



**A PLACE FOR EVERYONE.
A MINISTRY FOR EVERYONE.**

**ANNUAL MEETING
January 28, 2024**

St. Paul's Episcopal Church

1710 East Superior Street, Duluth, Minnesota 55812

www.stpaulsduluth.org

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St. Paul's Episcopal Church

Annual Meeting January 28, 2024

Agenda

11:30 am

Call to Order – Eirik Rennan, Senior Warden

Opening Prayer – The Rev. Maggie Nancarrow, Rector

11:32 am

Dwelling in the Word – The Rev. Maggie Nancarrow, Rector

11:42 am

Opening Business

Appointment of the Clerk: Eirik Rennan, Senior Warden

Introduction of Vestry Members: Eirik Rennan, Senior Warden

Vote: Approval of the 2023 Minutes

Thank you to departing vestry members: Senior Warden Eirik Rennan, Gary Olson, Rick Lyle, and Carol Andrews; in memoriam, Joel Bamford – Rector

11:42 am to 11:55 am

Elections and Votes

Election of New Vestry Members

The slate for vestry is as follows:

Junior Warden: Tom Elliott

Three-Year Terms: Diana Dodge, Chuck Sundquist, Jason Butcher

One-Year Term: Sherry Hall

Appointment of Nominating Committee for 2025

Election of Lay Delegates to ECMN Convention

Three individuals are standing for election for three-year terms:

Nancy Diener, John Pastor, and Sherry Hall

One individual is standing for election as an alternate: Becky Ballou-Buck

11:55 am

Amendments to the Parish Bylaws

12:00 pm

Reports

Treasurer's Report and the 2024 Operating Budget

Vote to affirm the 2024 Operating Budget

Report of the Senior Warden, Eirik Rennan

Report of the Rector, the Rev. Maggie Nancarrow

12:20

Congregational Thank-Yous

Open microphone space will be held for the congregation to express thanks to one another.

Dwelling in the Word Text:
Mark 4:1-9
[The Parable of the Sower as told from Mark]



Again he began to teach beside the sea. Such a very large crowd gathered around him that he got into a boat on the sea and sat there, while the whole crowd was beside the sea on the land. He began to teach them many things in parables, and in his teaching he said to them: “Listen! A sower went out to sow. And as he sowed, some seed fell on a path, and the birds came and ate it up. Other seed fell on rocky ground, where it did not have much soil, and it sprang up quickly, since it had no depth of soil. And when the sun rose, it was scorched, and since it had no root it withered away. Other seed fell among thorns, and the thorns grew up and choked it, and it yielded no grain. Other seed fell into good soil and brought forth grain, growing up and increasing and yielding thirty and sixty and a hundredfold.” And he said, “If you have ears to hear, then hear!”

.....

The text will be read the first time by a reader at the microphone.

At your tables, pick a partner or a group of three and discuss the following questions:

What words or phrases are capturing your imagination?

What is especially speaking to you today?

The text will be read a second time by another reader at the microphone.

Discuss with your partner: What do you hear God saying to you through this text today?

Listen carefully to your partner’s remarks.

When prompted, share with your table what your partner shared with you.

**ST. PAUL'S EPISCOPAL CHURCH
1710 EAST SUPERIOR STREET
DULUTH, MN 55812**

**ANNUAL MEETING MINUTES
Sunday, January 29, 2023**

Estimated attendance 55-60; meeting held in person.

Call to Order: Senior Warden Eirik Rennan called the meeting to order at 11:30 am. The Rev. Margaret (Maggie) Nancarrow offered an opening prayer after which attendees participated in "Dwelling in the Word" Matthew 5:1-12, discussed at tables.

Business Matters

- Appointed a clerk for meeting: Carol Andrews
- Current Vestry members were recognized and thanked.
- Terry Roberts moved to approve the minutes, Nelson Thomas seconded, approved unanimously.
- Thank you to departing Vestry members Angie Slattery, Bob Silverness, Kathy Leonard Rebecca Butler and Becky Ballou-Buck who has served as Treasurer for two years.
- Election of new Vestry members: Holly Hansen and Brad Brunfelt served as the Nominating Committee. Holly presented their recommendations: Joel Bamford (2 year term), Angela Shambour (3 year term); Diane Morin (3 year term) and John Pastor (3 year term). Asked for nominees from the floor. Beth Fait nominated Sophie Spehar. She will take time to consider. Leslie moved to approve slate and David Clanaugh seconded. Unanimously approved with Sophie on the slate.
- Appointment of Nominating Committee for 2024. There were no nominations so Eirik appointed the outgoing Vestry members as the 2024 Nominating Committee.
- Election of Lay Delegates to ECMN Convention: Unanimously voted to re-appoint Natalie Constance and Jill Peterman. Moved by Judge Bouschor, seconded by Sherry Hall.

Affirmation of the 2023 Operating Budget: Maggie provided context, suggesting we begin with the mindset focused on staffing for growth and the future rather than "what do we need to reduce?" Ask instead, "What do we need to be, what do we want to be, and how do we raise the money to do that?" The budget was discussed at a separate meeting earlier this month. Based on monthly treasurer's reports it appears we are in a financially sound situation. Maggie confirmed that is correct. Vote to accept 2023 operating budget - moved by Judge Bouschor, seconded by Ed Hall. Vote: budget approved.

Report of the Senior Warden, Eirik Rennan

We are the oldest church in town. Maggie Nancarrow is our first female rector at St. Paul's. Maggie has praised our recent hires, and how it took creativity to fill these positions. Eirik is also very happy with the talent of our staff, but noted we couldn't have survived the last three years without the generosity and help of our members. So many people stepped up, including but not limited to the following: Rebecca Butler, Worship Committee; Altar Guild led by Carri Miller and now Lynnea Hultkrantz. Hospitality and work of Marilyn Minter and friends. Ushers, led by Diane Kolquist; Outreach led by Deacon Pat. Amy Gustafson as Interim Christian Formation director. Building and grounds committee led by Craig Fellman who also leads the church Safety and Security team. Finance Committee and Treasurer Rebecca Ballou-Buck. Music Director Tom Hamilton Rector search committee led by Mary Dragich. Office angels. Much thanks to Rev. Rick and his selfless attitude focused on getting the church through difficult times.

- In 2023 we'll continue to grow Christian Formation. Build our music program, our outreach. Care for our historic building to finish the work we started to get the building watertight. Stewardship is defined as the job of supervising or taking care of something such as property or organization. Christian stewardship refers to using wisely the gifts that God has bestowed.
- Q&A: questions were raised about the sound in church, with a request to please check the connection of speakers on either side of the church toward the back. Mark Brown, Jay Austin and Eirik have been working on that.

Report of the Rector Maggie Nancarrow

Feels like we've done so much in just these first two months. Maggie appreciates the joy she's felt. Thank you to everyone for all they have done. She's been working on following priorities:

- Include "dwelling of the word" in all the church meetings, with a goal to engage everyone as people of faith.
- Preaching that engages the community and connects with real life of the 21st century. Feel free to provide her with feedback.
- Hear our stories.
- Center our work around God — as called for in the rector search documents.
- So pleased with our recent hires. Maggie received special permission from Bishop Loya to have Rick stay at St. Paul's as a part-time Associate Rector.
- Will continue to look for ways to help people incorporate practices into daily life to help center self and center on God.
- She and Rick are working on a stewardship campaign that includes addressing the question "how do we talk about money in the church?"
- This has been a year of amazing lay leadership including Eirik Rennan, Nancy Diener, Mary Dragich, Chair, and the whole Rector Search committee.

