

**All Saints'
Episcopal Church
Chelmsford, MA**



*See, I am doing a new thing! Now it springs up; do you not perceive it?
I am making a way in the wilderness and streams in the wasteland.*
Isaiah 43:19

**2020 Annual Report
ALL SAINTS' PARISH ANNUAL MEETING
February 7, 2021**

Agenda

February 7, 2021

Gathering and Signing In

Call to Order

Laura Barry

Opening Prayer

The Rev. Dr. Paul Kolbet

Approval of Annual Meeting Minutes 2020

Laura Barry

Rector's Report

The Rev. Dr. Paul Kolbet

Senior Warden's Report

Laura Barry

Junior Warden's Report

Scott Bempkins

Ministry Reports:

Treasurer's Report

Cynthia Bennett

Living Stones Team

Chris Mills, Frank Ouellette, Diane Olbert

Church School Council

Laura Marshall

Thanks to Staff and other ministries:

The Rev. Dr. Paul Kolbet

Motion to accept reports/place on file

Laura Barry

Nominating Committee Report:

Dan Wilson, Bob Friesner, Liz Landers,
Bob Andrews, Lois Freeman, Linda Coles

Election

Laura Barry

Thanks to retiring vestry:

Laura Barry

Announcements:

Closing Prayer

The Rev. Dr. Paul Kolbet

Adjournment

Laura Barry

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Annual Meeting Minutes For the Year 2019

February 9, 2020

Present: 68 members of All Saints' Church

Call to Order: Laura Barry (Sr. Warden)

Opening Prayer: Deacon Bruce Nickerson

Approval of Annual Minutes: Laura Barry

Motion: "Motion to approval All Saints' Church Annual report from minutes from year 2018"

made by Bob Andrews, seconded by Kate Friesner, passed unanimously.

Note: The date of the annual report minutes should have appeared as February 11, 2019 versus 2018.

Rector's Report: No verbal report due to transition to Interim rector. Rev. Bill Bradbury annual report/last sermon included in written report.

Senior Warden's Report: Laura Barry

Referred parishioners to the written report. Highlights from last year included:

- Special thanks to all those that lead, organize and participate in our many ministries.
- Thankful for outreach (RIM etc.), church school, music and confirmands.
- Reporting a good financial year with successful fundraisers and outreach.
- Thanks to Staff and Vestry. Thanks to worship team, Maggie Marshall (Music), Bob Andrews (Acolytes), Katie LaRochelle (Greeters program), Mike Brodeur (Liturgical Ministers), Steve Sullivan (Ushers), Liz Landers (Altar Guild).
- The Living Stones, Frank Ouellette and Chris Mills and recent leaders on the new kitchen renovation team.
- Rev. Bill retired last month with a great farewell celebration. We are now in a time of change/transition as we move forward with prayer and everyone's help to participate in our search for a new rector. A search committee is coming soon and all will be kept well informed.

Interim Rector Question/Answer: The Rev. Dr. Paul Kolbet our current interim rector.

- Reviewed search process.
- Reassurance that all programs will stay in place.
- Experienced as an interim rector. Last assignment was at St. Mary's Newton Lower Falls.
- Will be the full time priest and available for sick and new baby visits.

Junior Warden's Report: Dave Kazara

Referred parishioners to the written report.

- Position focused on facilities over the last two years.
- Living Stones added new lights in parish hall and outside lighting and new kitchen. Plan for lower level in 2020.
- Reassurance that we are in a good position and it is normal to call a new rector periodically. A reminder that an interim rector cannot be considered for the permanent rector position.
- Special thanks to Laura Barry as it was a great experience working with her.
- Expressed great confidence in Scott Bempkins who is stepping up to Junior Warden next year.

Ministry Reports:

Treasurer's Report: Cynthia Bennett

Referred parishioners to the written report for specifics.

- We had a good year in 2019 and ended with \$15,177 in the black.
- The vestry cast an initial deficient budget for 2020 of \$15,109 and because of healthcare insurance needed for Rev. Paul we are now looking at a reduced deficient budget of \$2,109.
- Question on restricted funds listed as \$15,279.21 which had previously not been available funds. This is now reported as mostly funded just shy of about \$3,000. We have \$25,169 currently in savings so overall in good shape.

Living Stones Team: Diane Olbert (treasurer) and Chris Mills (co-chair)

Refer to the Annual report for Revenue and Expenditures.

Diane Olbert (treasurer)

- Reported that we had 118 pledges with 78 meeting their pledge and 37 almost complete. The remaining pledges will end in August. We have \$101,00 in the bank which will cover the lower level plan and \$55,000 more expected. After the lower level plan is completed we expect some monies for other longer term projects to be available. Diane thanked all pledges.

Chris Mills (co-chair)

- Special thanks to Diane who has worked for this complete project each week.
- Shout out to Tracey Blanchet as vestry liaison. Jennifer Dowd will be the new liaison.
- Lower level project is the next planned project starting late March/early April and is the most expense project to date and very much looked forward to. Thanks to Craig Blanchet helping as engineer pro bono consult on this project.

Endowment Report: Steve Marshall

Refer to the written report

- Thanks to Richard Coles and Laura Geary for serving (both stepped down last year).
- Return of 19.5% on investments this year.
- Plans for next year to look into fossil fuel free fund or other socially responsible funds.
- Looking for new members.

Worship Commission: Maggie Marshall

Refer to the written report on page 20

- Welcome to Rev. Paul and welcome to folks looking to join an area of worship such as Altar Guild etc.

Church School: Laura Marshall

Refer to the written report

- Church school has had great growth (see full report)
- Welcome to join and share your faith, if so called, with our children.
- Special thanks to children of young adults.

Motion to accept reports/place on file

Motion: "Motion to accept all written and oral reports of the committees and commissions" made by Bob Friesner, seconded by Bob Andrews, passed unanimously.

Nominating Committee: Connie Pawelczak

Connie read the names of the nominees and referred to the full slate of the written report, page 28.

Senior Warden: Laura Barry Junior Warden: Scott Bempkins
Clerk: Linda Coles Treasurer: Cynthia Bennett
Vestry Members for three-year term: Danielle Wigmore, Tricia Mescall, Dave Weller-Fahy
Vestry Members for one-year term: Lois Freeman
Convention Delegates: Dave Kazara, Lynne McSheehy. Alternate: Laura Marshall
Deanery Representatives: Joan Thomas, Andrew Barry, Dan Wilson
Nominating Committee 2020: Dan Wilson, Bob Andrews, Edith Parekh

Election: Laura Barry

Motion: "Motion to accept the slate as presented" moved by Bob Andrews, seconded by Bob Friesner, passed unanimously.

Thanks to retiring vestry: Laura Barry

Laura thanked retiring vestry members and Dave Kazara as Junior Warden and Mary Cooney as Clerk.

Special thanks for Laura Barry as Senior Warden by the Rev. Dr. Paul Kolbet.

Closing Prayer: The Rev. Dr. Paul Kolbet

Adjournment.

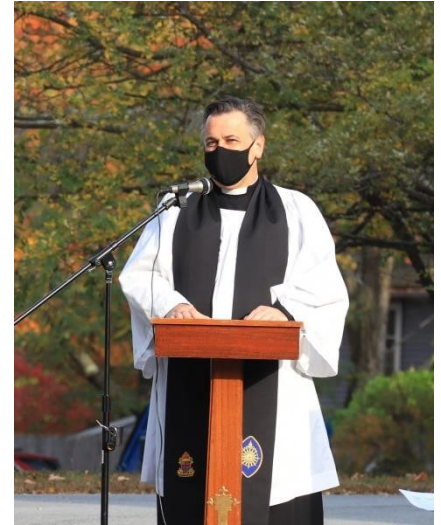
Respectfully Submitted

Linda Coles

Clerk

Interim Rector's Annual Report

Following the retirement of the Rev. William Bradbury, I arrived at All Saints' the very next Sunday, February 9, 2020, which happened to be the Sunday of the annual meeting. I was delighted by what a healthy, vibrant parish greeted me and was particularly impressed by the thriving church school, youth and adult choir programs, and a Living Stones campaign that kept the church better maintained than many parishes I have served in the past. I soon learned that there were two tasks before us that in themselves would be enough to challenge any parish, the search for the next rector and the replacement of beloved, longtime, music director, Maggie Marshall, whose administrative gifts extended far beyond the music programs. In short, in 2020 All Saints' lost a great deal of the steady, reliable, leadership that made it much of what we know today. We, however, immediately drew up plans to set in motion a deliberate process to ensure that All Saints' would not only find its next rector and organist and choirmaster, but thrive in the meantime by maintaining all the things that the members of All Saints' love the most.



I had five wonderful weeks where I met many people at All Saints' during the Wednesday and Sunday services. That was when we all began to understand that something was about to change our lives and the lives of everyone we know. With little knowledge of the precise nature of what became the global pandemic, we made a series of decisions prioritizing the health of our staff and parish members that in retrospect were exactly the right ones. We first established a lay pastoral care team that has been utterly essential in our most fundamental task of caring for one another. Although it seemed to be an overreaction at the time, we closed our physical church to all in-person events and created strict rules for staff members to operate safely in the building segregated from one another. Our language in those days was that we were "proceeding out of an abundance of caution." We scrambled hard to shift all worship services, church school classrooms, and meetings to an electronic format. The learning curve was steep and I marvel at how talented our people are to have mastered any number of hardware obstacles and software formats in such a short period of time. It also required of parishioners an openness to learn how to worship in their homes in a new way.

We believed we would be in this mode for approximately two weeks as the virus passed through and we would be able to open up on the other side of it. It was an unthinkable thought that nearly a year later it would be more dangerous than ever to gather. Things have become so bad that we prefer not to talk too much about this part. If for no other purpose than for the benefit of readers in the future, these are some of the leading facts. As I write this, approximately 20,000 Americans are dying every week of COVID-19 with no determinable end in sight. Over 430,000 Americans have died since the onset of the pandemic and there have been twenty-five million documented infections. Our minds struggle to comprehend these numbers and the scale of what is happening as 1 in 13 Americans has so far had the experience of being told that he or she has tested positive for COVID-19 and 1 in every 825 Americans has died of it. 14,000 some people in Massachusetts so far have died of Coronavirus and nearly all of us know people personally affected by it.

Many have lost members of their extended families and are grieving. There have been many funerals mostly outside, mainly graveside, not followed by the indoor gatherings that are customary. Related to COVID-19 or not, we have lost dear members of our parish long before we should have. Conversations at All Saints' frequently mention Jordan Kawalya Kajubi, Steve Grillo, and others, with a kind of astonishment that they will not be with us in person when we regather. May their souls and the souls of all the departed rest in peace. They now take their place with all the saints at All Saints' Church.

All Saints' last suspended in-person worship services in the fall of 1918 due to the Spanish Flu pandemic. That was a matter of weeks and a century passed where several wars, social unrest, and other catastrophes were met with unceasing faithful prayer in our hallowed walls. The length of time that we have needed to suspend in-person services is without precedent in our more than 150 year history. There has also been massive economic dislocation and political upheaval. Truly lamentable has been the fact that every aspect of the public health response to the pandemic, and other matters such as race and geography, have been politicized as wedge issues to divide Americans into opposing voting camps. This has inhibited much unified public action to save lives and local economies and has been its own independent cause of fear and anxiety. We, by any reckoning, remain in one of the biggest crises of our lifetimes and in the history of All Saints' Church.

