

# Annual Report 2017

## St Stephen's Episcopal Church

Pittsfield, MA  
Diocese of Western Massachusetts



## Minutes of the 2017 Annual Meeting

St. Stephen's Episcopal Church  
Pittsfield, MA  
February 12, 2017

**Heart & Hands Award** was presented by Cricket to Bill Frazier toward the end of Eucharist and before annual meeting was formally convened. Bill's long service to St. Stephen's and its parishioners over the years including his work as the head of pastoral care and as safe church trainer, along with the many other roles he plays behind the scenes was related by Cricket, and he received a standing ovation in the sanctuary.

**Opening Prayer:** Shortly after Eucharist, Cricket opened the meeting in the sanctuary with a prayer at about 11:22 a.m. She promised a short meeting because of weather.

**Minutes of 2015 Annual Meeting:** A motion to accept the minutes of the 2016 annual meeting was made, seconded, and unanimously approved.

**A Taize Chant** was sung while Joe Farnes read the names of parishioners who died in 2016.

**Nominating Committee Report:** Christine Reynolds thanked members Valerie Andersen, Thom Smith, and Cricket Cooper for their work. (In the same selection process as was used last year, Vestry members look at a grid with all members listed, with holes left when members cycled off that needed to be filled. Parishioners were approached by one or more Vestry members to see if they would serve.) Three parishioners, Valerie Andersen, Angie Moon and Mark Miller, were nominated.

**Online Approval Planned for Parochial Report:** It was noted that an email vote would be taken later in February for the approval of the parochial report, with the report and its approval to be discussed at the March meeting.

**Election of Vestry members, Officers, and Convention Delegates:** A motion was made, seconded and approved to accept the slate of standing officers and vestry members, as well as the new members mentioned above. Cricket thanked outgoing Vestry members Karen Wallace, Thom Smith and youth member Zach Senecal. Christine Reynolds, Karen Wallace, Mark Miller, Josie Ellis, and Don Phipps were approved as senior warden, junior warden, clerk, treasurer, and assistant treasurer, respectively.

**Diocesan Convention Delegates:** The names of Christine Reynolds, Karen Wallace and Josie Ellis, with Al Symonds as alternate, were presented and approved unanimously.

**Budget Walkabout:** In light of time constraints, Cricket promised a presentation of the budget from a lay person's point of view at a later date. She and treasurer Josie Ellis outlined continued withdrawals from endowment to make up for the gap between expenses and income. Josie noted that withdrawals totaled less than in 2015 and forecast a lower figure for 2017. Josie fielded questions about the budget and finances. Don noted that the 2017 budget is posted on the bulletin

board across the hall opposite the staff room. Cricket asked for non-monetary gifts of service to help make up for the smaller 2017 budget, including snow shoveling; she noted that cleaning crew service has been reduced by five hours a week.

**Elevator Update:** Cricket gave a brief account of progress on repairs to the elevator, including installation of the doors and when the repair people were due back.

With no other business to discuss, the 2017 annual meeting was adjourned before noon.

Respectfully submitted,  
Mark Miller

## Contents

|  |    |
|--|----|
| Minutes of the 2017 Annual Meeting .....     | 1  |
| 2017 Highlights.....                         | 5  |
| From the Register.....                       | 6  |
| Vestry Members and Parish Staff .....        | 7  |
| Report of the Rector .....                   | 8  |
| Report of the Assistant Rector .....         | 9  |
| Report of the Senior Warden .....            | 10 |
| Report of the Junior Warden.....             | 12 |
| Administration Ministry.....                 | 13 |
| Property Committee .....                     | 13 |
| Parish Library.....                          | 13 |
| Christian Education Ministry .....           | 14 |
| Sunday School .....                          | 14 |
| Adult Education .....                        | 15 |
| Finance Ministry .....                       | 15 |
| Finance Committee .....                      | 15 |
| Outreach Ministry .....                      | 15 |
| Habitat for Humanity .....                   | 15 |
| St Stephen's Table .....                     | 15 |
| Warm Heads, Warm Hearts .....                | 16 |
| United Thank Offering.....                   | 17 |
| Parish Life and Stewardship Ministries ..... | 17 |
| Coffee Hour .....                            | 17 |
| Communications .....                         | 18 |
| Greeters .....                               | 19 |
| Cooking and Baking Ministry.....             | 19 |
| Living Green .....                           | 19 |
| Stewardship Committee .....                  | 21 |
| Pastoral Care Ministry .....                 | 22 |
| Pastoral Care Coordinator.....               | 22 |
| Prayer Chain.....                            | 23 |
| Worship Ministry .....                       | 23 |
| Worship at St Stephen's.....                 | 23 |

|   |    |
|---|----|
| Acolyte Guild.....                              | 24 |
| Altar Flowers .....                             | 24 |
| Altar Guild .....                               | 24 |
| Scheduling Ministry.....                        | 25 |
| CD Ministry .....                               | 25 |
| Director of Music .....                         | 26 |
| Ushers .....                                    | 27 |
| Report of the Treasurers.....                   | 28 |
| Balance Sheet, Endowment, and Budget 2018 ..... | 31 |

## 2017 Highlights

### January

- Robert Burns event with Berkshire Highlanders
- Jazz Vespers with Zion Lutheran (@ St. Stephen's through May)
- Laundry Love (every month!)
- Zion-St. Stephen's Chili Cookoff
- Pittsfield Police Department "Coffee with a Cop" program
- WAM Theatre Rehearsals

### February

- Eclectic Book Group (every other month)
- Annual Meeting
- Preparing for Lent class
- Shrove Tuesday/Mardi Gras party
- Shakespeare and Company Youth Project (through the spring)

### March

- Community Ash Wednesday service
- Zion Lutheran German Dinner
- Lutheran/Episcopal Class
- City Hall Department heads' meeting
- Berkshire Coalition for Justice and Peace
- Parish Leadership Day
- Bible study with the Rev. Marc Britt (into April)

### April

- Agape Maundy Thursday meal & service
- All-night Vigil
- Good Friday services
- Repair Café begins again
- Easter Vigil and Easter Day Services
- Habitat for Humanity Workday

### May

- First Communion class
- Jazz Vespers with Zion Lutheran

- Presentation on Islam with Sharif Rosen
- "Chemo Pilgrim" book signing
- Confirmation class
- Mindfulness Based Stress Reduction class (through July)
- Pittsfield High School band concert
- Diocesan Anti-Racism Training

### June

- Parish Work Day
- Town Meeting on Pentecost
- American Guild of Organists recital "Silent Movie"
- UTO ingathering
- Berkshire Immigrant Center begins to move to 2nd floor
- Walking Zion Lutheran "home"

### July & August

- Goody Clancy architectural firm visits St. Stephen's
- Laundry Love
- Repair Café
- The Eclipse!

### September

- International "Buy a Priest a Beer" Day
- Jobs for Justice meeting
- German Dinner @ Zion
- Pulpit Swap (every other month!)

### October

- "Pay and Pray It Forward" Stewardship Campaign
- Berkshire Opioid Prayer Pilgrimage
- Bible Study
- Micah Awards with BIO
- Berkshire Immigrant Center Open House
- "Luther" Film at Zion Lutheran
- Diocesan Convention

- United Thank Offering Ingathering
- Reformation Day celebration with FOUR downtown churches

#### November

- All Saints' Sunday
- Introduction to Christian Theology
- Joint Vestry/Council Meeting with Zion Lutheran
- Transgender Day of Remembrance
- Berkshire Stonewall Thanksgiving
- Celtic Heritage Sunday

#### December

- "Do Some Good" Advent Project
- Advent Wreath Workshop
- MADD Candlelight Vigil
- Advent Vespers
- Youth Group cookie decorating
- Annual Visit of St Nicholas
- Christmas Services
- New Year's Eve service at Zion Lutheran with FIVE parishes

## From the Register

#### *Marriages:*

- Michael Cachat and Shena Callahan
- Jason Verchot and Phil Bowen

#### *Baptisms:*

- Noelle Bodenstab
- Calvin Lyczynski
- Christopher Plankey III
- Maxwell Plankey
- John Petit IV
- Dennis Shaw
- Victoria Shaw
- Gloria DiGrigoli

#### *Burials:*

- Ward Woolverton
- Mary Bardwell
- Florence Allen
- Marjorie Lannan
- Mildred French
- Stephen Congdon

