



ST. STEPHEN'S
EPISCOPAL CHURCH
Walk with Christ and share the Journey

ANNUAL REPORT 2018

Prepared for the Parish Annual
Meeting to be held on
Saturday, January 19, 2019

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Almighty and ever-living God, Ruler of all things in heaven and earth, hear our prayers for this parish family. Strengthen the faithful, arouse the careless, and restore the penitent. Grant us all things necessary for our common life, and bring us all to be of one heart and mind within your holy Church; through Jesus Christ our Lord. Amen. (<i>Book of Common Prayer, 817, #11</i>)	

THE WARRANT FOR THE 2019 ANNUAL MEETING

Notice is hereby given of the Annual Parish Meeting of St. Stephen's Episcopal Church, Westborough, Massachusetts, to be held in Fay Hall on Saturday, January 19, 2019, at 4 PM. In order:

1. To receive reports from the Clergy, Wardens, Treasurer, and other Committees, Ministries and Commissions, and to review the 2019 budget;
2. To elect officers of the parish, vestry members, diocesan convention delegates, and other persons to fill vacant positions as provided by canon and practice; and
3. To conduct and transact other business as may legally come before said Annual Meeting of the parish.

AGENDA

Saturday, January 19, 2019

4:00 PM

Fay Hall

1. Check-In & Registration
2. Grace over the meal
3. Pot Luck Dinner
 - Table Discussion: What do you value about St. Stephen's? What is your vision for the parish?
4. Call to Order (*Rector*)
5. Opening Meditation & Prayer (*Deacon*)
6. Election of Parish Leaders (*Nominating Committee*)
7. Approval of 2018 Annual Meeting Minutes & Written Reports (*Parish Clerk*)
8. Special Presentation: A Vision for St. Stephen's (*Vestry*)
9. Review of the 2018 Financial Report & Presentation of the 2019 Budget (*Treasurer & Assistant Treasurer*)
10. Rector's Annual Address (*Rector*)
11. Announce Election Results (*Parish Clerk*)
12. Special Presentations (*Senior Warden*)
13. Other Parish Business
14. Installation of Parish Leaders
15. Prayer for the Parish
16. Motion to Adjourn

MINUTES FROM THE 2018 ANNUAL MEETING

January 27, 2018

January 27, 2018

The annual meeting was held in the Parish Hall on Saturday January 27, 2018, at 4:00 p.m., starting with a pot luck supper. Grace over the meal was led by Mother Hillary.

The meeting was called to order at 5:00 p.m. by Father Jesse.

Present

Father Jesse, Mother Hillary, Deacon Beth Washburn, the Vestry, Officers, and forty four members of the Parish.

Opening Meditation and Prayer

Opening meditation and prayer was led by Beth Washburn. Beth led an exercise in which those present reflected on what they were thankful for about the life of the parish. Post-It notes were placed on a white board by each participant and were left to display for future reflection and discussion.

Registration and Gathering

Attendance was recorded and individually issued ballots for the vestry and officer nominations were distributed prior the start of the meeting.

Election of Parish Leaders

The Senior Warden gave instructions to the parish on how to complete the individual ballots that they had been given on arrival. The ballots showed a slate of candidates presented by the Nominating Committee and also included an opportunity to make alternative nominations. There being no nominations from the floor, the slate of candidates a motion was made, seconded, and approved, to elect the proposed candidates by acclamation.

Acceptance of Minutes of the 2017 Annual Meeting and Written Reports

A motion was made to accept the minutes of the 2016 AGM and all written reports as recorded in the Annual Report. The motion was seconded and passed unanimously.

Bob Deysher rose to address his concerns about the Youth Group Report, which stated that “there are fifteen to eighteen young members in the parish, but no active youth group, due to lack of interest.” Bob expressed concern that there were no opportunities for the youth of the parish to meet and share fellowship. Michelle Mongeon addressed the issue. Mother Hillary also spoke about this phenomenon from her perspective. She stated that this is a common problem in the Diocese, often caused by young people becoming overscheduled, and stressed out by sports and other extracurricular activities. She also talked about the challenges of inventing a new model to address the new reality. A discussion of these

challenges and possible solutions followed. Michelle Mongeon stated that the Vestry would take a look at this matter and consult with Mother Hillary to draw on her expertise.

Peter Kite stated that he thought the Parish had lost its way and we need to find ways to involve the children more in parish activities. Gretchen Pruden volunteered to help in any way she could.

A motion was made that the Vestry focus some attention on this matter in the near future. It passed unanimously.

Review of 2017 Financial Reports and 2018 Budget

The Treasurer, Lynne Urso, made a slide presentation of the highlights of the financial results for 2017. This was the first year of a policy adopted by the Vestry to move forward with a more realistic budget projecting a significant deficit. Overall it was a very good year for the parish. Efforts were made to closely scrutinize all expenses. New contracts were entered into to rent out our facilities to significantly increase income. This policy in conjunction with increased pledges and generous donations from parishioners to a Deficit Reduction Fund resulted in us finishing 2017 with a surplus of \$6,057. New e-Giving methods improved monthly cash flow and no withdrawals had to be made from our investment funds. We increased our investments with the Diocese by \$23,000. A sum of \$5,000 was set aside to set up a Maintenance Stabilization Fund for urgently needed repairs.

Parish accounts were also restructured to bring them more in line with church guidelines. This will greatly facilitate the audit for 2017. An Assistant Treasurer was appointed to aid Lynne with her considerable workload and provide her with some back up when needed.

The proposed budget for 2018 was presented projecting a deficit for the year of approximately \$11,000. Efforts will continue to reduce deficits and work towards a balanced budget moving forward. The Pony Express Giving Program introduced some fun into the stewardship process and sped up the ingathering of pledges. This was very helpful in giving the Treasurer and Finance Committee solid information on which to build the 2018 Budget. Total pledges amounted to \$195,763, an increase of 8% over last year, and the largest amount in thirteen years.

The review was well received. Gretchen Pruden proposed a round of applause for the Treasurer, the Finance Committee, and the Counters, for all their hard work.

Rector's Annual Report

Father Jesse gave some of the key statistics for the year. Highlights included six baptisms, two weddings, the ordination of Beth Washburn, and celebration of the tenth anniversary of his ordination.

Efforts were made to promote the presence of the parish by increased use of social media. We also took part in the Westborough July 4th Block Party, and Westborough's 300th Anniversary Parade. The presentation of the Living Nativity was upgraded this year, thanks to the generous grant received from the Diocese. It was well received by all who attended.

He also reviewed our progress as we work towards the goals set out in our 2020 Vision.

Father Jesse closed by thanking the Wardens, Officers, Vestry Members, and Staff for their continued hard work and dedication.

Sabbatical Plans

Beth Washburn gave an outline of preparations for Father Jesse's upcoming Sabbatical from mid-April to mid-July. She explained the reasoning behind the Sabbatical process and the importance the Diocese places on it.

Father Jesse has been working hard with the Sabbatical Committee to insure the smooth running of the parish during his absence. Programs are being planned for the parish to engage in renewal with programs reflecting his Sabbatical theme "Telling the Story",

Father Jesse gave an overview of his plans to travel within the US, to Israel, and to Europe as he studies the development of the Christian faith, and his own faith narrative.

Michelle Mongeon outlined some of the programs being considered by the Sabbatical Committee to present opportunities for parish renewal as our part of the Sabbatical process.

Special Presentations

Michelle Mongeon thanked outgoing Vestry members Anita James and Liz Koshy for their service and presented them with gifts on behalf of the parish.

Installation of Parish Leaders

Father Jesse invited the members of the 2018 Vestry to come forward for the installation ceremony.

Any Other Business

Sharyn Philcox Gave a presentation about the Prayer Circle and Prayer Chain. The Circle is a group of parishioners who meet regularly in the church pray to for themselves, and for the needs of others, as requested. The Chain performs a similar function but is home based. Sharyn would welcome volunteers for either or both groups.

Peter Kite asked if the parish would be applying for another Diocesan grant this year. Several suitable projects such as a monthly feeding program (in conjunction with the Food Pantry), and various activities in the parking lot during the Summer, are being studied prior to submitting grant applications.

Closing and Adjournment

Father Jesse offered a closing prayer for the parish.

A motion to adjourn the meeting was made, seconded, and approved at 6:55pm

Respectfully submitted,

Greg Michel, Parish Clerk

RECTOR'S REPORT

2018 was different sort of year for both me (and my family) and the parish. Thanks to your help and support, I was able to take sabbatical leave from April 9 – July 23. My sabbatical was themed “Telling the Story,” consisting of four parts which was mirrored by parish programming offered during the same months.

The first part of the sabbatical focused on the Sacred Story, in Scripture. Members of the parish pilgrimage group in 2015 presented the parish with photos and stories and souvenirs from the Holy Land during a Middle Eastern-themed Pot Luck. And I got to spend a month in Israel and Jordan to pray, reflect, and study at biblical sites.

The second part of the sabbatical involved learning about the story of Christendom. The parish got to take a field trip the Worcester Art Museum to view sacred art from Christian History and then to take a tour of a Benedictine monastery. Meanwhile, my family and I spend two weeks in Italy, visiting Rome and Tuscany and sites there. Additionally, I got to make a longtime dream come true by visiting Hagia Sophia Cathedral in Istanbul.

The third part was to be focused on the Story of Anglicanism, but we all met challenges in June. The parish had a number of unexpected funerals, including the funerals of Tim Moss and our former parish secretary Marge Carlson, so the Boston churches tour was cancelled. In my life, Allison was pregnant with our second son Nate and needed more help at home, so I was not able to spend time in London as I had originally planned.

The final part of the sabbatical turned to our own faith stories. I spent time working with a spiritual director and reflecting on my own journey, and then I traveled with my brothers to Maryland to see where our Abell ancestors had settled and the Episcopal churches that they were involved in. Back in Westborough, a special quiet day was hosted for participants to spend time in reflection and prayer.

It was an amazing opportunity, and I thank you for your help and support!

As for our annual parish vital statistics:

Total Active Members: 249
Total Households: 105
Average Sunday Attendance: 85
Easter Attendance: 195
Christmas Eve Attendance: 227
Sunday Services with the Holy Eucharist: 90
Weekday and Holy Day Eucharists: 10
Morning and Evening Prayer Services: 36
Other Services (Home blessings, Good Friday, etc.): 6
Home Communion visits: 29
Baptisms: 3
Confirmations: 3
Receptions into the Episcopal Church: 3
Weddings: 1
Burials: 9

A special word of thanks to our staff and assisting clergy. They were a tremendous help this year, especially in ensuring that things ran smoothly while I was away on sabbatical.

Respectfully submitted,
Fr. Jesse Abell

SENIOR WARDEN'S REPORT

St. Stephen's and its vestry had a busy year during 2018. We have been working with a deficit budget all year and we will end the year in a deficit position. Our treasurer and finance committee have worked tirelessly keeping the vestry apprised of the financial situation. All spending was scrutinized and only those things absolutely needed to operate day to day were approved. It made for a stressful year. A goal for 2019 will be Stewardship and educating everyone in the parish on just what it does take to keep this parish afloat. Expect to hear a lot about Stewardship, caring for our church, and taking ownership of our financial health in 2019.