The real story, nevertheless, of this most difficult of years at All Saints' is that when our nation appeared to be coming apart at the seams, where racism and political partisanship have threatened to win the day, and where death has cast a longer and longer shadow, All Saints' has pulled together in a remarkable show of unity and perseverance that exemplifies our highest values. I will be brief, but this part of this report extolling how so many members of All Saints' opened their hands and hearts with courage and dedication for the benefit of us all deserves to be much longer than it is. Many others not named here deserve mentioning and thanks as well.

We lost all our rental income, weekly plate offerings, and fund raising events due to the closure of the building. We have been kept afloat because of ongoing generous gifts to the operating budget, to the Living Stones capital improvements campaign, and to the Rector's Discretionary account (details of which are in a separate report). I cannot thank all of you enough who have given so much amid such economic uncertainty. That giving made it possible for us not only to maintain our building, but to make major improvements to our lower level classrooms and choir room. The happy voices of children will spill out of the bright new classrooms when the current crisis is over in a way that will touch lives and gladden our hearts for years to come.

That giving also enabled us to retain our talented staff during a time when we have rarely if ever asked more from them. The pandemic has disrupted the lives of children as much if not more than adults. Our children's schools have often closed and reopened multiple times. A number of students have remained in their homes to learn. Teachers have been greatly challenged and parents have often done more teaching than they ever imagined. Our Director of Christian Education, Laura Marshall, led the way at All Saints' by immediately converting our entire church school program into online forms. Her creativity in this regard has appeared to have no limits. She, and our many church school volunteers, supplied a consistent church school experience for children when many other things in their lives seemed unreliable. This included summer programs as well during a summer where ordinary vacations and travel were impossible.

Since the coronavirus is an airborne, respiratory virus, it presented a singular challenge to our tradition of sacred singing. We would need to learn to sing in another way. Maggie Marshall's last months as our Music Minister were the very ones where we were learning how to worship in an online format where All Saints' met people in their homes. We also started our search for our next organist and choirmaster. Pipe organ performance is a rarer skill in our time than it once was. To play the organ in the right way, at the right time, within the rhythms of Episcopal liturgy is also its own more specific skill. Directing choirs of all ages is yet a further skill. To find all these in a single individual during a global pandemic was a special challenge, and frankly, the subject of much prayer. Dr. Carl Klein started at All Saints' in June and has ever since supplied the audio files of the organ music that accompanies our services along with mixing the voices together of the individual choir members who send him their recordings. That we have managed to maintain our rich tradition of sacred music through all this is a testimony to the commitment and creativity of many people and, I suspect, a good deal of pure divine grace. We had planned a multi-day retirement party for Maggie Marshall inviting friends old and new. Like so many things in 2020, it has been postponed, but it remains one of the things that we have to look forward to. 2020 also saw the establishment of the Marshall Family Special Music Fund. We continue to receive contributions to this fund which, God-willing, for decades to come will grow and supply funds to enrich our longstanding tradition of sacred music and make performances possible here that otherwise never would be.

Being senior warden of an Episcopal Church is never without its challenges. Adding a rector transition and a global pandemic qualifies one for a note in the parish archives. Laura Barry has been a tireless partner to me in crises big and small for this very long, stressful, year. She participated with me in countless hours of meetings with the Diocese and others where we were all learning about what we were facing, strategizing how to survive, and deliberating about life and death decisions. Sleepless nights all around. That she also became the chief editor of our videos as we entered this new age is simply above and beyond the call of duty. Typical senior warden duties do not include downloading the rector's sermon near midnight on Saturday night, embedding it within the flow of all the other videos, and uploading it to our video streaming service to ensure that parishioners hear their word of hope and have extended to them the possibility of worship during a pandemic. She finishes her term as senior warden with distinction, deserves our gratitude, and will be rewarded by our God who does such things in secret.



One might think that it would have been an easy year to be junior warden, but you would be mistaken. Our beautiful stone church never sat quietly even after we closed it to public worship, public meetings, and rental events. In fact, it demanded near constant attention (including a bat infestation in the chapel). As his own report describes, Scott Bempkins managed an ongoing series of problems and repairs ensuring both that our buildings remained usable for the staff, but also that the physical church would be in good shape for when we return. Our sexton, Mirna Cunha, has kept the building clean even as she has had to take every precaution for her own safety. Margie Dissinger, has staffed the office frequently as the only person attending to matters on site, prepared materials for our electronic services, meticulously kept our books, and caught countless matters before they ever became bigger problems.

It seems that this last year all of our efforts have gone into just surviving, but with the advent of several vaccines we have begun planning for the post-pandemic era. It will have its own sizable tasks and challenges. Nearly all of our groups and programs will need to be rebuilt as we learn and relearn how to be church together in a way that had been impossible for a long time. We have a number of new families who have recently joined us that we will be able to introduce to our sacred worship space. Those of you with experience will need to teach others any number of roles as (now) older acolytes instruct their successors, seasoned choir members welcome new singers, new lay readers who have only read online will begin to discover the lectern, and all of us will need to reacquaint ourselves with the subtle etiquette of being in a room worshipping with more than a hundred other people at a time. We will all be in different psychic places about how comfortable we are with shaking hands (or not) during the exchange of the peace, or wearing masks, or drinking from the common cup. As much as we long for a single celebratory restoration of the old order, we, in fact, will be journeying together into a new space that will require a good deal of patience and Christian charity toward all. It will likely be a time to revive an old Episcopal slogan, "all may, none must, some should." In the meantime, I encourage members of the congregation to be vaccinated as soon as possible.

The pandemic forced us to learn technologies we were likely long overdue to incorporate into our experience of church. This has made it possible for us to introduce new services (such as the 8am online Morning Prayer service), have evening adult education without people needing to leave their homes, and to enable people to participate in our worship services from wherever they are. In addition to being streamed on our website and shared on Facebook, our weekly service is now broadcast by Chelmsford Telemedia to homes all around us. Rather than simply being a coping strategy for the pandemic, several of these developments may continue long into the future. New members in the future may well first meet us online before they ever walk into the doors of the physical church. When the time comes hopefully later this year, we will need to make decisions prayerfully about what features of our current life should continue and what things were only temporary adaptations to survive the pandemic.

We also plan to begin the rector search this year. With no pandemic, a proper rector search is usually at least 18 months. We are currently accepting names for the Vestry to consider as it forms the search committee that will eventually present three finalists to the Vestry as it calls the next rector of All Saints'. The beginning of the search process is not to be overlooked or skipped over. There will be a great deal of communication from me about this topic throughout this year, but we will need everyone's participation in order to get this right. We are not calling a rector to serve the All Saints' of the past, but to be the rector we need for the future. The pandemic has changed us, and in some significant ways, we do not yet know who we expect to be. What ambitious, what wonderful thing, is there awaiting us as we follow Jesus into his future? What pastoral skills will All Saints' need to get there? Rather than yet one more parish survey, we plan to have a series of group discussions where we learn together who we are and who we will be. That will take some time, but it will be exciting. For those who may be concerned about my own plans since it turns out I will be here longer than we expected when we met one year ago, I am very happy serving you and have no plans to leave All Saints' until the new rector is in place.

My heart, however, misses the little pastoral conversations in former times that I took for granted, the walking in, walking out, a brief prayer at the altar rail, a handshake at coffee hour, and the occasional coffee at a shop near the church. I am keenly aware that there are many of you that I have not been able to spend individual time with that I would have under different circumstances. I so look forward to resuming the pastoral itinerary from person to person that is what most priests like most about this calling. Until then, even though the phone is a poor substitute for presence, God's Spirit is able to do its good work through it even in times like we are living through now. Please reach out to me if you would like to.

One of the features of our sacred worship space is the sanctuary candle that hangs over the reserve sacrament on the south wall of the sanctuary. It reminds us that God is truly present there. It is something of a theological question about whether or not that candle is worth keeping continually lit when there is no one there to see it. Throughout the pandemic, the altar guild has faithfully replaced candle after candle to keep it continuously burning. We have ended the majority of worship videos with an image of that candle burning in the silent church. It is a standing reminder that there are some things that even a pandemic cannot disrupt. God's presence continues not only to be where we have long known it to be, but continues to spill out into the world to us and through us. It is odd that the truth is what we most need reminding of, but we have every reason to be confident that whatever new obstacles will present themselves in 2021, the same Spirit that carried us through 2020 will do the same even as it calls us to same committed kindness and generosity that sustained us in this hardest of years.

*Faithfully in Christ,
The Rev. Dr. Paul Kolbet
Interim Rector*



Senior Warden Report

Where does one begin when reflecting on the year 2020? Just 12 months ago I wrote about transitions...I had NO idea what that would actually mean for All Saints' - or the world. In March of 2020 the US was hit with the Coronavirus (COVID-19) and All Saints' was faced with a variety of changes and challenges as a result. Though a trying time, if we pay attention it was also one of great growth and resilience. The weight and volatility of this past year has me coming back to this scripture again and again:



See, I am doing a new thing! Now it springs up; do you not perceive it?
I am making a way in the wilderness and streams in the wasteland. *Isaiah 43:19*

'The wilderness' – it certainly has felt like the wilderness in 2020. As a parish we experienced a great deal of loss, likely enough to fill many years. It has been challenging, to our faith and our community. We have been asked to do 'the impossible' – care for one another but also refrain from being with others. There have been lonely times, sad times and a general feeling of exhaustion. Our parish, however, has stayed true to our faith and is making our way through the wilderness – together. We have put the effort in to stay connected and love one another as God loves us. See, we are doing new things – do you not perceive it?

Rector Transition: In February we welcomed The Rev. Dr. Paul Kolbet as our Interim Rector. We first celebrated Holy Eucharist with him on February 9th and our last Sunday together 'in person' was a mere month after on March 8th. Rev. Paul quickly learned how to 'do church' in a whole new way with us. He offered sermons to guide us throughout the pandemic and discovered new ways to conduct the Holy Eucharist and baptisms virtually. With only 1 month of 'in person' meetings under his belt, he worked hard to understand All Saints' and become a member of our community, and I am grateful for his presence, especially with the vestry. The search for a rector was postponed for the year while we worked through the pandemic, but I look forward to seeing the process move forward in 2021.

Online Worship: On March 15, 2020 we held our first online worship. We pieced together videos of readings and sermons, along with music and photographs to create our own personalized worship service via YouTube. Discovering a desire to 'gather' we began to include live Zoom worship as well, and then Holy Eucharist. We added a Wednesday morning prayer service via Zoom which attracts a faithful group of parishioners. Laura Marshall has been instrumental in ensuring our Zoom worship is everything it needs to be and more, thank you to Laura and her many hours of work to keep us connected.

Musical Transition: On March 23rd, our longtime Minister of Music, parishioner and friend Maggie Marshall announced her retirement. She ended her tenure on June 14 with a grand car parade past her house. It wasn't quite what we had planned for her 35+ years of service, but given the times, it was a wonderful celebration. Thanks to Maggie's hard work, we smoothly transitioned to welcome Dr. Carl Klein as our new Minister of Music. His work with the choirs to create music online has been invaluable and we are so grateful to have him as an important member of our parish.

