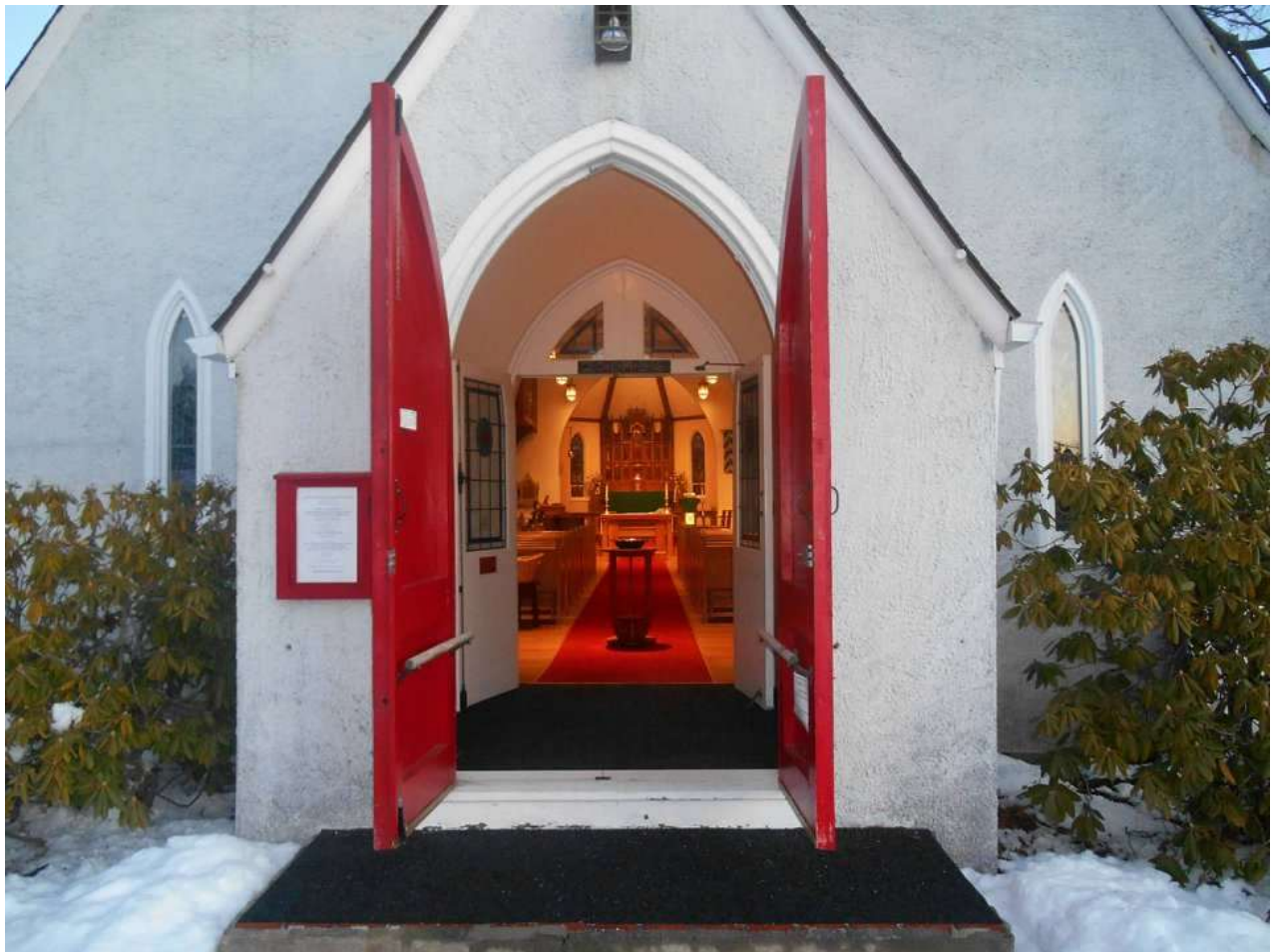


# St. John's Episcopal Church Gloucester, Massachusetts

Report to the 160<sup>th</sup> Annual Meeting  
January 30, 2022





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#### **Saint John's Episcopal Church**

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Parish Office Telephone: 978.283.1708

[www.stjohnsgloucester.org](http://www.stjohnsgloucester.org)

Parish Office Hours: Monday - Thursday; 9:00 am-12:00 noon

The Church is open for prayer and meditation during hours above

The Rt. Rev. Alan M. Gates, Diocesan Bishop

The Rt. Rev. Gayle E. Harris, Suffragan Bishop

The Rev. Lise Hildebrandt, Interim Priest — [lise@stjohnsgloucester.org](mailto:lise@stjohnsgloucester.org)

Mark Edward Nelson, Director of Music— [mark@stjohnsgloucester.org](mailto:mark@stjohnsgloucester.org)

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Marjorie I. Bishop, Church Assistant — [marge@stjohnsgloucester.org](mailto:marge@stjohnsgloucester.org)

Wardens, Karen Kasper and Ellen Sibley

Clerk, Joan Gorga

Treasurer, Sue Lupo

Assistant Treasurer, Geoff Pope

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

## **2021 Interim Priest's Report**

Rough waters . . . but we're not alone!

In the vestry and search committee retreat on January 8<sup>th</sup>, we ended with reflections on Mark 6:45-56—the disciples are in a boat, struggling against a strong headwind and choppy waters. Jesus comes to them on the water, and while they are terrified at first, he assures them, “It is I. Take heart.” And he joins them in the boat, going to the other side of the lake where people flock to him for healing.

It's been a year of headwinds and choppy waters in the larger context of the on-going pandemic, severe heat and weather events and continued political divisions. Once Covid vaccinations became widely available and infections went down, we thought the end was in sight. In person worship resumed in July, the 8:00 service was added in September and then choir members began singing in October. Five commercial air purifiers were purchased and installed to give added protection in the winter. However, the delta variant led to increased cases in the fall, and the onslaught of omicron has led to more people watching worship from home, suspension of coffee hour, and a temporary closure of the Thrift Shop.

In addition to Covid, St. John's has faced other “headwinds.” The rector, the Rev. Bret Hays, left at the end of May, and the parish was without a regular clergy presence during the summer. Several key parishioners died or moved away. The rectory needed work, inside and out; the sanctuary radiators needed replacement and/or repair. Several groups asked if they could use the parish hall, and it seemed that everything happened at once!

Yet, the time was not without grace and the presence of God. The church was able to have an in-person service as a send-off to their rector. Supply clergy and the steady hand of the wardens and treasurer kept things going over the summer. I was fortunate to become the Interim Rector at the start of September, and have felt blessed to work with a wonderful staff and active and faithful vestry. (I have yet to meet with the vestry in person!) All the challenges have been tackled with care, deliberation, and prayer, and life continues here.

The rectory has been repaired and refurbished, and is ready to be rented. The Grace Center is using the church building from December through March on Sundays from 12-4. Music and worship have been strong, giving us the delight of choir music for several months—on hiatus until omicron runs its course. The Thrift Shop and Regal Rummage have done spectacularly well after opening in Spring, and have hired Pandora Gorman as part-time manager, to see if the Thrift Shop can reach even more people. We had an in-person celebration of Mark Nelson's 20 years sharing his gifts and energy with St. John's in October, and heard the world premiere of the “Song of Wisdom” anthem commissioned in honor of him at the delightful Advent Lessons and Carols service in December. A smaller “Village Fair” was greeted enthusiastically by the community, and sales were better than expected. Stewardship Sundays allowed us to reflect on the strengths and challenges at St. John's, and pledges remain steady. A strong search committee has been chosen and commissioned, and will soon start its work.

The Spirit is definitely alive and well at St. John's. It is a spirit of prayer and compassion, a spirit of bearing one another's burdens, and a spirit of flexibility in the face of change. And yes, everyone is tired of the pandemic, everyone has un-worked-through griefs (including deaths of family and friends that still have not been formally memorialized), everyone has suffered losses. People here recognize, too, that the congregation is aging, without younger families to carry on the faith here. That is one of the large challenges that lie ahead for the vestry and search committee to wrestle with during this transition. Large waves and heavy winds, indeed!

And yet . . . I believe that you/we can move forward in faith. We don't know exactly where the wind will blow, but I have confidence that this community can discern it. Especially, as one person commented we "make sure Jesus is in the boat with us!" Many thanks to all of you for your welcome, prayers, and constancy in the midst of choppy seas. Special thanks to our capable staff—Marge, Elizabeth, Mark, and Pandora—to the amazing lay leaders—Ellen, Karen, and Sue—and to all of you who quietly lead, pray, act, and love. Blessings in 2022!

