

# St. John's Episcopal Church Gloucester, Massachusetts



Report to the 159<sup>th</sup> Annual Meeting  
January 31, 2021



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

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

Parish Office Hours: Monday - Thursday; 8:00 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. Bret Bowie Hays, Rector — [bret@stjohnsgloucester.org](mailto:bret@stjohnsgloucester.org)

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

Elizabeth de Veer, Parish Administrator — [elizabeth@stjohnsgloucester.org](mailto:elizabeth@stjohnsgloucester.org)

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

Hamburger the Hamster — Acting Parish Mascot

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*

Dear Friends in Christ,

While the past year was full of trials and challenges, and much anxiety and distress, as I look back, the first thing I feel is gratitude. I'm grateful to God that, to the best of my knowledge, no one in our congregation has contracted Covid-19, let alone died from it. I'm grateful for the patience, flexibility, initiative, generosity, and good humor of our parishioners and our staff. The people of Saint John's Church are **troopers**! And I'm grateful to be the Rector of such a church.

The year started out normally. We were still feeling the loss of longtime parishioners from the previous year, but other than that, things were looking up. Things changed abruptly in March when the severity of Covid-19 became clear and our bishops released successive sets of restrictions in short order. While I certainly didn't enjoy having to cancel long-awaited trips, for me the hardest part of the pandemic was telling Mark, and our choir, that it would not be possible for us to be in church together, and I had no way of knowing how long that would be so. But they deserved to hear the news from me, in person (remember telling people things in person?), so that is how they heard it.

The second hardest part was figuring out how our church was going to operate under pandemic restrictions. As I mentioned in the Christmas letter, this was a matter of improvisation — certainly none of us had anticipated, let alone trained or planned for, such a scenario. But the staff and volunteers who keep our parish running during the week rose admirably to the occasion. I am confident that we can continue our operations sustainably under current protocols for as long as we have to, and that we will be ready to regather whenever that might be possible.

I don't have any inside information on regathering. As I've said before, regathering will depend entirely on the progress made against the pandemic. It now appears that the most important progress will be in the area of vaccinations. I plan to get the vaccine as soon as I'm able to, and I urge all of you to do the same.

I'm not worried about the immediate or long-term safety of the vaccines that have been approved in this country. Adverse reactions to the vaccine have been exceptionally rare, and as far as I've read, in every case the affected individuals recovered fully in a matter of hours.

The simplest and most important judgment on the safety of the vaccines is that contracting the virus is far more dangerous. But I find great comfort in knowing that the technological innovation of the vaccines is to use the same process our cells are constantly using to sustain themselves and carry out their functions. The vaccine uses this process to make copies of the virus's spike protein, which the immune system then learns to neutralize. That learning is the only permanent change to the body — all of the molecules that lead up to that change are naturally cleared from our systems like the byproducts of other cellular processes constantly are.

Although I didn't set out to write a *Popular Science* article, I feel that addressing concerns about vaccination may well hasten the date of our regathering, or broaden the set of people who can return to in-person worship. I've been very proud of how every member of our congregation has done their part, so I'm hopeful that we won't let each other down in the critical end phase of vaccination. Just like with mask wearing, getting vaccinated will protect others even more than it

protects us, so it is therefore a profound expression of our love of our neighbors. And besides, I have tickets to a Decemberists show in August.

Much more seriously, though, I've been asked to say a bit about Navajoland. We were in the early stages of planning our fourth mission pilgrimage there when the pandemic hit. Obviously we cancelled, but I've also been in touch with the priest there, Fr. Michael Sells, and sent financial support along with prayers and encouragement. It would be wonderful if we could return in 2022. The pandemic has hit the Navajo Nation exceptionally hard, so it's impossible to say right now when it might make sense for us to go back. The last thing I want would be for us to act like the well-meaning folks who flocked to New Orleans, uninvited, after hurricane Katrina, but only complicated the efforts of the professional relief workers. But I remain in touch with Fr. Sells.

Fortunately, we have been able to do some good work closer to home. The coat drive was a great public success, and Marge and I continue to help people privately with monetary gifts. The "Red Box Project" lifted our spirits at a time when many of us were feeling the pain of isolation most acutely. But I'm most enthusiastic about two parallel anti-racism programs that will be available to our congregation very soon.

Although I'm not the kind who constantly brings up race and racism or sees the world only in racial terms, anti-racism work is very important to me, and I was honored to stand against racism on behalf of our congregation at a number of public actions last summer. Now, I'm even happier that Claudette Chmura and Connie DeSimone are taking the lead on a parish anti-racism project, and Rick Britton is a leader in and liaison to our deanery's anti-racism course.

The two efforts should complement each other nicely. Both should help participants to understand the ways in which racism harms and corrupts individuals and society, and how racism can be fought and its harms addressed. The parish program will be a series of standalone units, while the deanery will offer a cumulative program that allows for greater depth. Both will create spaces for positive, respectful dialogue, sharing, learning, and reflection. You'll be hearing more from Claudette, Connie, and Rick presently, but I personally encourage every member of our parish to participate in at least one of the programs. I understand the apprehension some people have around the subject, but I attended the "test run" of the parish program, and it was great.

One other thing in our near future that I'm excited about is our strategic planning process. The pandemic is certainly a crisis, but also an opportunity for us to reach a consensus on what God might be calling us to do, or to become, in the next era of our life as a parish. The team will be using the book *Holy Conversations: Strategic Planning as a Spiritual Practice for Congregations* by Gil Rendle and Alice Mann. The process demands commitment and diligence, but is not so much a technocratic or problem-solving exercise as it is a structured conversation centered on spiritual discernment. If you're interested in joining the team, please let me know.

Optimism, in my experience, tends to follow gratitude, and that's certainly the case as I reflect on our life of shared ministry. I believe that when we are able to regather in church, the pent-up demand and newfound appreciation for such an experience will present us with a once-in-a-generation opportunity to invite new members into our congregation. Before the pandemic, visitors and newcomers would tell me, unprompted, how much they loved the warm and genuine welcome


they experienced at Saint John's. Therefore, I believe we are well-positioned to capitalize on the opportunity, to everyone's benefit. The key will be threefold: for longtime members to be intentional about greeting newcomers, despite the excitement of seeing other longtime members again; to encourage newcomers to give us their names and a way to contact them; and to invite newcomers to subsequent services and events — which, I pray, will be many and glorious.

For now, may it suffice for me to say a big thank-you:

- to Mark, who has created excellent worship with new technology
- to Marge, who has tirelessly reached out to parishioners, especially those who don't use computers
- to Elizabeth, who has shown even more initiative and conscientiousness than before, which I didn't know was humanly possible
- to Aaron, who has also shown initiative and flexibility, both implementing enhanced cleaning protocols and tackling deep cleaning projects on her own initiative
- to our Vestry, Wardens, Clerk, Treasurer, Assistant Treasurer, Finance Committee, and Endowment Committee, who kept us on track with steady decision-making and good judgment, and also seized opportunities and took initiative
- to everyone who gave and/or pledged to our church; notably, in a year when many stewardship campaigns saw a double-digit drop compared to the year before, Saint John's saw a slight increase
- to everyone who contributed time and talent to new and ongoing projects, or just stepped up when a need arose
- to everyone who has contributed to or participated in worship and fellowship, and
- to everyone who showed me understanding, checked in on me, and gave me encouragement, reassurance, and moral support.

Despite the times, looking back, it is clear that God has blessed us abundantly at Saint John's Church. Scripture and the Spirit remind us that God does not bless us only to give up on us. No, by the grace of God, our future is bright. For this may we all give God thanks and praise.

Yours in Christ,



The Rev. Bret B. Hays





## **VESTRY**

Class of 2021: Tom Chmura, Bill Melvin, Dori Mottola

Class of 2022: Patricia Anders, Connie DeSimone, Errol Smikle

Class of 2023: Doug Parsons, Janet Knott, TBD

### **Letter from the Wardens**

As we reflect on 2020 with the unexpected gift of time, many thoughts and emotions fill our minds and hearts. We are saddened by the many losses, but also grateful for the blessings that have come into our lives. We are blessed by the resilience and faith of the people of St. John's. We feel this in our hearts even though we have not been able to come together in person.

