

Annual Report 2024



St. John's Episcopal Church

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Annual Meeting
Sunday, February 2nd, 2025
11:30am

ANNUAL MEETING AGENDA

Opening Prayer	The Rev. John Beach
Call to Order and Opening Remarks	The Rev. John Beach
Declaration of a Quorum	
Re-approval of the By-Laws of the Parish	
Acceptance of Minutes from 2024 Annual Meeting	
Acknowledgements	
Introduction of 2024 Vestry Members and Officers	
Intro. of Nominations for Delegates to 2025 Diocesan Convention	
Election of Officers, Vestry, and Delegates to Diocesan Convention	<i>(see form insert)</i>
Priest-in-Charge Report	The Rev. John Beach
Senior Warden Report	Brenda Caggiano
Junior Warden Report	Daniel Casey
Treasurer Report	Phil Littlehale
Presentation of 2025 Operating Budget	
Adoption of the 2025 Operating Budget	
Overview of Other Reports	The Rev. John Beach
Response to Other Printed Reports	
Commissioning of 2025 Vestry and Officers	
Other Business	
Closing Prayer and Adjournment	The Rev. John Beach

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Section 1

The Officers, Vestry, and Staff of St. John’s Episcopal Church, 2024

Clergy & Officers:

The Rev. John Beach, Priest-in-Charge
Brenda Caggiano, Senior Warden
Daniel Casey, Junior Warden
Phil Littlehale, Treasurer
Paul Felci, Assistant Treasurer
Kristina Palazzo, Clerk of the Vestry

Vestry:

William Bidmead, Sr. (2026)
Rose Holt (2027)
Joanne Lancaster (2026)
M. ‘Dibby’ LeBlanc (2026)
John Rogalski (2027)
Sandra ‘Sandy’ Mears (2025)

Lay Staff:

Stephen Belyea, Verger
Stephen Sikorski, Music Director
Kristina Palazzo, Sexton
Angela Grabowski, Parish Administrator

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Baptism(s)

Emmy K. Mathieson

Confirmations, Receptions, and Renewals

None

Burial(s) (by alpha)

Joseph D’Avella
Rose Marie Johnson
David V. Manoogian
Myron L. Manoogian, Sr.
Taryn Morrissey

Marriage(s)

None

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Section 2

St. John's Episcopal Church
Annual Meeting Minutes
Sunday, February 4, 2024

Rev. John Beach called the meeting to order and opened the meeting with a prayer at approximately 11:30am.

Declaration of a Quorum: A quorum was declared by Rev. John Beach. This was a hybrid meeting with those at the parish and via Zoom.

Attendance at parish:

John Beach, Phil Littlehale, Brenda Caggiano, Dan Casey, Kristina Palazzo, Dibby LeBlanc, Sandy St. Clair, Jeannine Cutter, Ken Webber, Janice Webber, Joanne Crowe, Jeff Crowe, T. J. Martin, Nancy White, Steve White, Fritz White, Julia Aston, Paul Felci, Sandy Mears, Ray Mears, Joan Cantarino, Linda Graves, Dee LeMay, Carl Senftleben, Denise Beneteau, Janet Pothier, Bill Pothier, Debbie Cox, Donna Manoogian, Darlene Rogers, Bill Bidmead, Susan Caggiano, Lahneen Visco, Linda Casey, Jenna Sharwood, Oliver Sharwood, Colleen Marcotte, Joanne Lancaster, Elizabeth Littlehale, Rose Holt and Kelly Erickson

Attendance was also taken for Zoom attendees:

Lynn Smith and Jane Selvitella

Re-approval of the By-Laws of the Parish:

Parishioners who are attending the Annual Meeting for the first time will need to sign the By-Laws in order to vote for officers and vestry members.

Stephen Belyea made a motion to re-approve the By-Laws of the Parish and Dee LeMay seconded the motion. The Parish all voted in favor.

Minutes from the 2023 Annual Meeting:

The minutes from the 2023 Annual Meeting were reviewed by the parish members present. Phil Littlehale made a motion to accept the minutes, and the motion was seconded by Sandy St. Clair. The minutes were accepted as written.

Acknowledgements:

Rev. John is happy to have Lynn Smith attend via zoom this year. He thanked Janet Pothier and everyone who contributed to the luncheon. Rev. John thanked Dee LeMay and Donna Manoogian for completing their terms on the Vestry.

Nomination of 2024 Vestry Officers:

Brenda Caggiano, Senior Warden	Dan Casey, Junior Warden
Phil Littlehale, Treasurer	Paul Felci, Asst. Treasurer
Kristina Palazzo, Clerk	

Rev. John declared they would be voted in as Vestry Officers.

Nomination of 2024 Vestry Members:

Rose Holt, 2027, Joanne Lancaster, 2027, John Rogalski, 2027

Rev. John declared they would be voted in as Vestry members.

Nominations of Delegates to the Diocesan Convention 2024:

Kristina Palazzo and Joanne Crowe

Nomination for Representative to the North Shore Deanery: Ken Webber

Father John gave a blessing to new Officers, Vestry members, Convention delegates and representative to the North Shore Deanery.