Pastoral Care: After a few years without a formal pastoral care team, the pandemic created a need for a more robust outreach. Lynne Grillo stepped up and organized a fantastic response to any pastoral care issues, and Maggie Marshall has joined in her leadership efforts. The response to their energy has been overwhelmingly positive and I look forward to more good things to come.

Living Stones: In 2019 the vestry had approved the plans for a major update to the lower level. The pandemic provided an opportunity for the work to be done while no one was in the building – and it came out beautifully! When we return the children will have a clean, new space to learn about God and adults can hold a variety of bible studies and meetings. A very special thank you to Chris Mills, Frank Ouellette, Diane Olbert and the entire team that brought the vision to life.

Regathering Commission: After months of online worship and improved COVID-19 numbers, the diocese laid out guidelines for regathering. In response the vestry commissioned a team led by Brian Hunter to investigate how we might meet these requirements. The group worked tirelessly, and we were able to successfully hold an outdoor service in the fall. I look forward to more outdoor services when the nice weather returns and hopefully a return to the sanctuary with the development of a vaccine.

Church School and Outreach: Throughout the pandemic two things have not waived – our commitment to our children and our commitment to those in need. Our DRE and church school council worked together to create offerings that kept the children engaged throughout the pandemic, culminating in a drive-in Christmas eve pageant video! The outreach committee also continued to meet frequently and successfully held our annual Angel Tree campaign and financially supported our Food for Friends program while the kitchen was closed.

Vestry: At the beginning of the pandemic the vestry began meeting via Zoom twice a month. Events were changing so quickly we were never at a loss for topics to discuss and decisions to be made. This vestry has been present, active and excellent stewards of our parish and I'm so grateful for the time and energy they have devoted to us.

Finances: Our treasurer, Cynthia Bennett and parish administrator, Margie Dissinger have been an amazing team. Through the generous offerings from parishioners throughout the pandemic and efforts made to keep our expenses down, we have managed to keep our staff employed, meet our outreach commitments and maintain our building. Together they also secured us a PPP government loan that has helped us stay solvent into 2021.

Our parishioners: Our parish felt deep loss this year, especially during the pandemic. We have lost beloved parishioners and struggled to find ways to mourn while apart. Steve Grillo will long be remembered for the passion he held in his heart to ensure All Saints' remained a beautiful, well-lit/well-connected, loving place for all future generations. Jordan Kawalya's presence in our church school and on the altar will be greatly missed as will the presence of all those beloved members lost this year. We will also miss those that have moved away during this time without a chance to say goodbye or give that last hug. I remain so grateful to each of our parishioners for supporting each other through these losses and continuing to be the body of Christ for one another.

Over the last 3 years it has been my honor to serve All Saints' as the Senior Warden. It has been a time of growth for myself and the church, yet I'm quite convinced I have gained more than I have given. Over these years I have become even more aware of God's deep love for us. As I prepare to step down from this role, it's amazing to look back at all the wonderful things that have occurred in just three years. There have been challenges, of course...but experiencing the beauty of the Holy Spirit at work within All Saints' far outweighs them. This community has been a place of support and love for myself and my family – I can't begin to express the depth of my gratitude for each and every one of you.

Finally, I want to take a moment to thank my family. My husband Andrew has been a rock throughout my time as Senior Warden taking on extra kid-duty – especially during the treacherous coffee hour race for snacks and Tuesday bedtimes (also treacherous at times)! His faith in God helped support me through this journey and he was a constant reminder of the importance of our work at All Saints'. And to my children Maya, Elias and Scarlett – may you always understand God's love for you and experience the greatness of All Saints' for many years to come.

*In faith and gratitude for everyone's love and support,
Laura Barry*

Junior Warden Report

While we started 2020 with hopes and dreams for our Parish as we bid farewell to and celebrated our retiring Rector, Bill Bradbury, the year turned out to be one of the most challenging any of us can remember. The impacts of the Covid-19 pandemic have touched pretty much everyone in one way or another, directly or indirectly, and have resulted in disruption and upheaval in our normal routines.

We were fortunate and prayers were answered in that we were quickly able to identify, with the help of the Diocese, and agree upon the Rev. Dr. Paul Kolbet to serve as our Interim Rector. But soon after Rev. Paul joined us, unfortunately, the Covid-19 virus pandemic resulted in the closure of our building at the direction of the Massachusetts Diocese, which the Wardens and the Vestry at All Saints' have supported so that we can keep our Parish members healthy and safe. We did not want this church and worship, nor other related activities, to end up as a source/spreader of the virus.

This has meant that many of our expected sources of annual income for our operating budget have not come about as expected. We have lost significant rental income and our virtual weekly services have not seen the weekly plate offerings that we expected. We also lost a significant portion of the typical Easter and Christmas offerings. We have not been able to hold our normal fundraising activities. And some Parishioners have had to reduce their pledge commitments due to the pandemic effects on their sources of income. The impact is that we did not fully realize our budgeted income for the year that we had expected when we planned our 2020 annual operating budget. While we have cut expenses everywhere possible, we still have a full-time staff that we must compensate and ongoing expenses for the building, communication and operating the church as a viable entity.

We have taken many steps to reduce our Parish expenses as much as possible, including keeping our lighting and heating expenses low through proactive steps of close monitoring, deferring some maintenance but only where it makes good sense. This has proven to be effective, yet even while the building has remained closed, we still do incur maintenance costs. We had a significant problem with the 17 year old Connector furnace (the Connector is the area of the building that is located between the main Sanctuary and the Parish Hall where the Offices, Cranberry room, foyer, restrooms and the elevator are located.) This furnace was installed as part of the 2003 Parish Hall renewal and the Connector was new construction at that time. The heat exchanger and other associated parts of this furnace needed to be replaced. Fortunately, the heat exchanger itself was covered under a manufacturer warranty, but we did incur associated labor expenses.



We also had a takeover of our Chapel and belfry by bats. (Yes, folks – Bats in the Belfry!) The bats had been kept under control for years while the building was used regularly, but with the closing of the building, the bats seemed to take over and we had to hire professionals to exclude them from the building and to close all of the possible openings. This effort also included cleanup and disinfection of the Chapel interior and belfry. This has been a success but did cost extra and was not part of our planned 2020 annual operating budget.

On a more positive note, we have been blessed by the generous members of our Parish in addressing other areas such as the Outdoor maintenance team led this year by Dan Wilson. This team has addressed Spring and Fall cleanups and mowing throughout the warmer months, raking, snow shoveling and snow blowing, etc. I and the entire Parish are indebted to this team that takes on this important work in keeping our outside grounds looking the best they can. Many thanks to this team for their reliable and steadfast support. The team includes Nate and Noah Psilopoulos, Bob Friesner, Dan Wilson, Andrew Barry, Chris Mills, Sean Conklin, Bruce, David, Andrea, Joe and Kelly Bray, Richard Coles, Frank Ouellette, Mirna Cunha and Dave Kuzara. (Hopefully I have not missed anyone here).

In February 2020, our long-time Music Minister, Maggie Marshall, announced her intention to retire in June of 2020. Once again, the impact of the Pandemic was felt as the choirs and Parish missed the in-person last 4 months of Maggie's amazing longtime service. While she kept us all going on zoom calls and we were able to honor her with a drive-by parade in celebration of her retirement in mid-June, we have had to postpone an in-person celebration of her years of contributions and blessings Maggie's efforts and planning have bestowed on All Saints'. Thank God for Maggie and her perseverance and results through these many years.

The Vestry also elected to move forward in May/June/July 2020 with the Living Stones' funded and directed project to renovate the lower level of the main church to upgrade and make this space much more light and welcoming for our church school, the choir room for practice, and the meeting room for Parishioners and renters. The result is fabulous and we cannot wait for the Parish to be back in the building to see the results. It is a stunning transformation and the result of amazing planning and project management by the Living Stones team.

Through what can only be explained as Divine Intervention and prayers answered, Rev. Paul introduced us to Dr. Carl Klein as a potential replacement for Maggie. Laura Barry and I interviewed Carl, and the Vestry on seeing his list of significant and impressive credentials, proceeded to hire him. Through significant and creative efforts using various technology, he was able to restore choral singing (albeit virtual) to our services and has kept the choirs meeting via Zoom on a weekly basis and viable. We look forward to this work continuing, whether it be virtual as it is currently, and soon in person.

2021 may be equally challenging for the Parish financially, and we hope that the Pandemic can be brought under control with the rollout of the Vaccine widely so that we can be back in worship together in our beloved All Saints' church.

In closing, on behalf of the entire All Saints' Parish, I want to personally thank Laura Barry for her years of Service to the Vestry and most recently serving as a fabulous Senior Warden. She demonstrates a wonderful blend of spiritual leadership combined with the practical understanding of all aspects of the Parish and her service and dedication have been exemplary and a true blessing to everyone who knows her and worked with her. Thank you very deeply and sincerely, Laura.

Blessings on all who worship, support, serve and contribute to our Parish life together as a Christian family.

*In Christ,
Scott Bempkins*



Report from Ministries:

Pastoral Care

COVID-19 brought pastoral care needs to the front line in early Spring of 2020. Organically, pastoral activities had begun and were happening. Friends calling other church friends. Folks calling people on the prayer list. Others calling to check in on people as the spirit moved them. This is a reminder of the Christian love that is so strong in our community. This is All Saints' at its best.

Lynne Grillo initiated a team in April specifically to call, email, or send cards to other parishioners. We named them "callers and carders." A few folks were solicited up front to get the program started, and others volunteered and joined the team. People rotated on and off the team as needed and recipients were contacted more/less frequently as their needs indicated. Maggie Marshall graciously agreed to take on this ministry in October.

The Goals for the callers and carders:

- Care/contact/companioning; making clear to recipients that they are beloved members of the church
- Listening
- Wellness checks- baseline physical and spiritual
- Needs assessment – worries/concerns to address
- Awareness/communication/assistance with online options, e-bulletin access, church office number
- Answering questions about church

Regular follow up with callers and carders helped to identify needs and issues and provide support to those carrying out this ministry work.

Danielle Wigmore led/coordinated a ministry team of people to provide crisis meals, grocery drop-offs, driving to medical appointments.

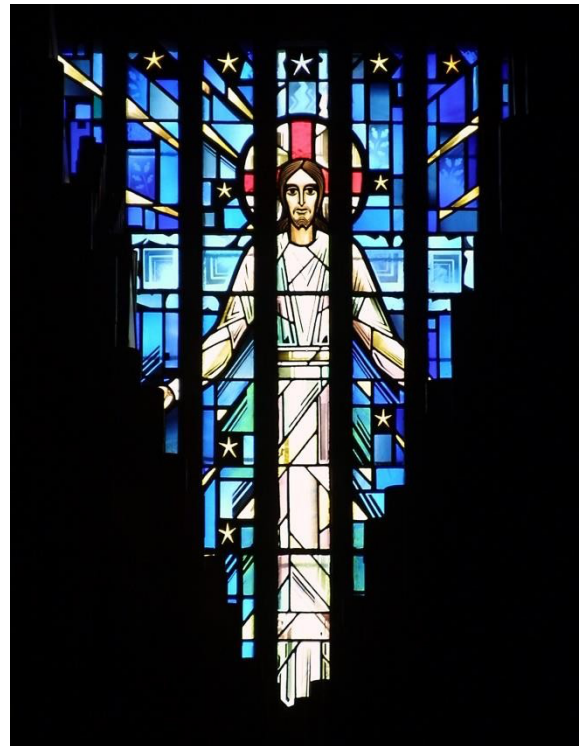
Laura Marshall created a late spring/summer ministry called "Pandemic Pen Pals" which connected kids/families with some of our more senior members (often those not computer connected to All Saints'). Both Pals and recipients reported positive feedback in the experience.