- Dante Straughn
- Henrietta Rudin
- Lorraine May
- John Wilker
- Chauncey Jones, Jr.
- Francis Root
- Carl Laschky
- David Gaynor
- Lewis Cuyler
- Marjorie Stroehlin
- Anna Vincent
- Juanita Boudreau
- Barbara Smith

#### *Confirmations and Receptions into the Episcopal Church:*

- Valerie Andersen
- Matthew Reynolds
- Barbara Nightingale
- Ralph Nightingale
- Melissa Patnode
- Laura Szczpaniak

## Vestry Members and Parish Staff

### ST. STEPHEN'S PARISH 2017

#### Officers

|                     |                              |
|---------------------|------------------------------|
| Senior Warden       | Christine Furcinite-Reynolds |
| Junior Warden       | Tom Dillon                   |
| Treasurer           | Josie Ellis                  |
| Assistant Treasurer | Don Phipps                   |
| Clerk               | Mark Miller                  |

#### Vestry Members

|                  | Term Expires |
|------------------|--------------|
| Tom Dillon       | 2018         |
| Al Symonds       | 2018         |
| Dona Senecal     | 2019         |
| Alec Gillman     | 2019         |
| Angie Moon       | 2020         |
| Valerie Andersen | 2020         |

#### Parish Staff

|   |                 |
|---|-----------------|
| Rector                                      | Cricket Cooper  |
| Assistant Rector                            | Joseph Farnes   |
| Director of Music                           | Joy Mullen      |
| Pastoral Leader                             | William Frazier |
| Church School Administrator                 | Bert Boos       |
| Church School Director (through May 2017)   | Craig Reynolds  |
| Parish Administrator                        | Kathy Sulock    |
| Coordinator for St. Stephen's Table         | Dan Moon        |
| Sunday Sexton                               | Roy Sutton      |
| Advantage Employee Network, Weekday Sextons | Cheryl Smith    |

## Report of the Rector

As I looked back over this past calendar year, I found myself remembering an advertising jingle from the 1960's, for Doublemint gum. You may remember their ads, which always featured sets of identical twins, doing something fun, and chewing gum at the same time. And you'd recall their slogan: Double your pleasure! Double your fun!

Well, I am not comparing Zion Lutheran Church of Pittsfield to a pack of gum~ no really, I'm not! But when I look at the calendar and see all of the events and activities from this past year, what strikes is me how our lives, our ministries, our worship, and our friendships have been enriched by the connection we have with our neighbors at Zion.

Yes, it is right that we should be proud and grateful for the terrific ministry and mission of St. Stephen's, and it gladdens the heart to see so many people in worship, helping at the Table, donating time and financial support, and holding us always in their prayers. And yet, I find myself also proud and grateful to participate in worship at Zion, to see the huge 5-church gathering we had on the morning of New Year's Eve, and to know that we are leading the way into a new future of ministry for Pittsfield.

Current church leadership training would encourage parishes like us to discover and move into new ways of being, not when they are struggling but~ whenever possible~ while they are still vital, strong, and have resources.

Now is that time for us.

Time to lean into partnerships and neighbors. Time to continually ask, "What is our mission? To what are we called? What does our city, our neighborhood need from us?" Change is afoot. We see it in this paperless annual meeting format. We will see it everywhere this year. It is not meant to torment you! It is meant to move us all into more and more sustainable ways of being the best possible version of a church we can be.

Fear not! We will walk down some old roads in new ways. We will walk down unexplored paths we never knew about. We walk with new friends, and with friends we have yet to meet. Yet, there is nothing to fear, for we walk because He is the Way, and there is nowhere we can go apart from His love and His grace.

In the words of the Anglican poet, W. H. Auden:

**He is the Truth.  
Seek Him in the Kingdom of Anxiety;  
You will come to a great city that has expected your return for years.**

In Christ,  
The Rev. Cricket Cooper

## Report of the Assistant Rector

The past year brought renewed opportunities to take the Gospel out into our community. As our junior warden, Tom Dillon, remarks in his report to Annual Meeting, we have a hard time sharing all the things we do with the community; I suggest that we often have a difficult time sharing why we do these things and sharing the Gospel, too. It is really great news about Christ that we have to share with Pittsfield, and, by sharing the Gospel, we give credit to God whose love is at work in us and through us.

In 2017, Berkshire County had its first LGBT Pride event which has long been a hope for the Lesbian, Gay, Bisexual, Transgender communities in the Berkshires. Being a religious voice in support of LGBT people is an important witness to the love of God for the world. We were also host to the first official “Transgender Day of Remembrance” service at St Stephen’s; Transgender Day of Remembrance is an annual event to remember those transgender individuals who have been murdered throughout the world for simply being who they are. I was also invited to present on topics of religion and spirituality for the annual “Live Out Loud” LGBT conference here in the Berkshires. Helping LGBT people and straight allies to understand the important role of religion and spirituality for LGBT people was a great blessing.

For adult formation, we had a lot of variety this year. Because Zion Lutheran was with us for Lent, the clergy of both parishes led classes on Lutheranism and Anglicanism to talk about similarities and differences. I also put together a pre-Lent class to help people talk about what they might do for spiritual practices during Lent. This autumn, I put together classes on Scripture and theology. The Scripture class introduced people to the basics of the Bible, and the theology class introduced attendees to some of the many theologians of the Western Christian traditions.

I have also attended to my own continuing education, completing a distance education course in English Mysticism and Spirituality from the Church Divinity School of the Pacific and studying other works of literature, spirituality, and theology independently.

I have been part of the regular preaching/celebrating rota and been engaged in pastoral care as needs arise in the parish.

Peace of Christ,  
The Rev. Joseph Farnes+  
Assistant Rector

## Report of the Senior Warden

Wow time flies, I can't believe this is my last wardens report. As I look back at how my journey began, boy I was so sure that when I met with Cricket to discuss the position no was definitely going to be my answer, but I'm glad I surprised myself by saying yes. I learned things not only about the church over these four years but also about myself.

There is a quote I go back to when an opportunity comes up "If it doesn't challenge you, it won't change you". Not that we need to always be changed but I believe that when we are challenged and take on that challenge we do change. How much we change depends on what we allow ourselves to do. Moving out of our comfort zone is never an easy thing to do. I think most of us would rather keep the status quo then try something new. New can be scary, and boy do I get that. I learned (the hard way) that no matter how hard we try not to have things change they always do.

Over the last four years I met many wonderful people both inside and outside of St. Stephens with whom I had the opportunity to work. Anyone remember the book "Our Iceberg is melting"? This was part of a yearlong workshop that several of us were involved with. Which in theory was designed to help us look at our church differently. I found the some of the processes to be interesting such as looking at who we serve, what direction we might want to take the church, and even taking a harder look at how we spend our money. Trying new things. This is where Maundy laundry or better known now as laundry love came from. I think what interested me most about this process was how other churches approached this vs how we did. I don't think at the time we (St. Stephens) were ready to look that closely at ourselves. I think as a whole we were comfortable the way we were, we didn't need to change. I think part of that thinking was because we have an endowment. The other churches didn't or if they did they were very small, so they had a more urgent need to look more closely at how and what they do. It may not have been the best planned workshop but the process did plant some seeds. Over the last few years we started to take a harder look at who we are and where we need to go and what we need to do to get there. It's not an easy process or always a comfortable one. I know that visioning process will continue to evolve in the coming months and years. Hard questions and decision are yet to be asked and made, but no matter what path is chosen St. Stephens is a very strong community and will continue to be one.

During Cricket's sermon, a few weeks ago when we were all at Zion she eluted to changes, Rick Goodwin said, "One reason people resist change is because they focus on what they have to give up instead of what they have to gain". This makes me think of what Zion went through during their remodeling. Many of us wondered what having them join us would mean, would service change... They also had questions and concerns. What it meant to me was gaining new friends, new perspectives and new opportunities. I don't feel like we lost anything but gained so much.

I fully recommend/urge getting involved, join the altar guild, property or finance committees become an acolyte, help out at St. Stephens table... there are so many opportunities. By becoming a deeper part of this community, it becomes stronger. That being said, I'm very grateful to everyone for allowing me this opportunity especially Cricket for asking me and my

family for supporting me. I wish the incoming vestry all the best as I know there is still work to be done.

