

2021 ANNUAL REPORT
January 30, 2022 Annual Meeting

St. Mark's Episcopal Church
75 Cold Spring Road
Westford, Massachusetts

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From the Rector

The work of the church is essential.

The work of caring for the lonely, the marginalized, and the oppressed is essential.

The work of speaking truth to power and seeking justice is essential.

The work of being a loving, liberating, and life giving presence in the world is essential.

The work of welcoming the stranger, the refugee and the undocumented is essential.

The work of reconciliation and healing and caring is essential.

The church does not need to "open" because the church never "closed."

We who make up the Body of Christ, the church, love God and our neighbors and ourselves so much that we will stay away from our buildings until it is safe. We are the church.

~ Deon Johnson, bishop-elect of the Episcopal Diocese of Missouri, May 20, 2020

In his pastoral letter of March 21, 2020 regarding the cancellation of in-person worship, Massachusetts Bishop Alan Gates reminded us: "Perhaps at no time in our memory have we been challenged more fully to live into the oft-quoted truth that 'The church is not the building.' The doors are closed; the Church is not!"

In those early days of the pandemic, none of us could have foreseen how often our doors would be closed, or the long and sometimes lonely journey we have undertaken outside of our sacred spaces. Certainly, when we first shifted to livestreaming in March 2020, I never imagined that we would still be unable to share Eucharist at the altar rail for so many Sundays, or that almost two years after Bishop Gates wrote those words, we would once again have reluctantly stepped back from in-person worship as COVID cases have risen to new highs.

And yet if these two years have shown me anything, it is that our bishop was right – the Church is not the building. We have continued to worship; to feed the hungry through donations to food pantries and the soup kitchen; to advocate for the marginalized and oppressed through the Merrimack Valley Project; to care for the sick and suffering through prayer and phone calls and delivered meals. As Bishop Johnson wrote, that is the essential work of the church, and I have been inspired by the ways the people of St. Mark's have lived into that calling in these difficult days.

At their retreat in June, the vestry at St. Mark's chose as the theme for this year, "All Who Hunger Gather Gladly." When we chose it, we envisioned our gatherings would be physical: the launch of a new Sunday-night Dinner Church, holding meatloaf-making parties in Williams Hall, an Annual Meeting brunch – and of course, participating in Holy Communion around our altar. It is a bitter disappointment that we are instead gathered around our computer screens on Zoom and YouTube. The changes to our worship due to COVID are real and unsatisfactory; there is no doubt that tiny pre-packaged cups of wine and wafer consumed six careful feet from one another were not what we had in mind when we chose our theme.

And yet... we continue to gather. We continue to be fed. As you'll read in the responses from our congregation to our Annual Report prompts, many people have found the church

continues to sustain them even when they have been unable to come within its doors. From participation in both online and in-person worship to Bible study to opportunities to serve others, our members have found a variety of ways to stay connected and experience the transforming love of God. And they have, in turn, found ways to reach out to hungry neighbors, donating generously to respond to literal hunger through last year's 5 Loaves 2 Fishes Matching Gift Campaign, our ongoing commitment to supplying and serving our monthly meal at St. Paul's Soup Kitchen, and our upcoming Chocolate Festival to Go, and to spiritual hunger by serving as readers, singers, and Altar Guild in our worship services and offering our prayers on behalf of others.

In the year ahead, it is my hope we will increasingly turn our attention to responding to the spiritual hunger the pandemic has revealed, as well. In a year of isolation and separation, we have found among ourselves ways to stay connected to God and one another; now we must find ways to share that connectedness with a lonely and isolated world. We have an opportunity to visibly demonstrate the self-giving love of neighbor that Christ invites us into to a culture that has too often retreated into selfishness and bitterness. We can actively invite the lonely and the lost all around us to join us in our connected, loved, and spiritually-fed community.

When I feel discouraged by the empty, silent sanctuary and the slow progression of the pandemic, I remind myself that the Church began on Pentecost when the Holy Spirit drove the disciples out of their upper room into the streets of Jerusalem to proclaim the Good News in a myriad of languages. The Church is not, and never has been, the building. God is always doing a new thing and inviting us to join in. Whether we are back in our sanctuary next week or our journey continues to wind in and out of our building for years, I am confident that God remains with us to guide us as we undertake the essential work of the church, caring for one another and our community in ways that demonstrate God's love for the whole world.

Your Sister in Christ,

Suzanne

From the Senior Wardens

**Senior Warden Report
St. Mark's Church, Westford**

2021

PRAY - SERVE - LEARN - GROW

Greeting friends and fellow travelers in Faith. This was another year of hardship, trauma, stress, and sorrow for our church family, our community, our nation, and the world. But through it, sunshine filtered through: the light of Love, the Joy of serving others, the Peace that binds us together, and God's grace. For me, the most important is Love. God extolls and gives us examples un-reserved Love. For love lets us see others as pure reflections of the divine inside each of us.

“For God so loved the world that he gave his one and only Son,
that whoever believes in him shall not perish but have eternal life.”
John 3:16.

“Love the Lord your God with all your heart and with all your soul
and with all your mind and with all your strength and Love your
neighbor as yourself. There is no commandment greater than
these.” Mark 12:29.

“Be devoted to one another in love. Honor one another above
yourselves.” Romans 12:10.

I was heartened continually during the year by the love and service shown by our community. Our outreach through food ministries and the embrace of our partner church, Trinity Chapel. The resilience of sticking together and helping each other as we dealt with the tragedy and the emotional toll of the pandemic. It was so great to begin to see each other again - first outside in the Spring and then in the sanctuary. It made my heart burst with joy to worship, sing, and catch up with each of you, even with masks. It was great to see our community come back together and share God's word and the communion of bread and wine. New faces mixed with the old, always showing love for each other. There will be more ups and downs but I am confident in our yearning to hold each other and the Church through this tough period.

I give thanks for the generosity of the Parish and a balanced budget for 2022
I give thanks for Suzanne and her ministry
I give thanks for Lee and his ministry of music
I give thanks for the dedicated volunteers all through the parish
I give thanks for the families and the children who bring light to all of us
I give thanks for the compassion we give each other in times of pain

I give thanks for the leaders of the parish, the vestry, and the committees
I give thanks for Jesus's love, comfort, and guidance

We must now move forward into the next phase of our life together as a faith community. We have challenges around long-term finances, relevance, and growth. But, if we keep our sights on our calling to "Love our Neighbor" all will be right and Holy. We are a family of faith, and I feel blessed to be part of this community. Let us move forward into 2022 in Love.

