



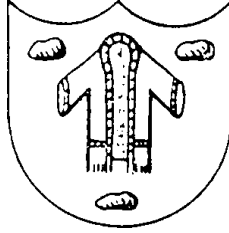
Bishop-elect Miguelina Howell



Comfort Care Packs
for children as they enter Foster Care



St. Stephen's Episcopal Church Pittsfield Massachusetts Annual Report 2025



St. Stephen's Episcopal Church
Pittsfield, Massachusetts

Annual Meeting Agenda – February 8, 2026

10am In-person worship and meeting

Included in the worship insert:

Welcome and Call to Order

Opening Collect - Prayer for our parish.

Sermon – Rector's Reflections and State of the Church report

(Property, Finance & Wardens)

Prayers of the People

Prayers for the life of this parish

Prayers for those who have died in the past year

Prayers of thanksgiving for those who have served the parish

During Announcement time:

Survey and Stewardship Reports

Presentation of Slate/Nominations Election

Thanksgiving for Outgoing Vestry Member

Adjournment, Closing Prayer, and Dismissal

St. Stephen's Slate for Vestry, Officers, Convention Delegates
Annual Meeting February 8, 2026

Continuing on Vestry

John Garinther
David Nevin
J. Christopher Perry
Caleb Dillon-Harmon
James Brennan
William Morey
Christine Furcinite-Reynolds
Leah Luczynski
Alfred Symonds

Electing Today

Officers (elected annually for a one year term)

| | |
|---------------------|---|
| Co-Warden | John Garinther |
| Co-Warden | David Nevin |
| Clerk | Christopher Plankey (non-voting member) |
| Treasurer | J. Christopher Perry |
| Assistant Treasurer | Alfred Symonds |

Vestry Members at-large (elected to a 3 year term unless otherwise noted)

Anne Williams

Diocesan Convention Delegates

Co-Wardens, Treasurer
Alternate: Assistant Treasurer

Nominations From the Floor

Contents

| | |
|--|----|
| Minutes of 2025 Annual Meeting | 5 |
| From the Register | 7 |
| Vestry Members and Parish Staff | 8 |
| Report of the Rector | 9 |
| Snapshot of 2025 | 11 |
| Work of the Discretionary Fund | 13 |
| Report of the Co-Wardens | 14 |
| Administration Ministry | |
| Property Committee | 18 |
| Parish Library | 22 |
| Finance Ministry | |
| Finance Committee (See Report of the Treasurers) | 34 |
| Christian Education Ministry | |
| Adult Formation (See Report of the Rector) | 11 |
| Sunday School (See report of the Rector) | 11 |
| Young People's Fellowship | 22 |
| Outreach Ministry | |
| St Stephen's Table | 24 |
| Parish Life and Stewardship Ministries | |
| Greeters | 25 |
| Coffee Hour | 25 |
| Communications | 26 |
| Cooking and Baking | 26 |
| Living Green | 27 |
| Stewardship Committee | 27 |
| Pastoral Care Ministry (See Report of the Rector) | 12 |
| Worship Ministry | |
| Worship at St Stephen's | 30 |
| Altar Guild | 31 |
| Scheduling Ministry | 31 |
| Director of Music | 32 |
| Report of the Treasurer | 34 |

Minutes from St. Stephen's Annual Meeting February 8, 9, 2025

February 8, 2025 5pm worship

Because of winter weather, and to ensure adequate numbers for quorum, the election of the slate was conducted at both services. The Rev. David DeSmith provided a printed list of the slate to the Saturday evening congregation, and they voted to elect unanimously. 14 votes were cast.

February 9, 2025 10am worship

Annual meeting held as planned, streamed, and recorded for remote viewing. 30 people were in attendance, for a total of 44 voting members.**

Meeting was called to order at 10am - by The Rev. Nina Pooley

A collect for the parish - by The Rev. Nina Pooley

Lessons: Isaiah 6:1-8; Luke 5:1-11

Sermon portion: **Rector's Reflection** - "Not Really About the Fish" - by The Rev. Nina Pooley

State of the Church Report - given by: Warden John Garinther, Rector Nina Pooley, Treasurer Suzanne White, Property Committee member Chris Plankey

The Rev. Nina Pooley reported about a small group of former wardens and treasurers who provided an outline to the vestry - describing 15 years of deficit spending and providing projections looking forward. The vestry committed to reduce costs and bolster income in the next several years.

Finances in 2024 - Treasurer Suzanne White outlined the final numbers from 2024.

She reported:

The 2024 actual total income was: **\$402,802**

The 2024 actual total expenses equal: **\$ 480,523**

The actual deficit of: **\$ 77,721**; Our planned budget deficit was: **\$112,379.14**

Chris Plankey reported the major project completed in 2024 and their cost:

1. Completed the stained glass window protection project - \$40,500 (total - \$180,000; \$125,000 provided by a CPA grant)
2. Completed the Heating, Ventilation, Air Conditioning assessment - \$8,800 (total - \$17,500)
3. New front lawn church sign - \$6,500
4. Desktop computer and network upgrade for office staff - \$5,400
5. Security camera installation - \$1,800
6. Foyer and dining room refresh - \$70,400

Additionally, Chris Plankey addressed upcoming projects for 2025:

Replace the boiler condensate receiver tank - \$37,000

1. Repair Steinway piano - \$13,000
2. Upgrade boiler control system - cost TBD
3. Install industrial ceiling fans in the main sanctuary - cost TBD
4. Upgrade the sound system in the main sanctuary - cost TBD

John Garinther explained the distinction between major property expenses and operating expenses, and noted that the parish has had to withdraw money from endowed funds for both.

Suzanne White then reviewed the 2025 budget approved by the vestry:

Projected income: \$ **381,637**

Projected expenses: \$ **466,072**, projected a deficit of \$ **84,436**

(significantly lower than projected deficit in 2024, which was **\$112,379.14**)

John Garinther explained the lower operational expenses:

Sarah elected to reduce her hours;

Sarah and Nina both came off the Church's medical insurance;

eliminated the choir honorarium;

and utilizing a fund specific to rector's housing for half of Nina's housing allowance.

Noted increased costs:

Cleaning the building, utilities, maintaining heating system, food for St Stephen's Table.

And loss of Berkshire Immigration Center rental.

Worship continued with prayers of the people/prayers for the parish.

At the announcement spot:

1) Launching Year-round Stewardship

2) Presentation of Slate/Nominations and Election, 30 people voted, the slate was elected unanimously.

Officers

Co-wardens: John Garinther, David Nevin

Treasurer: J. Christopher Perry

Assistant Treasurer: William O'Neill

Clerk: Chris Plankey, officer, but non-voting member

Vestry Members At-Large

James Brennan; Christine Furcinite Reynolds; William Morey; Leah

Luczynski (fulfilling 2-years of an unexpired term)

Delegates to Diocesan Convention: John Garinther and David Nevin (Co-wardens),

J. Christopher Perry (Treasurer) Alternate: William O'Neill (Assistant Treasurer)

3) Thanksgiving for outgoing vestry members: Josie Ellis, Wendy Webster Coakley, Chris Plankey, and Suzanne White

Meeting Adjourned at 11:10 am by The Rev. Nina Pooley, followed by the Closing Prayer

From the Register 2025

Marriage:

William and Doreen Sosa (renewal of vows)

Baptisms:

Justin Burnell
Odis J. Godbout
Austin LaDouceur
Laura McClay
Harrison Mottor
Emily R. Roy
Isabella Roy
Alannah Twing
Jayden Wynn

Confirmations and Receptions into the Episcopal Church:

Brendan Dillon Harmon
Caleb Dillon Harmon
Stephen Lussier
Douglas Demary
Craig Reynolds

Burials:

Margaret Coles
William Engle
Donald George
Kathryn Lepore
Arlene Stockley

Vestry Members and Parish Staff

ST. STEPHEN'S PARISH 2025

Officers (term expires)

| | |
|----------------|--|
| Co- Wardens | John Garinther (Jan. 2026) |
| | David Nevin (Jan 2026) |
| Treasurer | J Christopher Perry (Jan. 2026) |
| Assistant | William O'Neill/Alfred Symonds (Jan 2026) |
| TreasurerClerk | Christopher Plankey (Jan 2026, non-voting) |

Vestry Members (Vestry Terms are 3 Years)

| Member | Term Expires |
|------------------------------|--------------|
| Caleb Dillon Harmon | January 2027 |
| Leah Luczynski | January 2027 |
| Christine Furcinite-Reynolds | January 2028 |
| William Morey | January 2028 |
| James Brennan | January 2028 |
| James Alden | January 2026 |

Parish Staff

| | |
|---------------------------------|----------------------------------|
| Rector | Nina Ranadive Pooley |
| Director of Music | Joy Mullen |
| Office Assistant | Bert Boos |
| Parish Administrator | Sarah Morrison |
| Director of St. Stephen's Table | Dan Moon |
| Sunday Sexton | Roy Stillman |
| Weekday Sextons | Ecuadorian Cleaning Co-operative |

Report from the Rector

The Rev. Dr. Nina R. Pooley

Scripture: *John 13:34-35*

I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another. By this everyone will know that you are my disciples, if you have love for one another.