If it doesn't challenge you, it won't change you. Never back down from the challenge you have so much to gain.

Regards  
Christine Furcinite-Reynolds  
Senior Warden

## Report of the Junior Warden

When I assumed the position of Junior Warden on Vestry in 2017, I felt like “the new kid on the block”. Not really being sure what the position entailed, I spoke with the rector, Cricket, the Senior Warden, Chris, and also the Junior Warden, Karen, that I was replacing. Other than being part of a team that oversaw the daily operations and finances of the parish, it seemed to me that I was also part of a team that was trying to develop a vision for St. Stephen’s future.

Reflecting on this, I thought of the various missions and programs that St. Stephen’s sponsored or was involved with organizing and running. These included outreach programs such as St. Stephen’s Table, Laundry Love, and being a major participant in Jenny’s “Cathedral of the Beloved”. The church itself is used for a variety of community and church sponsored purposes. The Repair Cafe, AA, NA, The Berkshire Highlanders, the Pittsfield High School Orchestra, and new this year, The Berkshire Immigrant Center, all use the facilities in the church and the parish house.

I mention these things because I feel that St. Stephen’s, part of whose mission is “to be the heart and hands of Christ” does not receive the public recognition that it deserves. One of my goals as Junior Warden is to work with the clergy and church vestry to promote St. Stephen’s and its various programming to the surrounding community. Support for these programs is vital, but to develop and encourage support we first have to develop community recognition.

This leads us into church finances. We have slowly been depleting our reserves and have to look at our sustainability. Difficult questions must be asked and discussed. Can we afford all the outreach that we do now? Is maintaining a large church sanctuary for two services a week the best use of our facilities? Should we undertake a capital campaign? Is investing in a major marketing campaign worthwhile? These and many other issues, some known and others unknown (we always have surprises...look at the elevator issue), are facing the members of the parish this coming year.

As we move forward, may we pray for vision and guidance from the Holy Spirit to do what we can to support our neighbors and our community. I strongly suspect that the Spirit had a hand in guiding our friends at Zion Lutheran Church in designing and building their beautiful new multi-purpose/worship space and in cementing a new worship community between our two churches.

With God’s help, we will move forward doing his work.

Sincerely,

Tom Dillon

## **Administration Ministry**

"The mission of the Administration Ministry is to be good stewards of the physical property, supplies and human resources of St. Stephen's Parish. We will accomplish this through careful planning and judicious use of resources, responsible maintenance and improvement of property, and support and guidance of parish staff."

### **Property Committee**

The Property Committee is responsible for maintaining and improving the Church and Parish House and for responding to property issues identified by the Rector and staff. As part of the regular round of maintaining the property, the Committee replaces lights and smoke / CO detectors as needed, assists with the building inspection, and weatherizes the Church and parish house for winter.

This year, the Property Committee and many wonderful volunteers renovated the downstairs kitchen. A new window was installed that is much easier to open and close, and the ceiling and walls were painted. We are grateful for all those who volunteered their time and efforts to make this project happen! During the fall, we cleaned out and weeded the alleyway on the side of the church.

Volunteers for Property Committee or for any of the Parish Work Days are always welcome!

Joan Evans  
Property Committee Chair

### **Parish Library**

The Guild Room holds both the adult, children and young adult library collections. Fiction, non-fiction, videos and music cds are available for a loan of one month. The card catalog can be searched by author, subject and title (though it is out of date). Suggestions of titles to purchase are welcome.

The materials from the Alexander G Carney Memorial Children's Library have been relocated into the Guild Room on the lower shelves. The loan period for children material is also for one month. Volunteers are always welcome!

Respectfully Submitted,  
Sara Garinther, Librarian

## Christian Education Ministry

### Sunday School

We are grateful for the ministry of Craig Reynolds this spring as Church School Director. He brings enthusiasm and joy to all the things he does, and our Sunday School program was deeply enriched. Thank you, Craig!

We are also grateful for Bert Boos stepping up as Church School Administrator this fall and upcoming spring. Since so many of our teachers have years of experience, we felt at this time what would be most helpful is an organized administrator to support the teachers in their ministry. Bert brings her many years of service as an office assistant at St Stephen's along with her administrative help with Cathedral in the Night.

This year we also tried a new, activity-centered model of Sunday School instead of the traditional classroom/age-centered model. This was in response to challenges of regular attendance, where sometimes classrooms might have only one or two students in that age range and sometimes students in an age range are not at the same ability/interest level for the planned activity. We are actively evaluating whether this has been successful in meeting the needs of our young people.

We continue to have the 9:30 am community gathering to allow for our young people to “check-in” and to reflect on larger spiritual questions and themes. This has also allowed for our youth to have time with their clergy. This year we also moved our craft and supply room up to the third floor and consolidated our Sunday school program onto the third floor after the 9:30 gathering.

One of the larger questions posed is how the work of Sunday School can get reinforced at home and be part of family spirituality. This year we distributed “Family Prayer bags” at the beginning of the year with some resources to help parents and families in cultivating and deepening spiritual roots as a family.

We currently have 22 students registered for Sunday school, with an average weekly attendance of 7 students. We also have 7 regular Sunday school teachers and assistants, all of whom are seasoned and experienced. However, there is always room for more people to share their gifts and enthusiasm for the faith with young people (plus you might also learn more about God, too!) Anyone interested in helping with Sunday school should contact Bert Boos; the normal procedure is a background (CORI) check along with “Safe Church Training” which is periodically offered either in the Berkshires or elsewhere in the diocese.

We are grateful for Bill and Teddy Carter putting everything together for our Advent Wreath workshop! We look forward to some other activities for families this year.

Bert Boos  
Church School Administrator  
The Rev. Joseph Farnes  
Assistant Rector

## **Adult Education**

Please see the Assistant Rector's report.

## **Finance Ministry**

### **Finance Committee**

Please see the report of the treasurers.

## **Outreach Ministry**

### **Habitat for Humanity**

St. Stephen's sponsored two workdays at Habitat for Humanity projects. The first one was on Saturday, April 22, 2017. We supplied 6 volunteers, supplementing about 10 regular Habitat volunteers. The work assignment was at a rehab at 5 -7 Hall Place. The second one was on Saturday, November 18, 2017. We supplied 10 volunteers, supplementing about 10 regular Habitat volunteers. The work assignment was at a new build at 92 Clarendon Street. The day was a huge success and we were able to move the house closer to being finished, with a dedication on December 16th. The projects we worked on included painting, drywall mudding and trim installation. The 7 members of the family buying the house were on site to view the progress and to have a few photos taken. There was plenty of food so we invited them to have lunch in their new kitchen. It was a stand-up meal because there were no chairs or kitchen cabinets, yet. Special thanks to Joan Evans and her helpers who provided everyone there with delicious lunch and break food. Work hours were from 8 AM to 3 PM. The next planned workday will be in April or May, if a new house has been started or there are repair projects at a rehab in Dalton, where more people are needed. Habitat's web site is: [www.berkshirehabitat.org](http://www.berkshirehabitat.org)

St. Stephen's is a Bronze Level sponsor for a Habitat workday. As a sponsor, we must provide lunch for the St. Stephen's members participating in the build plus 10 other staff workers and regular volunteers on site that day.

Respectfully submitted,  
William Carter, Jr.

### **St Stephen's Table**

As we circle into the new year and look to be a steady presence in the community some thoughts come to mind. What can we do to be more organized? What centralized systems can we use to communicate with volunteers? How can we renew ourselves to continue?

As the years go by and we question what we can do in the community, it seems the same answer that comes is to do what we do and do it well. To nourish people it seems we need to keep things

simple and effective. We need to communicate with each other respectfully and honestly and remain flexible.

The kitchen has been painted and freshened up, and I thank the generous people who stepped up to do this hard work! People have volunteered their time to pick up the milk and bread. I was most impressed to see the milk and the bread dropped off during the coldest of days and deepest of snow recently.

Our major food donors this year include Guidos, Crescent Creamery, Pittsfield Rye Bakery, Panera Bread and the Food Bank of Western Ma. and Whorles.

Ellen Master and Knesset Israel have put on the annual Christmas Eve Dinner and groups as well as regular volunteers have helped to keep the momentum going. People have shared their money and their time to keep things moving forward. The donations have been extremely generous.

