



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

# ANNUAL REPORT 2019

Prepared for the Parish Annual  
Meeting to be held on  
Saturday, January 25, 2020

# TABLE OF CONTENTS

<b>The Warrant for the Annual Meeting</b> .....	<b>2</b>
<b>Agenda for the Annual Meeting</b> .....	<b>3</b>
<b>Minutes of 2019 Annual Meeting</b> .....	<b>4-6</b>
<b>Clergy, Officer, Ministry and Committee Reports</b>	
Rector's Report .....	7
Senior Warden's Report .....	8
Junior Warden's Report .....	9
Deacon's Report .....	12-13
Service .....	14
Worship .....	14-17
Education .....	18-21
Evangelism .....	22-23
Parish Life .....	24
Stewardship .....	25-27
<b>Slate of Leadership Candidates</b> .....	<b>28</b>
<b>Financial Reports</b>	
2019 Audit Materials .....	29-31
2020 Balance Sheet .....	32-33
2020 Budget .....	34-38
Lists of Funds Held in Savings Accounts and Held by the Diocese Trustees .....	39
Total Available Funds .....	40

## **A Prayer for the Parish**

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. (*Book of Common Prayer, 817, #11*)

# THE WARRANT FOR THE 2020 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 25, 2020, at 4 PM. In order:

1. To receive reports from the Clergy, Wardens, Treasurer, and other Committees, Ministries and Commissions, and to review the 2020 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 25, 2020

4:00 PM

Fay Hall

1. Check-In & Registration
2. Grace over the meal
3. Pot Luck Supper
4. Call to Order (*Rector*)
5. Opening Meditation & Prayer (*Deacon*)
6. Approval of 2019 Annual Meeting Minutes & Written Reports
7. Presentation: Community Meal (*David Small & Phil Kittredge*)
8. Election of Parish Leaders (*Nominating Committee*)
9. Presentation: 2020 Vision (*Milan Robbins & Meta Mitchell*)
10. Review of the 2019 Financial Report & Presentation of the 2020 Budget (*Treasurer*)
11. Presentation: Property Improvements & Needs (*John Carlson*)
12. Rector's Annual Address (*Rector*)
13. Presentation: Future Capital Campaign (*Sharyn Philcox & Nic Guerra-Wirtenson*)
14. Announce Election Results (*Parish Clerk*)
15. Presentation: Eagle Scout Projects (*Matthew Meek & Matthew Regan*)
16. Other Special Presentations (*Senior Warden*)
17. Installation of Parish Leaders
18. Other Parish Business
19. Prayer for the Parish
20. Motion to Adjourn

# MINUTES FROM THE 2019 ANNUAL MEETING

January 19, 2019

The annual meeting was held in Fay Hall on Saturday January 19, 2019, at 4:00 p.m., starting with a pot luck supper. Grace over the meal was led by Mother Hilary Bogert-Winkler.

The meeting was called to order at 4:55 p.m. by Father Jesse Abell.

## Present

Father Jesse, Mother Hillary, Deacon Beth Washburn, the Vestry, Officers, and members of the Parish, altogether totaling 54 persons.

## Opening Meditation and Prayer

Opening meditation and prayer was led by Deacon Beth Washburn.

## Registration and Gathering

Attendance sheets were passed around and attendance recorded.

## Election of Parish Leaders

The Chair of the Nominating Committee, Rick Umiker, thanked the members of the Committee for their dedication and hard work in recruiting an excellent group of candidates. He presented the slate of candidates for the vacant positions on Vestry. There being no nominations from the floor, a motion was made, seconded, and approved, to elect the proposed candidates by acclamation.

## Acceptance of Minutes of the 2018 Annual Meeting and Written Reports

A motion was made to accept the minutes of the 2018 AGM and all written reports as recorded in the Annual Report. The motion was seconded and passed unanimously.

## A Special Presentation

Stephanie Borgia-Lundberg made a excellent Powerpoint presentation based on some of the "Post-It" notes, on which parishioners wrote what they liked most about the parish, at last year's annual meeting. The slides highlighted the many programs and activities that are offered by the parish, and the various general expenses involved in supporting each one. The presentation drew attention to how much it costs to run the parish, maintain the buildings, and cover the costs of utilities and other overheads.

David Small spoke on one new program being initiated in 2019. St. Stephen's will team with the Westborough Food Pantry to provide a community meal for food-insecure families in the town. We will provide the kitchen, dining facilities, and volunteer workers. The Food Pantry will provide the food, tableware, paper goods, and coordinate invitations to their clients.

This program will, initially, be held on a monthly basis, starting on February 13, 2019 and will expand to meet the needs of the community as we gather more experience. We may even be able to invite members of other churches to help support our program as it grows.

This announcement drew loud applause from everybody in the room.

#### Review of 2018 Financial Reports and 2019 Budget

The Treasurers, Lynne Urso, and Nick Guerra-Wirtenson made a slide presentation detailing the financial results for 2018. These charts indicated what a challenging year it turned out to be. This was the second year of a policy adopted by the Vestry to move forward with a more realistic budget projecting a significant deficit. We had received a record high pledge for 2018, but the income fell well short of expectations by \$12,000. Some of our shortfall was due to the loss of some parishioners during the year. However, some parishioners did not meet their commitments. Efforts were made to closely scrutinize and control all expenses, but it was impossible to cut enough to balance the deficit.

The proposed budget for 2019 was presented projecting a deficit for the year of approximately \$14,896. Efforts will continue to reduce deficits and work towards a balanced budget moving forward. A major stewardship campaign will be made during the year to try to bring our income up to meet the needs of running the parish.

In an effort to start the ball rolling the members of the Vestry and the Finance Committee stood up to announce that they had committed to increase their pledges by a further \$300 each.

Bob Deysher asked a question as to why the Diocesan Common Ministry contribution had increased. Nick indicated that his figure had been computed by the Diocese based on their standard formula.

Bob also asked if we were on track to meet any of the metrics laid out in our Vision 2020 document. Michele replied that we had met a number of the goals and metrics, but we still had more work to do.

Questions were asked about insuring that a minimum of lighting was left on at night, in order to minimize costs. Parishioners were asked to check, when leaving the building, to see if they were the last person present and if so to check that only the mandatory lighting was left on.

The thermostats have been set back to lower levels and lock boxes installed to try to reduce heating costs. Small groups have also been requested to meet downstairs in the Lawton Library rather than Fay Hall wherever possible.

#### Rector's Annual Report

Father Jesse made a presentation giving an overview of his experiences during his Sabbatical explaining the themes on which he had based his program. The major highlight of his journey was his time in the Holy Land exploring the foundations of the ancient church. He related how his experiences were echoed by the programs undertaken by the parish during his absence.

He thanked our staff and visiting clergy for their tremendous support and assistance during his absence.

### 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 2019 Vestry to come forward for the installation ceremony.

### Prayer for the Parish

Deacon Beth read, and reflected upon, a passage from the Gospel regarding the Wedding at Kanna.

### Any Other Business

Father Jesse invited Frank Stille and Cindy Day to come forward to make the official presentation to the parish of their gift of an Automatic Electronic Defibrillator. Frank recounted how such a device had saved his life during a recent medical emergency at the gym. As a result of this life changing experience Frank and Cindy had decided to make this generous donation to the parish. David showed the new device and indicated where it is located in the narthex. Milan explained the operation of the AED and that a number of people had been trained in its use. Untrained personnel can also use it as it is automatically programmed to be foolproof in operation. Father Jesse blessed the AED and dedicated it to the life of the parish.

### 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

We had a busy year in 2019. I am so proud of all that we have accomplished, including trying a number of new things:

- In January, we worked with Good Shepherd Lutheran Church do a pulpit swap for the Week of Christian Unity.
- We hired in a new secretary: Mikayla Artz.
- We had an innovative Maundy Thursday service with a Last Supper re-enactment and experience of bread and wine from Jesus' era.
- We held the first parish-wide quiet days in Lent and Advent in years.
- We launched the monthly Community Meal program, in partnership with the Westborough Food Pantry, to prepare and serve a hot meal to clients of the Food Pantry.
- We hosted the spring fundraising concert for the Pastoral Counseling Center and the Ecumenical Good Friday Service.
- We established a small indoor columbarium and interred the first Columbarium Society members. (And hosted our first All Souls Requiem service.)
- We welcomed a couple Sisters of St. Francis to join us and teach us about the life and work of St. Francis of Assisi.
- We hosted a CHIP event (in partnership with the Masons) and afterwards gave a movie night for the community, which went over well with young kids!
- We launched the monthly Messy Church, offering an inclusive and accessible taste of church to people regardless of church background.
- We invited two Eagle Scouts (Matthew Meek & Matthew Regan) to do their Eagle Scout service projects on our grounds.
- We launched monthly BINGO nights, which serve as both fellowship nights and as fundraising events.

Sadly, we also said farewell to Mother Hilary and her family, as they prepared to move to Montreal following her completion of the PhD program.

As for our annual parish vital statistics:

Total Active Members: 236  
Total Households: 110  
Average Sunday Attendance: 85  
Easter Attendance: 165  
Christmas Eve Attendance: 185  
Sunday Services with the Holy Eucharist: 100  
Weekday and Holy Day Eucharists: 4  
Morning and Evening Prayer Services: 15  
Other Services (Home blessings, Good Friday, etc.): 11  
Home Communion visits: 27  
Baptisms: 3  
Burials: 11

A special word of thanks to our staff, Mikayla Artz, Marla Farrow, Pete Williams, and Deacon Beth Washburn, for all their help behind the scenes. And thanks to our amazing vestry and wardens. I'm particularly thankful to our senior warden, Sharyn, who not only serves as a chief lay leader in the congregation but also serves as a tremendous support of care, support, and counsel for me.