Prayer:

O God of steadfast love: transform our hearts by your Spirit, that we may use our gifts to show forth the light of your love as one body in Christ. **Amen.**

Brief Look Back at 2025

As I look back to the work of 2025, I realize a great deal of it was responding to the quickly shifting world in which we live currently. (The "regular" work goes on, and that's noted in detail at the end of this report.)

Early in 2025, (*in consultation with: Mass Council of Churches, Mass Attorney General's office, Downtown Campus Clergy group, Diocese of Western Mass Social Justice Commission, and our Bishop*) we developed an ICE Response Policy, signage, and supporting documents - working with our building tenants to provide as much security as possible for their clients.

We began the work of establishing a 501c3 to support St. Stephen's Table, but given the change in federal support for non-profits doing this work, we reconsidered. With so many agencies and already established programs in need of private funding, we felt the timing was off to launch this. It's still in the works, but on the back burner for now.

The threat to SNAP benefits saw St. Stephen's Table numbers continue to rise, which we were able to meet, thanks to the work of the volunteers and the generosity of this congregation.

We held a Pop Up "protest", supporting Jesus Values on Pentecost Sunday, and that was a huge success. (Yes, we should do that again!)

Over the summer our summer book reads included two books which focused on the experience of immigrants, and those seeking asylum in this country.

A small team of leaders met with a security consultant who was recommended to us by Rabbi David Weiner of Knesset Israel, to consider ways we might make the space and the community of St. Stephen's more secure.

Zooming out a bit more - the Vestry Retreat

In 2025, our vestry continued the work begun in 2023 and 2024, as we considered our current financial and human resources, and how we might be called to respond to the changing needs of the community beyond our doors. Adding a new dimension, the Berkshire Immigrant Center moved out in January of 2025 (as they needed more room for their work). For the first time in years, much of the parish hall is empty. During the vestry retreat in July, our leadership took a realistic look at our reality and the timing facing the parish. The building is a major 'driver' in our financial story and mission-work, but is

currently almost empty, and in need of repairs. Building costs continue to increase. Staffing, Programming, and Operational costs are also increasing, despite on-going efforts to make changes.

We reviewed data which spanned the last 10 years or more, to get a feel for trends. We looked at financial trends - budget and spending, endowment numbers. We considered the on-going and projected costs of our aging facility. We looked at attendance trends across Christendom, and at St. Stephen's. We considered pledging trends over the last 10 years, and by age group. While none of this information is a surprise, seeing it laid out plainly was stunning to many. (The data can be found in the Wardens' portion of this annual report.) We then took time to process the data, ask questions, consider what more we want to know, and what options we want to explore. This is just the beginning of a conversation about our mission and ministry at St. Stephen's, and one that we will be having as a community over the next few years. It's not an easy conversation, but it's a faithful one. People of faith don't fear the future, we face our reality and lean into what God is calling us to become NEXT, always. This is the time to do this work because we have the financial and human resources to make changes, should we feel called to do so.

The Book of Common Prayer's catechism reminds us that the mission of the Church is to restore all people to unity with God and each other in Christ. The Church pursues its mission as it prays and worships, proclaims the Gospel, and promotes justice, peace, and love. The church carries out its mission through the ministry of all its members.

St. Stephen's Overarching Purpose:

The Great Commandment summarized: To Love God with all our heart, and mind, and strength, and to love our neighbors as ourselves. Our Mission: is to be the heart and hands of Christ: Nourishing people, transforming lives. Together we: Worship God and serve our neighbors.

In the days ahead, we hope that this parish community will work together to discern what God is calling us to become. How to utilize the resources entrusted to us to meet the needs of the world around us, and how we will continue to walk in the ways of Love, together. There will be opportunities to be part of the conversation through surveys, parish forums, and one on one conversations with vestry leadership. It is good to be in this work together - to walk this path with courage and grace, knowing God is with us, always.

In Closing:

"Courage is bound up in simply living life, in all its complexities and contradictions. These cry out for courage, met and supported by God's grace: the courage and grace to do what you know is right, even if it goes against expectations; to show who you are, despite narratives that others may impose on you; to persevere in the life and work to which you are called." - Brother Lain Wilson, SSJE

Prayer: God of hope, from you come every blessing and all peace: Show us that, in the midst of our struggles, you are with us. Give us the abundance of your grace that we may do the work you give us to do and that we may be for the world a sign of your presence; through Christ, the Way and the Truth. Amen.

Faithfully,
Nina+

A Snapshot of the Work of 2025:

Worship:

Seasonally based Worship; and Baptisms, Weddings, and Funerals
Saturday Evening worship continued throughout 2025. Thanks to a clergy team (David DeSmith, Bill Loutrel, Tom Damrosch and myself) we offer this worship service in the chapel twice monthly (2nd and 4th Saturdays).
Bishop Fisher's Visitation, with confirmation/reception/reaffirmation

Mission and Ministry:

The work of the discretionary fund is included at the end of this report.
We continue our "banner ministry" with seasonal banners on the outside of the building.
We maintain our support and increased presence at Berkshire Pride, including fabulous temporary tattoos and selfie frames. We also continued to create and supply the kids' activity packs,
St. Stephen's Table - mentioned above. In addition, see specific report by Dan Moon.

Welcoming members of the greater community; in 2025 our building hosted:

Jewish Family Services resettlement program, BIC/JFS essential closet, ESL classes, Language Justice translation services, Downtown Pittsfield Inc. Paint and Sip programs, Ecuadorian Folk Dance recital, AA and NA meetings, and Cathedral of the Beloved (office space and kitchen access).

We held the Diocesan Meet and Greet for the Berkshire Corridor, with the three candidates for bishop of the diocese of Western Massachusetts. It was a resounding success, and we enjoyed the chance to get to know the three fabulous candidates and their spouses.

Our sanctuary hosted:

MADD event, the New England Bell Ringers, Berkshire Opera Festival Sing Along, Berkshire Concert Choir, 2 performances for Berkshire Jazz.

Formation and Fellowship:

Compline every Wednesday evening on Zoom at 6:30pm,
thanks to the leadership of David Nevin.

Sunday Funday: (Sunday School) offered twice a month by our teachers: Josie Ellis, Suzanne White, Chris Plankey, Craig Reynolds, Angie Moon, and Brendan Dillon Harmon.
Thank you, teachers!

Adult Education

Lenten Psalm study in person, facilitated by Craig and Christine Reynolds and myself

Summer Book Reads: *The Asylum Seekers*, by Cristina Rathbone

The Land of the Living, by Timothy Crellin

Creation Season: Jim and Marietta Cawse led a conversation about *Braiding Sweetgrass*, by Robin Wall Kimmerer

Short Summer Sermon Series about Episcopal Worship and More;

Why do we do what we do?

Including: The big picture historically, Structure and Governance,
The development of the Prayer Book, Baptism, The Eucharist, The Creeds,
and Liturgy at St. Stephens.

Parish Potlucks - continued in our newly refreshed dining room.

Care of St. Stephen's Community:

Pastoral Care Team

Our members: Angie Moon, Claudia Curry, Debbie Stillman, Bill Frazier, Liz Trapani and Sara Garinther. Eucharistic visits were made, cards and phone calls, as well as prayer shawl deliveries.

Prayer Shawls, and Knitting Group

In 2025 we distributed 38 prayer shawls knit by a large group of knitters, including: Sue Smith, Suzanne White, Sandy Soule, Marcie Nevin, Laura Kelly, Paula Morey, Renee Kaley, Susan LeBourdais, Ann Williams, Ann Phipps, and myself. (Please forgive me if I've left anyone off this list!) Shawls have been gifted to our members and beyond to our friends, family, neighbors, and colleagues.

Our monthly knitting gatherings continue, as a group meets to knit and crochet prayer shawls and other projects. First Tuesdays of each month, 5-6:30 in the Guild Room (all are welcome!)

Collaboration with Campus of Downtown Churches:

Cathedral of the Beloved, First United Methodist, First and South Congregational, St. Stephen's, Zion, with new addition in 2024 of Price Memorial AME Zion Church, and First Baptist Church.

Together we discuss our collaborative work to support those in need in Pittsfield, as well as social justice issues affecting the most vulnerable. We plan collaborative worship for our parish communities including:

Holy Week Events: 2025

Ash Wednesday: ashes distributed at various sites (including in front of our Allen St. doors)

Good Friday - Procession of the cross, walked the 'stations' in downtown Pittsfield.

Easter Vigil - Fire at United Church; Word at First Baptist (upper dining room),

Water/baptismal vows in the First Baptist sanctuary using their immersion font, and Eucharist at United Church in the Food Pantry space, with Eucharist celebrated from the food ministry counter.

Other events:

Blue Christmas service - led by Cathedral of the Beloved, held at United Church.