On-line we have learned new ways to communicate and stay connected. Lovely music has been available to us from Mark and the choir, who have worked so hard to bring us uplifting singing and beautiful music. We have listened to inspiring sermons, Sunday services and Zoom coffee hour. Through these new methods, we have been able to strengthen our ways of celebrating Christ. St John's good works have continued to be part of the community through the thrift shop and Regal Rummage. Our parishioners carry on preparing sandwiches for the shelter. We saw a great service to the community with the winter coat giveaway - appreciated by so many of our local families in need.

A time will come when we can gather again in person. We will greet each other with heartfelt hugs and smiles during the peace. Our voices will be heard together in song, and we will celebrate the Eucharist together. We are grateful for our faith which gives us patience.

We continue to express the love of Christ to one another and to our community. We are grateful that the bond with St. John's remains strong, and that He has blessed us in so many ways.

Your wardens  
Karen and Ellen

## **Parishioners Who Pledged for 2021**

Astrid afKlinteberg	Sereda Feener	Dori Mottola
Patricia Anders	Marjorie Fergusson	Mark & Melanie Murray-
Harry and Marcia Aptt	Bev Freda	Brown
Naomi Astyk & Sue Lupo	Alexandra Garcia-Mata	Katharine Newhouse
Norm Barr	Joan and Carmine Gorga	Doug Parsons
Geoffrey Bayliss	Pandora Gorman	Geoff Pope
Ian and Dee Dee Bedford	Mike and Karen Gorton	Patricia & Frederick
Faith Berry	Roy Gottfried	Rhineland
Len Berry	Sarah Hackett	Lynn & Ernie Runnells
Charlie & Marge Bishop	Nancy Harrison	Carole Secrest
Nadine Boughton	Rev'd. Bret Hays	Errol & Yvonne Smikle
Anne Bourne	Malcolm Henderson	Barbara Soreng
William & June Braunlich	Alberta Hill	Suzanne Stacy
Rick Britton	Linda Jacobson	Carolyn & Bob Stewart
Al Browne, Jr.	Debby & Steve Jencks	Dave & Dani Stotzer
Tom & Claudette Chmura	Howie & Karen Kasper	Sara Stotzer
Judy Clayton	Janet Knott	Heidi Stowe
Candace & James Connelly	Rick & Gwen Kopka	Rosemary Sullivan
Beryl Cox	Jim Labelle & Martha	Jane & Hunter Ward
John & Betty Davis	Whitney	Carol Zapustas
Connie DeSimone	Henry & Mary McCarl	
Jean Dyett	Paul & Catherine McGear	
Pat Earle	Carol & Rory McKenzie	
Chuck Everett	Bill Melvin	

## MINUTES of the 158<sup>th</sup> ANNUAL MEETING

January 26, 2020

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

The Annual Meeting of the Parish of St. John was formally called to order by the Rev. Bret Hays, at 10:15 am after the 9:00 am Eucharist.

#### CALL TO ORDER & OPENING PRAYER

Bret offered an opening prayer.

#### APPROVAL OF THE MINUTES OF THE 157<sup>th</sup> ANNUAL MEETING

The Minutes of the 157<sup>th</sup> Annual Meeting of the Parish of St. John held on January 27, 2019 were reviewed.

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 2020 Annual report, and is as follows:

Wardens to serve until the Annual Meeting of 2021: **Ellen Sibley and Karen Kasper**

Treasurer to serve until the Annual Meeting of 2021: **Sue Lupo**

Clerk of the Vestry to serve until the Annual Meeting of 2021: **Joan Gorga**

Vestry members to serve until the Annual Meeting of 2023:

**Katharine Newhouse, Jane Ward, Carol Ann Zapustas**

Delegates to the 2020 Diocesan Conventions

**Gwen Kopka, Geoff Pope**

Alternates to the 2020 Diocesan Convention

**Bill Melvin, Ellen Sibley**

Delegates to the 2020 North Shore Deanery

**Richard Britton, Lynn Runnells**

Fr. Bret invited additional nominations from the floor; there were none, and the slate was unanimously approved.

## RECEIPT OF THE REPORTS OF THE 158<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. Gwen Kopka indicated that it was a delight to hear all that we do. It was also noted that Sue Lupo's report was clear. There were no questions.

## RECEIPT OF THE FINANCIAL REPORTS

### **Treasurer's Report**

Treasurer Sue Lupo addressed the meeting. Sue pointed out that St. John's made a few changes in the way it managed its finances in 2019. Software specifically Quickbooks and Big Red, a donor management software package, to help us manage pledges and donations were purchased. Sue and Elizabeth worked many hours with Terry Robinson, a diocesan business consultant who helped reorganize our financial accounts. Online banking was also set up and standalone checking accounts were moved to our main checking account and the Emergency Fund account was moved to Cape Ann Savings Bank where we now have everything in one place.

The Audit this year was headed by parishioner Linda Jacobson, a professional tax accountant and she and her team gave us the most thorough audit we've ever had.

St. John's received two major gifts in 2019. We were left a bequest from Blair McElroy of over \$470K which we received in January. And this past November we were given a truly anonymous gift of \$24,800. The Vestry and Finance Committee voted to use this donation to create a Capital Fund account within the endowment. Our endowment balance at the end of 2019 was over \$1,355,000 and we head into 2020 in a much stronger financial position.

We are anticipating the savings on electricity of about 60% due to the completed solar project and we are confident that the associated loan payment for the project is well within our means. While pledge payments were down a bit many parishioners gave without pledging and many gave through the new Special Gifts account which also includes gifts from the perpetual bequest of Adele.

The Thrift Shop in the first year without its manager, Martha Whitney moved this past summer we were still able to bring in over \$6300 just with opening Saturdays during the summer and a handful of other days. The Regal Rummage Shop raised over \$2000 this year in a series of Saturday sales and the Holiday Fair raised about \$8500 this year and have even bigger plans for next year. Rental from groups like Our Place and AA and a healthy parking space rental program generated over \$23,000 in income this past year.

We continue to use the endowment as a source of income with the 4% sustainable draw and then use the endowment as a source for balancing the budget since we are unable to meet our expenses without this extra draw. The total percentage we take varies from year to year and it continues to be a goal of this Vestry and the Finance and Endowment Committees to reduce the amount we must take annually. We must be ever mindful of our ongoing dependence on the endowment.

Summarizing the Income for the year, Sue noted that in total, St. John's received through regular support, fundraisers and space rental and the endowment draw, \$286,276, just under our amount we had budgeted.

Salaries and benefits continue to be our major expense, accounting for 60% of our total expenses, at over \$175,000.

Staff and volunteers continue to be mindful in the purchase of office and other supplies and everyone stayed at their budget level this past year. Even the weather cooperated and we had a surplus in the snow removal budget. We consider how important it is for our physical plant to be maintained so indeed, there will be a future place for worship for those who will follow us.

We've paid a deposit on the new front doors that will be paid for with money from the AQE account that was funded with the proceeds from her estate sale. We've also bought new tables and chairs for the PH from that account as we continue to make St. John's a welcoming place and invest in our infrastructure to keep the church not only in good repair but to honor the fine craftsmanship and beauty of this special place.

Going forward, our budget for 2020 shows modest increases in both projected income and expenses. We're grateful for all those who participated in this year's stewardship campaign. We received 65 pledges totaling \$131K and we are excited and grateful to see the commitment so many made. Salaries for the staff increased by 1.6%, the COLA set for 2020. The rector's salary continues to be set by the diocesan Total Clergy

Compensation guidelines and he will receive a rebate of sorts to his electric bill as the solar panels are now covering this expense. We've increased both the rectory and church maintenance budgets in anticipation of some work that's been identified

Our total expenses are budgeted at just under \$294K. This mean that we will need to withdraw up to \$92,000 from the endowment to meet our financial obligations. Our goal remains that we reduce our dependency on the endowment by growing our membership, improving our fundraising capabilities and searching out new sources of revenue. Balancing that with reducing expenses as we are able will help move us towards a more sustainable future.

