

**St. Marks, Westford  
2025 Annual Report**

Presented at 2026 Annual Meeting  
Jan 18, 2026

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

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## **A Message from our Priest-in-Charge**

The Rev. Dr. William C. Bergman

*Almighty and everliving 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.*

We now have been together for two years. Back then, as you may recall, our Diocese gave me the title of “Bridge Priest”, emphasizing that the objective of my serving as the Priest for this congregation as well as for Trinity Chapel in Shirley, was to help build a “bridge” between the two congregations to share ministry and mission and to support one another. Both congregations have worked well together: supporting each other’s ministries, sharing ministry together, beginning to form a common vision for being a stronger presence in our own communities and in the diocese.

But , it was not long before my title shifted from “Bridge Priest” to “Priest in Charge”. From my perspective, it signaled that the foundational “bridge” of sharing ministry and mission as well as sharing a priest had been accomplished and that our journey of building bridges continues as we engage our respective communities and continue to grow and to share how God might be using us in this time and in this entire region. I am so very happy and proud to share this incredible journey with you and with Trinity. And as most people have heard from a joint meeting of our vestries with Canon Perez and The Rev Helen Daley ,who has been one of the diocesan consultants, our Bishop, Julia Whitworth, will be changing my title to Vicar, to remind us all that we, people and clergy, minister to the entire Diocese under her leadership. And our journey together continues.

I want thank all of you, but I want especially to thank Scott who’s been a wonderful warden to work with; our vestry, especially those who may be stepping back from serving for a while, our altar guild whose ministry to God and the Church is outstanding, to Irina our secretary, Lee our musician, all the members of the choir, our readers, ushers, volunteers, Herb and all those who assist with pastoral care, Judy, Chrissy, and every single person who assists and supports the many ministries of St Marks in any way, and all of you who show up. You all, every single one of you make my heart glad. THANK YOU!

Not long ago, I was with old colleagues and friends and several asked me if I was ever going to retire. My tongue in cheek reply was that I have to go to Church anyway so I might as well get paid for it. In point of fact, however, I’m pleased to continue serving as the priest for these two great congregations and with all honesty I can say that I’ve never enjoyed being a priest as much as I have I these last two years. Your love for God and the Church, your love for, and

commitment to each other and your support for me and your incredible kindness and compassion cannot fully be put into words.

This past year for me and my family brought much challenge and pain: the death of a sister in law just after the beginning of the year, my wife Maria's serious illness and surgery in the Spring, and the death of oldest daughter at the beginning of the summer were terribly hard to bear. The love, compassion, and support of St Mark's family and Trinity Chapel's gave us much comfort and have helped us to heal. And this perhaps brings my comments into focus summarizing where we have been and where, I believe, our journey continues. There's nothing really new here, but I will try to summarize what I believe our shared ministry is about: We are the Body of Jesus Christ in this time and place. We are not necessarily called to do great things, but rather to do what we do with the immeasurable and great love of Christ. We are his Body on this earth and as we've been reminded time and again, "Christ has no body on earth but yours and mine". Our lives may be the only Gospel some people ever get the opportunity to read. So seek the face of Christ in every single person you meet and live in such a way that people might see something of Jesus the Christ in you. May each of us live as who we were created to be and never forget whose we are.

Blessings to you all.

Will+

*The Rev Dr William Bergmann+, Priest in Charge: St Mark's Westford-Trinity Chapel Shirley*

## Grace in Uncertain Times

Scott Hilton, Senior Warden

As we give thanks for the year just completed, we do so in a world marked by uncertainty, turmoil, and deep need. In such times, the Church is called not to retreat in fear, but to respond in faith. I would like to propose a theme for 2026 of *Grace in Uncertain Times*, which reflects our conviction that God's grace is not abstract—it is lived, practiced, and embodied in how we love, welcome, and stand with one another.

We at St. Mark's are continually seeking Christ in all persons and to honor the dignity of every human being. In the face of oppression, anxiety, and division, we strive to reflect Christ's love by seeing the face of God in every person we meet, especially those who are vulnerable or marginalized.

I would also like to acknowledge how much an honor it has been to be your Senior Warden the last six years. Your trust, guidance, and dedication have been a true inspiration and demonstrates in real ways the spiritual strength of St. Mark's. I will continue to serve as your Treasurer if elected.

### **Celebrations & Milestones**

#### *60th Anniversary of St. Mark's*

On January 12, 2025, St. Mark's joyfully celebrated its 60th birthday, marking six decades of worship, fellowship, and service in Westford. This milestone reminded us that God's grace has sustained this community through changing times and challenges. We gave thanks for those who founded and nurtured this parish, honored the faithfulness of generations past and present, and recommitted ourselves to living out the Gospel with courage and compassion in the years ahead.

#### *Life Together: Sacred Moments*

Throughout the year, we also marked the holy rhythms of parish life through baptisms, marriages, and the passing of loved ones. In moments of joy and celebration, as well as in times of grief and loss, we gathered to proclaim God's abiding grace.

### **Worship & Shared Life**

One of the primary ways we live out grace is by inviting others into our midst. Through our Sunday services, Dinner Church, our partnership with Trinity Chapel, and the many community groups that rent and share our building, St. Mark's continues to be a place of welcome, prayer, and encounter. In worship and fellowship, strangers become neighbors, and neighbors become companions on the journey of faith.

In a time when many feel isolated or excluded, we are grateful to be a community that opens its doors wide and proclaims that all are welcome at Christ's table.

### **Responding to Hunger & Material Need**

Grace also calls us to respond concretely to human needs. Throughout the year, St. Mark's continued its food ministries and financial support of local food pantries and the monthly meal at St. Paul's in Lowell. We recognize that hunger remains a pressing concern—especially as government support programs are reduced or withdrawn.