Christmas I joint worship - held at St. Stephen's, with United Church of Christ, First Baptist Church, Zion Lutheran Church, and Canaan Congregational Church

Faithfully,
Nina+

Work of the Discretionary Fund 2025

The purpose of the Rector's Discretionary Fund is to allow our community to assist those in need in a timely and confidential way. The fund is completely dependent upon donations. I wanted to give you a sense for the work we've done through the Discretionary Fund. Thanks to your generosity, we are able to assist our neighbors in significant ways. Without getting into personal details, here's the scope of what's been possible through that funding for 2025:

- * Support for the prayer shawl knitting ministry
- *Support for Youth (YPF) Backpack project
- * Meals to support members experiencing medical trauma/distress
- * Hotel for a family of four/ hotel for family after a fire/ hotel for mother and children displaced through violence
- * Gift in Thanksgiving (for vestry service) Hinsdale Food Pantry
- * Gift in Thanksgiving for adoption - to Pediatric Development Center
- *Donation to Western Mass Labor - back to School funding
- *Donation to Episcopal Relief and Development
- * Donation to St. John's Stockton, in thanksgiving for their HUB ministry
- *Rent assistance for multiple families (6 families)
- *Electricity bills for individuals in need.
- *Berkshire Gas - to cover heating costs for family in need
- * Pan Mass Challenge donations on behalf of the parish
- * Donation to celebrate The First opening
- *Donation to Dio. WMA, in support of Amherst Fire victims

- **Other outreach to the community:* Pride Banners/give away items on table/ Love is Love St. Stephen's business cards, Banners for building, "engagement" ducks, and supplies for kid activity bags too:)

Report of the Co-Wardens

Mark 4:35-41

On that day, when evening had come, he said to them, “Let us go across to the other side.” And leaving the crowd behind, they took him with them in the boat, just as he was. Other boats were with him. A great windstorm arose, and the waves beat into the boat, so that the boat was already being swamped. But he was in the stern, asleep on the cushion, and they woke him up and said to him, “Teacher, do you not care that we are perishing?” And waking up, he rebuked the wind and said to the sea, “Be silent! Be still!” Then the wind ceased, and there was a dead calm.

In the past year, there likely has been times when each of us, and our parish and our community and even our entire country have felt like we were in this boat and there were storms raging everywhere you looked and fear was creeping in and our hearts were sinking. Yet in the midst we still hear those words; Be silent! Be still! I often think those words were spoken by Jesus as much to his disciples, and to each of us, as to the wind and sea. Be silent, be still. In Psalm 46 we hear these words, “Be Still, and know that I am God”.

We gather here in this house of prayer for that purpose. To pause for a moment, to rest, to be still and allow the spirit of Christ to enter into our hearts and calm our minds, to ease our souls and remember that Christ is always with us, especially in the midst of the storm.

In this past year, here in our own church, there have been some rough seas. Boilers and roof leaks, and sound system problems and paint cracking and ceilings falling and tenants leaving and stairs and steps that need replacement and pianos and numerous other smaller concerns. And yet, each time this parish family responded to do what was needed to keep us in still waters.

We have also had great moments of joy laughter and love. We gathered around friends and families as their children were baptized. We gathered together around the piano with Joy and sang together as a family and not a single voice was out of tune. We fed everyone who showed up at our door on Thursdays and Fridays with no questions asked. We blessed shawls, and cleaned up the property, and gathered together for shared meals and we stood out in our front yard with signs waving and voices of hope letting all who passed by know that the answer can be found in Love and Mercy and Charity and Kindness and Compassion and Justice and Sympathy and Grace. That is who we are and it is through your support and the support of all those who have gone before us, that St. Stephen's is alive and filled with all of these wonderful gifts.

Your rector and vestry gather together each month to look at where we are as a parish, where we have been and where we are headed. We work in tangent with your finance committee and property committee to seek the best path forward for our parish and our vital ministries. We explore options and review a host of other items that we need to consider as responsible stewards of our parish and our faith in Christ.

In the past year we have seen an unhealthy shift in this country. One that has bred anger and violence and fear on so many levels. We have witnessed horrendous threats and violence toward the Jewish community.

As the result of that and in order to be proactive we had a detailed security assessment of our parish as a whole including the building and operations and safety concerns completed by The Secure Community Network who provided an extensive report detailing all the ways we can and, in some cases, should make changes to ensure the safety of our parish community. We continue to review that report and will be initiating some changes that are very basic such as numbering specific rooms, so that in the event of an emergency any responders know who is where by the room identification and its location. Much of what is done next will be based on the current overall risk evaluation but, we also want to be prepared in the event that things change which we all know is happening on a daily basis in some communities.

In our vestry retreat during the summer, we also took a hard look at the real numbers with regard to people and finances, building costs and trends over the past several years so that we can clearly look at our future and with the input from each of you make an honest and open assessment of how to best move forward in the support of our faith and common ministries and mission. Following this report, you will find some charts that present the trends that we looked at. Are they concerning? Yes, they are, and that is why we are doing all of this now and why we are presenting you with periodic questionnaires to ensure that every member has a voice and is a part of this process.

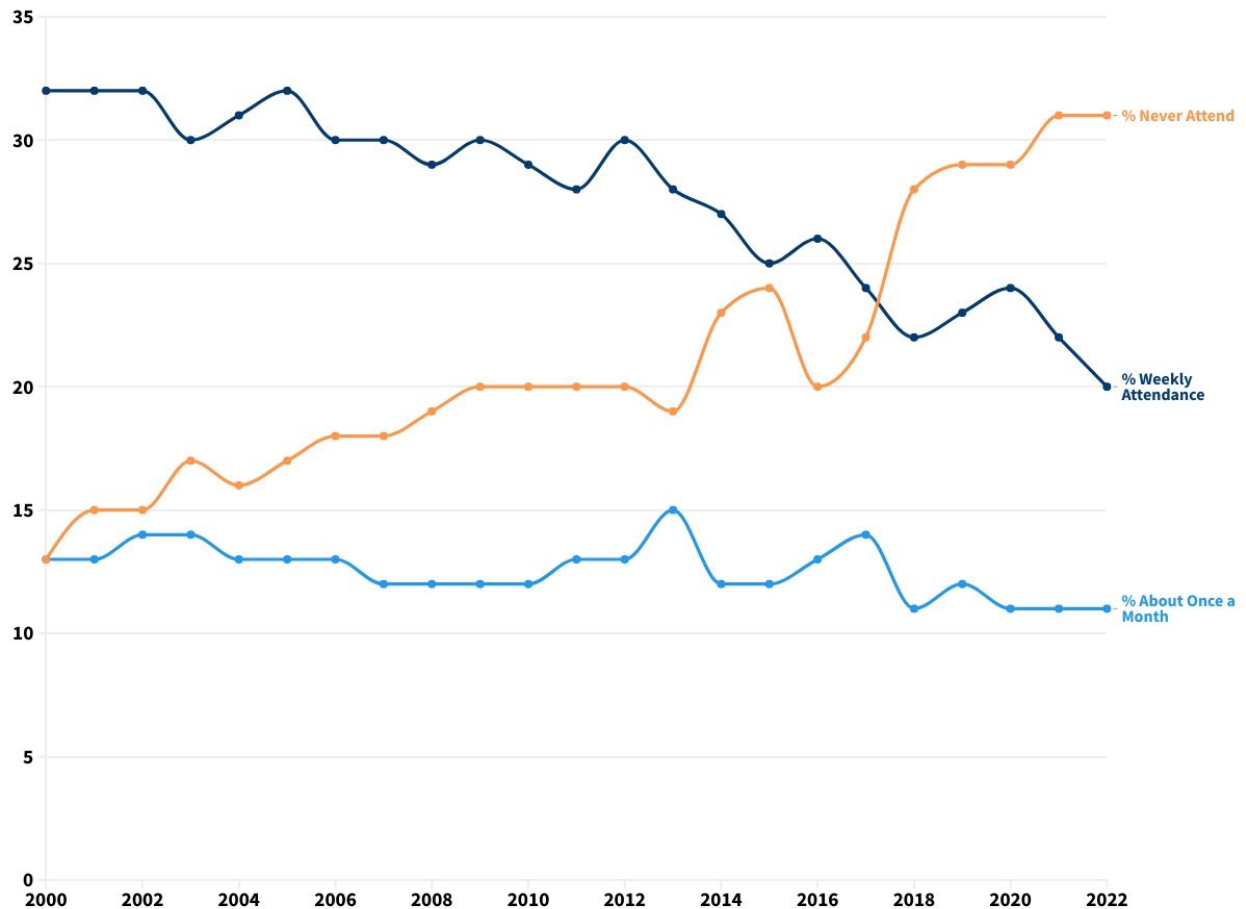
It is also important to understand that what we reviewed and discussed is not a reflection on this parish or our ministries and missions. This is a national trend in all religious configurations. We have the opportunity to honestly look at all of the numbers and trends and do something positive and move into the future with hope. Be a part of that process. Make your voice heard here in our parish and out on the street and wherever the love Christ is needed to support those most in need. Stand up to the wave of hate and with love and with the peace of Christ in your heart, offer a different way forward. Be the voice that silences the wind and calms the turbulent seas.

Thank you for being a member of our parish and for your support of our mission and ministries. Know that wherever we as a parish are led in the future, we are going there arm in arm as a family of faith; and always remember that no matter what shape our boat takes, Jesus is with us all the way.