### **Questions and Comments on the Treasurer's Report**

In answer to a question about the diocesan assessment which increased 10% this year, Sue noted that it is based on a formula using attendance, plate collections and financial reports of the prior two years. Those numbers were higher in the years used to calculate the assessment. In closing Sue noted that Hank McCarl served as Assistant Treasurer this year and if there are further questions she is always around.

### **OTHER BUSINESS AND GENERAL DISCUSSION**

Gwen indicated that a Committee has been formed to study the Thrift Shop and how to keep it going and a proposal is being developed. Cecily noted that money matters in Annual reports and indicated that the reports were well written and detailed. Doug noted that the Building and Grounds

reports were also well done and thanked the Committee. Katharine introduced herself as a new parishioner.

Marge noted that at St. John's there is always someone to step up to do the job.

Faith indicated that the Altar Guild has openings for new members. She noted that serving on the Guild is a good way to understand why and how you are presenting the Lord's Supper.

Lynn Runnells brought the attention of the Meeting to three seminars on training to be an effective leader in understanding Racism to be held on three Saturdays in May. Carol noted that we lost some important members this year and called our attention to the list in the Annual report.

Tom noted that the Safe Harbour Society will hold a Seminar on Death and Dying on February 22<sup>nd</sup>. The seminar will cover options for funerals including music and traditions. The material is applicable to your own funeral as well as the funerals of others and will include options for smaller more private services including those with a small choir.

Rick noted that the possibility exists to attend meetings of the North Shore Deanery as a guest. The Deanery meets four times per year.

#### **ACKNOWLEDGEMENTS OF STAFF and VOLUNTEERS**

Bret remarked that St. John's is blessed richly and abundantly. The staff are wonderful, good at their jobs and delightful people. Thanking all of the volunteers he noted that they are filled with love, dedication and zeal. We are fortunate. Ellen then thanked Hank McCarl, the departing Assistant Treasurer who will step into the chairmanship of the Endowment Committee and Mary McCarl who has been the Church Historian for many years. Claudette will take over as Historian. Thanks also went to Rick Kopka, chair of the Building and Grounds Committee. It was noted that no matter how detailed the problem, Rick had an understandable way of explaining it. Rick served on Building and Grounds for over 20 years. He worked with our contractors and knew who to call to solve the problem quickly. Bret thanked him personally for taking care of the flood in the basement rectory noting "he's a genius".

Nancy Harrison also will leave the Vestry and she was thanked for her insights and thoughtful comments.

#### **ADJOURNEMENT**

A motion to adjourn the meeting was unanimously approved, and Bret led the closing prayer at 11:10AM.

## **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.

With the discontinuation of in-person services in March we've put our acolytes on 'hold' for now, but we all look forward to the time we can return and serve.

We do welcome Karen Kasper who completed her training and joined us in January.

Many thanks to all those who faithfully served in 2020.

Norm Barr

Geoff Pope

Bill Melvin

Barbara Soreng

Geoff Grow

Karen Kasper

Respectively submitted,

Sue Lupo

Acolyte Coordinator



### **Adult Forum**

An Epiphany series on justice issues ended prematurely due to the pandemic. Fr. Bret attempted to start an online book study of David Zahl's *Seculosity*, but only three people expressed interest, and one of them said they didn't intend to read the book. So, no further work was done in this area in 2020.

### **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 year with the closing of in-person worship services in March due to the coronavirus, this service has been on hold. We look forward to the time when we can all come together and worship in person again. Many thanks to all the dedicated volunteers who work to perform this spiritual service this past year when we were open and will be back with enthusiasm when we open again.

Melanie Murray Brown

Karen Kasper

## **Flower Guild**

Our mission is to create an atmosphere that evokes the seasons of the church year from Advent to Christmas, Epiphany through Lent and Easter as well as the long green season after Pentecost. 2020 of course was quite different. Our activity came to a screeching halt in mid-March. The order for Easter flowers at Russell's had to be cancelled.

Mark Nelson and Rosemary Sullivan took care of Christmas, which involved hanging wreaths and purchasing flowers locally to add to the beauty of our virtual Christmas services. Mark arranged all the flowers.

We will be back in action with a new schedule as soon as in person services begin. I know that we all look forward to being back in church and contributing to its beauty.

Respectfully submitted,  
Rosemary Sullivan

Dee Dee Bedford  
Fozzie Hill  
Gwen Kopka  
Mark Nelson  
Yvonne Smikle  
Carolyn Stewart

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

Our annual holiday fair, scheduled for Saturday November 2, was cancelled due to the coronavirus. Like many, we had hoped throughout the spring and early summer that we might still be able to make it happen, even if in a different format, whether on-line or out-of-doors. But as time went on this became unfeasible. And as the seriousness of the virus and its financial impact on our local Gloucester community became apparent, we decided to put our efforts into practical ways St. John's could respond, such as the "Share the Warmth" coat drive and appointment openings of the Thrift Shop and Regal Rummage. We also put our creative efforts into the Christmas Box project, which helped connect us during the holidays.

At the same time, we look forward to having a joyous, even raucous, Village Fair on Saturday, November 20th 2021! While the committee has not yet formally met, we're already sharing ideas for projects and activities. Being separated from an activity makes the taste even sweeter!

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

Gwen Kopka and Dori Mottola  
Co-Chairs



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

We are a group of mainly elderly men of the parish. This group has a long life, being well over 20 years old. Generally, about 9 to 12 men are in attendance. This past year 83rd birthdays have been in style. We did not have any members during this year who finished their life's journey. We would gather in the early morning to take in one of the lectionary passages for the oncoming Sunday. From here we would question, discuss, ponder, and share the impact of this scripture as it pertained to our lives. Often we would get badly off-track, but with the faith that God was working with us through our trust and caring relationships.

With the unwelcome appearance of Covid-19 in our community we had to move our meetings from the Thompson Room to the Zoom Room. We have grieved that all last 8 months of 2020. Jim LaBelle has been our diligent Zoom Master who made it possible for us to maintain connection. We sorely missed being with each other bodily. We have missed the important ritual of gathering for breakfast at The Two Sisters and just being together.

For most of us, this group has supported our faith that this is God's world, and that Faith, Hope and Love are the operative energies that are prevailing, and will prevail in this universe.

-Malcolm Henderson



## **Music Program**

Mark Nelson, Music Director, his 20th annual report!

Our musical year began in the normal manner, Sunday music with the Parish Choir, Annual Meeting, and Ash Wednesday. And the Choir School choristers sang the Three Choirs Festival at Christ Church, Andover on January 26. With pandemic lockdown beginning in mid-March new ways of making music as well as community were explored and honed.

2020 by the numbers (Since March 15):

Invitatory Psalms	6
Canticles	13
Hymns	96
Choir Anthems	7
Psalms	40
Solos	6
Organ voluntaries	83
Advent O-Antiphon videos (organ music, reading, chant, & O come, O come Emmanuel)	7
Services produced (including video*)	4
Advent 4, Christmas Eve, Christmas 1 & 2	
* Thanks to Jim LaBelle for putting the Christmas Eve video together.	

Production of much of the collaborative music is done via the Acapella App which works on iPhones and iPads. We began using this technology in April. I begin by making an accompaniment track, then adding one or more vocal tracks then others add their voices in successive layers. Then finally I listen to the recording and editing volume to create the best sound. Normally limited to 9 windows/layers, there is a provision for expanding to 16. This app is great for us as we're a comparatively small group. Performance, production, organizational time represents 3-10 hours per item. I'm thankful this technology works for us!