A prayer list for healthcare workers was initiated and is in our regular Sunday worship prayer petitions.

The continuation of the pandemic reminds us that many in our parish family are experiencing isolation, loneliness and spiritual desert times. Pastoral care ministry continues to be critical to our well-being individually and as a community.

If you are in need, please contact the church office. If you would like to make calls or receive calls, please let us know.

*In Christ,
Lynne Grillo and Maggie Marshall*



Prayer Ministry

Early in the pandemic our interim Paul organized a prayer ministry group. A group of eight parishioners prays for concerns shared directly with the group or through Pastoral Care. It has been a privilege to hold fellow parishioners in prayer these past months, and it is gratifying and moving to receive thanks for our ministry.

The prayer ministry is distinct from the list prayed weekly during the Prayers of the People. In contrast to that public prayer list, prayer requests shared with the prayer ministry group are kept absolutely confidential. The group prays for each concern for four weeks, and requests may be offered again for continued prayer.

If you wish prayer, please email the ministry at ascprayerministry@gmail.com. Please let us know who you are, for whom you are asking prayer, and what the concern is. The group also appreciates the emails it receives about how our prayers are answered. If you would like to become part of this ministry, you may use the same email to ask for more information about what is involved.

Are any among you suffering? They should pray. Are any cheerful? They should sing songs of praise. Are any among you sick? They should call for the elders of the church and have them pray over them, anointing them with oil in the name of the Lord. The prayer of faith will save the sick, and the Lord will raise them up. James 5:13- 15a

*Prayerfully yours,
Amy Hunter
Prayer Ministry Group Coordinator*

Rector's Discretionary Fund 2019

Opening Balance	5,473.00
Deposits in 2020	25,072.00
Expenditures	8,620.00
Closing Balance	21,925.00

After I arrived, we set up a new rector's discretionary account and deposited the funds that were carried over from The Rev. William Bradbury's discretionary fund. This fund is specifically for assistance to those in need, especially those in our own parish facing the hardest challenges, and other occasional church related relief efforts. It is funded by gifts from individuals, has an element of confidentiality to it, yet is still subject to the same accounting and verification as our other accounts and budget lines.

At the beginning of the pandemic—not knowing what the precise shape the future crisis would take, but anticipating substantial need—I requested gifts to the discretionary fund for this purpose. I am grateful for how exceedingly generous parishioners were in their gifts and it made it possible not only to provide substantial assistance where it was needed, but also to continue to have funds for this purpose as we continue to make our way day-by-day through the current crisis. Given in what good shape the discretionary fund currently is in and given our current need for operating budget funds, for the time being, I request that those contemplating further gifts to consider directing them to the 2021 operating budget. Of course, gifts for this will purpose will always be accepted, cherished, and used for the best of purposes.

*Respectfully submitted,
The Rev. Dr. Paul Kolbet
Interim Rector*



Endowment Committee

The Endowment Committee is pleased to provide the All Saints' community with this update. The pandemic has made 2020 an unusual year for everyone, and the Endowment Committee was no exception. We met much less frequently than usual with all our meetings from April onward done virtually over Zoom. However, we remained dedicated to our core mission.

In the simplest terms, the Endowment Committee is a steward for the long-term well-being of the Parish. The Endowment helps develop ASC's ministries beyond what is possible through its annual operating funds.

The Endowment Committee added two new members in 2020, Ron Cannistraro and Beth Moore, in addition to our continuing members Steve Marshall (Chair), Jocelyn Bishop, Benton Burgess, David Cahill, and Connie Pawelczak (Legacy Society).

In 2020, the Endowment Committee had the following accomplishments:

- Completed payback of the masonry loan, borrowed from the Endowment by the Vestry many years ago. Many thanks to the Vestry for making this a priority in difficult times.
- Met with the Diocesan Investment Trust (DIT) to understand how they were responding to major market fluctuations during the pandemic. Fortunately, the DIT is in very capable hands, and our investments were not only safe; they actually had some growth during 2020.
- Continued investigation of our investment options with the Diocesan Investment Trust, including possible participation in the Fossil Fuel Free Fund. However, we deferred any action on changing our investment distributions for this year, due to the market volatility.

In 2020, the Endowment provided \$11,800 to the ASC budget. These funds, as well as some unspent Endowment funds disbursed in 2019, were used to support several important projects. Endowment funds were used for several capital improvements, including repairing the roof, fixing the heater in the connector between the sanctuary and the parish hall, and removing bats from the chapel.

The Endowment also supported donations to two outreach programs: the St. Paul's feeding program and the B-SAFE summer youth program. For 2021, the Endowment Committee has unanimously proposed a 5% payout from the Endowment of \$14,800 for the ASC budget. This is a substantial increase from 2020, which the Endowment Committee felt was warranted due to the increased financial stresses brought on by the pandemic.

The Endowment's 2020 investment returns are not fully known, since the 4th Quarter report for 2020 has not been published (as of Jan 14). However, as of the end of the 3rd Quarter, investment returns were up by 0.5%, excluding withdrawals and contributions, compared to the end of 2019. The corpus of the Endowment at the end of the 3rd Quarter, 2020 was at its second highest level ever (approximately \$311K). This was exceeded only by the value of \$318K at the end of 2019. Given the good performance of the market as whole in the 4th Quarter, we expect the final results for 2020 to be significantly better than the 3rd Quarter results.

We are continuing initiatives around expansion of the Endowment's Anna Eliza Hunt Legacy Society in 2020. The Legacy Society consists of individuals who have included All Saints' Church in their will to receive a bequest. If you would like to learn more or be included as a Legacy Society member, please contact Connie or any other current Committee member.

We are always happy to discuss the Endowment with anyone in the Parish who is interested. If you have a specific question, or just want to learn more, please contact Steve or any other Committee member.

*In Faith and Respectfully Submitted,
Steve Marshall, All Saints' Endowment Committee Chair*

Regathering Commission

The Regathering Commission was formed by the Vestry in mid-July. The diocese assigned us a regathering consultant to outline a process and answer our questions. The mission was and still is:

- Becoming familiar with all the applicable guidelines that must be followed
- Gathering the most recent available data about risk into a summary and updating that summary as more is learned
- Gaining input from staff and all worship related groups on service content given the guidelines and risk mitigation strategies
- Gaining input from the ASC community on regathering interest and concerns. This includes interest given the precautions and service content we may offer
- Build a service that meets all guidelines, meets our community's needs and can be safely managed in our buildings
- Build a transition plan that takes us from today's service offering to the regathered service. Do this in steps to test and refine the service while continuing to offer the on-line service
- Based on all the above, establish our own move forward decision requirements and process
- Monitor the planned services and move them through the planned steps and implement improvements from early lessons learned
- Maintain progress communication to everyone in the community

We looked at state, federal, local and diocesan guidelines regathering. **The Bishops' Office continues to recommend against regathering.** We reviewed all the excellent feedback from the ASC community. We tested the ventilation throughout the church facilities -and learned we can have excellent air exchange. We developed the rules for minimum risk while using our facilities and meeting all guidelines and best available practices. We planned and held one successful outdoor service to test our planning. We sent our recommendations to the Vestry in mid November and gained Vestry and Diocesan approval shortly afterwards.

One of the recommended rules is not to regather unless Chelmsford and surrounding communities were below the high risk status as designated by the state. At the time our recommendations were submitted, only Lowell was high risk. Sadly, shortly afterwards Chelmsford and most other surrounding communities became and continue to be high risk. It appears risk will not be acceptable until vaccines are rolled out and take effect.

The Regathering Commission will begin to look at new recommendations based on the vaccine rollout once we have additional details on timing. We will also look at holding additional outdoor meetings given warmer weather will arrive before everyone is vaccinated.

Our Commission mourns the loss of our member, Steve Grillo. We miss his care, advice, generosity and arcane knowledge of our network and audio systems.

We thank everyone for their patience! Stay safe!

Christy Weller-Fahy
Frank Ouellette
Robert Andrews
Steve Grillo
Steve Sullivan
Brian Hunter – Chair

Living Stones Capital Campaign Team

Throughout the pandemic year of 2020 the Living Stones team continued to meet, plan, and work remotely. Our main focus has been the renovation of the lower-level area, also called the church basement or the church school, a project approved by the vestry in November of 2019.



Throughout the year parishioners continued faithfully to fulfill their financial pledges to the campaign, with results that may be inspected in the financial section of the Annual Report, as reported by our tirelessly faithful treasurer Diane Olbert.

Principle components of the lower-level renovation are:

- New ceilings and LED lighting throughout
- Removal of wall to create a public space alcove at the bottom of the narthex stairs
- Removal of wall between two small classrooms to create one large classroom
- Installation of a large window in wall between corridor and meeting room
- Professional painting throughout
- New windows in the window wells, and window wells refinished
- New, movable cabinetry and new whiteboards instead of blackboards

The lower-level project was completed on-budget and is ready for re-occupancy when the parish regathers. A final task of installing new transparent covers on the window wells, will be done during the winter if weather permits, or else in the spring.

The Living Stones team is now in a hiatus until April or May, when we will reconvene to plan our final projects before declaring a successful completion to the campaign. Probable projects to be considered are:

- Renovation of the handicap ramp
- Establishment of a cash contingency fund

The team has made communications with the parish a priority throughout the year. Under Melissa Thompson's leadership, our efforts included:

- Regular updates to our parish hall wall postings
- Regular E-Bulletin articles
- Meeting minutes to the vestry and executive meeting summaries sent to the wardens and Interim Rector
- Status announcements in pre-recorded Zoom worship services

Other people have contributed to Living Stones during the year. The team extends our particular thanks to:

- Trina Teele for her leadership and technical contributions to colors and patterns selection
- Craig Blanchet for professional engineering services to ensure structural integrity of the lower-level project
- Tracey Blanchet and Jennifer Dowd for *active* participation as vestry liaisons
- Margie Dissinger for being always helpful, and for putting up with a lot
- Laura Marshall (DRE) and Katie LaRoche (Church School Council) for active participation in planning, color, pattern, and accessories selection, and logistics
- David Cahill for whiteboard installation and cabinetry transportation and installation

The mission of the Living Stones campaign is to make capital improvements to our beautiful church building, the very place where since last March the parish has been deprived of gathering. A closed church was a practical advantage during the lower-level renovation project, and yet we've all felt the melancholy of an unnatural quiet in God's house. We look with hope to the time in the coming year, when our newly-renovated Church School will ring with the voices of children and their teachers, and the beautifully renovated main kitchen will hum with activity, and committees will leave their evening meetings safely beneath bright parking lot lights, and the building will shine in the darkness, a visible witness to passers-by on Billerica Road.