May you find peace this day.
David Nevin and John Garinther
St. Stephen's Co-Wardens

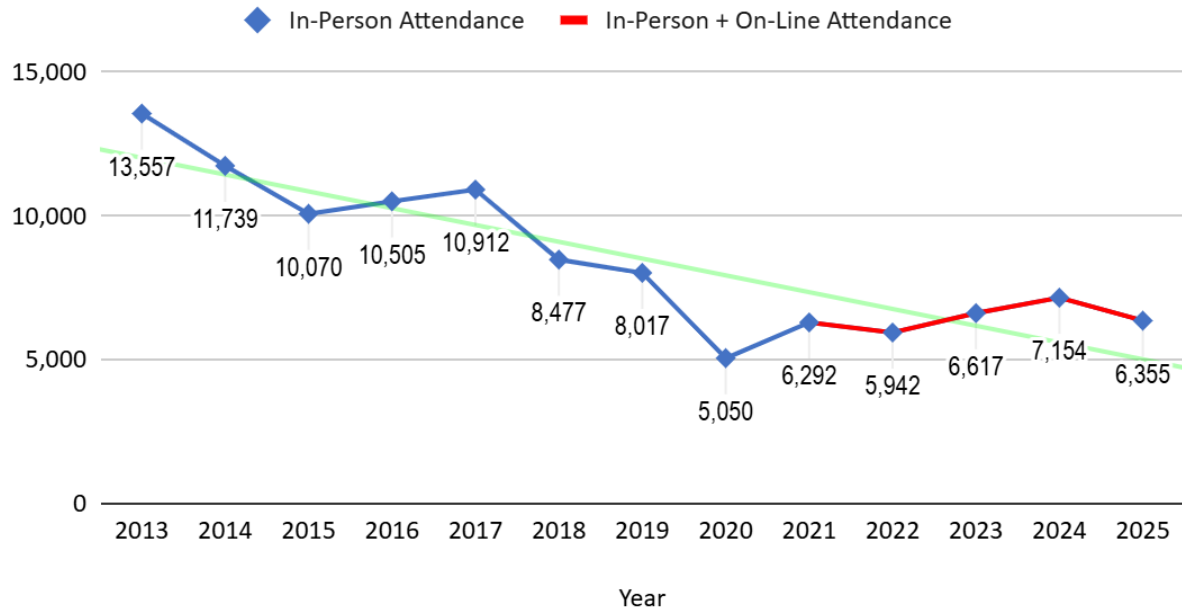
What Percent of Church Members Attend Regularly

Gallup World Poll of All Religions

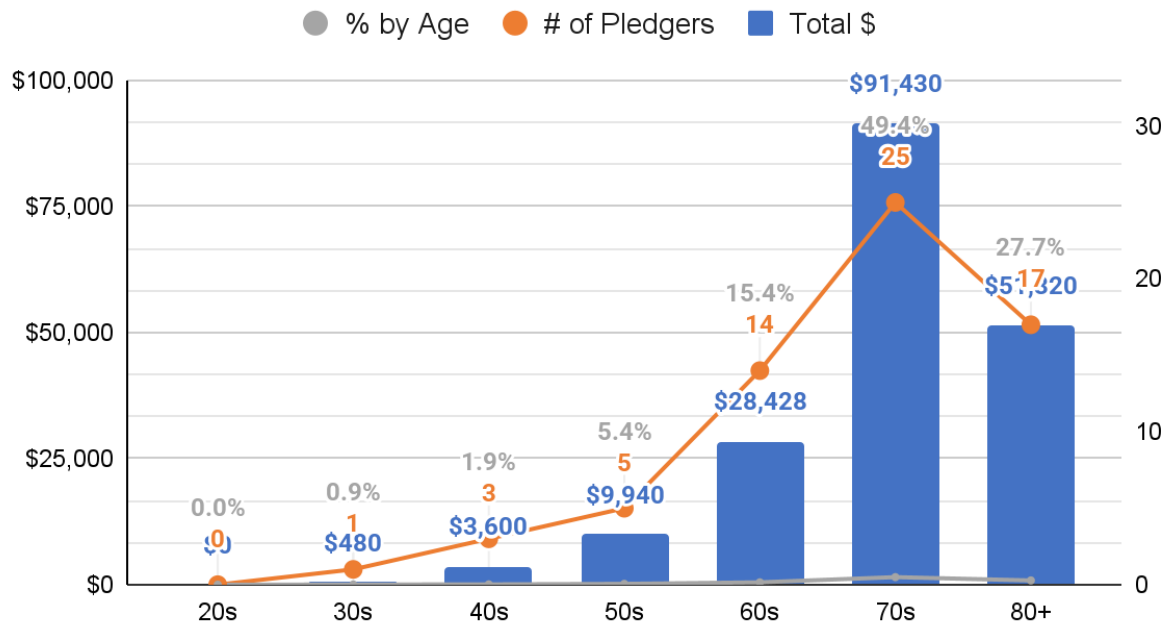


Gallup Survey data presented by Churchtrac

St. Stephen's Church Attendance - Last 12 Years



2025 Annual Pledge by Age



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

Overview

Throughout 2025, the Property Committee focused on careful stewardship of St. Stephen's physical plant, prioritizing projects that were essential to safety, reliability, and the long-term sustainability of our historic facility. At every step, cost was kept front of mind. Only projects deemed necessary—either to prevent further deterioration, address safety or code requirements, or protect prior investments—were approved and executed. Wherever possible, volunteer effort, phased work, and competitive estimates were used to manage expenses responsibly.

2025 At-a-Glance: Project Highlights

- ~\$62,000 invested in a comprehensive heating system upgrade to protect the parish's most critical infrastructure
- \$23,000 to ensure the steel, alley staircase meets all safety and code requirements (Initiated in 2025; cost to be incurred in 2026)
- \$15,000 to stop active water intrusion in the sanctuary roof and prevent further interior damage
- ~\$14,500 in safety, accessibility, and code-related inspections, remediation planning, and elevator maintenance
- ~\$14,000 in emergency heating system repairs during December to restore heat and stabilize the system
- Ongoing, low-cost improvements to sound, lighting, and building systems using phased and volunteer-supported approaches

What follows is a summary of the major property projects undertaken during the year.

Major Projects Completed or Substantially Advanced in 2025

[Listed in descending order by cost (incurred or likely to be incurred) and overall impact]

Heating System Upgrade – Boiler Feed Tank & Digital Controls

Start: July 15, 2025

Completion: August 2025 (with continued fine-tuning)

Total Cost: Approximately \$62,000

- **Scope:** Replacement of the boiler feed tank and installation of a modern, computer-based heating control system, including all associated plumbing and electrical work.
- **Rationale:** The previous system was outdated, difficult to monitor, and increasingly vulnerable to failure. Addressing this proactively was essential to protecting the boilers and ensuring uninterrupted heat.
- **Benefit / Outcome:** Improved energy efficiency, remote monitoring capability, better chemical control of system water, and extended life of one of the parish's most critical infrastructure systems.

Emergency Heating System Repairs (December 2025)

Dates: December 5–11, 2025

Total Cost: \$14,231

- **Situation:** Around Sunday, December 7, the parish experienced a significant boiler failure that left the church without reliable heat for approximately four days during the early winter season.
- **Response:** Two technicians were on site for approximately eight hours per day over four consecutive days to diagnose and restore the system.
- **Work Performed:** Repairs included replacement of multiple failed pipes, installation of two fast-acting valves (one behind each boiler), and extensive adjustments to the newly installed digital boiler control software.
- **Rationale:** Immediate action was required to restore heat, prevent further damage to the system, and protect the building from cold-weather risks.
- **Benefit / Outcome:** Heat was fully restored, system performance stabilized, and valuable real-world data was gained to further fine-tune the new control system going forward.

Sanctuary Roof Leak Repair

Start: January 6, 2025

Completion: January 12, 2026

Total Cost: \$15,000

- **Scope:** Repair of an active slate roof leak above the sanctuary pews.
- **Rationale:** Active water infiltration posed an immediate risk to plaster, woodwork, and furnishings, with the potential for much higher costs if deferred.
- **Benefit / Outcome:** Stopped ongoing water damage and protected the sanctuary interior, preserving the building's structural and aesthetic integrity.

Exterior Steel Staircase Safety Inspection & Remediation (Alley Staircase)

Start: September 2025

Completion: Late Spring 2026 (estimate)

Total Cost: \$25,000 (likely)

- **Scope:** Professional inspection of the exterior steel egress staircase leading to the choir room, followed by a proposed comprehensive remediation to bring the structure into full compliance.
- **Rationale:** City requirements mandate professional inspection of exterior means of egress every 5 years. The inspection confirmed that the staircase does not currently pass and must be repaired in a specific manner in order to remain in service.
- **Cost Evaluation:** Cost of professional inspection: **\$2,000**. The committee obtained two quotes for remediation. East Coast Refinishing proposed a full remediation at **\$23,000**, addressing structural integrity, corrosion, and code compliance. A second quote from NM Welding totaled **\$8,500**, but the scope was not comparable and did not meet the technical or regulatory requirements for the structure to pass inspection. NM Welding ultimately referred us back to East Coast Refinishing, acknowledging that the higher level of specialized work is necessary.