So the question seems to become how can we shape the ministry for the long run? What are some systems we can put in place for the next decade and what can we do more efficiently?

Perhaps these questions are a good starting place as we hold our annual meeting. Somehow things always seem to work out at the table, even on the tough nights, even when we panic about a missing ingredient or a misplaced item. The people always get fed.

I see value in having in depth conversations about the systems we use and in general having open, honest, respectful communication. We need to have a community where everyone at the table feels valued but where boundaries can be set and productivity can be respected.

Dan Moon  
Table Coordinator

### **Warm Heads, Warm Hearts**

“Warm Heads, Warm Hearts” was developed in 2009 to help our local population within the Berkshires in need of warm clothing each winter. Our guests at St. Stephens Table and The Cathedral of the Beloved are very grateful for the help.

The donations and distribution to our guests has become a habit to the parish and are almost self-sustaining. Due to storage issues, we have had to cut back to asking for hats, gloves and scarves only, though we do distribute additional clothing if received. The Redfield House no longer accepts donations, so we are now requesting items for adult men and women only.

The Warm Heads program is part of St. Stephen’s Table, and serves as a viable asset in providing additional care for those in need. In the current economy, the joined effort **has helped everyone involved.**

Connie Bullard  
Coordinator

## **United Thank Offering**

The United Thank Offering is a way for each person to express tangible THANKS to God for blessings, UNITED with other Episcopalians in OFFERING prayers and money that reach out to our neighbors around the world.

The U.T.O. Blue Boxes and envelopes are always available at the church and envelopes are sent in The First Order for the Spring and Fall Ingatherings. The funds received are then sent to the Diocese of Western Massachusetts and then to the National Church to be sent where they are most needed.

Our Spring 2017 offering was \$298.85 and the Fall offering was \$525.70 with a total of \$824.55.

## **Parish Life and Stewardship Ministries**

"The mission of the Parish Life Ministry is to communicate and provide opportunities for fellowship. This will be accomplished by calling upon individuals within the parish and community to integrate them into the life of the parish."

"The mission of the Stewardship Ministry is to nurture and make thoughtful and prayerful use of parish assets, including time, talent and financial resources. We will accomplish this through education, encouragement and careful management of all parish resources."

## **Coffee Hour**

Coffee Hour is a great time after the 10 o'clock service to chat with members of our community new and old. Coffee, juice for the children, and light refreshments are served at this weekly gathering in the Guild Room from September to late June.

In July and August we begin to serve Lemonade on the Lawn. We gather at the East Street entrance to continue this social time outside when the weather allows. As the name suggests, lemonade and refreshments are served. Each team is responsible for supplying the little treats and coffee is purchased by the church.

Several individuals have had to drop out of the coffee hour rotation and their past participation is gratefully acknowledged .

Anyone who would like to participate in this ministry will be warmly welcomed, please contact the Parish Office if you are interested in joining the "Coffee Hour" teams.

Eddie Mingalone

## Communications

### Monthly Newsletter – *The First Order*

- Joan Kurber and Rob Langsdale served skillfully and faithfully throughout the year as Editor and Designer respectively.
- The digital version of the newsletter remains our primary format. A small number of parishioners continue to receive the newsletter by postal mail, and print copies are made available each month in the church and Parish Office.

### Web Site

- The website continues to be updated on a weekly basis.
- The site received 6,005 visits last year from 3,528 unique visitors. 40% of visits to the website in 2017 were made from a mobile device.

### Media/PR

- Kathy Suolck effectively managed our weekly service announcement in the Berkshire Eagle.
- Kathy also managed our special seasonal newspaper ads.

### Weekly E-Newsletter

- The parish email update continued to be sent each week to more than 300 active email addresses. We transitioned to a new email service provider (MailChimp) in 2017.
- January 2018 marks 13 years of continuous publication of the mid-week email.

### Photography

- Jim Cawse and David Nevin continued to snap high-quality photos of parish events at prodigious rates in 2017. Their contributions were augmented throughout the year by other creative parish photographers, including Bill Carter and Christine Furcinite-Reynolds.

### Social Media/Facebook

- Cricket and Joseph serve as administrators of the parish Facebook page, with assistance from the Communication Team. Many wonderful pictures, notes, and updates were posted in 2017.

### Administration

- In December 2017, Craig Reynolds announced he was stepping down from active management of the parish's website and email communication efforts.

Craig Reynolds  
Communications

## **Greeters**

For the 2017 calendar year, in addition to the many greeters from St. Stephen's, we were also blessed to have greeters from Zion Lutheran Church. This provided a unique opportunity for both churches, in addition to worshipping together for the better part of the year, to get to know each other as we greeted one another's members as well as visitors each Sunday. All attendees, new and old from both communities attending the 10:00 service were invited to join together for a shared coffee hour following the service where additional opportunities for fellowship continued. Following is the standard schedule for greeters:

For the 8:00 a.m. service:

One greeter is assigned to cover the East Street entrance only.

For the 10:00 a.m. service:

Two greeters are assigned to cover the East Street entrance and one greeter covers the Allen Street entrance.

- Greeters at the East Street entrance also bring forth the gifts to the altar at the Eucharist.
- Greeters at the Allen Street entrance may also assist parishioners needing the elevator.

For special services such as Christmas and Easter, volunteers are requested, though not assigned and always welcomed to step in as needed. The summer schedule (July and August) requires greeters only for the one service at 9:00.

Thank you to all who faithfully serve in this very special ministry. More greeters are always welcome. If this is something that you would like to get involved in or find out more about, please see me. We can accommodate your schedule.

Respectfully,  
Paula Morey

## **Cooking and Baking Ministry**

The Cooking and Baking ministry had another rewarding year. We provided food for the spring and fall Habitat for Humanity workdays. At the fall workday, the family buying the house was there and joined the workers for lunch! What a great gift of fellowship.

Parishioners donated 2,000 cans of green beans along with money for buying turkeys this year for the "Thanksgiving Angels" operating out of South Congregational Church. We also had a lot of volunteers to help distribute the food for the baskets. Thank you, everyone!

We also helped assisted at funeral receptions at the parish. During a time of grief, it is an important gift of hospitality to be available for simple receptions like coffee and pastries.

Volunteers welcome!

Joan Evans and Jean Gray  
Co-chairs

## **Living Green**

The mission of Living Green is to bring awareness to the people of St. Stephen's of the ways in which we, communally and individually can practice environmental stewardship. Throughout the

year, we diligently continued our mission through weekly recycling of paper, cardboard, bottles, cans and plastics.

This is how it works:

1. The recyclable bottles and cans that accumulate in the Guild Room and kitchen are emptied into the big blue toter located in the Dining Room.
2. Dot Lambert, John Garinther or Susan Wojtasik breakdown the cardboard that accumulates in the former art room located next to the nursery in the basement.
3. Don Phipps, Joan Evans, Jeff Pringle or Virginia Donovan pick up the cardboard that has been prepared and take it home for recycling at curbside.
4. Jeff Pringle, Bill Morey, John Garinther or Craig Reynolds roll either the paper toter or the toter for bottles and cans out to the side entrance to be readied for pickup early Monday morning by Allied Waste on an alternating schedule.
5. And “tips” on living green appear each week in the Sunday bulletin.

If you would like to learn more about what is involved in being a member of Living Green, please speak with any of the above people. New members looking for a way to participate in the life of St. Stephen's are welcome. Thanks go out to all active members of this important ministry for their continued commitment.

Paula Morey

**STEWARDSHIP  
2017**

**“PRAY & PAY IT FORWARD”**

WE ASKED YOU TO **PRAY** FOR YOUR PARISH AND THOSE IN NEED, AND TO **PAY** IT FORWARD



**DURING THE CAMPAIGN**

DONATIONS WERE MADE TO



Texas Diaper Bank



St. Stephen's Episcopal Church  
Houston, TX

**THROUGHOUT THE YEAR**

ST. STEPHEN'S GIVES TIME AND TALENTS

**8,000+**   
**MEALS**  
SERVED THROUGH  
ST. STEPHEN'S TABLE

**750+**   
**LOADS**  
OF LAUNDRY  
FOR COMMUNITY

**450+**   
**COMMUNITY**  
MEETINGS HOSTED

**300+**   
**MINISTRY**  
VOLUNTEERS

**350+**   
**CHRISTIAN**  
**FORMATION**  
OFFERINGS/LESSONS

**600K+**   
**NOTES**  
OF MUSIC  
SANG, RUNG, PLAYED

**PLEDGES**



**2018**

**\$229,959.72**  
TOTAL PLEDGES FOR BUDGET



3.22%

**\$222,782.00**  
TOTAL PLEDGES FOR BUDGET

**2017**

**113**

PLEDGING UNITS  
-2.59%

**\$2,035.04**  
AVERAGE PLEDGE



5.96%

**\$1,920.53**  
AVERAGE PLEDGE

**116**

PLEDGING UNITS

Leah Luczynski, Chair (with thanks to Craig Reynolds for the infographic inspiration for the pledge campaign!)