Priest in Charge Report: (refer to Section 3 of the Annual Report)

Rev. John thanked all of the parishioners in the St. John's community. He's grateful that the parish gave him the opportunity to bicycle across the country last year. He reminded everyone of the blog site he created (URL in the Annual Report). As previously announced, Rev. John will be retiring on May 1, 2025. We will need to discuss options for new leadership (i.e. part-time priest, sharing a priest with another parish, etc.). He would like to meet with Lynn Smith and Martha Hubbard, Regional Canon for their guidance. Rev. John would like to find people who may bring communion to people who stay at home. Rev. John read Paul Dalzell's contribution to the Annual Report.

Senior Warden's Report: (refer to Section 4 of the Annual Report)

Brenda Caggiano highlighted the completion of the Discernment process which had a very aggressive schedule last spring/summer. It was no easy task! More to follow this year as we embark on finding a new part-time priest. St. John's got a lot of things done last year (refer to Annual Report for details) and she is grateful for the contributions of many.

Junior Warden's Report: (refer to Section 5 of the Annual Report)

St. John's is an old church and needs a lot of work! The church roof project was the largest expense of 2023. The back-side of the roof was repaired. We also completed the online migration of QuickBooks. Dan acknowledged Steve and Fritz White for their continued contributions to the Buildings and Grounds projects. He reminded parishioners if they see something that needs repair to bring it to someone's attention.

Projects in the works or to be started in 2024:

- Kitchen re-model is in the works
- Steeple work to be continued
- Back stairs repair to begin

Financial Reports:

Treasury Report - 2023

Phil Littehale thanked Paul Felci for all of his hard work and contributions over the years in his role of Assistant Treasurer. He informed parishioners that it's been 27 years since we migrated from a paper system to Quickbooks!

Phil highlighted four areas that contribute to revenue:

1. Pledges
2. Interest & Dividends
3. Fundraising
4. Rentals

He also highlighted the two biggest expenses:

1. Salary & Benefits
2. Operating Expenses

Pledges do not cover our expenses. We do not have the revenue to cover our expenses. We've been able to manage things well due to one time donations and other things. We've been fortunate to have donations given to cover the cost of the new front door and the kitchen re-model. He reiterated that our balance sheet is strong!

In 2024, he would like to provide financial documents to parishioners approximately four times per year at a Sunday service.

2024 Budget:

- Pledges are up 5%
- Worst case scenario budget
- Estimates there will not be a surplus this year

Question from parishioner: I thought Paul Felci was retiring as Assistant Treasurer this year? Phil answered they are always looking for new people to join the Financial team.

Donna Manoogian made a motion to accept the 2024 Budget and the motion was seconded by T.J. Martin. The motion was passed to accept the budget.

Rev. John thanked all parishioners who volunteer in the ministries of the church. He also thanked Julia Aston for her LEM service over the years and for training the new volunteers. Rev. John commissioned the Vestry members and Convention delegates and gave a prayer.

Rev. John announced there will be no February Vestry meeting due to the Annual Meeting.

Rev. John gave the closing blessing.

Paul Felci made a motion to adjourn the meeting and the motion was seconded by Sandy Mears The meeting adjourned at 12:30pm.

Respectfully submitted by, Kristina Palazzo

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Section 3

Priest-in-Charge

Annual Report to St. John's Church, Saugus

February 2nd, 2025

By The Rev. John Beach

Dear Friends,

Our annual meeting is a time to reflect over this past year and to see how the blessings and challenges of the past year have shaped us and have given us a glimpse of the community we have been called to be. We have emerged from the physical isolation required of us during the Covid pandemic. In the process, we can see how much we need each other and how important it is to physically gather.

This past fall has marked the retirement of much of our Diocesan leadership. Our Bishops, Alan Gates and Carol Gallagher have both retired this past fall. Our regional canon, Martha Hubbard, has accepted the invitation to be the rector of a congregation in Albany New York. Saying good bye is difficult, but we are grateful for our new Bishop, Julia Whitworth, as well as our new regional canon, Greg Perez. We are looking forward to sharing the ministry of the diocese with them.

As I write these words, I have become filled gratitude for the prayer, encouragement, work, humor, patience, kindness, and joy demonstrated by the members of this community. In an age when persons in position of power are constantly speaking words of contempt, this place has been an oasis of kindness.

This has been a year with filled with joy, loss, hope, and peace. In the Order of Compline in our Book of Common Prayer, there is a beautiful invitation: "May we, who are wearied of the changes and chances of the fleeting world rest in your eternal changelessness".

The annual meeting is an opportunity to offer thanks for all of you who have contributed to the building up of the body of Christ in this place. This is an exercise fraught with danger. It is certain that there many kind and industrious souls who I will forget to mention. I apologize in advance for my omissions.

I am very grateful to Brenda Caggiano and Dan Casey for the years of support as the wardens of this parish. Their faithfulness, patience, competence, hope and joy have made this community a better place. They have been generous with their time and expertise. I am particularly grateful for the leadership role they have exercised in discerning the next step in our clergy transition. We are also very blessed for the work of Kristina Palazzo who has served faithfully and well as the recording secretary of our vestry.

We are grateful to our treasurer and assistant treasurer Phil Littlehale and Paul Felci, and James Duracin, who have done much of the administrative work in insuring that we are good stewards of our financial resources. We are also grateful for those who have assisted in the counting and hope that there might be additional parishioners who would like to join their ranks.

I am grateful for the all those who have served on vestry this past year, as well as those who have agreed to serve in this upcoming year. I really look forward to our monthly vestry meetings.