Yours in Christ,
Scott Hilton
Senior Warden, St. Marks, Westford

Follow God's example, therefore, as dearly loved children and walk in the way of love, just as Christ loved us (Ephesians 5:1-2, NIV)

All Who Hunger Gather Gladly

For this year's Annual Report, we asked members of St. Mark's to offer responses to two questions:

1. How does your participation at St. Mark's feed you in body and soul?
2. How do you help feed others through your ministry at St. Mark's?

We hope you'll find their reflections and insights inspiring!

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Jean Kintner -- 1. How does your participation at St. Mark's feed you in body and soul? The "routine" and predictable nature of the order of service provides a peaceful and comforting environment. The routine gets punctuated with hymns which are either familiar or challenging. The sermon then provides a completely new concept each week, demanding our attention and provoking a mental response which we then are at leisure to assimilate and discuss later. So there is both routine and freshness each week!

2. How do you help feed others through your ministry at St. Mark's? My participation in the choral group is a chance for those who are listening to share in the joy of music. Music is a vital part of the worship service and striving for a high level of performance is gratifying personally and the work that I put into it hopefully results in others' enjoyment.

We also literally feed others at the monthly St. Paul's meal, serving an always grateful community there.

Jody Phillips-Clark -- 1. How does your participation at St. Mark's feed you in body and soul?

The past year has been filled with so many challenges: nationally, in our community, personally, and in my own family. Because of those challenges, my participation at St. Mark's was much less than it has been in past years. Even so, St. Mark's continues to feed my soul. For much of 2021, we were unable to gather in person due to the covid pandemic, yet I was able to continue in my role as a Lector, submitting readings for online worship. This gave me a direct connection to my faith community, knowing that my readings of scripture could be received widely by anyone who viewed the recorded worship services. Even once in-person gatherings resumed in the fall, my circumstances kept me physically distant from church, but spiritually, I could participate by watching Suzanne's Compline Services during the week, and watching recordings of Sunday services. I have missed being able to receive Holy Communion, but each Sunday I continue to offer a prayer of Spiritual Communion, accepting Jesus in my heart when I cannot receive him sacramentally. Personally, there have been some changes in my life, since I retired from teaching last spring, and I am spending most of my weekends at our house in Connecticut to be near my mother who is battling lung cancer and its various side effects. Also, my two adult children are living in different cities, Philadelphia and New York, so I have traveled to both places to help them get resettled. I am comforted knowing that even without my physical attendance in church, I remain part of the St. Mark's community. I know Suzanne is available for pastoral care if needed. And I am tremendously grateful for the prayers that St. Mark's offers on behalf of my mother. In these ways, my limited participation at St. Mark's feeds my soul.

2. *How do you help feed others through your ministry at St. Mark's?* In the past, I have contributed to the Eliot Meal, to the Chocolate Festival, and to food collections for the Food Pantry. These are the most visible ways that St. Mark's ministries feed others. With my being away from Westford so much this past year, I did not participate as fully in these ministries, so I was glad when I could contribute a bag of food to the Thanksgiving Food Drive.

Jeanie Pecora -- For me, knowing that my St. Mark's family is Always there for each other no matter what challenges we face has been a comfort and a blessing, especially when we could not worship or gather together in person. Attending the monthly Vestry zoom meetings, online services, the social distancing worship both outside and in the sanctuary have kept me connected to the needs and concerns of the parish. I fed others physically, by helping to care for our community garden where everything grown is given to the Westford food pantry, and by preparing and delivering meals to those who were sick. Praying Compline with Suzanne online and my Centering Prayer meditation have kept me fed spiritually along with the joint parish retreat held at the Grotonwood Camp and Conference Center which fed my body and soul with the beautiful setting on the lake, delicious food and the camaraderie of both churches worshipping and getting to know each other and the possible ways to support each other's ministries.

Charlotte Parsons -- *Question #1:* Serving St. Mark's as part of the Altar Guild has always felt like a gift I could give to the church and service Christ in a quiet way. Always felt this time was for me to share with reverence and spirituality. I hope to be able to continue service for a few more years.

Question #2: I am not sure how to answer this except by being able to prepare the Altar for services is a pleasure and hopefully when members came to church everything was in readiness for them to worship to and share the gifts of GOD in the church community.

Mary Pinto -- In response to your two questions, the services at St. Mark's do feed my soul. Things seem a bit discombobulated due to constant readjusting for Covid, which eventually, will settle down, one can only hope. Being present at services means a lot to me, although I am still finding my feet in the new parish. I like the peace and Presence there.

I am so new here I don't think I have done much to support others or the outreach of St. Mark's. This will come over time I would think. I've been singing in the choir which has been a gift to me and hopefully to the choir thus far, I suppose.

Stan Vlasak--

1. By singing in the choir.
2. By singing in the choir.

Paul Ackroyd -- The fellowship, the sense of community, and participating together in worship and outreach ministries are the most important aspects of our life together for me. The things we do together are pretty incredible. Partnering with the broader community this year to raise over \$10,000 for organizations that help people with food insecurity, providing the monthly meal at the soup kitchen in Lowell, and supporting Congregation Shalom's meal at the Lowell Transitional Living Center each month are a few of my favorite examples. Singing in the choir,

and hopefully enhancing others' worship experience, is also a joy for me. This has been true especially during the pandemic, when we have adapted to online or in-person services as necessitated by the changing circumstances.

Scott Hilton -- 1. *How does your participation at St. Mark's feed you in body and soul?* The world seems unmoored, shifting and sliding. My faith and my community at St. Marks provide a stable ground of love, clarity, and support to grapple with what is going on. I'm also fed by our focus on living our faith in the world, trying in our small way to make the world a better place. 2. *How do you help feed others through your ministry at St. Mark's?* I love when we gather virtually and in person to worship, learn, challenge each other and serve.

Sandra Ensor -- Unfortunately I am not fed with my church ever since we had to change the time of our service to 9am. The atmosphere in church is not the same as it used to be. I still help out by helping feed the Elliot meal and the Senior Center.