## Pastoral Care Ministry

"Christians are called to be the heart and hands of Christ in the world. The mission of the Pastoral Care Ministry is the inclusion of shut-ins, the elderly and those who are ill, into the care and concerns of the parish."

### Pastoral Care Coordinator

Once again, it is time for the Annual Report for our parish, and, once again, I am filled with gratitude for all of the ministries which so many members perform. All of our worship times, individuals in homes who are unable to attend, and residents in nursing homes have all benefitted from these volunteers.

This year, I am appealing to all members to step forward and become a volunteer. This year, we have had some resignations, leaving a void. Specifically, we need help in the following areas:

**Eucharistic Visitors:** Two members of the parish go as a team to take communion to a shut-in. This usually occurs once a month, following the worship service. There is a required training for this ministry. We will try to make this training available here at St. Stephen's.

**Healing Prayers:** In this ministry, we also work as a team. We would love to have 2-3 more teams. Please pray about how you might fit into this ministry. Couples are welcome!

**Lectors:** We are blessed with many members who lector, but we can always use more. We are blessed with the computer scheduling ministry of Don Phipps. He will be happy to work you into the rotation.

**Eucharistic Ministers:** Each service requires volunteers to offer the chalice after the priest has offered the bread. Training is available before beginning this ministry. I would urge you to NOT be overly concerned about being responsible for the chalice! It is a privilege and enrichment on our spiritual journey.

**Nursing homes:** We have need of individuals to volunteer to visit an individual in one of the several nursing homes in the area. This requires nothing more than a short amount of time and a willingness to brighten someone's day. You would be assigned to a specific individual.

Please reach out to me: 442-0716 or [wfrazier413@gmail.com](mailto:wfrazier413@gmail.com) or leave your name and number with Kathy in the main office. We as a parish need each and everyone to step forward.

Peace in 2018.

William Frazier,  
Pastoral Care Leader

## Prayer Chain

The Prayer Chain ministry ran efficiently through 2017 and consists of approximately 10 members. Prayer requests can be emailed or phoned in to our Parish Administrator, Kathy Sulock, and she will forward the request to our faithful members.

Anyone wishing to join the Prayer Chain is welcome!

Respectfully Submitted  
Debbie Stillman, Chair

## Worship Ministry

"We will provide spiritual and practical nurture to enable those who serve to know God and make God known to others in our worship. We will accomplish this by encouraging, training, recruitment and communication, and by affirming the spirituality of this service."

## Worship at St Stephen's

The Rector, Music Director and two Vestry members coordinate the committees, groups and individuals involved in our worship life.

In 2016, there were 8 Baptisms, 2 Marriages and 18 Funerals. The following presents a comparison of number of services and attendance for the past five years:

|                            | 2017   | 2016   | 2015   | 2014   | 2013   |
|----------------------------|--------|--------|--------|--------|--------|
| Holy Communion: Sunday     | 143    | 148    | 149    | 150    | 150    |
| Communion: Midweek         | 45     | 44     | 53     | 106    | 128    |
| Communion: Private         | 56     | 60     | 74     | 96     | 138    |
| Other Services and Private | 2      | 0      | 0      | 0      | 4      |
| Total Services             | 246    | 252    | 276    | 352    | 420    |
| Total Attendance           | 10,912 | 10,505 | 10,070 | 11,739 | 13,557 |

## **Acolyte Guild**

We currently have 24 active Acolytes in our ministry.

In 2017, Alex Gillman and Sean Coakley received training as Crucifer, Andrew Gillman and Jasmine Hyatt were trained as Server Nathan Gillman and Nicholas Trapani were trained as Assistant Server. Also trained were Chris and Nichole Plankey and Brynn Hancock and George Wright for all positions.

We have four Acolytes that have moved on. We say goodbye and thank you to: Andrew MacFarlane, Curran Doyle, Ken Black and Kevin Coakley.

We want to thank all Acolytes for their faithful service in 2017, and would invite anyone who is interested to join us in one of the most fulfilling ministries here at St. Stephen's.

Respectfully Submitted,  
David Turner and Susan Bedard Co-Directors

## **Altar Flowers**

Joan Kurber contacts people who placed flowers on the altar the previous year to give them the opportunity to do so again. She asks how they wish the wording to be in the bulletin and whether or not they have a preference as to kind/color of flowers. Flowers are purchased from local florists each week. Kathy Sulock coordinates a list of volunteers who take turns arranging the flowers each Sunday. Thank you Susan Coles, Cathy Doyle, Joan Evans, Diane Forsyth, Bill Frazier, Jean Gray, Bill Morey and Marie Sutton for your lovely arrangements. More volunteers are always welcome. Call Kathy in the Parish Office if you are interested. If you would like to have flowers placed on the altar on a particular Sunday please contact Joan Kurber.

## **Altar Guild**

It's hard to believe that another year has passed and it's time for our Annual Meeting again !

The Altar Guild was active in 2017 with committed members gathering faithfully each week on Saturday and Sunday, as well as whenever needed for additional events.

An open line of communication flows between clergy and our members. New ideas are always encouraged and welcome.

Clergy and co-chairs discuss Altar Guild activities on a regular basis and workshops can be offered whenever needed to help members continue learning in how the altar is to be set, implements cleaned and polished, as well as how to launder and care for linens.

A large group gathered in April to prepare for Holy Easter and again in December to prepare for Christmas. Decorating the Sanctuary for a Holiday celebration is fun and always a good feeling to see our beautiful Church glow! A heartfelt thank you to all who participated in

the decoration of the Sanctuary and since what goes up must come down, your help in removing the decorations is very much appreciated.

At present we have twenty four active members. We are grateful for their faithful service throughout the year. We thank those who left the Altar Guild for their years of service and dedication.

Anyone wishing to join the Altar Guild ministry will be warmly welcomed. Remember, this ministry requires only four or five hours for two weekends every couple of months. Feel free to ask Marie Sutton , Janice Furcinite or Edie Mingalone if you would like more information; we will be happy to answer any questions.

Many hands are needed, please come and join us in this truly rewarding ministry.

Respectfully Submitted

Janice Furcinite  
Marie Sutton  
Edie Mingalone            Co-Chairs

### **Scheduling Ministry**

The scheduling process continued on an even keel through 2017, with few changes in the lists of ministers.

More parishioners serving in one or more of these ministries would allow the dedicated people who serve at the 5:00 p.m. and 8:00 a.m. services a few more free weekends between their times to serve.

The office staff continues to mail out printed copies of the schedules, along with the scheduled readings for the Lectors, and Craig Reynolds continues to place the schedules on the St. Stephen's website.

Respectfully submitted,  
Don Phipps, Ministry Scheduler

### **CD Ministry**

The ushers create a master CD of the Sunday 10 a.m. service each week and copies are available upon request by contacting the Parish Office. The audio of the sermon is also made available online through our Facebook page.

## Director of Music

2017 at St. Stephen's was very busy and the time went by in a flash. Beginning with the first Sunday in Advent in 2016 the musicians from Zion Lutheran Church joined with us to augment and enhance the music program, until the July 4 weekend. We heard many piano pieces in the worship services played by Zion's Music Director, Amy Renak. Zion Lutheran. From my station at the organ console, I heard the Lutherans lustily singing the hymns. Thank you, Martin Luther, for understanding and promoting congregational participation!

This past year, three of our Parish Choir section leaders – Jeffrey Hine, Wavelyn Hine and Craig Smith retired to spend time more time with their families. We are grateful for their many years of service to the choir. We understand their desire for some lifestyle changes. While we miss them greatly, we look forward to hearing them sing with us from time to time.