In other news, while our Rector was away on Sabbatical, we welcomed many visiting preachers. Each brought an interesting sermon and a different take on celebrating with us. My personal highlight was the return of Fr. David Knight on Founder's Day in July. Fr. Knight, the first rector of St. Stephen's, was the priest of my youth, our youth group advisor, the priest who moved us from a mission to a parish, and as the father of 4 boys, one of my first employers. He and Jeanne hired me as their babysitter when I was a young teenager. It was wonderful to see him again and the memory makes me smile today.

In addition to welcoming Fr. Knight back to visit St. Stephen's last summer, the sabbatical committee strove to connect with Fr. Jesse's theme of his sabbatical, *Telling the Story*. Through planned gatherings and trips we explored the story of Christianity, Anglicanism, and our own personal stories of spirituality. They were special times.

As in any family, 2018 saw many blessings from baptisms to weddings to painful goodbyes, we stood together and held one another up, Alleluia Alleluia.

There were many more accomplishments from committees and I'm sure they will write about them in their reports. We have many things to be thankful for this year. When I look back over 2018 and my life here at St. Stephen's I am reminded of all the blessings and good works we have accomplished in His name.

As my three years as your Senior Warden come to a close, I'd like to thank everyone for their support, cooperation, and prayers. This church and its people are very special to me and I've kept you all close to my heart with everything that I've worked on.

Respectively submitted,

Michele Mongeon

DEACON'S REPORT

A new year dawns and it is good to take time to look back to reflect on all that took place in the closing year. I have continued to be blessed in serving with this parish and community.

This was a year of new learning and new experiences for me as a vocational deacon. God was surely present not just with me but throughout this community as we moved through this time together.

I appreciate how this community came through a period of new experiences and learning through sabbatical time. At the start of the year, we learned and prepared for this period of sabbatical – an intentional time of restoration, rest, renewal, reflection and reconnection on many levels for both the rector but the parish community as well. New experiences such as this, even though a good thing, yield anxiety but with careful planning, thanks to Fr. Jesse, the Sabbatical Committee and parish leadership, a smooth transition into this period took place. It was a full time in many ways but one where team work allowed us all to move forward together while experiencing life together in many good ways.

As a part of my stewardship to the parish under the area of time and talent, I took on the responsibility of working through your parish registers. Parishes are still required to keep these registers (by canon law) making sure that baptisms, confirmations, communicants, marriages and burials are recorded and preserved. This is work that I did in my home parish and realized the importance of these records beyond just historical issues. Did you know that a record of one's baptism is considered a form of legal identity by our federal government? In addition, these records not only provide family histories but also show how the parish's history and legacy. Part of the work I am doing is to make sure all the individuals and events are listed in the indexes, and cross referenced into other registers as needed. In addition, I have been building spreadsheets of each register which helps for quicker referencing should any information need to be found for an individual. It is not difficult work rather tedious. My hope is that from this point forward, the next "steward of parish records" will be able to take this ministry on without too much difficulty.

On a wider community level, I continued to meet with the Interfaith Clergy of Westboro. These clerics and their congregations are such an asset to this community. There is such a deep respect and care for one another as they continue to minister to so many in this surrounding area. All work and collaborate together making sure that people are supported and cared for in wonderful ways while being of support each other. I have found that the Thanksgiving Interfaith Service is just one example and witness of the work of this group, along with providing public prayer at the Veterans' Day events in town and other projects where all are invited to help with local and wider efforts that make differences in the lives of so many.

In my time at St. Stephen's, I have learned that there has been a desire to connect with the local community in new and deeper ways. The Westborough Food Pantry approached St. Stephen's about providing the use of the parish kitchen and hall to start a community meal. Despite the incredible and generous work of the local food pantry, there are two important issues they have realized: one is that many people in town do not have the ability to cook full meals (due to lack of kitchens) or that they just do not cook meals for themselves (mostly elders); the other is that people who are clients at the food pantry will run out of funds and food by the end of the month so those with families will cut out food to make sure that all expenses are covered. Often many children will go without food. (We know and understand the need of their young bodies.) In collaboration with the parish, the Food Pantry would like

to begin providing a hot meal on a monthly basis to its clients. Another important aspect for this meal is to allow people to have a safe place to come for a meal and conversation and where their dignity will be respected. Despite all the technology and claim that we are so well connected by things like social media, people truly hunger for deeper personal connections.

Much like St. Stephen who helped to feed and care for others in his community, this parish community will begin to make a difference in the lives it neighbors as we are called to do by Jesus. Look for upcoming notices and prayerfully consider assisting as this endeavor begins this year. The following quote from Henri Nouwen speaks to this issue well:

“The poor are the center of the Church. But who are the poor? At first we might think of people who are not like us: people who live in slums, people who go to soup kitchens, people who sleep on the streets, people in prisons, mental hospitals, and nursing homes. But the poor can be very close. They can be in our own families, churches or workplaces. Even closer, the poor can be ourselves, who feel unloved, rejected, ignored, or abused.

It is precisely when we see and experience poverty - whether far away, close by, or in our own hearts - that we need to become the Church; that is, hold hands as brothers and sisters, confess our own brokenness and need, forgive one another, heal one another's wounds, and gather around the table of Jesus for the breaking of the bread. Thus, as the poor we recognize Jesus, who became poor for us.” [BREAD FOR THE JOURNEY]

I continue give thanks to this community of faith for your continued support as I continue to grow into my ministry as a vocational deacon. I give thanks to each of you as I continue in this journey. I am very appreciative for your continued patience and encouragement and look forward to what will come next in our time together.

In Peace,

Beth

SERVICE REPORT

St. Stephen's Parish engages in remarkable outreach through service. Almost all of the work is done with time and donations that elude the easy measure of budget expenditure. Still, the activities have been many and the contributions substantial.

HEIFER PROJECT AND PINK PIG

On the basis of a special collection made at the Pancake Supper on January 13, a gift of \$56 was sent to Heifer Project International. Two additional countings yielded \$183.50 and \$123.57 for a total gift of \$363.07 this year.

FOOD PACKING

On February 3, parishioners participated in the annual EndHungerNE event, co-sponsored at Good Shepherd Lutheran Church. St. Stephen's was among 10 local parishes and service organizations contributing. We gave \$600 as starter funds and the seven participants from our parish surely added more. The event gathered a total of \$10,168.50 that allowed for 40,674 meals to be packaged and distributed within Worcester County.

ST. JOSEPH'S TABLE

This is a particularly successful event of service, fellowship and fund-raising for our parish that gets bigger and better every year. Food donations were up more than 20% (by weight) over last year with over a ton of food being donated to the food pantry.

LUNCH BUDDIES

Alma Demanche of the Westborough Senior Center presented a proposal to our men's group to engage in a once-monthly lunch with a senior man. The lunches are provided through a grant to the Senior Center. At recent count, three of these men are being regularly served by members of our parish. More are welcome to join.

LAWRENCE RELIEF

Bianca Guzman organized a drive to collect bedding and supplies for those people suffering after the tragic gas explosions in Lawrence.

LITTLE RED WAGON

The Little Red Wagon has made regular trips from St. Stephen's to the Westborough Food Pantry with contributions of personal items and food from us all. David Small continued to take responsibility for bringing our contributions to their destination. The program is working well and is much appreciated.

OUR FATHER'S TABLE

January, April, July, and October called out to St. Stephen's with five Mondays in 2018 to bring food and fellowship to Our Father's Table in Marlborough.

COMMUNITY HARVEST

The Mens' Group held another retreat this year at Community Harvest Project on May 12th, spending a fruitful day planting vegetables for the hungry of Worcester County. On July 21, an additional day was scheduled that was open to the whole parish.

GIVING TREE

The giving tree provides our final project of the year. Parishioners are extraordinarily generous in providing hundred of dollars worth of anonymous gifts to brighten Christmas for local children in need. This year we agreed to take additional requests and all were fulfilled.

COMMON MINISTRY

Each year, a significant amount of the St. Stephen's budget is turned over to the Diocese for Common Ministry. We were reminded at the Bishop's visit of many powerful ministries that this fund supports throughout the Diocese of Western Massachusetts.

Respectfully submitted,

Rick Umiker

WORSHIP REPORT

Many ministries contribute directly to the way in which we all experience worship. They also give us, as individuals, the opportunity to participate in the active side of worship. We are grateful for our clergy, all the ministry leaders who organize these essential activities and also to the many participants who enliven our church worship.

CHOIR/MUSIC

The choir has had another wonderful year providing music for worship here at St. Stephen's. The choir members are a dedicated group of people who love singing and being an integral part of the worship service. We also have musicians who can play instruments both at services and at other celebrations. We welcome anyone who loves music to come and be a part of our ministry of providing music and leadership for the congregational worship services.

We have added many new pieces to our repertoire this year, and look forward to continuing to enrich our library with new material as far as costs will allow. Sharyn Philcox has worked quite a bit on organizing and maintaining the music library – her efforts are much appreciated! We are very fortunate to have a large selection of anthems that provide us with music for all of the seasons and themes of the church year.

We are also blessed to have the beautiful organ that we do. It is a treasure that we are very fortunate to have, and both the organ and the pianos are invaluable assets to our music program. Music is very much at the heart of what we do here at St. Stephen's, and we need to continue to maintain all of the essential elements of our program.

I want to thank all of the musicians that have helped to make music at St. Stephen's a special thing. It has been wonderful to work with everybody and share in the family that we call "choir". It continues to be my pleasure to serve as organist and choir director, and I look forward to participating in the ministry of music here at St. Stephen's and to continuing to lead others in their ministry as well.

Respectfully submitted,

Marla Farrow, Organist and Choir Director

ALTAR GUILD

It has been a busy year for the Altar Guild, especially during Father Jesse's sabbatical when we supported the visiting clergy. We continue to serve at all services, as well as weddings, several baptisms and, sadly, funerals.

A most heartfelt thank you to all the ladies – Faith, Janette, Stephanie, Nancy, Betty, Peggy, Anne, Diane, Sharyn, Ann and Gretchen who have worked tirelessly to ensure everything goes smoothly at all times. It has been a pleasure to work with you this year.

I appreciate all the help and support we give to one another as we perform our duties. Thanks to Peggy for making the church so beautiful this Christmas with her new gold bows and Diane for arranging the sconces with new foliage.

A special thank you goes to Deane and George who can be counted on to do the heavy lifting and make our lives so much easier especially by hanging the wreaths behind the altar, and it was all done so graciously and willingly. Thank you also to Greg who has stepped in to change frontals and anything else that was needed.

The Guild is responsible for setting up the altar at all services and assisting Father Jesse in any way needed. We are present at additional times such as weddings and funerals. It is a very rewarding and spiritual part of our attendance at St. Stephen's. If anyone is interested in joining the Altar Guild, please speak to Father Jesse or me. We look forward to welcoming you.

Respectfully submitted,

Diana Michel
Altar Guild Directress

LITURGICAL MINISTRIES

Many thanks to all the members of St Stephens who contribute to the success of these ministries and help ensure that services run smoothly. Worship leaders include Servers, Acolytes, Crucifers, Lectors, Intercessors, Chalice-Bearers and Ushers. We were glad to welcome some new leaders this year but as always we would welcome additional volunteers particularly acolytes.

Bev Boyer

PRAYER CIRCLE

Fostering a life of prayer is perhaps the single most important aspect of the Christian life. All other ministries branch off of and grow out of a life of prayer. Prayer is the fuel that feeds our relationship with God and, hence, influences our motives and actions in his service.