A final comment from Suzanne -- Reading all the responses, I was struck by the many different answers to our first question. There is no one way people are fed by their participation at St. Mark's, although there are certainly common themes. Even in the midst of a season when so much was constantly changing and not what we wanted it to be, there was spiritual sustenance to be found here. Sometimes, it was through a ministry that we had not even contemplated before the pandemic forced us to get creative. Sometimes, we had to get out of our comfort zones and engage in ways of worshipping and connecting that we had never tried before. The pandemic denied us many of the sources of sustenance we have long relied on – not least the sacrament of Eucharist – but it also gave us an opportunity to develop new spiritual disciplines and to discuss Scripture and faith with people we would never otherwise have met. We learned new things, and we have grown as a result.

Another thing many responses had in common is that many of these very same people doubted their own efforts to feed others. While everyone's support for our feeding ministries is important and deeply appreciated, it is far from the only way you all helped feed others. None of the ways people found themselves fed this year would have happened without the participation of so many. Worship would not have happened without readers, singers, musicians, and the Altar Guild; our online discussions would have been empty and dull without your faithful participation and eager engagement; virtual coffee hour would have had little to recommend it without everyone who logged in to connect after worship. On days when exhaustion threatened to overwhelm me at the end of the day, the little number in the corner of the livestream showing that I was not praying alone was a source of strength and encouragement. Never underestimate how utterly necessary every gift that you share with St. Mark's and one another is. As St. Paul wrote: "There are different kinds of gifts, but the same Spirit distributes them. There are different kinds of service, but the same Lord. There are different kinds of working, but in all of them and in everyone it is the same God at work." (1 Corinthians 12:4-6)

Christian Education

Some of my favorite theologians are not old enough to drive; in fact, some haven't learned to tie their shoes yet. The children who I have the pleasure of working with in Sunday School are thoughtful, kind and creative. The questions they ask often make me stop and think. Their thoughts and questions remind me of the awe and glory of God's creation. They remind me that God loves us for who we are, and not just who we might become. They remind me that living out my faith is an active practice and it calls me to respond to situations in my daily life.

In some ways, Covid has been especially hard for me. I miss the casual exchanges with Sunday School students, the conversations and the sense that the teachers, students and parents are in community together. I miss the joy of a student skipping in with a grin on their face. I have also struggled with my own sense of identity as a teacher.

While it has been hard, I am grateful for the families that have joined me on this journey. In the Fall of 2020, Sunday School shifted to a monthly theme box, with lessons, stories and craft projects through the school year. We had weekly Zoom conversations, which were sometimes the theological conversations that are dreams for Sunday School teachers, and sometimes looked more like a free for all for children on a sugar high. But I came to understand that both of these were important, as were all the conversations in between. It was a way to blow off steam in a time that was like nothing any of us had experienced before. Most importantly it was a way to be together when we couldn't actually be in the same room. We moved to meeting in person this Fall, outside on the playground, until it became too cold, later into the classroom. Fingers crossed we will be back in the classroom soon.

One experience I want to share happened last winter. Many of our Zoom conversations in the Fall covered information and questions about Space. On a whim, I reached out to a former Sunday School teacher of mine. I hadn't spoken with Charlie Bolden since I was in 10th grade, and in the time in between Charlie had become an astronaut, the Head of NASA, and is now leading a consulting group that covers issues of Space Study, Climate Issues and Social Justice. For an hour Charlie spoke with the older kids, telling about his experience growing up in segregated South Carolina as a black child, and his first trip to space. Charlie showed the kids a photograph he took on his first trip to space, a view of the very land that one of his childhood Bible stories took place, the land that Moses wandered while waiting to arrive in the Promised Land. It was wonderful to watch him speak with each child and engage them in conversation. Even more wonderful was the moment right after Charlie left the conversation, and the kids took a collective deep breath, for a moment they were silent, and then one said, ever so quietly, "That was amazing, and that was for us." The kids were grateful and understood that they experienced something that not everyone gets to enjoy. My hope is that when these children look back on the time of Covid 19, they will remember people wanting to reach out to them, they will remember that it was a time when we had to redefine how to be in community, and we did it.

Judie Hilton

Outreach Annual Report for 2021

Thanks to our wonderful parishioners St. Mark's had another successful year helping others!

Because of the Covid 19 pandemic we were not able to have the Chocolate Festival in 2021. This fundraiser helps not only St. Mark's but we also make a significant donation to the local food pantries. Instead Herb Elliot and his committee, Paul Ackroyd, Joan O'Hare and Kris O'Reilly created the 5 Loaves, 2 Fishes Matching Gift Campaign!

The Lowell Sun reported:

St. Mark's Episcopal Church's 5 Loaves, 2 Fishes Matching Gift Campaign for hunger relief raised over \$10,750, which was equally split among five local organizations: The Westford Food Pantry, Loaves & Fishes Food Pantry in Devens, The Open Pantry in Lowell, St. Paul's Soup Kitchen in Lowell and Merrimack Valley Interfaith Group's family hunger-relief program in Lawrence.

Each gift from the general community was matched by St. Mark's parishioners, doubling the impact of donations to organizations straining under an increase in demand for their services.

Representatives from St. Mark's outreach team personally delivered checks of \$2,150 to the five organizations to express support for their vital missions.

The next St. Mark's hunger-relief project was our gigantic vegetable garden at the Westford Community Garden. More than 500 pounds of produce grown in St. Mark's plot was donated to the Westford Senior Center in 2020. A big thanks to Jonathan Jilesen and everyone who planted, weeded, watered and picked the vegetables!

In the fall we had our annual food pantry collection. Everyone donated food and canned goods and with the help of the Westford Preschool we gave over 25 bags of food to the Westford Food Pantry!

Before Christmas we participated in the "For the Love of Erika" toy drive. A giant box of new toys were donated by the St. Mark's community.

Respectfully submitted,

Chrissy Hemingway and Joan O'Hare

Stewardship Report

Instead of reporting on stewardship operations, data, and dollars, it is important to reflect on the affect of the Covid pandemic on the 2021 stewardship campaign. The campaign was nearly entirely communicated through email and social media postings. The only exceptions were several announcements during in-person Sunday services and paper copies mailed to a few parishioners who do not fully embrace electronic communication. What did we learn? Despite the physical gathering restrictions, St. Mark's parishioners, both long term and newer members, responded to the annual stewardship drive with timely and generous pledges. It is a part of their DNA. Our fellow parishioners know that support of the infrastructure, staff, and programs is imperative so that worship, Christian education, and community service programs will continue and flourish in 2022.