Respectfully submitted,  
Fr. Jesse Abell



# SENIOR WARDEN'S REPORT

The position of "Senior Warden" is a very unstructured position but one which tradition has identified as "the Rector's Warden". In this regard, Jesse and I have spent time together this past year in private meetings, as well as Executive Committee and vestry meetings, to talk, pray and act on matters that concern the parish at large. In addition, as a member of the parish, a parish officer and member of the vestry, I have also spent time talking, praying and participating with parish members in many of the activities of the parish as well.

One of these activities has been the God Wink initiative where stories from parishioners of God working in their lives have been collected and published in either our Sunday bulletin or on our Facebook page. This initiative has not developed as I had hoped but I plan to devote more time and attention to it in 2020. I also continued to oversee the prayer circle which is a very active and important ministry of the church.

We have had a busy year on the Vestry this past year and it has been a pleasure working with them as Senior Warden. I am very impressed by the energy and enthusiasm that each of the members, both outgoing and continuing, have brought to the vestry table. This was very apparent in our Vestry Retreat which was held last May. We spent considerable time looking back at the "2020" goals which were established in 2015:

- Establishing a parish renewal program
- Care and renovation of our church property
- Enhancing a faith formation program
- Increasing our involvement in our local communities

We have seen the realization of some of these goals over the past few years: parish activities during Jesse's sabbatical afforded opportunities for parishioners to plan outings to learn about our church heritage; undoubtedly, the addition of Mother Hilary and Deacon Beth to our family had, and continues to have, a great influence on the spiritual well being of the parish; improvements to our electrical, sound and phone systems were made; and certainly our Living Nativity, movie night, this year's Good Friday service, a strong Facebook presence, and the Community Harvest Table helped us to "get our name" out into the community.

These are only a few examples of the way our 2015 goals were realized. We know that much still needs to be done, particularly around the physical condition of our church property. This will be a big focus in the year ahead for without a sound building in which to worship, maintaining our parish live becomes much more difficult. The new vestry will devote time and attention to discerning and implementing decisions which will have an impact on the future of our parish.

I am grateful for the year past which has been earmarked by new enthusiasm and forward thinking plans and I look forward to the year ahead as we strive to do God's work in this place.

Respectively submitted,  
Sharyn Philcox,  
Sr. Warden

# JUNIOR WARDEN'S REPORT

This is a report of the observations which I have made over the past year. Many will become long term goals. Many are short term goals. I have spoken to several of our parishioners over the past year and many agree with these findings. I have purposely not rushed into any of these because of many reasons the biggest of these being funding. However, the roof had to be fixed as is explained later. I would like to thank those who have talked to me about our great church.

This past year started off with a bang! Not too far into the month of January we had a problem with one of the circulators on the boiler. All the necessary parts were purchased at a cost of approx. \$75.00. Through the efforts of several people, the problem was fixed. There were several small things that came up during the year, and again thanks to a very dedicated crew, those problems were taken care of.

Let me address our largest undertaking this past year which was the replacement of the shingles on the roof over the entrance to the church. This had been leaking for some time. Through the efforts of our very creative fundraising committee, we were able to raise over \$5000.00 to pay for this project, one bundle at a time. I would like to thank all those who contributed to make this repair possible.

An area that is of great importance to the church are the grounds. There are a group of dedicated folks that take the appearance of the Church very seriously and volunteer several hours to doing just that, mowing the lawn and tending to our flower gardens. They have taken it upon themselves to make sure that every Sunday the Church looks spiffy.

I would like to include a report from Peter Kite concerning our mowing brigade:

A volunteer group of some 10 families and individuals has taken care of the grass and lawns surrounding our church buildings this year. With nature providing ideal growing conditions for grass throughout the season, there was no relief and the cutting occurred all 26 weeks from late-April to mid-October. The team takes great pride in ensuring that the church grass is kept neat and tidy for our Sunday Services. At times volunteers have wrestled with equipment problems and the property committee is working with the vestry to explore options to improve equipment reliability in 2020. A big thank you is due to all who have participated during the past year. There are opportunities for others to join the team and help with this ministry. Typically cutting all of the grounds takes between two and three hours and it is requested that the task be performed on Friday or Saturday, so the church is at its best for Sunday. If you would like to join this team, please contact John Carlson or Peter Kite.

There is a lady in our church, Gretchen and her helpers, who make sure that there is some color out front in the form of flowers. I see her several days planting flowers and watering the beautiful planters at the entrance. Thank you for your time and talent.

Addressing a portion of Peter's report, concerning the equipment. The mower that we use has some age on it and over the years, there have been several repairs made by various members of "Peter's Brigade." although it is in fair running condition now, the Church needs to consider the purchase of a new mower. If these parishioners are going to volunteer their time, they should have reliable equipment. This spring, we will look into the purchase of new equipment. A good estimate should be around \$3500.00

A few years ago, there was a survey conducted in our church called the "20/20" survey. It was a survey conducted to highlight the needs of the church. Several areas were pointed out in this survey, and the one that rose to the top of the list was "lighting." this will be addressed later in this report.

The following is a discussion of some of the areas of my concern.

The project that has risen to the surface in the past few months, is the "center isle" rug. Replacing this rug seems to be the best way to proceed. Stretching was considered, but due to the age of the rug, it was determined that it might tear. Cost of this project is approximately \$3200.00

Another area that is a must, is the construction of a "Handicapped" bathroom on the main floor. An estimate of \$10,000.00 was suggested. The church is inviting more and more of the public into our midst. The construction of such a bathroom would meet the needs of disabled people who attend or would like to attend our church. This is a must!

A project slated for January, is the removal of the first pew on the right side of the church and move the rail back. In addition to removing the front pew, would be to take 3' off of the next 2 pews on the isle side so that a wheelchair could be placed at the pew, and not take up space in the isle.

Plans have been made to cut small windows in the doors of the sanctuary as a security measure. The toilet in the basement ladies' room was replaced as well as the ceiling tiles. Our sign in front of the church needs some attention. The rug on the stairs to the choir loft needs to be replaced. These are but a few of what I call "low hanging fruit." The following are a bit more serious and will take serious planning.

There will be a need in the near future to replace the roof on the main church. Many shingles have fallen out for a variety of reasons. I have received estimates in the neighborhood of \$125,000.00 to replace the roof, and a lesser amount to "replace" the missing shingles. Because of the pitch (slant) of the roof the cost to replace and secure other loose shingles would be prohibitive, and in my estimation would not be worth the cost and effort as more shingles may fall out after such a repair.

We are in the process painting the exterior of the church, I would like to thank the volunteers who have undertaken this project. This effort will afford us time to seek a more permanent and long-lasting solution in the form of an attractive vinyl siding. There is an old saying, "vinyl is final," and the saying is correct. I have received a quote of \$68,000.00 to side our church.

The next is not as costly as the previous two, but still is up there. The windows in Fay hall and the kitchen are very old, and do not close tightly and allow cold air to enter the room. This heat loss only adds to our heating costs. These windows must be replaced. I have received quotes for this project from \$16000 to \$23,500.

Another discussion has been had concerning the renovation of the "chapel." Removal of the carpet and re-finishing the hardwood floor underneath the rug. Final plans have not been formulated as of yet, but it is under consideration.

As stated earlier, the area that rose to the top of the "20/20" report was lighting in the church. I have seen cell phones used as an additional lighting source. There are ways to add lighting that would not detract from the appearance of the church. I will be looking into that this year.

I would like to take this opportunity to thank all those who contributed to our first great project. Through the efforts of the Fundraising Committee, we were able to raise in excess of \$5200.00 to replace a leaking roof at the entrance to our church.

There are a few other things that we should consider along with the afore mentioned. Our kitchen needs newer refrigeration, better lighting, a new countertop. Our choir loft needs attention. The railing leading up to the office entrance needs to be replaced. Our pews need to be replaced. Not to mention that we have a rectory which also needs our attention.

My friends, I believe we are at a crossroad. I have given the Vestry a conservative figure of \$250,00 to \$300,000 to accomplish some of the larger items of concern.

Please, this is **not a story of doom and gloom**, but in the very near future we will have some hard decisions to consider. Serious thought and prayer must be put into the observations stated above. How do we keep our church in good repair? How do we manage these needs as well as what God has sent us forth to do? My friends, we have a big church built several years ago. We had many

parishioners during that time. Although the size of our parish family has change somewhat, the building still remains the same and the cost to maintain our church only increases. With Gods help through prayer, I believe that if we work together, pray, and meditate we will make the right choices. Our faith and enthusiasm shall prevail.

Respectfully submitted

John L. Carlson

Junior Warden

January 25, 2020

# DEACON'S REPORT

This past year has come and gone so quickly and yet I know that it has been a good and full year in both my ministry and personal life. I thank you for your ongoing support and encouragement as I move deeper into my ministry in the Diaconate. I am humbled and honored in being part of this faith community and wider community.

We know that life is never static and continually moves and changes. Change is often difficult to deal with. Hopefully, we appreciate that it is not always a first choice but when the need arises, we attempt to journey through it. One major change that came this past year was transitioning from the traditional form of Sunday School held on a weekly basis to the Messy Church event held once a month. It is a good program and one which not only benefits our young members but adults as well. It provides hands on activities with a different theme or Bible story each time. Whether one is young or older, learning or teaching, everyone takes away something special from this offering. And though held in the midst of the parish community, it is to be open to any in the wider community. This is a wonderful program that I encourage you to promote and continue. Fun and learning provide a unique opportunity to many to “come and see” what is happening at St. Stephen’s.