### **Standing with Immigrant Communities**

This year was filled with uncertainty, fear, and pain for immigrant neighbors. St. Mark's has sought to stand in solidarity with our immigrant brothers and sisters. We've participated in peaceful protests at the ICE detention center, offered financial support to Immigrant Defense and Immigrant Support Services, and continued our long-term partnership with the Merrimack Valley Project.

These actions reflect our commitment to justice, dignity, and compassion. We believe that God calls us to resist systems that dehumanize and to accompany those who are most at risk, bearing witness to a Gospel that proclaims welcome, protection, and hope.

### **Looking Ahead**

We know that uncertainty will continue to shape the world around us. Yet we move forward grounded in hope, trusting that God's grace is sufficient and that Christ walks with us. Building on the foundation of our first sixty years, St. Mark's is called to remain attentive, courageous, and generous—continuing to welcome the stranger, feed the hungry, and stand with those who are oppressed.

We give thanks for every person who offers their prayers, presence, and gifts to this parish. Together, may we continue to live out *Grace in Uncertain Times*, faithfully reflecting Christ's love in Westford and beyond.

In Faith, Hope, and Love,  
Scott Hilton, Senior Warden

## Outreach Report

Thanks to all our parishioners who volunteer and donate, St Mark's continues to have a robust outreach program. In 2025 we supported many charitable organizations, with an emphasis on food assistance and immigrant programs. The money we give comes from our parishioners who donate to the Outreach Box at church and from our Outreach Fund. The Outreach Fund is money people have donated especially for outreach, usually in memory of a deceased parishioner. A list of our 2025 outreach activities and donations is below:

- Donation of \$686 to the ACE Center for New Americans in Lowell.
- Donation of \$300 to St Paul's Soup Kitchen in Lowell to help fund their annual Christmas Gift Bags.
- Donation of \$700 to Diocesan Immigrant Legal Emergency Fund.
- Donation of \$200 for the "For the Love of Erika" Charity to buy toys for children.
- Donation of \$250 to the Westford Preschool Auction and a donation of a 6-hour use of William's Hall auction prize.
- Donation of \$215 Steps to Home Walk to raise funds for the Transitional Living Center in Lowell. In June we had a few parishioners participate in the Steps to Home Walk, which is the Transitional Living Center's biggest fundraiser.
- Donation of \$800 to local food pantries (\$400 each to Westford Food Pantry and Loaves & Fishes Food Pantry)
- Donation of \$96 to Episcopal City Mission

Our parishioners continue to place non-perishable food in the donation basket in the Narthex that we give to the Westford Food Pantry.

We provided a hot meal for over 100 people at St. Paul's Soup Kitchen in Lowell on the first Wednesday of every month, and donated money to the organization. In November we served about 130 meals, the highest number that we have seen in over five years. We received tremendous ongoing support from the Westford Women's Club, other members of the community, and Bridges by Epoch. We had a dozen parishioners and friends attend their Gala Dinner and Fundraiser in October in honor of their founder Rose Bronk.

We supported the Merrimack Valley Project and its work for social justice. A large group of people from St. Mark's attended the MICAH Awards Dinner, a fundraiser which recognizes people from the Merrimack Valley area who have made a significant contribution volunteering and advocating for people in their community. Joan O'Hare and Chrissy Hemingway were honored to be the award winners from St. Mark's this year.

Respectfully submitted, Chrissy, Joan and Paul

## Altar Guild Report 2025

The Altar Guild comprises of Elaina Carroll, Brenda Martin, Sue Duran, Mary Pinto, and Caroline. Charlotte Parsons, our long-time director, retired from active duty early this year but continues to serve as an advisor. We would like to thank Charlotte for her many years of loyal service to St. Mark's, particularly to the Altar Guild. Additionally, we would like to thank Bob Parsons, who has served as lead chalice at St Mark's, training new recruits in the skills needed to serve at the Eucharistic table.

Over the past year, the Guild has dressed the church in the right colors for each Sunday service, in accordance with the liturgical year. During major occasions, we decorate the church with flowers and decorations that reflect the significance of the event. We lovingly care for treasured linens that are over 60 years old.

During Lent, we prepared posies and handed them to all of the Mothers in Trinity and St Mark's congregations as we held a joint service on "Mothering Sunday." On Maundy Thursday, a service with tremendous meaning for us, we strip the altar in silence and ponder on Jesus' final hours. At Easter, we decorate the church with lilies and tulips to honor the resurrected Lord. As Christmas approaches, we introduce symbols and decorations to commemorate Christ's birth, culminating in the Christmas Eve service, when candles and flowers decorate the church to welcome the newborn King.

In addition to ensuring that the church is ready for weekly services, the Guild serves as Chalice servers at each service. We also help to prepare the church and serve at Baptisms and Funeral services. This year, we've prepared and served at one Baptism and three Funerals.

Along with preparing for worship and assisting during services, we order liturgical supplies and candles for Eucharistic services all year.

Finally, we would like to express our gratitude to Fr. Will for his leadership, support, and input on worship. His understanding of the Episcopal Church has assisted us in planning for numerous church calendar events.

Respectfully submitted,

Brenda Martin and Elaina Carroll

## **Pastoral Care Report**

Submitted by Herb Elliott

The Pastoral Care team contacts those who may be in need of support and if needed, will coordinate visits, home communion, rides and meals with the help of the parish. During the past year we have been visiting a couple of parishioners on a regular basis. The Pastoral Care team has also been maintaining the prayer list for the parish. The prayer list will be updated every couple of months. St. Mark's has been fortunate to not have many in need of support. If you know of anyone who might benefit from support or should be on our prayer list please let Rev Will or Herb Elliott know.