Singers: Nearly everyone in our existing choir has participated in singing the hymns and other musical selections. Our voices have certainly improved (I can hear this in monitoring individual tracks) both simply by singing, as well as an occasional tip that I might make. The great news is that our work has been recognized and a number of singers have chosen to (at least occasionally) sing with us: Maggie Marshall, Chelmsford, Sarah Larson, Hartford, Patti Pike, Rockport, Megan Errgong-Weider, North Andover, James Scoville, Chelmsford. Enthusiastic singer Anne Bourne joined us after moving to Rockport from Connecticut in October and discovered us online. We're so pleased recently to have our own Sue Lupo and Astrid afKlinteberg singing too. Steve Lacey, a local guitar player and music educator, has provided some organ as well as guitar music for our services.

Maintaining our singing community: Nearly every Thursday since March many of the Parish Choir have met on Zoom for fellowship and community. Some choose not to participate but they often send in updates. We've also been inviting those from our larger community to join us and Sarah Larson and Eileen Hunt (Eileen was interim organist/choir director during my sabbatical in 2018) have been regulars. In November we started doing Compline as the end of our time. We grew musically too!

Astrid afKlinteberg  
DeeDee Bedford  
Rick Britton  
Chuck Everett

Alex Garcia-Mata  
Gwen Kopka  
Carol McKenzie  
Katharine Newhouse

David Oliver  
Patty Rhineland  
Ernie Runnells  
Lynn Runnells



Traditional educational opportunities have all disappeared both last year and likely for this entire year. I did have a chance to participate in a virtual Royal School of Church Music program in Wilkes-Barre PA in July. I've already made plans to join them again this year.

Our **Cape Ann Choir School** started back up in the fall and have been using the Acapella app to sing with anthems on Christmas Eve and Christmas 2. We look forward to singing this way more. We meet on Thursdays at 4:30 via Zoom. 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 in August due to the pandemic.

Thanks go to Fr. Bret, 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. My colleague, Maggie Marshall retired from All Saints', Chelmsford this year and has joined us singing, and is a constant source of suggestions and encouragement. Finally, I must thank my spouse, David Oliver who's been singing anything I ask, starting out with just the two of us for the Palm Sunday and Easter Day services. His understanding, encouragement and critical suggestions of the use of the new technology and methods have been invaluable.

**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.**

## **The Safe Harbor Society**

The Safe Harbor Society was organized over a decade ago and charged with “supporting the future life and ministry of St. John’s Church through planned giving”.

As the Society had been relatively inactive in recent years, a “working group” was formed in 2018 to develop a plan for getting “planned giving” back on St. John’s agenda. It consisted of Sue Lupo, Gwen Kopka, Connie DeSimone and Tom Chmura, and had been meeting regularly with the Rev. Bret Hays – until the pandemic hit in the Spring.

Prior to the pandemic, the working group announced in January 2020 that St. John’s had increased the number of individuals and/or families who made formal planned giving commitments to St. John’s from 3 in 2018 to 18 in January 2020, with a couple more still considering such commitments.

In addition, the working group organized its 3<sup>rd</sup> very successful workshop in February 2020 that focused on Funeral Planning. This workshop was run by the Rev. Bret Hays and Mark Nelson. It focused on three areas: planning a funeral/memorial service, including readings, music and graveside services ... understanding the different options (including alternatives to traditional funerals), the costs and special circumstances (e.g., for a military veteran) ... and appreciating the symbolism and theology of our religious tradition.

Under normal circumstances, we would have also held a “thank you” event in the summer to thank all those who have made commitments to St. John’s. But that was not possible this year. Obviously, it’s been difficult to maintain the momentum the group had been generating with the arrival of the pandemic. But the group remains open to other ideas about how to continue promoting planned giving and end-of-life planning at St. John’s.

Respectfully, submitted

Tom Chmura, Connie DeSimone, Gwen Kopka and Sue Lupo

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### **Individuals and/or Families Who Have Made Planned Giving Commitments to St. John’s**

Naomi Astyk & Sue Lupo	Paul & Catherine McGeary
Richard Owen Britton	Cecily Merrell
Tom and Claudette Chmura	Dori Mottola
Constance DeSimone	Geoffrey Pope
Nancy Harrison	Elizabeth Redmond
The Rev. Bret Hays	Ellen and George Sibley
Howard and Karen Kasper	Robert and Carolyn Stewart
Rick & Gwen Kopka	Rosemary Sullivan
Henry & Mary Rhinelanders McCarl	Anonymous

### **Monday Evening Bible Study**

The Monday night Bible study follows the Lectio Divinitas format, also known as the African Lambert format. The Bible Study has from 6 to 10 people in regular attendance. It's open enrollment and we meet twice a month. The prayers at closing are as important as the Gospel reading or psalm is. This group did not meet after the March shut-down, but they are looking forward to gathering again after everyone is vaccinated.

-Lynn Runnells

### **Parish Mascots**

Binky Lupo-Astyk passed away at the age of 18 years old on August 8, 2020. He served St. John's as Parish Mascot for a few years. Before that, he distinguished himself as a small but important force when he saved his California parents from a forest fire. He packed a lot of sweetness in a small package, and we miss him.

The current acting Parish Mascot is a dwarf hamster living in Georgetown, who goes by the name Hamburger. Hamburger is cheerful and cute, but nocturnal and Zoom-shy. Every now and then he sends a message to his friends at St. John's in the FYI email, and a picture of him was included in the Christmas red box that went to every parishioner.

More than anything, Hamburger hopes everyone is doing well, staying safe, and enjoying your time snuggled in your own little home, just like he does.



### **Saint John's Mission Statement on Racism**

Our mission in Christ at Saint John's is to nurture and equip members for spiritual growth and active participation in ministries of compassion, justice, and peace in the church and beyond.

In line with the resolutions passed by the Diocesan Convention and endorsed by our bishops relative to racial justice, we commit to advocating for equity and justice for historically marginalized, disenfranchised, and oppressed peoples in our community. We continue to work for the development of a community that recognizes the inherent worth of all individuals, raising awareness through education and leadership development. Through these measures we fulfill the Gospel's call to be active participants in God's kingdom on earth.

Rick Britton, Claudette Chmura, Tom Chmura, Connie DeSimone, Father Bret Hays, and Gwen Kopka,





## **Part 2: Outreach**

### **Action Shelter Lunch Program**

2020 was a stop and start year for the Action Lunch program. Just as we were about to start back up again after our winter hiatus during the Open Door/Grace Center Winter Sunday program, Covid-19 hit and the Action Shelter moved 27 residents into a locked down shelter at the YMCA. When the Action Shelter reopened in late June, with a reduced capacity of 15 beds, we started back up again, providing bag lunches every Saturday for those guests to take with them when they leave the shelter on Sunday mornings. We carried on through the fall with some new volunteers supplementing our faithful long-term team.

As we prepared once more for the Winter Sunday program, to be generously hosted this year by St. John's because The Open Door's facility remained closed, a surprise development fostered by Mayor Sefatia Romeo-Theken and made possible through the generosity of Lenny Linquata of the Gloucester House enabled the Grace Center to provide day services seven days a week to the homeless and vulnerable on Cape Ann in the function facilities of the Gloucester House. This is a wonderful opportunity for the Grace Center to extend its services through the worst part of the winter, providing a place of warmth and sustenance on weekends and in the evening. In the spring Grace Center will return to its five-day-a-week operation at the UU Church, and our lunches will once again be needed by those guests staying at the Action Shelter.

We are grateful to those volunteers who have continued to step up for this important ministry, now well beyond twenty years old and counting.

Respectfully submitted,  
Carolyn Stewart

### **Cape Ann Interfaith Commission (CAIC): Serving Cape Ann Together Over 50 Years**

Unfortunately, Harvest Meals ceased to operate with the onset of the pandemic. However, Maud Warren is doing okay and keeping a strict social distance. She hopes that when she receives the vaccine, she will be able to get Harvest Meals going again. In the meantime, she is still working on the fund for the homeless, and taking calls for referrals for those who need resources.