Thank-yous! Meeting attendees participated heartily when asked to give thanks. In addition to written thank you notes posted on the walls people shared the following aloud:

Rita Rosenberger kept this church going all through covid and is helping Maggie so much (this was unanimously seconded by a standing ovation)

Christine Melone, Bookkeeper

Wanda Copeland thanked Nelson and Margaret Thomas, and Kathy Leonard, for helping to provide a home for a member new to Duluth

Kathleen Smith thanked the whole church for the support during her cancer treatment especially Nat Constance, Beth Fait, Leslie Brunfelt, Sue Anderson and Melanie Spencer.

Jack and Jane Jarnis – the "Faith in our Future" project showed how important fellowship is to us.

Thanks to everyone who just steps up, especially those who kept things going during the pandemic.

A letter of thanks from Rothko Hauschildt was read by Maggie. Rothko lived here for just seven months and appreciated how welcome she was made to feel - people introducing themselves, birthday wishes and more.

Leslie Brunfelt expressed gratitude to all who are NEW to St. Paul's, both new members and those just checking it out.

Nat Constance thanks to Jack and Sally Birk (may they rest in peace) who taught us how to welcome people.

Rita thanked Tom Hamilton for returning to St. Paul's (also to much applause).

Thanks to Nat Constance for all she does, including but not limited to her work with kids.

Angie Shambour thanks to Sue Brown for ride to hospital

Christine thanks Becky Ballou-Buck and her invaluable knowledge and establishing new role at church

for Treasurer and starting the Finance Committee

Holly Hansen thanks to Carrie Miller for all her hard work with the Altar Guild for many years.

Rev. Rick thanks everyone for our hospitality in welcoming him as temporary priest-in-charge on short notice. St. Paul's is the most welcoming, spirit-led, caring and loving congregation he's worked with.

Charles Herron was gone for a while, returned and is thankful for the very warm welcome back.

Tom Hamilton feels like the prodigal son. When he moved back to Duluth in March he didn't foresee being in this role again, but through God (and Rita's cajoling) he's here. Thank you for singing and all we do as part of the music program.

See notes people hand wrote and put on the wall. We will continue to add to these over the next few weeks. Thank you for thanking everyone!

Maggie adjourned the meeting at 12:35 pm.

Respectfully submitted,

Carol Andrew

Clerk of the Meeting

Rector's Report from The Rev. Maggie Nancarrow

What a year it has been at St. Paul's Episcopal Church! Our parish life has been full of worship, curiosity, laughter, good food, and meaningful reflection. It seems like every week we welcome someone new who is looking for a community through which to know and love God. Many new people have joined us this year, from families to young adults to recent retirees. Some have come to us seeking a new church home, while others while others have recently moved to Duluth and desire to put down roots in a faith community. Growth is not limited just to new faces, though: those who have been here for many years are growing by engaging with small groups studying the Gospel of Luke, stepping into a service role for the first time, or trying new spiritual practices.



Some of the highlights from our year are:

Lenten Spiritual Practice Series: For the 40 days of Lent, we tried a series where sermons introduced simple spiritual practices to the congregation. We learned about the Be Still Prayer, the Examen, the Jesus Prayer, and other Christian practices that help make our connection to God more accessible beyond just worship on Sunday.

Confirmation and Reception: In August, Bishop Loya joined us to confirm teens and receive adults into the Episcopal Church, in a powerful service of welcome and affirmation for those who had been seeking a spiritual home.

Godly Play: Over the summer, we incorporated Godly Play into the 10 am service on a monthly basis. Godly Play is a Montessori-based storytelling curriculum for young children that presents the stories of scripture in a way that is prayerfully appropriate for them. It was well loved over the summer, and now Godly Play is a regular part of our children's chapel. We made a permanent hire in Children's & Youth Ministry, welcoming Sophie Grey Spehar to the staff in September.

Increasing Annual Giving: Parish finances and fundraising has been a significant area for growth in recent years. In 2023, we recruited a full annual giving team with 4 lay leaders, chaired by Kathy Leonard. Thanks to this team's efforts and a whole lot of faith, we have raised more money in our annual campaign for 2024 than we have in the last 15 years. The team approached fundraising from a theological perspective, set a clear goal, communicated that goal effectively, and increased pledging awareness—all of which helped us reach this significant milestone.

As we look ahead to 2024, your Vestry and parish leadership have made intentional decisions to increase income and invest in ministry within our parish rather than cutting spending.

No report on the condition of the parish would be complete without a reflection on the condition of our context, however.

The year 2023 in the city of Duluth has seen record-setting weather, from the snowiest winter on record which caused spring flooding that immediately transitioned into summer drought, which broke with near-Biblical rain storms, and finally concluding the year with a very unusual brown Christmas. For many of the people of St. Paul's, witnessing these strange 'events of the heavens' bring up questions of faith and call. How is God calling us to respond, and showing us a way forward? How might we understand our Christian story in this context, so that we might be disciples of life, death, and resurrection in a time of enormous threat to our ecosystems? How does God's story offer us hope in times like these?

Our city continues to face a deepening housing crisis, and I am proud of leaders in our congregation who dedicate their careers and volunteer time to meeting the needs of the most vulnerable.

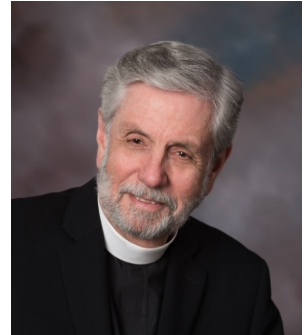
We also face divided ideological and political times, when families are torn apart by the inability to speak across lines of difference. A significant challenge and call for people of faith is to speak peace, grace, civility, and most of all moral courage into our national discourse. Though the issues at hand are many and great, here at St. Paul's, we specifically take pride in being a place where people of diverse sexual orientations and gender expressions may become members of the body of Christ. The witness of this community for full inclusion continues to matter deeply in a time when threats to the legal rights of these people and families are being made.

As people of faith, we will be seen and known as bearers of God's love for how we respond to crises such as these. I see these things as the primary ways in which we are called to lead in our community. It is my prayer for St. Paul's that over the next year, we are able to discern faithful responses, empowering one another to be disciples of Christ for the specific challenges of our times. May God's peace be with you and among us as we walk this road together.

Faithfully,
The Rev. Maggie Nancarrow, Rector
St. Paul's Episcopal Church
Duluth, Minnesota
January, 2024

Report from The Rev. Rick Swenson Associate Rector

This past year has been no less eventful for St. Paul's and for me than was the previous year. Here at St. Paul's I have been blessed to continue to be involved in the revitalization of life and ministry of this wonderful parish, assisting the Rev. Maggie, our Rector, in any way that I can. Most visibly, I have been able to assist her by preaching and celebrating on Sundays on a semi-regular basis, helping to reduce for Maggie the not insignificant time and work that is required to prepare and lead at least two and sometimes more worship services on a weekly basis.