During 2020, two members of the Living Stones team resigned. We are grateful for all of Camille O'Brien's and Robert Comacho's contributions. Also during the year, our friend and colleague Steve Grillo passed away. We remember Steve's contributions whenever we see the beautiful "wash lights" illuminating the exterior of the church at night.

Respectfully submitted by the Living Stones Capital Campaign Team:

Frank Oullette (Co-Chair)

Chris Mills (Co-Chair)

Diane Olbert (Treasurer)

Linda Cahill, Member

Darren Collins, Member

Melissa Thompson, Member

Tom Richert, Member

Christian Education

Church School Report

GENERAL OVERVIEW of The Church School Organization

The Church School at All Saints' is alive with energy and centered in faith. The Church School serves children and youth from pre-school to high school with weekly classes on Sunday mornings and special events during the year. We are staffed by dedicated volunteers who teach and lead and share their faith in God. Each classroom has at least one teacher who sits on the Church School Council which meets monthly to guide the program and work with the Director of Religious Education (DRE) to address concerns and support the experiences of our volunteers and families. The Church School Council has a yearly retreat where the events and goals for the coming year are discussed and planned. The DRE is responsible for all of the programming the Church School runs.

Our Church School prioritizes the safety and well-being of every child by requiring all volunteers to be CORI checked and asking all leaders to complete Diocesan Safe Church Training. The parish Safe Church Policy is posted throughout the church and we adhere to all guidelines.

The PANDEMIC and its IMPACT

1. **Our First Response:** Starting in March, the Church School began offering an online option each Sunday to continue our program while we were not meeting in the church buildings. We had two classes; the first class was for all kids pre-K to 4th grade, and our second class was all kids 5th-12th. We met every Sunday. The older kids produced a beautiful Good Friday video that was used for our worship service. We created take home packages for Lent and Easter, including the Lenten Butterflies. We started a FLAT JESUS program to highlight kids sharing Jesus in their lives- the parish at large was invited to join in as well. We celebrated Easter together. Brian Hunter introduced an early online version of the Summer Mystery Club which was a wonderful success.
2. **Our SUMMER EXTENDED...** As it became clear that the Pandemic restrictions were limiting children's options for Summer Camp, we created a Summer Camp experience with the incredible help of a large number of parishioners. We had a Summer Program that ran for 6 weeks and offered 8 classes that met once a week, along with House Meetings for 30 minutes once a week, and an all school meeting every Sunday. Our classes included: Books with Maggie, (Maggie Marshall), Family Trees (Tricia Mescall), Geocaching (Rose & Adam Felzani), Cooking (Danielle Wigmore), Creating Magical Creatures (Emily Strunk) Music (Dr. Carl Klein) Obstacle Courses (Debbie and Noah Psilopoulos) and Storytime & Crafts (Christy Weller-Fahy and Skyla Garrigan). Our House Leaders were: Jayden LaRochelle, Kiley Williams, Charlotte Blount, Maya Barry, Addie Collins, Adam Weller-Fahy and Cameron Wigmore. Our Sunday Meetings were run by Laura Marshall, Joan Thomas, Raj Pola and Aly Moore. We had a fantastic summer of connection, fun, prayers and kindness.
3. **Our Program this Fall/Winter...** Based on our experience this summer, we created a fully online program that emphasized small group lessons on Sundays, and reliable connections available during the week, to help create a net of support and connection for our youth. This resulted in the ASC KIDS Club that meets every Monday, Tuesday and Wednesday and our Sunday school Classes, which are back to our original class demarcations of age-based curriculum for Christian Formation with an emphasis on structuring class times and activities to make the most of our online platform. And Katie LaRochelle, our chair of the Church School Council, created a Family Service on the 4th Sunday of the month to worship together with Rev. Paul. We also had fun with Bendy Jesus, A FANTASTIC Halloween Party, an Advent Food Drive, Advent Wreath Lighting, and of course our fabulous Pageant. We also ran special game days during winter vacation week, had Christmas Storytime, and a kids breakfast meeting. It was an excellent fall and winter. We also want to thank all of the amazing parishioners who made the Drive In Service for Christmas Eve possible!!



The NUMBERS

For the 2020-2021 program year we currently have over 30 kids attending our ASC Kids Club each week, and almost 60 kids each Sunday. We miss our friends for whom the online options do not work, and we look forward to seeing them again when the Pandemic is over. We have over 24 volunteers running our programs; that number includes 8 of our youth who regularly lead or assisted in our classrooms. And for special events, like the Summer Program, that number goes way up as members of the parish join in the fun!

The PEOPLE

Discover Class: (Pre-school) Meghan Wynne*, Ginny Bevington, Jayden LaRochelle

Explorer's Class: (K-2nd) Skyla Garrigan, Christy Weller-Fahy*, Aly Moore, Rachel Moore, Emily Ward, Jayden LaRochelle

Wonder Class: (3rd-4th) Katie LaRochelle*, Laura Barry, Jen Dowd, Larisa Ducharme, Rose Felzani

Weavers Class: (5th-7th) Emily Strunk, Joan Thomas*, Dan Wilson, Rowena Kajubi

Journey Class: (8th-12th) Debbie Psilopoulos*, Andrew Barry* Lynne McSheehy

Summer Mystery Club: Brian Hunter with help from Laura Marshall, Steve Grillo, Amy Hunter, Addie Collins, Adam Weller-Fahy, Maya Barry

ASC Kids Club Book Club: Maggie Marshall/ Laura Marshall,

ASC Kids Club FUN Club: Laura Marshall/ Rohini Pola, Jayden LaRochelle, Maya Barry, Cameron Wigmore, Kiley Williams,

ASC Kids Club Game Night: Joan Thomas, Laura Marshall, Debbie Psilopoulos & Emily Strunk
Church School Council Chair: Katie LaRochelle

*Church School Council member



Of NOTE

This past spring we said a HUGE THANK YOU to our dear friend, Deb Forsberg, who retired after many years as an amazing leader in our church school programs. We have been so blessed to have her generous and loving leadership. She has made a profound impact of love on both the young people she so loved to lead and be in community with, but with all of us adults, who learned from her deep faith and creative and joyful spirit. We all love you tons, Deb, and wish you joy in following God's call.

I also want to hold up all of our church school leaders- they have met the challenge of this time with generosity, commitment and love. I am deeply grateful for all of their time, talents and faith.

We look forward to the second half of our program year!

In peace,

Laura Marshall

Director of Religious Education

Parish History and Archives

Work continues on organization and digitalization of the archives. The Grotto was used for sorting while the main church and basement were closed. There were no major finds, losses or displays.

One change 2020 brought is the digitally recorded services! These may continue even past regathering. Should they all be kept? Select ones only? Kept accessible on the internet, backed up to a hard drive or both? Questions to consider this year.

As always, if you have items, records, print or digital media that perhaps should be held in the Archive, please send it to the office
Attention: Archives.

Respectfully submitted,

Brian Hunter

Stewardship

The Stewardship Committee made up of Jennifer Dowd, Rohini Pola, and Laura Barry with support from Bob Friesner, Connie Pawelczak, Donald Van Dyne and Margie Dissinger began working in September on our annual stewardship campaign. As we looked forward to 2021, the Stewardship Committee had to look carefully at how the pandemic impacted pledges and budgets in 2020. Knowing parishioners have been impacted in different ways and that the church was missing revenue from loose plate collections, fundraising and rentals, we were going to have to get creative in explaining why giving was still important even in the absence of gathering in person. It was important to let our parishioners know that even though we are apart, the church is still active and will be there when the pandemic ends.

After careful consideration and reflection, the theme of ‘Abundance in Giving’ emerged. Inspired by Luke 6:38 "Give and it will be given to you" the 2020 stewardship campaign was ready to kick-off and be shared with parishioners.

In October, parishioners were mailed a packet that included:

- Pledge card
- Letter from Paul, Laura Barry (Senior Warden)
- Stone Soup (Outreach) info pamphlet
- Proportional Giving chart
- Spending/Expenses graph

Missing this year was the opportunity promote in our normal ways like having a table at Coffee Hour with more info and announcements during the Service. We were fortunate to get some videos of parishioners sharing what All Saints’ means to them and why they pledge.

Dropping pledge envelopes in the plate was not an option either. Luckily, we had three ways for parishioners to turn in the pledge envelopes: Mail-in, Drop-off at church office, or through our online payment system called Realm.

By the end of the year, All Saints’ Church collected 120 pledges for a total of \$303,163. Although this didn’t get us to our goal of \$330,000 we are thankful to our parishioners for all the thoughtful and selfless giving that allows All Saints’ to grow and be ready to welcome people back when the time comes.

The cost to run the 2020 Stewardship campaign was \$140 out of a budget of \$250. Most of these costs come from postage and envelopes.

*Peace,
Jennifer Dowd (Stewardship Chair)*

Worship Commission

Music at All Saints': January - June

If we want to think in musical terms, I was fortunate to be part of the Dystopian Prelude and Interlude, and left Carl to learn and play the very long and difficult Dystopian Postlude.

The Prelude packed a lot of music and emotions into one day, January 26, 2020, when we bid a big musical farewell to Bill in the morning, and then took our youth choirs off to Andover in the afternoon for the Treble Choir Festival. We had no idea how lucky we were to have these opportunities to celebrate, and are grateful that we were able to squeeze them in. The only other musical opportunity that occurred before the start of the Dystopian Interlude was our 2/26 observance of Ash Wednesday with our Trinity Lutheran brothers and sisters. This joint service has been a tradition for over 30 years, and I am happy to see that it is being woven into the theme of the Dystopian Postlude.



The Interlude consisted of some pre-recorded hymn singing by Sharon West, Katie LaRochelle, and Paige LaRochelle. We thought we were being clever to record enough to get us through several months, when things would get back to “normal.” The Interlude had to be extended to include Matt Cole as song leader, who was the only singer in my bubble at that time. I am grateful to all of them.

I am also thankful for the distanced sendoff given to me on June 14, my retirement day. So much creativity and energy went into making the day very special. I am also extremely grateful that Carl, whom I have known for over 20 years, said “yes” to my initial query about his willingness to join the All Saints’ family.

As Carl says below, there are opportunities to join him in making music during this Dystopian Postlude. I hope that we can all continue to support him virtually, and look forward to the day we can join together safely in song as the wonderful parish of All Saints’.

*In Christ,
Maggie Marshall*



Music at All Saints': July - December

As I sit looking out my 4th floor window at the seagulls, it seems like we are both “suspended.” They are suspended in the air, not moving forward or backward, but just hanging there gliding as the wind blows under their wings. All of us, isolated in our own homes - seeing so little of relatives, friends, neighbors, strangers – are also floating as the wind of time passes beneath us. All seems surreal, distant, uncontrollable, lonely.

Choir has changed from a group activity of learning and comradery to a solitary activity. This makes it more of a skill challenge – detailed directions from the conductor are less available, and more of a psychological challenge – the usual implicit support of others surrounding you and simultaneously doing the same thing, is absent. And while making recordings does give one the opportunity to do something more than once and to improve, the experience lacks all the feedback and excitement of live group performance. Though we have been relatively successful in making recordings of hymns, service music, and organ music – and quite possibly the recordings sound better than we would sound live - most of us would likely rather do it all live anyway.