The current members of the Pastoral Care team are Elaina Carrol, Mary Pinto, and Herb Elliott. If you would like to join our committee please let me know.

Submitted by Herb Elliott, coordinator of Pastoral Care

## **Stewardship Committee Report**

In November we held our annual pledge drive with the theme "Tell Out My Soul" (Celebration of our Past, Honoring the Present, Commitment to the Future). We heard inspiring stories from several parishioners attesting to their reason for supporting St. Mark's with their gifts of time, talent and treasure. The Vestry challenged us with reaching a pledge goal of \$110,000. While we didn't attain that, we were gratified to receive commitments from 27 members, representing approximately 94% of the goal.

Observations:

- Eight members increased their pledge, representing 33% of those that gave last year
- Five members reduced their pledge, representing 25% of those who gave last year
- 12 members maintained their pledge commitment
- We gained two new pledges
- We lost three pledges

It is important to make promises of financial support, which allow us to plan our annual budget to fund staff salaries, building maintenance and utilities as well as support those ministries in which we participate. The pledge drive is just one aspect of ways we can support St. Mark's. Our hope is that you will explore and discover ways to practice your personal acts of stewardship in terms of time and talent, as well as your treasure, remembering that everything we have comes from God. We are blessed!

Ellen and Mark Tremblay  
Stewardship Chairs

## Family Ministry 2025

Submitted by Judie Hilton

Another year, another annual report, she types with a smile. Year after year, I find myself writing very similar reports, the joys of working with a small program, the gratitude of the support of so many in the congregation and of course, sharing some of our projects of the last year.

Well, this report isn't going to be different because it continues to be a joy to the Sunday School teacher to such a wonderful group of children. This year our program is enriched because we have 3 high school students who are helping in the classroom with activities. Being way more cool than this Sunday School Teacher will ever be, these older students are such a draw for the younger kids to share their interests and who the younger kids love to work on activities with. The extra sets of hands have allowed the parents to spend more time in church, as well as helping me individualize the program by meeting the kids where they are. So this year, my gratitude for Mahiro, Mina and Ella is huge. I have told them the confidence they encourage in the younger kids is obvious.

In the spring, the class put together a slide show telling the story of the Prodigal Son. Emma and Cara were the directors, meaning they helped each person choose their costumes, they oversaw the photography and helped interpret the story to help each character tell their part of the story in pictures. Mahiro was the photographer, who was able to take the photos and share thoughts on set up, while still encouraging the directors to make their own decisions. Our cast of characters brought all their enthusiasm on the day we took photos. And in the end, we had a blast putting the show together and sharing it with the congregation. We are already discussing the next production for this coming year.

In December, the Sunday School planned a service of Lessons and Carols and with the help of many in the congregation, it was hosted on Dec 23rd. After the service, a few people asked for it to become a tradition, so perhaps next Christmas we will host it again. Thank you to the many readers, the Altar Guild for helping, and to Lee for being so encouraging about the music. And to the many voices bringing the music to life.

Dinner Church continues to meet on the 3rd Sunday evening of the month. With significant drops in summer attendance, we chose to not host the service in July and August, and at the September service we discussed continuing with the summer break again this year. This service continues to be a casual, lay-led service using a variety of prayers and conversation themes. The attendance continues to be about 18 people each month.

Faithfully submitted,  
Judie Hilton

## **Westford Preschool @ St. Mark's**

Submitted by Natalie Martinec, Director, Westford Preschool

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 2025-2026 school year are: Chrissy Hemingway (through December 2025), Brenda Martin (beginning January 2026), Vestry representatives and chair, Natalie Martinec, Director, Nicole Harding, Assistant Director, and Kathleen Chase, Treasurer. The remainder of the Board consists of representatives from each class. The parents this year are as follows: Lisa Clark, Secretary, Victoria Marsh, Audra LaBelle, Samantha Shields.

**ENROLLMENT:** Westford Preschool currently has 50 students enrolled. Class sizes are smaller than usual. Fall Fives is our most popular class this year with 18 students. Enrollment numbers fluctuate each year and we are hoping to increase our numbers for next year. We have established a social media presence so please follow and like our preschool on Facebook and Instagram.

**STAFF:** Longtime teacher, Paula Kinnunen, retired at the end of the school year last year. Paula was part of our staff for 35 years! Parents, Alumni and Staff put together a lovely scrapbook for her filled with memories to treasure. The staff also treated her to a fun night out in Boston! Mary Moore our Fall Fives Aide also retired at the end of the school year. We miss both of them. We did not hire anyone to replace them due to low enrollment ultimately saving money in the budget.

**TUITION:** We did raise tuition by \$10 a month as planned. We still come in at a lower cost than other preschools in town and surrounding areas. We are trying our best to keep tuition affordable for young families.

**REGISTRATION:** Registration will begin January 12 th . If you know of anyone looking for preschool, please have them contact Natalie Martinec at 978-392-1565 or email at westfordpsk@gmail.com. Children must be 2.9 to enroll.

**STATE VISIT:** We had our annual visit from the State in November. It was a great visit with no non-compliances. Next year is our relicensing.

**FALL CLEAN UP:** Once again, we were very appreciative of the Boy Scouts in Westford for assisting with leaf clean up. It is a big job and they volunteered an afternoon to help us out.

**SERVICE PROJECT:** We participated in "For the Love of Erika" toy drive before our holiday break. It was their 20 th Anniversary. They were very appreciative of all the donations. I passed along the donation from St. Mark's and Mrs. Goodman was very grateful. We are very supportive of her efforts as Erika was a former student at

Westford Preschool.