Pastor Lise

## **VESTRY**

Class of 2022: Patricia Anders, DeeDee Bedford, Errol Smikle

Class of 2023: Katharine Newhouse, Jane Ward, Carol Ann Zapustas

Class of 2024: Janet Knott, Doug Parsons

### **Letter from the Wardens**

“Faith empowers us to see the invisible, embrace the impossible and hope for the incredible.” What an incredible journey we have been on together this past year! So many events and images come to mind all connected by our faith, courage, resilience and strong sense of community here at St. John’s. But it is truly our faith that has kept us moving forward in spite of all the challenges we have faced.

We started out the year without the ability to worship in person. We were able to enjoy inspiring and beautiful services from home with the offering of St. John’s services online. This was made possible by the exceptional skill and talent of Mark Nelson. Staying connected in this way was one of the blessings during this time. In May we celebrated our 10 years with Bret as he answered the call of another parish in Florida. A summer day in the back yard at the rectory was a happy scene as members of St. John’s gathered to thank Bret and wish him well. Good food and memorable toasts were shared with the group. Gifts were presented to help Bret remember his time with us in Gloucester including his own lobster pot! A popular item was the book of favorite photos taken over the years and sent in by parishioners (a copy of this book is in the library and parishioners can see it anytime). Elizabeth de Veer skillfully put them all together and the result was an extraordinary historical journey of his time with us.

Over the summer we were pleased to be reunited for in person services. We enjoyed welcoming the visiting priests who inspired us with their sermons and kept us worshipping together. We have been very blessed to have Pastor Lise join and guide us through this time of transition. She has done an incredible job in her ministry guiding and keeping us together during the many changes we’ve experienced, and preparing us for those that are to come. This Fall we also welcomed back the choir. To hear the beauty of their voices in the Church under Mark’s leadership stirred and comforted all. The long-awaited sounds were a welcome sign of a return to normalcy.

The holidays were a show of resilience as we were able to once again hold our well-loved Christmas fair. Many thanks to Gwen Kopka for her expertise putting many, many details together and never losing her sense of fun. Her leadership and the hard work of her team resulted in a very successful fair and a good time had by all. The passing of COVID and return to normalcy was not to last. We are faced with a rise in COVID cases and the possibility of more scaled down services.

At St. John’s, however, we know now we can gain strength from our steadfast support of each other and deep faith.

Blessings from your Wardens, Ellen and Karen





<p style="text-align: center;"><b>MINUTES of the 159<sup>th</sup> ANNUAL MEETING</b> <b>January 30, 2021</b></p>
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ST. JOHN'S EPISCOPAL CHURCH  
Gloucester, Massachusetts

MINUTES of the 159<sup>th</sup> ANNUAL MEETING  
January 31, 2021 Via Zoom

The Annual Meeting of the Parish of St. John was formally called to order by the Rev. Bret Hays, at Noon am after the 9:00 am Eucharist.

**CALL TO ORDER & OPENING PRAYER**

Bret offered an opening prayer.

**APPROVAL OF THE MINUTES OF THE 158th ANNUAL MEETING**

The Minutes of the 158th Annual Meeting of the Parish of St. John held on January 26th, 2020 were reviewed. Several changes were noted.

It was then moved and seconded 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 2021 Annual report, and is as follows:

Wardens to serve until the Annual Meeting of 2022: **Ellen Sibley and Karen Kasper**

Treasurer to serve until the Annual Meeting of 2022: **Sue Lupo**

Clerk of the Vestry to serve until the Annual Meeting of 2022: **Joan Gorga**

Vestry members to serve until the Annual Meeting of 2024:

**Janet Knott and Doug Parsons**

Delegates to the 2021 Diocesan Conventions

**Gwen Kopka, Geoff Pope**

Alternates to the 2021 Diocesan Convention

**Bill Melvin, Ellen Sibley**

Delegates to the 2021 North Shore Deanery

**Richard Britton, Lynn Runnells**

*St. John's Episcopal Church, Gloucester, MA*  
*Report to the 160<sup>th</sup> Annual Meeting – January 30, 2022*

Fr. Bret invited additional nominations from the floor; there were none, and the slate was unanimously approved. Fr. Bret thanked the Nominating Committee for its work.

#### RECEIPT OF THE REPORTS OF THE 159<sup>th</sup> ANNUAL MEETING

The reports as contained in the Journal of the Annual Meeting were presented to the Meeting, and the floor was opened to questions and discussion. Carolyn Stewart called our attention to the story in the Sunday Globe about the Gloucester House hosting the Grace Center for the Winter months. Candy Connolly noted that donations for the Regal Rummage and the Thrift Shops, about two to three bags or 50-60 pieces of clothing, continue to arrive and she thanked everyone for their contributions. Attention was called to the renovations to the rest rooms on all three levels of the church and the marvelous job done on the project. Gwen Kopka noted that it's great that so many groups are able to use our halls.

#### RECEIPT OF THE FINANCIAL REPORTS

##### **Treasurer's Report**

Treasurer Sue Lupo addressed the meeting noting that the church continued to function in 2020 through the pandemic. Sue thanked Elizabeth deVeer, the parish Administrator, for her help through the year. She indicated that pledges were down slightly but there had been a wonderful outpouring of pledge support. Hall rentals were down sharply as were the Thrift and Rummage sale. There was no Holiday Fair and a small savings was realized on staff salaries. There was an anonymous gift of \$21,000 in November and a grant of \$30,000 from the federal government. The Audit was completed in the Fall. Completed projects included installation of the front doors, security and fire alarms, painting of the outside trim of the rectory, and the bathroom renovations. Savings were achieved through the solar panels and the line of credit.

##### ***Budget 2021***

For the coming year, 2021, Sue indicated that after consultation with the Vestry on the reopening of the church, the budget had been prepared based on a middle position. Pledges for 2021 are higher than 2020 but she is foreseeing a continuing loss in hall rentals and is unsure about the Rummage and Thrift stores. The parking lot continues to generate about \$8,000 in income. The church will be unable to offer raises to staff this year but will see some savings in utilities and supplies. A deficit of \$94,000 is projected for the year to be covered by withdrawals from the endowment. The value of the endowment has increased and is just under \$1.5 million. Alex Garcia-Mata thanked Sue for her work not only as Treasurer but also for the renovation work on the rest rooms including painting and wall-papering. Pat Earle indicated that Sue Lupo deserved not only a vote of confidence for her work as Treasurer but also our thanks.

#### ANTI-RACISM PROGRAMMING OVERVIEW

Connie DeSimone outlined the program which the group created including the mission statement and vocabulary and resource lists to be used. A survey will be circulated in February and Claudette Chmura indicated that part of the purpose of the survey is to uncover programs we don't know about. Rick Britton noted that the North Shore Deanery also is offering a program on racism called Liberating Ourselves from Racism. Lynn Runnells noted that understanding our own unconscious bigotry is one of the purposes of these programs.

## STRATEGIC PLANNING OVERVIEW

Fr. Bret outlined the Strategic Planning Process presently being followed by the Vestry using the book, *Holy Conversations: Strategic Planning as a Spiritual Practice for Congregations*, which will differ from the last Process in 2009 in that it is not as process oriented. The process will involve discussion on who the congregation is, who are our neighbors and what do they need. Katharine Newhouse noted that it is like a discernment process involving questions of who we are and who God wants us to be.

## OTHER BUSINESS AND GENERAL DISCUSSION

It was noted that if you are missing people, the weekly Zoom Coffee Hour is a great way to catch up including with those parishioners who have moved away. Gwen Kopka offered that that we are worn down and tired of being “grown up”. Katharine added that it is not easy but that there is much goodness and sharing in our parish.

## *ACKNOWLEDGEMENTS OF STAFF and VOLUNTEERS*

After a brief poll it was decided not to undertake the stroll in Stage Fort Park previously planned for after the meeting.

Fr. Bret acknowledged that we are richly blessed with staff and volunteers. He noted that Mark Nelson our music director deserves great praise and our thanks.

Warden Ellen Sibley said she was honored to speak about the three members of the Vestry, Bill Melvin, Dori Motola and Tom Chmura, who are ending their terms on the Vestry. She noted that all three are modest, they always accomplish what they set out to do and have a positive contagious attitude.

## *ADJOURNEMENT AND CLOSING PRAYER*

A motion to adjourn the meeting was unanimously approved, and Bret led the closing prayer at 1:30PM.