I am getting to know the choir members, both adult and youth, at least the ones who come to our weekly zoom meetings where we have a mix of socialization, announcements, presentation of new material, and general check-in. And the parishioners who are at coffee hour are now relatively familiar. It is wonderful to be part of the family.

And, like so many others this year, our choir family suffered a tremendous personal loss. I only knew Steve Grillo from about a dozen zoom meetings of the choir, but he had been a strong, warm, fun, generous part of the group for many years before my time. He sang tenor generally, played the trumpet occasionally, helped conduct the children's choir sometimes, and was involved in every lighting and sound project that ever happened at All Saints' (and most other projects too I'm guessing). We miss him very much and in many ways.

But what should I say in an annual report? I've only been in the building a few times, and it was always empty. I dislike the employment of overused or trite words about the situation we are in, so I'll skip them. The truth that I have experienced is that I've learned many new skills a bit too rapidly, and am not doing hardly anything that I've been trained for - just making it up as we go along. Humanity has had many crises like this one - plagues and pestilence and wars and famines and political unrest and violence. Humans are humans, BUT, the church and its music still has something to say, some word of hope, some encouragement and love - things which we desperately need. So we carry on, in faith, as ever.

Thank a choir member, encourage a youth to sing or play an instrument; support the program, keep the music alive.

Faithfully yours,
Carl D. Nelson Klein, DMA
Choirmaster & Organist

Altar Guild

2020 has been a year like no other before it, at least in my lifetime. Due to the COVID pandemic, in-person services were halted very early in the year, before Easter. As of this writing, they still have not resumed. And with our new interim rector, the Reverend Dr. Paul Kolbet having just started a very few weeks before the pandemic shut things down, the altar guild didn't even really have a chance to get to know him, or his altar setup wishes, etc. Hopefully 2021 will bring us back together and I am sure the entire altar guild looks forward to getting to know Paul better.

In the meantime, during the months and months of no in-person services, the altar guild has taken care of keeping the altar vestments set to the proper liturgical color and kept the sanctuary lamp candle lit, as well as putting flowers (typically silk arrangements) or palms or greens on the altar as needed.

I would like to thank those who helped with this process during the last 9 months of 2020, especially Linda and Richard Coles and Katie and Paige LaRochelle. I would also like to say thank you to Sally Warren who was the co-leader of the altar guild until the pandemic hit and she had other personal demands on her time and energy. And last but not least, I would like to thank Linda Coles for stepping into the altar guild leadership position as I stepped down at the end of 2020 (not from the guild, but from the leadership position).

Thank you to all who have helped with the altar and the Eucharistic bread baking in this past year and hopefully we will see more of you this coming year.

Respectfully submitted,
Liz Landers

Acolyte Report

Goals:

Acolytes provide support to the celebrants and lay Eucharistic ministers during services throughout the year and help lead the congregation during those services. We serve on Sundays at the 8 and 10 AM services, as well as at other events such as Evensong, Lessons and Carols, Epiphany, and all of the Christmas and Holy Week services, along with the occasional wedding and funeral.

Activities:

Given that the pandemic shut down in-person worship services in March of 2020, the Acolytes did not participate in services after that time, except for the outdoor Christmas Eve Pageant service; we have also taken video of processional, recessional, and candle lighting, so the videos can be included appropriately in pre-recorded services. We have 12 regular youth members, and 2 adult members; given the year, we did not add any new acolytes. We did not graduate any seniors in 2020 and don't expect any graduations this year. However, sadly, we lost Jordan Kawalya this past summer when he died unexpectedly.

We will need help identifying new members when we regather. Please remember that we can always use more Acolytes, and new members are very welcome; we prefer that our Acolytes be in Grade 4 or older. If you or your child would like to learn more, please see Mr. Andrews, Mrs. Marshall, Dr. Carl, or Rev. Paul.

Dreams, Desires and Thoughts toward Next Year:

Our wardrobe is in pretty good shape, because it hasn't been used much this year. When we regather, I expect I will need to remeasure ALL the Acolytes for new robes because they will have grown during our absence!

We continue to give a silver cross to our 3rd year Acolytes, and we give our first year Acolytes a wooden cross.

I would like to thank all the Acolytes and their families for their continued dedication in giving us their time and talents, and we look forward to getting together again when conditions allow.

As noted last year, I have come to the point where I would like to train and hand off the Acolyte Master duties to a new Acolyte Master. This past year has not been a heavy lift, due to lack of services and need for scheduling, but I am hoping that this will change back to normal soon. No experience is required but understanding Acolyte duties and roles in the service is helpful. It does not need to be single person, and a couple or a team could work just as well. If you know someone or would yourself like to take on this rewarding role, please let know!

*Respectfully Submitted,
Robert G. Andrews, Jr.
Acolyte Master*

Greeters Program

Greeters Program was on hiatus for 2020 due to the pandemic. We look forward to welcoming everyone back when in-person worship resumes!

Wednesday Morning Prayer Service

In Holy Week Laura Marshall organized Morning Prayer on Monday, Tuesday, and Wednesday, building on our parish's past practice of daily Morning Prayer during Holy Week. Due to the pandemic, instead of meeting Monday through Saturday at 7am in the Chapel, we gathered those three mornings on Zoom. The service immediately met a need for some parishioners, and since Easter Week All Saints' has offered weekly Morning Prayer via Zoom Wednesdays at 8:00am. Attendance each week has been around fifteen folks, sometimes reaching closer to twenty worshipers. The service lasts about twenty minutes. We quickly recognized participants' need to share their prayer requests and thanksgivings; they do so weekly through either the Realm group for Morning Prayer or the Zoom chat function and one of our officiants prays them aloud.

Laura Marshall is the Zoom host and weekly posts the link in the parish ebulletin and through Realm to those subscribed to the Morning Prayer group, as well as inviting prayer requests through Realm. Amy Hunter puts together weekly services laid out for two officiants, bowing to the limitations of Zoom. The readings and prayers come from the lectionary, prioritizing major feasts and then saints from Lesser Feasts and Fasts 2018. Eight people take turns officiating.

Laura and Amy's motto has become, "You cannot pray wrong!" Participants are on mute but are invited to pray along as best works for them. Some follow the service put together for the officiants and do the responses. Some follow without having the service in front of them and chime in with the bits they know. Some are silent and let the responsive reading of the service hold them in prayer and community. I have done all of those methods! And some listen as they walk dogs or commute! You cannot pray wrong!

All are welcome to join us, whether occasionally or once or weekly. Wednesday Morning Prayer at All Saints' is a surprise gift of the pandemic.

*In Christ,
Amy Hunter*



Liturgical Ministers

The Liturgical Ministers are the group of people who serve as Lectors, Chalice Bearers and Litanists at worship services throughout the year. This ministry is open to all parishioners. Anyone who is interested in serving is invited and encouraged to contact the Director, Mike Brodeur.

As with most ministries and activities of the parish, this has been a year of change. We started the year with in-person worship that included both the ministries of Word and Prayer along with distribution of Holy Eucharist. Due to the pandemic, that quickly changed as in-person worship was temporarily discontinued.

In its place has come a variety of worship experiences, including prerecorded services, live services via Zoom, and limited in-person services. The Liturgical Ministers group adapted by providing recordings of the readings and prayers, and by participating in the live services. There have been new roles established for a Responder to represent the congregation, and for readers of the Canticles during Morning Prayer.

The mix of people participating in the ministry changed a bit as a result. We have welcomed several new people into the ministry, including one youth. Some of our Lectors have transitioned into virtual service while others have not. At the end of 2020 we had 22 Readers for virtual services, roughly half of whom are comfortable with live services via Zoom.

Looking forward, we will need to regather the Chalice Bearers and in-person Readers once we can gather in person.

I would like to thank everyone who participates in this ministry. I appreciate the time you put in for preparation, your dedication to the ministry, and your willingness to adapt to our changing circumstances.

*Michael Brodeur,
Director of Liturgical Ministers*

Stone Soup (Previously Mission / Outreach)

In general, 2020 has not been a good year, however for the Outreach programs of All Saints' it has turned out well. One reason is that at the beginning of the year all the outreach programs combined to form a unified group – **Stone Soup**. We still have all our individual programs, but we meet together monthly and plan the outreach activities. This has enabled us to support each other and our discussions, and bringing other aspects and ideas to our programs (such as a joint program with the Church School for the Advent Food Collection), has shown, once again, that we are stronger together than alone.

Thank you for your support in 2020. We expect all programs to be in full swing again in 2021. If you would like to join us in any of these programs, we would be delighted to have you. Please contact the appropriate group leader. If you have an idea which you would like to see put into action, we would be even more delighted. Please contact Janet Ceasar. You don't have to do it alone; we, and others, would love to hear your ideas. There's a big world out there and a lot of need.

Following are our reports.

Chelmsford Community Exchange Food Pantry

All Saints' Church has been a contributor to the Chelmsford Community Exchange Food Pantry for a very long time. Of special mention, Sandy Donovan, the founder and 27 year director of the Food Pantry, passed away at the age of 82, the end of September. The members of the parish support this ministry by making donations of food and money. *ADVENT – the season of giving* food donation event happened again for 2020! Under the leadership of Laura Marshall and Danielle Wigmore, the Church School invited all parishioners to participate. Reusable shopping bags were made available, with the request to pick a day of the week where you add a non-perishable food item to your grocery bag. All were asked to drop off the filled bags to church office throughout the Advent Season. The food collected was delivered to the Food Pantry. I'm happy to report that this resulted another successful and generous outpouring in a time where it is particularly needed. A second food drive will take place in June. The two annual food drives will take the place of the weekly food collections. Many thanks to the members of All Saints' that continue to support this very important ministry.

*Respectfully submitted,
Melissa Thompson*

B-SAFE

The Vestry voted to make a \$700 financial donation in support of the B-Safe program this year since we were unable to participate in person due to the pandemic.

Food for Friends 2020

The Food for Friends program (supporting St. Paul's Soup Kitchen in Lowell) was abruptly disrupted by the Covid-19 pandemic. The soup kitchen was forced to shut down temporarily in March. Thankfully, the hungry were directed to another resource in Lowell for daily food during that difficult time. When St. Paul's reopened in late Spring, our All Saints' teams were unable to participate due to a) our church/kitchen being closed and b) concern for the safety of our team members. The decision was then made to support St. Paul's financially on a monthly basis for the rest of 2020. The financial donations will continue in 2021 - assuming funds are available - until such time as it is determined that our teams may begin participating again.

Our faithful team leaders waiting in the wings with their dedicated team members are Melanie Hickcox, Maggie Marshall, Diane Olbert, and Edith Parekh.

The Food for Friends program was funded by proceeds from the Gingerbread House Fundraiser, generous member donations, and supplemented by budgeted funds. We are extremely grateful for donations in any amount to help keep the SPSK running as they struggle to feed hungry people in the area 5 evenings a week.