In addition to these liturgical responsibilities, I have joined with Rev. Maggie and our lay pastoral care team in seeing to the spiritual and pastoral needs of those who are unable to attend regular Sunday services and other parish activities, and who desire to continue to connect with the community of St. Paul's parish and to receive the sacraments as often as can be arranged. This, for me, is a particularly rewarding and spiritually fulfilling ministry. I particularly enjoy the wonderful stories and experiences I am blessed to hear and share with many of our hospitalized or homebound older parishioners. The sparkle in their eyes is wonderful to behold as they talk about their experiences at St. Paul's and with all of the wonderful people they have met and with whom they have enjoyed and shared time, experiences, and worship together.

I have also begun to lead two adult formation groups. One group meets on Wednesday evenings as part of the multi-generational activities scheduled that evening every week, and the other group meets once a month on Sunday's following the 10:00 Eucharist service.

The first group is utilizing as a learning platform the small, easily accessible books of the "Teaching Series" published by the Episcopal Church. The first volume entitled "The Episcopal Way" is a short introduction

to the particular ethos and practices of the Episcopal Church and how our particular branch of Christianity approaches God and embodies Jesus Christ. The Teaching Series contains a total of nine short volumes dealing with such topics as Church History (how did this church even come into being?), Theology (What's God got to do with it?), Ethics (How do Episcopalians decide the right thing to do?), Worship (how do Episcopalians pray?), Contemporary Society (How do Episcopalians reckon with life in a changing world?), and Practice of Ministry (How do Episcopalians do God's work within the church and beyond?). We plan to continue to meet on Wednesday evenings and to work through the books of this series as long as there continues to be interest and a desire to learn more about our church. Everyone who is interested is welcome.

The second group has grown out of the diocesan effort to encourage innovation in the way our churches reach out to and connect with our neighbors. As a sort of "spiritual foundation" to the faithful innovation effort led by Canon Blair Pogue of the diocesan staff, I am now leading St. Paul's Faithful Innovation Team members in a program developed by Upper Room Books Ministry called "Exploring the Way: An Introduction to the Spiritual Journey." We are "experimenting" with this program and hopefully I will be able to expand this offering to anyone else who might be interested in learning more about the many spiritual traditions and practices of the Christian Church developed throughout its history and how they can be incorporated into our daily life through our daily spiritual practices.

Last but by no means least, I was also called by Bishop Loya early last year to serve as Dean of the Northern Region of our diocese. This new ministry entails my being in contact with congregations throughout northern Minnesota as the personal representative of our Bishop ensuring that both the needs and the voices of the congregations of northern Minnesota are heard and recognized. St. Paul's, as the largest church and the only church north of the Twin Cities with a full-time Rector, can and should play a vital role in this region of Minnesota. You will hear more about this new ministry from me through the coming year.

Blessings,
Fr. Rick

Report from The Rev. Deacon Patricia Benson

See the Outreach Report on page 19 for Deacon Pat's Report.

Report from the Senior Warden: Year End 2023

In the past twelve months, there has been a collaborative effort by the entire congregation of St. Paul's to rebuild and grow our church with renewed energy and spirit. At the urging of the Vestry, many have joined various committees to serve whether it be Youth Formation, Music, Outreach, Finance, Buildings and Grounds, Landscape, Hospitality, or Stewardship, to name a few. From a Vestry member's perspective, this has made our job easier, and full of pride for all the accomplishments of the year.

We are fortunate to have talented committee leadership from Kathy Leonard, who led us to one of our strongest Stewardship Giving Campaign in many years. Leslie Brunfelt took over the Finance Committee, and along with our Bookkeeper, Christine Melone, simplified the financial statement so it can be understood by all. And Craig Fellman created a priority list of projects along with estimates to complete them. Then he collaborated with Rev. Maggie Nancarrow and Christine Melone to establish procedures and protocols to fund critical needs in a timely fashion.

We are also fortunate to now have a full complement of clergy staff lead by the leadership Rev. Maggie, Rev. Rick Swenson, and Deacon Pat Benson. Our Minister of Music, Dr. Tom Hamilton, has grown our choirs. As always, we are grateful to our Parish Secretary Rita Rosenberger, Bookkeeper Christine Melone, and Sexton Bill Stapp, who seemed to make everyone's job easier by acting on every building issue that came before us. And we all see the joy on the young happy faces in Youth Formation led by Sophie Spehar.

Vestry is overwhelmed with gratitude to those I have mentioned and the many I have not. The Altar Guild, Hospitality, Worship, Outreach, Ushers, Nursery, Acolytes, Lectors, Befrienders, and others play a critical role. Thank you for making St Paul's a welcoming place!

Not having to focus on details covered by staff and committee work allowed Vestry to focus and take time to properly discern the needs of St. Paul's. In the early part of the year, we had a visioning discussion inspired from our Vestry Resource Guide and from a book called "Talking Dollars and Sense: Leading Theological Discussions on Money". It not only helped us to understand how to be good stewards with our gifts, but to ask ourselves what we do well, and examine what the hopes and dreams are for our church and community.

Vestry was also able to spiritually discern our vision for Youth Formation and take pride in the hiring of Sophie Spehar. We see the growth and excitement in her ministry while giving thanks to Amy Gustafson for serving in the interim role.

Thanks to the efforts of Sexton Bill Stapp, Vestry authorized funds to purchase and install a new energy efficient dishwasher in the main kitchen. We hope this unit will be more user-friendly for volunteers than the old unit before it broke down.

A much-needed new phone system was approved thanks to the work done by our bookkeeper and will be installed soon. Like the dishwasher, this will be paid for by dedicated funds and gifts to St. Paul's rather than the general operating budget.

Rally Day was a great success thanks to Holly Hansen and all the volunteers who helped. It is a yearly highlight for Vestry to take part and celebrate a new season of Stewardship and Faith Formation.

Vestry took the action to amend our bylaws and reduce the number of its members from two wardens and twelve members to two wardens and nine members. This change allows us to recruit and retain members and be efficient in our work. We believe it will allow for more participation in important committee work.

As Senior Warden, I am grateful for the opportunity to serve St. Paul's. It has been rewarding to support the clergy ministry and leadership of Rev. Maggie Nancarrow, Rev. Rick Swenson, Deacon Pat Benson, and



music ministry of Dr. Tom Hamilton. I am excited to hand off the leadership role to Nancy Diener and give heartfelt thanks to current Vestry members: Angie Shambour, John Pastor, Diane Morin, Eric Thomas, Susan Anderson, and our outgoing members: Carol Andrews, Rick Lyle, and Gary Olson. Also outgoing is our wonderful Vestry Clerk, Cris Levenduski. Please join me in thanking them for their service. And please welcome our proposed new members, Chuck Sundquist, Jason Butcher, Diana Dodge, Sherry Hall, and Junior Warden Tom Elliot.

St. Paul's and its Vestry lost a revered member with the passing of Joel Bamford on March 13, 2023. He was a wonderful example how to serve our church and community with his selfless acts of humanity and welcoming nature. He used his gifts to his fullest extent to his last day. May we keep his memory alive in our good works and in how we meet the challenges of the future.