## **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.

In-person services returned in July but COVID continues to interrupt our normal offerings and hence, our ability to serve the parish. We look forward to a time when we can welcome new acolytes to St. John's.

Norm Barr has chosen to step down as acolyte for now, but we look forward to his return to service.

Many thanks to all those who faithfully served in 2021.

Norm Barr

Geoff Pope

Bill Melvin

Karen Kasper

Sue Lupo



Respectively submitted,  
Sue Lupo  
Acolyte Coordinator

### **Altar Guild**

The Altar Guild is comprised of a team of dedicated members who care for the altar, vestments, vessels and altar linens. Guild members prepare the sanctuary for services and clean up afterwards. It is a spiritual and rewarding experience each time it is performed. This past year we opened again over the summer, needing to be creative at times... Many thanks to all the dedicated volunteers who work to perform this spiritual service this past year; we look forward to the time when we can meet and reunite the whole altar guild when we are not in such challenging times.

Melanie Murray Brown  
Karen Kasper

## **Flower Guild**

Flower Guild is an important ministry whose mission is to create an atmosphere that enhances the seasons of the church year from Advent to Christmas, Epiphany through Lent and Easter as well as the long green season after Pentecost.

Each week it is our pleasure to create fresh altar arrangements. Flower Guild members thoughtfully and prayerfully create beautiful designs and many of us use flowers from our own gardens as the weather warms up. These arrangements are often in memorial to loved ones of our parishioners.

2021 began the same way that 2020 ended.... only virtual services due to Covid so we were not an active group. We were able to get together a schedule in early summer when in house services began again. Mark Nelson was responsible for Advent and Christmas adornments. We look forward to being more “hands on” in 2022.

Flower Guild is a joyful ministry and we hope that you delight in our work.

Chair: Rosemary Sullivan

Co-chair: DeeDee Bedford

Members:

Fozzie Hill

Gwen Kopka

Mark Nelson

Yvonne Smikle

Carolyn Stewart

## **Historian Report**

A project to update Saint John’s official records was started. Files and other materials from the last 20 years were reviewed to ensure accurate reporting of all burials, baptisms and marriages. The official records for the church were updated and are complete. Also, requests were made from families looking to verify documents of former members of Saint John’s, and all requests were addressed.

Plans have been discussed to reach out to the Gloucester Planning Committee for the pending 400<sup>th</sup> anniversary of Gloucester’s founding. The goal is to incorporate the church’s history into the celebration.

Claudette Chmura

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

At the end of last year, when we had been unable to have a Fair due to the Covid pandemic, we wrote hopefully that we looked forward to “having a joyous, even raucous, Village Fair on Saturday, November 20th 2021. Being separated from an activity makes the taste even sweeter!”

And while all was not back to normal, we did in fact have a wonderful and joyous Fair on November 20th, with well over 100 non-parishioners attending on a perfect November day. It was smaller, given our abbreviated preparation time and concerns for safety precautions, and we focused on those activities that already had someone willing to take on a leadership role. This reduced the stress on our smaller number of helpers. We also looked for ways to handle logistics more efficiently. The goal was to delight in being together again, and that was truly achieved. We also made \$ 6,079 to support the work of St. John’s.

At our post-fair meeting in December, we noted the following:

- Hiring 3 teenagers for 2 hours to bring up all the supplies from the undercroft was a great time, energy and back saver! After the fair, one teen came back to help us put things back in the undercroft, along with a stalwart crew of parishioners.
- Removing the Silent Auction and Raffle from this year’s line-up was disappointing, but these activities need individuals willing to take them on.
- Visitors were touched that our Greeters gave them a handmade ornament which thanked them for coming to our Fair. Unlike other years, we were the only church fair on this date.
- Saintry Sweets sold out of baked goods, with smaller sized portions particularly popular. Cookies by the Pound had a good variety and was praised by shoppers.
- Using the Handicapped entrance area for artificial trees, wreaths and lights was a great use of the space and increased their sale.
- We raised prices this year, and yet the consensus was that our prices are still too low, particularly for baked goods and crafts.
- We had fewer crafted items this year, due to individual time constraints. Items missing this year, such as waxed pine cones and fire starter baskets, are particularly popular as well as being appropriate as a group project.
- Fresh holiday greens sold well, despite it being early in the season.
- The post-fair Pop-Up Shop held on the following Sundays resulted in half the remaining crafted items being sold, and allowed parishioners who couldn’t attend the Fair to purchase gift items.

Our thanks go yet again to everyone in the Parish who helped before, during and after the fair. You were gracious when we called, and stepped up to help with whatever we asked, no matter how unusual the request (e.g., “Errol, would you go trim Rick Britton’s Holly bushes so we can sell them at the fair?”).

Here are some specific areas for thanks in which people took on responsibilities:

- Lunch: Sue Lupo and Karen Kasper, with help from Patricia Anders. Ellen Sibley got the folks at Railroad Ave Shaw’s market to once again donate fish for our famous fish chowder.
- Coffee and Muffins: Marge Bishop and Naomi Astyk

- Sainly Sweets: Dori Mottola, with help from Carolyn Stewart and all of the St. John's Bakers
- Jewelry: DeeDee Bedford, with help from Pandora Gorman, Janet Knott and Pat Earle
- Crafts: Gwen Kopka and Sue Lupo
- Christmas Decorations: Claudette Chmura and Connie DeSimone
- Thrift Shop: Martha Whitney, who came down from New Hampshire to help, Pandora Gorman, Barbara Soreng, Serina Barr, Carole Secrest
- Regal Rummage: Candy Connelly and Alex Garcia-Mata
- Cashiers: Joan Gorga, Faith Berry, Tom Chmura and Dani Stotzer
- Greeter: Chuck Everett
- Parking Lot: Neil Woodbury
- Break Down: Neil Woodbury, Doug Parsons, Geoff Pope, Ian Bedford, David Stotzer
- Post-Fair Money Count: Karen Kasper, Geoff Pope

Respectfully submitted, with hopes for the chance to celebrate and work together again next year.

Gwen Kopka and Dori Mottola  
Co-Chair

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

A long-standing institution, for 30+ years the Men's Bible Reflection Group meets in the Thompson Room on Wednesdays, starting at 7am; we invite you to attend. With Covid, we have a Zoom option, many Zoom in due to health concerns, so we have a hybrid. This allows our members who are out-of-state, and for the first time, our *Snow Birds*, to remain a part of us during these Winter months.

We can do anything but tend to follow the Lectionary for next Sunday: Gospel Reading, or New Testament Reading, or Old Testament Reading, or Psalm; the leader picks one which we read, often adding some commentary and/or question(s). And so, we begin. The Bible exposes mankind and is as true today as when it was written thousands of years ago (perhaps unfortunately). Using the Lectionary, we are able to be exposed to the entire bible each year, but using three paths, keeping it both familiar as well as fresh.

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, we can share our lives in areas sometimes unrelated to our chosen passage.

Take a walk on the wild side and give us a try.

Know God better. Know St. John's better.

What does God have in store for you in 2022?

- Doug Parsons



## **Music Program**

Mark Nelson, Music Director, his 21st annual report.

Our musical year began in the pandemic continuance from 2020, weekly production of hymns and service music (and occasional anthems) via the Acapella App. In 2021, we made 167 videos from the “Acapella” app, down from a high of 250 in 2020. This year also I made 7 separate service videos (5 between Bret’s departure & the arrival of supply clergy) along with coordinating services and supply clergy. Bret’s final 2 services (end of May) marked the first in-person worship since March 2020. We returned to this format on July 11 which included masked congregational singing with open windows (remaining for the rest of the year).

Choral singing was introduced in October, the choir embedded in the congregation, along with air purifiers (and closed windows) in the church. The choir returned to distanced singing in the choir and chancel in December. We sang a shortened Advent Lessons and Carols (based on the odd numbered O-Antiphons) program on December 11. We wore the new “cathedral length” cottas purchased earlier in the year. We premiered an anthem, a “Song of Wisdom,” by Michael Sitton commissioned by a group of St. John’s members and friends to mark the 20<sup>th</sup> anniversary of my music leadership. I’d like to thank these thoughtful people. More than a tribute to me or to us, this marks the addition of a worthy new piece of liturgical music for the Church. The highpoint came on Christmas Eve with a performance of a new piece arranged from music by Michael Praetorius that was learned with new techniques and featuring the recorder playing by parish friend, Steve Lacey.