*Respectfully submitted,
Linda Masiello and Deb Dutton*



Parish Life Committee

Our mission is to plan and organize a variety of fun events that enable the members of the Parish community to come to together to get to know one another better. At the end of January 2020, the Parish Life Members acted as the planning committee for a very special event - a Retirement Celebration for our very dear Rector, Reverend Bill Bradbury. It was a wonderfully successful event and very well attended. It was definitely an "all inclusive" effort by countless members of our church who provided speeches/remembrances, decorations and refreshments. The Committee did have one final meeting the end of February to discuss the Annual Saint Patrick's Day Dinner, led by Carol Cannistraro, and brainstorm ideas for the upcoming year. Little did we know, these two in-person gatherings would be our last due to the church's need to close because of the pandemic.

Our group has been on hiatus and have kept in touch throughout the past year.

Our members include Linda Cahill, Carol Cannistraro, Linda Coles, Karen Kowalski, Liz Landers, Laurie Mills, Melissa Thompson, and Linda Ouellette.

*Respectfully submitted,
Melissa Thompson*

Homespun Holiday Fair

Given the inability to regather we were unable to hold the Homespun Holiday Fair in 2020. In its place, however, we hosted our first ever Virtual Gingerbread House Contest and Raffle. Linda and Frank Ouellette generously donated a beautiful handmade gingerbread house and raffle tickets were sold at \$5/ticket. Online entries to our gingerbread house contest were \$20 and we had 17 entries. It was a fun event with many fantastic entries which were all shared on our Facebook page. The raffle drawing was held during our Zoom Coffee Hour. Winners included Lynne McSheehy, Chloe Blanchet and Kim and Kylie Williams. In all we raised over \$700 in support of St. Paul's Soup Kitchen.

Prison Ministries:

Angel Tree 2020

As part of the outreach ministry, All Saints' continued its participation in the National Angel Tree Program (affiliated with Prison Fellowship). Beginning in August, incarcerated mothers and fathers, with support from their prison chaplains, applied to have their children receive Christmas gifts. The children's caregivers are then contacted to ensure their willingness to participate.

The Angel Tree organization was able to adjust the program structure this year in response to the COVID restrictions. All Saints' was given the option to remain with the previous format (parishioners choose an Angel from the tree, purchase gifts and return to the church for wrapping and delivery) or an on-line only version. The on-line version, which we opted for, consisted of a dedicated web page for All Saints' where the children available for selection were shown. For a \$22 donation, a \$20 WalMart gift card was mailed to the child from their parent along with age appropriate literature and a bible (if requested). In addition, for each child sponsored it was possible to choose to send a second gift card to the care giver (with the limitation of only one card per caregiver regardless of the number of children in the program).

The format was a huge success and All Saints' was able to sponsor 72 children and an unknown number of caregivers this year. Nationwide, the Angel Tree Organization happily announced that every child in the program was sponsored and received a gift from their parent.

Thank you to Margie for helping to coordinate the program and to the entire parish for your generosity in making Christmas special for so many children who were not able to be with their parent this year.

*Respectfully submitted,
The Collins Family, Angel Tree Coordinators*

Holiday Cards and Gifts for Inmates 2020

As with other programs, Covid made large changes to our cards and gifts for prisoners in 2020. As the church remained closed, we were unable to gather at coffee hour for the two Sundays before Thanksgiving and have fun making cards and collecting toiletries and other gifts for the prisoners at MCI Concord. The prison volunteer organization had requested cash donations instead, and the members of All Saints' responded in their usual generous fashion. The volunteers also had cards left from last year and were able to copy many of them so that each prisoner did receive a cheerful card with their gift bag. We look forward to 2021 when we shall be able to do this again and see all the beautiful and charming cards everyone, from the youngest child to the oldest member makes.

*Respectfully submitted,
Janet Ceasar*

Refugee Immigration Ministry (RIM)

As with all families, 2020 has been a difficult one for our asylum seekers. In our Ugandan family, Hanifah's place of employment was closed for several weeks in the early days of the pandemic, meaning that the Chelmsford/Lowell cluster of RIM, of which we are a part, was totally responsible for her rent. Since she has had steady employment, we normally support her rent payments with \$300 a month. Fortunately, her factory reopened after a few weeks and she has been working every since, so we are back to the \$300 a month. Two of the boys are on remote learning for school, their computers supplied by the school, and one is in regular school. They have all been doing well.

In September we decided to take a leap of faith (even though the coffers were low) and take on another asylum seeker, a young Guatemalan woman, Argentina. Asylum seekers are at a greater disadvantage than refugees, as they are not able to access social services and are not permitted to work for a year, therefore are totally dependent on outside help. We assist Argentina with \$600 a month rent for a single room. We are hoping that her lawyer will be able to get her a work permit this year, but she does not yet speak English and has no transportation, so finding work will be hard.

Both Argentina and Hanifah and they boys were very thankful for the warm clothes and gifts they received at Christmas. We are all hoping for better times in 2021. In the meantime, we have sufficient funds for rents through February. If anyone would like to help "raise the rent", I would be very thankful to hear from them.

*Respectfully submitted,
Janet Ceasar*

West Virginia Workcamp

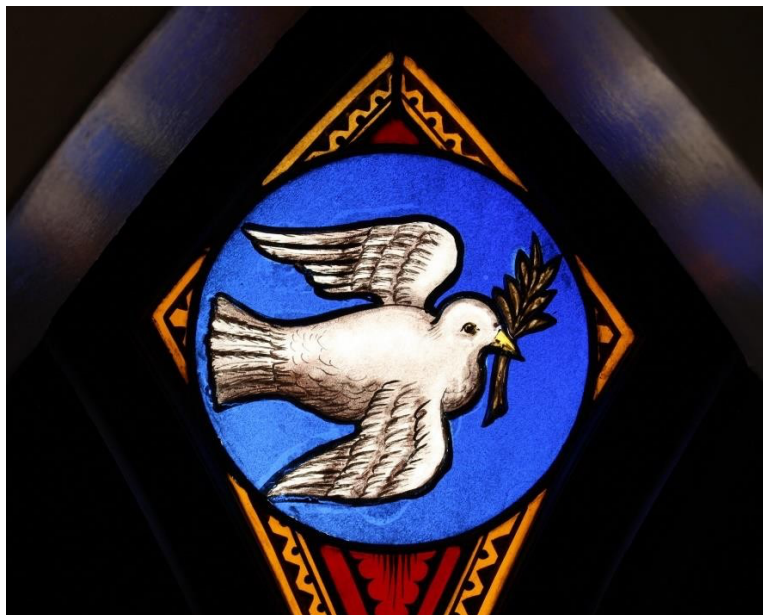


West Virginia Workcamp is an outreach activity for high school youth and adults that All Saints' has been participating in since 2005. We join with Central Congregational Church and send a group of volunteers to the Cabell-Lincoln Workcamp in the Appalachian mountains of West Virginia. There we join other groups from the eastern US to make the homes of needy people in the area warm, safe and dry. Typical workcamp projects include repairing and replacing roofs, walls, windows and floors, painting homes and adding skirting to trailers.

Unfortunately, due to COVID-19, the Workcamp had to be cancelled for 2020. In November, the group leaders met over Zoom to discuss the situation and came to the conclusion that the 2021 workcamp would have to be cancelled as well. This was due to the fact that the preliminary work of meeting with homeowners to assess the projects could not be carried out safely.

I will be working with the church leadership to see if we can include a tribute to WV workcamp in the June 20th service. That is the day we would arrive at the workcamp if it was taking place this year. I'll also try to arrange a fundraiser for those who would like to contribute to getting the Workcamp restarted for 2022. I'd like to thank parishioners for their support of this program in the past and assure you that it will be available in 2022 if there is interest from the congregation.

*Respectfully submitted,
Dave Kuzara*



Nominating Committee Report

The slate for confirmation is as follows:

Senior Warden	Brian Hunter	Confirmed
Junior Warden	Scott Bempkins	Confirmed
Clerk	Tricia Mescall	Confirmed
Treasurer	Cynthia Bennett	Confirmed
Vestry Member 3 year term	Kate Blount	Confirmed
Vestry Member 3 year term	Sean Conklin	Confirmed
Vestry Member 3 year term	Rose Felzani	Confirmed
Vestry Member 2 year term	Holly Swan	Confirmed
Vestry Member 1 year term	Emily Strunk	Confirmed
Convention Delegate 1 year term	Dave Kuzara	Confirmed
Convention Delegate 1 year term	Lynne McSheehy	Confirmed
Convention Delegate Alternate	Laura Marshall	Confirmed
Deanery Representative 1 year term	Joan Thomas	Confirmed
Deanery Representative 1 year term	Andrew Barry	Confirmed
Deanery Representative 1 year term	Dan Wilson	Confirmed

Nominating Committee for next year: Steve Sullivan, Anne Ludlow, Tracey Blanchet

Current Vestry

Through 2021: Linda Ouellette, Jennifer Dowd

Through 2022: Danielle Wigmore, Tricia Mescall, Dave Weller-Fahy

Respectfully Submitted,

Bob Friesner, Laura Barry, Linda Coles, Liz Landers, Dan Wilson, Bob Andrews



All Saint's Church
2020 Budget, Actual Revenues and Expenses; and 2021 Proposed Budget

REVENUES AND EXPENSES

	2020 Budget	2020 Actual	2021 Proposed Budget - Return to in June
Total Revenues	374,604	396,583	338,963
Total Expenses	389,713	356,741	374,709
Net Total	(15,109)	39,842	(35,746)

REVENUES

Offering Income

Pledge Receipts	322,229	325,699	303,163
Plate Receipts	8,000	2,115	4,000
Flowers, Leaflets, Candles	2,000	750	1,000
Easter & Christmas Offering	2,000	3,627	2,000
Restricted Accounts		22,981	
Misc. Receipts and Gifts	1,575	33,553	0
Endowment	11,800		14,800
Housing DIT			
Yard & Plant Sale		0	
4th July Booth		0	
St Patrick's Day		0	
Pies		15	
Christmas Fair		0	
Special Projects	9,000	2,321	5,000
Rental Income	18,000	3,966	9,000
Interest Income		35	
Processing Fees Income		1,522	
Total Revenues	374,604	396,583	338,963

EXPENSES

Personnel

Rector

Rector's Salary	78,662	47,669	44,124
Rector's Housing	30,000	60,965	65,004
Rector's Auto	1,400	0	1,400
Rector's Medical Insurance	32,218	20,021	22,500
Rector's Sabbatical	1,500	0	1,500
Rector's Continuing Ed.	500	0	500
Rector's Pension	19,600	19,531	19,643
Total Rector	163,880	148,186	154,671

Staff

Parish Admin/Financial Secretary	25,930	25,958	26,708
Director of Religious Education	6,843	7,860	8,096
Music Director/Organist Salary	33,776	33,771	34,789
Sexton Salary	14,461	1,817	14,895
Social Security ER Tax	4,950	4,303	5,238

2020 Annual Report

Medicare ER Tax	1,155	1,006	1,225
Staff Continuing Ed	500		500
Staff Pension Expense	5,500	5,375	5,535
Payroll Service Fees	700	687	700
Total Staff	93,815	80,777	97,686
Other Personnel Expenses			
Worker's Comp Insurance	850	739	902
Staff Travel Reimbursement	-		0
Clergy Supply	1,100	250	1,100
Organist Supply	1,200	250	1,200
Admin. Supply	440		440
Sexton Supply	440		440
Total Other	4,030	1,239	4,082
Total Personnel	261,725	230,202	256,439