Maud also asked that a personal note be included: due to a variety of health issues, Maud has been in a very strict quarantine since last March. This December, when she received the red box from St. John's, she was overjoyed, delighted and filled with gratitude. "The outreach was so personal and so loving, I can't say what it meant."

## **Emergency Fund**

Under Marge Bishop's administration, fifteen gifts totaling \$1,021 were disbursed from the St. John's Emergency Fund to provide spontaneous relief to Gloucester individuals and families in the form of one-time grants up to \$75. In December, a contribution of \$2,039 was received from the Dolliver Trust Fund.

Marge Bishop, Church Assistant

## **Grace Center**

Throughout its nine-year history Grace Center has been closely intertwined with St. John's. From serving in the early years as one of three rotating sites for Grace Center operations to providing faithful volunteers and financial resources, St. John's has always been a strong supporter of the hospitality and support that Grace Center provides those who are homeless and vulnerable in our community, offering warmth, food and companionship five days each week.

Like the rest of America and the world, Grace Center experienced a roller coaster year in 2020. As the Coronavirus exploded in the early spring, the Action Shelter shut down and, with Grace Center providing daytime staffing, opened a locked down shelter for 27 people at the YMCA building at 71 Middle Street. From the end of March until early July, guests were confined to that space 24 hours a day. Grace Center was closed, which meant, unfortunately, that guests who had not been staying at the shelter but were marginally housed and in need of community had no place to go during the day.

Finally, in early July we were able to return to our space at the Unitarian Universalist Church for five-day operation with limited guests and strict protocols for preventing the spread of the virus. As fall approached, we began to wonder if we would be able to provide the Winter Sunday program which has operated for the past three years jointly by The Open Door and Grace Center. Since The Open Door's facility remained closed, we were worried that we might not be able to provide this service, which is so important to guests with no place to go on Sundays in the coldest part of the winter. In late October, on a beautiful parish walk at Stage Fort Park, I approached Fr. Bret about the possibility of using the parish hall at St. John's for the winter program. Without hesitation, he agreed, and that did indeed happen for the first two Sundays in December. We are beyond grateful for that generosity.

Then Grace happened again.

As winter approached and concerned about the growing need for safety and warmth for the increased number of people facing homelessness because of the Covid-19 pandemic and the accompanying economic downturn, Mayor Sefatia Romeo-Theken, long a staunch advocate for Grace Center in the community, began looking for additional space. She approached Lifebridge North Shore, Grace Center's parent organization, about expanding service hours and days. Coincidentally, Lenny Linquata, owner of the Gloucester House, who was planning to close for the winter months, let it be known that he would welcome Grace Center to his function space for the winter. So just before Christmas, Grace Center moved into that beautiful, light-filled space and

expanded operations to include Saturdays and Sundays and additional daily hours as needed. In the spring, we will return to the UU Church, whose leadership has been extremely supportive. In the meantime, through the generosity of the Linquata family and the vision and determination of the Mayor, we are able to serve many more people in this perilous time.

Respectfully submitted,

Carolyn Stewart

St. John's volunteer and co-chair, Grace Center Advisory Committee

Member, Lifebridge North Shore Board of Directors

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

Gloucester's Open Door offers a variety of services to the Cape Ann community, especially those involving food, such as the Food Pantry, Summer Meals for Kids, and the Community Meals. St. John's volunteers participate in both the Community Meals program and the Food Pantry. In previous years our volunteers provided six community suppers per year, purchasing, preparing and serving food to about sixty guests. Shortly before the pandemic overturned all our lives, St. John's did serve the first of those regularly scheduled community meals. After that, with indoor dining no longer safe, the Open Door has been able nonetheless to play a vital role in providing much-needed nutrition assistance in the community. Since March, 2020, 1.1 million pounds of food has been distributed, as well as over 38,000 prepared meals. An organized volunteer effort, with support from Saint John's, helped to make the transition to curbside and home delivery a success. Whereas we were not able to continue Saint John's ministry of preparing and serving meals at the Open Door Community Meal program, food donations and volunteers contributed to the overall effort.

Respectfully submitted, Alexandra Garcia-Mata

### **The Souper Bowl of Caring**

Each year on Super Bowl Sunday, parishes throughout America are called upon to participate in the Souper Bowl of Caring to support food ministries in their communities. St. John's is an enthusiastic supporter of the Souper Bowl, with proceeds being shared equally by The Open Door and Harvest Meals. In February 2020, St. John's split \$1,706 between these two vital community ministries.

Respectfully submitted, Astrid afKlinteberg, Souper Bowl of Caring Coordinator

### **Thrift Shop/Rummage**

Late last winter/early spring as the pandemic realities really closed in on all facets of our daily activities, the Thrift Shop and Regal Rummage workers ceased operation. In late summer/early fall Gwen Kopka (Thrift) and Candy Connelly (Rummage) began conversations and inquiries as

to how we might be able to start doing some ground work towards the goal of at some point being able to once again open our doors to help the peoples of Cape Ann.

**“Share The Warmth”** At a Vestry meeting Bill Melvin voiced his concerns of colder weather and the fact that there had been no way that people could get out or have the monetary means to purchase outerwear for the coming winter months. The Vestry did some further inquiries and Bill’s thought turned into “Share the Warmth” open to any and all with free coats and other winter needs of scarfs, gloves, hats and boots. With Wardens Ellen Sibley and Karen Kasper stepping forward to organize the event. The event was held in the church parking lot after having shown sufficient proof of following all existing protocols and guidelines from city, state and Diocese. Donations from parishioners, Regal Rummage and community poured in resulted in the gifts of 200 coats given away plus just about everything we put out. It was the first community activity offered to Gloucester and the Cape Ann communities at large and was a resounding success.

**Regal Rummage** Having finished our work on “Share the Warmth”, we re-directed our attention and efforts once again towards whom we could best serve in these times and have been focusing our attention more towards family clothing needs as about 85% of the Share the Warmth attendees were shopping not just for themselves but also for family members. The result of continued support by parishioners to supply us with good quality, gently used (mostly name brand) clothing has been almost overwhelming. We have continued to modify the floor plan and layout of the area to better accommodate the larger amounts of clothing offerings in all departments with the utilization of half of the stage area for ladies’ party and eveningwear if only to enjoy looking at and knowing that at some point there will be gatherings again. We also added a Men’s Annex Area and installed moveable free-standing mirrors to meet required guidelines required by state Covid-19 rules. We have met all the required mandates and are currently open with “By Appointment Only” shopping in conjunction with the Thrift Shop. A dedicated small group of volunteers have help immensely and without them, we would not have been able to get to this point of being open for limited shoppers. Heartfelt thanks to the support from Fr. Bret, Staff, Vestry, and all of the parishioners who continue to donate lovely clothing.

Blessings and Thanks to you All. Candy Connelly & Gwen Kopka

### **Toys for Kids**

Parishioners, under Marge Bishop’s direction, once again provided holiday gifts requested by Gloucester families for their children. Because of the coronavirus and no Sunday services, our parishioners stepped up to the plate and still provided gifts for approximately 27 children on Cape Ann. Thank you all so much.

Respectfully submitted, Marge Bishop, Church Assistant

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

### **Bathroom Renovation**

When the Vestry decided St. John's bathrooms needed renovating, we named the project B.B.B. - Better Bathrooms or Bust. First the plumber came in to find the leak in the main bathroom, which turned out to be a sheetrock nail penetrating a pipe. Then the carpenter came in to repair the wall and continue the chair rail around the whole bathroom. Karen Kasper and I purchased new fixtures, and dispensers and accessories, using touch-free options whenever possible. We also picked out some paint and wallpaper. Next came our resident Fix-It Wizard, Sue Lupo! She did a fabulous job of painting and papering the main bathroom, as well as painting the PH2 bathroom. Next came DeeDee and Ian Bedford to install all the new dispensers. Then Bill Melvin installed full-length mirrors in each room, and George Sibley hung the new wall mirrors. It took the St. John's Village to get the bathrooms done, but they now look so good we renamed the project B.B.B. - Beautiful Bathrooms to Boast about!