Faithfully submitted,
Eirik Rennan
Senior Warden

Vestry Candidates 2024

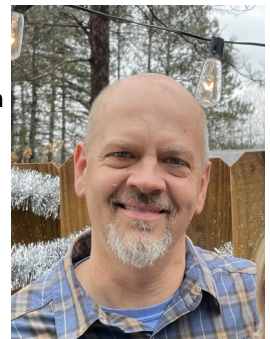
Junior Warden Nominee — Thomas E. Elliott (Tom)



- “Cradle Episcopalian;” baptized at St. Andrew’s Episcopal Church, Kansas City, MO
- Married to Barbara Elliott (retired Episcopal priest and U of MN professor emeritus). Father to Tricia and Richard who grew up in this parish. Grandfather to 3 granddaughters: Marley (15) and Zoe (13), Anchorage; and Kate (9) Boise.
- St. Paul’s Episcopal Church, Duluth; member since 1978 with many years of past service as usher, Sunday school teacher, Lay Eucharistic Visitor, past Vestry member; and service on multiple parish and diocesan committees.
- Retired physician, Essentia Health – Duluth Clinic & St. Mary’s Medical Center
- Medical researcher, HealthPartners Institute, Minneapolis, retiring February 2024
- Retired Adjunct Professor, University of Minnesota Medical School, Duluth

Vestrymember Nominee — Jason Butcher

I have been a part of the St. Paul's community for a little over 20 years, raised two children with this church, and have been a part of a handful of lay-ministries over that time (outdoor, social, youth, and Vestry). I am honored to be a candidate and look forward to the opportunity to serve as a voice for you on Vestry.



Vestrymember Nominee — Diana Bouschor Dodge

I have been attending St. Paul's with my parents since I was in college. I was married in St. Paul's and both my kids were baptized and raised in the church. For work, I am a Director/attorney at Johnson, Killen & Seiler P.A. I served on the Vestry about ten years ago and look forward to another chapter.

Vestrymember Nominee — Sherry Hall

At my previous parish in Washington DC, I was a lay reader, chalice bearer and served on its vestry as Senior Warden.

At St. Paul's, I have been active with the Altar Guild for ten years and participated in a diocesan initiative called *Faithful Innovation*. Currently, I am part of a small group journey in spiritual formation called *Exploring the Way*.

In our larger community, I serve on the Duluth Library Foundation Board and on UMD's College of Arts, Humanities, and Social Sciences Advisory Council.



Vestrymember Nominee — Charles Sundquist



I grew up in Hermantown and attended UMD. I continued my graduate education at the Eastman School of Music, receiving my doctorate in organ performance and music history. In 2018, I retired from 33 years of high school teaching in New Jersey. During that time, I was also Director of Music/Organist at both Lutheran and Episcopal churches.

I, along with my husband of 20 years, Jim, (and our two cats, Ole and Leo) moved to Duluth in 2022 and joined St. Paul's that summer. I am an Assistant Professor at UMD, teaching music theory. I am also on the Boards of the Arrowhead Chapter of the American Guild of Organists and the Sacred Heart Music Center.

When I graduated from UMD in 1979, I always knew that I would return to Duluth.

I love this area and what it has to offer. Jim and I joined the Episcopal Church in 2003 and upon moving to Duluth we visited St. Paul's and were immediately welcomed. It was clear that St. Paul's represented our values – the love of liturgy, music and family. I know that St. Paul's has the ability to grow and expand its ministries in an ever-changing and diverse community.

Buildings and Properties Report

Last year I provided a summary and review of the key points from the major effort associated with Phase 1 of the re-tuckpointing project. One of the follow-on actions from the completion of Phase 1 was an inspection at elevations within the Sanctuary to check for any water infiltration. The intent was to check for any water content to determine if we have any other means of water development in walls. The inspection event was quite the process that involved physically moving a large lift into the Sanctuary that could provide a work platform height of over 45'. All of the high elevation inspections were successful and the areas were dry. There was some water content sensed in the lower levels of the stone column by the Baptismal area. This means the tuckpoint and roofing work we did for Phase 1 is working. The main Sanctuary is in a dry state and is ready for restoration when we are ready to take on this level of work. As well, when we have the resources, we will develop Phase 2 of the re-tuckpointing project. Phase 2 will consist of the Baptismal Font section and as much of the East side of the building that we can. At this point, we are unsure of when we can begin the process of moving towards Phase 2.



Other areas that required attention this past year:

- Replacement of the commercial dishwasher
- Replacement of plumbing fixture on top floor

- Continued work on repairs to the old pneumatic control system for the boiler/heat system and replacement of control valves and steam traps
- External water control by the Superior Street entrance
- Repair to the architectural lights by the Superior Street entrance
- Caulking of windows
- Window cleaning
- Extensive cleaning and organization of the air handler and maintenance storage rooms

On the list for priorities for the next year:

- Painting upgrades and general painting/plaster repair
- Update pricing and complete a portion of wood accent siding treatment and make repairs to damaged wood siding.
- Gutter cleaning and trimming back the ivy vines
- Continued work to repair and update temperature control system for the boiler
- Door hardware maintenance and/or replacement
- Next phase of exterior door finishing
- Parish hall floor finishing
- Sound system updates
- Cleaning the inside of the bell tower and coating the interior floor with a silicone product
- Mortar maintenance on the west facing side of building



New Dishwasher

Bill as the Sexton. As well, thanks to Sandy Stapp for all her assistance in helping Bill handle all the tasks. Thank you, Bill and Sandy!

Respectfully submitted,
Craig Fellman,
Buildings and Grounds Committee Chair

As stated above, we will develop additional phases of re-tuckpointing when we gather the resources. When we get to this point, we will re-price and repair gutter snow melt system. Thank you to Jay Austin for the time he's put in on the sound system and bell system.

Thank you to Rita Rosenberger, Gary Olson, and Mark Brown for all the work they've done over the year to keep up the condition of our church. Thank you to the "Lock Up" crew for their time and effort.

I'd also like to thank Bill Stapp for the incredible job he has done in the role of Sexton. His level of effort and care is above and beyond. He has personally been involved in every single project or repair in the past year.

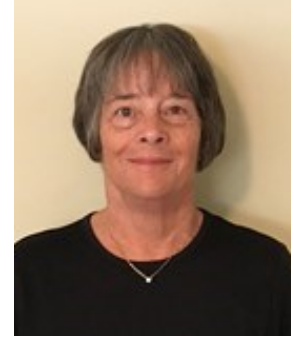
If you get a minute, take a look at the air handler and maintenance room and you'll understand the level of attention our building is getting with



Lighting repair on Superior Street entrance

Annual Giving Campaign Report 2023

The 2024 Annual Giving Campaign Committee consists of Holly Hansen, Kathy Leonard, John Pastor, and Jim Ransom. This year, under the direction of Reverends Maggie and Rick, the campaign plan was restructured to integrate the pledges with the formation of the annual budget. Several messages to the congregation emphasized the importance of turning in pledge cards before the Annual Budget Meeting. There were five Messenger articles outlining the spiritual and financial importance of stewardship and annual giving (September 2023 through January 2024); five lay speakers in Sunday 10 am services during the month of October (Stewardship month); a letter of introduction about the campaign from the Committee; a letter and pledge card from Rev. Maggie; thank you notes sent to pledge card givers; follow up calls to end the campaign; and two “thermometers” outside the sacristy showing goals and progress to them. All of the messages and documents were well crafted to give a uniform message about the value of St. Paul’s Episcopal Church to the congregation.



For the past calendar year 2023, 131 households turned in pledge cards for \$318,300 and 100% of that amount has been received. It is important to note that not all who pledged completed their pledge, yet others contributed over the amount they pledged.