- **Alternatives Considered:** The committee explored eliminating the staircase entirely and consulted with the Fire Department. This option proved unviable due to life-safety requirements and would likely be as costly as full restoration.
- **Recommendation:** The Property Committee is still working with East Coast Refinishing on the proposal we received, and will make a recommendation to the Vestry soon.
- **Benefit / Outcome:** Once completed, the staircase will meet all safety and code requirements, ensuring continued safe egress and protecting the parish from greater future liability and expense.

Balcony Ceiling Repair (Proposed)

Status: Pending contractor selection and Vestry approval

Estimated Cost: \$4,500 (likely)

- **Background:** With the balcony largely cleared by volunteers, the committee began formal evaluation of repairs to the deteriorating plaster ceiling.
- **Cost Evaluation:** R.J. Howe Drywall recommended a comprehensive approach involving removal of the entire plaster ceiling, protection of stained glass and organ pipes with temporary walls, architectural oversight, full sheetrock replacement, and painting. While thorough, this approach is considered overbuilt for the condition observed and is estimated to cost at least **\$25,000**, although a formal proposal has not been received.
- **Alternative Proposal:** A second proposal from Berkshire Interior Finishing totals **\$4,500** and focuses on stabilizing and repairing only the portions of ceiling that have fallen or are loose. This approach aligns with the committee's assessment of what is necessary at this time.
- **Next Steps:** The committee has requested clarification regarding protection of organ pipes and other details. Pending satisfactory responses, the committee anticipates recommending acceptance of the proposal we received from Berkshire Interior Finishing.
- **Benefit / Outcome:** Targeted repair will address safety concerns, prevent further ceiling failure, and preserve the balcony for future use while avoiding unnecessary expense.

Elevator Slide Guide Replacement

Start: October 2025

Completion: Approved in 2025; installed January 2026

Total Cost: \$2,289

- **Scope:** Replacement of worn elevator slide guides identified during routine service.
- **Rationale:** Routine maintenance was necessary to prevent future shutdowns and preserve accessibility.
- **Benefit / Outcome:** Continued safe, reliable elevator operation serving parishioners and visitors of all abilities.

Sanctuary Sound System Improvements (Phase I)

Start: Spring 2025

Completion: Ongoing

Total Cost: Modest and incremental

- **Scope:** Targeted improvements including equipment replacement, rewiring, cleaning, and additional microphones to improve sound quality for online worship services.
- **Rationale:** Inconsistent performance affect streamed worship. Incremental improvements were chosen to control costs while addressing the most pressing issues.
- **Benefit / Outcome:** Noticeable improvement to the online worship experience and a foundation for future phased enhancements.

Additional Stewardship Efforts

In addition to the major projects above, the committee:

- Addressed numerous building inspection items and small repairs internally.
- Completed emergency lighting, door, and electrical fixes using volunteer labor where possible.
- Began a significant volunteer-led clean-out of the balcony to prepare for a future ceiling repair.
- Carefully evaluated—but declined—high-cost projects (such as \$5,300 to repair cosmetic damage to the wall behind where the crucifer sits, \$25,000+ to install sanctuary ceiling fans, and a \$100,000+ solar project) when benefits did not justify the expense.

These efforts reflect the committee's commitment to thoughtful decision-making and fiscal responsibility.

Looking Ahead

Several projects initiated or evaluated in 2025—such as balcony ceiling repairs, exterior stair remediation, and broader roof maintenance—will continue into 2026. The groundwork laid this year ensures those future decisions will be informed, prioritized, and financially prudent.

Property Committee Members – 2025

- John Garinther, Chair
- Don Phipps
- Roy Sutton
- Al Symonds
- Chris Plankey

Appreciation

The Property Committee extends its sincere thanks to the parishioners of St. Stephen's for your unwavering commitment to our parish community. Your generosity of time, talent, and treasure makes it possible to care responsibly for our facilities and, through them, to continue our mission—*"To be the heart and hands of Christ; nourishing people, transforming lives."* in Pittsfield and the wider community beyond our church walls.

The careful, values-guided decisions made in 2025 were undertaken not only for today's needs, but to ensure that future generations of parishioners inherit a safe, welcoming, and sustainable church home in which faith and community can continue to flourish.

Parish Library

The Parish Library is located in the Guild Room. The collection is organized by subject and the Dewey decimal system is used. The children's section has books ranging from preschool interest up to young adult.

As the church season changes, pertinent books are pulled out of the collection and are displayed for ease in browsing. Materials can be checked out for a month and instructions are located on the top of the card catalog.

Respectfully submitted,
Sara Garinther, Parish Librarian

Finance Ministry

Finance Committee

Please see the Report of the Treasurer beginning on page 33.

Christian Education Ministry

Adult Formation

Please see the Rector's Report page 10.

Sunday School – Sunday Funday

Please see the Rector's Report page 10.

Young People's Fellowship

The Young People's Fellowship is made up of middle school, high school and some college students in the Berkshires. It draws from St. Stephen's, the downtown campus of churches and is open to any other interested teens and parishes. YPF holds events about once a month during the school year. Most events are kept intentionally agnostic in order to keep the group open to all teens and to encourage more participation. Youth participants have voiced the importance of keeping these events secular and welcoming to their friends with different beliefs.

Our monthly events focus on Service and Fellowship. Adult volunteers provide administrative and logistical support and are trained in Safe Church practices. Thanks to all who volunteer to support the group, especially Sara Garinther! The activities of YPF are planned and implemented by a Youth Leadership Team which includes teen representatives Colin Behnke, Grace Garinther, Mitchell Clark, Brayden Billeter, Jax Delaney, and Linnea Kaiser-Clark. YPF looks to include teens from other parishes and towns; teen ministry is enriched by having a group large enough to have a genuine peer community. We have teens join our events from St. Stephen's and Zion Lutheran in Pittsfield, Trinity Church in Lenox and non-church going teens.

Funds raised at the March YPF pasta fundraiser were used to purchase items for infants/toddlers that are in the care of the Department of Children and Families. In July, Grace and her friend Anthony dropped off 10 backpacks filled with supplies selected for safety and comfort. Each bag contained a blanket, bath soap, diaper cream, bottle, pacifier, stuffed animal and a book just to list a few. A special thank you to Claudia Curry for donating dozens of two sizes of tooth brushes and toothpaste.

Approximately \$80 was spent on each bag as little ones have many needs.

YPF Highlights of 2025 include

- Expanded Youth Leadership Team involvement and initiative
- Christmas caroling for St. Stephen's parishioners (4th annual)
- Tubing event at Bousquet
- Spaghetti dinner fundraiser, raising money for ongoing backpack project
- Visit to Hancock Shaker Village
- Ramblewild event- Ropes course and climbing
- Assistance for Thanksgiving Angels
- Meal(s) prepared and served at St. Stephen's Table.
- Creation of backpacks provided to kids and teens entering foster care

YPF Goals for 2026 include

- Continued outreach to/collaboration with area parishes
- Continued outreach into the teen community in general
- Fundraising for Foster Care Backpacks and for our group
- Plan another trip/overnight experience
- Expansion of formal youth leadership of the group

It is an honor to facilitate this multifaceted and collaborative ministry.

Respectfully submitted,

Matt Behnke, Sara Garinther, Facilitators

Coiln Behnke and Grace Garinther, Youth Leaders

Outreach Ministry

St Stephen's Table

I want to thank you for sharing both the weight and the emotions of meeting the needs of those who come through our doors hungry. This past year, we continued to serve under our current model, and because of your steady presence and generosity, that model continues to work.

Right now, our focus is on caring for the space that allows this ministry to happen. We hope to spruce up the kitchen—possibly tackling a do-it-yourself floor, freshening the wall paint, and exploring improved lighting—an overall renewal of the space where so much care and effort take place.

Your time, energy, and resources have fed a great many people. Thank you for picking up bread and milk each week, for cleaning at the end of long nights, and for preparing meals for well over one hundred people, often in less than two hours. Thank you for caring about how the kitchen is organized, for donating tools like the industrial-sized can opener, and for being familiar, friendly faces week after week.

Thank you for navigating difficult parking situations to deliver food and show up to volunteer. Thank you for meeting people at the door on cold nights with patience, kindness, and dignity—even in challenging circumstances. Thank you for knowing when not to engage, for staying calm when food runs low, and for keeping the ministry moving forward when I am away. Thank you for picking up desserts, for reminding me to get the garlic, and for providing the support that keeps everything running.

This ministry exists because of you.

With gratitude,
Dan

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."

Greeters

For the 2025 calendar year, greeters were scheduled for the 10:00 a.m. Sunday service, welcoming parishioners and guests at both the Allen Street and East Street entrances.

Visitors were invited to sign the "Guest Book" at the East Street entrance. Greeting visitors with a smile and a warm "welcome" is so important in these often troubled and divided times.

Thank you to all who faithfully served in this important ministry. New volunteers are always welcome.