Respectively Submitted,

Dori Mottola  
Bathroom Project Manager

### **Security System**

2020 saw an update to our security/fire systems. Protection 1 came in and split the fire and security systems into two separate entities. This will allow for less physical responses to the church, as security alarms deemed "non-threatening" will be able to be shut off remotely, using the Protection 1 App. The fire system remains hard wired to Protection 1, with the ability to contact GFD in the event of an emergency. A new, easy to read and operate panel has been installed for the security system. The fire panel remains on the old panel at a new location on the other side of the entrance to the sacristy.

-Bill Melvin

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

Building use and parking lot use is very active here at St. John's Church, at least during the times when we are not in a pandemic. The use of our building is usually made available to 3 AA Groups, League of Women Voters, Coalition for the Prevention of Domestic Abuse, Sorellanza, Susie Field Art Class, Women's Cursillo Reunion Group, Cape Ann Harvest Meals. Having been closed down since March 17, 2020 there has been very little activity at 48 Middle St. Also, Our Place, which met regularly until mid-March, currently has no plans to return to St. John's.

Our parking lot is used for neighbor overnight parking and snow-ban parking. We also receive donations from Action, Inc., Lawyers office and Two Sisters.

Respectfully submitted, Marge Bishop, Church Assistant

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

The Ms. Fixits began 2020 with an ambitious project of cleaning, sanding and repainting the woodwork in PH-1, as well as the woodwork in the front hall and stairs. These areas get heavy wear and were beginning to show it. For eight Monday mornings in January and February of 2020 Sue Lupo led Connie DeSimone and Gwen Kopka in this task. We completed all PH-1 woodwork except the windows when Covid-19 shut us down. Our energies since then have gone into others projects noted in this annual report. We look forward to resuming the painting project in 2021.

Respectfully Submitted, Gwen Kopka and Sue Lupo, Scribes for this Non-Committee

### **Solar Project Committee**

It's been 19 months since solar panels were first installed at the rectory and on the Parish Hall roofs to help offset our electric utility costs. The goal of the installation was to reduce our overall costs by about 60% which included SMART credit payments offered by National Grid.

It took some time to get the paperwork in order for the credits to be issued and then more time for the actual payments to begin but we are now fully caught up from June 2019.

In addition, the rectory built up considerable billing credits with National Grid as the solar panels generate more electricity than the rectory uses. Those credits are now being used in 2021 to offset the church bills.

We do have a 15-year Green Loan from the Episcopal Diocese to pay for the solar panels and installation that costs us \$5940 each year.

The information below represents our utility costs and the SMART payments we received from June 2019 to December 2020.

Rectory Electricity Costs: -\$826.82  
Rectory SMART Payments Received: \$1,390.54

Church Electricity Costs: \$5,751.25  
Church SMART Payments Received: \$2,382.52

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Summary: \$1,151.37 in total electricity costs

Respectfully submitted,  
Sue Lupo, Treasurer

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

### **Audit Committee**

This past fall, 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 12/31/19 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, 2019 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.

Submitted by the Audit Committee: Claudette Chmura, Alexandra Garcia-Mata and Joan Gorga

### **Endowment Fund**

The endowment committee is pleased to report the investments have done well and have appreciated at or above the rate of most of the closely followed indexes. We have met virtually with our investment advisor David McKechnie and supported his recommendations. The guidelines provided by the Vestry have been carefully followed. All members of the committee are now being provided monthly reports and the treasurer includes reports on the value of our endowment with her monthly reports to the Vestry.

Respectfully, Henry N. McCarl, Chairman

### **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 three times during 2020.

The committee's 2020 focus was to address issues relating to the change in our financial situation as the result of the pandemic and subsequent church closing. Income and expense items were closely reviewed with an eye to maximizing income and reducing expenses. The committee strongly supported maintaining full staff salaries and benefits during this time.

For budget development the committee was presented with two scenarios, one with an earlier opening date and one with a later date. Ultimately, the committee wanted the Vestry to be made fully aware of all options in choosing a direction for the 2021 budget.

The committee recommended that the 2021 budget include capital funding. Ultimately, that did not take place but the treasurer will continue to work with Chuck Everett to develop a framework for future planning.

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

### **Treasurer's Report**

This has been a challenging year working with church finances during a pandemic. If I learned anything in 2020, it's that the church continues to function and provide essential services whether we are open on Sundays or not. Communication to parishioners continues, pastoral care takes place, outreach happens, and rich and beautiful virtual services are offered. Folks come and go as individuals to do the work that calls them inside St. John's.

Some of the financial savings I anticipated didn't really happen last year. There was some modest savings on heat but the sanctuary must be warm if we want to continue with Mark and Bret's work. Those bills are well worth it.

We did make some changes in 2020 that affected our finances. We went from using a cleaning service to hiring a sexton, Aaron Stewart. This allowed Marge to step back from sexton duties and it gave us a chance to work with someone individually who is now invested in St. John's.

We were also able to complete our financial audit in October. I am grateful to our committee, Joan Gorga, Claudette Chmura, and Alex Garcia-Mata for their work under less than ideal circumstances. We may have been late in our submission but we did complete the audit fully.

### **2020 Financial Results**

On the income side, we came in slightly below budget with current year pledges. There were just too many unknowns and changes in folks' lives to expect everyone to fulfill their pledge obligation. What did happen, though, was a wonderful outpouring from some folks who sent in extra money beyond their regular pledges. We could not have predicted the generosity of our faith community and we saw over \$11,000 in that account plus we received a single large donation into our Plate account. In total, we exceeded our 2020 budget for regular support.

The income area that was most affected by the pandemic was in our hall rental and fund-raising categories. With the loss of the rent from the 'Our Place' folks, no holiday fair, and very limited



access to thrift and rummage we lost over \$25,000 in budgeted revenue. Unfortunately, 'Our Place' will not be returning and we have no idea what thrift and rummage will look like when we finally reopen. This is the big unknown.

The gift we did receive was a \$30,000 grant from the federal government Cares Act. The original loan we received in May was converted to a grant in late November. We are very grateful to the folks at Cape Ann Savings Bank for guiding us through the application process.

Lastly, we received an anonymous donation of \$21,000 in December and the Vestry voted to add this to our Capital Account in the endowment.

Our expenses in 2020 were overall lower than budgeted. There was a small savings in staff salaries as both our Parish Admin and Sexton had to reduce time at St. John's because of the pandemic and therefore could not work on some of the bigger projects they would normally have tackled. Despite that, salaries continue to be the biggest expense for St. John's – about 64% in 2020.

I came to see how much of the work of the church takes place no matter where folks work from and no matter whether the church remains officially closed. Mailings take place, the copy machine needs paper, and the parking lot still needs plowing.

Our budget benefited from a fairly light year for church and rectory maintenance but we did invest our time and energy into some major capital projects. This included the installation of the new red front doors, work that began in 2019. They are truly beautiful. We also upgraded our fire alarm system and painted the rectory outside trim. Our largest project was renovating the bathrooms. All three bathrooms benefited from some combination of upgraded plumbing, dispensers, paint and wallpaper.

Our diocesan assessment of \$26,448 has been paid in full. This is the money we pay to the Episcopal diocese to support their programs and missions. A reduction in the prime interest rate generated some savings on our line of credit loan which was taken out to cover the cost of the heating system and to pay off the rectory mortgage. We also made our yearly payments on our 15-year Green Loan for the solar panels.

We had originally budgeted an additional draw from our endowment of \$58,000 but in the end, we only needed \$26,000. Along with the \$34,000 sustainable draw this represents a total withdrawal of \$60,000, or just under 7% of our total endowment. Our goal remains to develop additional sources of revenue to reduce our dependence on the endowment for normal operations.

## The 2021 Budget

Budget development was more of a challenge this year. We presented the Finance Committee and Vestry with two scenarios – one with an earlier reopening date and one with a later date. We adjusted projected income and expenses to match. Ultimately, the Vestry asked us to take a middle position, which we did. The proposed 2021 budget reflects this.