FUNDRAISING: Fundraising is a vital part of our budget. We tried something new last year, Bingo! It was very successful and everyone had a fun time. The Board has decided to offer another night this year in March. We also had our annual online auction. This was also a success and well supported by families old and new. Putting together the auction is a big undertaking. If anyone has an item to donate, please let me know. We are always looking for tickets to a sporting event, play, concert etc... This year it will take place in April.

FAMILY NIGHTS: It is very important to us that our families feel a sense of community. We strive to include everyone when planning events. In September we had an ice cream social on the playground. One of our families donated the ice cream in memory of a beloved family member that had passed. In December we had a holiday sing-a-long. Over 100 people attended while Mrs. Baird led us in song and dance! We will be hosting our Annual Art Show in March and a Pizza Night sometime this winter.

RETIREMENT: I am announcing my plans to retire at the end of this school year. It has been a dream come true working for Westford Preschool @St. Mark's for the last 28 years. I have never once wavered in my love of teaching and will miss being part of this community more than you can imagine. I plan to inform our families in my weekly email on Friday, January 9 th .

## 2025 Property Management Committee Report

Members: Michael O'Hare, Junior Warden, Tom Ellis, Paul Ackroyd, Eric Kintner

This is the third year that this committee has been in existence. This group was assembled to oversee the building and grounds operations, maintenance and capital projects.

### Building and Grounds Operations

This includes overseeing contracts for cleaning service, pest control, snow plowing, copier, insurance, utilities and required inspections. We were able to negotiate a significant reduction in our insurance (thanks Mark Tremblay) which not only reduced our costs going forward but resulted in a rebate for 2024. We also entered into a new 5-year service agreement for our copier and were able to significantly reduce this cost by using a smaller machine and proving the copier is covered by our regular insurance. We were also able to get a modest reduction in our annual fire alarm system inspection cost. The costs for our cleaning service, pest control and snow plowing were relatively flat. On the other hand, our costs for utilities continue to increase. We are current on our permits / inspections for our fire alarm system, boiler, kitchen hood, and kitchen.

Chrissy Hemingway is coordinating the rental program which includes use of our commercial kitchen facility. Chrissy ensured the kitchen was cleaned for our Board of Health inspection resulting in our use permit which allows our renters to continue to use the kitchen in 2026.

Michael O'Hare has been managing the Memorial Garden and continues to maintain and improve the grounds in and around the Memorial Garden on a regular basis. There were no internments in 2025.

As a significant improvement, a locked mailbox was installed near the admin area providing better security and easier access.

During the fall Grubby Sunday clean-up, an effort was made to clean out 1 closet. Kudos to all involved as we achieved 4 closets (Williams Hall Entrance, Choir Room) as well as the Education office. Nice job to the rest of the crew cleaning up the planting beds, raking leaves and clearing out brush (and poison ivy) along Graniteville Road by the entrance.

### Maintenance

We continue to identify maintenance and repairs required for the various building systems. Our goal is to focus on the preventive maintenance of the primary building systems so that we can better predict operating costs year to year. These systems include the boiler (which provides heat for the sanctuary, Williams Hall area and Pre-School), the two HVAC forced air heating units for the administration wing (office, library and sacristy), the fire alarm and sprinkler systems, as well as the elevator and kitchen systems.

Preventative maintenance was provided for our boiler and to the air handlers that service the sanctuary. As a result of this maintenance, we have identified a number of repairs that will be required once the heat is shut down for the summer: replacing the boiler ignitor, repairing a leaking valve, and replacing the glycol which keeps the water from freezing in the non-heated areas.

We had a number of issues with our fire alarm system this past year. Most were minor such as replacing rechargeable batteries in the emergency lights, swapping our expired fire extinguishers and replacing a failed smoke detector. However, we did have an issue with the beam smoke detector in the sanctuary that periodically was going into a trouble / alarm state over a six-month period. It was realigned a number of times but the last one seems to be holding.

We continue to have challenges repairing the elevator, as our previous service contractor was acquired by another firm which was again acquired by a third firm and now by a fourth firm. The Committee is seeking proposals from a number of elevator service companies to assess the problem and submit estimates for cost effective repairs.

Looking forward to 2026, we will need to address our deteriorating concrete sidewalks. Also, we are pursuing a permanent solution to the chronically unreliable lighting over the parking lot in front of the Admin Wing, a perennial nuisance for both parishioners and renters.

### **Capital Projects**

We have an ongoing project (Brenda Martin, Eric Kintner, Paul Ackroyd) to evaluate our sanctuary lighting needs. We started with replacing the existing incandescent light bulbs in the large globes with much brighter LEDs. The lighting for the alter and choir are next up. We have identified a solution / vendor and are waiting on availability to begin work. This work is being funded through the generous donations from our 60th anniversary. Along with this work we are looking to replace the alter carpet and move some electrical outlets at the same time.

We are in discussions with our vendor who installed our boiler to replace our thermostats with ones that will give us more energy efficiency. We hope to get this done in 2026 as well.

The Committee will continue to document the annual and periodic operations and maintenance requirements to allow for continued use of our building in a cost and energy efficient manner.

## **Rental Program Report**

Submitted by Chrissy Hemingway

Irina Sutormin, our church secretary and Chrissy Hemingway have been working to increase the number of people and groups who are renting our meeting rooms, William's Hall, the preschool rooms and our commercial kitchen. We currently have many chefs renting the kitchen during the week and on Saturday. The Music School, the Indian Dance Group, a Karate School and the Arabic School continue to rent our library, school rooms or William's Hall every week. Our fees for continual renters have not changed and are listed on our website. Rentals are an important additional source of income for St. Mark's budget.

We also offer William's Hall for one-time rentals to the public. The rental price is \$400 for 6 hours which is competitive to what other facilities charge. Part of the fee pays for a cleaning service and for a host who will open the hall for the renters and close up after the event. This fee is only for one-time renters for events like bridal showers or parties. A reduced rate is available for non-profit groups.