There has been a deeper awareness, appreciation, and reality that there are many parishioners who are not able to attend church as often as they may have. This may be due to any number of reasons: illness, mobility issues, the need to move closer to family, or the inability to drive any longer. The Pastoral Care Team, those who take out communion to those who find it difficult to get to church, have been more intentional about bringing Communion to these people. I encourage you to prayerfully consider joining or re-joining this ministry. It is a wonderful way to keep our community active and present with those who are not able to attend as they would like. If this is not for you then consider a simple phone call or visit to say “Hi” and let people know they are still part of the community.

One area of work that I was able to complete was my work with the parish registers. The registers are those big and old books in which important information is kept on Baptisms, confirmations, Marriages, Burials and Communicants. I created excel spread sheets for each register and cross referenced and filled in the indexes as needed dating back to the founding of St. Stephen’s. There are copies of the excel sheets for each register with the books in the office with soft copies as well for maintenance. This work will allow those who follow in this area of “book-keeping” to quickly find and locate information that family or friends may look for ancestral needs or when someone needs proof that these events happened in their life. (Did you know that the U.S. Federal Government will accept proof of Baptism as a form of legal identity?) I invite you to come and learn more about the registers and consider helping to keep them maintained. It is not difficult to do but does need a dedicated person or small team of two or three willing to do as this is required by our rules of governance in The Episcopal Church (a.k.a the Canons).

In the wider community I have continued to meet with and participate in the Westborough Interfaith gatherings. The clergy of the various faith traditions in town meet in order to share and support each other as people of faith in this town as well as all who live in this town. Westborough is blessed to have such an active and diverse community of caring faith traditions who share and support so many efforts and opportunities within town.

Last year at this time we were preparing to host a community dinner for those who are served through the Westborough Food Pantry. Once a month a dinner has been prepared and served to those who are often alone or might enjoy a simple evening out. David Small and Beverly Boyer have been instrumental in helping to make sure Safe Serve protocols are kept in addition to training volunteers who help to cook and clean. It has been a true joy and pleasure to not only share and break bread with others but to also get to know members of the Westborough Community. We are blessed by their presence. It is also a joy to serve them in this quiet way and see new relationships grow. If you would like to help set up; serve; or clean up then please know that you may speak to Bev, David or me.

As followers of Jesus we are called to not only love God but love our neighbors as well. Opportunities to reach out to those in the local and wider community will not lessen over the but will most likely increase. We do live in the midst of a mixed and diverse economic culture. More people than we realize will need some form of help. The Church, locally and beyond, along with other faith traditions, will need to keep her eyes and ears open to help serve those who live with need and be ready to lend a hand. Ministry is not just within the parish but also beyond reaching out into the community. Don't be afraid to help or look for a way to be a part of starting solution or encouraging and advocating for deeper change. Start with a friendly "hello" to those you pass on the street. Seek to help in existing help agencies that are in town. Ponder simple actions, like a special occasional social time (with coffee, tea, and treats) as a way to welcome neighbors in town so they, too, may "come and see" that the people of St. Stephen's are present and ready to welcome all.

In Peace,  
Deacon Beth

# SERVICE REPORT

## **HEIFER PROJECT AND PINK PIG**

St Stephens supports Heifer International, a local non-profit organization whose mission is to 'work with communities to end world hunger and poverty and to care for the Earth.' We have a pink pig piñata money bank to raise money for Heifer in the parish hall. The money is used to provide much needed farm animals to help people in developing countries gain food and financial security. After the 2018 fundraiser held by the Sunday School Living Nativity we bought two llamas and honey-bees in 2019.

Thank-you for your help to date and please continue to help us raise funds for this mission.

# WORSHIP REPORT

All who attend services at St. Stephens experience and participate in worship in different ways. Many ministries contribute directly to the worship experience by providing visual and aural feasts. The beauty of the liturgy is enhanced to many through choral music, hymns and organ music. The altar guild provides a fitting and well-ordered back-drop and all acolytes, chalice bearers and others enhance the service through their active works. These many activities contribute to our worship experience and encourage full participation. Thank-you to all.

## **ALTAR GUILD**

The Altar Guild serves at all services, as well as weddings, baptisms and, sadly, funerals.

A most heartfelt thank you to all the ladies – Faith, Janette, Stephanie, 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. Special thanks to Nancy for all your years of faithful service and we hope you are enjoying your retirement. Francis Griffin has now joined the Guild and is helping out on Team 2 – thank you for volunteering, Francis.

The help and support we give to one another is greatly appreciated as we perform our duties. Thank you to Peggy for making the church so beautiful at Easter and Christmas.

A special thank you goes to Deane and Greg 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.

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

## **CHOIR/MUSIC – Annual Report of The Organist and Choir Director**

The year 2019 was another year filled with lovely music from the choir, who continue to provide music for the Sunday worship services. We have continued on with our work, and enjoy singing and finding new anthems that suit our singers, yet provide meaningful music for the service each Sunday.

We continue to add new pieces that relate to the lessons or psalms of the day, or the general theme of a season such as Advent or Lent. Personally, it is exciting to search for new anthems for the group to sing, and I truly enjoy finding things that I think they will enjoy. It is sometimes a challenge to come up with weekly anthems that the choir can do, but it is a challenge that we all accept and enjoy working through.

As in last year's report, I want to emphasize how fortunate this church is to have such a special organ. It is a wonderful instrument, and we as a parish must remain committed to preserving it and making sure it is in good repair. This requires twice yearly checkup and tunings, which the church has been very faithful about providing the funds for. I hope this commitment will continue through the years in order to preserve this very special instrument. It is a delight to play, and we as a church are very blessed to have it as part of our property and resources.

As always, it is a pleasure to work with the choir "family", and I look forward to continuing this in the coming year. It is my continued pleasure to be your organist and choir director, and I look forward to serving St. Stephen's in that capacity again this year.

Respectfully submitted,  
Marla Farrow, Organist and Choir Director

## **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

## **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, including substituting for others as necessary. 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 and crucifers.

Bev Boyer

## **PRAYER CIRCLE**

Prayer is an essential part of Christian Life, supporting all aspects of the church including all the members, friends, relations and neighbors, leaders in the church and in the world. In particular, ministries and ministry leaders build their activities through prayer and prayerful thought and actions.



St. Stephen's Prayer circle is a group of church members who pray for themselves, the church, parishioners 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. Let St. Stephen's and its clergy know if you need prayer for yourself or others.

Over the past year or so, we have prayed for many individuals. 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 building and sharing knowledge of the importance and power of prayer.

Sharyn Philcox

#### **LENT PRAYER**

The Men's Group organized this activity in Lent. Morning Prayer and Evening Prayer services led by volunteers were held in the Chapel on Fridays throughout Lent at 8:30am and 6 pm. Thanks to all volunteers!

Simon Fricker

**LENTEN PROGRAM** was held on Wednesday evenings during Lent. Fr Jesse, Deacon Beth and Meta Mitchell led the sessions. The study was based on the "The Way of Love". This is part of the diocesan-wide continuation of the revival movement led by our Presiding Bishop Michael Curry. Seven themes were explored: Rest, Turn, Learn, Pray, Worship, Bless, Go. The first and last sessions were held at the homes of parish families who had kindly agreed to host and the meetings were then moved to the church for the intermediate weeks. There was also a daily calendar available for home study.

**HOLY WEEK SERVICES** – There were evening services on Maundy Thursday (with music), Good Friday and on Holy Saturday the Easter Vigil. There was also the watch overnight in the Chapel with the reserved sacrament. The Maundy Thursday service was made especially meaningful this year through a tableau re-enactment of the Last Supper with parish members enacting the role of disciples at low tables set with cushions and suitable pottery and typical foods. Many thanks to those who participated.

**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

Counseling Centers of MA, is focused on the last seven words of Christ, with readings, hymns, musical performances and prayers. In 2019 the service was held at St. Stephen's. Fr Jesse hosted the event and many parishioners attended this moving service.

**FOUNDERS' DAY** - St. Stephen's Day was celebrated in July with a service honoring our name saint. Our special alumna guest preacher this year was Mrs. Barbara Jarry, widow of former rector Fr. Dennis Jarry. Service was followed by an extended coffee hour with a pot-luck and opportunities to review many photos of the parish since inception.

**INTERFAITH CONCERT**- In April, St. Stephen's hosted the annual fundraising concert for the Pastoral Counseling Centers of Massachusetts. (In the 1970s, St. Stephen's partnered with other local churches to found the pastoral counseling center to be a resource for those in need of services in our local community). Parish members attended, performed and provided refreshments. Thanks to all volunteers!

**INTERFAITH THANKSGIVING SERVICE** – This service took place this year on Nov 26 and several parishioners attended.

**QUIET DAYS** – A Lent and an Advent Quiet Day were led by Fr Jesse with the help of volunteers.

Respectfully submitted  
Meta Mitchell,  
Vestry Representative for Worship

# EDUCATION REPORT

Christian Education in any parish takes many forms, with many age groups. As we all know, a congregation is always changing, never static. As a result, our programming, including Christian Education, must change to reflect the wants and needs of the parishioners. Our programming this year went through some changes. We saw the pausing of some programs that were under-attended, the re-launching of a few others and the debut of still others. As the Greek philosopher Heraclitus once said, "change is the only constant in life." Here at St. Stephen's we respect that fact, and respond to it with positivity and the excitement that new programming can bring!