As we approach our Annual Meeting, the Committee is pleased to report that to date for the current 2024 calendar year campaign, 141 households turned in pledge cards and our pledge dollars to date is \$350,710. The great news is that we received 24 new pledges for 2024 which exceeded our goal of 20 new pledges! We have much to celebrate in that we raised more this year than we’ve raised in the last 15 years. We need only three more pledges to reach our goal of 60% congregational participation, and we are \$35,000 away from our pledge dollar goal of \$385,000.

It is still possible to reach all our goals for 2024. If you are a regular giver and have not yet submitted a pledge card, this is a simple way to reaffirm that you continue to give in 2024. It helps us count your donations as a part of our pledge income. The important message the committee tried to convey to the congregation is that the pledge card must be submitted to help us create our budget.

A new structure has been developed for this committee. Each member will serve a two-year term. We started off with a 4-member committee in June of 2023. In March of 2024, two new members will be added to serve a 2-year term and the committee will be six members. In March of 2025, the original four members will rotate off and two new members will be added and the committee will then continue the format with four members. If you are interested in joining our fabulous team this March, please contact one of the us.

We are thankful for this generous response to the 2024 Annual Giving Campaign and your commitment to St. Paul’s ministry and operation. This has been a very successful campaign and St. Paul’s future is bright.

Gratefully submitted by,

Kathy Leonard, chair
2024 Annual Giving Campaign

Christian Formation Report

Dear Fellow Parishioners,

This year seems to have been one of growth, promise, and change! Our family began 2023 by dipping our toes into this faith community, and ended it right in the center! I remember being at the last yearly meeting, listening intently as people told their stories about their experiences at St. Paul's. There were tears of gratitude, humility, and lots of laughter. I was impressed by the health of the congregation, despite years of hardship and transition. As I was sitting there taking it all in, keeping one eye on my children, sipping coffee, and trying to absorb what was happening at the front of the Parish Hall, while simultaneously getting to know new friends and catching up with old ones- Beth Fait nudged me during the Vestry nominations and asked "would you like to be on the Vestry?" I was flattered, and kind of astonished at the proposition. I wasn't sure that I could fit in with such an esteemed group of lawyers, doctors, academics, and longtime parishioners. But, in my experience, when someone thinks you can do something- chances are, you can. I said "OK!" By the end of the meeting, I had been voted in. Secretly, I was highly motivated because this meant I had the chance to spend more time with Joel Bamford. He had been so warm and welcoming, and we had spent a few mornings visiting after Church on Sundays. He was so cool. I still think about him and wish we had more Sunday mornings together.



Months went by, and as the school year ended I found myself in a time of transition. I took solace in my place at St. Paul's. At Maundy Thursday, I finally breathed the truth that I needed help discerning a new career path, and asked for a prayer. It seemed significant. It was a huge relief to have people I could share that with. Easter passed, with our son Arthur's Baptism being the highlight of the week for us. St. Paul's was beginning to feel more and more like home.

We talked about the search for a new Faith Formation Coordinator at our monthly Vestry meetings, and I was curious to see what would happen. Eventually, I was encouraged to apply, so I did! The path was illuminated. Here I am- happy to be serving this wonderful congregation.

I have been in this position officially since September, and what a busy few months it has been! I had a surprising amount to learn- who our families are, who the helpers are, what our goals are, what's happened in the past, what resources are available, and most importantly- how do we get there? I've been surprised by the wealth of anecdotal information I've gotten, and the grace and space I've been given to learn. The first thing I realized is that Children's Ministry is truly a team effort. There are many people who have kept Faith Formation afloat for the past four years, and I'm humbled when I hear stories of the dedication and time that has gone into caring for the young ones at St. Paul's.

Here are some highlights from my short time here thus far:

- We've hired a new Nursery Coordinator- Sydney Hanna. This is especially meaningful because Sydney is returning to this service after working in the Nursery as a teen.
- We've adopted a new curriculum for Children's Church (Godly Play), which has been wonderful and challenging.
- St. Paul's hosted the first statewide Diocesan Youth Event since 2019 in October. This was SO much fun, and was a great opportunity to get to know some of the teens in the church. It also reminded me about how much I love cooking and singing with kids.
- Wednesday night kids programming is up and running, with highlights including Halloween fun, All Saints BINGO, weekly Advent activities, and game nights.
- Monthly meetings with ECMN Youth Ministers from around the state. Getting to know these fine folks has been inspiring, grounding, and life giving.
- Weekly meetings with Rector Maggie and the other amazing staff members at St. Paul's. They have all

been gracious with their time and wisdom.

- Monthly meetings with the Faith Formation team. These folks are dedicated, intelligent, organized, and so thoughtful about their ministry.
- Beginning a new community calendar (still a work in progress) which offers parishioners a platform to invite each other to the important events happening at church and out in the world.
- Helping to organize and witnessing the beautiful Christmas Eve Pageant, and being a part of Lessons and Carols.

Some Goals for 2024 include:

- Finding more ways to integrate young people into Sunday worship services.
- Building capacity for teen, tween and young adult programming.
- Getting more organized and growing a diverse volunteer base.
- Reimagining spaces in the building for different age groups.
- Fostering involvement in more service opportunities in the Region and State.
- Creating opportunities for family fun in the summer and during school breaks.
- Strengthening relationships with other faith communities in Duluth.
- Welcoming new families into the congregation, and making sure that anyone who visits knows that they are valued and warmly invited to come back again and again.
- Emphasizing social justice and environmental stewardship in everything related to Youth Ministry.

St. Peter's, my childhood parish in Kasson, MN, was blessed to have Ben and Sally Scott as its leadership team. Sally was the heart of that church, and is who I think of when I find myself wondering what the next step is. She was endlessly warm, inviting, receptive and bubbly. Sally asked a lot of good questions and was a fantastic community builder. I take a lot of inspiration from those memories.

Thank you for your support, interest, enthusiasm, ideas, guidance, time, money and friendship. There are so many good things ahead of us as we continue to live in the way of love! Peace to you in 2024.

Humbly and happily yours,
 Sophie Gray Spehar
 Faith Formation Coordinator

J. R. McGiffert III Memorial Scholarship Fund

The McGiffert Memorial Fund was established in 1978 by a gift from Rutherford & Frances Harrison McGiffert to St. Paul's Church as a memorial to their son, John, who grew up at St. Paul's Church. The purpose, terms and conditions of the gift are as follows: The proceeds of the gift shall be held as a separate fund, the income from which shall be used as tuition grants to St. Paul's students who attend Marshall School. Such selections shall be made by the Rector. Such selection shall be made only to any individual who by his or her conduct and active participation in the life of the church has demonstrated an acceptance of the principles of the church and a concern for its ongoing welfare. Awards are for students in grades nine to twelve.

This year, scholarships were awarded to Isabelle Denney, Audrey Dodge, Gabe French, Nate French and Hugo Helstrom.

Respectfully submitted by Terry McGiffert Roberts

Scholarship Committee

The St. Paul's Church Scholarship Fund was established in 1989 by a gift from Robert S. Mars and Ann Mars. The Fund is invested by the Investment Committee, and the income from the Fund is used for scholarships for students to attend post-secondary institutions. Considerations in granting a student a scholarship include academic achievement, participation in extra-curricular activities, community involvement, church participation and character.