Respectfully submitted,
Jean Ellis

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Altar Guild Report 2022

The Altar Guild has remained active through these past months dealing with the Covid pandemic. We have set up for service weekly, we alternated weeks between the three of us.

I especially want to express my thanks to all three members, Elaina, Brenda and Sandra during my time with the Covid sickness, they were very gracious with bringing us meals, it was much appreciated. Also wish to thank members of the parish that were so kind and helpful, can't express how much we appreciated it and the love and caring was a true blessing.

My thanks to Reverend Suzanne also keeping us informed about services being held at St. Marks. This was helpful to all of us. We managed to prepare for Advent with the purchase of a new advent wreath. It is lovely and we were able to handle it easily. Also we were able to prepare the church for Christmas. We kept it more simple this year. Special thanks to Sandra for polishing the brass. A big chore but she did a great job . Our thanks to Bob Shaw and Herb Elliott over the years for their help in preparing the advent wreath which was a real chore. Also thanks to Jim O'Reilly who supplied the candles for Christmas Eve. They seemed to appear from nowhere and was wonderful to see them set up.

We will continue to plan taking care of the Altar with the hope that things will improve soon to get back a regular schedule.

Respectfully submitted

Charlotte Parsons, Director Altar Guild

Westford Preschool at St. Mark's Annual Report

Westford Preschool is a nonprofit non-sectarian preschool organized under the authority of St. Mark's Episcopal Church. The Board of Directors of the preschool is responsible to the Rector and Vestry of St. Mark's Church.

Members of the Westford Preschool Board of Directors for the 2021-2022 school year are: Judie Hilton, Vestry representative and chair; Natalie Martinec, Director; Nicole Harding, Assistant Director; and Jen Weaver, Treasurer. The remainder of the Board consists of one representative from each class, 3 members-at-large and several alternates. The preschool parents on the Board this year are as follows: Dana Reigert, Secretary; Audra LaBelle, Samantha Shields, Amanda Emery, Nicole Byrne, Kate Greene, Tara Marzeoti, Annie Morano and Lindsay Quinlan; Rev. Suzanne Wade, Rector, is an ex officio member of the Board.

BUILDING/GROUNDS: Once again all classroom and hallways were touched up with paint over the summer. The hallway and all classroom floors were stripped and waxed by our wonderful cleaning company, JoMeli Services.

We have been getting quotes to repave the sidewalk area by the preschool door. This work will be done in the Spring. We will be adding mulch to the upper playground per EEC standards. We will also be replacing one of the classroom doors that leads to outside.

RELICENSING: Jennifer Lynch, the licensor for the Department of Early Education and Care did her licensing visit in November. She was impressed with the school, the teachers and the children! We passed with no non-compliances.

ENROLLMENT: Westford Preschool currently has 74 students enrolled. We additionally have 14 children enrolled in Friendship Friday.

GRANT: Westford Preschool has received the ARPA (American Rescue Plan Act) Stabilization Grant. Each month thru June we must resubmit the application. So far, we have been approved from September through January. This money must go towards bills, payroll, PPE, staff retention, training etc.

SERVICE PROJECTS: This year we once again collaborated with St. Mark's Church to collect non-perishable food items for the Westford Food Pantry. During the months of November and December we participated in the "For the Love of Erica" toy drive. St. Mark's partnered with us. The drive was very successful.

SOCIALS: In September we had an Ice Cream Social to welcome new and returning students and their families. We held this outside to keep everyone safe. It was very well attended. We are in the process of planning an art show for sometime in May.

FUNDRAISERS: Back by popular demand, we held a pie/bread fundraiser in November. Westford Preschool held a "Dine for a Cause" fundraiser at Evviva Trattoria restaurant on January 11th. The board is currently planning our online auction in place of Casino Night. We are moving to an auction site this year instead of Facebook so we will be visible to more people.

REGISTRATIONS: We are currently taking names/addresses of new families for our mailing list for openings in the fall of 2022. Call Natalie Martinec at 978-392-1565 to arrange a tour. We offer 2 Day (T/TH), 3 Day (M/W/F), Fall Fives(M-TH) and 1 Day Friendship Friday. We also have very flexible extended day options. Children need to be at least 2.9 years old to enroll. Open registration begins February 7th.

Respectfully submitted,

Judie Hilton, Vestry Rep. for WPS
Natalie Martinec, Westford Preschool Director

**St. Marks, Westford
Annual Meeting Minutes
31 January 2021
1 p.m.**

Annual meeting held via Zoom video conference in accordance with diocesan recommendations and local regulations restricting large gatherings during the COVID 19 pandemic.

In attendance: Scott Hilton, Judie Hilton, The Rev. Suzanne Wade, Joan O'Hare, Michael O'Hare, Herb Elliott, Elizabeth Elliott, Tom Ellis, Jean Ellis, Jeanie Pecora, Chrissy Hemingway, Dorothy Gaumer, Jonathan Jilisen,, Paul Ackroyd, Charles Chase, Jody Clark, Renny Clark, Melissa Dewing, Andrew Dewing, Jim O'Reilly, Kris O'Reilly, Charlotte Parsons, Bob Parsons, Marcia Regner, Stan Vlasak, Sue Vlasak, Jamie Anderson, Eric Kintner, Sandra Jewett-Ensor, Mark and Ellen Tremblay, Sue Duran, Kate Parhiala, Veronica Pecora, Peter Hemingway

These 34 attendees acknowledged that registering and attending via Zoom represents a quorum of St. Marks per the St. Marks by-laws requiring a minimum of 30 attendees.