There are many faithful parishioners not on vestry who have worked hard in support of the parish. Fritz White has been lifted up as he worked on the repair of our steeple. Lahneen Visco enlisted the financial support and the technical expertise of the Master Gardeners to beautify and diversify the landscaping in our Memorial Garden.

I am grateful for the hard work and cheerful optimism of Donna Manoogian, who organized and recruited volunteers for our Church Fair in December. There are countless others who have given joyfully of their time and talents to the life of parish. T.J. Martin, the White family, and the Sharwood family have produced mountains of food for our lobster roll sales, roast beef dinner, and pancake suppers.

Julia Aston continues coordinating the Altar Guild and has recruited several more members. We are blessed by her love of liturgy and her attention to details. We are grateful as well for Debbie Cox who has worked with our children in Sunday school. It is a joy to see how well this congregation welcomes children.

Jeanne Seaboyer has continued to invite us to share in the ministry of Every Child Deserves a Smile, Bread of Life, and offering of Christmas gifts through the Saugus Fire Department. This has provided an opportunity for us to restore security and dignity to those who are made most vulnerable through these difficult days. We are grateful, as well, for the work of Diana White in promoting the ministry of Operation Christian Child at St. John's, which invites us to contribute gifts to the economically vulnerable.

We are blessed with a group of dedicated volunteers who quietly do a great job in looking after the physical plant; among them, the Whites, who remove snow, and Bill Bidmead, who cuts the grass. There are many folks who patiently clean up messes that some of us have left behind. I am grateful for Kristina Palazzo, our sexton, who attends to details too numerous to list here.

There are so many people for whom I am grateful. In listing them I know that my flawed memory will leave some out-so I beg your forgiveness.

I want to extend my personal thanks to our parish administrator, Angela Grabowski, who remembers many things I forget and makes me appear more organized than I really am. She confronts forces of disorder with competence, patience, kindness, and grace. We are a better community for her ministry among us.

I would also like to thank my wonderful wife, Denise Bénéteau. She has been a constant presence of love, counsel, and support. I am more grateful than I can express.

I feel strangely emotional when I consider that this is my last annual report. I retire on May 1st. Denise and I will be starting a new chapter in our lives, but will miss this community. You have provided us with a spiritual home for us during a very turbulent time. We shall be returning to Montreal this spring. Montreal is the place where we attended college, met, were married, and where our children were born. It is the city where I was ordained and ministered as a priest for 13 years.

We left Montreal 30 years ago and, like everything else, it has changed much in our absence. It is with fear, joy, hope, and apprehension that return to Canada. We shall return with love in our hearts for the people of St. John's we have met during this part of our life's journey.

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Section 4

Senior Warden Report

Senior Warden Report

Another year has passed and it's time to prepare for our annual meeting. As in the past our parish has delivered on completing major projects from the 'to do' list while maintaining our routine activities. And it's always done with grace.

As we prepare for Rev. John's retirement at the end of April, many conversations have taken place with our vestry team, which often included our consultant Lynn Smith and our new Regional Canon Rev. Greg Perez. We look to their guidance in performing the priest search in May. The Holy Cow survey is one of the tools that will be used in assisting with the search process.

During this summer, we will have a bridge priest that will provide ministry and pastoral care to St. John's. There are other steps that will occur before this time such as reviewing the interpreted results from the Holy Cow survey and completing our church profile. In May we will then be presented with a list of potential candidates and have the opportunity to interview them. This will be a coordinated effort between wardens, vestry, our regional canon and the bishop.

We have continued with many of our traditional events such as the lobster roll sales, Mother's Day plant sale, the Yard sale, the infamous Roast Beef Dinner and Christmas Fair (formerly known as the Fall fair). It was wonderful to have a sit-down dinner again. We got to see the new kitchen in action and use the Banquet Hall. Once again, we shared our space with vendors for the Christmas Fair. We continue to contribute to the community with Every Child Deserves to Smile, helping the food pantry, and gifts for Operation Christmas Child, Founders Day, and a success with donations going to the ALS foundation. Our booth on Central Street and free ice cream sundaes like everything else we do is a great team effort. We also had live entertainment on the parish front door stair landing. Thank you, Dan and music friends!

If you have an event idea, please bring it to the vestry or a vestry member. We are always looking for ways to increase our foot traffic! So, keep your minds open and share your thoughts, concerns and creativity!

We welcome new members to the vestry team and thank those who have served and will continue to chip away at the 'to do' list. And speaking of the 'to do' list there were 2 big ticket items that were completed this year. The kitchen renovation and the steeple repair. Thanks to Dan and Fritz for their determination in completing each of these projects where we are able to continue to enjoy our fantastic food and to preserve the beauty of our church.

Respectfully submitted,
Brenda Caggiano

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Section 5

Junior Warden Report

Submitted by
Daniel Casey, Junior Warden

2024 has been an interesting year, it has been an expensive and productive year for the church. The new kitchens remodel and mandated Town of Saugus grease trap upgrade was completed in April at a cost of over \$42,000. The refurbishment of the lower dining room facilitated the church to hold our formal sit down roast beef dinner. Thanks to all who contributed to these projects.