Volunteers through 2025 were:

Susan LeBourdais

Sandy Soule

Diane Forsyth

Jennifer Townsend

Anne Williams

Laura Kelly

Claudia Austin Curry

Joan Evans

Craig & Christine Reynolds

Josie Ellis

Nancy Lamoureux

Respectfully,
Paula Morey

Coffee Hour/Lemonade on the Lawn

In 2025 we continued to hold Coffee Hour/Lemonade on the Lawn twice each month on the 2nd and 4th Sundays. This allows our dedicated team of hosts to serve only once a quarter or so. The schedule also matches our Sunday school and Adult Formation offerings, allowing everyone to join in the fun.

Many thanks to our wonderful Coffee Hour hosts for their dedication, flexibility, and generosity. If you would like to host Coffee Hour, please contact Joan Evans or the Parish Office for more information.
Craig Reynolds

Communications

The parish website continued to be a hub for worship and connection in 2025.

Website Update

In fall 2025, the parish website was “spruced up” a bit. The home page now features a new, uplifting image on the frame where the Sunday service live stream resides. Older images and other outdated content items were replaced or removed, and texts of sermons were added and archived.

The website continues to highlight recent parish news and upcoming events, along with photos of many of these happenings. The site also offers a digital archive of important parish documentation, including the parish calendar, minutes of Vestry meetings, and annual reports.

Live Streaming Worship

The website continued to host our weekly live-streamed worship service throughout 2025. Recordings of these streams are archived on our YouTube channel. The website also houses digital copies of our seasonal worship booklets and each week’s Sunday bulletin.

Many thanks to Ken Pooley for the time he invests in producing each week’s stream (and streaming for special events). Ken established the livestream system and works tirelessly to improve the quality of its output.

Overall Website Performance

In 2025, the site registered 21,958 page views, consistent with prior years. 46% of visits to the website in 2025 were made from a mobile device or tablet. Suggestions for site improvements are always welcome.

Respectfully submitted, Craig Reynolds, Website Coordinator, Live Stream Assistant

Weekly Parish Email

The weekly email blast continues to keep parishioners and interested community members up to date on events at St. Stephen’s. 7 new subscribers were registered in 2025 bringing the total number of email subscribers to 282. Parish Administrator Sarah Morrison crafts the blast which is transmitted each Wednesday. Please contact Sarah with any newsworthy events or announcements.

Cooking and Baking Committee

The cooking and baking ministry continues! The committee provided one funeral reception in 2025 and supported the vestry in arranging the Pop-Up Potlucks and reception for the Bishop Search Committee’s Meet & Greet event. St. Stephen’s members took part in the Thanksgiving Angels project and we met our goal of 1500 boxes of corn muffin mix. Members also generously gave over \$2,000.00 towards the purchase of turkeys.

Volunteers are always welcome!
Joan Evans Chairperson

Living Green

Living Green Recyclables are still getting readied and totes are brought to the side door for pick up by Casella each Tuesday morning.

The cardboard boxes which are emptied throughout the building and delivered to the basement catch-all room are cut to size by some volunteers and taken home by others when readied to be put out with the recyclables at home as scheduled.

Because the parish is closed on Mondays, we have had to make some adjustments to our processes for both totes and cardboard take home. I am grateful to all of the volunteers who are dedicated to this important work.

If you would like to help with this effort, please see me.

Volunteers for 2025 were:

| | |
|-------------------|----------------|
| Bill Morey | Joan Evans |
| Susan Wojtasik | Jeff Pringle |
| Roy Sutton | Mark Miller |
| Don Phipps | Dot Lambert |
| John Garinther | Chris Plankey |
| Jennifer Townsend | Brendan Dillon |

Respectfully,
Paula Morey

Stewardship Committee

In 2025, your Stewardship Committee (Jim Alden, Josie Ellis, John Garither, Susan LeBourdais, Leah Luczynski, Craig Smith, Al Symonds and *ex officio* member Rev. Nina Pooley) met 12 times throughout the year to help ensure that stewardship – in all its form: sharing of time, talents and treasure – was top of mind for the parish.

Education was a stewardship communications theme this year, with the aim to help the parish understand the various financial levers that underpin St. Stephen's ability to fulfill our mission to be the heart and hands of Christ, nourishing people and transforming lives.

This included information about the way pledges, the endowment, and investment income generated by the endowment contribute to support the annual budget. We sought to explain the deleterious impact of continued withdrawals from the endowment, which diminishes the basis for future investment income. Indeed, for every \$100,000 taken from endowment, we lose \$5,000 per year of income forever. We also lose about \$10,000 capital appreciation per year forever. As a reminder, St. Stephen's is, in essence, a "closed system," in that we don't have funds coming from any other sources other than within the parish, making every pledge, gift and legacy bequest very important to our financial well-being.

Cutting Costs is Only Part of the Equation: Outreach is Vital

In recent years, the Vestry and staff have worked hard to cut expenses, however, our current pledging and attendance demographics are not able to keep pace. The sobering fact is that 77% of our annual pledged funds are contributed by members in their 70's and 80's, meaning that it is crucial for so many reasons to be a *growing* parish. We *all* need to answer the call to invite in and warmly welcome new worshippers.

Special Fund-Raisers

During 2025, the parish responded to special efforts to offset expenses related to two capital projects: In February, Luv You a Latte raised \$15,972 to fund repairs to the boiler, and in July and August, the parish donated \$12,975 for much-needed maintenance of our Steinway grand piano. In addition, your generosity was on full display again at Christmas, with more than \$1500 in gift cards donated to Berkshire Immigrant Center.

2025 Pledge Campaign

The 2025 pledge campaign was centered on a theme of *Generosity from Generation to Generation*. This theme recognizes that prior generations of parishioners were generous in their service, in sharing their talents, and in their annual and legacy financial gifts to St. Stephen's. These gifts helped to build not only the current endowment but also inspired and enabled numerous events and activities that helped to positively raise the parish's profile in the community.

Pledge Season Speakers

In an effort to reinforce the concept that stewardship is NOT just about pledging or financial gifts, our fall stewardship speakers touched on a number of topics to help foster the spirit of volunteering, the spirit of invitation, and the spirit of generosity. Those speakers included:

- October 25/26 – Jim Alden – kickoff
- November 2 – Chris Plankey – volunteering
- November 8/9 – Susan LeBourdais – growing our parish
- November 16 – Anne Williams – making the decision to pledge
- November 22/23 – Jim Alden – in-gathering

Pledge Campaign Results

As of January 29, we received 81 pledges totaling \$223,337. This shows growth of \$20,587 – 10% over last year – with the average pledge increasing just over 5%. Sixty-five percent of pledgers increased their gifts, with 12% decreasing their pledge.

The Stewardship Committee is sincerely grateful for every gift, every volunteer, and everyone's collective spirit as we worship together. It's your unwavering faithfulness that enables St. Stephen's to continue its mission to be a positive light in our community and beyond.

During 2026, the Stewardship Committee will continue to meet on a very regular basis to maintain the drumbeat of growth in service, in outreach, and in financial awareness.

Respectfully submitted by the Stewardship Committee.

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 concern of the parish."

Pastoral Care Team

Please see the Rector's Report page 11.

Prayer Shawl Ministry

Please see the Rector's Report page 11.

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 Vestry members coordinate the committees, groups and individuals involved in our worship life.

In 2025 Sunday in-person worship was also livestreamed and Wednesday evening compline was held on Zoom. There were 1 Marriage, 9 Baptisms, 5 Confirmations & Receptions and 5 Funerals. The following presents a comparison of number of services and attendance for the past five years:

| | 2025 | 2024 | 2023 | 2022 | 2021 |
|-----------------------------------|---|---|---|---|---|
| Holy Communion: Saturday & Sunday | 78 | 79 | 81 | 52 | 58 |
| Communion: Midweek | 0 | 0 | 0 | 0 | 17 |
| Communion: Private | 18 | 18 | 5 | 6 | 5 |
| Other Services and Private | 62 | 62 | 61 | 54 | 11 |
| Total Services | 158 | 159 | 147 | 112 | 91 |
| Total Attendance | In Person: 4,383 Online: 2,031 Total: 6,414 | In Person: 4,470 Online: 2,684 Total: 7,154 | In Person: 4,240 Online: 2,377 Total: 6,617 | In Person 3,621 Online 2,321 Total: 5,942 | In Person 2,061 Online 4,231 Total: 6,894 |

Altar Guild

The Altar Guild consists of a volunteer group of parishioners who prepare the altar for Holy Eucharist at the 5 PM Saturday & 10 AM Sunday services. Members also serve at special events, such as weddings & funerals, that require Altar Guild coverage. We have five teams consisting of eleven active members. Open communication flows between the parish administrator, clergy, wardens, and the Altar Guild to ensure that everything runs smoothly.

Please welcome our newest members, Jim Brennan & Jim Alden, who have recently joined the Altar Guild.

I would like to thank all our Altar Guild members for their faithful service to this important ministry. I will welcome and train any parishioner who wishes to join the Altar Guild. New ideas are always welcome and encouraged.

Respectfully Submitted.