St. Stephen's has a faithful group of 8-10 folks, aka the Prayer Circle, who pray for themselves, the church and others on a regular basis. Due to time and commitment restraints, prayer circle members do their praying at home as opposed to meeting together as a group. This type of prayer is known as intercessory prayer and the names of those seeking prayers come from several sources: those who ask for prayers for themselves, those who ask for prayers for friends and family and requests submitted to our parish website. I serve as the coordinator and pass along requests for prayers as I receive them.

Over the past year or so, we have prayed for approximately 20-25 folks. Some names are on the prayer list shared with the parish on Sundays and prayed for by the congregation and listed in the mid-week announcements. Others, however, request privacy and so are prayed for solely by the prayer circle members. Confidentiality is a major aspect of this ministry and names are never shared or discussed.

Praying in general, but particularly for others, requires dedication and persistence as we are unlikely ever to see the results of our prayers. So any "news" or updates of people we are praying for are shared with the prayer circle whenever received; this is affirmation and encouragement for our prayer circle members that their prayers do indeed bear fruit.

It is a privilege to be asked to pray for others. And St. Stephen's is blessed to have such a dedicated group of folks praying on their behalf. It is an important ministry and we look forward to expanding our prayer lists as more people in our St. Stephen's family come to realize the importance and power of prayer. It is

not a weakness to ask for prayers but rather one way that God brings healing and wellness to all of his children.

Sharyn Philcox

LENT AND ADVENT MORNING AND EVENING PRAYER

The Men's Group organized this activity using volunteers. In Lent, Morning Prayer was held on Mondays, Wednesdays, Fridays and on Easter Saturday and Evening Prayer on Tuesdays and Thursday. In Advent, Morning and Evening Prayer services were held on Wednesdays. Thanks to all volunteers!

Simon Fricker

HOLY WEEK SERVICES

On Wednesday evening a service of Tenebrae was led by Deacon Beth with help from volunteers. There were also evening services on Maundy Thursday (with music) and Good Friday and on Holy Saturday the Easter Vigil.

LENTEN PROGRAM 2018



Members of St Stephens met on Wednesday evenings in Lent to share the Eucharist, then soup and Lenten discussions. This year's program was #LiveLent, developed by the Church of England. It included daily reflections and weekly coordinating group presentations on the Gospel of John. The weekly themes were Change (Jesus transforms water into wine), Bread (Jesus says "I am the bread of life"), Light (Jesus says "I am the light of the world"), Life (Jesus says "I came that they may have life and have it abundantly") and Leaving (Jesus says "I am laying down my life that others may live"). The groups enjoyed the sessions and some members were able to follow through with a service program when they volunteered to pick vegetables and weed beds at the Community Harvest Project workday in July 2018.

Meta Mitchell

FOUNDERS' DAY

St. Stephen's Day was celebrated on July 8 with a service honoring our name saint. This was a special celebration as our first rector, Fr. David Knight, returned to lead worship and included many reminiscences of the church and its people. Service was followed by an extended coffee hour with many photos of the parish since inception.

ECUMENICAL GOOD FRIDAY SERVICE

This service, held on Good Friday by the clergy of the Congregational, Methodist, Lutheran and Episcopal churches of Westborough with the Pastoral Counselling Centers of MA, is focused on the last seven words of Christ, with readings, hymns, musical performances and prayers. Fr Jesse and many parishioners attended this moving service.

INTERFAITH THANKSGIVING SERVICE

This service took place on Nov 20 and several parishioners attended. Fr. Jesse was part of the service.

SAINTS PAGEANT

This year we had an All Saints Pageant. We had five participants (the Barners and the Leedbergs) and Annabelle Koshy was the reader. Great fun for all and thank-you to the participants.

Leslie Leedburg

QUIET DAY

In July we held a Quiet Day at St. Stephen's. We sought to explore different ways of connecting with God through shared quiet time. We experienced Centering Prayer, Spiritual Walking along with a Labyrinth walk, Prayerful Coloring, and explored our own Personal Journey of walking toward God. It was spirit filled and taught us some unique ways to connect with God and sacred space. We hope to offer it again in the future.

Michele Mongeon

ALTAR FLOWERS

Thank you to everyone who contributed to the beautification of the church and glorifying God by donating flowers for the weekly services and especially for the memorial flowers at Easter and Christmas. We hope more people will sign up next year for this most important ministry.

Diana Michel

EDUCATION REPORT

ADULT FORUM

The Adult Forum meets periodically on Sunday mornings at 9am, as announced, and provides an opportunity for adults from both services to gather together to learn more about their faith and to discuss topics of interest.

With the rector's sabbatical this year meetings were deferred, but we look forward to 2019.

EDUCATION FOR MINISTRY

Education for Ministry (EfM) is a four-year study and group reflection process for the formation of Christian ministry. The 36-week program is held weekly from September through May.

The first-year studies the Hebrew Scriptures (Old Testament). The second-year studies the New Testament. Year three is the study of the Christian (church) history. Year four studies are theology, ethics and interfaith encounters.

The program uses reading material from six authors and a Reading and Reflection Guide that provides the reading assignments, reflective questions, and additional supportive resources for the group.

This year's Volume A is 'Living Faithfully in Your World'. It works with the contexts of a person's life. Each year has specific reading:

Year 1: 'A Short Introduction to the Hebrew Bible' by John J Collins and 'The Holy Bible'. New for year 1 is an additional book, 'The Hebrew Bible, Feminist and Intersectional Perspectives' Gale A, Yee editor.

Year 2: 'Introducing the New Testament' by Mark Alan Powell and 'The Holy Bible'.

Year 3: 'Christianity: The First Three Thousand Years' by Diarmaid MacCulloch.

Year 4: 'Theology: A Very Short Introduction' by David Ford, 'Mysteries of Faith' by Mark McIntosh, 'The Christian Moral Life: Practices of Piety' by Timothy Sedgwick, and 'My Neighbor's Faith' edited by Jennifer Howe Peace, Or N. Rose, and Gregory Mobley.

The two interlude books for 2018-2019 are: 'Living into God's Dream: Dismantling Racism in America', Catherine Meeks Editor and 'Faithful Neighbors, Christian-Muslim Vision & Practice' by Robert S Heaney, Zeyneb Sayilgan, and Claire Haymes.

The Reading and Reflection Guide has a specific focus for the year's 36-week program. The guide is used by the entire group noting assigned reading and focus for the year they are taking. There are also respond and practice sections based on the reading material. We also learn to do Theological Reflections, a process of thinking using the 4 Sources (Action, Position, Culture, and Tradition) as a means to know God through life experiences relating to our multicultural world.

For the class year ending May 2019, there are ten participants with 1 in year one, 2 in year two and 4 in year three and two in year 4 who will graduate in May, 2019.

The new reading material is refreshing, exciting and challenging. The group is looking forward to the rest of this year's studies.

In May 2018 we had three graduates from the program: Sharon Foust, Sharlene Capalbo-O'Connor and Lois Macek. These lovely women were transfers from an EfM class from Holden, MA.

I have been blessed to have them in my class and I miss them all. Each has brought wonderful insights, laughter, and questions into the class. Thank you all!

I am thankful and appreciate the commitment of all attendees in EfM each year.

In Peace, Faith Howarth, St. Stephen's EfM Coordinator

FIRST COMMUNION CLASS

Our first communion class teaches our young people about the Holy Eucharist. It is intended both for those who are preparing to receive Communion for the first time, as well as those who have been receiving since their baptisms as infants. The text used is This Bread and This Cup by Mary Lee Wile.

The First Communion Class of 2018 met for several sessions led by Meta Mitchell, Jessica Fricker and Stephanie Borgia-Lundberg, who were assisted by Diana Michel and the parents and children themselves. This year's students, Sonya Lundberg, Timothy Leedberg, Joseph Barner and Ryan Calderone, received the holy sacrament on June 3rd with Mo. Hillary as celebrant. Congratulations to these students and their families!

INTERNSHIP PROGRAM

We did not host any interns this past year at St. Stephen's.

PILGRIMS IN CHRIST (CONFIRMATION)

Pilgrims in Christ is a catechesis program for those preparing for adult baptism, confirmation, reception into the Episcopal Church, or public reaffirmation of their baptismal vows. Each participant attends the monthly gatherings with his/her mentor. At the gatherings we learn more about the Christian Faith, share faith stories, and pray together.

This year we had 5 participants in the class: Bianca Guzman, Aimee Holland and Kenneth C. Waldbillig received the sacrament of Confirmation; Nicolas Guerra-Wirtenson and Daniel Guerra-Wirtenson were received into the Episcopal Church. Each student was faithfully supported and sponsored by a member of St. Stephen's congregation, who stood by their sides when they were blessed by Bishop Douglas Fisher on December 2, 2018. Many blessings to our confirmands, their families and sponsors!

SUNDAY SCHOOL

Sunday School continues to meet weekly using the WORM (WORship, Rotation Model) integrating components/stories from the Godly Play and Godly Time curricula, and hands-on games and activities. Class attendance has fluctuated weekly for the past year. At the close of the 2017-2018 academic year all the children were given a booklet of coloring/puzzle pages related to the stories covered, as well as a certificate of attendance.

On Sunday June 10th all Sunday School Volunteers were presented with a thank you card from the vestry for their hard work and dedication throughout the year. Inside each card was a paper cross with wild flower seeds. Sixteen volunteers were thanked, which shows a lot of dedication by our parishioners to this vital program.

For this new academic year, 2018-2019, we have 5 families with 8 children total registered for Sunday School. We have 7 families that were registered last year that never re-registered this year (but are still church members). To help discern why this decline in registration has occurred we have designed a quick 4-minute survey for parents of Sunday School aged children. The survey is currently active online; the link has been published in our mid-week announcements and directly emailed to St. Stephen's families. As of the end of December we have had 4 respondents.

Our dedication to Sunday School is still present among our adult and teen volunteers however; Leslie Leedberg and Ann Bartee graciously coordinate our program with 8 teachers, 5 assistant teachers and 2 guest teachers (music & drama) teaching on a rotating basis. The teachers and students carry on each Sunday with a lively class regardless of attendance. This past fall they held a bake sale for Heifer Project International and raised \$183! The children wish to purchase a llama; however, they have ambition to hold another event so they may purchase 2 animals!

It is our hope to gain insight into what families of our parish are seeking in terms of Sunday School via our survey and to use this information to tweak our programming for next fall.

WEDNESDAY BIBLE STUDY

Our Wednesday Bible Study group has been led by David Small in recent years. The group meets weekly on Wednesday mornings at 10:00 AM in the fall and spring to study scripture together and discuss how the text relates to their lives. They meet for 10-week sessions, with about 3 sessions per year. This past spring, they studied the book of Acts. Weekly attendance was usually between 5-10 attendees. This fall the group opted to take some time-off with busy schedules.

YOUTH GROUP

Our youth group has been suspended for a few years due to lack of participation. Upon request I was given the names of 19 families in our congregation who have children of youth group age. I invited them to help with the Easter Egg hunt this past year to see what, if any, interest I could garner. I was met with plenty of adult assistance, but only had 1 youth member of our church participate.

I have written a 10 question, 4-minute-long survey about youth programming in our parish for families of this age group. The survey is currently active online; the link has been published in our mid-week announcements and directly emailed to said families. As of the end of December we have had 5 respondents. I also spent some time this spring and summer discussing youth programming with one of our former youth group leaders and with Mo. Hillary, both of whom offered great insights.

It is my hope that with the survey results and the information gathered we can have a plan in place for the youth of our parish in the near future.

VACATION BIBLE SCHOOL

St. Stephen's participates in the ecumenical VBS program in Westborough. The week-long event usually takes place in August.

The participating Westborough churches are First United Methodist, Good Shepherd Lutheran, Saint Luke's Roman Catholic, The Congregational Church and Saint Stephen's. Members of these churches meet regularly throughout the spring and early summer to plan and organize the VBS in August. After registration starts supplies, music and decorations are purchased and distributed. In July, adult and

teenage volunteers are assigned leadership roles and children divided into groups based on grade and numbers. After this complex process, a training meeting is held and VBS week begins!

VBS this year was held August 6 through August 10 at First United Methodist Church; we all explored this year's theme "Shipwrecked!" and how Jesus rescues us from the problems of life during a week of fun, music and learning. The event was fully subscribed with over 116 attendees (pre-K to grade 4) and 49 adult or teenage volunteers. The kids all loved it and the mission activity raised money for a similar project to last year - providing fresh water in poor communities. This year we had four participants from St Stephens.

If you would like to volunteer or attend, contact Meta Mitchell or watch for the publicity in May. Please mark your calendars for VBS in August 2019.

VBS Report Submitted by Meta Mitchell, St. Stephen's VBS Coordinator

EVANGELISM REPORT

The ministries covered under the Evangelism SWEEPS Category for 2018 were; the Loafing Ministry, the Newcomers Ministry and the Living Nativity.

LOAFING MINISTRY

When a potential new church member visits St. Stephens, the parish greets them warmly. The Vestry Person of the Day may introduce them to another church member and encourage them to give us their contact information by writing in the Visitors book. If we get the required information, and the person concerned shows interest in St Stephens during coffee hour or by coming again, the loafing committee makes arrangements to visit them with a loaf of home-baked bread.

Loafing bakers prepare a loaf of delicious bread on their assigned weeks.

Loafing ambassadors deliver the loaf to new visitors on their assigned Sunday or in the week following. For each visitor family they take a loaf of bread, label and wrap it, and deliver at their home in a “screen door” visit.

We loaf at St. Stephens as part of our active outreach and to welcome those new to the area. This ministry often results in newcomers who feel that they want to join our parish family. We have had some excellent feedback this year.

My thanks and appreciation to the loafing committee members who have continued their faithful service throughout 2018.

As always we need some additional ambassadors. The current commitment is to be available about once a month and loaf about three times a year. Please consider joining this important ministry.

Yours in Christ,
Meta Mitchell



NEWCOMERS MINISTRY

The Newcomers' Committee of Bev Boyer, Sara-Jane Chambers, Anne Deysher, Greg and Diana Michel, Anne Messier, and Meta Mitchell met periodically throughout the year for planning and fellowship. Our mission is to help visitors to St Stephen's feel welcome and comfortable without overcrowding them. We continue to provide and assemble welcome bags for new visitors to St Stephen's as required.

The play area on the stage in the parish hall continues to be used and loved by our young members during coffee hour. Many thanks to parishioners for the donations of toys and books throughout the year; and to parents who tidy up the stage area after the children leave coffee hour, we really appreciate it.

Our presentation of apples to new members to be added to the apple tree took place on Pentecost Sunday during the coffee hour. It made for a festive celebration with parishioners bringing a pot luck brunch dish to share. It was a great pleasure to add five new families.

The parish was blessed this year by the arrival of five new babies; on behalf of the parish family, their parents were presented with hand crafted baby gift bags. Our sincere thanks to Sara-Jane Chambers and Anne Messier for their wonderful hand-crafted contributions of crocheted blankets, toys, and quilted bags. Anne Deysher also provided beautiful prayer/poem books.

LIVING NATIVITY

The Living Nativity is always our biggest challenge regarding weather, rehearsals, dates, finance etc. After many prayers and wonderful support of the vestry and parish family we were able to present a very successful Living Nativity again this year! We were truly blessed with spring like weather and great publicity which all helped to attract a larger audience for the event. We enjoyed a fire pit with roaring fire as a new addition this year for our shepherds and a lively flock of sheep and goats!! The lights purchased with some of the Diocesan grant money provided ample light and Jim Johnson's creative way of lighting our Angel Gabriel gave an out of this world appearance to David Stender. Last minute costumes were made for our ever increasing host of angels. The sound system worked without a hitch which helped the audience enjoy the beautiful music and narration. Our wonderful cast was excellent and Baby Jesus (Nate Abell) was perfectly precious. It was a joy to go into the wonderfully decorated parish hall after the pageant and find it packed to capacity with visitors and parishioners enjoying the delicious refreshments and wonderful music.

A production of this magnitude takes the involvement of the whole parish. It could not have been produced without you!! Steve Bowman from the Westborough community once again very kindly lent us 20 bales of hay to help turn the parking lot into a stable and all the animals enjoyed munching on the hay helping to dismantle several bales. Our sincere thanks also go to Lisa Roy for all the ways she supported the team and the event, and to the parish family for the numerous ways you so generously supported the Living Nativity. It made for a blessed gift to the community and a tangible reminder of the true meaning of Christmas.

My sincere thanks to the Newcomers' Committee for their dedication, support and hard work this year. They are an awesome team. We welcome new ideas from the parish or better still come and join our team we do enjoy a laugh or two while we work on these rewarding projects.

Respectfully submitted,

Yvette Kite

PARISH LIFE REPORT

Fellowship and time spent together as a community are important aspects of the life of the St. Stephen's Parish. The work of The Beacon Newsletter, Card Ministry, Coffee Hour, Men's Group, Pastoral Care Team and the Yarn Club all help support parish life and foster community.

Other Parish Life Ministries help build our community by planning and hosting several annual traditions, including Valentine Day Packages, Line Dancing, Shrove Tuesday Pancake Supper, St. Joseph's Day Italian Feast, Children's Easter Egg Hunt, Mother's Day Brunch and the Annual Camping Trip.

BEACON NEWSLETTER

The Beacon is a bi-monthly newsletter that publishes parish news and articles of interest and important announcements and notices. Special thanks go to Kelly Barner, Managing Editor and Fred Philcox, Editor Emeritus for a job well done.

PRAYERFUL NOTES

I am grateful for the privilege of writing the bi-monthly "Prayerful Notes" for the Beacon, as it prompts me to seek God's presence all around me and in every day circumstances.

I began 2018 with an article "This is the Day That the Lord Hath Made" celebrating our then 1 year old granddaughter's joy of living, followed by:

~ "Gratitude Glasses"

~ "Morning Has Broken"

~ "Every Adventure"

~ "Challenge to Myself"

Each article detailed inspiration and blessings I received throughout the year. There is always more to learn, and new opportunities for growing in faith, and I look forward to sharing my faith journey in the coming year.

Faithfully Submitted,

Anne M. Deysher

CARD MINISTRY

*Messenger of Happiness --
I'd like to be a messenger of happiness today.
It may be just a phone call, a smile, or a prayer,
or a long-neglected letter that smooths the edge of care.
I want to spread some happiness in what I say or do (or we write).
I want to make life sweeter for someone else. Don't you?*

By: Kate Osier

I would like to thank Elaine Sanborn for her dedication and assistance during 2018. We really miss you Elaine, enjoy your relaxation.

2018 is finally behind us, but what a spirit filled year!

The card ministry is led by a faithful and dedicated group of women. We meet once a month to write messages to our parishioners for birthdays, anniversaries, get-well, sympathy, congratulations, thank you and sometimes just a note to let the church member(s) know that we are thinking of them. Currently this group is represented by women but men are surely welcome.

I would like to say a special thank you to Anne Deysher, Elaine Sanborn, Faith Howarth, Betty Griffin and Cindy Day for dedicating their time and effort to this special pastoral ministry. In addition, thank you to Faith and Anne for their special orders of the cards, labels, etc., when needed.

New members are welcome in 2019. The group meets on the last Saturday of each month and we spend no more than one hour on this caring ministry.

We also appreciate any donations of new cards – those you no longer need due to surplus.

Yours in the service of Christ our Lord,

Respectfully submitted,

Gale McKenzie

-Elaine Sanborn, Faith Howarth, Anne Deysher, Betty Griffin, and Lucinda Day

COFFEE HOUR

Coffee Hour provides a great environment for fellowship after Sunday Eucharist. It also provides a wonderful opportunity to welcome visitors and those new to St. Stephen's. Thanks to all volunteers that host Coffee Hour by providing food and service.

MEN'S GROUP

This report is dedicated to the memory of Tim Moss who was a staunch and dedicated member as well as an inspirational leader of the St. Stephen's Men's Group for many years.

Have you wondered what the St. Stephen's Men's Group is all about? We share food and breakfast so we are a social group, we follow and often lead morning prayer so we are a worship group, we are part of the parish prayer circle so we are a prayer group, we look at scripture so we are a bible study group, we help at church events so we are an outreach group, and we serve in the community, so we are a mission group. We are a medley of all aspects of Christian life.

We meet for breakfast on the 2nd and 4th Saturday of the month at 8.00 am in Fay Hall for a simple breakfast (coffee, muffins, and bagels). The meeting consists of many parts, primarily fellowship, but also study, prayer and mission and outreach. After breakfast and putting the world to rights we spend time in study and prayer. This study of the bible is not a deeply intellectual exercise, just a group of guys thinking about what the word of God means to them today, after all theology is simply an attempt to understand God as He is revealed in the Bible. As members of the Prayer Circle we prayer for parish members and friends. We plan and discuss ways in which we can serve both the church and the community.

But we are much more than a group of men who meet for breakfast. There are many opportunities to get involved and join in fellowship with the men's group. Our mission in the church this year has involved organizing and cooking the Shrove Tuesday Pancake supper, serving food at the Fall Fair. We organized and led mid-week morning and evening prayers in the chapel during Lent and Advent.

We initiated a new community outreach to single senior men in collaboration with the Westborough senior center. The aim is for a 'buddy' to take lunch and visit a single senior man on a regular basis, to ensure that the community does not lose touch with this vulnerable group of people. Once a month, four of us take and share lunch with our lunch buddy. More volunteers are needed, so please consider this if this is something you think you would like to get involved with.

Our men's retreat, held in May at the Community Harvest Project in Grafton featured many of the above components, worship, reflection, prayer, and outreach to the community. The theme was "Ora et labora, pray and work". The retreat was led by Fr. Dave Woessner. We lived the monastic life for a day. Following the monastic tradition, we prayed at lauds, tierce, and sext. Except for short group discussions, the day was spent in silent reflection. Silence was maintained during our farm work, transplanting pepper seedlings, contributing much needed produce to the food insecure of Worcester County. Lunch was cooked and eaten in silence. The silence was not solitary, but companionable as we shared each other's silent space. We experienced many new things in the silence; previously unheard sounds, an awareness of our surroundings as we walked around the farm and a new closeness to God. We closed with a Eucharist and left in silent reflection. For some this was their first men's retreat. For all of us this was a wonderfully moving spiritual experience.