The Fund is administered by a committee consisting of the Rector and not to exceed six parishioners, including the Senior Warden, the Junior Warden, and Ann Mars or other member of the Mars family.

The Scholarship Committee is pleased to report that the following students are receiving scholarships for the 2023-2024 school year:

<u>Student</u>	<u>School</u>
Angelina Dodge	Macalester College
Ricky Lyle	U.S. Military Academy, West Point
Jack Fellman	University of St. Thomas
Luisa Van Oss	DePaul University
Michael Sutherland	University of Wisconsin-Madison
Evan Erspamer	Michigan Technological University
Ella Grim	Dartmouth College
Joseph Vos	University of St. Thomas
Grace Butcher	Winona State
Sophia Morin-Swanson	Winona State
Arden Grim	Smith College
Emma Fellman	University of Minnesota
Luke Vos	University of Minnesota-Duluth

Respectfully submitted by Bill Dinan, Chair

OUTREACH

“The Word became flesh and blood, and moved into the neighborhood.”

John 1:14, The Message

A diaconal covenant is reviewed annually with the bishop and the rector. In 2023 my local ministry focus has been on the rebirth of small groups at St. Paul's, in addition to coordinating outreach. In addition, I serve on the ECMN Council on Deacons, and as one of ECMN's deacon mentors to Bexley-Seabury Seminary students in formation for the diaconate.



Small Groups

A group of quilters renewed the long tradition of quilting in the Olcott Room. We made a beautiful quilt that was raffled for almost \$7000 at Chum's Golden Gala, providing much-needed funds to address the needs of our neighbors struggling with hunger and homelessness. Our group enjoyed the experience of community around the quilt, and plan to start another in January 2024.

Bishop Loya invited the entire diocese to join in a study of the Gospel of Luke, and I passed that invitation to you. We have 4 small groups sharing this experience, and will wrap up our study before Shrove Tuesday. Thanks to those who volunteered to dwell in these stories of Jesus with about 30 members of the congregation, and a few friends who came along from the neighborhood.

We had a few movie nights, where small groups gathered to watch a film, share some snacks, and just hang out with each other.

A small group came together to meet with Bret Pence from MN Interfaith Power and Light to have a conversation about Care of Creation, and how the Inflation Reduction Act offers us access and incentives to be better stewards of God's creation through reducing our dependence on fossil fuels. We used the Rewiring American calculator to explore the impact of projects participants were considering, and shared information on local contractors who can help us.

We've begun the discussion of small groups gathering for prayer in 2024. And perhaps during Lent for a study of the Book of Acts, again at the invitation of our bishop. What makes your heart sing? What kind of small group gathering would enrich your life?

Outreach

In 2023 the Outreach Team continued the ministry of serving our neighbors through our common offering of time, talent and treasure as we followed Jesus into the neighborhood.

As a congregation, how are we following Jesus into the neighborhood?

- St. Paul's has an ongoing commitment to Chum Shelter, supported housing, Warming Center, Food Shelf, and Stepping On Up. We provide financial sponsorship, in-kind donations, and volunteers. St. Paul's is the "pasta church" for the food shelf. Bring pasta to the grocery cart in the entry to the parish hall to provide this this monthly collection for the Chum Food Shelf. We are the "scones" church for Rhubarb Festival, coordinated by Sue Brown. Many of you gathered to fill tables at Chum's Golden Gala. Natalie Constance

serves on the education committee for Stepping On Up. And you all rise up to respond every time I put out a call for help. During a snowstorm there were five of you who went home after Sunday services to bake desserts to round out an evening meal at the Warming Center.

- Contribution to the Gabriel Project, comprised of 10 congregations working together to offer a crisis response to individuals or families in danger of losing housing. To qualify, individuals must be able to maintain payments independently if we help them with an unexpected bill. This program is designed for clergy-referrals.
- Loaves & Fishes has a long relationship with St. Paul's that includes sharing food, Christmas gifts, and our facility for their Christmas Party and St. Patrick's Day Dance. They borrow our tables and chairs for the Jefferson Street Block Party, and for the second year we have served root beer floats for this event. Post-pandemic, we are working to deepen our relational engagement with Loaves & Fishes.
- Our longest relationship has been with Damiano Center, where St. Paul's has two teams preparing and serving meals each month. Many of our neighbors depend on Damiano for meals, and the team can use more volunteers. Contact team leads Nelson Thomas or Zabelle Stodola if you would like to volunteer.
- Laundry Love in Duluth was started in January 2023 by Deacon Pat Benson as a means of offering dignity and love to our neighbors through clean laundry. St. Paul's has been leading the team on the second Tuesday morning of each month, thanks to Lynnea Hultkrantz as the team lead in 2023. Lynnea has resigned from this position in 2024, and we invite you to contact Deacon Pat Benson if you are interested in joining in this ministry. There are currently five teams offering laundry services every Tuesday morning, and we have added an afternoon shift in 2024. Participating churches include Vineyard, Unitarian Universalist, St. Michael's, and Lakeside Presbyterian, with a group of west side congregations teaming together to cover 5th Tuesdays.
- The Giving Tree was coordinated by Susan M. Anderson, and this year's gifts were collected for both Loaves & Fishes and Safe Haven shelter for victims of domestic violence.
- Outreach invited members of the congregation to apply for grants to other groups doing ministry in the community this year. We distributed funds to Damiano Center, Safe Haven, Loaves & Fishes, Chum, PAVSA, Duluth Library Foundation, Divine Konnections, Laundry Love, and Gabriel to support the work they do to serve persons struggling to live in our community.
- We have a team of volunteer drivers who pick up frozen meals from the Benedictine Monastery of St. Scholastica twice a week and deliver them to the Chum Shelter. Carol Andrews is the team lead.

2023 Outreach Participants:

Margaret & Nelson Thomas
 Robert & Zabelle Stodola
 Tom Conrad
 Mary Dragich & John Pastor
 Don Pederson
 Marilyn Minter
 Gloria Lyle
 Janice & Harley Schreck
 Phyllis Saliin
 Mary Jean Goulet
 Mark & Sue Brown
 Carol Andrews
 Natalie Constance
 Sue Sommer
 Wanda Copeland

Lara Hill
 Jim & Heath Ransom
 Nancy Diener
 Joel Bamford
 Kathleen Smith
 Tanis Halverson
 Amy Gustafson
 John and Kathy Baumgarten

All who have contributed in any way to support Outreach at St. Paul's!

Respectfully submitted by The Rev. Deacon Patricia Benson

Befrienders/Lay Pastoral Care Visitors

We have a group of people here at St Paul's dedicated to being a listening presence. Susan Anderson, Connie Dinan, Angie Shambour, and Natalie Constance visit members between once a week to once a month. Many of the people visited are homebound elders. Others are people perhaps in transition of a loved one's death or a job loss or another of life's experiences.

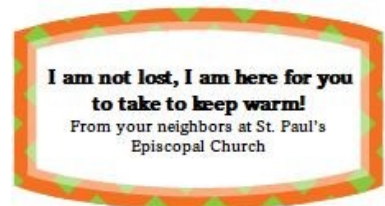
Thank you to Angie Shambour for her presence in Barbara Tourville's life, and thank you to Connie Dinan for being with dear Jean Manthey during her last days.