Other noteworthy projects for the upcoming year:

- Installing a Handicap Elevator for access to our dining room and new kitchen
- Air conditioning of the main church
- Updating of the church sign to LED interactive signage
- Repair/replacement of church front stairs

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Section 6

Education, Communications, and Parish Events

St. John’s has presently 3 children that attend Sunday school regularly; they are in 2nd grade, kindergarten, and pre-school.

We read different stories from Children’s Beginners Bible each week. We just finished reading about the birth of Jesus during December, and in March students will begin reading about Lent and Jesus.

The class loves to hear the different stories each week and especially love to color and do projects based on what we read in class.

Submitted by Debbie Cox

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Communications

St. John’s continues to be a visible and welcoming religious entity in the greater Saugus community, conveying our messaging via printed materials, email, and social media communication.

Weekly service bulletins and monthly newsletter are made available in print and posted to the church website. Due to increasing postage costs, we encourage people to pick up a copy on Sundays, download from our website, or receive them via email.

We have continued to promote events through various methods and greatly appreciate the efforts of members and friends who share such information by word-of-mouth and online.

My sincere thanks to Rev. Beach for his support and insight, church wardens Brenda and Dan, as well as the officers and vestry for their commitment in leading the church.

Among the many who are helpful, to Paul Felci, Julia Aston, Steve White, Donna Manoogian, Jeanne Seaboyer, T.J. Martin, Kristina Palazzo, Stephen Sikorski, and Bill Pothier, my thanks in particular for their vital assistance with everyday church business, managing Zoom worship streaming, building maintenance, annual stewardship, and distributing materials for various fundraisers throughout the year.

Finally, my appreciation for the timely efforts of all who contributed to this report - communicating this information to parishioners is essential.

Respectfully submitted,
Angela Grabowski

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Communications - Streaming (and Data)

We continue to use Zoom as the platform to stream our services. The services are recorded and then posted to our YouTube channel and linked to the church's website. The following table provides data on viewership of our services, both live via Zoom and the subsequent recordings on YouTube. The numbers viewing our services live continues to go down. However, the numbers viewing the recordings on YouTube continues to go up - an interesting fact worth thinking about.

Myself and Fritz continue to discuss upgrading our streaming system to make it more user friendly. We hope that 2025 is the year we finally make some changes to the system.

We do need more volunteers to help with the steaming operation. It would be ideal to have 2-3 volunteers so we could create a rotating roster for streaming services. Please reach out to me if you are interested.

Respectfully submitted,
T.J. Martin

	Viewed Service Live via Zoom	Viewed recording on St. John's website/YouTube	Total Viewings			
1/7/2024	20	9	29			
1/14/2024	7	15	22			
1/21/2024	10	10	20			
1/28/2024	0	0	0	Service from Trinity Church		
2/4/2024	8	13	21			
2/11/2024	7	12	19			
2/14/2024	5	9	14	Ash Wednesday		
2/18/2024	5	17	22			
2/25/2024	4	9	13			
3/3/2024	5	10	15			
3/10/2024	4	10	14			
3/17/2024	5	12	17			
3/24/2024	4	8	12	Palm Sunday		
3/28/2024	2	10	12	Maundy Thursday		
3/29/2024	0	0	0	Good Friday - No Zoom		
3/31/2024	7	6	13	Easter		
4/7/2024	5	9	14			
4/14/2024	3	15	18			
4/21/2024	3	14	17			
4/28/2024	3	12	15			
5/5/2024	4	0	4	No recording		
5/12/2024	7	8	15			
5/19/2024	3	5	8			
5/26/2024	7	8	15			
6/2/2024	3	15	18			
6/9/2024	2	6	8			
6/16/2024	4	9	13			
6/23/2024	4	6	10			
6/30/2024	4	7	11			
7/7/2024	3	6	9			
7/14/2024	4	0	4	No audio		
7/21/2024	3	10	13			
7/28/2024	4	0	4	Service from St. Paul's Boston		
8/4/2024	4	6	10			
8/11/2024	3	5	8			
8/18/2024	3	7	10			
8/25/2024	4	4	8			
9/1/2024	7	6	13			
9/8/2024	4	10	14			
9/15/2024	3	9	12			
9/22/2024	3	7	10			
9/29/2024	3	5	8			
10/6/2024	4	6	10			
10/13/2024	4	8	12			
10/20/2024	3	6	9			
10/27/2024	5	7	12			
11/3/2024	4	10	14			
11/10/2024	5	32	37			
11/17/2024	3	7	10			
11/24/2024	5	6	11			
12/1/2024	4	9	13			
12/8/2024	6	7	13			
12/15/2024	4	8	12			
12/22/2024	2	11	13			
12/24/2025	1	13	14	Christmas 4PM service		
12/29/2024	3	8	11	Lessons and Carols		
AVERAGES	4	9	13			

Outreach Ministries

Saugus United Parish Food Pantry (and other church philanthropy)

Church member’s ongoing support to our local food pantry is deeply appreciated, in addition to the produce harvested from St. John’s community garden. In 2024, the parish donated monetary gifts totaling \$400.00 to help sustain their mission.

St. John’s also donates to the continued good works of these area and far-reaching nonprofits:

Barbara C Harris Camp & Conference Center (bchcenter.org): \$250.00

Episcopal Relief and Development (episcopalrelief.org): \$1,100.00

My Brother’s Table (mybrotherstable.org): \$500.00

Healthy Students/Healthy Saugus: \$1,200.00

In addition to housing costs and infectious illness, other issues remain an ongoing challenge to families in need. The Food Pantry and other worthy organizations provide vital services to help lessen food insecurity.