We’ve also focused extensive work on including hymns, choral and organ music by women and/or people of color. Nearly every service since July has included at least one such offering. Not only does this address the composers and hymn writers, previously excluded, but also often diversifying the (formerly the nearly exclusive masculine) language of our history.

Our choir continued to meet via zoom on Thursdays, tapering off in the summertime to live rehearsals beginning in late September. The choir bade farewell to Patty Rhineland, and Ernie & Lynn Runnells this fall but welcomed five new regular members.

Astrid afKlinteberg  
DeeDee Bedford  
Rick Britton  
Anne Bourne  
Chuck Everett

Alex Garcia-Mata  
Gwen Kopka  
Sarah Larson  
Sue Lupo  
Carol McKenzie

Katharine Newhouse  
David Oliver  
Jane Mead  
Nancy Owens

I availed myself of a number of educational opportunities from the Association of Anglican Musicians (AAM), American Guild of Organist (AGO), American Sarum, and the Royal School of Church Music American RSCMA. These organizations focused much work on not only encouraging creativity, but building skills and confidence in the hope of a better future soon!

Our **Cape Ann Choir School** continued with sporadic meetings outside as well as making some Easter music videos. We look forward to singing this way more. We meet on Thursdays at 3:30 beginning in the fall. Thanks to Rick Britton who's our faithful choir parent.

Braxton McNeil  
Maliyah Harnish

Scarlett Berge  
Jordan Palk

Lily Brown  
Julia Palk

We were unable to hold the **Cape Ann Arts Alive** weeklong day camp again this year in August due to the pandemic.

Thanks go to former Rector, Bret Hays, visiting summer clergy and Pastor Lise, interim priest, along with staff persons Elizabeth and Marge for their encouragement, help, and support. To all the singers and instrumentalists, and to you who sing along at home, THANKS! And thanks to all who support music through the parish budget as well as those who support the Music Guild Fund.  
**Mark Edward Nelson, Music Director**

**Music Guild Fund is the principal source for funding special events and providing musical support to our choirs and worship. These resources allow outreach to the community not provided within the parish budget.**

### **Understanding Race and Racism Project**

Work continued throughout the year on the project initiated by Connie DeSimone and Claudette Chmura understanding the issues surrounding race and racism. Books on the topic were donated and added to Saint John's library, along with copies of the resource list and working vocabulary. Also, existing materials in the library were reviewed and organized with a system for checking out books.

Additional research has continued throughout the year, with the goal of presenting short programs and discussions at Saint John's once we are able to meet again. This includes identifying videos, websites, and other useful resources.

Claudette Chmura

## **Part 2: Outreach**

### **Action Shelter Lunch Program**

Now well into our third decade, St. John's continues to prepare bag lunches every Saturday for the Action Shelter guests to take with them when they leave the shelter on Sunday morning. Volunteers, including individuals and families, as well as an occasional Brownie troop, fill bags with a sandwich, juice or water, chips, fruit and cookies and deliver them to the shelter every week. Our faithful band included some new volunteers this year. Thank you all for participating in this vital ministry. And because of the extraordinary generosity of St. John's in making the parish hall available for Grace Center's Winter Sunday warming center, with lunch provided by The Open Door, our lunch makers were once again able to take a hiatus from December 1 through March.

See you all in the Spring. Carolyn Stewart

### **Emergency Fund**

Under Marge Bishop's administration, \$2,094.13 was dispersed to provide spontaneous relief to Gloucester individuals and families. January 4, a contribution of \$2,039.00 was received from the Dolliver Trust Fund and also on November 3, \$2,852.66.

Respectfully submitted  
Marge Bishop, Church Assistant

### **Grace Center**

Shelters, from Pine Street Inn (Boston), to the Action Emergency Homeless Shelter (Gloucester), and beyond, shelter over-night; by day, individuals are on their own. Another church in town began the idea—that St. Johns quickly signed onto—that golly-gee-whiz, as churches, space is what we got (for when we need it), but it's often unused: why don't we use this space, rather *donate* this space, as a ministry to those that need to come in out of the cold, out of the rain, out of hopelessness.

Grace Center is a concept, an action, a ministry, not a place. It operates every week-day, that is, five days a week, from 8:00 AM until 4:00 PM, 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.

Its locale changed each day between the three host churches. (More than three churches plus the synagogue were involved, not just the physical host churches.)

For years, St Johns hosted one day a week until our neighbors the Unitarian/Universalist got a grant to upgrade their kitchen to the proper standards. Then they offered to be the locale of The Grace Center all five days a week.

St. Johns is fully involved even though no longer providing a *host day*, with several of our members volunteering, serving on boards, and anything that comes our way. Winter last year, while

undergoing renovations, the Gloucester House became a *Sixth Day*, Sunday, from Noon until Four. This was a new thing.

It proved needful, and so this winter, St. Johns is hosting from noon until four.

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. There's more to do. What will next year bring?

- Doug Parsons

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

The Open Door provides food assistance to people on Cape Ann through a variety of programs, including its food pantry and its community meals program. St. John's supports these programs through weekly food collections and through the service of individual volunteers. Although the pandemic has prevented St. John's from its decades-long provision of six community meals a year, some of us have been able to serve as volunteers in the kitchen and pantry. Currently, the Open Door welcomes fully vaccinated volunteers to help both in the pantry fulfilling orders and in the kitchen packaging meals to go and delivering them. Despite the pandemic, the Open Door has served around 68,000 meals to the Cape Ann community annually.

Alexandra Garcia-Mata

## **Thrift Shop**

The last Report on the Thrift Shop was for the year 2019. In early 2020, before Covid closed us down, a proposal had been approved by the Vestry to hire a part-time manager. This effort was of necessity put on hold and the shop remained closed.

During the winter of 2021, a group of volunteers worked weekly, wearing masks and safe distancing, to sort through accumulated donations in the Undercroft. When permitted by the Diocese, we decided to re-open the Thrift Shop in March of 2021 for a trial basis on Wednesdays and Saturdays from 9-1:00. The volunteer coordinators included: Gwen Kopka (pricing and scheduling), Dori Mottola (promotion and cashier), Barbara Soreng (Shop layout), Sue Lupo (finance and heavy lifting!), and Carole Secrest (bagger and back-up). We soon added Joan Gorga as an additional cashier.

Our goal was to see if the Thrift Shop could still be viable. It turned out to be successful both financially and as an outreach and hospitality component of our faith community. We had no idea of what the shop would bring in last year, but were surprised and delighted that it earned \$9,477. As volunteers, we increased our understanding of what was needed to manage the shop, and gained confidence in pricing items. We also confirmed that we had neither the skill set nor the time to run the shop ourselves!

In September, we again received approval from the Vestry to seek a part-time Thrift Shop Manager for a trial period of 6 months. During this time, the viability of continuing the Thrift Shop would be assessed. Interviews were held in October, and we were delighted and relieved to have Pandora Gorman start as Manager in mid-November, just before the Holiday Fair.

Here's a quick picture of how the Thrift Shop managed during this period of volunteer leadership. Elizabeth de Veer's friend Anna helped us tag and price the volumes of yarn we had no idea what to do with; we set up a craft and fabric corner which has been well received; Mary McCarls' family donated superb rug hooking yarn which Carol McKenzie helped us price; Sue Lupo and her truck took hundreds of boxes and bags of non-saleable items to Savers in Danvers; unusable books have been taken to book distributors; the August Yard Sale and requisite dumpster helped us clean out a good portion of the Undercroft, making usable donations more accessible; and when we thought we were getting low on donations, St. John's parishioners brought in a ton more. Thank you so much, and keep us in your prayers as we look to where the spirit is leading us in this endeavor.

Respectfully submitted

Gwen Kopka

On behalf of the Thrift Shop Advisory Committee

### **Note From the Thrift Shop Manager**

My sincere thanks to the Thrift Shop Team for the warm welcome I received since joining in November. Gwen Kopka trained me, and volunteers Dori Mottola, Joan Gorga, Barbara Soreng, and Carole Seacrest continue to share their knowledge as well as history of the shop. We honor Martha Whitney's legacy. We couldn't be more grateful for Pastor Lise Hildebrandt's leadership.

My role is being defined by the traditional business practices in place and largely by the need for change and adaptation to the current challenges we face in serving our faith community and folks who need all that we provide.

From the mission of the shop serving community to daily operations and a need for business planning, there is much work to do if we hope to maintain and increase revenue and continue to fill an important role in the Gloucester community. Adding engagement marketing and an online presence will help transition as well as online sales of the higher value inventory. Better accessibility to non-English speaking clients is a goal.