AGENDA

Item	Leader
Opening Prayer	Suzanne-led us in an opening prayer
Kickoff and Sr. Warden Report *	<p>Scott called the meeting to order at 1:06 PM on 1/31/21</p> <p>Scott-declared that we do have a quorum from those present on zoom.</p> <p>Scott reviewed the year, the challenges and accomplishments. Thanks to all who made it possible, especially Suzanne</p>
Imagine Team Report *	Jean-reported on the work of this committee with a slide presentation
Partnership Update*	Scott & Suzanne-Scott reviewed the progress of forming a partnership with Trinity. Suzanne gave her perspective.
Outreach Update*	Chrissy, Joan & Paul-made a presentation on the Outreach programs during the past year.
Christian Ed Update*	Judie and Suzanne-Suzanne reported on the adult zoom classes presented during the past year. Judie reported on the Sunday

	school program centered on zoom and the Theme Box program. Delivering 16 boxes for 24 children once a month.
State of the Parish + Rector Q&A	Suzanne-reviewed the immediacy of action required by the pandemic. Hopeful that by October we will be able to gather in person. Hope that we will be intentional about what has worked well and what we should keep. The pandemic has forced us to expand our sights and we have been able to include people from afar. May be able to hear God calling us in new directions that we had not considered before.
Nominations and Vote for 2021 Vestry*	Jamie-Jamie Anderson moved and Eric Kintner seconded to approve the new Vestry slate as presented with the addition of Renny Clark as non vestry Diocesan rep. The motion passed unanimously.
Celebration of outgoing Vestry	Suzanne-Suzanne recognized Jamie for her contribution to St. Mark's. A donation will be made in Jamie's name to a charity of her choice.
Finance Report*	Joan- Joan reviewed the finances for 2020 including the reduction of the deficit from planned about 14.3K to actual about 3.4K. Joan also reviewed the Vestry approved 2021 budget with a planned deficit of \$19.3K. She also updated the parish on the Paycheck Protection Plan (PPP) forgivable loans.
Final Q&A	Scott, Joan & Suzanne
Closing Prayer	Suzanne
Social time	13 parishioners stayed after the meeting for social time and provide input to the Diocesan mission discernment process

* These items have write-ups in the 2021 written annual report

2021 TREASURER'S REPORT

Annual Meeting, St. Mark's Episcopal Church

Joan O'Hare

January 30, 2022

FINANCES 2021

We are thankful for everyone's support this past year. 2021 turned out to be another challenging one with the COVID19 pandemic continuing. St. Mark's ended 2021 with an operating surplus of \$1.8K versus a budgeted deficit of \$19K. Several cost cutting measures were incorporated into the 2021 budget; that combined with our securing a second PPP loan plus your continued support enabled us to end the year in a good position.

INCOME

Income for 2021 came in \$16K over budget (actual income \$152K, budget \$136K). The following enabled us to exceed our income goal:

- St. Mark's applied for and received a second PPP CARES Act Loan of \$56K in February of which \$10K went to the church (the remainder was used by the preschool). This was a forgivable loan and did not need to be paid back.
- Rental income came in \$3.1K over budget with rentals picking up in the second half of the year.
- Income from pledge and plate offerings came in slightly over budget (+\$2.6K)

EXPENSES

Expenses for 2021 came in \$5K under budget (actual expenses \$150K, budget \$155K). The following expense categories came in under budget:

- Salaries & Benefits / Office Administrator: St. Mark's was without an office administrator for 3 months resulting in \$4.7K less spent for this position.
- Building / Utilities: With limited use of the building for much of the year utilities came in \$1.8K under budget.

A withdrawal of \$2,000 was made from the Building Fund to cover most of the repair of the walkways (total cost \$2,850) so impact on operating expenses was minimal

BALANCE SHEET

The balance sheet shows how our assets and liabilities are distributed. St. Mark's ended the year with \$29K in total current (cash) assets, \$1K more than at the start of the year. The Diocesan Investment Trust (DIT) accounts performed very well increasing by \$23K to end the year at \$199K (\$47K church + \$152K endowment), adding to the financial cushion the church holds against future financial difficulties. St. Mark's mortgage (our sole liability) was reduced by about \$6K and is now at \$46K. In May the interest rate on our mortgage was reduced from 4.25% to 3.4% reducing our monthly mortgage payment.

DESIGNATED FUNDS

St. Mark's has a total of \$68K assigned to designated funds. These assignments are not accounts but rather designations of intent. There were \$16K in receipts in 2021 to designated funds (Outreach, Memorial & Memorial Garden, Building, Sunday School Box and Rector's

Discretionary Fund) with disbursements from these funds totaling about the same amount. A withdrawal of \$2,000 was made from the Building Fund to cover most of the repair of the walkways with the fund ending the year with a balance of \$12K; this fund can be used for future capital needs should the Vestry chose to do so.

BUDGET 2022

The 2022 proposed (and balanced!) budget is based on what we know now or we believe is likely to happen this year. However, COVID19 makes predicting the future challenging and could have an impact on future income and expenses. *(The below notes correspond to the numbered footnotes in the budget and should help with the interpretation of the 2022 budget numbers).*

- 1) Pledge Offerings – Based on pledges received to date we feel \$115K is a realistic estimate for where we will end the year. This represents a 15% increase over last year’s pledge income and will close the gap from not having a PPP CARES Act loan and missing one-time rental income. The additional \$600 is for Tithe.ly fees paid by those who pledge.
- 2) Plate Offering – Averaging about \$100/month + Easter/Christmas
- 3) Fund Raising – We are going to do Chocolate Festival this year albeit in a different format; though not sure what to expect we feel \$2,000 is a reachable estimate.
- 4) Rental Income – Our strategy with rentals for 2022 will be to focus on recurring rentals only limiting one-time parties. Based on this strategy and due to the uncertainty with COVID19 we are planning rental income conservatively. Based on the past four months rental income averaging about \$1,000/month we feel \$14.5K is a reasonable estimate of where we will end the year.
- 5) Preschool Overhead Sharing - Kept at current cost sharing amount which is \$2,150/month since we will be asking the Preschool to cover part of the parking lot pavement project.
- 6) PPP CARES Act loan – We applied for and received forgivable PPP CARES Act loans in each of the past two years (2020 and 2021) but we will not have a PPP CARES Act Loan available to us for 2022.
- 7) Withdrawal from DIT Endowment – The Vestry approved a withdrawal of 4% from the DIT Endowment fund (= \$5,852 as at time of approval fund was \$146,306).
- 8) Rector Salary – The Vestry approved a \$3,000 increase to Suzanne’s 2021 salary. This will bring Suzanne’s total compensation to \$31,000 for 2022 (\$11,000 salary + \$20,000 housing).
- 9) Pension – Last year we submitted an application which was approved for a pension waiver of 4 months; this will not be available this year.