Respectfully submitted,
Angela Grabowski

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Rev. Roger E. Nelson & Dotsie Nelson Scholarship

Any active, contributing member of St. John’s Church who is graduating from high school and continuing their education is eligible to apply for this scholarship.

Applications are available by contacting Rose Holt through the church office. No scholarships were awarded in 2024.

Submitted by,
Rose Holt

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Every Child Deserves to Smile

As we move into our 14th year with this ministry, the care and compassion of our parish is overwhelming. Our mission is to be the light in the lives of homeless children, aged newborn to late teens, who reside in a motel in our community. Your generosity has allowed us to put smiles on the faces of many children all year. We have donated an average of 45 gifts for Valentine’s Day, Easter, and Halloween treats, and snacks on each occasion. Summer boredom-busting activities for school vacation months and boxes of back-to-school supplies were among our summer deliveries. Donations of grocery

store gift cards and non-perishable food items helped to present 24 meal bags with all the ingredients along with a pasta boat in November, an average of 3 boxes of assorted food items, bottled water, paper goods, toiletries, and 2 bags of new and gently-used clothing were gratefully received by the families each month.

The impact this ministry makes is immeasurable. If this ministry touches your heart, we encourage you to attend our quarterly meetings held the first Thursday of March, June, September and December. Thank you to all who have donated items, helped financially, or given generously of their time to spread kindness and a little sunshine in the lives of homeless children in our community.

Community Outreach

Saugus Fire Department Annual Christmas Drive

Your generous donations and gift cards for the Saugus Fire Department’s Annual Christmas Drive were gratefully received by event coordinators, Ret. Capt. Bill & Carol O’Malley. This year we contributed \$290 in gift cards to help provide a memorable Christmas for Saugus teens and tweens in need. Thank you to all the elves who made this donation possible!

Respectfully Submitted,
Jeanne Seaboyer, ECDS & SFD Christmas Drive Coordinator

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Parish Fellowship

Annual Yard Sale – Saturday, June 8th

Proceeds from the yard sale were \$786.00, which is an approximate 8% decrease from the previous year. Nonetheless, we are grateful for the efforts of St. John’s invaluable volunteers and friends, who helped sort, set-up, clean-up, and everything in between.

Roast Beef Dinner & Christmas Fair 2024

The annual roast beef dinner was held on Saturday, November 9th, downstairs in the banquet hall as a sit-down dinner. We are grateful to Fritz and Steve White, Laura Geary, T. J. Martin, Jeanne Seaboyer, the Sharwood Family, Donna, Tammy, and other volunteers who assisted. Nearly 100 meals were prepared and the proceeds totaled \$1,708.00.

The Christmas Fair was held Saturday, December 7th. Vendor participation was solid with a good variety of items, foot-traffic was steady, and the event raised \$3,623.00. Again, heartfelt thanks to parishioners and friends for offering their time and donations to our worthwhile community event!

Respectfully submitted,
Donna Manoogian, Fair Chairman

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Lobster Roll Sales

We had two successful lobster roll sales in 2024.

Sales:

May 3rd:	Rolls Sold: 327	Revenue: \$2,259.00
September 20th:	Rolls Sold: 276	Revenue: \$1,729.00

I am very grateful for the assistance of those who helped with deliveries; Rev. John, Denise, Janet & Bill Pothier, Dan Casey, Bill Bidmead, and to the many brownie bakers. And, a big ‘thank you’ to the lobster roll makers: Steve & Nancy White, Laura Geary, Linda Casey and Janet Pothier.

We are planning two sales in 2025 – May 2nd and (tentatively) September 19th. Mark your calendars and spread the word! Volunteers are always greatly appreciated.

Many thanks for your continued support.

Respectfully submitted,
T.J. Martin

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Mother’s Day Plant Sale ~ Saturday, May 7th

Once again, we were blessed with beautiful weather for our annual flower sale! Gorgeous flowers and cheerful volunteers on the day of the sale joyfully attracted patrons, but this one-day event actually takes the culmination of many hours and many behind-the-scenes volunteers as well for it to be successful. Many thanks to our flower transporters, sales force, order takers, promoters, flyer distributors, social media gurus, and those who supported the sale with a purchase! You all made our net profit of \$1,976.50 possible.

Respectfully Submitted,
Jeanne Seaboyer

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Founder’s Day Ice Cream Social - September 14th

St. John’s has become notorious for the complimentary ice cream sundae offering to the public on Saugus’ town day. Again, we thank Soc’s, our local ice cream emporium, for their donations making it possible for us to host the sundae bar, scoop up 400 sundaes at minimal cost, and prosper our outreach into the community. In gratitude for our complimentary bar, patrons generously donated \$416 to ALS in memory of friend and long-time St. John’s member, Chris Senftleben. We thank everyone who volunteered their time and talents to scoop & top the ice creams, and to those who greeted the public at

our street booth. Volunteers are the heart of all we do at St. John's. Thank you for helping to make St. John's shine!

Respectfully Submitted,
Jeanne Seaboyer

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Worship Ministry

Altar Guild

Altar Guild Annual Report 2024

The altar at St. John's has to be set up for Holy Communion every Sunday of the year; this is what members of the Altar Guild do, and when needed, we set up for baptisms, funerals and weddings on other days of the week. Members sign up to cover about one week per month. Most come to the church on a Friday or Saturday to set up the altar and clear the altar after the service on Sunday.

The Directress orders all candles needed for worship, including candles for the altar, candelabra, Advent Wreath, Paschal Candle and the Ombre candle, as well as wine, wafers, and cups for Holy Communion. Members of the Guild launder dirty linens, wash the vessels, and bread plate and chalice after each service.

We change the colors of the hangings on the altar, lectern and pulpit for the seasons of the church year, this includes changing colors on St. Luke's altar in the Hurl Room. For most of the church year the hangings are green, purple for Advent and Lent, white for Christmas, Easter, weddings and funerals and red for Pentecost. We have continued using single throw-away cups for wine for Communion since Covid.

We are always looking for new members who would like to participate in this important function at St. John's. If you think you might be interested in serving St. John's in this capacity, please see Julia Aston or any Altar Guild member. We'll be happy to explain what's involved and train you. It's not difficult to learn and is a very rewarding way to serve the church. Sign up with a friend and cover a week together!

2024 Altar Guild Members: Julia Aston, Directress, Kristina Palazzo, Co-Directress, Jeannine Cutter, Dibby LeBlanc, Dee LeMay, and Sandy Mears

Submitted by Julia Aston,
Altar Guild Directress

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Lay-reader and Lay Eucharistic Ministers (LEM) - Annual Report

St. John's has a wonderful group of dedicated lay-readers from the congregation, who volunteer to participate in our weekly worship service, reading the lessons, psalms, and Prayers of the People.

The commitment has been to read approximately once a month, but also includes filling in when needed and reading for special services in Lent, Advent and Christmas.

Layreaders for 2024: Ray Mears, Sandy St. Clair, Denise Beneteau, John Rogalski, and Sandy Mears.

Lay Eucharistic Ministers (LEM's) are volunteers from the congregation who train to assist our priest during the service; carrying the Gospel to be read, receiving the offering, assisting the priest prepare the altar for Holy Communion, and distributing wine during Holy Communion.

We were fortunate to have 4 people train this year to perform this important service for St. John's - Joanne Lancaster, Colleen Marcotte, Kristina Palazzo, and Janice Webber.

If you would like to serve St. John's in this capacity, please see Julia Aston and she will be happy to train you.

Julia Aston
Layreader/LEM Scheduler and Trainer

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Candle and Flower Memorials

Candle and flower memorials are offered as a way to remember a loved one or friend in a specific month or on a particular date. The fee for each remembrance is \$20.00. Endowments are another option, which may be established for \$250.00, acknowledging the individual(s) in perpetuity.

Gifts for the paschal candle and Advent wreath are also meaningful ways to recognize departed family or friends at worship during the Easter and Christmas seasons.

Arrangements are made through the parish office. In an effort to reduce costs, last year donors were made aware we are no longer sending 'reminder' letters. A note and the fee should be forwarded to us at least two weeks before the requested remembrance date.

Respectfully Submitted,
Angela Grabowski

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Music Program 2024

St. John's Episcopal Saugus
Annual Report 2024
Music Program

Choir members, fluctuating between 4-5 voices depending on the week, performed weekly choral anthems during the offertory. Also on occasion a communion soloist has performed works for variety. Preludes, postludes, and other incidental music are generally improvised on the organ during weekly services.

In addition to standard hymns and anthems, the choir has begun to lead the congregation in chanting a Responsorial Psalm and Gospel Acclamation during regular Sunday services.

We continue our tradition of singing largely from the 1982 hymnal. However, when suggested, the choir and congregation are quick to learn new pieces from other sources featuring texts that are particularly suited to certain liturgical seasons or themes in our worship.

Respectfully,
Stephen Sikorski

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Section 7

Stewardship Ministry Annual Report - 2025

Julia Aston led the 2024 Stewardship Ministry for St. Johns, assisted by Kristina Palazzo.

This year the theme was *Walk in Love*. For four Sundays in October and November, a leaflet was passed out at the services showing how various Episcopalians across the U.S. learned what it meant to Walk in Love in their particular parishes.

For the 2025 Stewardship Ministry, St. John's received 52 pledges totaling \$85,490.00 (as of 12/29/24).

For comparison the 2024 figures were 53 pledges totaling \$90,252.00.

Breakdown of the 52 pledges for 2025

- 2 new pledges
- 13 pledges increased from 2024
- 34 pledges stayed the same as 2024
- 3 pledges decreased from 2024

Thank you to the 27 pledges who use auto withdrawal (ACH) for your monthly pledge. Two are new this year. This is very useful for the church as those pledges are received regularly every month making it easier for finance to pay the monthly bills of the church.

The church appreciates your support, showing that as a faith community we all want St. John's to continue as a place we learn to Walk in Love, where everyone is welcome to worship in person or to join us on Zoom and as a presence with outreach service to the Saugus community and beyond.

Thank you for the donation of your time, talent and treasure to St. John's year after year. The church appreciates and needs all of our support to continue being a presence in Saugus.