We have adopted an agile approach implementing change where needed and creating flexible roles depending on the current business needs. It's a challenge to lead during this transitional time and I am more than grateful for the team's passion and dedication. Thank you for this opportunity to lead.

Respectfully Submitted,  
Pandora Gorman

### **Regal Rummage**

While still working under Covid restraints this past year, a small group of dedicated volunteers have continued to work and make improvements to all areas concerning the efficient operation of this on- going ministry of outreach that serves all peoples of the Cape Ann Community where dignity and respect to all shoppers is of uppermost importance.

Ongoing re-organization of the physical space was accomplished with the removal of two large round tables replaced with three long rectangular tables. This allowed a better floor plan/flow and access as well as increasing the amount of apparel that could be displayed.

We have seen an overall upgrade in quality of all clothing. There was such an excess of clothing the decision was made to go over each item and donate/repurpose to other outlets that service clothing/thrift shops in the area that no longer passed muster.

A concerted effort was made to have clothing bins to be stored in the department areas as well as better bin labeling by Season, Gender, Size and Items in clear covered containers. To this end, overstock stored in bins were placed under the tables associated with the table items which helped to clear bins stored in the stage area so as to make room for more floor display area.

Two new “department” areas were established. The first area was in the stage area as a designated special section of higher end party and evening ware as well as other higher end clothing. The second is an additional new area of ladies’ wear of Plus Sizing which patrons had been asking for. Both new areas have been well received by our shoppers.

We now have “regular” shoppers of individuals and families alike, some who shop for other family/friends who are unable to be there in person/home-bound. Some come weekly/monthly and

shop seasonally. Additionally, we have a niche clientele of retro shoppers who especially like the styles, fabrics and hand knit items.

Generous clothing donations from parish members continue to come in and the word is getting out to the Grandmas and Nanas in the parish that we especially appreciate the donations from their growing grandchildren. There is a constant need for all sizes and ages.

Cash sales in round figures amounted to \$5,300 which was far above anyone's dreams or expectations especially since the shop did not open until late spring with the easing of Covid restrictions by the Diocese. We kept all of the protocol and guidelines for the welcoming our shoppers and opened in tandem with the Thrift Shop days and scheduled times.

All of this activity could not have been accomplished without continual help from a very small group of volunteers who work behind the scenes inspecting, sorting, tagging, sizing, pricing, folding, storing items in bins, stocking of the shelves and tables in PH 2 that encompasses Regal Rummage.

I wish thank all of those who have helped this past year from occasional helpers as well as the regulars:

Carol Secrest - sorting and tagging

Alex Garcia-Mata - sizing, folding, storing, stocking

Sue Lupo – ladder work and heavy lifting and support

Gwen Kopka – folding, pricing, liaison with Thrift Shop and co-coordinator

Faithfully,

Candy Connelly

### **Toys for Kids**

Parishioners, under Marge Bishop's direction, once again provided holiday gifts requested by Gloucester families for their children. Our parishioners provided gifts for approximately 35 children on Cape Ann. Thank you all so much.

Respectfully submitted, Marge Bishop, Church Assistant

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

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

In 2021 the Vestry approved funds to be used for the following items:

1. Replace ceiling fans in sanctuary
2. Professionally strip and wax floors on first floor
3. Replace kitchen counters – deferred to 2022
4. Replace failed radiator in sanctuary – in progress
5. Renovate rectory

The total budgeted amount was \$32,000 and over \$11,000 remains.

In addition, a number of smaller B&G projects were completed in the church.

1. Back hallway ceiling painted
2. Front entranceway trim painted
3. Sanctuary door painted red
4. Ceiling in hallway to Thompson Room painted and new LED lighting installed
5. A dumpster was rented to clean out items from the undercroft, rectory, and church

In late 2021, Rick Kopka did a walkthrough of the church and helped identify a list of improvements and needed repairs. The list is extensive as one would imagine for an old building, and in 2022 a group of parishioners will gather to review the list, develop priorities, and come up with a realistic project list for the year. The 2022 budget will be the first year to have Capital Funding in place.

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

The departure of our rector in June, 2021, gave St. John's the opportunity to perform some much-needed maintenance work to ready the rectory for a renter as we await the calling of our next rector.

The work was performed by a number of church volunteers and local tradespeople. Two 'work' Saturdays were held and a number of parishioners helped clean both inside and out, trimming bushes, removing old furniture and deep cleaning and decluttering throughout. In addition, several individual parishioners underwrote the cost of major items.

Over a period of several months the following work was completed:

1. Defective water heater replaced
2. Unused and broken basement utility sink removed
3. Kitchen faucet replaced
4. First floor toilet replaced
5. Second floor toilet seat replaced
6. Miscellaneous electrical problems resolved; new porch light fixture installed
7. Living room, dining room, front entranceway painted
8. Living room radiator painted



9. All kitchen cabinet and drawer hardware replaced
10. Oven door gasket replaced
11. Basement wall over electrical box repaired
12. New blinds installed in all windows
13. Outside windows professionally cleaned
14. Professional deep cleaning performed
15. Major tree and bush removal in the front and side yard completed
16. Trees and bushes trimmed in the back
17. Front awning removed
18. Front railing painted
19. Broken basketball post and backboard removed
20. Cellular modem kit for solar system installed

Total cost \$8,620.54 (includes \$275 bill in 2022)

During the renovation work a number of issues were uncovered and/or identified and this work will need to be resolved before the next rector arrives.

1. Knob and tube wiring discovered throughout 1<sup>st</sup> and 2<sup>nd</sup> floor needs replacing
2. Ceiling fans removed/replaced as needed with lights
3. Painting on second floor, kitchen ceiling, and elsewhere as needed
4. Second floor carpeting removed and floors refinished
5. Kitchen appliances replaced as needed

The rectory is now ready for renting and St. John's is working with a local rental agency to complete this work as quickly as possible.

Respectfully submitted,  
Sue Lupo

### **Capital Projects Related to the Pandemic**

In spring of 2021 Mark Nelson identified problems with two of the sanctuary ceiling fans that were installed over 30 years ago. Because of the difficulty accessing the fans it was determined that replacement would be the most appropriate action. These fans have become even more crucial in circulating the air not only for temperature management but for moving air to decrease the risks of COVID.

Dori Mottola assumed the role of project manager and secured the appropriate tradespeople for the work. Scaffolding was necessary to reach the fans as a heavy equipment lift may have caused damage to the sanctuary floors. Three new fans were installed in late May for a total cost of \$6,019.20. The Vestry approved the use of funds from the Adele Directed Gifts account and the Capital endowment fund.

As the weather turned cold and keeping sanctuary windows open was not realistic in order to keep in-person services the Vestry approved the use of the Memorial Fund for the purchase of air purifiers. Ellen Sibley worked with a local company to assess the needs of the physical space and Preferred Air installed two wall mounted purifiers in the back of the sanctuary and two portable units for the front. In addition, we purchased one more portable unit for PHI. The total cost was \$9,378.

### **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, Sorellanza, Art Class, Women's Cursillo Reunion Group, Young Life, Grace Center. 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 lawyers' office.

Respectfully submitted,  
Marge Bishop, Church Assistant

### **Heating System Repairs**

A pin-hole leak in the valve connection of one of the large Sanctuary radiators had remained undetected for an extended period, including the closing of the Church, and caused mortal damage to the radiator.

Replacement of the radiator and the recognition of other maintenance issues resulted in major expense for necessary repairs and improvements to the heating system. As a positive result, however, the experience gained by working with experienced repair technicians, we have become more attentive to monitoring the needs of the high-performance boiler system that has proven its value in fuel cost savings and Improved heating distribution since its installation in 2014.

Chuck Everett

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

The Ms. Fixits are an informal group of women who meet Monday mornings to "care for the fabric of the church" by helping with tasks not handled by other functions. We used to focus on heavy cleaning of the kitchen, PH and Thompson Room as well as painting and small repair projects. These activities are coordinated with the Building and Grounds committee.

We are now down to 2 members, and in the past year our efforts have generally been subcontracted out to Rectory repairs, Thrift Shop reorganization and Regal Rummage donation sorting. However, the following were also accomplished:

- The kitchen refrigerator was thoroughly cleaned, including removal of racks and drawers.
- The Parish Hall Utility closet was cleaned out and reconfigured to allow easier access to the trash compactor.
- Sue Lupo took the lead in painting the Parish Hall front hall and putting a lovely coat of red paint on the Sacristy door. She also painted the first floor back hall ceiling.
- The Parish Hall and Sanctuary were thoroughly cleaned before the church re-opened in July. This was done by an expanded group of parishioners.
- The Undercroft was significantly cleaned out as part of the church's renting a dumpster for the August Yard Sale.

It is time to consider what the future role of this group should be, and whether there are more parishioners who would like to participate.

Respectfully Submitted,  
Gwen Kopka and Sue Lupo

## **Part 4: Finance and Statistics**

### **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 12/31/20 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, 2020 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**

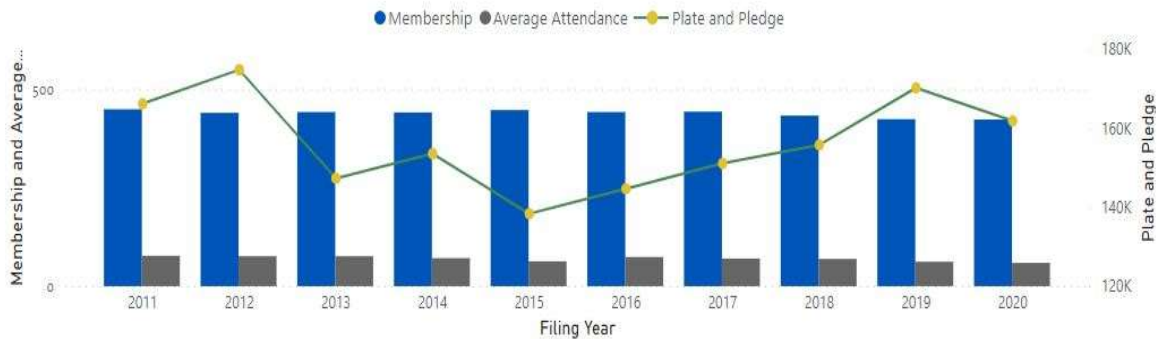
The St. John's Episcopal Church - Gloucester - Endowment Fund balance at December 31, 2021 had a market value of \$1,686,130.78. All funds are invested under the guidelines established by the Vestry and overseen by the Endowment Committee.

David McKechnie has done a fine job advising the Endowment Committee during 2021.

Respectfully Submitted, Henry N. McCarl, Chair

## **St. John's Parochial Report Trends 2011-2020**

Data collected from the annual Parochial Report submitted to the Episcopal Church



Filing Year	Membership	Average Attendance	Plate and Pledge
2011	448	77	166,196
2012	439	76	174,818
2013	441	76	147,322
2014	440	71	153,554
2015	446	63	138,342
2016	441	74	144,668
2017	442	70	151,103
2018	432	69	155,771
2019	423	62	170,231
2020	422	59	161,866

**\*\*Note:**

It is recommended that membership lists be reviewed and updated when there is a change in church leadership. This process will begin in early February, 2022.

### **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 Finance Committee met in-person and remotely four times during 2021.

There were a number of financial challenges in 2021 from the continued effects of the church being closed for 6 months, the departure of our rector and the management of the rectory, and some major capital challenges.

For the 2022 budget the committee recommended a 3% raise to the three staff members and there continues to be a commitment to maintaining full staff salaries and benefits during this difficult time.

With the departure of the rector the Finance Committee took another look at whether St. John's should keep the rectory or sell it as real estate prices are currently high and the church might be better served taking the rectory proceeds and investing them. After a financial analysis and considering at the fact that the next rector also needed to find housing in a tight and expensive

rental market it was decided that St. John's would best benefit from keeping the rectory, while acknowledging that it can be a challenge to maintain a house with an aging volunteer church population. The committee agreed to review this again before the next rector is called.

The committee recommended that the 2022 budget include capital funding and a formula was developed to set aside funds each year based upon the previous year's endowment value.

Respectfully submitted, Sue Lupo, Treasurer and Chair  
Geoff Pope, Assistant Treasurer  
Lise Hildebrandt, Interim Rector  
Karen Kasper, Warden  
Tom Chmura, Chuck Everett, Bill Braunlich

## **Treasurer's Report**

### **2021 Financial Results**

While there was a shortfall in our pledge obligation for 2021, we finished the year strong with additional contributions from some parishioners and the quarterly interest we received from Adele Ervin's trust fund.

The spring opening of the Thrift Shop and Regal Rummage were welcomed by the community who turned out to shop and we pushed through our projected sales several times over. Combined sales receipts were almost \$15,000.

As in 2020, St. John's received money from the Payroll Protection Program for use in operations. This \$33,000 loan was later forgiven by the government. We are so fortunate to have qualified for this money and it allowed St. John's to finish the year in a stronger financial position.

We had originally budgeted a sustainable 4% draw from our endowment for \$40,000 but we only needed to use \$25,000, in part due to the PPP money we received. As a result, we never had to access the additional budgeted endowment draw.

We finished 2021 with \$258,220 in operating income.

On the spending side of 2021 salaries were our greatest expense though there was some savings during the period between Bret's departure and Lise's arrival. Salaries account for 65% of our operating expenses.

As we found out last year, there are many expenses that are incurred whether the church is open or not. Our gradual return to normal weekly activity and then to Sunday services corresponded to a rise in associated expenses like utilities.

The good news for utilities is that between the rectory and church we spent a total of \$30 for electricity in 2021. This was due to getting all past and ongoing rectory credits being applied to the church electric bill. While we won't ever see savings like this again it was a bright spot in our budget.

Our outstanding liabilities continue to be our line of credit loan that covers the heating system and rectory mortgage and our Green Loan from the diocese for the solar panels. The diocese did lower the interest rate last spring giving us some additional savings.

Our total operating expense in 2021 was \$257,954.60.

In addition to operating income and expense we have non-operating income and expenses. These funds cover everything from the RDF, Emergency, Memorial and Music Funds to the Capital Funds.

We had significant capital expenses in 2021 and those funds came from the remaining monies in the AQE Directed Gifts account (\$3,888) and the endowment capital account (\$20,743). Some of these capital projects were planned such as the sanctuary fan replacement and the money for the rectory repairs but others were unexpected. We discovered a major problem with a radiator leak in the sanctuary which led to a full evaluation of our heating system and significant related expenses due to a lack of regular inspection and maintenance. These expenses will carry over into 2022.

What did come out of this was a recognition that we need regular maintenance on the heating system and that has now been put in place.

We did receive an anonymous gift of \$8,000 for our capital account this past year.

## 2022 Budget

### Operating Income

Budget development during a pandemic is a challenge though there continues to be optimism that 2022 will finally be the year where we see a return to more normal activities. Until then, we take what we know for likely income and expenses and for the rest, we make a good faith estimate.

Our fall stewardship campaign was well received but the final pledge amount of \$127,524 was almost \$6,000 below what was pledged in 2021. Our pledging unit numbers also dropped from 64 to 62. This follows an unfortunate trend over a number of years.

Our sustainable 4% draw from the endowment, used for operating expenses, will be \$50,000 this year, a reflection on the strong market these past few years.

We continue to depend significantly on fundraisers and 'space use' for income. We're optimistic that this year more folks will return to inside shopping and with a new Thrift Shop Manager in

place we hope for increased activity and sales. Between the holiday fair, thrift and rummage we are budgeting over \$21,500 in revenue.

The wildcard on the income side is the rental of the rectory. We are very close to having it rented and it's possible we'll reach the \$31,200 we've budgeted but that may turn out to be too high.

This leaves our projected income for 2022 at \$270,924.

### Operating Expenses

Projected salaries and benefits for all staff and other personnel are over \$211,000. As you all know, the rector's salary and benefits are determined by using a formula from the diocese. The Vestry voted to increase the salaries of the three staff positions by 3% with thanks for their flexibility and all the work they did last year during our times of opening and times of closing. This raise represents a small token of our appreciation.

All office and administration and building and ground expenses have been budgeted for more in 2022, a reflection of generally increasing prices for supplies and services. We are bracing for considerably higher heating bills and I am already concerned that \$6,500 may be too low an estimate for this year.

But there is further good news in our electricity outlook in 2022. Not only do we have our working solar panels at both the church and rectory but we have joined with Hampshire Power, an energy company that works with non-profits to provide community solar. We qualify for a 20% discount on our remaining electric bill starting in a few months. We also have switched our electricity supplier to the Gloucester Community Electricity Aggregation Program to further lower our kWh rate.

We do have significant liabilities to budget for each year, the first being our diocesan assessment which is about \$1,200 lower in 2022 at \$25,474. We also continue to pay back on our line of credit for the heating system and rectory mortgage payoff and we anticipate an increase in interest rates this year so have budgeted extra in anticipation, just over \$15,250. Our Stokes Loan from the diocese for the solar panels remains steady at \$5,560 this year.

This brings us to projected total operating expenses of \$308,957, a milestone number for St. John's. To close this gap between expenses and income we will need to withdraw an additional \$38,000 from the endowment.

What is new in the 2022 budget is the acknowledgement that we have significant capital needs and we must address the work on a regular basis so that we don't find ourselves dealing with more extreme expenses for a major problem. The church roof is a good example. After the high winds in mid-January there were a number of roofing shingles on the outside walkway. If we replace these missing shingles now, we may prevent even more damage and additional costs.

Both the Finance Committee and Vestry have approved a funding model for capital projects. We'll try this out in 2022 and then evaluate its success at year end. The plan is to use the November 30 balance of the endowment and allocate 3.5% (\$57,000 this year) to cover both the operating



shortfall we face every year (this year \$38,000) and capital projects. That number in 2022 will be \$18,000. The amount available for capital projects will vary from year to year, depending on how much is needed to create a balanced budget and how well our investments do.

To move forward on this plan, in early 2022 we'll gather a group of interested parishioners to go over a list of possible projects and prioritize them for completion this year. We still have some approved monies left over from last year to replace the kitchen counters, sinks and faucets. We also await the delivery and installation of the sanctuary radiator that failed last summer and we may be using our new capital funding model for some of these costs.

### Summary

I continue to be optimistic about the financial future of St. John's. I remain hopeful that we'll weather this trifecta of the pandemic, declining membership and transition to a new rector, all of which present opportunities in addition to challenges for St. John's. Any one condition could be enough to push a fragile parish over the edge. Instead, we are blessed by many faithful folks who share their time and financial resources in order to carry on the mission of St. John's.

I'd like to thank my Assistant Treasurer, Geoff Pope, for all his help this past year, especially in taking over the weekly money count and sharing his insights into the spiritual side of finances. In addition, the wardens, Karen Kasper and Ellen Sibley have provided valuable guidance and support. And it's been a pleasure having Lise Hildebrandt as our interim rector and I look forward to working with her more in the new year.

And finally, I owe a great debt to Elizabeth de Veer, our Parish Administrator, who keeps me from going off the rails when I can't sort out my debits and credits and does it always with great humor. St. John's is lucky to have her.

Thank you.

Respectfully submitted,  
Sue Lupo, Treasurer

### Funds and Liabilities

**Main Checking Account:** Balance at 12/31/21 was \$81,918.00. All bills paid including Diocesan Assessment of \$26,676.

### **Special Funds**

**Memorial Fund:** Balance at 12/31/21 was \$8,415.80. 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 2021 totaled \$1,075. Expenditures were for \$9,877 which included a new laptop for the interim priest and air purifiers for the church.

**Music Guild Fund:** Balance at 12/31/21 was \$5,423.11. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received \$4,520 in donations from individuals. Expenditures were for \$3,200 for additional musicians and for the commissioning of a new work to honor Mark Nelson's 20<sup>th</sup> anniversary as Music Director at St. John's.

**Cape Ann Arts Alive Fund:** Balance at 12/31/21 was \$852. CAAA is a day camp designed to foster pride in the rich cultural heritage of Cape Ann through music, dance, literature, drama, and art. There was no activity in this account in 2021.

**Emergency Fund:** Balance at 12/31/21 was \$3,013.09. This fund supports Gloucester individuals and families with a one-time gift of up to \$100. Expenditures totaled \$1,942.79.

**Rector's Discretionary Fund:** Balance at 12/31/21 was \$13,824.56. Donations received from parishioners and outside individuals and organization totaled \$8,495. Expenditures totaled \$5,467 and are made totally at the Rector's discretion.

**Mission Fund:** Balance at 12/31/21 was \$994.60. There was no activity in this fund in 2021.

**Adele Directed Gifts Fund:** Balance at 12/31/21 was \$0. This fund was created in 2018 with the proceeds from the sale of household items from the estate of Adele Q. Ervin. Expenditures in 2021 totaled \$3,887.66 towards the new sanctuary fans.

## **Endowment Funds**

**General Endowment Fund:** Balance of market value at 12/31/21 was \$1,612,645.86. Market value of the endowment fund at 12/31/20 was \$1,450,434.02. The sustainable draw used in 2021 was \$35,000, under the budgeted amount of \$40,000.

**Pooled Restricted Endowment:** Balance of market value at 12/31/21 was \$21,085.48. Balance of market value at 12/31/20 was \$17,312.40.

This endowment includes the following funds:

**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.

**Capital Projects Fund:** Balance at 12/31/21 was \$52,399.44. Market value of the endowment fund at 12/31/20 was \$47,642.40. St. John's received an anonymous gift of \$8,000 in November and the Finance Committee and Vestry approved this money to be used for Capital Projects. There were a number of capital projects in 2021 totaling \$20,743.15 (see Capital Spending Report for details).

**Ervin Account:** Balance at 12/31/21 was \$475,719.29. 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 2021 we received \$20,033.38 into our Special Gifts account.

### **Long-Term Liabilities**

**Line of Credit with Cape Ann Savings Bank:** Total balance on the line of credit at 12/31/21 was \$225,643.21. Our interest rate remained at 3.125% for the all of 2021. Our current monthly payment is \$1,170. Based upon the recommendation of the diocesan business consultant we are tracking the combined principal and interest payment as a single number for the entire loan (both heating system and rectory parts).

**Green Loan for Solar:** In 2021 we paid a total of \$5,653.23 on our 15-year loan from the Episcopal Diocese of Massachusetts for the solar project at the church and rectory. In April the diocese reduced the interest rate to 1.5%. Our 12/31/21 loan balance is \$64,855.61

## 2021 Statement of Activities and 2022 Budget

St. John's Budget  
January 25, 2022

		2021 Budget	2021 YTD Actual	2022 Budget
<b>Operating Income/Expense</b>				
<b>Income</b>				
<b>4000 · Regular Support (3)</b>				
	4010 · Current Year Pledge	135,350	128,578	127,524
	4020 · Prior Year Pledge Payments	1,000	3,795	2,000
	4030 · Plate	750	899	1,000
	4040 · Special Offerings	1,000	3,675	2,000
	4050 · Special Gifts	15,000	20,058	16,000
	4060 · Flowers + Sanctuary Lamp	750	685	500
	4090 · Regular Support Other	4,000	8,480	5,000
Total 4000 · Regular Support (3)		157,850	166,171	154,024
<b>4100 · Fund Withdrawals (4)</b>				
	4110 · Regular % Withdrawals	40,000	25,524	50,000
	4190 · Interest + Other	150	233	200
Total 4100 · Fund Withdrawals (4)		40,150	25,757	50,200
<b>4200 · Fundraisers-Space Use-Misc (5)</b>				
	4210 · Holiday Fair	8,000	6,079	8,000
	4215 · Holiday Fair Gifts	500	-	
	4220 · Thrift Shop	2,000	9,477	9,000
	4230 · Fundraisers - Other	750	5,307	4,500
	4240 · Hall Contributions	1,000	1,235	1,000
	4250 · Parking Contributions	7,800	7,900	7,900
	4260 · Weddings & Funerals	750	2,948	5,000
	4270 · Rectory Rental			31,200
	4290 · Line 5 Other	100	81	100
Total 4200 · Fundraisers-Space Use-Misc (5)		20,900	33,027	66,700
	4500 · SBA PPP Loan		33,000	
<b>Total Income</b>		<b>218,900</b>	<b>257,955</b>	<b>270,924</b>
<b>Expense</b>				
<b>5000 · Rector</b>				
	5010 · Rector Salary	53,900	51,490	77,020
	5020 · Rector's Pension	13,437	11,338	13,864
	5030 · Health Insurance	13,130	10,321	11,665
	5040 · Rector's Dental + Disability	1,000	724	770
	5050 · Rector Travel	600	1,375	5,000
	5060 · Rector Cell Phone	1,440	954	130
	5090 · Rector Other	600	1,054	1,000
Total 5000 · Rector		84,107	77,255	109,449
<b>5100 · Staff Salaries + Benefits</b>				
	5110 · Music Director	38,659	38,659	37,479
	5120 · Parish Administrator	20,693	16,514	21,315
	5130 · Church Assistant	20,819	16,655	17,155
	5140 · Thrift Shop Manager	1,000	1,080	3,420
	5145 · Sexton	3,700	4,133	7,500
	5150 · Supply Clergy	1,000	2,517	1,000
	5160 · Supply Organist	900	675	900
	5170 · Employer Taxes	5,500	5,754	6,645
	5180 · Staff Pensions	4,700	4,909	5,000
	5190 · Staff Other		215	1,600
Total 5100 · Staff Salaries + Benefits		96,971	91,110	102,014

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## 2021 Statement of Activities and 2022 Budget, cont'd.