## 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 is Volume C: 'Living as Spiritually Mature Christians'. 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 2019-2020 are: 'Life in Christ: Practicing Christian Spirituality', Julia Gatta and 'Life Together' Dietrich Bonhoeffer.

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.

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

In May 2019 we had three graduates from the program: Janette Sabin-Gavini, Cathy Chipolone-Collins and Mary Martin. 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!

For the class year ending May 2020, there are eight participants with 3 in year one, 1 in year three and four in year 4 who will graduate in May, 2020.

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

In Peace,  
Faith Howarth, St. Stephen's Education for Ministry Coordinator

## **SUNDAY SCHOOL**

Our Sunday School Wrapped up another year on June 2, 2019. The final classes held a Llama Party for graduation and a Heifer celebration. We also recognized 15 Sunday School Volunteers on the 2nd during the service. Each volunteer was given a candle with a quote from the book of Matthew: "Let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven." Ann Bartee and Leslie Leedberg were also given perennial plants in thanks for their leadership as Sunday School Co-Coordinators.

Ann and Leslie were very dedicated to our Sunday School for the past 3 years, but were ready to move on at the close of the academic year. Fr. Jesse and I personally contacted multiple parishioners over the summer seeking new Sunday School leadership. We offered ongoing support and assistance to whomever would take over the Sunday School Coordinator position. However, we were unable to find anyone willing to take up the reins. In addition, while speaking with the final candidate, a mother whose children actively participated during the past year, she herself felt that the volunteers put in a lot of time and effort each week to prepare for a Sunday School class that had an attendance of at most 5 children, and most Sundays less.

Our Sunday School Survey illustrated similar conclusions. We had 6 respondents in all to our Sunday School survey; 1 of which attended every Sunday, 1 didn't attend at all, 1 attended once a month and the final 3 attended sporadically when they could. The majority of respondents felt that the volunteers worked hard to create a Sunday School program for our parish, but the children themselves had difficulty with the small group and sometimes the age differences within that small group. Some respondents also felt a child-centered worship service should be included in our programming.

The Sunday School volunteers themselves also shared in interviews that it was difficult to prepare lessons and crafts without knowing how many children were coming, as well as planning engaging activities for the children with the spans in age. One volunteer, who loved the program and enjoyed helping with it, admitted that she felt it was "unsustainable" in its current format.

For these reasons Fr. Jesse proposed pausing the Sunday School program, and looking into using a new program called Messy Church once a month starting in the fall of 2019. In addition, Fr. Jesse and I spoke about having worship resources available to children while attending services with their families.

With this new format, families now have the opportunity to worship together during regular services with resources for children available, and one Sunday/month to worship at a service geared towards families with hands-on crafts and activities. At a previous meeting this past year, the

Bishop recommended that with specific dates set aside for children's programming other churches saw family attendance increase on those particular days.

### **MESSY CHURCH**

This fall we launched Messy Church, a monthly formation program (held on the second Sunday of the month, although we will shift to the third Sunday of the month starting in January) that consists of interactive activity and craft stations, brief worship, songs, and a meal. Our September launch saw over 30 people attend. The next month, one girl (5 years old) evidently loved Messy Church so much that it was she who reminded her mother about Messy Church and asked to be brought to the program in October. The children present seemed to really like all the activities. I really hope the program can continue, but we need more volunteers and leaders to make it sustainable. It's only a once per month program, but currently I am recruiting volunteers, obtaining supplies, setting up, trying to arrange for the dinner and servers, and preparing the worship time.

### **CHILDREN'S RESOURCES FOR WORSHIP**

During the latter half of the summer, Kelly Barner, Fr. Jesse and I discussed organizing some resources for children and families to use during the Sunday morning services. Kelly had planned on making some "Worship Bags" for her children, and volunteered to make a few for the entire parish to use. The bags are located in a basket right next to the sanctuary double doors, by where the ushers stand at the start of services.

Each bag can entertain multiple children of different ages, so one bag could easily be used per family. Each bag contains:

- One word search-type activity on a clipboard with a pencil
- One coloring book and several packs of crayons
- One book with lots of Bible stories
- One book for older children that is more advanced
- One board book for younger children
- Several prayer slips inserted in the books as bookmarks.

This fall Fr. Jesse also subscribed to "The Sunday Paper" as a worship resource for our children. This "newspaper" presents, usually the Gospel as its main story, and the other readings as smaller stories, all in cartoon format. It follows the Episcopal Lectionary. So far, we have had some positive feedback from parents.

As always, we have crayons and a biblical coloring book always available as well.

### **WESTBOROUGH ECUMENICAL VACATION BIBLE SCHOOL**

VBS committee members of the participating churches in Westborough, (First United Methodist, Lutheran Church, Saint Luke's Roman Catholic, and Saint Stephen's) meet regularly throughout the spring and early summer to plan and organize the VBS in mid-summer. After registration starts, supplies, music and materials for 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!

At VBS held at St. Luke's this year July 22-26 2019, we were in Africa for "ROAR: Life is wild, God is good!" At Roar, we explored God's goodness and celebrated a faith that powers us through this wild life! The event was fully subscribed with over 100 attendees (pre-K to grade 4) and many adult or

teenage volunteers. The kids all loved it, and the mission activity raised funds for 71 families in Zambia. Operation Kid-to-Kid Mission provides much needed education, health care and support for those "First 1,000 Days of Life" for newborns and their Mothers. This year we had three attendees from St Stephens.

If you would like to volunteer or attend, contact Meta or watch for the publicity in May. Please mark your dairies for VBS in August 2020

Report Submitted by Meta Mitchell

#### **BIBLE STUDY**

After a short time-off, David Small began to reorganize the Bible Study group this fall. He reports that 5-6 parishioners attend regularly. The group focuses on the appointed readings of the previous Sunday, discussing its background and various interpretations.

#### **YOUTH GROUP**

This past year we conducted a survey of families in our parish with children of "youth group age." This survey also received 6 respondents. The majority (4) felt that Youth Group should cover 7th-12th grade youth. Half of the respondent's children had never attended our previous youth group, 2 had sporadically attended and 1 had attended every meeting. Of those who did attend at some point, 2 seemed to enjoy it; for one it was a struggle to get the child to go. No one responded to a final question about volunteering to assist with such a group.

Again, the low number of respondents and low number of interested youth or leaders makes a youth group within our parish non-viable at this time.

# EVANGELISM REPORT

## 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, messy church and other events. 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 new families.

The parish was blessed this year by the arrival of two 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.

The vestry was looking for volunteers to organize a movie night with equipment purchased through a diocesan grant awarded to St. Stephen's to promote evangelism. After much discussion the Newcomers' team agreed to work the event. There was much to learn about holding an outside movie night for the public in our parking lot, including various licensing requirements, suitable types of movies, positioning of screen and projector, viewing positions, remaining parking availability, etc. ... After much discussion a movie was chosen, the date set and the popcorn purchased. The Westborough Masonic lodge brought the very successful national CHIPS program which offers parents a digital profile of the children. The fundraising committee was involved cooking delicious food for sale during the CHIPS program. It was going to be a "Family Fun Night". All was arranged and then the EEE outbreak occurred and all outside evening events had to be cancelled. We decided to move the movie night inside the Parish Hall and although there were few movie goers it turned out to be a great run through for future events. Special thanks go to KC Waldbillig for all the time he spent getting the audio-visual equipment working and overseeing it on the night.

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

## THE 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 blessed with good weather in between the storms and great publicity, I think some competition from the Patriots game kept some regulars away. Our wonderful cast and musicians were excellent and Baby Jesus (Javier Sanchez) was perfectly precious. It was a pleasure to go into the beautifully decorated parish hall after the pageant

and see visitors and parishioners enjoying the delicious refreshments, Christmas carol singing and a roaring fire in the hearth.

Diana Michel worked wonders right up to the last minutes making new angel costumes and altering others for the increasing cast. Ned and Celeste Rich did an awesome job of camouflaging our garbage area with a screen turning it into a beautiful backdrop scene for the shepherds, Gabriel and the angels. Many thanks to Westborough TV for filming the presentation and for creating a wonderful DVD of the Living Nativity which can be purchased on line from the station.

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. The delightful animals enjoyed munching on the hay helping to dismantle several bales. Our sincere thanks to Fr. Jesse and Mikayla for all the ways they 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.

Respectfully submitted,  
Yvette Kite

#### **LOAFING MINISTRY**

When a potential new church member visits St. Stephens, the parish welcomes 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 sweet 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.

My thanks and appreciation to the loafing committee members who have continued their faithful service throughout 2019.

Yours in Christ,  
Meta Mitchell



# PARISH LIFE REPORT

## **CARD MINISTRY**

I would like to thank all the members who participated in the Card Ministry in 2019.

Background: The Card Ministry is led by many faithful and dedicated ladies and sometimes men. We meet once a month to write messages to our parishioners for birthdays, anniversaries, get-well, sympathy, congratulations, thank you and sometimes just a quick note to let the church member (s) know that we are thinking of them.

Special thank you to Anne Deysher, Faith Howarth, Betty Griffin, Cindy Day and Susan Young for their dedication and effort to this special ministry. In addition, thank you to Faith and Anne for their special orders of the cards and/or labels, when needed.

New members are welcome in 2020. The group meets on the last Saturday of each month and we spend approximately one hour on this card ministry.

We also appreciate any donations of new cards.

Yours in the service of Christ our Lord.