2025 Stewardship Ministry
Submitted by: Julia Aston

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Memorial Fund

In 2024, St. John's received just over \$4,100.00 in memorial contributions, both unrestricted and specific purpose gifts. Like the candle and flower memorials, they are a meaningful way to recognize a departed friend or loved one. All donations benefit the church, be they for the memorial garden, our newly rebuilt steeple, the kitchen remodel, other improvements, or general expenditures.

Respectfully submitted,
Angela Grabowski

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Profit & Loss YTD Comparison
January through December 2024 & 2023

		<u>Jan-Dec 24</u>	<u>Jan -Dec 23</u>	<u>\$ Change</u>	% Change
Ordinary Income & Expenses	Notes:				
Income					
Christmas		1,310.20	1,672.00	(361.80)	-21.6%
Easter		983.00	660.00	323.00	48.9%
Fair & Fair Efforts		6,117.22	7,833.44	(1,716.22)	-21.9%
Fund Raising		5,944.58	5,213.00	731.58	14.0%
Interest /Dividends		37,146.72	24,658.38	12,488.34	50.6%
Lent		559.00	320.00	239.00	74.7%
Other Income for General Use		195.00	1,210.92	(1,015.92)	-83.9%
Plate/Loose		2,152.75	2,579.72	(426.97)	-16.6%
Pledge		92,066.00	91,686.00	380.00	0.4%
Rental Income		41,550.00	40,200.00	1,350.00	3.4%
Thanksgiving		<u>152.00</u>	<u>202.00</u>	<u>(50.00)</u>	<u>-24.8%</u>
Total Income		<u>188,176.47</u>	<u>176,235.46</u>	<u>11,941.01</u>	<u>6.8%</u>
Gross Profit		188,176.47	176,235.46	11,941.01	6.8%
Expenses					
Diocesan Expense		10,585.00	11,785.00	(1,200.00)	-10.2%
Operating Expenses		60,015.17	56,603.85	3,411.32	6.0%
Salary & Benefits		124,208.12	104,178.12	20,030.00	19.2%
Vestry Sub Committees		<u>7,470.98</u>	<u>10,530.65</u>	<u>(3,059.67)</u>	<u>-29.1%</u>
Total Expenses		<u>202,279.27</u>	<u>183,097.62</u>	<u>19,181.65</u>	<u>10.5%</u>
Net Ordinary Income		(14,102.80)	(6,862.16)	(7,240.64)	105.5%
Other Income/Expenses					
Other Income	1	<u>8,672.35</u>	<u>11,066.75</u>	<u>(2,394.40)</u>	<u>-21.6%</u>
Total Other Income		<u>8,672.35</u>	<u>11,066.75</u>	<u>(2,394.40)</u>	<u>-21.6%</u>
Net Other Income		<u>8,672.35</u>	<u>11,066.75</u>	<u>(2,394.40)</u>	<u>-21.6%</u>
Net Income		<u>(5,430.45)</u>	<u>4,204.59</u>	<u>(9,635.04)</u>	<u>-229.2%</u>
Notes:					
(1) Other Income represents a gain on sales of Fidelity Investments Securities in 2024 of 8,672 and 11,066.75 in 2023.					

Profit & Loss (Budget Vs. Actual)
January through December 2024

	<u>Jan-Dec 24</u>	<u>Budget</u>	\$ Over <u>Budget</u>	% of Budget
Ordinary Income & Expenses				
Income				
Christmas	1,310.20	1,000.00	310.20	131.0%
Easter	983.00	1,000.00	(17.00)	98.3%
Fair & Fair Efforts	6,117.22	7,500.00	(1,382.78)	81.6%
Fund Raising	5,944.58	5,000.00	944.58	118.9%
Interest /Dividends	37,146.72	22,420.00	14,726.72	165.7%
Lent	559.00	400.00	159.00	139.8%
Other Income for General	195.00	840.00	(645.00)	23.2%
Plate/Loose	2,152.75	2,500.00	(347.25)	86.1%
Pledge	92,066.00	90,000.00	2,066.00	102.3%
Rental Income	41,550.00	43,200.00	(1,650.00)	96.2%
Thanksgiving	<u>152.00</u>	<u>300.00</u>	<u>(148.00)</u>	<u>50.7%</u>
Total Income	<u>188,176.47</u>	<u>174,160.00</u>	<u>14,016.47</u>	<u>108.0%</u>
Gross Profit	188,176.47	174,160.00	14,016.47	108.0%
Expenses				
Diocesan Expense	10,585.00	10,575.00	10.00	100.1%
Operating Expenses	60,015.17	65,980.00	(5,964.83)	91.0%
Salary & Benefits	124,208.12	119,409.00	4,799.12	104.0%
Vestry Sub Committees	<u>7,470.98</u>	<u>21,650.00</u>	<u>(14,179.02)</u>	<u>34.5%</u>
Total Expenses	<u>202,279.27</u>	<u>217,614.00</u>	<u>(15,334.73)</u>	<u>93.0%</u>
Net Ordinary Income	<u>(14,102.80)</u>	<u>(43,454.00)</u>	<u>29,351.20</u>	32.5%
Other Income/Expenses				
Other Expense	<u>-</u>	<u>-</u>	<u>-</u>	-
Net Other Expense	<u>-</u>	<u>-</u>	<u>-</u>	-
Other Income	<u>8,672.35</u>	<u>-</u>	<u>8,672.35</u>	-
Total Other Income	<u>8,672.35</u>	<u>-</u>	<u>8,672.35</u>	-
Net Income	<u>(5,430.45)</u>	<u>(43,454.00)</u>	<u>38,023.55</u>	<u>12.5%</u>