We had a strong showing for Stewardship and pledges increased from 2020. We are grateful to the many folks who pledged during this difficult time. We who are responsible for church finances take nothing for granted and we are thankful for all who contribute what they can.

The area where we feel the effects of the pandemic the most is in the loss of revenue from hall rentals and fund raising. We have budgeted for a holiday fair in November because we are confident we'll have that event. But we are less sure about thrift and rummage or the long term direction they are going in. Our parking lot remains our next biggest revenue source and we receive almost \$8,000 from renting to long term clients.

Our 4% sustainable draw from the endowment will be \$40,000 in 2021. These funds are used to pay for normal operating expenses.

Our projected income is just under \$219,000, far less than in 2020.

We regret that we cannot offer staff raises in 2021 but we are committed to maintaining all staff at their current salary level from 2020. I am very pleased at the commitment St. John's has made to keeping its staff at full employment during this pandemic when so many organizations have not been as fortunate.

We anticipate continued modest savings in expenses related to actual worship including flower and altar guild expenses. There will also be some savings in our utilities and as always, I pray for a winter without much snow. We did lower our maintenance budget as a church that is used less seems to have fewer maintenance needs. But St. John's remains committed to keeping our physical plant in good working order so we will address needs as they arise.

In looking at the difference between income and expenses for 2021 we project a deficit of almost \$94,000. As you know, the endowment is used to balance the budget so we can meet our expenses. Each year we withdraw 4% from the endowment, the percentage considered to be 'sustainable' and thus preserve our investments. In 2021 that will be \$40,000. The remaining \$54,000 we withdraw takes us beyond that sustainable point but is necessary to meet our financial obligations.

We are very fortunate that the value of our endowment increased by 8% in 2020 and our end of year balance is now over \$1.5 million.

There are just so many unknowns for 2021 that I think this budget may have to be revisited later in the year as conditions change. But for now, this is our starting point based upon what we know. Geoff and I have faith that St. John's will get through this time both financially and as a faith community and we look forward to the day when we can all gather in person.

I want to thank the Rector, the Wardens, the Vestry, the staff, all the various financial committees, and my assistant treasurer, Geoff Pope, for all their help this year. And a special thanks to Elizabeth DeVeer, our Parish Admin, who has gone the extra mile and always makes my job easier and more fun.

Respectfully submitted,  
Sue Lupo, Treasurer

### **Funds and Liabilities**

**Main Checking Account:** Balance at 12/31/20 was \$83,903.98. All bills paid including Diocesan Assessment of \$26,452.

#### **Special Funds**

**Memorial Fund:** Balance at 12/31/20 was \$17,217.80. 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 2020 totaled \$5,500. This year's expenditures include the purchase of a new computer and software for the Music Director and the redesign costs for our new web site.

**Music Guild Fund:** Balance at 12/31/20 was \$4,103.11. This fund is used to underwrite additional costs of the music program under the direction of the Music Director. The fund received \$1,215 in donations from individuals and a grant from the Barbara Belknap Fund. Expenditures were for \$120.

**Cape Ann Arts Alive Fund:** Balance at 12/31/20 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 2020.

**Special Services Fund:** Balance at 12/31/20 was \$0. This fund was created to support the professional vocal group, 'Festina', to provide music for special services throughout the church calendar year. Donations to the fund in 2020 totaled \$2,035 and were primarily from parishioners. Expenditures were \$5,175 for the cost of the musicians for a combination of in-person and recorded services.

**Emergency Fund:** Balance at 12/31/20 was \$2,375.07. This fund supports Gloucester individuals and families with a one-time gift of up to \$75. A grant from the Dolliver fund for \$2,039 was received to support this fund. Expenditures totaled \$896.56.

**Rector's Discretionary Fund:** Balance at 12/31/20 was \$8,767.70. Donations received from parishioners and outside individuals and organization totaled \$11,080. Expenditures totaled \$6,470 and are made totally at the Rector's discretion.

**Mission Fund:** Balance at 12/31/20 was \$994.60. There was no activity in this fund in 2020.

**Adele Directed Gifts Fund:** Balance at 12/31/20 was \$3,887.66. This fund was created in 2018 with the proceeds from the sale of household items from the estate of Adele Q. Ervin. Expenditures in 2020 totaled \$584 for additional new tables for the Parish Hall.

## **Endowment Funds**

**General Endowment Fund:** Balance of market value at 12/31/20 was \$1,450,434.02. Market value of the endowment fund at 12/31/19 was \$1,355,189.43. An additional \$41,000 was withdrawn from the endowment for operating expenses, lower than the \$55,000 that was budgeted. The total draw in 2020 was \$75,000.

**Pooled Restricted Endowment:** Balance of market value at 12/31/20 was \$17,312.40. Balance of market value at 12/31/19 was \$19,018.80.

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 12/31/20 was \$47,642.40. Market value of the endowment fund at 12/31/19 was 24,800. St. John's received an anonymous gift of \$21,000 in November and the Finance Committee and Vestry approved this money to be used for Capital Projects. There were no expenditures this year.

**Ervin Account:** Balance at 12/31/20 was \$464,788.64. 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 2020 we received \$11,658.27 into our Special Gifts account.

### **Long-Term Liabilities**

**Line of Credit with Cape Ann Savings Bank:** Total balance on the line of credit at 12/31/20 was \$232,417.46. During 2020 there were 2 reductions to the interest rate – March 4 to 4.125% and March 15 to 3.125%. 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 2020 we paid a total of \$5,936.28 on our 15-year loan from the Episcopal Diocese of Massachusetts for the solar project at the church and rectory. Our 12/31/20 loan balance is \$69,326.72.

## 2020 Statement of Activities and 2021 Budget

St. John's Episcopal Church 2021 Budget  
January 31, 2021

	2020 Budget	Actual YTD 12/31/20	2021 Budget
<b>Operating Income/Expense</b>			
<b>Income</b>			
<b>4000 - Regular Support (3)</b>			
4010 - Current Year Pledge	131,140	125,302	135,350
4020 - Prior Year Pledge Payments	1,000	2,747	1,000
4030 - Plate	2,000	2,500	750
4040 - Special Offerings	3,500	1,760	1,000
4050 - Special Gifts	18,000	17,431	15,000
4060 - Flowers + Sanctuary Lamp	2,250	511	750
4090 - Regular Support Other	1,000	11,616	4,000
Total 4000 - Regular Support (3)	158,890	161,866	157,850
<b>4100 - Fund Withdrawals (4)</b>			
4110 - Regular % Withdrawals	34,000	34,000	40,000
4190 - Interest + Other		444	150
Total 4100 - Fund Withdrawals (4)	34,000	34,444	40,150
<b>4200 - Fundraisers-Space Use-Misc (5)</b>			
4210 - Holiday Fair	8,000	20	8,000
4215 - Holiday Fair Gifts			500
4220 - Thrift Shop	5,000	1,278	2,000
4230 - Fundraisers - Other	2,500	489	750
4240 - Hall Contributions	16,000	3,483	1,000
4250 - Parking Contributions	7,200	8,350	7,800
4260 - Weddings & Funerals	4,500	575	750
4290 - Line 5 Other	200	342	100
Total 4200 - Fundraisers-Space Use-Misc (5)	43,400	14,538	20,900
4500 - SBA PPP Loan		30,000	
<b>Total Income</b>	<b>236,290</b>	<b>240,846</b>	<b>218,900</b>
<b>Expense</b>			
<b>5000 - Rector</b>			
5010 - Rector Salary	52,505	52,506	53,900
5020 - Rector's Pension	13,220	13,047	13,437
5030 - Health Insurance	12,000	12,508	13,130
5040 - Rector's Dental + Disability	1,050	971	1,000
5050 - Rector Travel	1,500	324	800
5060 - Rector Cell Phone	1,440	1,587	1,440
5090 - Rector Other	1,750	725	800
Total 5000 - Rector	83,465	81,688	84,107
<b>5100 - Staff Salaries + Benefits</b>			
5110 - Music Director	35,659	38,159	38,659
5120 - Parish Administrator	20,693	13,281	20,693
5130 - Church Assistant	20,819	17,349	20,819
5140 - Thrift Shop Manager	3,000		1,000
5145 - Sexton		1,665	3,700
5150 - Supply Clergy	1,000		1,000
5160 - Supply Organist	900	500	900
5170 - Employer Taxes	5,900	5,211	5,500
5180 - Staff Pensions	5,400	4,918	4,700
5190 - Staff Other		248	
Total 5100 - Staff Salaries + Benefits	94,751	81,331	96,971
<b>5200 - Worship, Music, Education</b>			
5210 - Flowers	1,800	650	900
5220 - Music Supplies + Maintenance	2,000	585	1,000
5230 - Altar and Worship	1,000	100	350
5240 - Education	100		0
5290 - Worship, Mus, Ed Other		270	300
Total 5200 - Worship, Music, Education	4,900	1,605	2,550
<b>5300 - Office + Administration</b>			
5310 - Office Supplies	2,700	2,360	1,650
5320 - Telephone	2,000	2,505	2,600
5330 - Postage	1,400	506	600
5340 - Copier	1,500	1,208	1,400
5350 - CreditCard Processing Fees	1,300	653	660
5360 - Payroll Service Fee	1,000	1,110	1,032
5370 - Kitchen Supplies	1,300	465	400
5390 - Office + Admin Other	250	753	800
Total 5300 - Office + Administration	11,450	9,559	9,142