Respectfully submitted,  
Irina and Chrissy

## 240th Diocesan Convention Summary

The 240th Diocesan Convention of the Episcopal Church of Massachusetts was held Nov 14-15 2025 at the Marriott Burlington Hotel. Ellen and Mark Tremblay served as Diocesan Representatives for St. Mark's parish.

This was Bishop Julia Whitworth's first official convention as Bishop of the Diocese of Massachusetts and it is apparent her attention is focused on refreshing our Episcopal call to mission and return to our core values. Survival and sustainability of our parish communities are key focus areas she will concentrate on. She called for welcoming courage, justice and joy all in the service of love as we face unique challenges in our country and the world in dealing with a political environment that in many ways can run counter to our values as a Christian congregation.

In charting a course for her vision of the future as a Diocese, Bishop Whitworth introduced a 5 year plan of strategic priorities for implementation to achieve that vision, as follows:

- 1) Strengthening our Worshipping Communities for sustainability and growth through:
  - a) Resource sharing
  - b) Collaboration
  - c) Introducing new worship models
  - d) Evangelism
  - e) Strengthening Latino Communities
  - f) Collective Property and Asset management resources
- 2) Discipleship formation and leadership development with a focus on lay leadership-introducing new lay vocations
- 3) Reframing Communication/Evangelism/Prophetic witness-greater identification and visibility of the Episcopal Church in the Massachusetts community.
  - a) Example- establishment of the Immigrant Legal Emergency fund to help immigrants facing aid/needs/legal support- establishing a donor development and grant management network
- 4) Improving Stewardship and asset management programs to support parishes

In addition to the establishment of the 5-year strategic plan, several elections were held for clerical and lay deputies to the general convention, standing committee, diocesan disciplinary board, secretary and treasurer of the diocese.

Finally, the 2026 budget for the diocese was approved at approximately \$9.9 million dollars for operational, salary and program support efforts of the Diocese, as well as an updated Total Clergy Compensation formula approved. A number of resolutions supporting due process for all people, support of indigenous peoples in MA and recognition of individuals supporting the Diocese now and in the past were all favorably voted on.

Respectfully submitted  
Ellen and Mark Tremblay  
2025 Diocesan Representatives

# Battery Project Update

Scott Hilton, Senior Warden

The original Letter of Agreement with Solway Development, LLC from 2023 was completed. After discussion with the diocese, St. Marks vestry approved and signed a new Letter of Agreement to extend the project for 2 additional years.

The project's key details:

- 2 year exclusive agreement for Solway to pursue the project
- 20 MWh Battery installation on our property, Solway will operate.
- \$150,000/year Operating lease payment upon commercial operation
- 25 year term

## Project Status from Solway provided on December 17, 2025.

Thanks for reaching out. As you know, we put in our full application to National Grid some time ago. They are now doing a group study for the Chelmsford-Westford area, which our project is part of. I have copied below the response we got from National Grid yesterday when we asked for the current status. We are in the group study which will take about 6 months to hear. We do not have a definitive answer from them that if we do go through the group study, do they then have to do a system impact study? We are trying to get that answer.

We are making progress, but it does take time. This spring, we will gauge where we are with NGRID and then assess when we want to start the local approval process.

Jim McAuliffe

Partner, Solway Development



## 2026 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.

Jean Ellis	2-year Senior Warden
Michael O'Hare	2-year Junior Warden (Formal vote after appointment in 2025)
Scott Hilton	2-year Treasurer
Paul Ackroyd	3-year Member at Large (2nd term)
Jenny Meanwell	1-year Member at Large - finish Kris O'Reilly term
Brennan Burks	3-year Member at Large (1st term) - replace Chrissy H.
Ellen Tremblay	Diocesan Convention Representative
Mark Tremblay	Diocesan Convention Representative

We would also ask for floor volunteers for Deanery Representatives (2)

### Proposed Vestry for 2026 - 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>
<b>Jean Ellis - 1</b>	<b>Warden</b>	<b>2 years</b>	<b>2026</b>	<b>2028</b>
<b>Michael O'Hare - 1</b>	<b>Junior Warden</b>	<b>2 years</b>	<b>2025</b>	<b>2027</b>
<b>Scott Hilton - 1</b>	<b>Treasurer</b>	<b>2 years</b>	<b>2026</b>	<b>2028</b>
Ellen Tremblay - 1	Clerk/Diocesan Rep	2 years	2025	2027
<b>Paul Ackroyd - 2</b>	<b>At-large</b>	<b>3 years</b>	<b>2026</b>	<b>2029</b>
<b>Jenny Meanwell -1</b>	<b>At-large</b>	<b>3 years</b>	<b>2026</b>	<b>2027</b>
Brenda Martin -1	At-large/Preschool	3 years	2025	2028
Melissa Dewing - 2	At-large	3 years	2025	2028
<b>Brennan Burks - 1</b>	<b>At-large</b>	<b>3 years</b>	<b>2026</b>	<b>2029</b>
Mahiro Jilensen - 1	At-large	3 years	2024	2027

Respectfully submitted,  
The Nominating Committee

**2025 TREASURER'S REPORT**

Annual Meeting, St. Mark's Episcopal Church

Joan O'Hare

January 13, 2026

**FINANCES 2025**

We are thankful for everyone's support this past year. Your continued support enabled us to end the year in a good position heading into 2026. St. Mark's ended 2025 with an operating surplus of \$15.8K. The reason for the surplus was we significantly exceeded our budget goal for rental income (+\$17K) and we had a significant reduction to our insurance cost (-\$14K) as a result of having our policy re-underwritten that not only reduced our 2025 premium but gave us a rebate for 2024. St. Mark's received \$12K in donations to designated funds and saw our investment accounts increase significantly (currently at \$228K). This has enabled us to end the year with a healthy cash reserve and will allow us to complete a couple of much needed capital improvement projects.

