committees and our partners at Cape Ann Savings Bank and Beauport Financial. Their financial experience has been invaluable to me.

Our former Interim Priest, Lise Hildebrandt, was a supportive leader during her stay and a pleasure to work with. Our first year Wardens, Katharine Newhouse and Patricia Anders keep me on my toes and have jumped in everywhere. I appreciate the support from the Vestry and their patience when I get stuck in the financial weeds during the meetings.

Many thanks to Geoff Pope, Assistant Treasurer, who handles the weekly count, steps in during my absences for vacation, and uses his well rounded spirituality to open my eyes to things I'd never have thought of financially. His worldview is well appreciated.

I've found the interest, enthusiasm, and overall support from our Priest-In-Collaboration, Marya DeCarlen, a real wonder and joy. She has an intense curiosity and asks thoughtful questions to become acquainted with the financial workings of St. John's. She wants to know about everything!

And lastly, our Parish Administrator, Elizabeth de Veer, faithful QuickBooks companion, payer of bills, keeper of books, queen of payroll, and so much more! I could not do this job without her and I am grateful for all she does for me and for St. John's. We are lucky to have her.

Respectfully submitted,  
Sue Lupo, Treasurer

### **Funds and Liabilities**

**Main Checking Account:** Balance at 12/31/23 was \$43,181.53. All bills paid including Diocesan Assessment of \$24,989.04. Account held at Cape Ann Savings Bank.

#### **Special Funds**

These accounts are held at the Cape Ann Savings Bank and managed by St. John's.

**Memorial Fund:** Balance at 12/31/23 was \$8,912.81. This fund receives gifts designated by the donor in memory of a recently deceased individual. The fund also receives contributions of thanksgiving such as a birth, marriage or anniversary. The purpose of the fund is to provide funds

for non-routine or unbudgeted purchases that enhance our worship or program. Decisions to expend funds are made by the Rector in consultation with the Vestry. Donations to the fund in 2023 totaled \$2,250. Expenditures were for \$1,700 for audio equipment to improve sound quality in the sanctuary.

**Music Guild Fund:** Balance at 12/31/23 was \$1,805.29. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received \$160 in donations from individuals. Expenditures were for \$667.58 for instrumentalists and music.

**Emergency Fund:** Balance at 12/31/23 was \$5,125.20. This fund supports Gloucester individuals and families with modest cash payments. The fund received donations of \$3,198.16 from the Babson and Dolliver Funds. Expenditures totaled \$4,644.58.

**Rector's Discretionary Fund:** Balance at 12/31/23 was \$11,735.95. Donations received from parishioners and outside individuals and organization totaled \$2,195. Expenditures totaled \$2,360 and are made totally at the Rector's discretion.

**Mission Fund:** Balance at 12/31/23 was \$994.60. There was no activity in this fund in 2023.

### **Endowment Funds**

These three funds are held at Cape Ann Savings Bank and managed by Beauport Financial.

**General Endowment Fund:** Balance of market value at 12/31/23 was \$1,388,924.10. Market value of the endowment fund at 12/31/22 was \$1,265,518.70. The total amount used in 2023 was the 4% \$58,000 and an additional \$29,837 for operation expenses.

**Capital Projects Fund:** Balance at 12/31/23 was \$48,828.42. Balance of market value at 12/31/22 was \$43,292.88. There were a number of capital projects in 2023 totaling \$33,667.06 (see Capital Spending Report for details).

**Pooled Restricted Endowment:** Balance of market value at 12/31/23 was \$20,161.84. Balance of market value at 12/31/22 was \$20,743.20.

This Pooled Restricted Endowment fund includes the following:

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

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

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

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

The four funds are invested in a mutual fund. St. John's total return spending policy of 4% has been applied to the fund balance and the resulting income allocated in proportion to the original gift, the allocated income to be spent according to the terms of the donors' wishes. Now that St. John's has established the Pooled Restricted Endowment, we have established a vehicle for receiving additional such gifts. A minimum gift of \$1,000 is required to establish a new restricted fund.

**Ervin Account:** Balance at 12/31/23 was \$416,220.48. This account, held and managed at Cape Ann Savings Bank is a bequest from Adele Ervin, the interest of which is to be distributed quarterly to St. John's. In 2023 we received \$29,599.32 into our Special Gifts account. This included \$16,325 to comply with IRS distribution rules regarding private foundations.