New members are always welcome so please come and find out more about our many activities at one of our breakfast meetings, or volunteer at one of the many events we get involved with. For more information please contact Simon Fricker.

Respectfully submitted,

Simon Fricker

PASTORAL CARE TEAM

The Pastoral Care Team continues to provide its ministry of shared presence and support to members of the parish family. Over the past year team members have visited parishioners who are ill or grieving, and whenever a visit might be of help. Eucharistic Visitors are always available to bring communion to those unable to be at church, either at their homes or in a hospital or care facility.

YARN CLUB

We meet on the 4th Wednesday of every month at 5:30pm (excluding Dec.) in the Lawton Library on the lower level (enter thru the pond-side doors). If you are a knitter or crocheter – or would like to learn – please join us. The group handcrafts items for charity and parish needs, including prayer shawls and pocket prayer shawls. Charity items have included hats for preemies and cancer patients, blankets for the homeless and hospital patients, and slippers for women's shelters. Contact Ann Bartee if you have any questions.

Respectfully submitted,

Ann Bartee

VALENTINE'S CARE PACKAGES

This is a once a year project to reach out to those parishioners who are home bound or are college students. Parishioners generously donated candy, baked cookies and write notes of encouragement, love, support and prayers. This year we packed eight boxes for college students and five gift bags for home bound parishioners. These expressions of support are extremely welcome and comforting to the recipients. Sincere thanks to the parish.

Respectfully submitted,

Ann Bartee, Anne Deysher, Yvette Kite, Helen Panas.

LINE DANCING

Friday February 2, forty parishioners and friends enjoyed an exciting evening of line dancing and more! Mark and Karen Packard brought their disco equipment and gave the young (and not-so-young) a fun workout. It may have been very cold outside but inside the workout quickly made us all glow with warmth, and the ice cream was a welcome and cooling treat. Many thanks for making the event a great success!

As reported in the Beacon

SHROVE TUESDAY PANCAKE SUPPER

On Tuesday February 13 the annual Shrove Tuesday Pancake Supper was held. The men of St. Stephen's provided the food and table service. Special thanks to Simon Fricker and the Men's Group for coordinating this event.

ST. JOSEPH ITALIAN FEAST AND OUR ST. JOSEPH TABLE

On Saturday March 17th Eighty five St. Stephen's parishioners and friends celebrated St. Joseph's Day with an Italian Feast in our parish hall. In traditional St. Joseph's style we enjoyed an Italian feast of Salad, Italian Bread, Pasta, Meatballs, Sausage, and Sauce, followed by a festive cake and coffee.

The feast was organized by Michele and Glenn Mongeon and they would like to thank everyone who made the dinner a success! The Italian kitchen was under the direction of Carmen and Valerie Borgia using their tried and true recipe for meatballs and sauce. Assisting them on meatball rolling was Nancy Carlson and Basil Brigandi. Set up and errand runners included Allison Abell, Bev Boyer, Peggy Yankee, and Diane Barrette. On the night of the feast our kitchen and serving crew of Meta Mitchell, David Small, Basil Brigandi, George Barrette, Allison Abell, Gale McKenzie, Bev Boyer, Steve Symes, Sharyn Philcox, and Deane Yankee kept people fed and happy and the kitchen cleaned up and ready for Sunday morning. Thank you to everyone who helped, came, and ate, and anyone I might have missed. It was a wonderful evening of fun, fellowship, and food.

Respectfully submitted,

Michele Mongeon

CHILDREN'S EASTER EGG HUNT

On Sunday April 1 the annual Easter Egg Hunt was held. This fun event is for children 10 years old and under. Thanks to all that helped make this year's festivities a success.

MOTHER'S DAY BRUNCH

On Sunday May 13 the annual Mother's Day Brunch was held. The men of St. Stephen's provided the food and table service. A flower was distributed to each mother. Special thanks to Simon Fricker and the Men's Group for coordinating this event.

PARISH CAMPING EVENT

On September 28-30, a group from St. Stephen's went camping at Pine Acres in Oakham. The weather wasn't the best but the spirits were. Meals were a group effort. Families brought side dishes, salads and desserts. You haven't lived until you have tasted Nancy Carlson's apple crisp! Breakfasts were wonderful, with coffee, juice, bacon, eggs, and waffles with fresh fruit. As you can imagine, no one went hungry!

Pine Acres is a lovely area. We lit camp fires, shared snacks, told stories and laughed (a lot) – all while enjoying God's world.

We all left looking forward to another camping trip in the future. Thank you, Larry Gavini and Janette Sabin-Gavini for all the hard work – we had a good time!

As reported in the Beacon

My sincere thanks to Meta and Yvette who lead these ministries, and a special "thank you" to Yvette for doing such a great job coordinating and managing the Living Nativity. This was a tremendous task for one person to handle and we at St. Stephen's should all be very proud of that performance!!

Respectfully submitted,

Deane Yankee, Jr., Vestry Liaison for Evangelism,
Meta Mitchell, Vestry Advocate for Evangelism
Yvette Kite, Living Nativity Chairperson

STEWARDSHIP REPORT

"The earth is the Lord's and the fullness thereof, the world and those who dwell therein."

Psalms 24:1

FRIDAY FOLDERS GROUP

We have been blessed with the help of our Friday Folders. Despite the sad loss of most of our folders, Don & Isobel Shapleigh continue to come in to help with our Sunday bulletins and anything else they can. They continue to bring their smiles and share stories as they continue to lend a helping hand. Thank you for blessing us with your presence. All your continued help is much appreciated.

LEGACY GIVING

On May 6th we held our annual Legacy Sunday event. During the sermon we focused on the Committee charter and how it reminds us to take care of family and then if possible make a Legacy gift.

Charter:

"Remind parishioners to make prudent provisions for the well-being of their families, to make wills while they are in good health, and to arrange for the disposal of their temporal goods, not neglecting if they are able, to leave a bequest for religious and charitable purposes."

And to reflect on the inscription on the Legacy Plaque.

"A community becomes great when it's elders plant a tree under whose shade they know they will never sit"

A similar program with a guest speaker is being planned for the spring of 2019 as well as other events.

David Small, Sharyn Philcox, Anne Deysher and Bob Deysher – Legacy Committee

PROPERTY COMMITTEE

The Property Steering Committee continued to work on facility issues with a focus on safety and general ease of property maintenance in a cost effective manner.

Summary of key points:

Three members of the Property Steering Committee attended an energy conservation workshop sponsored by the Diocese and the New England Lutheran Synod at Trinity Lutheran Church, Worcester. As a result, a lighting energy audit was performed by S. Grabowski of Energy Source. As a result of information obtained at the recent energy conference, and additional information from S. Grabowski, the electric power supplier was changed from NGR Solutions to Public Power, the Westborough Community Choice Program. The change will save approximately \$0.066 per kWh or approximately \$1200 per year based on current usage. The contract price is locked in until November 2019.

The 2018 kitchen permit renewal application was filed with the Westborough Health Department and received. The Westborough Health Department subsequently inspected the kitchen. For the fifth consecutive inspection the kitchen passed with no critical violations. Thanks to P. Yankee, B. Boyer and D. Michel for their continued attention to cleaning, sanitation and food safety issues throughout the year.

D. Small and D. Yankee met with P. Purcell, Chief, Westborough Fire Department to discuss St Stephen's plans to purchase and install an AED unit in the church. The meeting was mutually beneficial with the

Chief being pleased that we involved him in the process. The AED unit was received. Working with the Zoll distributor we were able to obtain an overall package that included a 24/7 maintenance program. Ushers were trained by the Westborough Fire Department on CPR and the AED operation.

The Property Steering Committee organized the annual parish yard clean-up. Thanks to all who participated in preparing the church grounds for the summer. In addition, the team cleared brush and trimmed trees between the front entrance and the Chapel doors as well as pruning the Couse dogwood to the left of the Lawton Doors. As part of the grounds maintenance, negotiated a contract with Templeman Tree Services to take down the split sugar maple tree on the West Main Street side of the church and remove of all wood and debris for \$1200. The tree was severely damaged and could have presented a significant hazard to the Sanctuary during a strong storm or hurricane.

As usual, P. Kite created and distributed the annual grass mowing schedule to the parish mowing team. Thanks to all who participated in keeping the lawns looking good during the summer months despite the harsh weather conditions. Maintenance was required on the lawn tractor periodically over the mowing season. The work was performed by Dave Romano, a local independent repair person at a very competitive cost. The Property Committee kept the tractor functional at minimal expense through the 2018 mowing season with the prospect of raising funds over the winter for a newer mower in the spring of 2019. Lawn mowing equipment was winterized and stored in mid-December.

Team members worked with the Central Massachusetts Mosquito Control Unit's request to clean the stream in properties around and behind the Rectory to allow water to flow freely thus reducing the possibility of standing water which allows for the breeding of mosquitoes. Pruning and clearing of brush in the area adjacent to the stream aided in the improving the appearance of the back of the Rectory. The work was performed at no cost to St. Stephen's.

Members of the Property Ministry assisted in the final cleanup of interior classrooms thereby making them easier to maintain and clean for parish members and outside groups who may want to use the space. Televisions, electronics, paper, furniture etc. were transported to Harvey's for disposal.

Members of the Property Ministry assisted in the success of the Parish Yard Sale by setting up tables, picking up donated items, acting as salesperson ambassadors, and helping in the cleanup. D. Yankee acted as the Property Team liaison with the Living Nativity Committee in providing support for this year's presentation.

The team continued to obtain estimates from contractors and painting companies in an effort to develop an appropriate and cost effective package for repair, preparation and painting of the church. Members of the property team met with Mark LaMarca, a general contractor on to discuss vinyl siding the church as an intelligent alternative to painting. From a fiscally responsible standpoint, siding, although initially more expensive, will be less expensive over time as painting would need to be accomplished approximately every 10 years. Members of the property team also met with Paul King, a general contractor on October 10 to discuss vinyl siding the church. Estimates from Mark La Marca and Paul King are pending.

L. Gavini and G. Mongeon replaced a boiler circulating pump which services the restroom and the two rooms off of the Narthex. This was completed at a significant cost savings to the parish.

Respectfully submitted,

Property Ministry Steering Committee
December 26, 2018

ANNUAL STEWARDSHIP CAMPAING

Well a great big howdy to all of y'all as we finish up our Stewardship Campaign for 2018. I just wanted to drop you a line or two before I head out to the sunset on El Diablo. Firstly, I want to thank everyone that participated. We could not have done this without you. We had fun trying to speed up the trail riders, shared funny stories of rides that went awry, and got the opportunity to dress up as cowboys and cowgirls and feasted on a wonderful chuck wagon brunch. I would bet that we are the only parish that smiles when we hear the word "Stewardship."

Secondly, from the campaign we had 87 families pledge something towards St. Stephen's parish. Some families were able to increase their pledges by \$6,324 while others decreased. I'm very excited to inform you of the \$4,210 that came from brand new pledges!

The financial challenge in 2019 will be to make up the \$21,918 in lost/decreased pledges and the \$11,290 still out there in outstanding pledges.

Even though we did not get enough pledges to cover all of our expected expenses for 2019, we refuse to give up hope. We always come together as a parish family and find ways to make it happen.