**INCOME**

Income for 2025 came in over budget by \$6.7K (actual income \$173.2K, budget \$166.5K) as a result of strong rental income throughout the year.

- Rental income came in \$16.8K over budget (actual \$31.8K vs. budget of \$15K) primarily due to the addition of renters of our kitchen.
- Income from pledge offerings came in \$5.5K under budget due to two parish families leaving, however this was offset by the overage in rental income.
- Because of the strong rental income, we did not need to pull any money from our investment funds (DIT endowment) nor did we need to do a fund raiser in 2025.

**EXPENSES**

Expenses for 2025 came in \$9.1K under budget (actual expenses \$157.4K, budget \$166.5K) due to a significant reduction in our insurance cost.

- General liability insurance came in \$14.2 under budget as a result of having a sprinkler system that was independently inspected at the end of 2024. Based on discussions with the insurance company, we had anticipated some reduction and included a conservative amount in the 2025 budget. The final amount exceeded our budgetary estimate – \$10K reduction for 2025 and a credit of \$10K for 2024.
- Maintenance contracts came in under by almost \$2K as we switched to a lower cost trash/recycling company and printing & production was reduced by almost \$1K as we negotiated a new Toshiba contract at a lower cost.
- Utilities was the one area where we came in significantly over budget (+\$6K) due to a 24% increase in the cost of utilities versus 2024.
- Office administrator salary came in higher by \$1.3K as budget had Irina on unpaid leave of absence for 2 months but her absence was covered by Lee.

## BALANCE SHEET

The balance sheet shows how our assets and liabilities are distributed. St. Mark's ended the year with \$41K in total current (cash) assets, which puts us in a good position to start the year. The Diocesan Investment Trust (DIT) accounts performed very well ending the year at \$228K (\$57K church + \$171K 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 \$22K.

## DESIGNATED FUNDS

St. Mark's has a total of \$81K assigned to designated funds. These assignments are not accounts but rather designations of intent. There were \$12K in receipts in 2025 to designated funds and \$19K in disbursements. Receipts included \$3.4K in donations for 60<sup>th</sup> birthday, \$3K donated by a parishioner for lighting, \$2.5K collected in outreach box and \$1K donated by a parishioner for worship / altar guild. Disbursements went toward several capital improvement projects which were completed in 2025 – relaying of front granite steps (\$3.7K), attic access project (\$3.6K), balancing of front door (\$4.6K) and refurbishing of air handlers (\$1.8K). In addition, donations from money collected in the outreach box were made to St. Paul's Soup Kitchen, Episcopal City Mission, Westford Food Pantry and Loaves & Fishes Food Pantry, Lowell Transitional Living Center, For the Love of Erika, Diocese Immigration Legal Fund, ACE Center for New Americans in Lowell and the Westford Preschool Auction.

**BUDGET 2026**

The 2026 proposed budget is based on what we know now or we believe is likely to happen this year. *(The below notes correspond to the numbered footnotes in the budget and should help with the interpretation of the 2026 budget numbers).* With the application of the 2025 surplus of \$15.7K to the 2026 budget we project to end the year with about a \$3K surplus.

- 1) Pledge Offerings – We ended the year with 27 pledges for a total pledge amount of \$103,722 for 2026.
- 2) Non-Pledge Offerings – One parishioner moved from non-pledge to pledging.
- 3) Fund Raising – No fundraisers planned but could do one if needed.
- 4) Rental Income – Based on this year’s rental income we feel \$27K is achievable and a conservative budget goal.
- 5) Withdrawal from DIT Endowment – No withdrawal from the DIT Endowment fund planned but could do one if needed.
- 6) Rector Salary – Will’s compensation based on 2026 TCC calculator for 25% clergy.
- 7) Organist Salary – The Vestry approved a 3% salary raise for Lee starting with the 2/5 paycheck.
- 8) Office Administrator Salary– The Vestry approved a 3% salary raise for Irina starting with the 2/5 paycheck. Irina will be on unpaid leave of absence for 2 months.
- 9) Payroll Services – New cost from payroll company for 2026.
- 10) Supply Clergy - Based on having supply clergy (Melissa Buono) twice a month and no supply in the months of July & August.
- 11) General Liability Insurance – Current insurance policy which runs from April 1, 2025 to March 31, 2026 is \$12,349; planned a 10% increase for 2026.
- 12) Maintenance / Contracts & Repairs – Budget estimates provided by Michael O’Hare, our Junior Warden.
- 13) Outside Services Cleaning – Current contract \$1,400/month (same as 2025).
- 14) Snow Removal - Increased \$100 per month to \$2,800/month for 5 payments December – April.
- 15) Utilities – Utility costs continue to increase so planned a 10% increase over 2025 actuals.
- 16) Bookkeeper Expense – We hired a bookkeeping company, Steeple Bookkeeping, which specializes in working with churches to handle some of the treasurer responsibilities. They will be in charge of paying all expenses and running our monthly reports and will start in February at a cost of \$475/month.
- 17) Printing and Reproduction - Planned down as new Toshiba contract is a lower cost.
- 18) Diocesan Assessment – The Diocese formula for calculating assessment for 2026 is based on 2023 income. The assessment for our parish for 2026 is \$12,560 (about the same as 2025).