Respectfully submitted,

Gale McKenzie, Faith Howarth, Anne Deysher, Lucinda Day, Betty Griffin and Susan Young

## **VALENTINE 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 wrote notes of encouragement, love, support and prayers. This year we packed seven boxes for college students and six home bound parishioners' gift bags. 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

## **PASTORAL CARE MINISTRY**

During the past year the Pastoral Care Team continued its ministry of shared presence and support to the Saint Stephen's parish family. Team members visited parishioners who were 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 in their homes or in a hospital or long term care facility.

# STEWARDSHIP REPORT

## FUNDRAISING COMMITTEE

The first meeting was April 11, 2019. There were three of us that grew to nine. We made a list of suggestions for possible fundraisers, both new and existing as well as ongoing programs.

- ~ We recommended additions to the Fair and the Yard Sale.
- ~ Made additions to the Newcomers program for Summer Movie Night
- ~ Added the water jug for donations for the lower priced projects
- ~ Suggested Bingo Game Nights
- ~ Created a roof poster and "shingles". For Buy a Bundle program for entrance
- ~ Created a board of Windows to raise money for Fay Hall replacements
- ~ Talked about: Roof replacement and repairs, our need for Volunteers, Advertising, communication, FaceBook page, website updates, posters, and Vestry Support

In just eight months we were able:

- To cover the majority (\$5350) for the cost of re-shingling the roof over the entrance and replace some of the shingles on the main roof that had blown away with our BUY A BUNDLE program
- To increase yard sale profits over last year to bring in gross \$ 2354.00
- To assist the Welcoming Ministry with a Free Family night with a movie, a CHIPS event, popcorn and hot food.
- To develop a monthly Bingo Night that has proven successful in grossing \$2236. 00 in three months.
- To add vendors and hot breakfast items to the Fair For All Seasons which grossed \$3761.

In eight months we have helped to gross \$14320 (gross \$15,189 includes St Joseph Feast). Our net total after expenses and donations was \$12822. We have donated to our Outreach programs a total of \$779.00.

Thank you for the hard work of this committee, the Vestry, Fr Jesse, Deacon Beth, the many volunteers and supporters of St Stephen's. It was truly a parish endeavor.

We have welcomed new parishioners, expanded our advertising market, and introduced people in our community to our parish family.

We are beginning our plans for 2020...and perhaps a goal of \$20200...to complete some of the very necessary projects on our 2020 list.

Respectfully submitted:

Nancy Carlson, Meta Mitchell  
Co-chairs Fundraising Committee

**LEGACY GIVING**

On May 5th we held our annual Legacy Sunday event. We welcomed Dean Rogeness who spoke on his experience at St. Andrews, Longmeadow with Legacy Giving. Dean was instrumental in the implementation of this key parish program and shared with us how it has made an impact in the life of St. Andrews

Later in the year on October 2nd the Legacy Committee sponsored a Life Planning Seminar. Three speakers covered topics of Estate Planning, In Home Care Options, and Funeral Planning. The seminar concluded with the speakers answering parishioners many questions.

<i>Topic</i>	<i>Presenter</i>
Estate Planning, Wills, Power of Attorney, Advanced Directives	Daintria McClure
In- Home Care Options Aging Independently and Safely	Shelby Marshall
End of life Planning Funeral Planning	David Pickering

Similar programs are being planned for 2020 and Bob Deysher will continue to be the committee chair.

Legacy Committee

(David Small, Sharyn Philcox, Anne Deysher, Gale McKenzie, Fr. Jesse Abell, and Bob Deysher)

**COLUMBARIUM**

On All Saints Sunday, November 3, we solemnly blessed the new Columbarium during the 10am service, and immediately after the 10am service the first inurements of urns took place, those of Gail Hnatiow, Michael Cassata, and Peg McMillan.

On Wednesday, November 6, we held our first All Souls’ requiem service with a special memorial for those inured in the Columbarium and prayers for families and friends of the parish who have passed away.

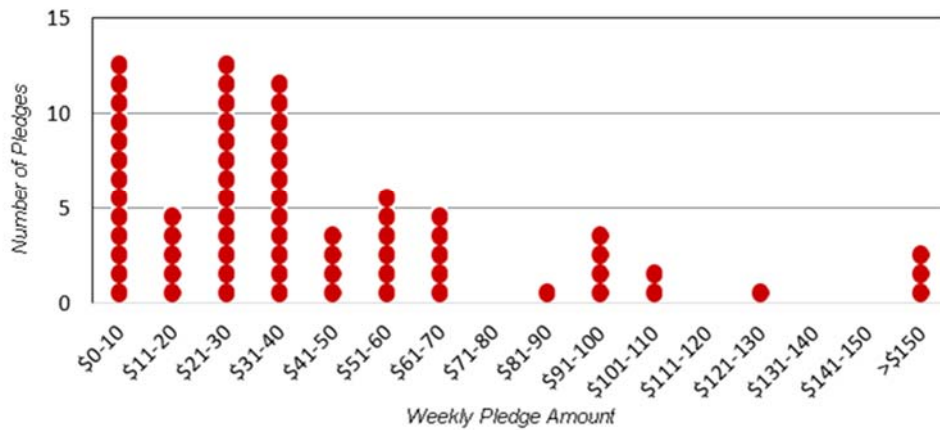
*Columbarium Status*

	Living	Deceased	Total	
Columbarium Society Members	10	3	13	
	Used	Reserved	Available (%)	Total
Single Niches	1	0	7 (88%)	8
Double Niches	2	4	4 (40%)	10
Family Niches	0	0	1 (100%)	1
-----				
	3	4	12 (63%)	19

**PLEDGE CAMPAIGN**

	2015	2016	2017	2018	2019	2020
Pledging Units	94	82	97	96	87	70
Total Pledged	\$180,071	\$169,338	\$187,576	\$187,576	\$174,729	\$162,677
Weekly Average	\$36.84	\$39.71	\$37.19	\$37.58	\$38.62	\$45.35
New Pledges	14	6	13	9	7	4
Increased Pledges	42	34	43	40	31	29
Decreased Pledges	7	7	7	12	19	12
Same as Prior Year	31	35	34	35	31	25
Lost Pledges	8	8	4	10	15	24

**2020 Pledges**



# 2020 SLATE OF LEADERSHIP CANDIDATES

<b><i>Leadership Position</i></b>	<b><i>Term</i></b>	<b><i>2019 Incumbents</i></b>	<b><i>2020 Candidates</i></b>
Senior Warden	One-year term, elected annually	Sharyn Philcox	Sharyn Philcox
Junior Warden	One-year term, elected annually	John Carlson	Peggy Yankee
Clerk	One-year term, elected annually	Greg Michel	Greg Michel
Treasurer	One-year term, elected annually	Lynne Urso	Nic Guerra-Wirtenson
Assistant Treasurer <i>(non-vestry)</i>	One-year term, elected annually	Nic Guerra-Wirtenson	Lynne Urso
Vestry Members	Three-year term, ending in 2023	Milan Robbins Meta Mitchell	Don Shapleigh Jessica Fricker-Waldbillig
	Unfulfilled terms, ending in 2021	Nic Guerra-Wirtenson Stephanie Borgia Lundberg	John Carlson Frank Stille
United Thank Offering Organizer	One-year term, elected annually	Heather Plasterer	Heather Plasterer
Pledge Campaign Chair	One-year term, elected annually	Rick Umiker	Benjamin Vincent
Convention Delegates (3+1) <i>(one must be from the Vestry &amp; there may be an additional youth member, age 16-21)</i>	One-year term, elected annually	<i>Vestry – Meta Mitchell 1st – Simon Fricker 2nd – Chris Scheffel Youth – none</i>	<i>Vestry-Nic Guerra-Wirtenson 1st – Dan Guerra-Wirtenson 2nd – Jessica Fricker-Waldbillig Youth – none</i>
Convention Alternates <i>(one must be from the Vestry &amp; there may be an additional youth member, age 16-21)</i>	One-year term, elected annually	<i>Vestry-Nic Guerra Wirtenson 1st – Dan Guerra Wirtenson 2nd – Jessica Fricker-Waldbillig Youth – no alternate</i>	<i>Vestry – Peggy Yankee 1st – Simon Fricker 2nd – Deane Yankee Youth – no alternate</i>

*This Year's Nominating Committee*

Milan Robbins  
Meta Mitchell  
Don Shapleigh  
KC Waldbillig  
Father Jesse Abell, *ex officio*

**Bruce Rockwell  
Parish Audits  
51 Perkins Street  
Springfield, MA 01118-2030**

April 20, 2019

The Rector, Wardens, and Vestry of St. Stephen's Church  
3 John Street  
Westborough, MA 01581-2510

Dear Friends:

Enclosed please find the 2018 audit report. It consists of the Audit Certificate with findings and recommendations and the annotated Internal Control Questionnaire. As noted in the Audit Certificate, your financial statements present fairly, in all material respects, the financial position of St. Stephen's.

The audit work included a review of the vestry minutes to ensure that there was appropriate approval for the financial transactions and to make sure vestry financial decisions were carried out. In addition, my work included verification that the financial assets listed on the parish balance sheet are supported by the statements from your financial institutions. I also reconciled the data found on the financial page of the 2018 parochial report to your financial statements. I sampled and tested both income (two months of counter sheets) transactions and selected disbursement transactions. While my review was limited to testing certain transactions and balances and would not necessarily disclose all errors, I found no evidence of errors or omissions.

One copy of the audit documents should be kept with the minutes of the Vestry Meeting at which the audit is received and accepted. One copy should be sent to Diocesan House along with a copy of your yearend financial statements. One copy should be retained in the church files for the next audit. When you send the copy to Diocesan House, Steve Abdow has requested that you also send him a copy of the Vestry minutes of the meeting at which the Audit is received.