Thirdly, before we close the books, I wanted to remind y'all about the dangers of Black Bart, the Stewardship Bandit. Always be wary of the Stewardship Bandit's ability to instill apathy, indifference, not believing, misinformation, and keeping parishioners uninformed about God and our church as you go about your daily responsibilities.

If you see a dark cloud on the horizon that seems to be getting closer and closer to you and then you see a figure coming toward you with an amazing handle-bar mustache with the sound of "The Good, the Bad, and the Ugly" playing in the background, chances are it's Black Bart. When you see ol' Black Bart because you have God and your parish family supporting you, tell him "U Can't Touch This!"

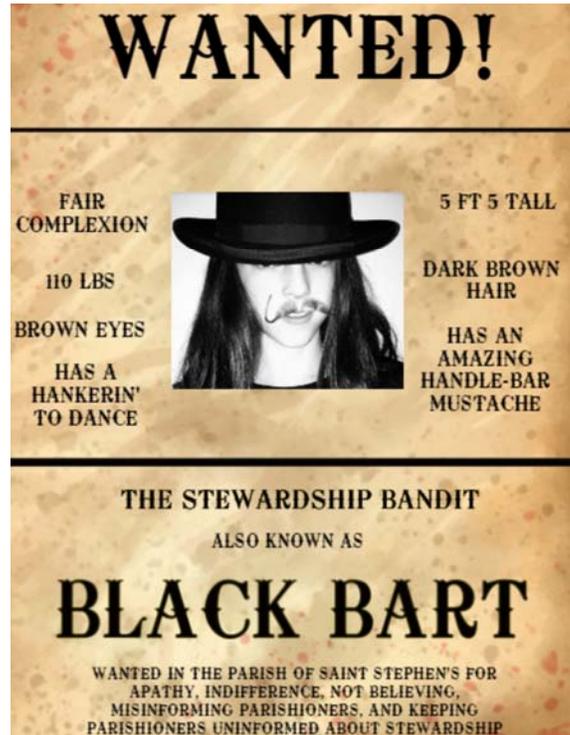
Thank y'all once again!

The General Manager



CRAFT FAIR/FALL FAIR

November 3, 2018 saw a very successful Holiday Fair at St. Stephen's. Crafters working at home and in craft meetings during the previous winter and summer months, presented well-made and thoughtfully created items of various sorts for sale. A "yard-sale" of used holiday decorations, cards, wrappings, etc. was a big hit for shoppers looking for bargains. Thanks to Stop and Shop for their contributions again this year. Finer unused items such as china and crystal were offered on Gamma's attic table. And, as usual, our jewelry table saw a lot of business. Shoppers were treated to a complimentary tea/coffee and pastries and a soup and chowder lunch was offered for a nominal fee. Handmade items which did not sell were returned to their "owners" while used items were delivered to Savers in Marlboro.



We were pleased that approximately \$2500 was raised for the church. But the opportunity to bring parishioners together to work on projects and the fellowship and goodwill experienced on the day of the fair are as important as the money raised. Several shoppers indicated that they found us to be a friendly place to visit and they always looked forward to whatever fairs and yard sales we hold.

Many thanks to all who worked on this fair. It was a big job and one that required a lot of time and dedication of its workers but folks came through and I was very grateful for their support and help.

Sharyn Philcox

YARD SALE

The spring Yard Sale was held on April 21, 2018. Parishioners cleaned out their garages and closets to give us countless treasures to sell. Under the direction of Jane Symes, along with an enthusiastic crew of helpers, they were able to raise \$1700. The men's group kept everyone happy serving goodies and coffee.

FINANCE COMMITTEE AND TREASURER'S REPORT

This past year, the Finance Committee (FinComm) met each month to review the church's monthly financial statements – which include: comparing current revenues verse budgeted revenues and focusing on each expense the church incurs.

We started 2018 with a projected deficit of over \$9,000. Therefore, our focus going into this year was making sure we were spending each dollar the parish receives responsibly.

Throughout the year, the FinComm was able to expand its oversight over the larger areas of expenses. Going forward, all church contracts will now go through the FinComm and a member of the FinComm will be on the Human Resources Committee.

FinComm has also spent a great deal of time focusing on the other part of the equation when it comes to our deficit, which is increasing revenues. For 2019, FinComm will be closely involved in finding ways we can increase revenue through fundraising and building use funds. A representative from FinComm will be participating on the fundraising committee as well.

Another change that happened during this year was the addition of an Assistant Treasurer. By having an Assistant Treasurer, it has allowed for an increase in ability to closely monitor church finances and brainstorm ways we can continue to be good stewards of St. Stephen's.

The Treasurer and Assistant Treasurer met weekly throughout the year to set the agenda for FinComm and also work on crafting the budget for 2019 and reviewing overall Church financial procedures and practices. Have this addition, has really been a great benefit for St. Stephen's Church.

If FinComm 2018 had a theme, it would have been reigning in on expenses. For 2019, FinComm is excited, motivated and determined to focus on Revenues.

GARDEN FRIENDS

Garden Friends work closely with the Property Committee, which provides oversight and support, to maintain St. Stephen's landscape plantings. This includes care of the gardens, shrubs, hedges, and trees, *two special areas **outdoors and care of inside potted plants, and decorative garden flowers (used for coffee hour, church office, and Living Nativity reception). Garden Friends coordinates as needed with Altar Guild to add any (left over) remaining Easter perennials to the gardens.

Members (2018) are Nic Guerra-Wirtenson, Liz Koshy and Gretchen Pruden. For 2018 the most important task, apart from continuous maintenance, was creation of a priority action list, as requested by our Property Committee of the following: clearing out the (front) special area (bound by Nave, Chapel and St. Stephen's sign) and careful major pruning of this area's huge overgrown Kousa Dogwood, and overgrown

damaged evergreen tree was major! Because several Garden Friends members were unavoidably unable to help during late summer/early fall time frame, Property Committee members and other volunteers pitched in to complete this huge task. (Major thank yous!)

Many thanks to all who removed poison ivy and pruned hedge by the Chapel. Property Committee also bought mulch for gardens, which will be done (God willing and the creek don't rise) spring 2019. Per usual the gardens and shrubs produced weekly decorative flowers for our parish.

A highlight was this year, the second at which Living Nativity reception greenery was done during choir rehearsal (the Thursday evening prior to Living Nativity), three volunteers made the windowsill decorations. Possibly a tradition was started: tea and cookies for volunteers and the choir with heavenly Christmas music! Holly was a special donated gift!

Thank you to everyone who has helped. Property Committee, especially David Small, all who killed poison ivy, trimmed hedges, donated time, treasure & talent, and the anonymous house plant donor(s). We couldn't have done it without you.

Respectfully submitted,
Gretchen Pruden

*Ornamental and legacy (in memory of)

** (1) Front: Containers (2); shrub bed area bound by Nave, Chapel steps, and St. Stephen's sign (hides gas main)

(2) Rear: Containers (2); Labyrinth

2019 SLATE OF LEADERSHIP CANDIDATES

Leadership Position	Term	2018 Incumbent	2019 Candidates
Senior Warden	One-year term, elected annually	Michele Mongeon	Sharyn Philcox
Junior Warden	One-year term, elected annually	David Small	John Carlson
Clerk	One-year term, elected annually	Greg Michel	Greg Michel
Treasurer	One-year term, elected annually	Lynne Urso	Lynne Urso
Assistant Treasurer (<i>non-vestry</i>)	One-year term, elected annually	Nicolas Guerra	Nicolas Guerra-Wirtenson
Vestry Members	Three-year term, ending in 2021	Rick Umiker Deane Yankee	Joanna Meek Sara Regan
	Unfinished term, ending in 2020	David Stender	Nicolas Guerra-Wirtenson
United Thank Offering Organizer	One-year term, elected annually	Heather Plasterer	Heather Plasterer
Annual Giving Campaign Chair	One-year term, elected annually	N/A	Rick Umiker
Convention Delegates (3+1) <i>(one must be from the Vestry & there may be an additional youth member, age 16-21)</i>	One-year term, elected annually	<i>Vestry – Milan Robbins 1st – K.C. Waldbillig 2nd – Simon Fricker Youth – none</i>	<i>Vestry – Meta Mitchell 1st – Simon Fricker 2nd – Chris Scheffel Youth – none</i>
Convention Alternates <i>(one must be from the Vestry & there may be an additional youth member, age 16-21)</i>	One-year term, elected annually	<i>Vestry – Meta Mitchell 1st – Peter Kite 2nd – Chris Scheffel Youth – none</i>	<i>Vestry – Nic Guerra-Wirtenson 1st – Dan Guerra-Wirtenson 2nd – Jessica Fricker Youth – none</i>

This Year's Nominating Committee

Rick Umiker
Deane Yankee
Joanna Meek
Father Jesse Abell, *ex officio*

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01/08/19

Cash Basis

St. Stephen's Episcopal Church
Balance Sheet
As of December 31, 2018

	<u>Dec 31, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
CHECKING-8330	5,038.59
DESIGNATED & RESTRICTED - 0298	10,575.02
PREPAID DEBIT CARD-2703	147.17
UNRESTRICTED MEM FUNDS- 3668	2,756.55
Total Checking/Savings	<u>18,517.33</u>
Total Current Assets	18,517.33
Fixed Assets	
PROPERTIES	
3003 Church (3 JOHN STREET)	1,084,911.00
3004 Rectory (4 WEST END AVE)	514,202.00
Total PROPERTIES	<u>1,599,113.00</u>
Total Fixed Assets	1,599,113.00
Other Assets	
INVESTMENT AT MARKET	<u>291,966.33</u>
Total Other Assets	<u>291,966.33</u>
TOTAL ASSETS	<u><u>1,909,596.66</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accrual Living Nativity	620.00
Accrued Capital Repairs	5,000.00
Total Other Current Liabilities	<u>5,620.00</u>
Total Current Liabilities	5,620.00
Long Term Liabilities	
9003 Depreciation Exp.-Church	-553,225.00
9004 Depreciation Exp.-Rectory	324,309.00
Total Long Term Liabilities	<u>-228,916.00</u>
Total Liabilities	-223,296.00

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01/08/19

Cash Basis

St. Stephen's Episcopal Church
Balance Sheet
As of December 31, 2018

	<u>Dec 31, 18</u>
Equity	
OPENING BAL EQUITY	2,201,720.44
Retained Earnings	-49,892.83
Net Income	-18,934.95
	<hr/>
Total Equity	2,132,892.66
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TOTAL LIABILITIES & EQUITY	<u><u>1,909,596.66</u></u>

	2018			2019
	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>	<u>Budget</u>
Revenue				
Contributions Received	\$ 196,763	\$ 185,039	\$ (11,724)	\$ 174,729
Plate	\$ 10,125	\$ 9,552	\$ (573)	\$ 5,870
Designated	\$ 1,775	\$ 696	\$ (1,079)	\$ 3,500
Mission & Outreach	\$ 175	\$ 45	\$ (130)	\$ 1,650
Fundraising	\$ 6,250	\$ 7,030	\$ 780	\$ 9,650
Building Use	\$ 10,500	\$ 8,271	\$ (2,229)	\$ 9,150
Deficit Reduction	\$ 750	\$ 3,160	\$ 2,410	\$ 5,000
Investment Income	\$ 5,800	\$ 5,323	\$ (477)	\$ 5,800
Interest	\$ 30	\$ 30	\$ 0	\$ 10
Total Revenue	\$ 232,168	\$ 219,146	\$ (13,022)	\$ 215,359
Fixed Expenses				
Administration	\$ 152,987	\$ 150,074	\$ (2,914)	\$ 145,703
Insurance	\$ 5,957	\$ 6,985	\$ 1,028	\$ 6,115
Property	\$ 20,253	\$ 17,063	\$ (3,191)	\$ 18,325
Utilities	\$ 20,305	\$ 22,347	\$ 2,042	\$ 21,600
Common Ministry	\$ 22,122	\$ 22,122	\$ -	\$ 23,540
Total Fixed Expenses	\$ 221,624	\$ 218,591	\$ (3,034)	\$ 215,283
Sweeps Categories				
Service	\$ 2,775	\$ 1,563	\$ (1,212)	\$ 2,250
Education	\$ 1,300	\$ 1,121	\$ (179)	\$ 800
Worship	\$ 2,700	\$ 2,047	\$ (653)	\$ 1,965
Evangelism	\$ 2,200	\$ 1,380	\$ (820)	\$ 1,200
Parish Life	\$ 1,400	\$ 205	\$ (1,195)	\$ 250
Stewardship	\$ 1,250	\$ 583	\$ (667)	\$ 500
Sweeps Subtotal	\$ 11,625	\$ 6,900	\$ (4,725)	\$ 6,965
Variable	\$ 9,187	\$ 7,755	\$ (1,432)	\$ 8,007
Total Variable and Sweeps Expenses	\$ 20,812	\$ 14,654	\$ (6,158)	\$ 14,972
Total Expenses	\$ 242,436	\$ 233,245	\$ (9,192)	\$ 230,255
Operating Surplus / Deficit	\$ (10,268)	\$ (14,099)	\$ (3,830)	\$ (14,896)
Non Operating Income	\$ 6,000	\$ 7,801	\$ 1,801	\$ -
Non Operating Expense	\$ 5,000	\$ 12,638	\$ 7,638	\$ -
Non Operating Surplus / Deficit	\$ 1,000	\$ (4,836)	\$ (5,836)	\$ -
Net Income	\$ (9,268)	\$ (18,935)	\$ (9,667)	\$ (14,896)

Description	2018 Proposed Budget	2018 Actual's	Difference	2019 Vestry Vote (Approved 1/13/2019)
INCOME				
GROSS RECEIPTS				
4000-Pledges Current Yr	196,763	185,039	(11,724)	174,729
4001-Undesignated Offering	4,000	3,664	(336)	3,500
4002-Initial Offering	275	211	(64)	250
4003-Easter Offering	1,500	1,251	(249)	1,300
4004-Christmas Offering	2,000	2,205	205	1,800
4005-Holy Day Offerings	350	458	108	450
4008-Special Offering	500	76	(424)	200
4009-Children's Offering		0	0	0
4013-Prior Year Pledges	350	1,141	791	1,250
4040-Checking Interest	10	7	(3)	10
4041-Investment Income	5,800	5,323	(477)	5,800
4042-Endowment Interest	20	23	3	20
4246-Lenten Program Offerings	1,150	546	(604)	600
4923-Youth Formation		0	0	0
4080-Building Use (subtotal)	10,500	8,271	(2,229)	9,150
<i>Apple County Music Together</i>	2,500	2,926	426	2,800
<i>BNI Westboro</i>	1,500	1,500	0	1,500
<i>Gypsy Philips Dance Troupe</i>	600	0	(600)	700
<i>Girl Scouts</i>	200	150	(50)	150
<i>CMSC Driving School</i>	5,500	1,550	(3,950)	4,000
<i>Other</i>	200	2,145	1,945	0
TOTAL GROSS RECEIPTS	223,218	208,215	(15,003)	199,059
OTHER INCOME				
4235 - Sunday School	0	100	100	
4291 - Parish Life	0	0	0	
4278 - Deacon Supply Contributio	0	0	0	
4236 - Website Development	0	0	0	
4131 - Staff Development	0	0	0	
4120-Fundraisers (subtotal)	6,250	7,030	780	9,650
<i>4293-Living Nativity</i>	500	0	(500)	0
<i>4294-Yard Sale</i>	2,000	1,618	(382)	2,500
<i>4295-Fall Craft Fair</i>	2,000	2,840	840	2,000
<i>4296-Book Fair</i>	250	0	(250)	0
<i>4297-Amazon Smiles</i>	100	115	15	150
<i>4299-St Josephs Italian Feast</i>	1,200	1,001	(199)	1,000
<i>4121-CARDS</i>	0	1,395	1,395	0
<i>4120-Other</i>	200	61	(139)	4,000
4922-Mission & Outreach (subtotal)	1,950	408	(1,542)	1,650
<i>4922 -Mission & Outreach-Other</i>	175	45	(130)	250
<i>4924-Heifer Project</i>	75	363	288	250
<i>4026 - Worcester Fellowship</i>		0	0	0
<i>4927 - St Joseph's Food Drive</i>		0	0	0
<i>4925 - Food Packaging Project</i>	550	0	(550)	0
<i>4929 - Episcopal Relief & Development</i>		0	0	0
<i>4906 - United Thank Offering</i>	1,150	0	(1,150)	1,150
4130-Deficit Reduction	750	3,160	2,410	5,000
4928-Card Ministry		0	0	0
Miscellaneous Other Income		233	233	0

Description	2018 Proposed Budget	2018 Actual's	Difference	2019 Vestry Vote (Approved 1/13/2019)
4131-Xfer from restricted savings-Education			0	0
TOTAL OTHER INCOME	8,950	10,931	1,981	16,300
TOTAL INCOME	<u>232,168</u>	<u>219,146</u>	<u>(13,022)</u>	<u>215,359</u>
EXPENSES				
SERVICE				
5001-Common Ministry	22,122	22,122	0	23,540
5002-Holy Day Offering to Jerusalem	100	0	(100)	
5020-Mission & Outreach (subtotal)	2,075	1,563	(512)	1,650
<i>5021-Heifer Project</i>	75	363	288	250
<i>5026 - Worcester Fellowship</i>		0	0	0
<i>5024-Food Packaging Project</i>	550	600	50	0
<i>5929 - Episcopal Relief & Dev</i>		0	0	0
<i>5020 - Mission and Outreach - other</i>	300	0	(300)	250
<i>5906-United Thank Offering</i>	1,150	0	(1,150)	1,150
5400 - Rector's Discretionary Fund	600	600	0	600
TOTAL SERVICE	24,897	23,685	(1,212)	25,790
WORSHIP				
5239-Children's Pagents	0	11	11	
5257-Altar Bread and Wine	100	112	12	55
5246-Lenten Program	900	133	(767)	160
5005 - Holy Day		308	308	300
5269-Candles/Altar supplies	1,300	697	(603)	750
5277-Music Supplies	0	234	234	250
5509 -Organ Maintenance	400	473	73	400
5278 - Deacon Supplies	0	79	79	50
TOTAL WORSHIP	2,700	2,047	(653)	1,965
EDUCATION				
5226-First Communion	50	14	(36)	50
5234-Nursery	100	0	(100)	0
5235-Sunday School	100	0	(100)	0
5923-Youth Formation	100	0	(100)	50
5274-Adult Formation	100	0	(100)	50
5240-Baptism/Confirmation	50	102	52	75
5242-Clergy Continuing Ed	500	541	41	500
5233-Retreats,convention	200	355	155	0
5273-Books and Teaching Supplies	100	109	9	75
TOTAL EDUCATION	1,300	1,121	(179)	800
EVANGELISM				
5292-Evangelism	0	0	0	0
5293-Living Nativity	1,500	1,200	(300)	800
5236-Website	200	155	(45)	250
5298-Advertising	500	25	(475)	150
TOTAL EVANGELISM	2,200	1,380	(820)	1,200
PARISH LIFE				
5291-Parish Life	750	0	(750)	0
5025-Card Ministry	50	23	(28)	0
5231-Kitchen Supplies	500	183	(317)	150
5022-St. Joseph Italian Feast	0	0	0	0
5298-Pastoral Care	100	0	(100)	100

Description	2018 Proposed Budget	2018 Actual's	Difference	2019 Vestry Vote (Approved 1/13/2019)
TOTAL PARISH LIFE	1,400	205	(1,195)	250
STEWARDSHIP				
5229-Pledge Envelopes	550	356	(194)	350
5290-Stewardship	200	226	26	150
5801-Legacy	500	0	(500)	0
SUBTOTAL STEWARDSHIP	1,250	583	(667)	500
PROPERTY				
<i>Church Repair & Maint (subtotal)</i>	9,668	6,299	(3,369)	
5301-Church Rep. & Maint. (other)	100	2,330	2,230	
5500-Electrical	850	353	(497)	450
5501-Carpentry	4,000	0	(4,000)	2,000
5502-Pest Control	560	560	0	560
5503-Emergency Repairs	500	46	(454)	250
5504-Fire Protection:Custom Alarm	1,740	490	(1,250)	1,740
5505-Fire Protection:O'Connell Fire F	168	674	506	675
5506-Janitorial Supplies	250	643	393	350
5507-Plumbing	1,000	755	(245)	1,000
5508-Boiler/Furnace	500	449	(51)	500
5509-Instrument Repair/Maintenance	0	0	0	0
5305-Rubbish	1,000	1,140	140	1,150
5306-Snow (yearly contract)	7,500	8,970	1,470	8,500
5307-Lawn Care	75	137	62	165
5309-Rectory Repairs (sub)	2,010	517	(1,493)	0
5600-Electrical	450	0	(450)	225
5601-Carpentry	100	44	(56)	100
5602-Pest Control	360	360	0	360
5603-Emergency Repairs	750	113	(637)	100
5607-Plumbing	350	0	(350)	200
5608-Boiler/Furnace	0	0	0	0
5303-Rectory Renter's Insurance	181	181	0	0
5317-Blanket Insurance	5,776	6,804	1,028	6,115
TOTAL PROPERTY	26,210	24,048	(2,162)	24,440
ADMINISTRATION				
5100-Staff Development	200	0	(200)	0
5101-Clergy Salary	51,400	51,400	(0)	52,685
5103-Secretary Payroll	23,144	21,674	(1,470)	17,984
5104-Supply Clergy	3,500	4,117	617	1,500
5105-Organist Salary	19,000	19,000	0	19,000
5107-Supply Organist	800	0	(800)	400
5115-SECA Clergy	7,136	7,122	(14)	7,547
5116-FICA Laity	3,749	3,678	(71)	3,331
5117-Clergy Pension	15,708	15,983	275	16,474
5118-Worker's Compensation	950	1,018	68	1,000
5120-Clergy Medical Insurance	8,594	8,594	0	10,164
5125- Clergy Retirement Fund (TSA)	3,084	3,084	0	3,161
5106 -Clergy FSA	2,600	2,600	0	2,600
5006-Lay FSA	600	600	0	0
5126-Lay Pension	2,110	2,032	(78)	899

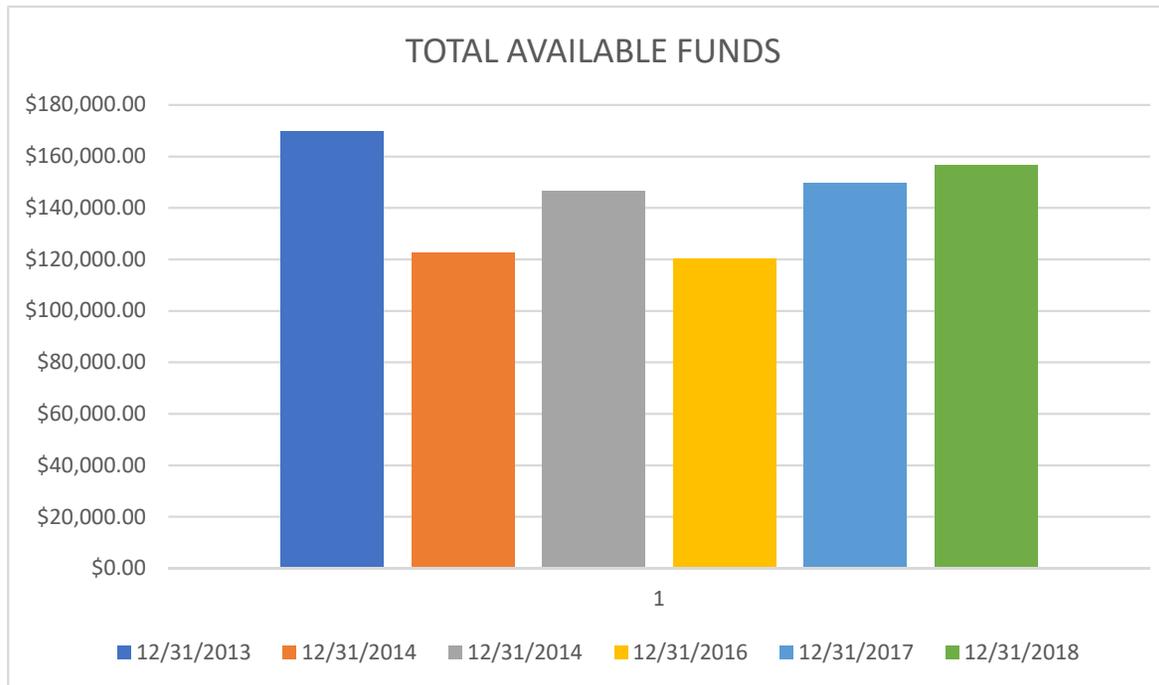
Description	2018 Proposed Budget	2018 Actual's	Difference	2019 Vestry Vote (Approved 1/13/2019)
5128-Rector's Sabbatical	500	500	0	500
5131-Flex Spending Admin. fee	312	168	(144)	78
5110-Clergy Travel Expense	2,600	1,000	(1,600)	1,634
5111-Lay Travel Expense	0	75	75	50
5302-Sexton Payroll	6,557	6,986	429	6,552
5307-Lay Life Insurance	144	144	0	144
5308-Lay Medical Insurance	300	300	0	0
TOTAL ADMINISTRATION	152,987	150,074	(2,914)	145,703
UTILITIES				
5202-Church Heat	6,250	7,183	933	6,400
5203-Church Electricity	4,417	5,223	806	5,600
5204-Church Water/Sewer	1,000	734	(266)	850
5209-Rectory Heat	2,198	3,281	1,083	2,800
5210-Rectory Electricity	3,500	3,047	(453)	3,250
5211-Rectory Water/Sewer	900	680	(220)	600
5252-Church Telephone/Internet	2,040	2,199	159	2,100
TOTAL UTILITIES	20,305	22,347	2,042	21,600
VARIABLE COSTS				
5222-Postage/Shipping	600	436	(164)	400
5221-Office Expense	1,935	1,514	(421)	1,600
5230-Copier Lease	4,557	4,558	1	4,557
5301-Print/Copy Fees	1,370	931	(439)	1,000
5232-Computer Support	300	141	(159)	150
5296-Secure Search/Safe Church	100	0	(100)	100
5228-Bank Charge	75	63	(12)	75
5299-Paypal Charges / Tithe.ly	250	111	(139)	125
TOTAL VARIABLE COSTS	9,187	7,755	(1,432)	8,007
TOTAL EXPENSES	242,436	233,245	(9,192)	230,255
OPERATING DEFICIT/SURPLUS	(10,268)	(14,099)	(3,830)	(14,896)
CAPITAL REPAIRS AND PURCHASES				
NET OPERATING/CAPITAL REPAIRS TOTAL				
Budget Surplus				
OTHER INCOME				
9001 Capital Repairs Receipts				
NON-OPERATING RECEIPTS:				
Designated Receipts				
4300-Legacy Giving	0	0	0	0
4400-Rector's Discretionary Fund	0	1,150	1,150	0
4907-Flowers	0	1,440	1,440	0
4908-Christmas Flowers	0	500	500	0
4909-Easter Flowers	0	490	490	0
4910-Sanctuary Light Fund	0	58	58	0
4920-Memorial Funds	0	471	471	0
4921-Special Designated	0	1,460	1,460	0
4930-Music - Easter/Christmas	0	312	312	0
Living Nativity Funds	0	620	620	0
4800-Living Nativity Grant	0	0	0	0
4700-Movie Series Grant	0	1,300	1,300	0
4931-YTD Operating Surplus				
Designated Receipts-Other	6,000			

Description	2018 Proposed Budget	2018 Actual's	Difference	2019 Vestry Vote (Approved 1/13/2019)
TOTAL NON-OPERATING RECEIPTS	6,000	7,801	1,801	0
TOTAL OTHER INCOME				
OTHER EXPENSE				
9002 Capital Repairs Expenses	5,000	5,000	0	0
NON-OPERATING EXPENSES:				
Designated Disbursements				
5300 - Legacy Giving	0	0	0	0
5402-Rector's Discretionary Fund	0	1,150	1,150	0
5401 - Bishop's Discretionary Fund	0	32	32	0
5907-Altar Flowers	0	2,064	2,064	0
5908-Christmas Flowers	0	490	490	0
5909-Easter Flowers	0	542	542	0
5920-Memorial Funds	0	0	0	0
5921-Special Designated	0	1,460	1,460	0
5931-Theological Education	0	0	0	0
5922-External M&O	0	0	0	0
5800 - Living Nativity Grant	0	0	0	0
4700-Movie Grant	0	1,279	1,279	0
Living Nativity Funds	0	620	620	0
5129 - Rec Sab Expenses	0	0	0	0
5932 - YTD Operating Surplus	0	0	0	0
TOTAL NON-OPERATING EXPENSES	5,000	12,638	7,638	0
Net Other Income	1,000	(4,836)	(5,836)	0
NET INCOME	<u>(9,268)</u>	<u>(18,935)</u>	<u>(9,667)</u>	<u>(14,896)</u>

FUNDS HELD BY AVIDIA BANK AND THE TRUSTEES

Endowment Savings Account	12/31/2017	12/31/2018
Altar Guild / Sanctuary Light	\$1,070.00	\$375.35
Maintenance Accrual	\$0.00	\$5,000.00 *9/2017
Music	\$1,756.01	\$1,756.01
Nativity Accrual	\$0.00	\$620.00
Operating Funds	\$7,381.40	\$0.00
Peace and Justice	\$657.21	\$657.21
Sabbatical Fund	\$2,413.62	\$0.00
Sunday School	\$820.00	\$820.00
Youth	\$1,200.00	\$1,200.00
Interest Earned	\$127.23	\$146.45
Total Endowment Savings Account	\$15,425.47	\$10,575.02
Endowment Memorial Account	12/31/2017	12/31/2018
Anthy Thayer	\$505.00	\$0.00
Barbara Kimball	\$510.00	\$0.00
Diana Harpin	\$500.00	\$0.00
Eleanor Legg	\$0.00	\$471.00
General	\$0.00	\$2,234.00
Polly Woods	\$264.00	\$0.00
Interest Earned	\$48.06	\$51.55
Total Endowment Memorial	\$1,827.06	\$2,756.55
Funds Held by Trustees	9/30/2017	9/30/2018
Augustin Parker	\$17,725.00	\$17,951.93
Campbell Fund	\$10,004.60	\$10,503.63
Capital Fund	\$0.00	\$8,389.67 * 9/2017
Chase Memorial	\$2,766.58	\$2,802.01
E Marion Wile Scholarship	\$7,161.71	\$7,253.41
E Marion Wile Memorial	\$138,778.62	\$140,583.68
Fr A P Kelly	\$12,143.85	\$12,299.31
Fr Brian & Sara Roberts Memorial	\$5,622.65	\$5,694.63
Fr John & Irene Atkins Memorial	\$8,274.04	\$8,379.96
Harper Memorial	\$0.00	\$5,080.61 *12/2017
Hull Youth Room Memorial	\$2,440.67	\$2,471.92
Permanent Endowment	\$4,777.96	\$5,139.23
Rev Edgar & Agnes Sanford Memorial	\$5,566.40	\$5,637.66
Robert Lewis Memorial	\$8,924.53	\$9,038.77
Tyrell Fund	\$29,467.31	\$29,844.57
Tyrell Tithe	\$5,074.26	\$4,839.15
Wm H Wile Palmer	\$6,571.64	\$6,655.79
Youth Mission	\$5,989.24	\$6,065.90
Total Funds Held by Trustees	\$271,289.06	\$288,631.83

MEMORIAL FUNDS		DESIGNATED FUNDS		INVESTED FUNDS		TYRELL FUNDS		TOTAL FUNDS	
Date	Balance	Date	Balance	Date	Balance	Date	Balance	Date	Balance
12/31/2013	\$22,973.00	12/31/2013	\$26,039.66	12/31/2013	\$82,273.75	12/31/2013	\$38,503.70	12/31/2013	\$169,790.11
12/31/2014	\$5,929.33	12/31/2014	\$3,185.36	12/31/2014	\$84,598.68	12/31/2014	\$28,718.11	12/31/2014	\$122,431.48
12/31/2015	\$3,837.56	12/31/2015	\$19,160.20	12/31/2015	\$88,050.34	12/31/2015	\$35,563.13	12/31/2014	\$146,611.23
12/31/2016	\$1,823.55	12/31/2016	\$12,545.03	12/31/2016	\$81,250.32	12/31/2016	\$24,880.72	12/31/2016	\$120,499.62
12/31/2017	\$1,827.06	12/31/2017	\$15,425.47	9/30/2017	\$103,043.13	9/30/2017	\$29,467.31	12/31/2017	\$149,762.97
12/31/2018	\$2,756.17	12/31/2018	\$10,112.90	9/30/2018	\$114,088.40	9/30/2018	\$29,844.57	12/31/2018	\$156,802.04



St. Stephen's Episcopal Church
Comparative Balance Sheet

ASSETS	12/31/2017	12/31/2018
Cash and Avidia Bank Accounts	\$36,215.90	\$18,517.33
Investments held by Trustees	\$271,289.06	\$291,966.33
Property	\$1,599,113.00	\$1,599,113.00
TOTAL ASSETS	\$1,906,617.96	\$1,909,596.66
LIABILITIES AND EQUITY		
Current Liabilities	\$4,383.62	\$5,620.00
Long Term Liabilities	-\$228,916.00	-\$228,916.00
TOTAL LIABILITIES	-\$224,532.38	-\$223,296.00
EQUITY	\$2,131,150.34	\$2,132,892.66
TOTAL LIABILITIES AND EQUITY	\$1,906,617.96	\$1,909,596.66