During the spring and fall we hired three new section leaders: Charlotte Hays, alto; Robert Fredette, tenor; and Robert Szczepaniak, bass. We appreciate the talent and leadership that they have brought to the choir. Unfortunately, Charlotte and Shane moved out of Berkshire County at the end of the year, and are unable to continue in the section-leader positions. At the time of this report, we are in the process of filling these jobs with an alto and a tenor.

During the summer months soloists and instrumentalists offered musical selections, including: St. Stephen's Handbell Ringers; Amy Renak, piano and Steve Wheelock, flute; Anne Marcure, organ and Sarah Novak, soprano; Thomas Tuthill, organ; Charlotte Hays, soprano; Amanda Fillio, flute; Jeff Hine, tenor and Wavelyn Hine, alto; Robert Szczepaniak, bass; Deborah Duff, piano; Lyndon Moors, oboe; Ronald Lively, clarinet; Donna Gouger and Susan Green, trumpets.

Before heading off to college, Heather MacFarlane attended the RSCM America course in Newport, RI, in August. In addition to her usual participation as a singer, this year she had a leadership role as a mentor to some of the younger students.

St. Stephen's Handbell Ringers had a productive year. Gradually we are gaining more ringers, some who have prior ringing experience. Many of our new pieces are quite complex, and soon you will take us for granted. We continue to incorporate new ringing techniques and mallets in some of our pieces. We are utilizing the chimes, and their unique tone is a nice contrast to the sound of the handbells. As I reported last year, we could use some additional bells that we currently lack.

In September, I again attempted to get the children's choir up and running. To make it worthwhile, I wanted to get four children to sign-up. Unfortunately, there seemed to be no interest. Hopefully, in the near future, there will be a core group of kids who will who will want to learn to sing participate in the choir.

On Sunday, October 28, St. Stephen's hosted an ecumenical service to celebrate the 500th anniversary of the Protestant Reformation(!) Choir members from First United Methodist Church, South Congregational Church and Zion Lutheran Church joined with our Parish Choir to sing a combined anthem. Donna Gouger played trumpet, which added a measure of triumph to

the service. Overall, I thought that this first attempt, St. Stephen's made in this ecumenical vein, was quite successful.

Our choral librarians Don and Ann Phipps continue to keep the music organized. This significant undertaking helps to make the rehearsals and services run smoothly. Because we sing a large number of pieces each Sunday, from various sources, we try to have most of the music set up in order in one folder. We could not possibly keep this system together, without the time and effort of the librarians.

For the second year, I served as the Sub-dean (Assistant Chief Cook and Bottle Washer) of the Berkshire Chapter of the American Guild of Organists. On June 15th, St. Stephen's was the venue for the AGO's showing of two silent movies by Buster Keaton. We set up a large, portable screen, in order that everyone in the sanctuary could watch the films. We moved the console out to the front of the chancel, where the audience was able to see organist Peter Krasinski accompany the films. The concert was held in conjunction with "Third Thursday". AGO members handed out fliers, and we had balloons on the sandwich sign in front of the church, advertising the concert. The event drew people into the church, many for the first time. Attendees were impressed with the stained-glass windows and the beautiful sanctuary.

Joy Mullen  
Director of Music

## Ushers

We currently have 10 volunteer ushers in the parish. The ushers serve at all the Sunday services as well as holidays and special services throughout the year. Their responsibilities include arranging for collectors for the offering, arranging for greeters to bring the oblations to the altar, and assisting me in monitoring the sound system and recording the 10:00 a.m. Sunday service. They also fill in as greeters when needed, take attendance and assist me in the count of the Sunday monetary collection, and handle just about anything else that may arise at the back of the church, to ensure that the service runs smoothly.

The ushers are a very faithful group of volunteers and we are thankful to them for their service and dedication to this very important ministry. Anyone interested in sharing a little time with St Stephen's as an usher should see one of the ushers in the back of the church after the 10:00 am service.

## Report of the Treasurers

For 2017, the parish had a budget of \$446,890 with a planned use of endowment funds in the amount of \$53,933. To begin on a bright note, we only used \$53,000 of our planned endowment usage. This is the first time in several years this has occurred! While the desire is to not use any endowment funds, using less than planned is a step in the right direction.

We received \$287,255 in pledges; including pre-paid pledges of \$7,456 and non-pledged receipts of \$62,015. We had only budgeted to receive \$47,000 in non-pledge receipts and we are hopeful this amount translated to new pledges in 2018 but the funds certainly helped bridge the gap of non-paid pledges. The amount of non-paid pledges was \$20,799. The other bright note is our budgeted expenses were under budget by \$6,811. A big thank you to all the staff and ministry leaders for keeping our budgets in-line and below in some cases as well as those who work behind the scenes on elevators, computers, utilities, telephones and boilers! (Receipts = \$439,795. Expenses = \$440,080).

We were blessed in 2017 to welcome Berkshire Immigrant Center (BIC). Their vision and mission closely aligns with ours and we look forward to many years of collaboration with them. In addition, our year-end numbers would look very different if not for the building use income (rent) received from BIC.

St. Stephen's touched many lives and continues to provide mission and ministry to those within our walls and those outside our walls. The generosity of our parish is amazing. This generosity is demonstrated in the following unbudgeted income for the year:

|           |                                      |
|-----------|--------------------------------------|
| \$ 10,546 | Clergy Discretionary Fund            |
| \$ 824    | United Thank Offering                |
| \$ 7,024  | Memorial Donations                   |
| \$ 3,107  | Flowers; Memorial, Easter, Christmas |
| \$ 2,380  | Music Fund                           |
| \$ 1,100  | Wedding and funerals                 |
| \$ 7,546  | Special gifts/donations/Good Friday  |

St. Stephen's was the recipient of two gifts in 2017:

- \$5,009 from Henriette (Hank) Rudin's estate
- \$2,500 from Grace Church in Dalton to St. Stephen's Table

We began 2017 with \$1,056 in the checking account and ended 2017 with \$2,141 in the checking account.

Expenses: The expense budget categories that were over budget are as follows:

- Continuing Education by \$3,418 – a course taken by our rector
- Medical insurance by \$200
- Fax/Phone/Internet by \$349

- Altar Supplies by \$349
- Music by \$337

The following unplanned and unbudgeted expenses were covered by the DMMP Savings account:

- \$1,572 – Replacement of emergency lights

The Investments with the Trustees of the Diocese continue to have strong returns. Final year-end numbers do not arrive until the last week of January; therefore we are only able to provide official numbers through September 30, 2017 in our figures.

In 2017, a repayment of \$10,000 was made to the Centennial Fund and \$53,000 was removed. \$25,000 was removed from account 1102.00 Real Estate Fund to cover the additional expense of the elevator repair. \$45,373 was received in income disbursement in 2017 and the value of the funds had gains of \$88,767 (as of 9/30/17). The net change loss was \$12,243 compared to the beginning of 2017.

The Finance Committee, led by our Wardens, evaluated the Mission and Ministry performed by St. Stephen's. We concluded:

- We will continue to monitor our budget to reduce spending where possible and provide opportunities for giving when able.
- Opportunities for parishioners to assist with large expenses such as building needs will continue. This generosity is very meaningful when St. Stephen's is faced with a large unexpected building expense.
- Our staff is an important part of being the heart and hands of Christ. As guided by the Diocese, 2% cost of living increases will be given in 2018 to staff members. This is a significant part of our budget.
- The parish accepted the increase to the Assessment of Common Ministry.
- Some investment from our endowment funds was required in 2017 and likely will be needed again in 2018. It is important to note the amount needed continues to decrease.

For 2018: a budget of \$452,389. We will plan to use \$52,946 from our endowments and the hope is always to just use our investment growth on the income side to show the budget in balance. While disappointed that money continues to be needed from our investments, the amount will be slightly less than was used last year. Ideally, this amount will continue to decrease. The Vestry approved this budget via email vote on January 17, 2018.

Going forward: How do we provide our good news to others? How can we continue to bring the others through our doors? We are a vibrant church but to continue, we must re-invent St. Stephen's and push outside our comfort zone to answer the needs of the community. Our building continues to age and wear; everything from ceilings, to windows, to elevators. The Finance Committee listens to the Property Committee as they evaluate the state of our building. We are hopeful that some new opportunities of building use will appear in addition to Berkshire Immigrant Center.