Comparative Balance Sheets
As of December 31st, 2024 & 2023

	<u>Dec 31,2024</u>	<u>Dec 31,2023</u>	<u>\$ Change</u>	% Change
ASSETS				
Current Assets				
Checking/Savings				
Rectory Rental Checking (Eastern Bk)	1,348.99	2,948.99	(1,600.00)	-54.3%
Checking - No. Shore Bk. (RD Acct)	213.93	796.12	(582.19)	-73.1%
Checking - Eastern Bk. #3038661	490.54	2,976.67	(2,486.13)	-83.5%
Eastern FBC 6007302113 DC Card	149.62	639.96	(490.34)	-76.6%
Eastern FBC 340165586 DC Card	180.01	-	180.01	100.0%
Eastern Savings A/C ... 8615	<u>40,532.43</u>	<u>80,475.92</u>	<u>(39,943.49)</u>	<u>-49.6%</u>
Total Checking/Savings	<u>42,915.52</u>	<u>87,837.66</u>	<u>(44,922.14)</u>	<u>-51.1%</u>
Other Current Assets				
CD's	151,671.10	160,774.22	(9,103.12)	-5.7%
Fidelity Accounts	485,993.70	439,637.86	46,355.84	10.5%
Other Receivable	-	549.86	(549.86)	-100.0%
Other Stocks	<u>5,799.60</u>	<u>3,710.09</u>	<u>2,089.51</u>	<u>56.3%</u>
Total Other Current Assets	<u>643,464.40</u>	<u>604,672.03</u>	<u>38,792.37</u>	<u>6.4%</u>
Total Current Assets	<u>686,379.92</u>	<u>692,509.69</u>	<u>(6,129.77)</u>	<u>-0.9%</u>
TOTAL ASSETS	<u>686,379.92</u>	<u>692,509.69</u>	<u>(6,129.77)</u>	<u>-0.9%</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Liabilities	984.74	924.14	60.60	6.6%
Pledge - Rec in Advance	<u>225.00</u>	<u>200.00</u>	<u>25.00</u>	<u>12.5%</u>
Total Other Current Liabilities	<u>1,209.74</u>	<u>1,124.14</u>	<u>85.60</u>	<u>7.6%</u>
TOTAL LIABILITIES	<u>1,209.74</u>	<u>1,124.14</u>	<u>85.60</u>	<u>7.6%</u>
EQUITY				
Market Value Adjustments	135,276.41	100,528.12	34,748.29	34.6%
Opening Balance -Equity	15,341.34	15,341.34	-	0.0%
Restricted Funds	114,000.80	145,944.01	(31,943.21)	-21.9%
Retained Earnings	(129,555.38)	(133,759.97)	4,204.59	-3.1%
Unrestricted Funds	555,537.46	559,127.46	(3,590.00)	-0.6%
Net Income	<u>(5,430.45)</u>	<u>4,204.59</u>	<u>(9,635.04)</u>	<u>-229.2%</u>
Total Equity	<u>685,170.18</u>	<u>691,385.55</u>	<u>(6,215.37)</u>	<u>-0.9%</u>
TOTAL LIABILITIES & EQUITY	<u>686,379.92</u>	<u>692,509.69</u>	<u>(6,129.77)</u>	<u>-0.9%</u>

Profit & Loss Budget Overview (and proposed 2025 Budget)
January through December 2025 vs. 2025

	<u>Jan-Dec 25</u>	<u>Jan -Dec 24</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income & Expenses				
Income				
Christmas	1,500.00	1,000.00	500.00	50.0%
Easter	1,000.00	1,000.00	-	0.0%
Fair & Fair Efforts	7,500.00	7,500.00	-	0.0%
Fund Raising	5,500.00	5,000.00	500.00	10.0%
Interest /Dividends	28,020.00	22,420.00	5,600.00	25.0%
Lent	400.00	400.00	-	0.0%
Other Income for General Use	400.00	840.00	(440.00)	-52.4%
Plate/Loose	2,036.00	2,500.00	(464.00)	-18.6%
Pledge	85,000.00	90,000.00	(5,000.00)	-5.6%
Rental Income	36,900.00	43,200.00	(6,300.00)	-14.6%
Thanksgiving	<u>300.00</u>	<u>300.00</u>	<u>-</u>	<u>0.0%</u>
Total Income	168,556.00	174,160.00	(5,604.00)	-3.2%
Gross Profit	168,556.00	174,160.00	(5,604.00)	-3.2%
Expenses				
Diocesan Expense	13,370.00	10,575.00	2,795.00	26.4%
Operating Expenses	65,620.00	65,980.00	(360.00)	-0.5%
Salary & Benefits	133,216.00	119,409.00	13,807.00	11.6%
Vestry Sub Committees	<u>21,350.00</u>	<u>21,650.00</u>	<u>(300.00)</u>	<u>-1.4%</u>
Total Expenses	<u>233,556.00</u>	<u>217,614.00</u>	<u>15,942.00</u>	<u>7.3%</u>
Net Ordinary Income	<u>(65,000.00)</u>	<u>(43,454.00)</u>	<u>(21,546.00)</u>	<u>49.6%</u>