This important ministry would not have been possible without this Lay Pastoral Visitor program.

If you are interested in joining this team of visitors please contact one of us to learn more.

Giving Warmth Line

Parishioners have supplied winter items, which are then hung on a line along the front of the church on Superior Street. These hats, mittens, scarves, socks and other items are available for the taking to anyone as they pass by. Members contribute Giving Warmth items from their own knitting efforts, or by clearing closets, or by purchasing them. Each item has a tag pinned to it, saying "I am not lost, I am here for you to keep warm! From your neighbors at St. Paul's Episcopal Church." Thank you to all who have helped with the Giving Warmth Line.



Music Ministry

Friends in Christ:

I am happy to report that, along with the entire ministry at St. Paul's, music-making is alive and well at St. Paul's.

In liturgy, the church gathers to give praise to God, to hear God's word, to participate in the Sacraments, and to pray together for the world's deepest needs. Music supports liturgy by giving voice to those things which are otherwise inexpressible. People often ask what it is about music that connects us to ourselves and each other in such a profound way. I always have to answer that scientists don't really know the answer, but I suspect it may have something to do with the breath of the Spirit moving in our hearts and minds, connecting us in intimate and profound ways which we can never fully understand. Early reformer Martin Luther believed that "next to theology, music deserves highest praise." It is a delight to hear your voices each time we gather for worship.



The Chancel Choir for high school age through adult provides musical leadership on Sunday morning and at festivals by leading hymns and singing anthems and psalm settings. The choir holds Wednesday evening rehearsals (6:15 pm in the chancel). All are welcome to join us without an audition required. The roster for the choir for 2023-24 is:

Soprano:

Liz Austin-Minor
Agnes Barthel
Heidi Lyle
Olivia Morin-Swanson
Rita Rosenberger

Tenor:

Ben Aurand
John Baumgarten
Melody Chilson
Tom Moberg
Eirik Rennan

Alto:

Mary Calantoc
Ann Cox
Nancy Diener
Sarah Erickson
Mary Helf
Pat Kruschke

Bass:

Geoff Ammerman
John Church
Tom Diener
David Helf
Payton Kittaka
Dale Rogers

The bell choir at St. Paul's is a group of fine musicians and is one of the best bell choirs I have ever had the privilege to direct. Their numbers have also grown in 2023 with the addition of two new ringers. Membership is open to high school age and older. A minimal ability to read music is helpful, and we can always find a place for you if you wish to join us. The personnel roster in the bell choir is:

Carol Andrews
Jay Austin
Joanne Erspamer
Jen French
Judy Larsen
Cris Levenduski

Emily Lozinski
Hollis Norman
Rita Rosenberger
Jill Rudolph
Tommy Spehar

St. Paul's Brass is a group of musicians who assemble to play for holidays and other special events. The members of this group are Mark and Sue Brown on trumpet, Beth Fait on French horn, and Evan Erspamer on the trombone. We rehearse as needed, usually the Sunday and Wednesday before playing for church. We can always welcome more folks.

In addition to these formal groups, Brad Brunfelt and others sing with our young people at Children's Church on Sunday. The children will have a significant leadership role in the Easter Vigil which happens on the Saturday evening before Easter. It is an elaborate and fun liturgy as we keep watch for the resurrection of Jesus, and the voices of the children fit beautifully into that celebration.

One of the challenges of my position is identifying people who might use their musical gifts in worship. If you sing or play an instrument and might be willing to serve God and the worshipping community at St. Paul's, please let me know. There is a place for you to make music at St. Paul's.

Respectfully submitted,

Rev. Deacon (ELCA) Thomas K. Hamilton, DMA

The Altar Guild of St. Paul's



Some of you may wonder what exactly the Altar Guild does. The Rev. Bill Van Oss used to say that we were the Angels that keep track of all things necessary. Each Sunday we prepare the Chancel and the Sanctuary for the upcoming worship service, we refill oil candles, replace bees wax candles, put out wine and bread, make sure there are vessels to serve the consecrated wine and bread, put out linens that are for beauty and function plus change the beautiful dressings on the Altars according to the season of the church and put fresh flowers on the Altar. It is a job of many very important details. Now each Priest that presides at the service has specific ways that they like to have things done. Altar Guild must be flexible to make the service flawless along with the Priest comfortable. However, a marvelous thing happened in 2023 our permanent

Rector arrived the fall before, meaning that our job was now to learn how Maggie Nancarrow preferred items placed. So 2023 was a time to learn new ways and to deepen our faith as we joined Maggie, all on our faith journey.

It was an exciting year as we shared some of St. Paul's cherished traditions and learned new traditions with our long awaited Rector. But now we have been together for a full year and a level of comfort exists between us. The future looks bright as we all move forward to see what is new. May you have a wonderful New Year.

Peace,

Lynnea Hultkrantz

Altar Guild Director

FINANCIAL REPORT & BUDGET

Finance Committee/Treasurer's Report



The committee has met monthly to review and approve the financial statements and undertake any financial related business. The financial statements are subsequently presented to the Vestry for review and approval. This structure allows for a system of internal controls which provides checks and balances to our accounting practices.

Committee members are Leslie Brunfelt (Treasurer & Committee Chair), Ryan Erspamer, Mike French, Eric Thomas, Nancy Schuldt, Eirik Rennan (Sr. Warden), and Nancy Diener (Jr. Warden). Christine Melone (bookkeeper); The Rev. Maggie Nancarrow and The V. Rev. Rick Swenson usually join us as well.

The committee worked on the following this year:

1. Included staff in the budget process with values-based conversations and theological questions about what each ministry needs.
2. Created a simplified summary monthly financial report for the Vestry – see the year end version following this report.
3. Made a recommendation for the Christian Formation Director position and salary.
4. Investigated the nature of some of the funds held for various purposes on our general fund balance sheet as well as in the pooled investment fund. Where possible, we have combined these funds and began discussions about how to use them for the ministries in which they were intended.
5. Worked on a policy for giving, describing restricted, designated, and endowed funds and the process for accepting gifts. This is still a work in progress and is currently under review with the Diocese Chancellor.
6. Continued to monitor the progress of the stewardship committee with a big effort toward this year's annual campaign. There is still work being done to prepare for a future capital campaign and Rev. Rick has begun educating us on planned giving.
7. Created a process for building projects and capital purchases outside of the operating budget. The first two projects were the dishwasher replacement (completed in 2023) and the telephone system upgrade (approved by Vestry and in progress).

Following are the summary financial statements for the year. As occurs every year, total expenses may not represent the actual year end amounts. Christine believes she has received all the invoices for expenses incurred in 2023; however, it's possible a few more may arrive. If that happens, the appropriate expense account and accounts payable in the General Fund would increase. The amounts are not expected to be material. We also have not yet received fourth-quarter reports from the Diocese for the Pooled Investment Fund (PIF). Therefore, the investment return recorded for those funds in the PIF is only through the third quarter of 2023. As soon as the reports arrive, the fourth quarter return will be posted in the 2023 financial statements. This happens every year, as well.

Items of note in the 2023 results. The general operating fund ended the year with a fund balance of \$1,120. As planned, we used the surpluses from the past three years to fund our ministries this year. The annual deficit of \$75,917 was slightly better than budgeted. Of special note, we received 100% of the pledged amount in 2023. This number normally runs around 95% for St. Paul's which is above the average for churches in the diocese. Thank you all for your contributions and support of the valuable ministries happening here at St. Paul's.