Summary: We believe that the staff will continue to be frugal with expenses. We pray for the courage to invite and incorporate new people – not for the dollars but to spread the Word and love of this faith community.

Working with you for Christ, we are,

Josie Ellis, Treasurer

Don Phipps, Assistant Treasurer

## Balance Sheet, Endowment, and Budget 2018

St. Stephen's Parish: Balance Sheet as of December 31, 2017

### ASSETS

|  |           |                   |
|--|-----------|-------------------|
| Regular Checking                       | \$        | 2,141             |
| Clergy Discretionary Checking Accounts | \$        | 5,112             |
| Savings Accounts                       | \$        | 142,117           |
|  |           |                   |
| TOTAL CASH                             | \$        | 149,370           |
| TOTAL INVESTMENTS                      | \$        | 927,853           |
| TOTAL PROPERTY                         | \$        | 10,398,450        |
| OTHER ASSETS                           | \$        | 815,467           |
| <b>TOTAL ASSETS</b>                    | <b>\$</b> | <b>12,291,141</b> |

### LIABILITIES AND FUND BALANCES

|   |           |                   |
|---|-----------|-------------------|
| TOTAL LIABILITIES                           | \$        | -                 |
| FUND PRINCIPAL                              |           |                   |
| Undesignated Funds                          | \$        | 22,059            |
| Vestry Designated Funds                     | \$        | 153,271           |
| Donor Restricted Funds                      | \$        | 264,845           |
| Endowment Funds                             | \$        | 1,485,059         |
| Property Funds                              | \$        | 10,398,450        |
| Current Year Excess/Deficit                 | \$        | (27,832)          |
| Excess Cash Received                        | \$        | <u>(4,712)</u>    |
| <b>TOTAL FUND PRINCIPAL</b>                 | <b>\$</b> | <b>12,291,141</b> |
| <b>TOTAL Liabilities and Fund Principal</b> | <b>\$</b> | <b>12,291,141</b> |

### Endowment Funds Year-end Values

| Fund Name               | 2007<br>Year End | 2008<br>Year End | 2009<br>Year End | 2010<br>Year End | 2011<br>Year End | 2012<br>Year End | 2013<br>Year End | 2014<br>Year End | 2015<br>Year End | 2016<br>Year End | 2017<br>30 September | 2017<br>Year End (est) |
|-------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------------|------------------------|
| Bailey                  | \$ 4,287.94      | \$ 2,729.03      | \$ 3,168.47      | \$ 3,363.47      | \$ 3,138.47      | \$ 3,364.91      | \$ 3,578.03      | \$ 3,733.55      | \$ 3,680.71      | \$ 3,747.85      | \$ 3,912.03          | \$ 3,912.03            |
| Beattie                 | \$ 473,649.34    | \$ 396,755.00    | \$ 420,241.08    | \$ 441,404.20    | \$ 436,018.64    | \$ 459,506.16    | \$ 505,438.48    | \$ 534,617.23    | \$ 507,810.90    | \$ 524,650.16    | \$ 540,947.07        | \$ 549,947.07          |
| Campbell                | \$ 755.09        | \$ 482.47        | \$ 560.16        | \$ 594.65        | \$ 554.67        | \$ 568.45        | \$ 632.80        | \$ 660.12        | \$ 652.38        | \$ 662.88        | \$ 691.71            | \$ 691.71              |
| Centennial              | \$ 320,067.41    | \$ 214,348.32    | \$ 248,865.17    | \$ 264,180.32    | \$ 368,794.30    | \$ 397,754.20    | \$ 421,701.10    | \$ 311,828.33    | \$ 228,853.31    | \$ 174,757.40    | \$ 182,413.14        | \$ 139,413.14          |
| Dillon                  | \$ 43,270.86     | \$ 27,539.40     | \$ 31,974.14     | \$ 33,841.82     | \$ 31,671.09     | \$ 34,158.07     | \$ 36,106.73     | \$ 37,675.94     | \$ 37,233.47     | \$ 37,820.19     | \$ 39,477.01         | \$ 39,477.01           |
| Gravitt Endowed Pledge  | \$ 66,551.18     | \$ 43,268.96     | \$ 49,176.64     | \$ 52,202.96     | \$ 48,710.96     | \$ 52,535.60     | \$ 55,532.66     | \$ 57,946.14     | \$ 57,265.83     | \$ 56,768.05     | \$ 60,716.24         | \$ 60,716.24           |
| Endowment               | \$ 30,483.68     | \$ 19,401.11     | \$ 22,825.32     | \$ 23,911.56     | \$ 22,311.85     | \$ 24,083.90     | \$ 25,436.70     | \$ 26,542.19     | \$ 46,823.10     | \$ 49,598.52     | \$ 51,771.32         | \$ 51,771.32           |
| Humphries               | \$ 120,231.22    | \$ 76,820.22     | \$ 89,842.43     | \$ 94,309.81     | \$ 73,634.49     | \$ 81,413.33     | \$ 84,916.83     | \$ 87,947.83     | \$ 86,942.64     | \$ 87,997.48     | \$ 70,976.31         | \$ 70,976.31           |
| Nickerson               | \$ 75,634.05     | \$ 26,933.54     | \$ 31,270.88     | \$ 33,195.07     | \$ 30,974.29     | \$ 33,406.60     | \$ 35,312.37     | \$ 36,847.05     | \$ 36,414.30     | \$ 36,989.11     | \$ 38,608.47         | \$ 38,608.47           |
| Plunkett                | \$ 3,838.40      | \$ 2,442.88      | \$ 2,836.29      | \$ 3,010.85      | \$ 2,809.42      | \$ 3,030.01      | \$ 3,202.86      | \$ 3,342.06      | \$ 3,302.81      | \$ 3,354.85      | \$ 3,501.82          | \$ 3,501.82            |
| Real Estate             | \$ 135,311.71    | \$ 86,118.08     | \$ 99,985.79     | \$ 106,138.93    | \$ 99,038.22     | \$ 106,815.34    | \$ 112,908.94    | \$ 117,816.08    | \$ 116,430.45    | \$ 118,267.14    | \$ 123,448.17        | \$ 98,448.17           |
| Root Fund               | \$ 281,689.79    | \$ 182,082.86    | \$ 223,855.28    | \$ 241,591.62    | \$ 218,383.99    | \$ 238,403.43    | \$ 245,199.67    | \$ 246,988.19    | \$ 229,671.18    | \$ 231,355.41    | \$ 242,771.53        | \$ 242,771.53          |
| Spaulding               | \$ 211,782.07    | \$ 121,829.20    | \$ 141,447.53    | \$ 150,152.16    | \$ 140,108.95    | \$ 151,109.02    | \$ 159,729.49    | \$ 166,871.46    | \$ 164,714.09    | \$ 167,309.60    | \$ 174,639.08        | \$ 174,639.08          |
| Peak & Bull Real Estate | \$ 253,336.24    | \$ 161,283.67    | \$ 187,167.82    | \$ 198,717.76    | \$ 185,823.46    | \$ 195,984.05    | \$ 211,392.75    | \$ 220,560.02    | \$ 217,969.54    | \$ 221,424.53    | \$ 231,124.66        | \$ 231,124.66          |
| Main                    | \$ 80,283.64     | \$ 68,845.49     | \$ 64,145.76     | \$ 39,160.44     | \$ 4,139.47      | \$ -             | \$ -             | \$ -             | \$ -             | \$ -             | \$ -                 | \$ -                   |
| Total                   | \$ 2,020,891.89  | \$ 1,360,771.72  | \$ 1,632,010.22  | \$ 1,719,560.67  | \$ 1,726,724.28  | \$ 1,805,813.51  | \$ 1,885,228.69  | \$ 1,832,846.98  | \$ 1,713,807.51  | \$ 1,698,071.87  | \$ 1,773,998.56      | \$ 1,705,998.56        |
| Increase/(Decrease)     | \$ 30,949.82     | \$ (660,120.27)  | \$ 271,238.50    | \$ 83,550.45     | \$ 11,163.99     | \$ 79,089.25     | \$ 79,415.18     | \$ (52,361.71)   | \$ (119,039.47)  | \$ (17,735.54)   | \$ 77,928.59         | \$ (68,000.00)         |

Note 1: These funds are restricted; St Stephen's receives income, but cannot use the principal.

Note 2: Fund is proceeds from sale of Waverly House and is restricted.

Note 3: During 2013, St Stephen's withdrew a total of \$97,394 for the boiler update, \$45,000 for the new organ console, and \$37,394 from the Main Fund (as planned) to balance the budget.

The organ console funds were a loan, to be repaid from St Stephen's portion of the income from the Beattie Fund.

Note 4: In 2014, St Stephen's withdrew a total of \$100,000 from the Centennial Fund - \$10,000 in June and \$10,000 in July to complete the payments for the new organ console, and \$100,000 in December to balance the budget. We used \$20,000 of the \$100,000 to repay a loan from our savings account, and \$18,008 remained in the checking account at the end of 2014. (The 2014 budget anticipated the use of \$34,907 from the Centennial Fund to balance the budget.)

Note 5: In December 2015, St Stephen's withdrew \$80,000 from the Centennial Fund to balance the budget. In the 4th quarter, we deposited \$5,000 in the Centennial Fund to continue repaying the \$75,000 borrowed to pay for the new organ console, and deposited a \$22,400 unrestricted bequest into the Endowment Fund. (The 2015 budget anticipated the use of \$69,633 from the Centennial Fund to balance the budget.)

Note 6: In the 3rd quarter of 2016, we deposited \$25,251 into the Centennial Fund. \$5,000 was the next payment on the loan for the organ console, and the other \$10,251 was a final payment from the estate of Phil Deech. In December, we withdrew \$75,000 from the Centennial Fund to balance the budget. (The 2016 budget anticipated the use of \$68,645 from the Centennial Fund to balance the budget.)

Note 7: As of January 1st, we have not received the year-end report from the trustees for the previous year, so the 2017 year-end value column uses the September 30 data for an interim report for the year.

Note 8: In the 4th quarter of 2017, we deposited \$10,000 into the Centennial Fund as repayment for the withdrawal for the new organ console. We withdrew \$25,000 to pay for the repairs to the controls for the elevator, and we withdrew \$53,000 from the Centennial Fund to balance the budget. The 2017 Budget anticipated the use of \$53,933 from the Centennial Fund; this is the first time in several years that the actual withdrawal was lower than the expected amount included in the budget.

Total minus Beattie, Gravitt and Root Funds \$ 1,169,001.68 \$ 739,576.10 \$ 939,537.24 \$ 980,361.89 \$ 1,022,603.07 \$ 1,054,878.32 \$ 1,079,057.97 \$ 993,234.83 \$ 919,053.80 \$ 881,528.05 \$ 920,963.72 \$ 852,963.72

Increase/(Decrease) \$ (3,561.27) \$ (458,423.54) \$ 199,359.14 \$ 41,434.65 \$ 42,241.18 \$ 32,275.25 \$ 24,179.55 \$ (85,822.94) \$ (74,181.13) \$ (37,125.45) \$ 38,635.37 \$ (66,900.00)

## St. Stephen's Parish: Summary of Income and Expenses 2015-2017

19 January 2018

| Income                                       | 2015              |                   | 2016              |                   | 2017              |                   | 2018              |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|  | Budgeted          | Actual            | Budgeted          | Actual            | Budgeted          | Actual            | Budget            |
| Plate Offerings                              | \$ 13,650         | \$ 15,011         | \$ 13,700         | \$ 14,112         | \$ 14,500         | \$ 15,131         | \$ 13,950         |
| Pledges and Expected Unpledged Gifts         | \$ 326,450        | \$ 299,647        | \$ 312,320        | \$ 294,337        | \$ 292,600        | \$ 287,255        | \$ 289,714        |
| Root Fund                                    | \$ 9,200          | \$ 8,996          | \$ 9,200          | \$ 8,233          | \$ 8,000          | \$ 8,302          | \$ 8,356          |
| General Investment Income                    | \$ 50,653         | \$ 49,272         | \$ 50,783         | \$ 47,677         | \$ 49,772         | \$ 45,376         | \$ 48,393         |
| General Purpose Income *                     | \$ 25,755         | \$ 51,815         | \$ 28,755         | \$ 43,488         | \$ 28,085         | \$ 30,730         | \$ 39,030         |
| <b>TOTAL BUDGETED RECEIPTS</b>               | <b>\$ 425,708</b> | <b>\$ 424,741</b> | <b>\$ 414,758</b> | <b>\$ 407,847</b> | <b>\$ 392,957</b> | <b>\$ 386,794</b> | <b>\$ 399,443</b> |
| <b>Expenses</b>                              |                   |                   |                   |                   |                   |                   |                   |
| Diocesan Assessment for Common               | \$ 55,950         | \$ 55,950         | \$ 56,064         | \$ 56,064         | \$ 57,070         | \$ 57,070         | \$ 56,727         |
| Church Programs                              | \$ 19,450         | \$ 18,556         | \$ 13,500         | \$ 13,302         | \$ 13,750         | \$ 12,525         | \$ 13,750         |
| Salaries and Benefits                        | \$ 270,036        | \$ 280,960        | \$ 262,183        | \$ 265,102        | \$ 236,067        | \$ 237,184        | \$ 238,742        |
| Utilities                                    | \$ 30,100         | \$ 30,283         | \$ 28,600         | \$ 29,909         | \$ 27,600         | \$ 25,677         | \$ 30,250         |
| Office Expense                               | \$ 16,550         | \$ 14,241         | \$ 16,550         | \$ 14,587         | \$ 16,550         | \$ 13,347         | \$ 16,450         |
| Christian Education                          | \$ 4,700          | \$ 6,424          | \$ 4,500          | \$ 4,207          | \$ 4,500          | \$ 3,321          | \$ 3,750          |
| Reimbursed Expenses                          | \$ 4,500          | \$ 5,533          | \$ 3,600          | \$ 2,571          | \$ 3,000          | \$ 2,427          | \$ 2,300          |
| Telephone                                    | \$ 3,400          | \$ 3,549          | \$ 3,400          | \$ 3,463          | \$ 3,400          | \$ 3,749          | \$ 3,400          |
| Altar and Acolyte Supplies                   | \$ 1,400          | \$ 2,397          | \$ 1,400          | \$ 957            | \$ 1,400          | \$ 1,749          | \$ 1,400          |
| Music Expenses                               | \$ 9,625          | \$ 9,530          | \$ 8,625          | \$ 8,986          | \$ 8,244          | \$ 8,581          | \$ 8,244          |
| General Expenses                             | \$ 11,420         | \$ 14,778         | \$ 10,920         | \$ 16,050         | \$ 10,920         | \$ 10,580         | \$ 12,200         |
| <u>Property Expenses</u>                     | <u>\$ 67,578</u>  | <u>\$ 72,542</u>  | <u>\$ 64,222</u>  | <u>\$ 67,649</u>  | <u>\$ 64,389</u>  | <u>\$ 63,866</u>  | <u>\$ 65,176</u>  |
| <b>Total All Budgeted Expenses</b>           | <b>\$ 494,709</b> | <b>\$ 514,741</b> | <b>\$ 473,564</b> | <b>\$ 482,847</b> | <b>\$ 446,890</b> | <b>\$ 440,076</b> | <b>\$ 452,389</b> |
| <b>TOTAL BUDGETED RECEIPTS</b>               | <b>\$ 425,708</b> | <b>\$ 424,741</b> | <b>\$ 414,758</b> | <b>\$ 407,847</b> | <b>\$ 392,957</b> | <b>\$ 386,795</b> | <b>\$ 399,443</b> |
| <b>TOTAL BUDGETED EXPENSES</b>               | <b>\$ 494,709</b> | <b>\$ 514,741</b> | <b>\$ 473,564</b> | <b>\$ 482,847</b> | <b>\$ 446,890</b> | <b>\$ 440,080</b> | <b>\$ 452,389</b> |
| <b>Endowment Funds Used to Meet Expenses</b> | <b>\$ 69,001</b>  | <b>\$ 90,000</b>  | <b>\$ 58,806</b>  | <b>\$ 75,000</b>  | <b>\$ 53,933</b>  | <b>\$53,000*</b>  | <b>\$ 52,946</b>  |

\* For 2015 and 2016, this line includes some unrestricted gifts or bequests that were used for operating expenses.

\* actual amount from endowment