I wish to thank Peggy Yankee, Nic Guerra, and Lynne Urso for their assistance in performing the audit. Thank you very much for inviting me to do this work. If you have any questions, please be in contact with me.

Sincerely,

*Bruce A. Rockwell*

Bruce A. Rockwell

[brsteward@comcast.net](mailto:brsteward@comcast.net)

Submit the original to the Vestry, send one copy to Diocesan House, and retain one copy for next year's Audit. A copy of your yearend financial statements should also be forwarded to Diocesan House along with a copy of the Internal Controls Questionnaire

### AUDIT CERTIFICATE

Date: April 20, 2019

To the Rector, Wardens and Vestry of

Church Name

St. Stephen's Church

Church Address

3 John Street

Church City and Zip Code

Westborough, MA 01581-2510

I have inspected the statement of financial position of the church named above as of December 31, 2018, and the related statement of activities and cash flows for the year then ended. My inspection was made in accordance with the audit guidelines of the *Manual of Business Methods in Church Affairs*. The financial statements are prepared on a *modified accrual basis* in accordance with principles adopted by the Episcopal Church and approved by its General Convention except as noted.

Note the exceptions here, if any: None.

I have taken steps to see that the accompanying financial statements present fairly, in all material respects, except as noted above, the financial position of the congregation as of December 31, 2018; and that the changes in the net assets and its cash flows for the year then ended are in accordance with the principles authorized by General Convention of the Episcopal Church on a basis consistent with that of the preceding year.

My inspection and certificate are not meant to be construed as an audit and opinion rendered by a Certified Public Accountant.

Sincerely,

*Bruce A. Rockwell*

Bruce A. Rockwell

(413) 575-7342

Submit the original to the Vestry, send one copy to Diocesan House, and retain one copy for next year's Audit. A copy of your yearend financial statements should also be forwarded to Diocesan House along with a copy of the Internal Controls Questionnaire

## AUDIT FINDINGS ON POLICIES AND PROCEDURES

Date: April 20, 2019

To the Rector, Wardens and Vestry of

Church Name

St. Stephen's Church

Church Address

3 John Street

Church City and Zip Code

Westborough, MA 01581-2510

During the course of my inspection of the financial statements of the church for the year ended December 31, 2018, the following items pertaining to internal control and other operational matters were noted.

Comments and recommendations of current year auditor:

1. **Balance Sheet:** The Balance Sheet should be revised/redesigned to conform to the balance sheet format prescribed in *The Manual of Business Methods in Church Affairs*. Under fund accounting principles, churches are required to report net assets instead of equity and retained earnings in their statement of financial position. Please refer to Chapter III Section C of the Episcopal Manual of Business Method in Church Affairs and the examples given at the end of that chapter for instructions regarding how these statements should be prepared going forward. Unfortunately, QuickBooks (and most other accounting programs) does not directly support fund accounting. *I will do some research to learn about ways other churches have been able to format their balance sheet to conform to fund accounting principles.*
2. **Parish Financial Policies and Procedures Manual:** The financial policies and procedures should be recorded in a manual that will, among other things, outline the duties of the Treasurer, Assistant Treasurer, the Parish Administrator, the Counters, and the members of the Finance Committee. *I understand this is a work in progress.*

Sincerely,

*Bruce A. Rockwell*

Bruce A. Rockwell



**St. Stephen's Episcopal Church**  
**Balance Sheet**  
As of December 31, 2019

	Dec 31, 19
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
BINGO ACCOUNT-9552	301.97
CHECKING-8330	4,334.88
COLUMBARIUM - 9339	5,434.62
DESIGNATED & RESTRICTED - 0298	
Endowment Funds to be transfere	10,000.00
General Maintenance -0298.2	8,750.00
Sabbatical	500.00
DESIGNATED & RESTRICTED - 0298 - Other	6,092.23
<b>Total DESIGNATED &amp; RESTRICTED - 0298</b>	<b>25,342.23</b>
PREPAID DEBIT CARD-2703	427.93
UNRESTRICTED MEM FUNDS- 3668	3,317.02
<b>Total Checking/Savings</b>	<b>39,158.65</b>
<b>Other Current Assets</b>	
Prepaid Expenses	182.85
<b>Total Other Current Assets</b>	<b>182.85</b>
<b>Total Current Assets</b>	<b>39,341.50</b>
<b>Fixed Assets</b>	
<b>PROPERTIES</b>	
3003 Church (3 JOHN STREET)	1,084,911.00
3004 Rectory (4 WEST END AVE)	514,202.00
<b>Total PROPERTIES</b>	<b>1,599,113.00</b>
<b>Total Fixed Assets</b>	<b>1,599,113.00</b>
<b>Other Assets</b>	
<b>INVESTMENT AT MARKET</b>	284,162.11
<b>Total Other Assets</b>	<b>284,162.11</b>
<b>TOTAL ASSETS</b>	<b>1,922,616.61</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	
Accounts Payable	158.58
<b>Total Accounts Payable</b>	<b>158.58</b>
<b>Other Current Liabilities</b>	
Accrual Living Nativity	630.00
Accrued Maintenance Repairs	
General Maintenance	8,750.00
<b>Total Accrued Maintenance Repairs</b>	<b>8,750.00</b>
<b>ACCRUED SABBATICAL</b>	500.00
<b>Columbarium Fund</b>	
Columbarium Expenses	-4,165.38
Columbarium Fund Deposit	9,600.00
<b>Total Columbarium Fund</b>	<b>5,434.62</b>
Endowment Funds	10,000.00
Fundraising Tithely Program	729.11
<b>Memorial Accounts</b>	
General Memorial Account	555.00
Music Memorials	197.50
Sanctuary Memocial Account	280.00
<b>Total Memorial Accounts</b>	<b>1,032.50</b>

**St. Stephen's Episcopal Church**  
**Balance Sheet**  
As of December 31, 2019

	<b>Dec 31, 19</b>
Prior Year expenses	290.00
<b>Total Other Current Liabilities</b>	27,366.23
<b>Total Current Liabilities</b>	27,524.81
<b>Long Term Liabilities</b>	
9003 Depreciation Exp.-Church	-553,225.00
9004 Depreciation Exp.-Rectory	324,309.00
<b>Total Long Term Liabilities</b>	-228,916.00
<b>Total Liabilities</b>	-201,391.19
<b>Equity</b>	
OPENING BAL EQUITY	2,193,916.22
Retained Earnings	-68,639.61
Net Income	-1,268.81
<b>Total Equity</b>	2,124,007.80
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,922,616.61</b>

# 2020 BUDGET

Description	2019 Budget	2019 Actual	Difference	2020 Budget
<b>INCOME</b>				
<b>GROSS RECEIPTS</b>				
4000-Pledges Current Yr	\$ 185,701	\$ 180,165	\$ (5,536)	\$ 165,000
4001-Undesignated Offering	\$ 3,500	\$ 6,994	\$ 3,494	\$ 5,600
4002-Initial Offering	\$ 250	\$ 110	\$ (140)	\$ 100
4003-Easter Offering	\$ 1,300	\$ 920	\$ (380)	\$ 1,000
4004-Christmas Offering	\$ 1,800	\$ 1,404	\$ (396)	\$ 1,800
4005-Holy Day Offerings	\$ 450	\$ 777	\$ 327	\$ 400
4008-Special Offering	\$ 200	\$ 122	\$ (78)	\$ 100
4009-Children's Offering	\$ -	\$ -	\$ -	\$ -
4013-Prior Year Pledges	\$ 1,250	\$ 2,830	\$ 1,580	\$ 2,000
4040-Checking Interest	\$ 10	\$ 5	\$ (5)	\$ 5
4041-Investment Income	\$ 5,800	\$ 5,570	\$ (230)	\$ 5,800
4042-Endowment Interest	\$ 20	\$ 46	\$ 26	\$ 40
4246-Lenten Program Offerings	\$ 600	\$ 558	\$ (42)	\$ 600
4923-Youth Formation	\$ -	\$ -	\$ -	\$ -
4080-Building Use <i>(subtotal)</i>	\$ 9,150	\$ 7,730	\$ (1,420)	\$ 9,000
<i>Apple County Music Together</i>	\$ 2,800			
<i>BNI Westboro</i>	\$ 1,500	\$ 1,525		\$ 1,500
<i>Gypsy Philips Dance Troupe</i>	\$ 700			\$ 500
<i>Girl Scouts</i>	\$ 150			\$ 250
<i>CMSC Driving School</i>	\$ 4,000	\$ 4,850		\$ 6,000
<i>Other</i>	\$ -	\$ 1,355		\$ 750
<b>TOTAL GROSS RECEIPTS</b>	<b><u>\$ 210,031</u></b>	<b><u>\$ 207,231</u></b>	<b><u>\$ (2,800)</u></b>	<b><u>\$ 191,445</u></b>
<b>OTHER INCOME</b>				
4120-Fundraisers <i>(subtotal)</i>	\$ 9,650	\$ 7,472	\$ (2,178)	\$ 12,650
-BINGO	\$ -	\$ 1,367	\$ 1,367	\$ 6,000
4293-Living Nativity	\$ -			\$ -
4294-Yard Sale	\$ 2,500	\$ 1,669	\$ (831)	\$ 2,000
4295-Fall Craft Fair	\$ 2,000	\$ 2,949	\$ 949	\$ 3,000
4297-Amazon Smiles	\$ 150	\$ 232	\$ 82	\$ 250
4299-St Josephs Italian Feast	\$ 1,000	\$ 869	\$ (131)	\$ 900
4120-Other	\$ 4,000	\$ 386	\$ (3,614)	\$ 500
4130-Deficit Reduction	\$ 5,000	\$ 1,920	\$ (3,080)	\$ 3,000
4928-Card Ministry	\$ -	\$ -	\$ -	\$ -
Miscellaneous Other Income	\$ 1,650	\$ 239	\$ (1,411)	\$ -
<b>TOTAL OTHER INCOME</b>	<b><u>\$ 16,300</u></b>	<b><u>\$ 9,631</u></b>	<b><u>\$ (6,669)</u></b>	<b><u>\$ 15,650</u></b>
<b>TOTAL INCOME</b>	<b><u>\$ 226,331</u></b>	<b><u>\$ 216,862</u></b>	<b><u>\$ (9,469)</u></b>	<b><u>\$ 207,095</u></b>
<b>EXPENSES</b>				
<b>SERVICE</b>				
5001-Common Ministry	\$ 23,540	\$ 23,540	\$ -	\$ 23,872

5002-Holy Day Offering to Jerusalem						
5400 - Rector's Discretionary Fund	\$ 600	\$ 600	\$ -	\$		600
Misc	\$ 1,650	\$ 206	\$ (1,444)			
<b>TOTAL SERVICE</b>	<b>\$ 25,790</b>	<b>\$ 24,346</b>	<b>\$ (1,444)</b>	<b>\$</b>		<b>24,472</b>
<b>WORSHIP</b>						
5239-Children's Pageants	\$ -	\$ -	\$ -			
5246-Lenten Program	\$ 160	\$ 122	\$ (38)	\$		146
5005 - Holy Day	\$ 300	\$ 392	\$ 92	\$		400
5269-Candles/Altar supplies	\$ 750	\$ 459	\$ (291)	\$		550
5257-Candles/Altar supplies	\$ 55	\$ 126	\$ 71			
5277-Music Supplies	\$ 250	\$ 448	\$ 198	\$		250
5509 -Organ Maintenance	\$ 400	\$ 275	\$ (125)	\$		400
5278 - Deacon Supplies	\$ 50	\$ -	\$ (50)	\$		50
<b>TOTAL WORSHIP</b>	<b>\$ 1,965</b>	<b>\$ 1,822</b>	<b>\$ (143)</b>	<b>\$</b>		<b>1,796</b>
<b>EDUCATION</b>						
5226-First Communion	\$ 50	\$ -	\$ (50)	\$		-
5234-Nursery	\$ -	\$ -	\$ -	\$		-
5235-Sunday School	\$ -	\$ 240	\$ 240	\$		450
Vacation Bible School	\$ -	\$ -	\$ -	\$		350
5923-Youth Formation	\$ 50	\$ -	\$ (50)	\$		50
5274-Adult Formation	\$ 50	\$ -	\$ (50)	\$		50
5240-Baptism/Confirmation	\$ 75	\$ -	\$ (75)	\$		75
5242-Clergy Continuing Ed	\$ 500	\$ 500	\$ -	\$		500
5233-Retreats,convention	\$ -	\$ 45	\$ 45	\$		225
5273-Books and Teaching Supplies	\$ 75	\$ 55	\$ (20)	\$		100
<b>TOTAL EDUCATION</b>	<b>\$ 800</b>	<b>\$ 840</b>	<b>\$ 40</b>	<b>\$</b>		<b>1,800</b>
<b>EVANGELISM</b>						
5292-Evangelism	\$ -	\$ -	\$ -	\$		225
5293-Living Nativity	\$ 800	\$ 1,200	\$ 400	\$		1,200
5236-Website	\$ 250	\$ 155	\$ (95)	\$		250
5298-Advertising	\$ 150	\$ 25	\$ (125)	\$		650
<b>TOTAL EVANGELISM</b>	<b>\$ 1,200</b>	<b>\$ 1,380</b>	<b>\$ 180</b>	<b>\$</b>		<b>2,325</b>
<b>PARISH LIFE</b>						
5291-Parish Life	\$ 100	\$ 72	\$ (28)	\$		100
5025-Card Ministry	\$ -	\$ -	\$ -	\$		-
5231-Kitchen Supplies	\$ 150	\$ (108)	\$ (258)	\$		150
5022-St. Joseph Italian Feast	\$ -	\$ -	\$ -	\$		-
5298-Pastoral Care	\$ -	\$ -	\$ -	\$		100
<b>TOTAL PARISH LIFE</b>	<b>\$ 250</b>	<b>\$ (36)</b>	<b>\$ (286)</b>	<b>\$</b>		<b>350</b>
<b>STEWARDSHIP</b>						
5229-Pledge Envelopes	\$ 350	\$ 349	\$ (1)	\$		350
5290-Stewardship	\$ 150	\$ -	\$ (150)	\$		150
5801-Legacy	\$ -	\$ -	\$ -	\$		500
<b>SUBTOTAL STEWARDSHIP</b>	<b>\$ 500</b>	<b>\$ 349</b>	<b>\$ (151)</b>	<b>\$</b>		<b>1,000</b>

**PROPERTY**

<i>Church Repair &amp; Maint (subtotal)</i>					\$	5,525
5301-Church Rep. & Maint. (other)	\$	-	\$	430	\$	430
5500-Electrical	\$	450	\$	6	\$	(444)
5501-Carpentry	\$	2,000	\$	1,500	\$	(500)
5502-Pest Control	\$	560	\$	560	\$	-
5503-Emergency Repairs	\$	250	\$	-	\$	(250)
5504-Fire Protection:Custom Alarm	\$	1,740	\$	1,740	\$	-
5505-Fire Protection:O'Connell Fire Prote	\$	675	\$	207	\$	(468)
5506-Janitorial Supplies	\$	350	\$	876	\$	526
5507-Plumbing	\$	1,000	\$	-	\$	(1,000)
5508-Boiler/Furnace	\$	500	\$	145	\$	(355)
5509-AED Repair/Maintenance	\$	-	\$	285	\$	285
5305-Rubbish	\$	1,150	\$	1,445	\$	295
5306-Snow (yearly contract)	\$	8,500	\$	7,965	\$	(535)
5307-Lawn Care	\$	165	\$	682	\$	517
5309-Rectory Repairs (sub)	\$	-	\$	-	\$	-
5600-Electrical	\$	225	\$	197	\$	(29)
5601-Carpentry	\$	100	\$	-	\$	(100)
5602-Pest Control	\$	360	\$	360	\$	-
5603-Emergency Repairs	\$	100	\$	512	\$	412
5607-Plumbing	\$	200	\$	300	\$	100
5608-Boiler/Furnace	\$	-	\$	-	\$	-
5309-Other	\$	-	\$	446	\$	446
5303-Rectory Renter's Insurance	\$	-	\$	-	\$	-
5317-Blanket Insurance	\$	6,115	\$	5,142	\$	(973)
<b>TOTAL PROPERTY</b>	<b>\$</b>	<b>24,440</b>	<b>\$</b>	<b>22,796</b>	<b>\$</b>	<b>(1,644)</b>
					<b>\$</b>	<b>25,430</b>

**ADMINISTRATION**

5100-Staff Development	\$	-	\$	-	\$	-
5101-Clergy Salary	\$	52,685	\$	51,858	\$	(827)
5103-Secretary Payroll	\$	17,984	\$	11,228	\$	(6,757)
5104-Supply Clergy	\$	1,500	\$	1,496	\$	(4)
5105-Organist Salary	\$	19,000	\$	19,000	\$	0
5107-Supply Organist	\$	400	\$	200	\$	(200)
5115-SECA Clergy	\$	7,547	\$	7,547	\$	(0)
5116-FICA Laity	\$	3,331	\$	2,889	\$	(442)
5117-Clergy Pension	\$	16,474	\$	16,474	\$	0
5118-Worker's Compensation	\$	1,000	\$	950	\$	(50)
5120-Clergy Medical Insurance	\$	10,164	\$	10,164	\$	-
5125- Clergy Retirement Fund (TSA)	\$	3,161	\$	3,084	\$	(77)
5106 -Clergy FSA	\$	2,600	\$	2,600	\$	0
5006-Lay FSA	\$	-	\$	-	\$	-
5126-Lay Pension	\$	899	\$	210	\$	(689)
5128-Rector's Sabbatical	\$	500	\$	500	\$	-
5131-Flex Spending Admin. fee	\$	78	\$	78	\$	-
5110-Clergy Travel Expense	\$	1,634	\$	884	\$	(750)

5111-Lay Travel Expense	\$ 50	\$ -	\$ (50)	\$ -
5302-Sexton Payroll	\$ 6,552	\$ 6,585	\$ 33	\$ 6,760
5307-Lay Life Insurance	\$ 144	\$ 12	\$ (132)	\$ -
5308-Lay Medical Insurance	\$ -			\$ -
<b>TOTAL ADMINISTRATION</b>	<b>\$ 145,703</b>	<b>\$ 135,758</b>	<b>\$ (9,945)</b>	<b>\$ 146,418</b>

#### UTILITIES

5202-Church Heat	\$ 6,400	\$ 5,542	\$ (858)	\$ 5,658
5203-Church Electricity	\$ 5,600	\$ 2,840	\$ (2,760)	\$ 2,552
5204-Church Water/Sewer	\$ 850	\$ 1,485	\$ 635	\$ 1,505
5209-Rectory Heat	\$ 2,800	\$ 3,019	\$ 219	\$ 2,856
5210-Rectory Electricity	\$ 3,250	\$ 2,468	\$ (782)	\$ 2,326
5211-Rectory Water/Sewer	\$ 600	\$ 848	\$ 248	\$ 781
5252-Church Telephone/Internet	\$ 2,100	\$ 2,465	\$ 365	\$ 2,497
<b>TOTAL UTILITIES</b>	<b>\$ 21,600</b>	<b>\$ 18,667</b>	<b>\$ (2,933)</b>	<b>\$ 18,175</b>