Administration

Office Expenses			
General Office Supplies & Paper	2,000	787	2,000
Archive Project			0
Copier Service Contract & Lease	4,700	4,762	4,920
Technology-Internet & Computer	3,891	3,592	3,628
Software Support Contract	2,400	2,407	2,492
Misc. Admin Expenses	280	109	280
Bank Fees	18		18
Cr Card & Online Charges	14	1,929	350
Communications/Bulk mailing			
General Postage	350	527	400
Total Administration	13,653	14,113	14,088

Parish Life

Christian Formation			
Adult Ed	270		270
Adult formation			
Leaflets			
Vestry Retreat			
Church School	4,000	1,179	1,000
Total Christian Formation	4,270	1,179	1,270
Worship			
Nursery Sitter	2,600	550	0
Nursery Assistant	1,010	215	0
Altar Guild	350	287	350
Sanctuary Candles	200	201	200
Flowers	1,300	888	1,300
Leaflets	50	0	50
Acolyte Guild	400	233	200
Total Worship	5,910	2,374	2,100
Music and Choirs			
Music, books, supplies	700	265	700
Instrumentalists	600	0	600
Handbell Choir Expenses	200	0	200
RitePlanning online	350	659	350
Dues/Conferences/continuing Ed	750	147	750

2020 Annual Report

Instrument Maintenance & Repair	2,530	3,039	2,530
Choir Robe	250		250
Total Music and Choirs	5,380	4,110	5,380
Special Programs Expenses			
Fellowship - Parish Life	1,200	140	500
B-SAFE	700	0	700
Food For Friends	2400	2,233	2,400
ERD		432	
West Virginia Workcamp		0	
Merrimack Valley Fund		0	
Outreach – Habitat/Rim.	1000	5,122	1,000
Stewardship Expenses	250	140	250
Pastoral Care		2,787	
Total Special Programs	5,550	10,854	4,850
Total Parish Life	21,110	18,517	13,600
Community and Church			
Search Process			3,600
Convention and Program fees	150	0	150
Diocesan assessment	36,191	36,191	37,030
Total Community and Church	36,341	36,191	40,780
Buildings and Grounds			
Gardening			
Lawn and Grounds Maintenance			
Masonry Loan			
Masonry Loan Principal		1,900	0
Capital Improvements from DIT & Memorials		19,532	0
Total Grounds		21,432	-
Utilities			
Electric	10,500	7,420	8,000
Gas	9,000	4,913	6,000
Water/Sewage	3,630	2,765	2,800
Trash	1,320	1,001	1,122
Total Utilities	24,450	16,099	17,922
Maintenance			
Elevator Maintenance E & Repair	1,928	1,483	1,500
Security/Fire Alarm	2,000	2,777	2,500
Maintenance Supplies	3,000	984	3,000
General Repairs	7,000	1,744	7,000
Roof Maintenance	3,000	0	1,500
Snow Removal	3,500	1,334	3,500
Liability Insurance	12,006	11,865	12,880
Total Maintenance	32,434	20,187	31,880
Total Building & Grounds	56,884	57,718	49,802
Total Expenses	389,713	356,741	374,709
Net Total	(15,109)	39,842	(35,746)

All Saints' Episcopal Church

Statement of Financial Position

as of Dec 31st 2020

Accounts	Amount
Assets	
Current Assets	
Checking Account	
100010 General Account	\$ 20,394.49
100020 Savings Account	\$ 56,778.78
100031 Savings Account - Restricted	\$ 29,030.68
100050 All Saints Capital Campaign Fund	\$ 23,906.31
100051 Capital Campaign Money Market Acct	\$ 8,324.76
Total Checking Account	\$ 138,435.02
Petty Cash	
100110 Petty Cash	\$ 200.00
100112 Church School Petty Cash	\$ 200.00
Total Petty Cash	\$ 400.00
Total Current Assets	\$ 138,835.02
Investments	
Diocesan Investment Trust	
Endowment - Perm. Restricted	
110210 All Saints' Endowment	\$ 146,354.75
110211 Masonry Loan	\$ 0
110214 All Saints' Quasi Endowment	\$ 83,275.10
110321 DIT Unrecognized Gain/Loss	\$ 50,921.29
110325 DIT Quasi Unrecognized Gain/Loss	\$ 30,389.58
Total Endowment - Perm. Restricted	\$ 310,940.72
DIT	
110212 Rector's Housing Fund	\$ 85,085.78
110213 Rector's Housing Unrecognized G/L	\$ 14,534.84
110310 Marshall Family Music Fund	\$ 12,704.07
110311 Marshall Family Music Fund Unrecognized G/L	\$ 3,889.15
110320 All Souls Facilities Fund	\$ 19,847.91
110323 All Souls Unrecognized G/L	\$ 1,058.42
Total DIT	\$ 137,120.17
Total Diocesan Investment Trust	\$ 448,060.89
Total Investments	\$ 448,060.89
Fixed Assets	
120510 Furniture and Fixtures	\$ 75,334.80
121010 Machinery & Equipment	\$ 22,044.01
122010 Organ/Steinway	\$ 245,594.28
123010 Buildings	\$ 1,195,000.00
124010 Building Renovations	\$ 928,722.24

2020 Annual Report

125010 Land	\$ 200,100.00
Total Fixed Assets	<u>\$ 2,666,795.33</u>
Total Assets	\$ 3,253,691.24
Liabilities & Net Assets	
Long Term Liabilities	
Total Long Term Liabilities	<u>\$</u>
Total Liabilities	\$
Net Assets	
Fund Principal1	
300000 Fund Principal- General Fund	<u>\$ 3,181,530.99</u>
Total Fund Principal1	\$ 3,181,530.99
Temporary Restricted1	
800062 Total DIT Available	<u>\$ 243.50</u>
Total Temporary Restricted1	\$ 243.50
Church Restricted Accounts	
800030 Altar Guild	\$ 572.23
800031 Boston Pride	\$ 391.00
800033 Rector's Sabbatical Fund	\$ 1,500.00
800035 Organ Maintenance Fund	\$ 1,918.00
800036 Building Maintenance Fund	\$ 2,316.44
800039 Marshall Family Music Fund	\$ 5,465.39
800042 Regathering Tech Fund	\$ 98.00
800045 Church School Fund	\$ 3,437.28
800052 Youth Programs	\$ 1,087.08
800077 Acolyte Fund	\$ 500.00
800080 Rental Security Deposit	\$ 1,300.00
800090 Restricted Savings Interest	\$ 3.57
800510 BCH Camp Scholarship	<u>\$ 325.00</u>
Total Church Restricted Accounts	\$ 18,913.99
Outreach	
800516 B-SAFE	\$ 1,400.00
800530 St. Paul Feeding Program	\$ 2,899.01
800605 Fall Carnival	<u>\$ 430.81</u>
Total Outreach	\$ 4,729.82
Memorial Funds	
800100 Memorial Garden Fund	\$ 2,613.87
800200 Memorials	\$ 2,173.00
800250 Plaque – Memorial Garden	<u>\$ 600.00</u>
Total Memorial Funds	\$ 5,386.87
Total Temporary Restricted 2	\$ 29,030.68
Living Stones Capital Campaign	
800700 Capital Campaign Income	\$ 520,474.47

2020 Annual Report

800710 Parking Lot Project	\$ (96,524.76)
800720 Mortgage & Loan	\$ (96,738.52)
800725 DIT Repayment	\$ (15,000.00)
800730 Consulting	\$ (35,500.00)
800735 Chimney	\$ (3,800.00)
800740 Misc	\$ (588.03)
800750 Choir Room	\$ (4,546.61)
800755 PH Classroom	\$ (7,110.00)
800760 Kitchen Renovation	\$ (42,384.84)
800765 Lower Classroom Renovation	\$ (107,025.28)
800769 Kitchenette/Bathrooms LL	\$ (62,397.60)
800770 Signage	\$ (6,000.00)
800780 Carpeting/Flooring	\$ (6,996.05)
800795 Campaign Promotions - Admin	\$ (3,631.71)
Total Living Stones Capital Campaign	\$ 32,231.07
Permanent Restricted1	
900010 Pre-Paid Pledges	\$ 10,405.00
Total Permanent Restricted1	\$ 10,405.00
Total Net Assets	\$ 3,253,691.24
Total Liabilities & Net Assets	\$ 3,253,691.24

The annual report has listed in many places the trials our church has faced over the past year. As you can imagine the financial aspect has been a challenge beyond the usual. A few points to ponder as you review the report. 1) The plus \$39,842 ending to 2020 is due mainly to the \$31,300 PPP loan we received in May. 2) After paring down expenses to the extreme, the Vestry passed a sadly negative budget to let the parish see exactly what we are facing in 2021. 3) We do have savings to cover the shortage if needed, but any additional support would be greatly appreciated. Hopefully we will get back to normal soon.

Thank you all for your continued loving support of our spiritual home in these troubled times. It is because of you that we have done this well.

Peace and God Bless
Cynthia Bennett, Treasurer

LIVING STONES CAPITAL CAMPAIGN FINANCIAL REPORT 2020

REVENUE

Beginning Balance from 12/31/19	\$ 101,043.10	
Revenues from pledges	\$ 38,978.00	
Bank Interest	\$ 13.16	
<u>TOTAL REVENUE</u>		<u>\$ 140,034.26</u>

EXPENDITURES

<u>Administrative:</u>	\$ 59.56
Bank Deposit slips	

Parish Hall Kitchen Renovation:

Final payment for dumpster enclosure	\$ 1,718.00
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Lower Level Renovation:

	<u>\$ 107,025.28</u>
Construction, Painting , Flooring, Electric, Cabinets, Whiteboards, Accordion Door	

TOTAL EXPENDITURES

\$ 108,802.84

ENDING BALANCE

as of 12/31/2020	Checking	\$ 22,906.66	
	Money Market	\$ 8,324.76	<u>\$ 31,231.42</u>

respectfully submitted by Diane Olbert

Endowment Parish Income 2020

1/1/2020	Beginning Balance		\$ 20,150.77
	Income	\$ 0	
	Expenses		
	Chapel Roof repair	\$ 14,000.00	
	Connector Furnace Repair	\$ 2,607.27	
	Bat removal in chapel	\$ 1,600.00	
	B-SAFE Program	\$ 700.00	
	St. Paul's Feeding Program	\$ 1,000.00	
12/31/2020	Ending Balance		\$ 243.50
**	2021 Endowment Income		\$ 14,800.00
	New Balance for 2020		<u>\$ 15,043.50</u>

Key Financial Data as of Dec 31, 2020

	ACTUAL MTD	ACTUAL YTD	BUDGET YTD
Pledges	\$ 40,606.33	\$ 328,563.54	\$ 332,229.00
Other Income	\$ 9,595.48	\$ 68,019.46	
Expenses	\$ 33,111.91	\$ 356,741.94	
Net (+/-)	\$ 17,089.90	\$ 39,841.06	