St. John's Episcopal Church, Gloucester, MA  
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## 2020 Statement of Activities and 2021 Budget, cont'd.

	2020 Budget	Actual YTD 12/31/20	2021 Budget
<b>5400 - Buildings and Grounds</b>			
5405 - Custodial Service	8,085	1,966	0
5410 - Snow Removal	6,500	2,325	5,000
5415 - Electricity Church	2,000	(389)	1,000
5420 - Heating-Gas Church	5,600	4,279	5,300
5425 - Maintenance Church	5,000	1,601	3,000
5435 - Security	1,500	1,489	2,200
5440 - Grounds + Parking Lot	1,700	1,615	1,700
5445 - Rectory Utilities	2,000	1,700	2,200
5450 - Maintenance -Rectory	4,000	1,805	3,000
5490 - Building + Grounds Other	750	1,802	
Total 5400 - Buildings and Grounds	37,135	18,192	23,400
<b>5500 - Major Other</b>			
5510 - Diocesan Assessment (12)	26,452	28,656	26,676
5520 - Insurance	8,100	8,275	8,400
5530 - CASB Payments (P+I) (15+14)	16,220	14,718	14,040
5540 - Green Loan (P+I)(15+14)	5,930	5,936	5,940
Total 5500 - Major Other	56,702	57,586	55,056
<b>5600 - Non-Line 14 Items</b>			
5610 - Thrift Shop Expenses (-5)	200	291	100
5620 - Weddings & Funerals (-5)	3,000	441	650
5630 - Fundr-Space Use Exp Other (-5)	50	-	
5650 - Capital Exp from Op Inc (15)			
5680 - Outreach Mission Programs (16)	1,800	519	700
Total 5600 - Non-Line 14 Items	5,050	1,250	1,450
<b>Total Expense</b>	<b>293,453</b>	<b>251,192</b>	<b>272,676</b>
4120 - Special Endowment Withdrawals to achieve balanced budget	58,000	26,000	54,000
<b>Net Operating Income</b>	<b>(57,163)</b>	<b>15,654</b>	<b>(53,776)</b>
<b>Non-Operating Income/Expense</b>			
<b>Income</b>			
<b>6000 - Fund Receipts</b>			
6020 - Memorials		5,500	
6040 - Capital Projects		21,000	
6050 - Music Guild		1,215	
6060 - SJC Emergency		2,140	
6070 - Pass Thrus		1,706	
6090 - Rector's Discretionary		11,080	
6110 - Special Services		2,035	
Total 6000 - Fund Receipts		44,676	
<b>Total Non-Operating Income</b>		44,676	
<b>Expense</b>			
<b>7000 - Fund Disbursements</b>			
7020 - Memorials		3,547	
7040 - Capital Projects		39,725	
7050 - Music Guild		120	
7060 - SJC Emergency		897	
7070 - Pass Thrus		1,706	
7090 - Rector's Discretionary		6,470	
7110 - Special Services		5,175	
7120 - Adele Directed Gifts		584	
Total 7000 - Fund Disbursements		58,223	
<b>Total Non-Operating Expense</b>		58,223	
<b>Net Non-Operating Income</b>		(13,547)	
<b>Net Income</b>	<b>837</b>	<b>2,107</b>	<b>224</b>

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## December 31, 2020 Statement of Financial Positions

ST. JOHN'S CHURCH Balance Sheet As of December 31, 2020	
	Dec 31, 20
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1000 · Cape Ann Main Check/Savings	83,903.98
1030 · St. John's Emergency checking	2,375.07
1040 · Rector's Discret checking	8,757.70
Total Checking/Savings	95,036.75
Other Current Assets	
1400 · Investments	
1410 · Endowment Account	1,450,434.02
1420 · Pooled Special Account	17,312.40
1430 · Capital Projects	47,642.40
1440 · Ervin Account	464,788.64
Total 1400 · Investments	1,980,177.46
Total Other Current Assets	1,980,177.46
Total Current Assets	2,075,214.21
Fixed Assets	
1600 · Real Estates	
1610 · Church [as assessed]	745,600.00
1620 · Parish Hall [as assessed]	691,600.00
1630 · Rectory [as assessed]	483,200.00
1640 · Parking lot [as assessed]	146,100.00
Total 1600 · Real Estates	2,066,500.00
Total Fixed Assets	2,066,500.00
<b>TOTAL ASSETS</b>	<b>4,141,714.21</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Long Term Liabilities	
2200 · CASB Line of Credit	236,694.09
2300 · Green Loan	146,648.18
Total Long Term Liabilities	383,342.27
Total Liabilities	383,342.27
Equity	
3100 · Temp Restricted Real Estate	2,066,500.00
3200 · Temporarily Restricted Funds	
3210 · Ervin Fund	464,788.64
3220 · Rector's Discretionary Fund	13,251.94
3230 · Prepaid Pledges	13,265.00
Total 3200 · Temporarily Restricted Funds	491,305.58
3300 · Designated Funds	
3310 · Endowment Fund	1,382,634.02
3320 · Pooled Special Funds	17,312.40
3330 · Adele Directed Gifts Fund	3,887.68
3340 · Memorials Fund	17,217.80
3350 · Mission Trip Fund	994.60
3360 · Capital Projects (cash)	95.06
3365 · Capital Projects (invested)	47,642.40
3370 · Music Guild Fund	4,103.11
3380 · SJC Emergency Fund	4,303.81
3390 · Pass Thrus Unspent	210.76
3410 · CAAA	852.00
3500 · Operating Fund	108,183.18
Total 3300 · Designated Funds	1,587,436.80
3900 · Fund Adjustments	-2,909.44
3999 · Less Total Liabilities	-386,068.33
Net Income	2,107.33
Total Equity	3,758,371.94
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>4,141,714.21</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 (security, coffee maker, computer help, etc.)
- Joan Gorga (bulletin intercession up-keep)
- Claudette Chmura has taken over the role of parish historian. Mary McCarl was dedicated for many years with this duty. Thank you, Mary so much.
- Bill Melvin (security, all round handyman)
- Carol Zapustas (takes food weekly to Open Door)
- All of the parishioners who fill in at our services for folks that need a replacement.

Thank you,  
Marge Bishop

**Weddings**

Josh Slater and Irene Lila Palmer, November 22, 2020

**Burials**

Mary K. Ward  
Timmie Cullen  
Eugene Roberts