Ordinary Income/Expense	2025			2026	
	Jan-Dec 25	Budget	\$ +/- Budget	Budget	Notes
<b>Income</b>					
<b>40000 · Offerings</b>					
40100 · Pledge Offerings	99,492.27	105,000.00	-5,507.73	103,000.00	(1)
40200 · Non-Pledge Offerings	6,074.52	6,500.00	-425.48	4,000.00	(2)
40300 · Plate Offering	3,074.68	1,500.00	1,574.68	2,000.00	
<b>Total 40000 · Offerings</b>	108,641.47	113,000.00	-4,358.53	109,000.00	
42000 · Fund Raising	0.00	1,200.00	-1,200.00	0.00	(3)
43000 · Rental Income	31,782.43	15,000.00	16,782.43	27,000.00	(4)
44000 · Preschool Overhead Sharing	30,000.00	30,000.00	0.00	30,000.00	
45000 · Music and Flowers	1,245.00	600.00	645.00	700.00	
48000 · Bank Interest	209.83	200.00	9.83	200.00	
51000 · Other Operating Income	1,300.00	0.00	1,300.00	0.00	
xxxxx - Withdrawal from DIT Endowment	0.00	6,500.00	-6,500.00	0.00	(5)
<b>Total Income</b>	173,178.73	166,500.00	6,678.73	166,900.00	
<b>Expense</b>					
<b>60000 · Salaries &amp; Benefits</b>					
60100 · Rector Salary	24,568.44	24,623.00	-54.56	25,305.00	(6)
60200 · Organist Salary	13,596.33	13,546.57	49.76	14,004.00	(7)
60300 · Office Administrator Salary	8,080.10	6,809.21	1,270.89	7,025.00	(8)
60350 - Marketing Consultant	7,200.00	7,200.00	0.00	7,200.00	
60400 · FICA	1,858.22	1,557.22	101.00	1,608.72	
60500 · Payroll Services	507.00	507.00	0.00	852.80	(9)
<b>Total 60000 · Salaries &amp; Benefits</b>	55,810.09	54,242.99	1,367.10	55,995.52	
<b>61000 · Worship</b>					
61100 · Altar/Worship Supplies	877.53	750.00	127.53	900.00	
61200 · Music and Flowers					
61220 · Flowers	499.05	500.00	-0.95	600.00	
61240 · Music	0.00	100.00	-100.00	100.00	
<b>Total 61200 · Music and Flowers</b>	499.05	600.00	-100.95	700.00	
61300 · Christian Education Expenses	0.00	0.00	0.00	0.00	
61400 · Supply Clergy	3,314.82	3,400.00	-85.18	4,000.00	(10)
61500 · Clergy Conferences & Meetings	0.00	0.00	0.00	0.00	
61600 · Clergy Continuing Education	0.00	0.00	0.00	0.00	
<b>Total 61000 · Worship</b>	4,691.40	4,750.00	-58.60	5,600.00	

	2025			2026	
	Jan-Dec 25	Budget	\$ +/- Budget	Budget	Notes
<b>62000 · Building</b>					
62100 · General Liability Insurance	4,826.75	19,000.00	-14,173.25	13,276.00	(11)
62300 · Maintenance Contracts	6,645.92	8,500.00	-1,854.08	10,000.00	(12)
62400 · Outside Services - Cleaning	16,800.00	16,800.00	0.00	16,800.00	(13)
62500 · Maintenance/Repairs	6,593.53	6,500.00	93.53	7,150.00	(12)
62600 · Snow removal	13,800.00	13,500.00	100.00	14,000.00	(14)
62700 · Utilities (gas, electric, water)	26,986.01	21,000.00	5,986.01	29,700.00	(15)
<b>Total 62000 · Building</b>	<b>75,452.21</b>	<b>85,300.00</b>	<b>-9,847.79</b>	<b>90,926.00</b>	
<b>63000 · Administration</b>					
63100 · Financial Fees	156.31	200.00	-43.69	200.00	
63200 · Computer and Internet	1,583.07	1,300.00	283.07	1,500.00	
Bookkeeper Expense				5,650.00	(16)
63400 · Office Supplies	872.76	600.00	272.76	800.00	
63500 · Postage	14.60	0.00	14.60	50.00	
63600 · Printing and Reproduction	2,591.33	3,500.00	-908.67	2,500.00	(17)
63700 · Telephone/Internet	1,732.84	1,700.00	32.84	1,700.00	
63800 · Vestry Retreat & Meetings	0.00	0.00	0.00	0.00	
63900 · Worker's Comp Insurance	1,236.00	1,394.00	-158.00	1,394.00	
<b>Total 63000 · Administration</b>	<b>8,186.91</b>	<b>8,694.00</b>	<b>-507.09</b>	<b>13,794.00</b>	
<b>64000 · Mission Giving</b>					
64100 · Diocesan Assessment	12,622.00	12,662.00	-40.00	12,560.00	(18)
65000 · Distributions from Fundraising	0.00	0.00	0.00	0.00	
<b>Total 64000 · Mission Giving</b>	<b>12,622.00</b>	<b>12,662.00</b>	<b>-40.00</b>	<b>12,560.00</b>	
<b>66000 · Mortgage</b>					
66200 · Middlesex Loan interest	877.53	877.53	0.00	851.70	
66300 · Middlesex Loan Principal	0.00	0.00	0.00	0.00	
<b>Total 66000 · Mortgage</b>	<b>877.53</b>	<b>877.53</b>	<b>0.00</b>	<b>851.70</b>	
<b>Total Expense</b>	<b>157,440.14</b>	<b>166,526.52</b>	<b>-9,086.38</b>	<b>179,527.22</b>	
<b>Net Ordinary Income</b>	<b>15,738.59</b>	<b>-26.52</b>	<b>15,765.11</b>	<b>-12,627.22</b>	
<b>Application of 2025 surplus to 2026</b>				<b>15,800.00</b>	
<b>Net Ordinary Income accounting for 2025 surplus</b>				<b>3,172.78</b>	

	<u>Jan-Dec 25</u>
<b>Other Income/Expense</b>	
<b>Other Income</b>	
66300 - Middlesex Loan Principal	6,448.47
70000 · Benevolence Offerings	
70300 · Outreach Fund	3,871.00
70311 · Christian Ed / Sunday School Box	0.00
70400 · Rector's Discretionary Fund	<u>309.27</u>
<b>Total 70000 · Benevolence Offerings</b>	<b>4,180.27</b>
72000 · Capital Improvement Receipts	6,382.37
72300 · Memorial Garden	150.00
72400 · Memorial Fund	0.00
73100 · Together Now Campaign	0.00
77000 · Other Designated Income	1,100.00
xxxxx - Other Income (Escrow)	0.00
78000 · Interest Income	1,559.13
79000 · Interest/Realized Gain/Loss DIT	<u>6,357.07</u>
<b>Total Other Income</b>	<b>26,177.31</b>
<b>Other Expense</b>	
66300 - Middlesex Loan Principal	6,448.47
80000 · Ministry Expenses	
80300 · Outreach	4,514.76
80312 - Christian Education	0.00
80400 · Rector's Discretionary	<u>0.00</u>
<b>Total 80000 · Ministry Expenses</b>	<b>4,514.76</b>
82000 · Capital Improvement Expenditure	14,118.49
82300 · Memorial Garden Maintenance	0.00
82400 · Memorial Fund Expense	0.00
82500 · Organ Maintenance	0.00
87000 · Other Designated Expense	<u>714.76</u>
<b>Total Other Expense</b>	<b><u>25,796.48</u></b>
<b>Net Other Income</b>	<u>380.83</u>
<b>Net Income</b>	<u><b>16,119.42</b></u>
<b>Net Ordinary Income minus mortgage principal</b>	<u><b>9,290.12</b></u>

	<u>Dec 31, 2025</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
10000 · Middlesex Bank Checking	15,784.06
10200 · Charles Schwab Money Market	7,082.43
10300 · Middlesex Bank Savings	15,592.01
10400 · Rector's Discretionary Checking	<u>2,401.74</u>
Total Checking/Savings	<u>40,860.24</u>
Total Current Assets	40,860.24
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	57,654.17 (as of 9/30/25)
19000 · Diocese Invst Trust-Endowment	<u>170,691.56 (as of 9/30/25)</u>
Total Other Assets	<u>228,345.73</u>
<b>TOTAL ASSETS</b>	<b><u>2,564,739.97</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Long Term Liabilities	
25100 · Middlesex Bank Mortgage	<u>21,949.18</u> (mortgage will be paid off in February 2029)
Total Long Term Liabilities	<u>21,949.18</u>
Total Liabilities	21,949.18
Equity	
30000 · Opening Balance Equity	2,077,153.05
31200 · Unrealized Gains/Losses DIT	26,452.64
31300 · Perm. Restricted Net Assets	70,984.00
31500 · Temp. Restricted Net Assets	185,449.40
32000 · Unrestricted Net Assets	166,629.03
Net Income	<u>16,122.67</u>
Total Equity	<u>2,542,790.79</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>2,564,739.97</u></b>

As of December 31, 2025

	12/31/2024	Income	Expense	12/31/2025
	<u>Balance</u>	<u>(Debit)</u>	<u>(Credit)</u>	<u>Balance</u>
Building Fund *	29,676.78	6,382.37	(14,118.49)	21,940.66
Christian Education				
FoNest	1,750.53			1,750.53
Sunday School Boxes	784.56			784.56
Youth Group Fund	1,011.14			1,011.14
Dinner Church	4,452.27		(714.76)	3,737.51
Financial Aid Fund	3,579.54			3,579.54
Gaumer Family Trust	1,775.00			1,775.00
Memorial Fund	28,502.25			28,502.25
Memorial Garden Fund	1,241.16	150.00		1,391.16
Organ Fund	6,321.48			6,321.48
Outreach Fund **	6,709.71	3,871.00	(4,514.76)	6,065.95
Outreach / St. Paul's Meal	145.11			145.11
Rector's Discretionary Fund	2,101.74	300.00		2,401.74
Worship / Altar Guild ***		1,100.00		1,100.00
<b>Total Funds</b>	<b>88,051.27</b>	<b>11,803.37</b>	<b>(19,348.01)</b>	<b>80,506.63</b>
Savings / Checking Accounts				40,860.24
Diocese Invst Trust - Church				57,654.17
				<b>98,514.41</b>
Diocese Invst Trust - Endowment				170,691.56

## \* Notes on Building fund receipts &amp; disbursements:

Income: Donation of \$3,382.37 for 60th Birthday + additional \$3,000 donation to go toward lighting

Expenses: \$3,700 to relay front granite step &amp; level and repair grout; \$370 for Sanctuary &amp; Hall Lighting; \$3,645 for attic access project; \$4,603 to balance front door; \$1,800 to refurbish air handlers

## \*\* Notes on Outreach receipts &amp; disbursements:

Receipts: \$2,504 collected in outreach box; \$50 donated in memory of Peter Hemingway;

\$400 is money collected for St. Paul's Gala &amp; \$850 is money collected for MICAH dinner; money collected for Lowell family

Disbursements: \$123 Gloves Soup Kitchen; \$96 Episcopal City Mission; \$300 outgoing Vestry donations; \$250 preschool auction donation; \$200 MVP annual membership; \$800 food pantries; \$215 Lowell Transitional Living Center; \$360.76 St. Paul's Gala; \$300 St. Paul's Soup Kitchen Christmas Gift Drive; \$200 For the Love of Erica Donation; \$970 MICAH Dinner; \$700 Diocese Immigration Legal Fund

\*\*\* Donation received to be designated to Worship / Altar Guild + \$100 donation from Belmont Music