Marie Sutton,
Altar Guild Coordinator

Scheduling Ministry

Lectors/Eucharistic Ministers/Healing Prayer Ministers/Vestry Greeters

Two Lectors and two eucharistic Ministers were scheduled for every Sunday service in 2025. New Crucifers were trained and added to the Sunday schedule in September.

For the Saturday services, only one Lector and one Eucharistic Minister were scheduled; often, one person served both ministries.

So, we have begun to return to the routines we followed before the COVID pandemic.

Thanks to the 35 people who served during 2025.

Respectfully submitted,
Don Phipps
Ministry Scheduler

Director of Music

To the Congregation of St. Stephen's:

First, I want to give thanks and appreciation to the singers who persevered in participating in our Parish Choir this year. They continued to use their talent and training to provide the best quality of music possible music to praise God at St. Stephen's. From time to time, we have been able to incorporate other singers to augment the choir. As always, we welcome those who are willing and able to join the choir!

St. Stephen's is a special place. One reason for this is the tradition of having an excellent choir. The choir can sing a variety of sacred music pieces that are appropriate and enhance the services. It will be well to not take the people in the choir for granted. I know of only a few other churches in the Berkshires that have a competent organist and/or a decent choir that sings regularly. There are many good singers living in our area. However, most sing in community choirs, but not in church choirs. Community choruses rehearse weekly but only sing for a small number of concerts that take up weekends. Those who sing in church choirs make a more substantial commitment as they make themselves available most Sundays in the academic year.

Our choir members have a collaborative spirit and demonstrate flexibility when it comes to adjusting their parts. Because we have a small (but mighty) number of singers, it is often necessary for them to change or add extra notes for the music to sound good. We are able to accomplish this because of their expertise and experience. These particular skills are unusual to find in a choir and we are fortunate to have musicians that understand how to how and why to adapt, to pull this sort of thing off.

In addition, rehearsals and services run smoothly due to the work of our faithful Choir Librarian, Don Phipps. Together with some assistance from Bill Frazier, the choir music is always organized and ready to go.

During the summer, the front and back actions in the sanctuary Steinway baby grand piano were removed and repaired by David Locke in his workshop. This work needed to be done because keys were sticking. If this problem had continued, the piano would have become unusable. The cost of the overhaul was \$13,500. The piano is now reliable and the tone is much improved. And, we will not be holding our breath every time someone wants to play it. One small project remains – to install a humidifier/dehumidifier in the piano. This proactive measure will protect the instrument from the dryness in the winter and the humidity in the summer. The cost will be \$850.00. The cost of the project was accomplished by donations from the congregation. We appreciate everyone who contributed money to cover the cost of the project.

From mid-June through Labor Day, the following vocalists and instrumentalists offered musical selections, including St. Stephen's Handbell Ringers; Bethany Mullen Turriff, viola; Amanda Watroba, flute; Gwen Davis, alto; Jeffrey Hine, tenor; Matt, Jeannette, Savannah and Cassidy Smith, who sang and played wind instruments.

This past summer we were able to have two "Pop-up" Choir Sundays. The number was limited due to the fact that the piano was inoperable for most of the summer. We choose the piano over the organ for this because of the difficulty in navigating up to the choir/organ area.

St. Stephen's Handbell Ringers had a productive year. A focus area for us this year was to learn how to ring the bells in different ways, depending on the sounds that each piece of music requires to produce the best music possible. We continue to try to "up our game". We have openings from time to time. If there are those who have at least some ability to read music, and would like to learn to play bells, please let me know.

On Sunday, December 14, the New England Ringers performed a beautiful concert in the sanctuary before an enthusiastic audience. The acoustics in the sanctuary are especially conducive to handbell ringing. The ensemble has all the bells and whistles – huge bells and chimes, percussion instruments, wind instruments, etc., which add variety to their performance. I noticed a large improvement in their playing from when they performed at St. Stephen's two years ago. Thanks to Wendy Coakley and Sarah Morrison for working on the publicity.

I continue to serve on the board of the Western Massachusetts Chapter of the American Guild of Organists. Our meetings are held via Zoom, which is good for me since the hub of activity is in the Springfield area. The chapter puts on interesting programs that I attend when possible.

Respectfully submitted,
Joy Herzig Mullen

2025 Treasurer's Report

J. Christopher Perry, M.D., Treasurer

Al Symonds, Assistant Treasurer

This first Table displays the assets that the Parish has in *cash* (checking and savings accounts) and *investments* (mostly endowment funds managed by the Diocese).

Assets

CASH

| | | |
|--------------------------------------|----|-----------|
| 100300 Checking Account | \$ | 50,186.05 |
| 100440 Rector Discretionary Checking | \$ | 4,599.42 |

SAVINGS ACCOUNT

| | | |
|--|----|------------|
| 100400 Sav Acct- General/Beattie Savings Account | \$ | 9,803.46 |
| 101030 Sav Acct - Alexander Carney Library | \$ | 1,573.41 |
| 101240 Sav Acct - Youth Group Fund | \$ | 13,568.76 |
| 101440 Sav Acct - Memorial Fund | \$ | 6,035.00 |
| 101640 Sav Acct - St. Stephen's Table | \$ | 34,357.43 |
| 101650 Sav Acct - Kitchen Renovation | \$ | 2,001.17 |
| 101740 Sav Acct - Music Department | \$ | 11,736.64 |
| 101840 Community Outreach Grants | \$ | 0 |
| 102030 Sav Acct - Education Fnd | \$ | 30,265.00 |
| 102340 Sav Acct - Sabbatical Fund | \$ | 2,004.58 |
| 102430 Sav Acct - St. Francis Shelter Fund | \$ | 398.94 |
| 103840 Sav Acct - Columbarium Fund | \$ | 1,000.00 |
| 104100 Boiler Fund donations | \$ | 0 |
| 105000 Sav Acct - Loan from Savings | \$ | 0 |
| Total SAVINGS ACCOUNT | \$ | 112,744.39 |

| | | |
|-------------------|-----------|-------------------|
| Total CASH | \$ | 167,529.86 |
|-------------------|-----------|-------------------|

INVESTMENTS

| | | |
|--|----|------------|
| 110100 Trustee - Endowment Fund | \$ | 495,222.28 |
| 110200 Trustee - Real Estate Fund | \$ | 118,288.29 |
| 110300 Trustee - Dillon Memorial Fund | \$ | 47,023.62 |
| 110400 Trustee - Nickerson Fund | \$ | 45,989.02 |
| 110500 Trustee - Spaulding Fund | \$ | 208,023.87 |
| 110600 Trustee - Centennial Fund | \$ | 47,237.23 |
| 110700 Trustee - Lucia Campbell Fund | \$ | 823.93 |
| 110800 Trustee - Plunkett Fund | \$ | 4,171.26 |
| 110900 Trustee - Marsha Humphries Real Es. | \$ | 28,691.86 |
| 111000 Trustee - Bailey Trust | \$ | 4,659.87 |
| 111100 Trustee - Gravitt Endowed Pledge | \$ | 72,323.02 |
| 111200 Trustee - M. Peek & E. Bell Real Es | \$ | 254,772.10 |

| | | |
|--------------------------|-----------|---------------------|
| Total INVESTMENTS | \$ | 1,327,226.36 |
|--------------------------|-----------|---------------------|

OTHER ASSETS

| | | |
|-------------------------------|----|----------|
| 113000 Berkshire Housing Loan | \$ | 3,000.00 |
| 116500 Centennial Fund Bond | \$ | 1,215.20 |

| | | |
|---------------------------|-----------|-----------------|
| Total OTHER ASSETS | \$ | 4,215.20 |
|---------------------------|-----------|-----------------|

| | | |
|---------------------|-----------|---------------------|
| Total Assets | \$ | 1,498,671.42 |
|---------------------|-----------|---------------------|

Next, this shows the Parish's assets and liabilities (e.g., money received in 2025 for 2026) together.

