

St. Luke's Episcopal Church Scituate, MA



Sixty-eighth
Annual Meeting
February 2, 2025

Annual Meeting Agenda

St. Luke's Episcopal Church
February 2, 2025

- | | |
|------------|--|
| 11:15 a.m. | Opening Prayer |
| 11:20 a.m. | Call to Order
Signing of Register for New Members |
| 11:25 a.m. | Approval of Minutes of Annual Meeting, 2024
Approval of Agenda |
| 11:30 a.m. | Invite. Welcome. Connect presentation by Rev. Natasha |
| 12 noon | Fiscal Year 2024- Highlights
Endowment Fund
Stewardship |
| 12:20 p.m. | Recognitions & Thanks |
| 12:30 p.m. | Nomination of Co-Wardens & Vestry Members |
| 12:35 p.m. | Other Report Highlights:
Music
Altar Guild
Sunday School
Social Justice Group
Outreach
Community Supper
Garden Group
Harvest Fair
Coffee Hour |
| 1:00 p.m. | Call to end meeting
Dismissal |

MINUTES OF THE ANNUAL MEETING, FEB. 4, 2024

- Natasha called the annual meeting to order; unanimously voted in
- All new members since 2019 signing the roster
- Randy Robertson moved to approve the Minutes of 2023; Kevin Butler seconded
- Joyce Barthold moved to approve today's Agenda
- Treasurer's Report
 - Thoughts from the Treasurer
 - Challenging year \$84K budget deficit
 - Vestry worked to cut costs
 - Maintaining a 60 yr. old building
 - Noted Roberta's 90th birthday with gratitude, raising donations for the church
 - Still far from breaking the deficit, unable to execute the flamingos
 - Thanked Ed Karsh for counting
 - Highlights
 - The fair netted >\$18K
 - Berry Bonanza generated \$1,250; Roberta's birthday \$2,600
 - Rentals budget doubled (AA, Irish Step, Music)
 - Renting parking spots to SHS
 - Joined the Electrical program to reduce electrical bill
 - Endowment fund has not done well in recent years, but better this past year
 - Because of formula, unable to draw from 2022 and will be unable again in 2023; a parish vote would be needed to override
 - Snow plow at a minimum
 - Solar panels live in late November; savings to come (from George Berger bequest)
 - Actuals vs the budget
 - Offerings higher than budgeted (+\$10K)
 - Pledges right on
 - Plate made the biggest difference (parishioners and "pledges")
 - Transfer from endowment \$0
 - Ran car washes before water restriction kicked in
 - Had funds come in from community dinner, moved in to operating budget
 - Property insurance was up a little
 - Utilities went down; rectory below avg.
 - Repairs for the church were lower
 - Rectory repairs were up a little (lights and electrical work)
 - Stokes loan (?) must have missed on the budget
 - Committees/Group spent very little

- Office & Miscellaneous right on track
- Natasha explained that people viewing online are checking us out or are current parishioners who also give
- Reviewed restricted funds and noted Gordon Wing fund was used toward air conditioning in office
- Called out the donation for the Christian Ed Director
- Assets & Liabilities
 - Increase on SS Bank attributed to bequest
 - Fidelity cash reserves up again because of donations made through Fidelity
 - Vanguard is due to market change
 - Assets
 - St. Luke's owns 3 properties: St. Luke's, Rectory and locked land (given via bequest)
 - Chris Dietz working with neighbor who may want to purchase; if not will be donated as preservation land (est. worth is \$30,500)
 - Endowment fund was up
 - Liabilities
 - Paying down Stokes loan
 - Addressed pre-paid pledges as liabilities
 - Referenced chart that increase in March was due to Doug Hardy bequest; noted concerns on available funds dipping below Restricted beginning in July
- Discussion
 - Gail Meehan mentioned a note about the "fun" raising fund (\$2,200k vs \$5K)
 - Ron Swan noted concerns that attendance is down and impacting plate collections
 - Ron Swan asked about battery storage; Natasha said diocese has approved
 - Expected to be 2-3 yr process
 - All applications are in; in holding pattern – getting monthly updates
 - Marylou Butler asked if it was National Grid or Eversource; Natasha said both
 - Kathy Cerutti shared a similar project she worked on that took 6 years to complete
 - Joyce Barthold thanked Mark Buckley for a job well done
- Ed Karsh commented that it cost \$5K previously to run the church; now up to \$6K per week. We cannot operate the church on \$2K/wk
- We have 112 family units; half do not pledge
- How do we get the families into church?
- Mark noted the \$18K in plate for 2024 is a guess

- Cherie asked about outreach to people who could not be here at the meeting to hear Natasha's message; Natasha mentioned sharing copies of her speech and groupings closer to stewardship time in the fall
- Natasha explained the purpose of pledging so that we have an idea of what we will have to run the church
- Nominating
 - Natasha thanked the officers and continuing vestry members
 - Natasha thanked outgoing Vestry members: Shey O'Grady and Co-Warden Chris Dietz
 - Chris expressed what an honor it has been to serve and appreciated all the help and support
 - Cherie moved to make Lauren the next warden; Kevin Butler seconded
 - Announced 4 oncoming vestry members, Tom Michaud for 1 year and three new members: Jeanne Piers, Pat Ludwig ; John McHugh
 - Joyce Barthold moved to bring on new members and to re-elect sitting officers and members. Kevin Butler seconded.
 - Chris moving onto the endowment committee in the loss of Joe Barthold and Steve Rafferty stepping down; one more person on deck pending approval by their work to ensure no conflict of interest
- Committee heads offered their reports as submitted
 - Suzanna announced her semi-retirement from the Harvest Fair committee
- 2024 Highlights
 - Working on welders for rails; hoping to have them installed within 2 weeks
 - Randy Robertson leading the exploration of replacing windows behind the altar
 - Have found people to do the work and waiting for solutions
 - Parish will be able to review designs (hoping for fall)
 - While Natasha is on sabbatical, Natasha shared Deacon Phil, John McHugh and Rev. Edwin all cover; Natasha will return 6/17/24
- Pat Ludwig motioned to call meeting to a close; Kevin Butler seconded

Rector's Annual Report for 2024

"Do all things without murmuring and arguing, so that you may be blameless and innocent, children of God without blemish in the midst of a crooked and perverse generation, in which you shine like stars in the world." Philippians 2:14-15

Dear People of St. Luke's Church,

This has been my favorite Bible passage since I was in high school. I was at a party, and the hostess, a classmate, had baked us cupcakes (or since I was in England, they were called Fairy Cakes), and in each one was rolled up a different encouraging Bible passage. As we ate our cakes and found the passages, we read them aloud. (Yes, I am aware on how incredibly saintly that story is! And no, I am not going to tell you about the many Rugby Parties I also attended which fair outbalance the wholesomeness of this party with Bible Passage Fairy Cakes!) It was these two verses from Philippians that I found inside my Fairy Cake. And they struck me then as encouraging and hopeful and they have continued to be my go-to for encouragement throughout the years and I suspect for years to come.

This passage is in part what led me to do a deep dive into St. Paul's letter to the Philippians during my Sabbatical at the start of 2024. This entire letter is one of encouragement to the church and thankfulness to them for remaining faithful even when things were hard. And I feel this is what we all need right now. You need to know the gratitude from me, from the Diocese, and from God, for keeping the faith and the church going in these difficult times of loss, hurt, fear, hatred and the unknown things that lie ahead. The themes of concern and despair have been seen not just in our own church community, but also in the wider church, in our country, and in the world this past year. Which makes it imperative that we also hear of the gratitude for the work we have done in the name of God and the encouragement to continue doing this work of spreading hope, love, mercy, and forgiveness in a hurt and "crooked" world.

I had hoped along, with the Sabbatical planning committee and the Vestry, that 2024 would have been a year of renewal and rejuvenation. However, it seems that was over shadowed by a lot of sadness from grief, transitions, and unexpected tensions that left us feeling uncertain, anxious, worried, hurt, and perhaps at times even a little resentful. This past year, we said goodbye to a number of beloved members of the church including, Nick Waterman, Janet White, Dorothy Faulkner, and Joan Low. We also wished Jean Anderson, our beloved and faithful Music Director of 24 years, a fond farewell in August when she resigned to begin new adventures in her own life. Along with her resignation, a number of choir members also decided it was time for them to step down from their place in the choir, which has limited what the Choir can offer weekly, including musical leadership for the Christmas Eve service. And along with most other mainline churches, we have experienced a sharp decline in attendance overall, but especially of our younger families which in turn led to a scaled back Sunday School and the need for us all to adjust to this new reality.

In the midst of all this, St. Luke's has continued in small and big ways to shine like stars into the "crooked" world, some notable examples of this are:

- the installation of the long awaited and much needed rails to assist with access to the Communion Rail. This improvement, gifted by Jim and Rene Seaton, has given access to God's table for many to come and share with us the nourishing gifts of Christ's body and blood;
- we also had new leadership step up to run our Annual Harvest Fair, and it was another hugely successful year for fellowship, and fundraising, as well as increased participation of newer members and trying some new ideas;
- the Social Justice Group continued its ministry and through the Sabbatical time with The Rev. Edwin Johnson, who is the Executive Director of Episcopal City Mission, you were able to deepen that commitment and strengthen this work in many fruitful ways;
- the Vestry took a deep look at the Budget, our ongoing massive deficit, and expenses, and vowed to find ways to improve it. At the last Annual Meeting I was asked by them to fully explain the dire situation we faced for 2024 and to ask everyone to dig a little deeper. The results of you all doing just that, along with efforts of the Vestry to make cuts and create new fundraising avenues, like the incredibly successful Trivia Night, they were able to make a significant difference to the deficit, which you can see in the financial reports;
- in August, we welcomed Ruslan Ramazanov as our Interim Music Director and he has faithfully learned our hymns, our service music, and worked with our choir members to ensure our Sunday music is a true expression of our faith. His willingness to step into this new role and to involve other musicians from the parish has ensured that our worship is filled with music;
- in the late summer and into the fall we had thoughtful conversations about the immigration housing crisis and how we can help those who are newest to our country without a place to live. This resulted in the incredible offering by the Butlers, of the use of their home for 2 weeks while they were away, so we could house a newly immigrated family of 3 from the Caribbean. The signup list to help make this successful was filled in less than 24 hours, with people giving a wide variety of time and talents. AND we have continued to find ways to support this family as they set up life here in the greater Boston area with clothing drives, Christmas gifts, prayers and support.
- We also collected 175 packages of Holiday napkins for the Scituate Food Pantry in hopes they help make people's holidays a little more joyful. We saw another successful Giving Tree at Christmas. And we enjoyed monthly Community Suppers providing food and fellowship for our Scituate community.

While this was all very visible work, there was also a lot done behind the scenes to plant the seeds that we will grow this coming year. We are coming closer to the final budget for the "Wall of Windows" that needs to be replaced behind the altar. We hope to have numbers to the Vestry by the February Meeting and a plan to the parish shortly thereafter, with hopes for construction to begin in 2025. The Vestry also started planning sessions for the Invite, Welcome and Connect Program to help our parish flourish as an intentionally welcoming community. The full plan will take whole parish commitment to simple tasks that will invite people into our church, welcome them into our community, and connect us more deeply to

each other and to God. You will be hearing more about this at the Annual Meeting and in the weeks to come. We also started to pull together teams to help us look for a new Music Director, as well as, to start the process of honoring targeted bequests from both Dorothy Faulkner for a new sound system in the church, and from the children of The Rev. Ray Low and Mrs. Joan Low for air-conditioning in the Sanctuary. These gifts will also make our church more welcoming and easier to invite and connect with potential new parishioners.

In the wider church, there was also a lot of transition in 2024. In our own Diocese of Massachusetts both our Diocesan Bishop, Alan Gates, and our Assisting Bishop, Carol Gallagher, retired in 2024. We have welcomed our new Bishop, Julia Whitworth, and are eager to see the new energy and light she will shine in our Diocese. As a member of the Transition Committee who helped with the election process and the transition of Bishop Whitworth into our Diocese, I have had a very full schedule throughout the entire year. Yet, I have found this ministry very fulfilling as I have been able to connect with colleagues and ministries in ways that have reminded me that The Episcopal Church does in fact shine like a star in the world. At a national church level we also welcomed a new Presiding Bishop, Sean Rowe, as the 9 year term of Presiding Bishop Micheal Curry came to an end. Both Bishop Whitworth and Presiding Bishop Rowe will usher in creative ways to continue to be church in the "crooked" world. And as of this writing, we are awaiting the announcement of the next Archbishop of Canterbury, who is the person who is the head of the entire Worldwide Anglican Communion, of which The Episcopal Church is a part. I am also honored to have been elected to the Diocesan Standing Committee, which is a committee of 8 lay and ordained people that advise the Bishop on all manner of things. I am confident that this work of ministry will continue to strengthen our church.

I would be very remiss to end this letter without the formal acknowledgement and thanks to The Rev. Edwin Johnson, Dn. Phil Flaherty, and Mr. John McHugh for their worship leadership during my Sabbatical time. I am sure you enjoyed many wonderful sermons and joyful services with the three of them, and I am grateful to them for this gift to the parish in my absence. I am equally grateful to the leadership of Mrs. Erica Pollard and Mrs. Lauren Schlegel, who were faithful Wardens of this church community during the entire year, but most especially during the 4 months of Sabbatical time. Their devout leadership and commitment to see this church continue to shine, has made them nothing less than stars in this church and in the world. I am so glad we will be continuing to do the work of ministry together this coming year.

The reality is, St. Paul's letter to the Philippians reminding us to keep doing the good work of God without grumbling or complaining, but to do it cheerfully and with hope and grace, is still relevant today. While things are still hard, we still struggle with the changes of life and leadership and the unknown - one thing has stayed the same, we, the faithful people of God who believe in Christ's saving acts, still shine like stars in a "crooked and perverse" world. And so, shine we will, as we go into 2025 encouraged by and grateful for the love of God and the many gifts we have to build up the church.

Faithfully,

The Rev. Natasha Stewart, Rector

Wardens' 2024 Report

"All this is for your benefit, so that the grace that is reaching more and more people may cause thanksgiving to overflow to the glory of God." Corinthians 4:15

Dear Members of St. Luke's Church,

As 2024 draws to a close, we reflect on a year filled with both challenges and blessings. At the heart of it all, we are reminded of the strength and dedication of our community.

This year was particularly significant as Reverend Natasha embarked on a well-deserved sabbatical. Her time away was an opportunity for rest, renewal, and spiritual growth. It was also a time for us as wardens, a vestry, and church to reflect. In her absence, we were humbled as we learned firsthand just how much work is required to run a church. During this time of sabbatical, St. Luke's did not stop and we are profoundly grateful for every committee that continued to work hard to sustain the livelihood of our church. From planning worship services to organizing community events and ensuring the smooth operation of our programs, each committee played a vital role in keeping our church vibrant and thriving. Through this experience, we further realized the faithfulness and loyalty of our community.

We would especially like to thank Reverend Edwin for his dedicated ministry during Reverend Natasha's sabbatical, particularly throughout the Easter services. His leadership, guidance, and pastoral care during this sacred time were a great blessing to our congregation.

We are also deeply grateful to Deacon Phil and John McHugh for their invaluable contributions during morning prayer services. They provided us with thoughtful sermons, heartfelt prayers, and facilitated important discussion sessions that deepened our spiritual reflections and brought us together as a community.

Special gratitude also goes to Martha Tansey in the church office. Martha went above and beyond to ensure that everything ran smoothly during this time, providing invaluable support to both the vestry and the church community.

This year's vestry consisted of Mark Buckley (Treasurer), Judy McGreenery (Clerk), John McHugh, Patricia Ludwig, Jean Piers, Kevin Butler, Deb Beal, Tom Michaud, Judy Bent, and Philip Chadwell. We will be saying goodbye to Judy and Phil, who have finished their three year term, and to Tom, who stepped back onto the vestry to fill a vacant seat. We are so grateful for their service. Each vestry member took on specific roles and projects with great care and diligence—whether supporting property upkeep, coordinating ministry programs, or helping organize events. Their leadership and teamwork have been invaluable this year. We also spent a considerable amount of time discussing the budget deficit and strategies to close the gap. With the help of former warden, Chris Dietz, we were able to sell the Marshfield land early in 2024, which put us in a significantly stronger financial place. Thanks to the careful

stewardship of resources, fundraising initiatives and the generosity of our congregation, we are encouraged by the progress we have made.

The vestry took a day of retreat in the fall, engaging in spiritual reflection while discussing goals for the upcoming three years. This led us to engage in the recent Invite, Welcome, Connect program to brainstorm ways to draw others into our church life.

We came together as a community this year with tough, but thoughtful and productive conversations. From these discussions, we are grateful for the work of the Social Justice Committee and Mary Lou, Kevin, and Lauren Butler for hosting an immigrant family in need, and for our community for providing every detail necessary to make it happen. We worked together to bring hope and help to our community and continue to do so in so many ways. It was the honest feedback of our parish during the brainstorming process that allowed for a plan that would comfortably work for all.

As we look toward 2025, we do so with gratitude for our community. Your generous contributions of time, talent, and treasure have been the highlight of 2024. We remain committed to fostering a welcoming, vibrant, and Christ-centered community at St. Luke's. Thank you for your support and commitment to make this all possible.

With Gratitude,

Erica Pollard & Lauren Schlegel

Invite, Welcome, Connect Task Forces:

The parish has been working with the Invite, Welcome, Connect program in the brainstorming stages. In the 3 sessions we have held we compiled a comprehensive list of ideas to help us grow our parish. We now strongly encourage everyone to consider what one thing they might like to work on to help our dreams become a reality. Here is the list, divided into Task Forces topics. Please review it, pray with it and be ready at the Annual Meeting to add your name to one of the tasks. We will work collaboratively within the Task Forces to ensure everyone has support and the outcome is cohesive.

Signs

- * Lawn signs "St. Luke's Member lives here"
- * Episcopal Shield decals
- * Moo cards at Community Supper, Trivia and other events, In E-news explain Moo cards and perhaps bless each new order and then hand out to parishioners so they can share them
- * Sign to the back parking lot so people know it is there
- * Sign to Coffee hour in Narthex
- * Bigger and Brighter!
- * Sign to say thank you after the Harvest Fair
- * Corner sign is too small and dark – make it bigger and brighter

Greeter, Pew cards, follow up process

- * Greeters at each door, front and back (different from ushers) Need more people to Greet, Usher and do Coffee hour!
- * New Guest book- Follow up from entries: Clergy note? Call? Other?
- * Create a Welcoming Table that is labeled as such with information on it and one of the Greeters to be at it after church. Greeters also help guide new people to coffee hour
- * Revise Pew Cards- Include Birthday month!
- * Create Process for following up
- * Plan Newcomers Breakfast/Brunch/lunch, Inquirers Class: Episcopal Church 101 and St. Luke's 101, 3 times a year: Post Christmas and Easter, and in the Fall

Social Media and communications

- * Weekly reminder in Bulletin to sign up and read e-news
- * Connect our FaceBook to Instagram, Encourage sharing, liking commenting
- * Scituate TV?
- * Check Church voicemail... could it be better?

Swag Bags and information

- * Cute things with our Logo and name
- * Information packet with lists of ministries- Create List of Ministries and descriptions with contact info to share with Newcomers, Dates of when Newcomers Breakfasts will be and/or inquirers class
- * Kids Swag bags too

Community building

- * St. Patrick's day float
- * Heritage days lemonade stand with Moo cards and information at the bus stop (across the street)
- * Narthex and Dutton Hall need painting and Hall needs a new floor
- * Gather Ministry Lay Leaders for Annual Thank you Lunch, Perhaps hosted by Rector and Wardens
- * Outside visible events- Events on the front lawn so people can see us, Pickleball in the Parking lot, Field day for St. Luke's, Corn hole tournament

St. Luke's Episcopal Church 2024 Year-End Treasurer Report

Thoughts from the Treasurer:

St. Luke's faced a challenging year in 2024. Sound familiar? We faced a \$91K budget deficit. Once again, the vestry put on their thinking caps and looked very hard to find ways to cut costs while maintaining a 60-year-old building and generating more income. However, it was you, the parishioners, who stepped up to close the budget gap. The vestry made an appeal to the congregation early in the year. You graciously increased your pledges a total of almost \$12,000, and non-pledging parishioners donated almost \$20,000. The final deficit was reduced to \$30,000

As always, a special thanks to our counter, Ed Karsch.

HIGHLIGHTS

	2024 Budget	2024 ACTUALS	DIFFERENCE
Total Operating Income	212,220.00	260,964.40	48,744.40
Total Expense	303,447.77	291,273.45	(12,174.32)
Surplus/Deficit	(91,227.77)	(30,309.05)	60,918.72

- Pledges Were 100% of Updated Budget
- Plate Ahead of Budget By \$8,384
- Harvest Fair continued to exceed predictions, netting over \$18,000.
- Sale of the Marshfield Property Was Completed. Net \$23,326
- Rental Proceeds Exceeded Budget By: \$3,731
- New Fundraiser – Trivia Night – Raised \$2,150
- Our solar panels were finally installed. They went live on November 23.
This will help reduce our utilities spending. The funds for the solar project came from the St. Luke's Fund.
- Bequest from Estate of Dorothy Faulkner - \$100,000
 - To be used toward Audio Improvements
- Gift from the Low Children - \$10,000
 - To be used toward Air Conditioning in Sanctuary

2024 Year End Treasurer Report

2024 Budget v Actuals

	2024 Budget	2024 ACTUALS	DIFFERENCE
INCOME			
<u>Offerings</u>			
Plate	18,440.00	26,824.00	8,384.00
Parishoner Plate	15,440.00	19,872.00	4,432.00
Plate	3,000.00	6,952.00	3,952.00
Pledge	165,605.00	171,551.91	5,946.91
Prior year Pledge	2,000.00	1,150.00	(850.00)
Special Holiday Offerings	2,500.00	3,886.00	1,386.00
Offerings Subtotal	188,545.00	203,411.91	14,866.91
<u>Fundraisers</u>			
Fair	15,000.00	18,628.49	3,628.49
Other Fundraiser(s)	1,200.00	2,177.73	977.73
Bottles & Cans		28.50	28.50
Trivia Night		2,149.23	2,149.23
Berry Bonanza	1,200.00	0.00	(1,200.00)
Fundraisers Subtotal	16,200.00	20,806.22	4,606.22
<u>Rental</u>			
Parking Lot	2,625.00	2,500.00	(125.00)
Misc Rent	1,500.00	5,356.10	3,856.10
AA	3,000.00	3,000.00	0.00
Rental Subtotal	7,125.00	10,856.10	3,731.10
<u>Other Income</u>			
Transfer from Edwmt		0.00	0.00
Transfer from Restricted Funds		2,213.70	2,213.70
Car Wash	350.00	350.00	0.00
Sale of Marshfield Property	-	23,326.47	23,326.47
Other Income Subtotal	350.00	25,890.17	25,540.17
TOTAL INCOME	212,220.00	260,964.40	48,744.40
EXPENSES			
<u>Outreach</u>			
Diocesan Assessment	21,263.00	22,835.62	1,572.62
Rector's Discretionary Fund	2,000.00	2,000.00	0.00
Parish Outreach Committee		0.00	0.00
Outreach Subtotal	23,263.00	24,835.62	1,572.62
<u>Salaries - Senior Clergy</u>			
Salaries Rector	73,090.86	73,090.86	0.00
Parsonage Allowance	2,000.00	2,009.93	9.93
Quarterly Expenses	4,081.08	4,081.08	0.00
Ministry Travel Reimb	1,500.00	1,500.00	0.00
Cable - Rectory	1,981.08	1,981.08	0.00
Cell Phone	600.00	600.00	0.00
Sabbatical Reserve	2,700.00	2,700.00	0.00
Clergy Retreat	0.00		0.00
Clergy Conf	300.00		(300.00)
Clergy Continuing Ed	500.00		(500.00)

2024 Year End Treasurer Report

2024 Budget v Actuals

Senior Clergy SS Reimb	5,591.45	5,591.45	0.00
Rector's Pension	18,610.04	17,979.96	(630.08)
Equity Allowance	3,967.65	3,966.86	(0.80)
Health & Dental Insurance	21,744.00	23,172.00	1,428.00
Senior Clergy Subtotal	132,585.08	132,592.13	7.05
<u>Salaries - Lay Personnel</u>			
Salaries - Supply Clergy	800.00	800.00	0.00
Salaries-Sexton	11,820.02	11,820.02	0.00
Salaries -- Organist/Choir Director	32,197.80	20,123.63	(12,074.18)
Salaries - Organist		4,000.00	4,000.00
Salaries - Supply Organist	600.00	200.00	(400.00)
Salaries-Secretary	26,265.00	26,265.00	0.00
Social Security Taxes	5,376.63	5,376.63	0.00
Lay Personnel Subtotal	77,059.45	68,585.28	(8,474.18)
<u>Care of Church Property</u>			
Prop/Cas/WC Insurance	10,494.75	10,751.00	256.25
Utilities - Church (Water, Electric, Gas)	19,700.00	14,392.23	(5,307.77)
Water - Church	1,900.00	2,365.36	465.36
Electric - Parking Lot	1,000.00	2,237.80	1,237.80
Electric - Church	4,200.00	4,585.14	385.14
Gas - Church	12,600.00	5,203.93	(7,396.07)
Utilities - Rectory (Water, Electric, Gas)	2,848.21	8,294.17	5,445.97
Water - Rectory	1,100.00	1,247.65	147.65
Electric - Rectory	360.00	5,208.01	4,848.01
Gas - Rectory	1,388.21	1,838.51	450.31
Repairs & Maintenance	12,000.00	5,388.57	(6,611.43)
Landscaping / Snow Removal	5,000.00	3,665.00	(1,335.00)
Rectory Repairs	2,000.00	2,019.85	19.85
Stokes Loan Repayment	6,677.28	7,874.76	1,197.48
Care of Church Property Subtotal	58,720.24	52,385.58	(6,334.66)
Groups	1,000.00	130.56	(869.44)
Groups Subtotal	1,000.00	130.56	(869.44)
<u>Office & Miscellaneous</u>			
Telephone/Internet/Cable	2,640.00	2,861.77	221.77
Payroll Services	960.00	880.00	(80.00)
Office Supplies	2,000.00	1,661.68	(338.32)
Postage	500.00	143.00	(357.00)
Photo Copy lease (Printing)	2,220.00	2,833.79	613.79
Old copier Close-out	1,000.00	2,344.05	1,344.05
Miscellaneous	1,500.00	2,019.99	519.99
Gifts		87.32	87.32
Conferences		25.00	25.00
Honorarium		250.00	250.00
Communication		1,255.90	1,255.90
Miscellaneous		401.77	401.77
Office & Misc. Subtotal	10,820.00	12,744.28	1,924.28
TOTAL EXPENSES	303,447.77	291,273.45	(12,174.32)

2024 Year End Treasurer Report

2024 Budget v Actuals

Total Operating Income	212,220.00	260,964.40	48,744.40
Total Expense	303,447.77	291,273.45	(12,174.32)
Surplus/Deficit	(91,227.77)	(30,309.05)	60,918.72

2024 Year End Treasurer Report

2024 Restricted Funds

	2023 EOY	2024 NET	2024 EOY
RESTRICTED FUNDS			
St. Luke's Fund	262,738.01	31,300.00	294,038.01
Altar Guild Fund	4,078.07	(1,874.55)	2,203.52
Anne Dietz Memorial Fund	2,656.77	-	2,656.77
Community Dinners Fund	2,807.57	(9.14)	2,798.43
Fun Raising Fund	7,213.70	(2,213.70)	5,000.00
Heifer & Youth Outreach Fund	429.99	-	429.99
Memorial Garden Fund	18,105.33	(2,676.08)	15,429.25
Music Support Fund	4,058.95	350.00	4,408.95
Youth Group Fund	1,799.47	-	1,799.47
Sabbatical Reserve	1,799.98	100.00	1,899.98
Fellowship	2,940.36	394.85	3,335.21
Ruslan Fund	(150.00)	150.00	-
Freedom Team	76.87	-	76.87
Christian Ed Director	10,000.00	-	10,000.00
Equity Allowance	2,247.05	(1,259.11)	987.94
Sabbatical Grant		-	-
Railings		-	-
TOTAL	320,802.12	24,262.27	345,064.39

2024 Year End Treasurer Report

2024 Assets & Liabilities

	2023 Balance	2024 NET	2024 Balance
<u>ACCOUNTS</u>			
South Shore Bank	222,962.25	(38,390.69)	184,571.56
SSB Deposits		374,846.97	
SSB Debits		(413,237.66)	
Fidelity Cash Reserves	30,775.95	13,020.42	43,796.37
Vanguard	63,181.58	8,913.53	72,095.11
	316,919.78	(16,456.74)	300,463.04
<u>ASSETS</u>			
Real Estate	3,576,200.00	(30,500.00)	3,545,700.00
Church	2,862,400.00	-	2,862,400.00
Rectory	683,300.00	-	683,300.00
Marshfield Land	30,500.00	(30,500.00)	-
St Luke's Endowment Fund	453,712.31	56,091.69	509,804.00
	4,029,912.31	25,591.69	4,055,504.00
<u>LIABILITIES</u>			
Stoke Loan 1177	4,496.57	(3,295.17)	1,201.40
Stoke Loan 1224	41,882.95	(3,936.54)	37,946.41
Pre-Paid 2024 Pledges	21,183.97	(11,183.97)	10,000.00
Checks Outstanding	-	300.00	300.00
	67,563.49	(18,115.68)	49,447.81

2024 Year End Treasurer Report

2025 Budget

The vestry has approved the 2025 budget, shown below.

		2025 Vestry Approved Budget
INCOME		
<u>Offerings</u>		
Plate		10,000.00
	Parishoner Plate	8,000.00
	Plate	2,000.00
Pledge		160,000.00
Prior year Pledge		2,000.00
Special Holiday Offerings		2,500.00
Offerings Subtotal		174,500.00
<u>Fundraisers</u>		
Fair		15,000.00
Other Fundraiser(s)		8,000.00
Bottles & Cans		
Other (Irish Night)		2,000.00
Trivia Night		6,000.00
Berry Bonanza		
Fundraisers Subtotal		23,000.00
<u>Rental</u>		
Parking Lot		2,500.00
Misc Rent		4,000.00
AA		3,000.00
Rental Subtotal		9,500.00
<u>Other Income</u>		
Transfer from Edwmt		20,130.00
Transfer from Restricted Funds		
Car Wash		350.00
Sale of Marshfield Property		
Other Income Subtotal		20,480.00
TOTAL INCOME		227,480.00

EXPENSES

Outreach

Diocesan Assessment	21,263.00
Rector's Discretionary Fund	
Parish Outreach Committee	
Outreach Subtotal	21,263.00

Salaries - Senior Clergy

Salaries Rector	75,283.59
Parsonage Allowance	2,000.00
Quarterly Expenses	4,081.08
Ministry Travel Reimb	1,500.00

2024 Year End Treasurer Report

2025 Budget

Cable - Rectory	1,981.08
Cell Phone	600.00
Sabbatical Reserve	2,700.00
Clergy Retreat	
Clergy Conf	300.00
Clergy Continuing Ed	500.00
Senior Clergy SS Reimb	5,759.19
Rector's Pension	21,678.00
Equity Allowance	3,011.00
Health & Dental Insurance	23,856.00
Senior Clergy Subtotal	139,168.86
<u>Salaries - Lay Personnel</u>	
Salaries - Supply Clergy	800.00
Salaries-Sexton	12,174.62
Salaries -- Organist/Choir Director	10,000.00
Salaries - Organist	8,500.00
Salaries - Supply Organist	600.00
Salaries-Secretary	27,052.95
Social Security Taxes	5,537.93
Lay Personnel Subtotal	64,665.50
<u>Care of Church Property</u>	
Prop/Cas/WC Insurance	11,288.55
Utilities - Church (Water, Electric, Gas)	9,800.00
Water - Church	1,900.00
Electric - Parking Lot	2,600.00
Electric - Church	(2,200.00)
Gas - Church	7,500.00
Utilities - Rectory (Water, Electric, Gas)	6,400.00
Water - Rectory	1,200.00
Electric - Rectory	3,700.00
Gas - Rectory	1,500.00
Repairs & Maintenance	12,000.00
Landscaping / Snow Removal	6,000.00
Rectory Repairs	2,000.00
Stokes Loan Repayment	6,677.28
Care of Church Property Subtotal	54,165.83
<u>Groups</u>	
Groups Subtotal	1,000.00
<u>Office & Miscellaneous</u>	
Telephone/Internet/Cable	2,880.00
Payroll Services	1,000.00
Office Supplies	1,600.00

2024 Year End Treasurer Report

2025 Budget

Postage	500.00
Photo Copy lease (Printing)	2,472.84
Old copier Close-out	
Miscellaneous	1,230.00
Gifts	100.00
Conferences	50.00
Honorarium	
Communication	580.00
Miscellaneous	500.00
Office & Misc. Subtotal	9,682.84
TOTAL EXPENSES	289,946.03
 Total Operating Income	 227,480.00
Total Expense	289,946.03
Surplus/Deficit	(62,466.03)

Compare with 2024

	2024 Budget	2024 Actual	2025 Budget
Total Operating Income	212,220.00	260,964.40	227,480.00
Total Expense	303,447.77	291,273.45	289,946.03
Surplus/Deficit	(91,227.77)	(30,309.05)	(62,446.03)

New Endowment Fund Report- 2024

Investments

The 2024 results are as follows: (adjusted for additions and withdrawals)

New Permanent Endowment Fund Change +\$56,091.69 , up 12.63%

The fund is invested in common stocks and fixed income securities through the Diocesan Investment Trust, a professionally managed co-mingled account. The increase in the market value of the equity allocation over the past two years has made it possible to again begin making distributions to the annual budget of the parish in 2025. These distributions will be made quarterly beginning in February 2025.

Respectfully submitted,

Edward Karsch

For the Endowment Fund Trustees

St. Luke's Stewardship Campaign Report- 2024

As we begin 2025, we are deeply grateful for the generosity and dedication of our St. Luke's community. Your support enables us to fulfill our mission and continue serving our parish and all programs that serve our community. We are encouraged by the pledges received so far and remain optimistic that any remaining pledges will further help us this year.

Campaign Summary

2024 Total Pledges: \$173,156

2025 Total Pledges (as of 1/29/25): \$157,302

2025 Goal: \$220,000

Total Pledges Received: 39

Outstanding Pledges Pending: 17

New Pledges: 7

A heartfelt thank you to the parish members who served on the Stewardship Committee alongside me: Judy Bent and John McHugh. Your dedication and insights have been invaluable.

I'd also like to extend special thanks to Judy McGreenery for her fantastic idea of creating a stewardship video. This creative initiative brought our campaign to life and reminded us of the many ways St. Luke's makes a difference in our lives and our community. Thank you to Joyce Barthold who joined us to ensure that our mailings went out promptly.

If you have not yet submitted your pledge, we encourage you to do so soon. Every pledge, no matter the size, contributes to our success and ensures that we can meet our budget goals for 2025.

With gratitude,
Lauren Schlegel
Stewardship Committee Chair

2024 Nominating Committee Report

The Committee reports that the following parishioners will remain on the Vestry for 2025 as they fill out their elected terms:

Deb Beal (2026)
Kevin Butler (2026)
Jean Piers (2026)
Pat Ludwig (2027)
John McHugh (2027)

The Officers of the Vestry seeking re-election for one year are:

Erica Pollard, as Co-Warden (4th year)
Lauren Schlegel, as Co-Warden (2nd year)
Judy McGreenery, as Clerk (3rd year)
Mark Buckley, as Treasurer (5th year)

Proposed members replacing those leaving the Vestry at the end of their terms are:

David DeVito (2028)
Cherie O'Grady (2028)

For Deanery Representatives- Judy McGreenery and Kevin Butler

For Diocesan Convention Representatives- Judy McGreenery and Erica Pollard

Respectfully submitted,

The Nominating Committee: Judy Bent, Tom Michaud, Phil Chadwell

Music Report 2024

This year, our music ministry saw some major changes. Our Music Director, Mrs. Jean Anderson resigned in August after 24 years of faithful service to our church. We sent her off in song and with prayers to new adventures, and we wish her well.

In her absence, and with her encouragement, we hired Ruslan Ramazanov to be our Interim Music Director. He began immediately after Jean's departure in August. He has been faithfully learning our hymns and service music and providing us with beautiful music for worship services. Ruslan has also been encouraging others to share their musical talents for worship. We look forward to more kids playing solos on their instruments as well as singing.

In the absence of a Choir Director, the Choir decided they would still like to lead the hymns, even though they are unable to perform anthems. They meet with Ruslan on Sunday mornings before the service to go over the day's hymns together, which strengthens both their singing and his playing. Unfortunately, most choir members were unavailable for the Christmas Eve service, and thus we had to shift significantly in our music for this celebration. We were blessed with Vlad Ramanzanow's beautiful violin playing before and during the service and Juliet Stewart sang a beautiful solo for the Offertory. Their gifted musical talents along with Ruslan's incredibly talented piano skills created a very joyful Christmas celebration.

At the end of 2024 we pulled together a small hiring committee for a new Music Director. We will continue this search into 2025, knowing there is a church musician shortage and we may need to be a bit creative in our thinking. If you would like to be a part of this searching and hiring work, please contact Rev. Natasha.

Respectfully Submitted,
Rev. Natasha Stewart

The Altar Guild Report 2024

This past year was one of ups and downs.

The ups include a dedicated group of people committed to doing a wonderful job. They are willing to help step in whenever needed. The donations for flowers at Easter and Christmas were greatly appreciated. The Sanctuary looked lovely.

The downs were that on fourteen (14) Sundays no one signed up to donate flowers and twenty-seven weeks were not filled for candles. Those costs of over \$1000 will have to come out of the church budget. We also have \$530 for flowers and candles that have not been paid for.

If there is money left over at the end of the year it is used to replace worn out linens and other items that need to be fixed or cleaned.

Many thanks to our Altar Guild members ... Roberta Swift, Judy McGreenery, Pat Ludwig, Jane Shea, Cathy Satterlund and Joyce Barthold. And of course, Chris Dietz for all that he does to help.

Respectfully submitted by Susanna Dietz

Sunday School Report- 2024

This 2024-2025 school year we have a change in format for the Sunday School program.

We meet once a month. We do a combined class of children ages 2 through fifth grade. During class we do a combination of a reading from the Bible, a craft and we use "The Big Way of Love for Kids". The Big Way of Love is a deck of cards that acts as a conversation starter about our faith. The cards also have the children doing various activities.

The focus of the Way of Love is to turn to and learn about Jesus, pray to and worship God. The cards also encourage the children to pray for others and to watch out for people who may be different. All of the children in the parish were given a deck of The Big Way of Love cards to use at home. Our hope is that the decks will be used by the families to help teach about the Love of God.

Respectfully submitted by Maureen Keys

Social Justice Group (SJG) Annual Report 2024

The St. Luke's Social Justice Group is comprised of 15 parishioners led by our Rector, Rev. Natasha Stewart and Mr. John McHugh. This past year saw the SJG identify a number of areas of focus for our efforts. These include learning and action on matters of:

1. CONTINUED WORK for Racial Justice and Equity for Everyone. We are now partnered with the Episcopal City Mission, led by Rev. Edwin Johnson
2. CONTINUED SUPPORT for the needs of our local Indigenous people of Herring Pond Wampanoag Indian tribe
3. CONTINUED SUPPORT for the needs of our LGBTQ people in Scituate with our PRIDE BREAKFAST, held this year on June 28th, which had 4 speakers from the community, including two from the High School. Dutton Hall was full with a lively crowd.
4. CONTINUED WORK and SUPPORT for ANYONE who comes to us seeking REFUGE and ASSISTANCE, be they strangers or someone we know. We partnered with ECM to host an immigrant family of 3 people for two weeks of respite while they awaited housing. We are very grateful to MaryLou and Kevin Butler for their generous offering of the use of their house while they were away, so we could provide a safe and comfortable space for the family. We are also very grateful to the large outpouring of support of all kinds to help this family while they were here and since they have moved to Boston. We are happy to report that St. Luke's with the SJG will continue to SUPPORT the two refugee families we have welcomed into this Beloved Community; the Ramazanoff family from Ukraine and the Jean family from the Dominican Republic and Haiti.

The St Luke's Social Justice Group is committed to learning and action on these and any other matters that affect this Faith Community.

All members of St. Luke' are invited to join us in this work.

Respectfully Submitted,

John McHugh

Outreach Report 2024

This year we did the Giving Tree during Advent with tags looking for donations for the Brockton Veterans Administration Hospital. Our parish was very generous with their donations. We donated over 75 items. We gave coats, scarves, sweat pants, hoodies, socks, gloves and hats.

Giving these gifts is a reminder to us of our Christian obligation to care for people in need.

Matthew 25 -26

"For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me. "

Respectfully submitted by Maureen Keys

Other notes:

Food Pantry- We continue to collect food supplies year round for the Scituate Food Pantry via the basket in the Narthex. Additionally, we donated 175 packages of festive napkins to brighten the orders packed over the holidays.

Prayer Shawl Ministry- Our Knit Wit group meets weekly to create beautiful shawls that are blessed and distributed to the sick in our community. New members are always welcome.

Respectfully submitted by Joan Powers

Community Supper Annual Report for 2024

This year we served 10 meals on the fourth Sunday of the month. We had to change one date due to a conflict on the calendar. The Scituate Rotary Club served in October and we did not serve a meal in December as it was too close to Christmas.

Attendance ranged from 30 – 54, the average number was in the high 30s – low 40s.

We received \$1177.51 in donations over the course of the year. This goes to paying for any paper supplies and extra items that are needed.

I continue to buy compostable paper supplies. I have obtained a BJs membership for one year to see if I can get a better price on the compostable supplies and extra items that are needed.

Thanks to all the dedicated cooks and volunteers who make this ministry a success!

Respectfully submitted,
Rene Seaton

St. Luke's Gardening Committee Report – 2024

The Committee has settled into a routine of yearly pruning, weeding, planting and general clean-up of the grounds. We fill the front door planters seasonally and hang wreaths at Christmas time. Challenges include the amount of work that needs to be done and the lack of any operating budget.

There are two areas that need more attention than we have been able to give. First, is the area under the window in front of the altar- which is filled with weeds and has little to no topsoil with which to work. The second is the piles of loam and wood chips, both of which must be moved.

In a burst of enthusiasm, we embraced the idea of a church raised bed with the hope that parishioners would plant vegetables and/or flowers for the food pantry. Planting and watering frequently, as well as harvesting and delivering the bounty, is beyond what this Committee can do. We sincerely hope at some point that project is adopted.

Going forward we hope more parishioners will join us. We meet as needed and as schedules allow. Hopefully this spring we'll be able to organize a pizza and work party to help jump start an overall clean-up of the grounds. St. Luke's is on the corner of a very busy intersection so we want to look the best we can. We look forward to having the exterior lighting replaced to make our church a welcoming sight for the community.

St. Luke's property has some outstanding plantings and any enhancement of the property is a benefit to all of St. Luke's members' enjoyment and pride of "ownership".

Sincerely,

Judy Bent, Elaine Cleveland, Kathy Donahue, Kenna Liatsos, Judy McGreenery, Jan Michaud, Cheryl O'Grady, Rev. Natasha & Duncan Stewart.

Memorial Garden Report- 2024

The Memorial Garden is located in a sheltered, sunny corner of the church yard. It offers a place of repose for the ashes of the dead and a place of beauty and solitude for the living. The Garden is intended for former, present, and future members of the parish and is especially appropriate for those to whom St. Luke's has had special meaning through the years. Given in 1985 by Mr. and Mrs. James H. Beal, Jr. in loving memory of their daughter, Laura.

This past year we saw two big additions to the space which include purchasing a portable handicapped access ramp providing safe movement inside and outside the access door to the garden and a new flagpole was installed just outside of the garden with a plaque at the base which was given with memorial gifts by children's sponsors.

Looking forward we have some improvements coming with the addition of a new plaque which will sit on the wall next to the existing one as the space will become limited in years ahead. The condition of the current name plates will also be addressed as some of them are tarnished and in need of polishing. When the space was created the design was for two plaques to be centered on the wall.

On a regular basis the Memorial Garden Fund will continue to maintain the space with pruning, mulching and replacing gardens and beds. The fund will also provide support around the exterior of the church if necessary.

The Memorial Garden Committee, together with the Vestry, will determine fees for interment and engraving of names on the Memorial Garden Plaque. These fees are used for continual maintenance of the garden

St Luke's Memorial Garden was dedicated on April 21, 1985 by the Rector, Raymond A. Low and blessed by Bishop David Johnson on April 27, 1986.

The Memorial Garden Committee members include:

Deb Beal

Cheryl O'Grady

John McHugh

Judy Bent

Judy McGreenery

Harvest Fair Report- 2024

It was another successful year for St. Luke's Harvest Fair! Over \$18,600 (Net) was raised thanks to the dedication and hard work of over 60 volunteers from teens to nonagenarians! We were also blessed by the generous donations from so many individuals and businesses in the St. Luke's community. Despite the cold and damp day, people lined up outside waiting for the doors to open. For the next few hours, hundreds of people crowded Dutton Hall, the Narthex, and the other rooms having a good time while searching for treasures and gifts at the White Elephant and Craft tables, choosing the perfect gift basket or handmade knitted apparel, and placing bids for that special gift at the Silent Auction. The Bakery items were gone within the first hour. *(Note: we need 3 times more bakery items next year!)* People rushed to purchase the handmade jams, jellies, and other goodies at the Country Store. Some came for our legendary Cranberry Shortcake and Clam Chowder at the Harvest Fair Café, and first-timers discovered these and other food choices after their shopping. It was a great day!

During the weeks after the fair, we met with the table coordinators and volunteers who wanted to discuss the fair and to share their observations, thoughts, and ideas to help make next year's Harvest Fair even better.

We'd like to thank everyone who gave their time, efforts, energy and donations to make this major fundraiser a success. It's cliché to say that we couldn't have done it without you, but that is the truth. Every year the St. Luke's community gets it done – somehow and someday, regardless of the challenges.

THANK YOU ALL FOR YOUR SUPPORT!

Respectfully submitted by

Jeanne McHugh and Pat Ludwig, Harvest Fair Co-chairs

Coffee Hour and Potluck Events – 2024

Many thanks to all have volunteered to host weekly Coffee Hour and contributed items to the Potluck events (Annual Meeting, Easter Coffee Hour, Bishop Visit). These are important times of fellowship at St. Luke's.

We have started a new system for Coffee Hour. Teams have volunteered and are assigned on a monthly or bimonthly basis depending on the number of teams. If you would like to form a team, please contact Joyce Barthold - hjosbar@comcast.net. The more teams the better!

Joyce Barthold