- 10) Organist Salary – Lee’s salary will be back to pre-pandemic level of \$12,600.
- 11) Office Administrator Salary – Salary for new office administrator, Irina Sutormin, will be \$7,488 for the year.
- 12) Marketing Consultant – Hired a Digital Communication Specialist, Kyla Clark, who will be working for us as a contractor; pay will be \$6,000/year.
- 13) Altar / Worship Supplies – Need to plan \$780/year for self-contained communion.
- 14) Christian Education Expenses – Will use the Sunday School box donations for TY’s Christian Ed expenses.
- 15) Clergy Continuing Education - For 2021 Suzanne did free online courses but we need to put this back in the budget for 2022 as a contractual obligation. Also need to add in \$300 for sabbatical per letter of agreement (will set up separate operating reserve for).
- 16) Outside Services Cleaning – The contract with the cleaning service will be back to pre-pandemic base level of \$15,600.
- 17) Maintenance / Repairs – Projects this year that may require additional funds include parking lot re-pavement (plan to share cost with Preschool) and William’s hallway entrance repair or new flooring. Tom is in the process of getting estimates for these projects.
- 18) Worker's Compensation Insurance – Budget amount is based on this year’s policy cost.
- 19) Diocesan Assessment – The Diocese changed the formula for calculating assessment from being based on expenses to being based on income. This change lowered our assessment which is \$7,310 for 2022.
- 20) Middlesex Loan Interest & Principal – In May the interest rate on our mortgage was reduced from 4.25% to 3.4% which lowers the amount we pay for interest and increases the amount which goes to paying off the principal.

Ordinary Income/Expense	2021			2022
	Jan-Dec 21	Annual Budget	\$ +/- Budget	Annual Budget
Income				
40000 · Offerings				
40100 · Pledge Offerings	101,402.90	100,000.00	1,402.90	115,600.00 (1)
40200 · Non-Pledge Offerings	2,674.50	3,000.00	-325.50	2,500.00
40300 · Plate Offering	2,006.35	500.00	1,506.35	1,500.00 (2)
Total 40000 · Offerings	106,083.75	103,500.00	2,583.75	119,600.00
42000 · Fund Raising	0.00	0.00	0.00	2,000.00 (3)
43000 · Rental Income	9,522.50	6,400.00	3,122.50	14,500.00 (4)
44000 · Preschool Overhead Sharing	25,850.00	25,800.00	50.00	25,800.00 (5)
45000 · Music and Flowers	0.00	250.00	-250.00	500.00
48000 · Bank Interest	0.17	25.00	-24.83	0.00
50000 · PPP CARES Act loan	10,006.62	0.00	10,006.62	0.00 (6)
51000 · Other Operating Income	598.91	0.00	598.91	0.00
XXXXX - Withdrawal from DIT Endowment				5,852.24 (7)
Total Income	152,061.95	135,975.00	16,086.95	168,252.24
Expense				
60000 · Salaries & Benefits				
60100 · Rector Salary	7,999.96	8,000.00	-0.04	11,000.00 (8)
60110 · Housing Allowance	19,999.98	20,000.00	-0.02	20,000.00
60120 · Pension	4,038.00	4,038.00	0.00	6,057.00 (9)
60130 · Health Care	600.00	600.00	0.00	600.00
60200 · Organist Salary	11,146.16	11,146.15	0.01	12,600.00 (10)
60300 · Office Administrator Salary	5,279.36	9,658.65	-4,379.29	7,500.00 (11)
xxxxx - Marketing Consultant	0.00	0.00		6,000.00 (12)
60400 · FICA	1,256.59	1,591.57	-334.98	1,537.00
60500 · Payroll Services	507.00	507.00	0.00	507.00
66000 - Family and Medical Leave	0.00	250.00	-250.00	0.00
Total 60000 · Salaries & Benefits	50,827.05	55,791.37	-4,964.32	65,801.00
61000 · Worship				
61100 · Altar/Worship Supplies	629.46	300.00	329.46	1,000.00 (13)
61200 · Music and Flowers				
61220 · Flowers	86.00	250.00	-164.00	400.00
61240 · Music	438.45	50.00	388.45	150.00
Total 61200 · Music and Flowers	524.45	300.00	224.45	550.00
61300 · Christian Education Expenses	0.00	300.00	-300.00	0.00 (14)
61400 · Supply Clergy	160.00	0.00	160.00	400.00
61500 · Clergy Conferences & Meetings	0.00	200.00	-200.00	300.00
61600 · Clergy Continuing Education	0.00	0.00	0.00	600.00 (15)
Total 61000 · Worship	1,313.91	1,100.00	213.91	2,850.00

2021 INCOME & EXPENCES

	2021			2022
	Jan-Dec 21	Annual Budget	\$ +/- Budget	Annual Budget
62000 · Building				
62100 · General Liability Insurance	17,455.50	17,040.00	415.50	17,500.00
62300 · Maintenance Contracts	8,087.79	8,200.00	-112.21	8,800.00
62400 · Outside Services - Cleaning	13,925.00	13,300.00	625.00	15,600.00 (16)
62500 · Maintenance/Repairs	6,995.00	6,000.00	995.00	6,000.00 (17)
62600 · Snow removal	13,000.00	13,000.00	0.00	13,000.00
62700 · Utilities	13,029.09	14,850.00	-1,820.91	14,000.00
Total 62000 · Building	72,492.38	72,390.00	102.38	74,900.00
63000 · Administration				
63100 · Financial Fees	581.34	0.00	581.34	600.00
63200 · Computer and Internet	870.34	1,000.00	-129.66	1,000.00
63400 · Office Supplies	721.93	1,500.00	-778.07	1,200.00
63500 · Postage	46.20	75.00	-28.80	50.00
63600 · Printing and Reproduction	3,137.88	2,700.00	437.88	2,700.00
63700 · Telephone/Internet	1,950.79	2,000.00	-49.21	2,000.00
63800 · Vestry Retreat & Meetings	537.00	200.00	337.00	0.00
63900 · Worker's Comp Insurance	605.00	1,200.00	-595.00	1,200.00 (18)
Total 63000 · Administration	8,450.48	8,675.00	-224.52	8,750.00
64000 · Mission Giving				
64100 · Diocesan Assessment	9,800.00	9,800.00	0.00	7,310.00 (19)
65000 · Distributions from Fundraising	0.00	0.00	0.00	1,000.00
Total 64000 · Mission Giving	9,800.00	9,800.00	0.00	8,310.00
66000 · Mortgage				
66200 · Middlesex Loan interest	1,853.16	2,134.63	-281.47	1,465.20 (20)
66300 · Middlesex Loan Principal	5,553.12	5,432.21	120.91	5,860.80
Total 66000 · Mortgage	7,406.28	7,566.84	-160.56	7,326.00
Total Expense	150,290.10	155,323.21	-5,033.11	167,937.00
Net Ordinary Income	1,771.85	-19,348.21	21,120.06	315.24
				Balanced budget!!!