### **Long-Term Liabilities**

**Line of Credit with Cape Ann Savings Bank:** Total balance on the line of credit at 12/31/23 was \$115,722.76. Our interest rate went from 7.375% to 8.375% over the course of the year. Our current monthly payment is now \$990 because St. John's was able to secure a \$100,000 Stokes Loan at 1.5% for 15 years from the Episcopal Diocese of Massachusetts in July. This money, used to reduce our line of credit principal, will also reduce the overall interest cost for the life of the loan period (21 more years). The immediate effect is to reduce our total principal and interest payments for both loans by about \$200.

**Stokes Loan:** In July we received a \$100,000 Stokes Loan from the diocese for 15 years at 1.5%. We have monthly payments of \$623.84. The balance of the loan, per their amortization schedule is \$97,499.56. The loan was used to pay down our Line of Credit as listed above.

**Green Loan for Solar:** In 2023 we paid a total of \$5,558.88 on year 5 of our 15 year loan from the Episcopal Diocese of Massachusetts for the solar project at the church and rectory. At the time of this report the loan balance was not available.

## 2023 Statement of Activities and 2024 Budget

St. John's Budget  
January 21, 2024

			2023 Budget	2023 YTD 12/31	2024 Budget
<b>Operating Income/Expense</b>					
<b>Income</b>					
<b>4000 · Regular Support (3)</b>					
4010	· Current Year Pledge		126,943	123,870	140,982
4020	· Prior Year Pledge pmts		2,000	750	1,000
4030	· Plate		2,000	3,932	2,500
4040	· Special Offerings		1,500	1,375	1,500
4050	· Special Gifts		14,000	32,479	22,000
4060	· Flowers+Sanctuary Lmp		1,000	1,893	1,500
4090	· Regular Support Other		6,000	16,002	10,000
Total 4000 · Regular Support (3)			153,443	180,301	179,482
<b>4100 · Fund Withdrawals (4)</b>					
4110	· Regular % Withdrawals		58,000	58,000	59,000
4190	· Interest + Other		100	148	500
Total 4100 · Fund Withdrawals (4)			58,100	58,148	59,500
<b>4200 · Fundraisers-Space Use-Misc (5)</b>					
4210	· Holiday Fair		8,000	7,140	8,000
4215	· Holiday Fair Gifts		300	300	500
4220	· Thrift Shop		11,000	14,896	16,000
4230	· Fundraisers - Other		6,500	9,162	10,000
4240	· Hall Contributions		1,300	2,084	1,500
4250	· Parking Contributions		8,200	7,950	10,500
4260	· Weddings & Funerals		3,000	1,000	
4270	· Rectory Rental		5,000	15,230	30,000
4290	· Line 5 Other		100	71	50
Total 4200 · Fundraisers-Space Use-Misc (5)			43,400	57,833	76,550
4500 · COVID Government Program					32,035
<b>Total Income</b>			<b>254,943</b>	<b>296,282</b>	<b>347,567</b>
<b>Expense</b>					
<b>5000 · Rector</b>					
5010	· Rector Salary		85,396	95,721	121,695
5020	· Rector's Pension		15,371	16,725	21,905
5030	· Health Insurance		11,976	16,556	22,632
5040	· Rector's Dental + Disability		744	946	2,172
5050	· Rector Travel		5,000	2,977	3,000
5060	· Rector Cell Phone		200	201	-
5090	· Rector Other		1,000	115	1,000
Total 5000 · Rector			119,687	133,242	172,404
<b>5100 · Staff Salaries + Benefits</b>					
5110	· Music Director		35,000	29,167	35,000
5120	· Parish Administrator		25,420	25,230	26,233
5130	· Church Assistant		18,184	18,184	18,766
5140	· Thrift Shop Assistant		7,488	5,292	7,728
5150	· Supply Clergy		1,500	884	1,500
5160	· Supply Organist		1,500	4,850	1,000
5170	· Employer Taxes		6,013	6,094	6,711
5180	· Staff Pensions		4,787	4,262	4,839
5190	· Staff Other		700	2,151	1,500
Total 5100 · Staff Salaries + Benefits			100,592	96,113	103,277

*St. John's Episcopal Church, Gloucester, MA  
Report to the 162<sup>nd</sup> Annual Meeting – January 28, 2024*