Liabilities & Net Assets

Liabilities

| | | |
|------------------------|----|-----------|
| 200200 PrePaid Pledges | \$ | 16,950.00 |
| 208000 PrePaid Rent | \$ | 1,600.00 |

| | | |
|--------------------------|-----------|------------------|
| Total Liabilities | \$ | 18,550.00 |
|--------------------------|-----------|------------------|

Net Assets

| | | |
|-------------------------------------|----|--------------|
| 330100 Endowment Funds | \$ | 1,327,226.36 |
| 340440 Rector's Discretionary Fund | \$ | 6,385.92 |
| 390000 Operating Surplus/(Deficit) | \$ | 0 |
| 390001 Realm undocumented deficit * | | - 1,348.04 |

Designated/Restricted Funds

| | | |
|--|-----------|-------------------|
| 300400 Beattie/Gen Sav Fund | \$ | 13,345.73 |
| 301030 Alex Carney Library Fund | \$ | 1,573.41 |
| 301240 Youth Fund | \$ | 13,760.76 |
| 301440 Memorial Fund | \$ | 6,035.00 |
| 301640 St. Stephen's Table Fund | \$ | 34,357.43 |
| 301740 Music Department Fund | \$ | 12,765.71 |
| 301840 Community Outreach Grants | \$ | 0.58 |
| 302030 Education Fund | \$ | 30,265.00 |
| 302340 Sabbatical Fund | \$ | 2,004.58 |
| 302430 St. Francis Shelter Fund | \$ | 398.94 |
| 303840 Columbarium Fund | \$ | 1,000.00 |
| Total Designated/Restricted Funds | \$ | 114,952.14 |

Capital Funds

| | | |
|--------------------------------|-----------|------------------|
| 301650 Kitchen Renovation Fund | \$ | 2,001.17 |
| 301750 Piano Restoration Fund | \$ | 25.00 |
| 350200 HVAC | \$ | 14,231.10 |
| 350300 Third Capital Project | \$ | 5,726.96 |
| Total Capital Funds | \$ | 21,984.23 |

Transmittals

| | | |
|--------------------------------------|-----------|-----------------|
| 360010 United Thank Offering | \$ | 250.00 |
| 360030 Donation to Rect. Discr. Fund | \$ | 5,842.00 |
| 360070 Laundry Love | \$ | 592.00 |
| 360080 Community Programs | \$ | 321.61 |
| Total Transmittals | \$ | 7,005.61 |

Other Funds

| | | |
|-------------------------------|-----------|-----------------|
| 313000 Berkshire Housing Fund | \$ | 3,000.00 |
| 316500 Centennial Bond Fund | \$ | 1,215.20 |
| Total Other Funds | \$ | 4,215.20 |

| | | |
|-------------------------|-----------|---------------------|
| Total Net Assets | \$ | 1,480,121.42 |
|-------------------------|-----------|---------------------|

| | | |
|---|-----------|---------------------|
| Total Liabilities & Net Assets | \$ | 1,498,671.42 |
|---|-----------|---------------------|

* accounting phenomenon

Non-Operating Budget

This includes monies received for specific purposes which are not covered within the operating budget. Examples are the flowers for Easter and Christmas, or money received from trusts that are not held by the Parish or the Diocese, yet disburse money to the Parish. It also includes *transmittals*, which refer to monies received and then sent for purposes, and donations for Capital expenditures, outside of the Operating Budget.

Revenues

| | |
|--|----------------------|
| Schedule G-Sp Offrngs/Transfer | |
| 490740 Memorial Flowers | \$ 100.00 |
| 490840 Christmas Flowers | \$ 635.00 |
| 490940 Easter Flowers | \$ 820.00 |
| 493000 Rector's Purse | \$ 0 |
| 499940 All Other Offerings/Transfers | \$ 0 |
| Total Schedule G-Sp Offrngs/Transfer | \$ 1,505.00 |
| Other Revenues | |
| 600400 Beattie Fund Receipts | \$ 14,382.24 |
| 601240 Youth Fund Donations | \$ 3,354.00 |
| 601440 Memorial Fund Donations | \$ 1,035.00 |
| 601740 Music Fund Income | \$ 2,749.07 |
| 603840 Columbarium Purchase | \$ 1,000.00 |
| Transmittals | |
| 660010 UTO Donations | \$ 250.00 |
| 660030 Transmit to RDF | \$ 9,482.00 |
| 660040 Bishop's Discr Fund Donations | \$ 290.00 |
| 660070 Laundry Love Donations | \$ 1,458.00 |
| 660080 CommProgsDonations | \$ 1,731.13 |
| Total Transmittals | \$ 13,211.13 |
| Capital Fund Revenues | |
| 601750 Piano Restoration | \$ 12,975.00 |
| 650200 HVAC Donations | \$ 15,972.00 |
| 650210 from Endow/Savings for HVAC | \$ 63,705.90 |
| 650300 Third Capital Project Donations | 6,005.73 |
| Total Capital Fund Revenues | \$ 98,658.63 |
| Total Other Revenues | \$ 134,390.07 |
| Total Revenues | \$ 135,895.07 |

Expenses

| | |
|--|-------------|
| Schedule G-Spec Offering/Trans | |
| 590740 Memorial Flowers (1) | \$ 92.87 |
| 590840 Christmas Flowers (1) | \$ 516.18 |
| 590940 Easter Flowers (1) | \$ 19.08 |
| 591040 Rector's Discretionary Fund (1) | \$ 308.28 |
| 592940 Music Fund Expense | \$ 0 |
| Total Schedule G-Spec Offering/Trans | \$ 936.41 |
| Other Expenses | |
| 700400 Beattie/Gen Sav Fund Expenditures | \$ 1,935.00 |

| | |
|---|---------------------|
| 701240 Youth Fund Expenditures | \$ 1,023.09 |
| 701740 Music Dept. Expenditures | \$ 2,205.00 |
| 701840 Community Outreach Grants Payout | \$ 315.00 |
| Tansmittal Payouts | |
| 760010 UTO Sent Out | \$ 600.00 |
| 760030 Rector's Discr Fund Sent out | \$ 5,058.33 |
| 760040 Bishop's Discr Fund Sent out | \$ 290.00 |
| 760070 Laundry Love Paid Out | \$ 1,528.27 |
| 760080 Comm Programs Payouts | \$ 2,007.19 |
| Total Tansmittal Payouts | \$ 9,483.79 |
| Capital Fund Expenses | |
| 701751 Piano Restoration Exp | \$ 12,950.00 |
| 750200 HVAC Expenditures | \$ 65,446.80 |
| 750300 3rd Capital Proj. Expenditures | \$ 278.77 |
| Total Capital Fund Expenses | \$ 78,675.57 |
| Total Other Expenses | \$ 93,637.45 |
| Total Expenses | \$ 94,573.86 |
| Net Total | \$ 41,321.21 |

Operating Budget 2025

This displays a summary of the major categories of *income* and *expenses* for the 2025 Operating Budget, the Parish's main budget. Proposed Budget for 2026 is rightmost.

| | <u>Budgeted</u> | <u>Actual</u> | <u>Delta</u> | <u>2026 Budget</u> |
|--|-----------------|----------------------------|--------------|---------------------|
| Revenues | \$ | \$ | % | Coming Attractions! |
| Schedule A-Plate Offerings | 9,040 | 8,729 | 96.6 | 9,100 |
| Schedule B - Pledges Payments to Parish | 240,500 | 223,191 | 92.8 | 248,927 |
| Schedule C-Genl Investment Income | 71,419 | 67,793 | 93.9 | 72,927 |
| Schedule D - Genl Purpose Income | 59,170 | 65,086 | 110.0 | 61,170 |
| Total Revenues | 380,129 | 364,801 (15,328) | 96.0 | 392,124 |
| Expenses | | | | |
| Schedule H-Community Outreach | 79,557 | 76,295 | 95.9 | 82,340 |
| Schedule I - Salaries | 235,098 | 231,600 | 98.5 | 243,540 |
| Schedule J - Empl Benefits | 9,798 | 11,921 | 121.7 | 10,190 |
| Schedule K-Utilities | 34,500 | 33,037 | 95.7 | 37,230 |
| Schedule L - Office Expense | 15,620 | 14,622 | 93.6 | 14,700 |
| Schedule M-Christian Ed | 2,300 | 1,234 | 53.7 | 1,850 |
| Schedule N-Expense Reimbursement | 1,700 | 1,891 | 111.3 | 1,950 |
| Schedule O - Telephone | 2,600 | 2,753 | 105.9 | 2,800 |
| Schedule P-Altar Supplies | 1,100 | 1,171 | 106.5 | 1,100 |
| Schedule Q - Music Expenses | 1,000 | 1,051 | 105.1 | 1,000 |
| Schedule R - General Expenses | 3,500 | 4,045 | 115.6 | 5,212 |
| Schedule S-Property Expense | 79,300 | 79,123 | 99.8 | 85,813 |
| Total Expenses | 466,073 | 458,748 | 98.4 | 487,725 |
| Deficit (income - expenditures) | (85,944) | (93,947) | 109.3 | (95,600) |
| Return of Capital (reduces endowment) | 84,436 | 93,947* | 111.3 | 95,600 |
| Net for Year | (1,158) | 0 | | 0 |

Note: cents not shown.

* Special note: as an accounting issue, if one includes the \$20,000 taken from the Peek-Bell Fund for Rector's Housing, General Purpose Income decreases by \$20,000 and return of Capital increases to \$134,451, but the "Net for Year" remains the same.

Summary

| | |
|--|---------------------------------|
| We brought in less revenue than budgeted: | (\$ 15,328) or 96.0% of planned |
| We spent slightly less than budgeted: | \$ 7,325 or 98.4% of planned |
| The actual deficit was larger than budgeted | \$ 25,089 or 11.3% larger |
| We reduced our endowment by about 1/12 th | \$ 114,451 or - 8.04% |

Endowment Over Time

Finally this is a graph of the Parish's endowment over the last 6 years. During COVID our expenses were decreased and we received special funds increasing the endowment. From time to time we also receive bequests. However, since 2023 the trend is consistently one of diminishing the capital in the endowment. As the capital decreases, the yearly disbursement from the endowment also diminishes proportionally.



***St. Stephen's Parish
67 East Street
Pittsfield, Massachusetts***

OUR MISSION is to be the heart and hands of Christ: nourishing people, transforming lives.

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