Jan-Dec 21**Other Income/Expense****Other Income****70000 · Benevolence Offerings**

70300 · Outreach Fund 382.20

70310 · Outreach / 5 loaves 2 fishes 7,836.13

70311 · Christian Ed / Sunday School Boxes 555.00

70400 · Rector's Discretionary Fund 2,190.00

Total 70000 · Benevolence Offerings 10,963.33

72000 · Capital Improvement Receipts 0.00

72300 · Memorial Garden 1,600.00

72400 · Memorial Fund 1,550.00

73100 · Together Now Campaign 611.10

77000 · Other Designated Income 950.00

78000 · Interest Income 2,018.13

79000 · Interest/Realized Gain/Loss DIT 11,883.30

Total Other Income 29,575.86**Other Expense****80000 · Ministry Expenses**

80300 · Outreach 316.00

80311 · Outreach / 5 Loaves 2 Fishes 10,750.00

80400 · Rector's Discretionary 1,200.00

Total 80000 · Ministry Expenses 12,266.00

82300 · Memorial Garden Maintenance 1,100.00

82400 · Memorial Fund Expense 448.00

87000 · Other Designated Expense 2,000.00

Total Other Expense 15,814.00**Net Other Income 13,761.86****Net Income 15,533.71**

	<u>Dec 31, 21</u>
ASSETS	
Current Assets	
Checking/Savings	
10000 · Middlesex Bank Checking	23,364.35
10200 · Charles Schwab Money Market	2,869.75
10300 · Middlesex Bank Savings	1,105.78
10400 · Rector's Discretionary Checking	<u>2,101.74</u>
Total Checking/Savings	<u>29,441.62</u>
Total Current Assets	29,441.62
Fixed Assets	
15200 · Buildings and Improvements	<u>2,295,534.00</u>
Total Fixed Assets	2,295,534.00
Other Assets	
18000 · Diocese Invst Trust-Church	47,272.60
19000 · Diocese Invst Trust-Endowment	<u>151,833.06</u>
Total Other Assets	<u>199,105.66</u>
TOTAL ASSETS	<u>2,524,081.28</u>
LIABILITIES & EQUITY	
Liabilities	
Long Term Liabilities	
25100 · Middlesex Bank Mortgage	<u>46,460.22</u>
Total Long Term Liabilities	<u>46,460.22</u>
Total Liabilities	46,460.22
Equity	
30000 · Opening Balance Equity	2,077,153.05
31200 · Unrealized Gains/Losses DIT	31,154.54
31300 · Perm. Restricted Net Assets	70,984.00
31500 · Temp. Restricted Net Assets	185,449.40
32000 · Unrestricted Net Assets	91,793.24
Net Income	<u>21,086.83</u>
Total Equity	<u>2,477,621.06</u>
TOTAL LIABILITIES & EQUITY	<u>2,524,081.28</u>

As of December 31, 2021

	12/31/2020			12/31/2021
	Balance	Income	Expense	Balance
Building Fund	12,150.44	1,561.10	(2,000.00)	11,711.54
Christian Education				
FoNest	1,750.53			1,750.53
Sunday School Boxes	327.55	555.00		882.55
Youth Group Fund **	1,011.14			1,011.14
Financial Aid Fund	3,579.54			3,579.54
Gaumer Family Trust	5,500.00			5,500.00
Memorial Fund	27,400.25	1,550.00	(448.00)	28,502.25
Memorial Garden Fund	1,858.61	1,600.00	(1,100.00)	2,358.61
Organ Fund	7,233.98			7,233.98
Outreach Fund	3,603.26	338.00	(316.00)	3,625.26
Outreach / 5 loaves 2 fishes	2,913.86	7,836.13	(10,750.00)	(0.01)
Outreach / St. Paul's Meal	100.00	44.20		144.20
Rector's Discretionary Fund	1,111.74	2,190.00	(1,200.00)	2,101.74
Total Funds	68,540.90	15,674.43	(15,814.00)	68,401.33
Savings / Checking Accounts				29,441.62
Diocese Invst Trust - Church				47,272.60
				76,714.22
Diocese Invst Trust - Endowment				151,833.06

Nominating Committee Report

St. Mark's is blessed to have dedicated parishioners who responded to our calls to serve on the Vestry. Here is the slate of nominees proposed by the Nominating Committee.

Melissa Dewing	3-year Member-at-large
Paul Ackroyd	1-year Delegate to Diocesan Convention
Scott Hilton	2-year Senior Warden (continuing on 2nd term)
Joan O'hare	2-year Treasurer (continuing on 2nd term)
Dorothy Gaumer	3-year Member-at-large (continuing on 2nd term)
Youth Representative	NO CANDIDATES

We would also ask for floor volunteers for non-vestry Diocesan Convention Representative (1) and Deanery Representatives (2)

Proposed Vestry for 2022 - BOLD positions are being voted on at Annual Meeting

<u>Name</u>	<u>Position</u>	<u>Term of Office</u>	<u>When Elected</u>	<u>Term Expires</u>
Scott Hilton - 2	Warden	2 years	2022	2024
Tom Ellis	Junior Warden	2 years	2021	2023
Joan O'Hare -2	Treasurer	2 years	2022	2024
Herb Elliott	Clerk	2 years	2021	2023
Jeanie Pecora	At-large	3 years	2020	2023
Kris O'Reilly	At-large	3 years	2021	2024
Dorothy Gaumer -2	At-large	3 years	2022	2025
Melissa Dewing	At-large	3 years	2022	2025

Chrissy Hemingway	At-large	3 years	2020	2023
Judie Hilton	At-large/Preschool Representative	3 years	2021	2024
<gapped>	Youth Representative	1 year	2022	2023
Paul Ackroyd	Delegate to Diocesan Convention	1 year	2022	2023

Respectfully submitted,

The Nominating Committee

Ministry Teams

St. Mark's has many active ministries and opportunities to get involved! We invite everyone to consider participating in our common life by volunteering with one of our ministry teams. A brief description of what each group does and who to contact to get involved is below.