## 2023 Statement of Activities and 2024 Budget, cont'd.

		2023 Budget	2023 YTD 12/31	2024 Budget
<b>5200 · Worship, Music, Education</b>				
5210	· Flowers	1,800	1,756	2,000
5220	· Music Supplies + Maintenance	4,000	3,326	4,000
5230	· Altar and Worship	500	460	550
5240	· Education	100	271	250
5290	· Worship, Mus, Ed Other	250	228	600
Total 5200 · Worship, Music, Education		6,650	6,040	7,400
<b>5300 · Office + Administration</b>				
5310	· Office Supplies	2,750	2,603	2,500
5320	· Telephone	2,715	3,107	2,900
5330	· Postage	1,000	1,006	1,000
5340	· Copier	1,400	1,473	1,000
5350	· CreditCard Processing Fees	1,200	1,578	1,400
5360	· Payroll Service Fee	1,200	1,424	1,300
5370	· Kitchen Supplies	1,200	970	1,000
5380	· Reconciliation Discrepancies		28	
5390	· Office + Admin Other	600	1,597	1,000
Total 5300 · Office + Administration		12,065	13,787	12,100
<b>5400 · Buildings and Grounds</b>				
5405	· Custodial Service	7,075	7,276	7,075
5410	· Snow Removal	7,000	2,275	5,000
5415	· Electricity Church	1,500	1,231	1,500
5420	· Heating-Gas Church	8,700	5,148	6,000
5425	· Maintenance Church	3,000	3,890	3,000
5435	· Security	2,220	2,310	2,410
5440	· Grounds + Parking Lot	325	289	400
5445	· Rectory Utilities	3,000	2,308	250
5450	· Maintenance -Rectory	2,000	255	1,000
5490	· Building + Grounds Other	1,000	1,352	1,000
Total 5400 · Buildings and Grounds		35,820	26,335	27,635
<b>5500 · Major Other</b>				
5510	· Diocesan Assessment (12)	24,989	24,989	27,151
5520	· Insurance	9,650	10,853	12,440
5530	· CASB Payments (P+I) (15+14)	21,250		11,880
5532	· CASB Interest (14)		11,000	
5534	· CASB Principal (15)			
5540	· Green Loan (P+I)(15+14)	5,560		5,560
5542	· Green Loan Interest (14)		900	
5544	· Green Loan Principal (15)			
5550	· Stokes Loan (P+I)(15+14)			7,486
5552	· Stokes Loan Interest (14)		600	
5554	· Stokes Loan Principal (15)			
Total 5500 · Major Other		61,449	48,342	64,517
<b>5600 · Non-Line 14 Items</b>				
5610	· Thrift Shop Expenses (-5)	650	587	250
5615	· Sales Tax (-5)		762	800
5620	· Weddings & Funerals (-5)	2,550		
5630	· Fundr-Space Use Exp Other (-5)		130	
5650	· Capital Exp from Op Inc (15)			
5660	· Outreach Mission Programs (16)	400	781	400
Total 5600 · Non-Line 14 Items		3,600	2,261	1,450
<b>Total Expense</b>		<b>339,863</b>	<b>326,119</b>	<b>388,783</b>
<b>Total Outflows in Excess of Income</b>		<b>(84,920)</b>	<b>(29,837)</b>	<b>(41,216)</b>
4120	· Special Endowment Withdrawals	85,000	29,837	41,000
<b>Net Income</b>		<b>80</b>	<b>(0)</b>	<b>(216)</b>

St. John's Episcopal Church, Gloucester, MA  
Report to the 162<sup>nd</sup> Annual Meeting – January 28, 2024



## 2023 Statement of Activities and 2024 Budget, cont'd.

			2023 Budget	2023 YTD 12/31	2024 Budget
<b>Non-Operating Income/Expense</b>					
<b>Income</b>					
<b>6000 · Fund Receipts</b>					
6010	· Endowment			20,000	
6020	· Memorials			2,250	
6040	· Capital Projects			2,560	
6045	· Capital Projects Fund				
6045	Withdrawals				
6050	· Music Guild			160	
6060	· SJC Emergency			3,198	
6070	· Pass Thrus			6,146	
6090	· Rector's Discretionary			2,195	
Total 6000 · Fund Receipts				36,509	
6200 · Other Loan Proceeds (nr)				100,000	
<b>Total Non-Operating Income</b>				<b>136,509</b>	
<b>Expense</b>					
<b>7000 · Fund Disbursements</b>					
7010	· Transferred to Endowment			20,000	
7020	· Memorials			1,700	
7040	· Capital Projects			33,667	
7045	· Loan Principal Payments			14,400	
7050	· Music Guild			668	
7060	· SJC Emergency			3,198	
7070	· Pass Thrus			6,146	
7090	· Rector's Discretionary			2,195	
Total 7000 · Fund Disbursements				81,974	
7200 · Loan Payoff (nr)				100,000	
<b>Total Non-Operating Expense</b>				<b>181,974</b>	
<b>Net Non-Operating Income</b>				<b>(45,465)</b>	
<b>Net Income</b>			<b>80</b>	<b>(45,465)</b>	<b>(216)</b>

**December 31, 2023 Statement of Financial Positions**

**ASSETS**

Current Assets

Bank Accounts

1000 Cape Ann Main Check/Savings	40,918.41
1030 St. John's Emergency checking	5,125.20
1040 Rector's Discret checking	11,725.95
1050 CAS Money Market	20,159.40
1060 Security Deposit Account	2,500.00

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Total Bank Accounts	<b>80,428.96</b>
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Other Current Assets

1300 Undeposited Funds	0.00
1400 Investments (CASB)	
1410 Endowment Account	1,388,924.13
1420 Pooled Special Account	20,161.84
1430 Capital Projects	48,828.42
1440 Ervin Trust Account	416,220.48

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Total 1400 Investments (CASB)	<b>1,874,134.87</b>
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Total Other Current Assets	<b>1,874,134.87</b>
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Total Current Assets	<b>1,954,563.83</b>
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Fixed Assets

1600 Real Estates

1610 Church [as assessed]	836,800.00
1620 Parish Hall [as assessed]	771,800.00
1630 Rectory [as assessed]	609,100.00
1640 33 Washington St	186,600.00
1650 35 Washington St	193,600.00
1660 35R Washington St	197,400.00

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Total 1600 Real Estates	<b>2,795,300.00</b>
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Total Fixed Assets	<b>2,795,300.00</b>
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<b>TOTAL ASSETS</b>	<b>4,749,863.83</b>
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**December 31, 2023 Statement of Financial Positions (cont'd)**

**LIABILITIES AND EQUITY**

Liabilities

Long-Term Liabilities

2200 CASB Line of Credit	115,722.76
2300 Green Loan	60,237.89
2400 Stokes Loan	100,000.00

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Total Long-Term Liabilities	<b>275,960.65</b>
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Total Liabilities	<b>275,960.65</b>
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Equity

3100 Temp Restricted Real Estate	2,795,300.00
3150 Donor Permanently Restricted	
3160 Ervin Fund	416,220.48

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Total 3150 Donor Permanently Restricted	<b>416,220.48</b>
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3200 Donor Temporarily Restricted

3220 Rector's Discretionary Fund	11,576.24
3230 Prepaid Pledges	13,060.65
3250 Pooled Special Funds	20,161.84
3280 Security Deposit Rectory	2,500.00

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Total 3200 Donor Temporarily Restricted	<b>47,298.73</b>
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3300 Designated Funds	
3310 Endowment (invested)	1,388,924.13
3315 Endowment (cash)	17,430.66
3340 Memorials Fund	8,912.81
3350 Mission Trip Fund	994.60
3360 Capital Projects (cash)	0.00
3365 Capital Projects (invested)	48,828.42
3370 Music Guild Fund	1,805.29
3380 SJC Emergency Fund	5,599.34
3390 Pass Thrus Unspent	224.93
3500 Operating Fund	18,324.44

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Total 3300 Designated Funds	<b>1,491,044.62</b>
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3800 Less Total Liabilities	-275,960.65
3900 Allocated to Funds	45,464.72
Net Income	-45,464.72

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Total Equity	<b>4,473,903.18</b>
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<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,749,863.83</b>
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## Notes from the Church Assistant

There are many folks I need to thank including the following that are always as near as the telephone:

- Norm Barr coffee maker, computer help, office sub, etc.)
- Joan Gorga (intercession list up-keep)
- Bill Melvin (security, sanctuary lamp upkeep)
- Claudette Chmura (takes food weekly to Open Door) Thank you so much!
- Gwen Kopka and Sue Lupo are always available to help with anything that is in disarray around the building.

Last, but not least...all of the parishioners who fill in at our services.

Thank you, Marge Bishop

**Burials**

2/3/23 Ed Parks

5/13/23 Sarah Hackett

11/28/23 Jeanne Robinson

12/19/23 Dolores Ormsbee

**Weddings**

8/6/23 Lucy McHugh Hadley and John Griffith Crockett

10/21/23 Mary Helmle and Sean Manown

**Baptisms**

Layla Grace Studer 4/30/23