#### VARIABLE COSTS

5222-Postage/Shipping	\$ 400	\$ 556	\$ 156	\$ 640
5221-Office Expense	\$ 1,600	\$ 4,064	\$ 2,464	\$ 2,000
5230-Copier Lease	\$ 4,557	\$ 3,099	\$ (1,458)	\$ 2,194
5301-Print/Copy Fees	\$ 1,000	\$ 367	\$ (633)	\$ 250
5232-Computer Support	\$ 150	\$ 284	\$ 134	\$ 380
5296-Secure Search/Safe Church	\$ 100	\$ 169	\$ 69	\$ 100
5228-Bank Charge	\$ 75	\$ 74	\$ (1)	\$ 75
5299-Paypal Charges / Tithe.ly	\$ 125	\$ 13	\$ (112)	\$ 50
<b>TOTAL VARIABLE COSTS</b>	<b>\$ 8,007</b>	<b>\$ 8,626</b>	<b>\$ 619</b>	<b>\$ 5,689</b>

#### TOTAL EXPENSES

<b>\$ 230,255</b>	<b>\$ 214,547</b>	<b>\$ 227,455</b>
-------------------	-------------------	-------------------

#### OPERATING DEFICIT/SURPLUS

<b>\$ (3,924)</b>	<b>\$ 2,315</b>	<b>\$ (20,360)</b>
-------------------	-----------------	--------------------

#### NON-OPERATING RECEIPTS:

9001 Capital Repairs Receipts	\$ -	\$ -	\$ -	\$ -
Designated Receipts				
4922 - Mission & Outreach-Other	\$ 250	\$ -	\$ (250)	\$ -
4924 - Heifer Project	\$ 250	\$ -	\$ (250)	\$ -
4026 - Worcester Fellowship	\$ -	\$ -	\$ -	\$ -
4927 - St Joseph's Food Drive	\$ -	\$ -	\$ -	\$ -
4925 - Food Packaging Project	\$ -	\$ -	\$ -	\$ -
4929 - Episcopal Relief & Development	\$ -	\$ -	\$ -	\$ -
4906 - United Thank Offering	\$ 1,150	\$ -	\$ (1,150)	\$ -
4300-Legacy Giving	\$ -	\$ -	\$ -	\$ -
4400-Rector's Discretionary Fund	\$ -	\$ -	\$ -	\$ -
4907-Flowers	\$ -	\$ 1,500	\$ 1,500	\$ -
4908-Christmas Flowers	\$ -	\$ 388	\$ 388	\$ -
4909-Easter Flowers	\$ -	\$ 390	\$ 390	\$ -

4910-Sanctuary Light Fund	\$	-	\$	-	\$	-	\$	-
4920-Memorial Funds	\$	-	\$	-	\$	-	\$	-
4921-Special Designated	\$	-	\$	108	\$	108	\$	-
4930-Music - Easter/Christmas Living Nativity Funds	\$	-	\$	-	\$	-	\$	-
4800-Living Nativity Grant	\$	-	\$	-	\$	-	\$	-
4700-Movie Series Grant	\$	-	\$	-	\$	-	\$	-
4931-YTD Operating Surplus Designated Receipts-Other								
<b>TOTAL NON-OPERATING RECEIPTS</b>	<b>\$</b>	<b>1,650</b>	<b>\$</b>	<b>2,386</b>	<b>\$</b>	<b>736</b>	<b>\$</b>	<b>-</b>

**TOTAL OTHER INCOME**

**OTHER EXPENSE**

9002 Capital Repairs Expenses	\$	-	\$	3,750	\$	3,750	\$	5,000
-------------------------------	----	---	----	-------	----	-------	----	-------

**NON-OPERATING EXPENSES:**

Designated Disbursements								
<i>5021-Heifer Project</i>	\$	250	\$	-	\$	(250)	\$	-
<i>5026 - Worcester Fellowship</i>	\$	-	\$	-	\$	-	\$	-
<i>5024-Food Packaging Project</i>	\$	-	\$	-	\$	-	\$	-
<i>5929 - Episcopal Relief &amp; Dev</i>	\$	-	\$	-	\$	-	\$	-
<i>5020 - Mission and Outreach - other</i>	\$	250	\$	-	\$	(250)	\$	-
<i>5906-United Thank Offering</i>	\$	1,150	\$	-	\$	(1,150)	\$	-
5300 - Legacy Giving	\$	-	\$	-	\$	-	\$	-
5402-Rector's Discretionary Fund	\$	-	\$	-	\$	-	\$	-
5401 - Bishop's Discretionary Fund	\$	-	\$	-	\$	-	\$	-
5907-Altar Flowers	\$	-	\$	1,886	\$	1,886	\$	-
5908-Christmas Flowers	\$	-	\$	-	\$	-	\$	-
5909-Easter Flowers	\$	-	\$	332	\$	332	\$	-
5920-Memorial Funds	\$	-	\$	-	\$	-	\$	-
5921-Special Designated	\$	-	\$	-	\$	-	\$	-
5931-Theological Education	\$	-	\$	-	\$	-	\$	-
5922-External M&O	\$	-	\$	-	\$	-	\$	-
5800 - Living Nativity Grant	\$	-	\$	-	\$	-	\$	-
4700-Movie Grant	\$	-	\$	-	\$	-	\$	-
Living Nativity Funds	\$	-	\$	-	\$	-	\$	-
5129 - Rec Sab Expenses	\$	-	\$	-	\$	-	\$	-
5932 - YTD Operating Surplus	\$	-	\$	-	\$	-	\$	-
<b>TOTAL NON-OPERATING EXPENSES</b>	<b>\$</b>	<b>1,650</b>	<b>\$</b>	<b>5,968</b>	<b>\$</b>	<b>4,318</b>	<b>\$</b>	<b>5,000</b>

<b>Net Other Income</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>(3,583)</b>	<b>\$</b>	<b>(3,583)</b>	<b>\$</b>	<b>(5,000)</b>
-------------------------	-----------	----------	-----------	----------------	-----------	----------------	-----------	----------------

<b>NET INCOME</b>	<b>\$</b>	<b>(3,924)</b>	<b>\$</b>	<b>(1,268)</b>	<b>\$</b>	<b>2,656</b>	<b>\$</b>	<b>(25,360)</b>
-------------------	-----------	----------------	-----------	----------------	-----------	--------------	-----------	-----------------

## FUNDS HELD BY AVIDIA BANK AND THE TRUSTEES

<b>Endowment Savings Account</b>	<b>12/31/2018</b>	<b>12/31/2019</b>
Altar Guild / Sanctuary Light	\$375.35	\$655.35
Maintenance Accrual	\$5,000.00	\$8,750.00
Music	\$1,756.01	\$1,953.51
Nativity Accrual	\$620.00	\$620.00
Endowment	\$0.00	\$10,000.00 *xfer in 2020
Peace and Justice	\$657.21	\$657.21
Sabbatical Fund	\$0.00	\$500.00
Sunday School	\$820.00	\$820.00
Youth	\$1,200.00	\$1,200.00
Interest Earned	\$146.45	\$186.16
<b>Total Endowment Savings Account</b>	<b><u>\$10,575.02</u></b>	<b><u>\$25,342.23</u></b>
<b>Endowment Memorial Account</b>	<b>12/31/2018</b>	<b>12/31/2019</b>
Eleanor Legg	\$471.00	\$0.00
General	\$2,234.00	\$3,260.00
2019 Donations		
Interest Earned	\$51.55	\$57.02
<b>Total Endowment Memorial</b>	<b><u>\$2,756.55</u></b>	<b><u>\$3,317.02</u></b>
<b>Funds Held by Trustees</b>	<b>9/30/2018</b>	<b>9/30/2019</b>
Augustin Parker	\$17,951.93	\$17,597.18
Campbell Fund	\$10,503.63	
Capital Fund	\$8,389.67	\$8,640.19
Chase Memorial	\$2,802.01	\$2,746.64
E Marion Wile Scholarship	\$7,253.41	\$7,110.09
E Marion Wile Memorial	\$140,583.68	\$137,925.04
Fr A P Kelly	\$12,299.31	\$12,056.26
Fr Brian & Sara Roberts Memorial	\$5,694.63	\$5,582.10
Fr John & Irene Atkins Memorial	\$8,379.96	\$8,214.35
Harper Memorial	\$5,080.61	
Hull Youth Room Memorial	\$2,471.92	\$2,423.06
Permanent Endowment	\$5,139.23	\$5,037.69
Rev Edgar & Agnes Sanford Memorial	\$5,637.66	\$5,526.24
Robert Lewis Memorial	\$9,038.77	\$8,860.15
Tyrell Fund	\$29,844.57	\$29,254.81
Tyrell Tithe	\$4,839.15	\$4,743.54
Wm H Wile Palmer	\$6,655.79	\$6,524.27
Youth Mission	\$6,065.90	\$5,946.02
Legacy Endowment Fund		\$15,974.48
<b>Total Funds Held by Trustees</b>	<b><u>\$288,631.83</u></b>	<b><u>\$284,162.11</u></b>



## TOTAL AVAILABLE FUNDS

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	12/31/2015	\$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
12/31/2019	\$3,794.52	12/31/2019	\$24,864.73	9/30/2019		9/30/2019	\$29,254.81	12/31/2019	\$57,914.06