Altar Guild

The Altar Guild is responsible for preparing the sanctuary for worship, including seasonal decorating, baking bread, and setting the altar each week. The group also gathers regularly for planning and prayer. To learn more about becoming a member of the Altar Guild, contact Charlotte Parsons, 978-692-8468,

Worship

The Worship Team includes all those who support our Sunday worship, such as lectors, chalice bearers, acolytes, choir members, and ushers. Together, we glorify God through worship. If you are interested in taking on one (or more!) of these roles, please contact the following:

- *Lectors, chalice bearers, acolytes, ushers:* Rev. Suzanne, 508-472-9656, revsuzannewade@gmail.com.
- *Choir:* Lee Yezek, minister of music, 857-919-4036, lyezek@gmail.com

Outreach

The Outreach Team actively supports direct service ministries as well as providing funding for local, national, and international mission efforts. All members of the parish are encouraged to attend Outreach team meetings and to participate in Outreach activities.

In 2020, the Outreach team plans to continue their alms box disbursements; organize a team to walk in the Lowell Transitional Living Center's Walk for Home in June; and coordinate food and toy drives for the holiday season. We will also continue our ongoing participation in St. Paul's Soup Kitchen at Eliot Presbyterian Church and the Merrimack Valley Project, and the Community Garden. For more information about how you can get involved, contact:

Outreach Team Leaders: Chrissy Hemingway, 978-460-3065; chrissyhemingway@comcast.net and Joan O'Hare, 978-692-7742, johare7@comcast.net

St. Paul's Soup Kitchen Coordinator: Paul Ackroyd, 978-448-6310, phackroyd@verizon.net.

Merrimack Valley Project liaison: Eric Kintner 978-692-9512, ekintner@aol.com.

Community Garden: Jonathan Jilesen, 978- 427-3657, jjilesen@gmail.com.

Chocolate Festival

For nearly 30 years, St. Mark's has hosted an annual Chocolate Festival, offering all-you-can-eat chocolate treats from parishioners and local businesses and raising money for St. Mark's and local food pantries. With more than 400 community members attending in normal years, and revenues of more than \$6000, this is St. Mark's signature community event. This year, our creative team has created Chocolate Festival TO GO in order to keep this tradition alive in the time of COVID. For information about Chocolate Festival, contact Chrissy Hemingway, 978-460-3065; chrissyhemingway@comcast.net or Kris O'Reilly, 508-635-7251, jkoreilly01450@yahoo.com

Prayer Chain

The prayer chain at St. Mark's is a group of current and former parishioners who have volunteered to pray for those in need. The prayer chain receives requests for prayer from members in three different ways: (1) by email (2) by phone (3) in person on Sundays, before or after church. For information about the prayer chain, please contact Martha Culver, 978-392-5992, mboryculver@gmail.com.

Pastoral Care

The Pastoral Care Team includes Eucharistic Visitors who bring communion to the sick and homebound; volunteers who support our monthly worship at Bridges Memory Care; and volunteers available to offer various kinds of support to parishioners after an illness, death in the family, or other crisis, such as a card, home or hospital visit, hot meal, ride to an appointment, or help shoveling. If you are interested in supporting this ministry, please contact Herb Elliott, 978-692-4959, herb.elliott@cheza.com.

For more information about our monthly worship at Bridges, contact Rev. Suzanne, 508-472-9656, revsuzannewade@gmail.com

Building & Grounds

The Building & Grounds Team works to ensure the ongoing maintenance of our building and grounds. This team is led by the Junior Warden, who works closely with the parish administrator to hire contractors and track maintenance requirements. Other team members include volunteers who step in to complete minor repairs, oversee ongoing maintenance in specific areas, provide on-site leadership for clean-up teams, and supervise our kitchen for compliance with town health regulations. To volunteer for the building & grounds team, contact Tom Ellis

Family Ministries

Family Ministries includes our Preschool-Grade 5 Sunday School program, which provides individual attention to the Christian formation of our children, whole-family opportunities for discipleship and spiritual growth, and our bi-annual Confirmation preparation program. We are always looking for volunteers to help in the Sunday School! For more information, contact Judie Hilton

Friday Bible Study

The Friday Bible Study meets alternate Fridays September-May at 8 a.m. at Westford Regency for breakfast and discussion of the coming week's lectionary readings. For a current schedule, contact Herb Elliot, 978-692-4959, herb.elliott@cheza.com.

Stewardship

The Stewardship team prayerfully encourages the right use of the gifts God has given us, including our time, talent, and treasure. In addition to running the Annual Pledge Campaign, the stewardship team is tasked with providing learning opportunities around the use of our resources to care for one another, and for all of creation. Members are appointed each September: To participate in 2022, contact Scott Hilton, 978-302-1088, wscotthilton@gmail.com.

Finance

The Finance Team minds the finances of the church, providing advice and guidance to the Treasurer and the Vestry in matters of budgets, expenses, donations, and investments. Contact: Joan O'Hare, 978-692-7742, johare7@comcast.net

Vestry

The vestry are the elected representatives of the parish and are responsible for all temporal matters, including finance and building & grounds. They also work closely with the rector to care for the spiritual and pastoral needs of the parish and to support the work of St. Mark's ministry teams. The vestry includes:

- Senior Warden: the parish's chief lay executive officer
- Junior Warden: second-in-command lay officer overseeing buildings & grounds
- Clerk: officer responsible for recording vestry discussions and decisions
- Treasurer: officer responsible for parish finances
- Preschool Representative: vestry liaison to Westford Preschool at St Mark's and chair of the Preschool Board of Directors.
- Diocesan Convention Representative: member of the vestry who serves as one of two lay representatives to Diocesan Convention
- Youth Representative: A high school-age member of the vestry
- Vestry Members at-large: The remaining members of the vestry are described as "at-large" because their responsibilities are to the focus on the needs of the entire parish.

New vestry members are recruited in November/December of each year and are elected at Annual Meeting in January. If you are interested in serving on the vestry, please contact the Senior Warden, Scott Hilton, 978-302-1088, wscotthilton@gmail.com.