	2021 Budget	2021 YTD Actual	2022 Budget
<b>5200 · Worship, Music, Education</b>			
5210 · Flowers	900	592	1,800
5220 · Music Supplies + Maintenance	1,000	1,284	1,000
5230 · Altar and Worship	350	1,760	500
5240 · Education	-	60	80
5290 · Worship, Mus, Ed Other	300	41	100
Total 5200 · Worship, Music, Education	2,550	3,737	3,480
<b>5300 · Office + Administration</b>			
5310 · Office Supplies	1,650	2,175	2,000
5320 · Telephone	2,600	2,625	2,600
5330 · Postage	600	580	600
5340 · Copier	1,400	1,460	1,400
5350 · CreditCard Processing Fees	660	1,218	1,200
5360 · Payroll Service Fee	1,032	1,249	1,200
5370 · Kitchen Supplies	400	319	350
5390 · Office + Admin Other	800	501	800
Total 5300 · Office + Administration	9,142	10,128	10,150
<b>5400 · Buildings and Grounds</b>			
5410 · Snow Removal	5,000	3,025	5,000
5415 · Electricity Church	1,000	30	1,500
5420 · Heating-Gas Church	5,300	4,021	6,500
5425 · Maintenance Church	3,000	1,142	3,000
5435 · Security	2,200	2,124	2,125
5440 · Grounds + Parking Lot	1,700	1,173	1,300
5445 · Rectory Utilities	2,200	2,715	1,700
5450 · Maintenance -Rectory	3,000	1,103	2,000
5490 · Building + Grounds Other		2,051	1,000
Total 5400 · Buildings and Grounds	23,400	17,384	24,125
<b>5500 · Major Other</b>			
5510 · Diocesan Assessment (12)	26,676	26,676	25,474
5520 · Insurance	8,400	8,619	8,800
5530 · CASB Payments (P+I) (15+14)	14,040	14,040	15,255
5540 · Green Loan (P+I)(15+14)	5,940	5,653	5,560
Total 5500 · Major Other	55,056	54,988	55,089
<b>5600 · Non-Line 14 Items</b>			
5610 · Thrift Shop Expenses (-5)	100	473	150
5620 · Weddings & Funerals (-5)	650	2,433	4,100
5630 · Fundr-Space Use Exp Other (-5)		101	
5650 · Capital Exp from Op Inc (15)			
5660 · Outreach Mission Programs (16)	700	345	400
Total 5600 · Non-Line 14 Items	1,450	3,353	4,650
<b>Total Expense</b>	<b>272,676</b>	<b>257,955</b>	<b>308,957</b>
<b>Total Outflows in Excess of Income</b>	<b>(53,776)</b>	<b>0</b>	<b>(38,033)</b>
4120 · Special Endowment Withdrawals	54,000	0	38,000
<b>Net Income</b>	<b>224</b>	<b>0</b>	<b>(33)</b>

## 2021 Statement of Activities and 2022 Budget, cont'd.

		2021 Budget	2021 YTD Actual	2022 Budget
<b>Non-Operating Income/Expense</b>				
<b>Income</b>				
<b>6000 · Fund Receipts</b>				
	6020 · Memorials		1,005	
	6030 · Mission Trip			
	6040 · Capital Projects		9,765	
	6040 · Capital Projects Fund Withdrawals		17,131	
	6050 · Music Guild		4,620	
	6060 · SJC Emergency			
	6070 · Pass Thrus		1,251	
	6090 · Rector's Discretionary		8,495	
	6100 · CAAA			
	6110 · Special Services		2,000	
	6130 · Green Loan Proceeds (NR)			
	Total 6000 · Fund Receipts		44,267	
	<b>Total Non-Operating Income</b>		<b>44,267</b>	
<b>Expense</b>				
<b>7000 · Fund Disbursements</b>				
	7020 · Memorials		9,877	
	7040 · Capital Projects		20,743	19,000
	7050 · Music Guild		3,200	
	7060 · SJC Emergency		1,943	
	7070 · Pass Thrus		1,251	
	7090 · Rector's Discretionary		8,495	
	7100 · CAAA			
	7110 · Special Services		2,000	
	7120 · Adele Directed Gifts		3,888	
	7130 · Green Loan (15)			
	Total 7000 · Fund Disbursements		51,397	19,000
	<b>Total Non-Operating Expense</b>		<b>51,397</b>	<b>19,000</b>
<b>Net Non-Operating Income</b>			<b>(7,129)</b>	<b>(19,000)</b>
<b>Net Income</b>		<b>224</b>	<b>(7,129)</b>	<b>(19,033)</b>

## December 31, 2021 Statement of Financial Positions

<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1000 · Cape Ann Main Check/Savings	81,918.00
1030 · St. John's Emergency checking	3,013.09
1040 · Rector's Discret checking	13,824.56
Total Checking/Savings	98,755.65
Other Current Assets	
1400 · Investments	
1410 · Endowment Account	1,612,645.88
1420 · Pooled Special Account	21,085.48
1430 · Capital Projects	52,399.44
1440 · Ervin Account	475,719.29
Total 1400 · Investments	2,161,850.07
Total Other Current Assets	2,161,850.07
Total Current Assets	2,260,605.72
Fixed Assets	
1600 · Real Estates	
1610 · Church (as assessed)	763,600.00
1620 · Parish Hall (as assessed)	706,100.00
1630 · Rectory (as assessed)	531,700.00
1640 · 33 Washington St	154,600.00
1650 · 35 Washington St	180,400.00
1660 · 35R Washington St	163,700.00
Total 1600 · Real Estates	2,480,100.00
Total Fixed Assets	2,480,100.00
<b>TOTAL ASSETS</b>	<b>4,740,705.72</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Long Term Liabilities	
2200 · CASB Line of Credit	225,643.21
2300 · Green Loan	64,855.61
Total Long Term Liabilities	290,498.82
Total Liabilities	290,498.82
Equity	
3100 · Temp Restricted Real Estate	2,480,100.00
3200 · Temporarily Restricted Funds	
3210 · Ervin Fund	475,719.29
3220 · Rector's Discretionary Fund	13,689.94
3230 · Prepaid Pledges	11,105.00
3250 · Pooled Special Funds	21,085.48
Total 3200 · Temporarily Restricted Funds	521,599.71
3300 · Designated Funds	
3310 · Endowment (invested)	1,544,845.86
3315 · Endowment (cash)	10,350.66
3340 · Memorials Fund	8,345.80
3350 · Mission Trip Fund	994.60
3360 · Capital Projects (cash)	53,379.31
3365 · Capital Projects (invested)	20,268.24
3370 · Music Guild Fund	3,916.79
3380 · SJC Emergency Fund	3,181.06
3390 · Pass Thrus Unspent	210.76
3410 · CAAA	852.00
3500 · Operating Fund	92,660.93
Total 3300 · Designated Funds	1,739,006.01
3900 · Allocated to Funds	7,129.40
3999 · Less Total Liabilities	-290,498.82
Net Income	-7,129.40
Total Equity	4,450,206.90
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>4,740,705.72</b>

St. John's Episcopal Church, Gloucester, MA  
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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, etc.)
- Joan Gorga (bulletin intercession up-keep)
- Bill Melvin (security, all round handyman)
- Carol Zapustas (takes food weekly to Open Door)

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**

Pat Lopes: 2/17/21

Janie Brown: 2/28/21

Pat Lambert: 4/2021

Abby Browne: 5/21/2021

Gail Newman: 2021

Alan Eugley: 6/30/2021

Susan Richardson: 9/9/21

Mary Rhinelanders McCarl: 9/18/21

**Marriages**

Andrew John Difronzo, Jr. and Angela Josephine Rallo: 4/17/21

**Baptisms**

Finnley Thomas Patrick Kelleher: 8/1/21

Aubrey Ann Studer: 9/5/21

Jordan Raymond Lowell: 10/9/21