Respectfully submitted,

Leslie Brunfelt,
Treasurer

St. Paul's Episcopal Church
2024 Budget, YE 2023 Actual, & Comparisons

	2024 Proposed Budget	2023 Approved Budget	Actual Through 12/31/2023	2022 Approved Budget
Revenue				
410 - Pledges	385,000	383,000	340,762	301,844
& regular giving	34,550	34,550	26,996	40,000
420 - Plate offerings	8,000	6,000	9,278	5,000
430 - Investment support	42,465	46,749	47,301	50,357
450 - Other general support	10,500	7,500	11,367	3,800
460 - Outreach designated rev.	51,095	52,355	52,081	48,746
Total income	531,610	530,154	487,785	449,747
Expenses				
510 - Salaries & benefits				
Clergy salaries & benefits	172,110	177,395	169,726	102,220
Lay salaries & benefits	220,281	207,317	196,029	168,817
Subtotal salaries & benefits	392,391	384,712	365,755	271,037
515 - ECMN Mission ministry	53,248	58,105	58,104	64,457
520 - Outreach	9,900	10,700	6,702	8,630
530 - Music & worship	7,950	9,050	6,149	10,700
540 - Education	13,350	13,450	7,717	6,750
550 - Administration	29,250	27,850	25,561	34,700
560 - Premises expense				
Repairs & maintenance	15,000	12,000	16,669	12,000
Property insurance	25,300	20,901	21,921	19,929
Utilities	28,600	29,430	24,378	19,000
Other	27,200	22,050	27,001	18,500
Subtotal premises	96,100	84,381	89,969	69,429
590 - Miscellaneous	3,600	3,000	3,746	3,260
Total expenses	605,789	591,248	563,702	468,963
Total income over/(under) expenses	(74,179)	(61,094)	(75,918)	(19,216)

St. Paul's Episcopal Church
Statement of Financial Position
December 31, 2023

	General Fund	Investment Reserve	Designated Funds	Restricted Funds	Total	Notes
Assets						
Cash and Investments						
Bank Accounts	98,145	27,369	36,298	6,435	168,247	
Petty Cash	25	-	-	-	25	
Diocese Account	-	413,332	169,777	1,871,460	2,454,569	
Total Cash and Investments	98,170	440,701	206,075	1,877,895	2,622,841	
Other Current Assets	-	-	-	-	-	
Accounts Receivable	-	-	-	-	-	
Total Other Current Assets	-	-	-	-	-	
Total Assets	98,170	440,701	206,075	1,877,895	2,622,841	
Liabilities						
Accounts Payable	-	-	462	-	462	
Deferred Revenue	37,271	-	-	-	37,271	
Offerings Payable	623	-	-	-	623	
Discretionary Funds	59,156	-	-	-	59,156	
Total Liabilities	97,050	-	462	-	97,512	
Fund Balance						
Fund balance - permanent	-	-	-	80,876	80,876	
Fund balance - maintenance	-	-	-	10,540	10,540	
Fund balance - designated	-	433,458	194,361	-	627,819	
Fund balance - restricted	-	-	-	1,702,571	1,702,571	
Fund Balance - prior years	77,036	-	-	-	77,036	
Fund Balance - current year	(75,916)	7,243	11,252	83,907	26,486	
Total Fund Balance	1,120	440,701	205,613	1,877,894	2,525,328	This is excellent news! We ended the year better than budgeted and still have a surplus of \$1,120 over the past 4 years.
Total Liabilities and Fund Balance	98,170	440,701	206,075	1,877,894	2,622,840	

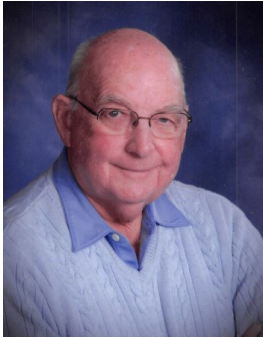
General Fund = normal day to day operations of the church
Investment Reserve = Assets held in the Diocesan pooled investment fund available as directed by the Vestry
Designated Funds = Assets held in the Diocesan pooled investment fund that have been designated for a specific purpose, but are not legally endowed
Restricted Funds = Assets held in the Diocesan pooled investment fund that are legally endowed and restricted for a specific purpose

St. Paul's Episcopal Church
General Fund Statement of Activities with Comparison to Budget and Prior Year
January 1, 2023 through December 31, 2023

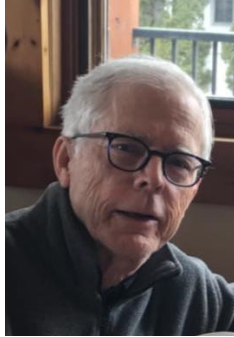
	Actual	Budget	Actual vs. Budget	Prior Year	Actual vs. Prior Year	
Revenue						
Pledge Support	369,758	419,000	(49,242)	345,235	24,523	We have received 82% of our annual pledge goal and 100% of actual pledged amount.
Plate Offerings	9,278	6,000	3,278	5,097	4,181	
Investment Support	47,301	46,748	553	49,949	(2,648)	
Other Support	9,368	6,050	3,318	3,444	5,924	
Outreach Designated Support	52,081	52,355	(274)	50,986	1,095	
Total Revenue	487,786	530,153	(42,367)	454,711	33,075	Revenue was 7.3% higher than 2022
Expenses						
Salaries and Benefits	365,755	384,712	(18,957)	206,554	159,201	Lower than anticipated Sexton salary, clergy pension, and no paid nursery attendants
ECMN Mission Ministry	58,104	58,105	(1)	64,452	(6,348)	
Outreach Ministry	6,702	10,700	(3,998)	7,654	(952)	
Music and Worship Ministry	6,149	9,050	(2,901)	3,131	3,018	
Formation Ministry	5,102	8,550	(3,448)	1,425	3,677	
Staff Education Expense	2,615	4,900	(2,285)	400	2,215	
Administration Expense	25,561	27,850	(2,289)	29,505	(3,944)	
Premises Expense	89,968	84,381	5,587	86,654	3,314	Refrigerator repair; additional cleaning services and supplies, higher lawn services, and garbage service
Miscellaneous Expense	3,746	3,000	746	3,352	394	Credit Card Processing Fees
Total Expenses	563,702	591,248	(27,546)	403,127	160,575	Expenses were .7% higher than last year with the exception of our investment in staffing.
Change in Fund Balance	(75,916)	(61,095)	(14,821)	51,584	(127,500)	

We Remember with Love

Larry H. Duncan
1936-2023



Joel T. M. Bamford
1941-2023



Ginger McFaul
1942-2023



Jean Manthey
1927-2023



Susan Hartley
1946-2023



Barbara Tourville
1928-2023



Michael French, Sr.
1942-2023



Rest eternal grant to them, O Lord; And let light perpetual shine upon them. May their souls, and the souls of all the departed, through the mercy of God, rest in peace. Amen.

2023 at St. Paul's Episcopal





The Rt. Rev. Craig Loya,
X Bishop of ECMN, celebrated with us
at St. Paul's on August 6, 2023.
Seven youth from St. Paul's were confirmed,
four parishioners were received,
and one reaffirmed her faith that day.





NOTES: