



2022 ANNUAL REPORT



ST. FRANCIS
EPISCOPAL PARISH & COMMUNITY CENTER



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2021 Annual Meeting Approved Minutes

Sunday, February 13, 2022, 12:00pm

The meeting was called to order at 12:00pm via Google Meet.

Terry Brown was appointed the Secretary of the proceedings.

Opening Prayer was offered at 12:04pm.

Year in Review Slide Show

Amy+ introduced a slide show of the year 2021 in review which was composed of pictures sent in by members. She thanked Lesa Gould for putting the presentation together and her work on the Annual Meeting Package. In addition, she thanked Bonnie Johnson-Williams and Will Zellhofer for putting the music together for the slide show. The slide show was approximately 4 minutes long.

Minutes Approved

Gail Overcash reviewed the minutes from the 2021 Annual meeting's minutes which were included in the packet. She asked for a motion to accept the minutes as submitted. Janet Rafetto made a motion to accept the minutes as submitted. Bill Gammon seconded the motion. There was no further discussion, and the motion was approved.

Outgoing Leadership Recognitions and Thanksgiving

Kristofer+ discussed our outgoing leadership and recognized their faithful leadership. He thanked each of them for their service and asked for a round of applause for the work they had done. The Vestry members leaving are Dave Hausladen, Kelly Riolo, Jim Stultz, and John Windsor. The two (2) officers leaving their positions are Jay Boggs (Controller) and Gail Meloy (Co- Registrar). Kristofer mentioned that we will not have a Controller position going forward as Jay moves into other work for Cornerstone.

Amy+ recognized the staff of the community center that worked on the Emergency Rental Assistance Program and made our work on this program possible.

Incoming Leadership Introductions, Vote, and Oath of Office

Amy+ introduced the slate of candidates for the four open Vestry positions and thanked them for agreeing to become candidates. The candidates are Bill Gammon, Barbara Lewis, Kate McAllister, and Vicki Sappe. Kristofer+ asked if there were any other candidates for the positions. As there were none, he asked for a motion to accept the slate of candidates. Tracey Daniels made a motion to accept the slate of candidates. Beth Crosby seconded the motion. There was no further discussion, and the motion was approved by unanimous vote. Kristofer+ welcomed and thanked the new Vestry members.

Amy+ proceeded with commissioning the new Vestry members. She then offered a prayer for the new members once the commissioning was completed.

Finance

Diane Flayhart commented on the financial report contained in the Annual Report. She mentioned that we had a successful year despite the pandemic. Contributions were ahead of budget and expenditures were below budget. Any unanticipated expenses were covered by extraordinary contributions. She also mentioned that the budget is a unified budget for both the parish and the community center, which was not the case in the past. The budget shows the ERAP funds that St. Francis received and distributes as well as expenses for administering the program (which is covered by grant funds). At the end of her presentation, Diane mentioned how refreshing it is to work from a place of abundance and to be able to help others with those funds.

Kristofer+ thanked Diane and Jay Boggs for the work they did on the financial report and the presentation by Diane. He also thanked the Investment Committee for the work they have done on managing and overseeing the investment funds.

Jay also mentioned that he is happy to be working with a positive budget. He thanked Diane for her work and leadership and the work completed by the accounting team at Cornerstone. Our investments allow us to work with a sustainable positive budget.

Bylaws Process

Gail Overcash discussed our bylaws process. She mentioned that this is still being worked on as they must encompass both the parish and the community center. She welcomed anyone who would like to assist with the process.

What's to Come in 2022?

Amy+ mentioned that we have a signed agreement with someone to fill the position as a priest for our Children, Youth, & Families. Our new priest will be Sara Yoe. Sara has vast experience in working with children and youth as well as working at the former Epiphany. Sara will start later this year upon ordination to the priesthood on June 18, 2022, with a start date of July 1, 2022, at St. Francis. Amy+ thanked the Vestry members for their work on making this position a reality.

Amy+ mentioned some continuing programs at St. Francis. We will continue to have both in person and virtual worship. She mentioned the work of the Pastoral Care Group which started at the beginning of the pandemic. She thanked them for building and maintaining relationships in person, by phone, online, and mail correspondence. She also recognized and thanked Molly Phelps, for her work as Community Organizer, and the Food Ministry Strategy Team. They have spent many hours on research and building relationships to help those with food insecurity in our community. There is more to come in 2022 with this group!

Kristofer+ mentioned the things to come in 2022. There will be a complete renovation of the lower level. Kristofer+ thanked Bob Summers and Richard Williams for their work in overseeing this project. We will also be making improvements to our technology with the expert advice of vestry member Matt Franz. Kristofer also mentioned that an outside consultant has been hired to complete a program evaluation for our community center. This will allow us to make sure our programs reflect our core values of justice, love, and mercy. In closing, Kristofer+ mentioned how excited he is for the future and the position we are in to help others!

Closing Prayer

Kristofer+ led us in closing prayer by having us recite the prayer attributed to St. Francis of Assisi. A motion to adjourn the meeting was made by Bill Gammon. Jim Stultz seconded the motion.

Motion passed and the meeting adjourned at 12:55pm.

*Respectfully submitted,
Terry Brown
Annual Meeting Registrar*

Letter from the Senior Warden : 2022 Year in Review

Hello, St. Francis Episcopal Parish & Community Center!

Wow, does time fly! Here I am writing another Senior Warden letter for our annual meeting and I'm trying hard to wrap my brain around the fact that it's 2023.

What a year it's been for St. Francis! But more importantly, what a year we have ahead of us. As usual, this time of year we reflect on the past and think about all that has changed. Change can bring us angst, trepidation, and sadness. It can also bring us excitement, joy, and the thrill of what's to come. While we look forward to the new year and the new things that will come our way, we don't want to forget the past. Our strong connection to the past is what helps carry us into what lies ahead.

Much of that excitement about what lies ahead comes from our potential! We have the potential to write our own story, forge our own path, create our own destiny. Here at St. Francis we get to decide how people see us and how we get to change the lives of those around us. Our potential is endless and that's exciting!

Something that is exciting right now about St. Francis is how this community is already falling into a regular routine of in-person events, fellowship outings, meals together, Spanish and other classes, indoor and outdoor worship, indoor and outdoor food ministry events - and so much more. These gatherings bring us together and allow us to change the world a little at a time. It starts with a meal that's distributed by the food ministry to someone who's hungry. With a youth gathering where all are welcomed and loved no matter who they are. With a hike to a nearby trail that brings us closer to nature. With listening to and singing an uplifting song during the service that brings a smile to someone who is struggling. These are just a few of the reasons many of you chose St. Francis as your faith-based home and why we continue to harness our potential in hopes of continuing to make the world a better place.

Today, I ask that you join our vestry on this journey to see where our potential can take us so that together we can continue to keep the light of St. Francis shining brightly. I would like to personally thank Trish Olmedo, Tracey Daniels, Beth Crosby, Barbara Murphy, and Matt Franz who gave so much of themselves over the past few years in serving the vestry in a variety of ways. Many of them extended their term and continued their commitment to St. Francis far beyond the typical three-year term and we'll be forever grateful for their leadership and commitment to moving us forward. I would also like to give a special thanks to Kate McAllister and Michael Belt for giving up much of their time in their busy lives this past year and we are so grateful for their service on vestry. Lastly, I want to give a warm welcome to the new folks who will be joining us for a new term on vestry. I am honored they agreed to give their time and talent to this group, and I look forward to their ideas, suggestions, and the excitement they bring to St. Francis.

*Blessings to you,
Gail Overcash
Senior Warden*

2022 Listening Campaign Results

Running a Listening Campaign was first discussed by the Vestry and Officers in June 2022. At that time, we discussed the questions we would be asking and how many people we hoped to listen to. We decided we would try to listen to at least 100 people over a 90-day period. The group of listeners would go through training led by Community Organizer Molly Phelps. This training was completed by early August, and we started contacting people based on lists which were created from our membership and giving database, TouchPoint. Due to difficulties with contacts and scheduling, we ended up extending the campaign through January. As of January 26, 2023, we have attempted to contact over 160 people, and we have listened to approximately 51 people.

The Listening Campaign was co-chaired by Vestry member Kate McAllister and Registrar Terry Brown. The listeners were Terry Brown, Barbara Lewis, Kate McAllister, Amy Slaughter Myers, Molly Phelps, Janet Raffetto, Vicki Sappe, Cathy Walker, Nancy Yeatman, Sara Yoe, and Pam Zavitz.

The questions and results were as follows:

What does it mean to you to be a member of St. Francis? Describe three wishes/hopes you have for the future of St. Francis.

Most people described being a member of St. Francis as being part of *a community that welcomes everyone*. It is a sanctuary or home that provides support and friendship. Most wished for a growing community with greater attendance. They want to see more families with children along with education and activities for children and youth. Another wish is for more opportunities to connect including volunteer, educational, social activities and one Sunday worship service. They felt this was especially important post pandemic and as a new community created from the uniting of the St. Thomas and Epiphany communities. While seeking more volunteer opportunities, they would like to see more people take part in volunteering. Most were *adaptable to change* and liked the mix of traditional and contemporary services. They like the mix of music that Bonnie has introduced but would also like to see the organ used more often for services.

Locate a spiritual high point (here or elsewhere) when you felt most spiritually nourished. Describe how you felt and what made the situation possible.

Most found greatest spiritual nourishment *when they were involved* in volunteer activities. These activities included assisting with worship (reading, altar guild, music, etc.), working on *community center activities (food ministry, homework club)* or helping with a fundraising activity. Others found spirituality in *nature* or things they enjoyed such as music, biking and reading. Spiritual nourishment was also found through prayer during difficult times, baptisms, holy days, and spiritual retreats. Many found having a *faith community as support* during a challenging time, health crisis, or loss of a loved one was spiritually nourishing.

What brings you joy or satisfaction?

The thing that brought **most joy and satisfaction to people is helping others and building community**. A remarkably close second was **children** and family, especially watching children learning, playing and exploring the world around them. Others found joy in hobbies such as being outdoors, music, reading, art, knitting, crocheting, etc. Some found the most joy from friendships, other people, laughter, and their pets.

What is laying heavy on your heart?

The answers to this question were pretty much divided among personal, societal, and religious matters. On a personal level, people were concerned about their **health** or the health of a loved one. They worried about future health, finances, aging, and losing dependence. They were also concerned about the **loss** of loved ones and friendships. As a society, they were **concerned about division within our country**. There are concerns about racism, gun violence, and the opioid epidemic. On a worldwide scale, there is concern about **climate change, the pandemic, and effects of the pandemic** on society. The religious concerns included the closing of churches and lack of attendance, especially among young families. With declining attendance, there is concern about getting people back to church post pandemic. Regarding St. Francis, people were concerned with how to get to know each other post pandemic.

Since we are both church and community center, what does community center mean/look like for you?

Many people were unsure how to answer this question because **they lacked clarity on what the community center does**. They would like to know more about the community center and possible volunteer activities. The majority of people believe it is about **helping others and fulfilling our calling as Christians**. It is an extension of our church. Some viewed it as an opportunity to invite non-church members into our community and **show that all people are valued here**.

Conclusion

The key takeaways from this campaign are that the **people of St. Francis want to connect with one another and are seeking ways to do this**. We have a caring community that is interested in helping others and volunteering. However, it was noted that we could use many more volunteers. There are concerns about the lack of attendance and they would like to see younger families join the church. There is also a need for more **transparency and communication** about what is going on with the church and the community center outside of the Sunday services.

*Respectfully Submitted,
Terry Brown*

Music Ministry Highlights

Like many of St. Francis' other ministries, the music ministry had a busy year in 2022 that was filled with new things. We've heard **many new musicians in worship, played and sang new songs** (some of which were written specifically for St. Francis Episcopal Parish & Community Center!), created a new ensemble that focuses on contemporary music, and much more. We've grown both as musicians and as a musical community over the last year, and we hope looking back on all that has been accomplished makes you as excited for 2023 as we are!

Some highlights from 2022 within the music ministry include:

- Easter 2022 saw the first collaboration between the **St. Francis' Handbell Choir and Worship Choir** ; quite the joyful noise was created as our ensembles blended
- Multiple musical offerings from the **St. Francis Chamber Orchestra** throughout the year; one especially memorable moment was when both the orchestra and worship choir played and sang at the outdoor Easter worship service
- The formation of a new musical ensemble, the **St. Francis Praise Band** which plays contemporary music on the last Sunday of each month
- We celebrated the Feast of St. Francis by premiering a beautifully thoughtful original composition titled "When We Pray Together", which was written by our dear friend and parishioner, Bruce Anderson
- The formation of a **Kids' Choir**, in coordination with Children, Youth, & Family Ministry and The Rev. Sara Yoe
- Our three wonderful **section leaders**, Nadira, Darren, and Emma, who joined the worship choir in September
- Guest organists for special services and funerals ensured the organ is played well and often
- Members of the St. Francis community participated in a wonderfully successful Christmas event to wrap up the year. The event helped to provide members of the community with gifts for their children, and greatly increased the Christmas spirit of all those in attendance in the form of Christmas themed decorations, refreshments, and of course, Christmas carols and other music.

How is God calling you to make a joyful noise at St. Francis in 2023? Is there an instrument you would like to learn to play? Would you like to share your musical skill with someone in our community? All are welcome to worship God and celebrate in community at St. Francis!

Bonnie Johnson-Williams
Director of Music Ministries
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Will Zellhofer
Assistant Director of Music Ministries
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Children, Youth & Family Ministry Highlights

Hello to the People of St. Francis!

I'm so glad to be getting to address you all with a recap of Children, Youth, and Family Ministry at St. Francis Episcopal Parish & Community Center in 2022. I was brought on board beginning July 1, 2022, with the charge to lead programming for and to nurture the children, youth, and families connected to St. Francis. That is a huge task in any setting in any timeline, but the particularities of St. Francis in July of 2022 made (and make) it even more challenging. Born out of a merger in January 2020, the members of the St. Francis community (which wasn't even called St. Francis yet) barely had time to learn each other's names before being sent into pandemic related stay at home orders. The lasting impact of that timing can never be understated, as became very clear to me in my first two months on the job, during which I made it my goal to talk with as many parents as possible to hear about what it was that they, their children, their teenagers, and their family units as a whole were in need of.

What I heard then, and what I've continued to hear in the months since, is that easy opportunities for connection are what is needed. *Formation in the Christian faith is important*, I heard, and equally so are *opportunities for children to simply have fun*; without screens and without the pressure of being graded or evaluated, as children and youth so often are nowadays. I recently heard this phenomenon explained so well in the Podcast Disrupting Ministry, which is a project from the Institute for Youth Ministry at Princeton Theological Seminary. This excerpt is from their episode *Still Abiding*, released on February 10, 2021 – but it rings as true as ever two years later.

“It is worth noting that some research suggests that there is a troubling correlation between the high stress, high achieving, highly competitive and perfectionistic culture fostered in affluent suburban communities, and increased rates of anxiety, depression, and suicide in young people. Screens, social media, video games, these things are often blamed, and may indeed also contribute to poor mental health outcomes. **But the dangerous elephant in the room seems to be the widely accepted belief that childhood and adolescence are for resume building.** Instead of being encouraged to play and learn and grow and figure out who they are in the process, **our children have become our projects, and we're all paying the price for how this dehumanizes them.**”

My most core belief about what Children, Youth, and Family ministry should be is rooted in that tension. I believe that Children, Youth, and Family ministry is effective and worthwhile when people know that showing up will be fun and will provide them with time to exhale and let go of the fronts that we feel like we need in the rest of our lives. This should be a place and a community where people come and get to just *be*. Where they are not being graded on attendance or performance, but where they are getting loved and seen just because they *are*.

And so, after doing as much listening as two summer months would allow, I went about planning for Fall 2022. I knew it was going to be a season of trial and error; all programming for children, youth, and families would be new since there had been no cohesive programming in the previous few years because of the pandemic. There were some things that proved to be effective and worthwhile, and there were some things that did not. Let's take a look back:

1) Acolyting in Worship

The current ethos around acolytes at St. Francis is that anyone who wants to be involved in the lighting and carrying of candles, setting and cleaning up the Table, and other miscellaneous support roles during worship can do so, all they need to do is indicate to Amy or Sara that desire! This is currently working. We've got acolytes of all ages who participate as they are able, and our worship service is flexible in that it can function beautifully with or without acolytes, relieving us of the pressure of 'needing' to have acolytes serving every week. This will continue in its current form in 2023.

2) Kids' Choir

One of the things I heard loud and clear in the summer of 2022 from parents of young kids was a desire to have an organized and rehearsed Christmas pageant. I had also heard from Bonnie the desire to put together a Children's Choir. I thought we could combine these desires by having an all-ages Kids' Choir that would meet every other week in the fall, where they would rehearse the songs of the Christmas Pageant. The results of this were mixed. The initial rehearsals were not usually well attended, and there was a lot of anxiety about that among those who did come. I wasn't quite sure what this would end up meaning for our Christmas Pageant, but was determined to see it through. We had a fantastic Christmas Pageant, and in the 3-4 weeks leading up to it when we ramped up rehearsals to every Sunday after worship, turnout was great. I saw lots of kids having fun and got lots of positive feedback about the successful Christmas Pageant. What we'll keep for 2023 is that model of condensed prepping for the Christmas pageant in the weeks leading up to it, and what we'll change is how we engage children in music on a more regular basis. Bonnie, Will, and I are in conversation about how to do this, and when we make announcements about plans for that, we hope you'll give it a try!

3) Sunday Funday Monthly Activities

In the fall, it was my goal to have once a month fellowship opportunities for whole families and people of all generations and ages in our community. This included the Back-to-Church Bash, Trunk-or-Treat, an All Saints Sunday Party, Advent Wreath Making, and the Christmas Celebration event. I'm delighted to say that 4 out of 5 of those were huge successes!

Here are a couple of specific notes and reflections:

- i. I noticed that at the Back-to-Church Bash, Trunk-or-Treat, and the All Saints Sunday Party, the majority of people attending were people whose primary connection to St. Francis is as part of the worshipping community. I noticed then at the Christmas Celebration that the majority of people attending were people whose primary connection to St. Francis is as part of the food ministry. I look forward to lots more opportunities for fellowship in 2023, and hope that we can work together to reduce "us and them" thinking that puts us into categories of 'worshipping community' and 'food ministry' people in the first place but rather views itself as one cohesive St. Francis community.
- ii. Due to time and energy constraints, we kept the model that was used last year for Advent Wreaths, which was that the Petal Pushers assembled 30 kits for people to take home and make on their own. The energy constraints in particular signal to me that we need a Fellowship Committee who meets regularly to anticipate, plan, recruit volunteers for, and carry out regular fellowship events, including the new Fellowship Hour that we're having after worship each Sunday morning. Check out more information in the brand new Ministry Handbook about this!

4) Playground Monthly on Saturdays

Part of what it means to be Assistant Rector for Children, Youth, and Families, from my point of view, is to provide opportunities for kids, teenagers, and their parents to learn more about and engage with their Christian faith. I decided to try something out for young children once a month on Saturday evenings on the Playground. What I learned from this was huge: families are busy and tired. The idea of coming to 2216 Pot Spring Road two days in a row? Almost entirely not possible. For children – and actually, people of all ages – to be able to get the benefits of Christian Formation programs, they have to be able to be there, and to be able to be there, it has to fit within the tight schedules that exist in today's busy busy world. And so in 2023, my focus will be on how to provide these opportunities in ways and on days when people are already here, hence the current Children's Chapel during part of the worship service, which is working well.

5) Youth Group Gatherings

Working with middle and high schoolers in a Youth Group setting is what I have the most experience doing of any part of my job. And thus, it was the easiest and most natural for me to get going. Our current pattern of meeting ~2x per month is going well; any more than that and it becomes just another extra curricular that is demanding of them and that fosters a feeling of guilt when unable to go – the exact opposite of what I want youth to feel when they think about Youth Group at St. Francis. We split our Gatherings between Sundays and Wednesdays to accommodate varying schedules, and that will continue.

6) Youth Group Special Events

In the Fall of 2022, there were three YG Special Events on the calendar. Two were Diocesan events: a day-long Trail-to-Truth anti-racism event (which was canceled by the Diocese due to lack of interest) and the overnight Diocesan Convention volunteering & lock-in, which we did participate in. The third was a hopeful Ice Skating outing, and I dropped the ball on organizing that, for which I apologize. To prevent that from happening again, I am focusing more intentionally in working with other adults to plan Special Events for this year – be on the lookout for more information about Safe Church, Safe Communities training beginning in March.

I'm really grateful for all of you here at St. Francis and your faithfulness in sticking with each other through so much change and hardship the last few years. It is my hope, that as we continue to come out of the pandemic and live into this new creation that is St. Francis Episcopal Parish & Community Center, that we grow in our connection to one another, and that in doing so, our community of love and the impact of its just, merciful, and humble work will grow, too.

In peace, always,

The Rev. Sara Yoe, Assistant Rector of Children, Youth and Families

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Building and Grounds Highlights

Building Improvements:

- The fire alarms in all parts of our building were inspected and upgraded to meet current Underwriter's Laboratory (UL) standards.
- The concrete walkways in front of the building were repaired and resurfaced.
- Work has been ongoing in the lower floor of the building for most of this year to renovate the kitchen and food pantry and create a small meeting room for counseling or other meetings of 2-4 people. Earlier this year the design for the new kitchen and pantry were completed and approved by the County, building permits were obtained and new kitchen equipment was purchased. Construction is nearing completion. Once the County has completed its final inspection and approved the work, we will be able to restock and open our new kitchen and pantry. We are hopeful that we will be able to begin using the new kitchen within the next few months.
- To open the building for regathering this fall, the Common Room was decluttered and set up to host Wednesday night community dinners. Similarly, the Meditation Room and former library on the ground floor of the office wing were decluttered and set up as small group meeting areas. St. Francis was assisted by volunteers from United Way who moved excess furniture and other items into the Big Room for storage until we can determine whether or not the items are needed.
- In December, the roof on the office wing of the building was replaced.

Grounds Improvements:

- A new playground fence was installed and the playground was renovated.
- St. Francis received a grant from the Gunpowder Valley Conservancy and the Chesapeake Bay Trust last year to install a rain garden in front of the building to capture runoff and reduce pollution from our parking lot. A second grant was received this year to install three more rain gardens on the downhill side of the building to further reduce runoff pollution leaving our building and grounds. Rain gardens are depressions in the ground designed and filled with plants to capture runoff and allow it to soak into the ground and be taken up by the vegetation rather than causing erosion.
- For his Eagle Scout project, St. Francis member Jacob Towner organized and led volunteers in creating a no mow zone with intentionally created wildlife habitat, to be planted with berry bushes and fruit trees in an area that extends from the tree line near the dumpsters and the newly planted Paw-Paw trees, up the hill to connect many of the trees planted on the hill above the parking area along the fence up to the old black walnut tree. Jacob and his volunteers also cleaned up the playground area, put down fresh mulch, and constructed benches and tables.
- Grace Overcash, a high school senior at St. Francis, served as an intern this year working with the Green Team to help us take the next steps in preparing our wildlife food garden that was started for St. Francis by Eagle Scout Jacob Towner. Grace also helped lead efforts to maintain our young trees and expand the community garden.

- New additions to the St. Francis grounds included: eight (8) new young native trees planted this spring, thanks to Lesa Gould and the Arbor Day Foundation; thirty (30) raspberry canes of five (5) different varieties were planted, thanks to funding from the Whole Kids Foundation grant, and several native plants donated by Pam Beam were planted in the area prepared by Jacob's Eagle Scout project.
- The Green Team, led by Emilia Waters, set up and maintained St. Francis' honey bee hives at the back of the property near the Community Garden.
- The St. Francis Community Garden, led by Kristen Andrews, raised another bumper crop of fruits and vegetables this summer.

Plans for 2023:

- The new kitchen and pantry will need to be set up and restocked as soon as the final approval is received from Baltimore County.
- Unneeded items currently stored in the Big Room will be donated and/or disposed of and the room will be available once again to host large gatherings for meals, events, and meetings.
- The parking lot next to the building will be resurfaced.
- A new air conditioning unit will be installed in the Loft.
- The Green Team will continue planting berry bushes and fruit trees to fill out the wildlife habitat area begun last year on the hillside above the big parking lot.
- The community garden will be expanded toward the parking lot and the deer fencing replaced.

Submitted by:

Robert M. Summers, PhD

Junior Warden

St. Francis Episcopal Parish & Community Center Leadership

VESTRY

Class	Name	Incoming/Outgoing
2023	Beth Crosby	Outgoing
2023	Tracey Daniels	Outgoing
2023	Matt Franz	Outgoing
2023	Barbara Murphy	Outgoing
2023	Trish Olmedo	Outgoing
	Michael Belt	Outgoing
	Kate McAllister	Outgoing
2024	Mary Brooks	
2024	Dianna Morgan	
2025	Bill Gammon	
2025	Barb Lewis	
2025	Vicki Sappe	
2026	Terry Brown	Incoming
2026	Karen Engstrom	Incoming
2026	Susana Gould	Incoming
2026	Jennifer Ray	Incoming
2026	Jose Sanabria	Incoming
2026	Jason Zielke	Incoming

OFFICERS

Role/Class	Name	Incoming/Outgoing
Senior Warden 2024	Gail Overcash	
Junior Warden 2024	Bob Summers	
Treasurer 2025	Diane Flayhart	
Registrar	Terry Brown	Outgoing Registrar Incoming Vestry
Registrar	Lesa Gould	Incoming
Sexton	Richard Williams	
Personnel Officer 2023	Sue Stokes	Outgoing

2023 New Vestry & Officer Spotlight



After spending the last two years as Registrar, **Terry Brown** has learned a lot about St. Francis. She declares: "I believe in our mission and look forward to being involved in decisions which keep us true to our mission. I would also like to be a voice for our parishioners in Vestry meetings and I welcome questions, suggestions, and comments from all."



Karen Engstrom was born and raised in Michigan as an Episcopalian, then moved to Baltimore and married her husband, who is Jewish. With the birth of their first son, Karen joined, what was then, Epiphany so that their first son could be baptized. The minister, Flo, was very welcoming to both Karen and her husband; and she put them both at ease. Karen has been involved in the Sunday school program and the altar guild for many years. She has been a member of this congregation through many changes, most recently the merger of our churches — and now in the transformation to St. Francis Episcopal Parish & Community Center. Karen affirms: "I feel that throughout all of these changes, the values, teachings, and commitment to community outreach have remained steadfast. I am looking forward to serving our community on the Vestry."



Lesa Gould is a Maryland native who grew up in the Roman Catholic Church before being received in the Episcopal Church in 2018. She feels strongly about Jesus' command to love our neighbor and is thus drawn to efforts that gather the community and support social justice. She can be found either reading or singing on Sundays, or at dinners on Wednesdays with her husband, Arthur, and son, Owen.



Susana Iris Gould (maiden name: Susana Iris Gonzalez Rivano) was born in Santiago-Chile in 1949. Susana married Bob Gould; and they have two sons, Robert and Arthur. In 1978, she came to the USA and has lived in many different places, finally settling down in Baltimore, Maryland in the year 2000. Currently, Susana shares her native language (Spanish-Castellano) knowledge with whoever needs or wants to improve their speaking skills at St. Francis on Tuesday nights at 6:00 PM. She expresses her enthusiasm for St. Francis: "I love people and I'm a strong believer of Justice, Humility, and Fraternity. I started worshipping at St. Francis (formerly Epiphany) in 2019. I feel that I still have a bit of energy to share... and I feel very welcome here."



Jennifer Ray has been a part of the St. Francis community since the merger with St. Thomas, where she and her late husband were married. She is passionate about "paying it forward" in multitudes for every blessing received. Jennifer has an extensive resume of non-profit and not-for-profit organizational leadership, including serving as the National President for the U.S. Junior Chamber in 2015, a liaison for UNICEF USA's end human trafficking program, a founding member of the champion council with the United Nations Foundation United to Beat Malaria campaign, and continues to serve as a board member, and the resource development committee chair for Meals on Wheels of Central Maryland. She has a degree in engineering from the University of Delaware, a certification in planning, and is currently an Associate Vice President at JMT, located in Hunt Valley, MD. She resides in Nottingham with her cats, is a charity runner completing half and full marathons while raising money for cancer-related charities, and enjoys traveling/hiking the world whenever possible!



Jose Sanabria is from Mayaguez, Puerto Rico. He loves music, works hard, is funny, happy, creative, and wants to grow. No matter what tomorrow brings, Jose believes it will be a lesson, an experience, and a blessing. He found St. Francis when he used to live in Timonium and was looking for a place where he could make something productive happen; where he could help; where he could share; and where he could be "ME". Jose attests: "I found it at St. Francis. St Francis welcomed me when I was new, and that's when I knew that I was in the right place. When I am at St. Francis, I feel peace, love, and home. It is a pleasure to meet all of you."



Jason Zielke and his wife Brianna, and their two daughters Freddie and Pearl, have been a part of the St. Francis Community for nearly two years. They recently moved to the area from Chicago, where he was a founding member and board member of Grace Chicago Church. Jason is passionate about building relationships with new and diverse people of various backgrounds. Jason is a technology entrepreneur and has an MBA from the University of Chicago.

Election and Commission

Rector Your vestry, officers, and clergy prayed and discerned names for new vestry members this year and each person was contacted and asked to enter into a time of discernment and prayer to consider their call to leadership. In accordance with the Canons of the Episcopal Church, the vestry is decided upon by congregational vote. The officers are appointed and then later ratified by the newly formed vestry. God willing and the vestry consenting, our officers will be formally affirmed at their next meeting, as one of the first orders of business for this new vestry. On behalf of the people of St. Francis Episcopal Parish & Community Center, I present:

Rector reads current and incoming Vestry and Officer names. Election commences.

Rector Have these leaders been elected by the congregation or appointed in accordance with the canons of our church?

Senior and Junior Warden **They have.**

Rector (to new leaders) Do you commit yourselves to carry out the responsibilities of the office to which you have been appointed?

Leaders **I do.**

Rector Remember that each of you has gifts and resources for ministry. Join with me as rector in prayer, in discerning the vision for this congregation and community center, and in calling forth the leadership, resources and talents to carry out that vision.

As you love and serve God's people here, remember to love and support one another, your households, and members of the staff.

When difficulties arise and anxieties heighten, when you become discouraged or upset, refrain from gossip and anger, choosing instead the pathway of light through listening, humility, forgiveness and reconciliation.

Do you commit yourselves to this work?

Leaders **I do, with God's grace and help.**

Rector (to congregation) Will you do all in your power to support these leaders with your prayers, your honest yet gracious communication with them, and your willingness to help them carry out Christ's ministry?

Congregation **We will.**

Rector

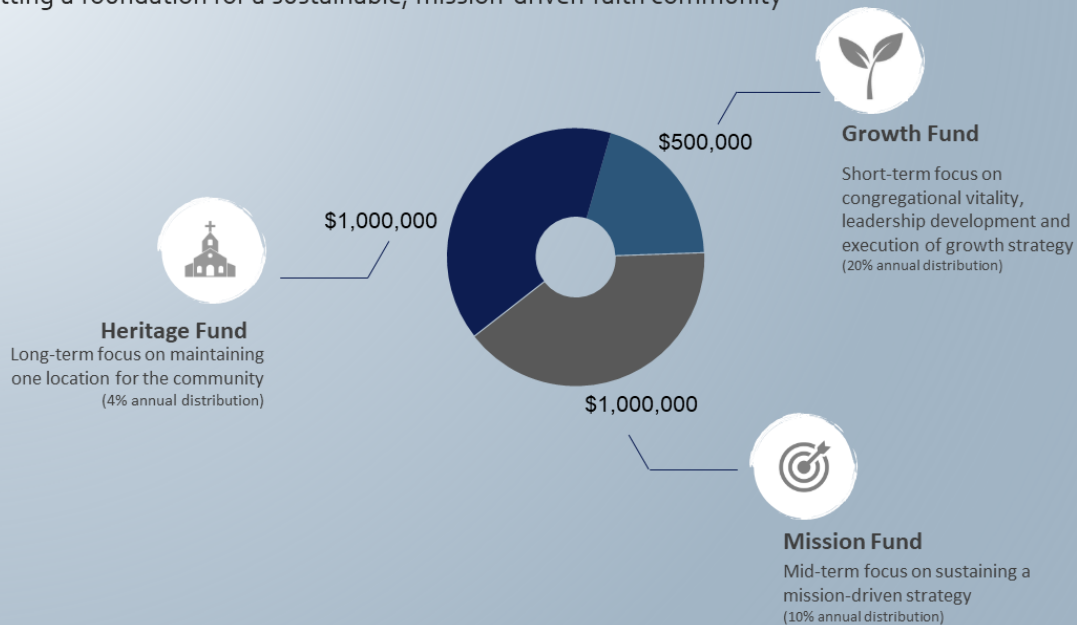
In the name of St. Francis Episcopal Parish & Community Center, I commission you for this work, and pledge you our prayers, encouragement, and support. May the Holy Spirit guide and strengthen you, that in this, and in all things, you may do God's will in the service of Christ's mission. Amen.

Let us pray. Almighty God, look with favor upon these persons who have now reaffirmed their commitment to follow Christ and serve in his name. Give them courage, patience, and vision; and strengthen us all in our Christian vocation of witness to the world, and of service to others; through Jesus Christ our Savior. Amen

NOTE: Adapted in part from *Celebration of New and Mutual Ministry*; Diocese of Olympia, Commission on Liturgy and the Arts, 2019.

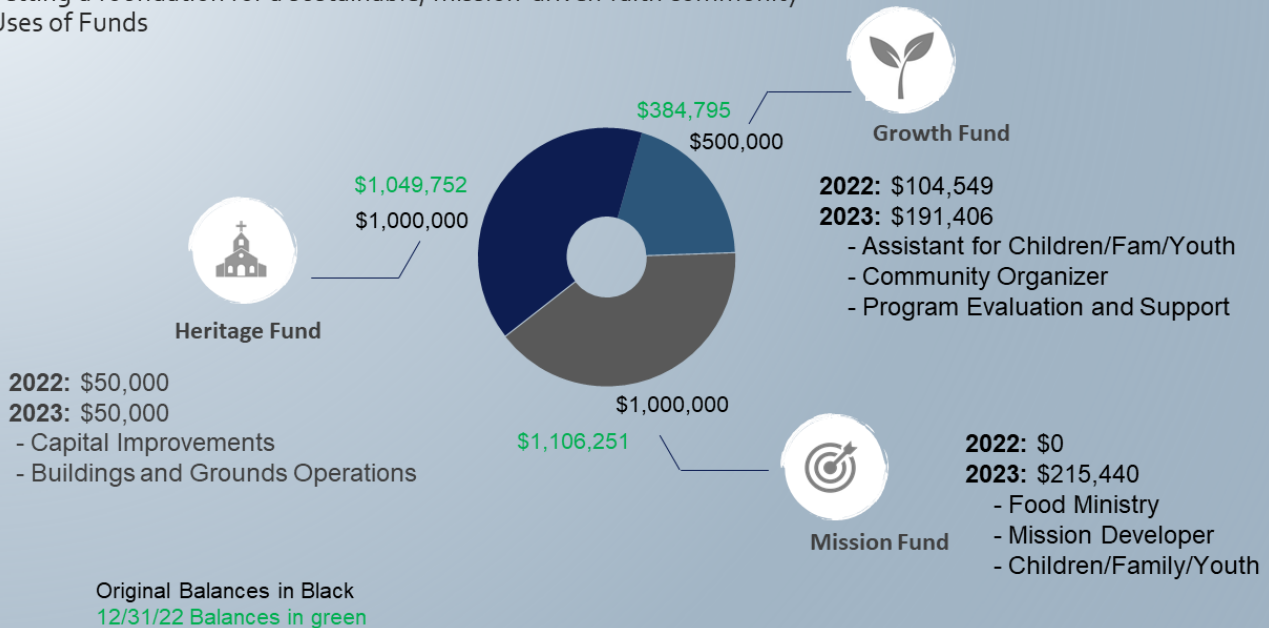
Combined Financial Resources

Setting a foundation for a sustainable, mission-driven faith community



Combined Financial Resources

Setting a foundation for a sustainable, mission-driven faith community
 Uses of Funds



**St. Francis Episcopal Parish and Community Center
2022 Actual Results and 2023 Budget**

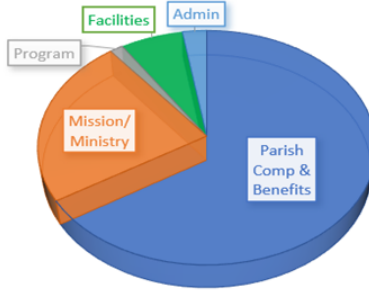
Operating Fund

	2022 Actual	2023 Budget
Revenue		
Contributions	\$ 299,016	\$ 295,600
Diocesan Grants & Other Income	56,622	89,740
Total Revenue	355,638	385,340
Expenditures		
<i>Compensation and Benefits - Parish</i>		
Clergy	335,637	221,218
Music Staff	59,270	73,384
Office Staff	66,830	62,219
<i>Total Parish Compensation & Benefits</i>	<i>461,737</i>	<i>356,820</i>
<i>Mission and Ministry</i>		
Mission Staff	70,741	259,707
Outreach & Shared Ministry	92,208	168,200
<i>Total Mission and Ministry</i>	<i>162,949</i>	<i>427,907</i>
Program Expenses	9,646	23,200
Facilities Expenses	46,144	69,261
Administrative Expenses	17,855	29,999
Total Expenditures	698,331	907,188
Net Operating Loss	(342,693)	(521,848)
FUNDING FOR THE OPERATING BUDGET		
From the Growth Fund	116,977	191,406
From the Mission Fund	-	215,440
From the Heritage Fund	-	50,000
From the Community Center Fund	176,933	65,000
Total Funding	293,910	521,846
Net	(48,783)	(2)

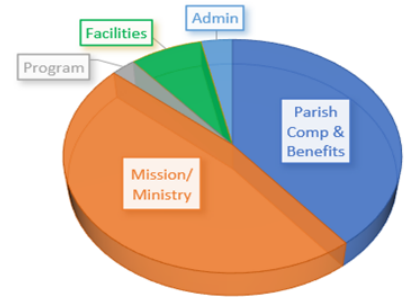
Legacy Community Center Operations	
<small>(County-funded homeless prevention programs & Cornerstone)</small>	
Amounts in millions of \$	2022
Grant Revenues	<u>\$21.4</u>
<i>Expenses</i>	
Client Assistance	20.5
Compensation & Benefits	0.8
Other expenses	<u>0.1</u>
	<u>21.4</u>
Net	<u>0.0</u>

Fund Balances at 12/31/2022	
Memorial Garden	\$33,752
Worship/Program-related	13,877
Food Ministry	22,147
Capital	60,496
Community Center (new)	241,191
Memorials	41,531
Clergy	4,738
St. Francis Reserves	<u>99,360</u>
Total Cash Balance	517,092
Total Heritage/Mission/Growth	2,540,798

2022 ACTUAL EXPENSES



2023 EXPENSE BUDGET



Note: Pie charts do not include Legacy Community Center Expenses

Audited financial statements available on request.

Investment Overview

Investment Fund Committee Report as of January 26, 2023

INVESTMENT AND ENDOWMENT FUNDS

The church maintains three investment funds; the Heritage Fund, the Mission Fund, and the Growth Fund; and one Endowment Fund.

HERITAGE FUND

Total Heritage Fund assets of at December 31, 2022 had a market value of \$1,049,752. The decrease in net assets in 2022 was -18.53%, based on the market value of the Fund at the beginning of the year, \$1,350,072. Comparative benchmarks were the Barclay's Bond Index that fell -13.01%, the S&P 500 Stock Index, with dividends re-invested, which dropped -18.11%. An Index Blend of 60% stocks and 40% bonds fell -15.29%. At the end of December 2022 73.3% of the portfolio was invested in equities, 16.3% in bond funds and 10.4% in the Ultra Short-Term Bond Fund.

Only one of the funds in the Heritage account produced a gain for the year. The New Era Fund rose 4.89%. The other eleven funds had year-to-date losses ranging from -40.07%, Growth Stock to -0.69%, the Floating Rate Bond Fund. The Ultra Short-Term Bond Fund declined -0.78%.

In addition to the funds named above, the portfolio includes shares in the Health Sciences Fund -12.15%; the International Discovery Fund down -31.52%, the Inflation Protected Bond Bond Fund that fell -13.44%, Financial Services -10.23%, Mid-Cap Growth -23.21%, Mid-Cap Value -1.48%, Small Cap Value -18.49% and the Value Fund -3.36%.

There were thirteen sales in 2022 and nine sales in 2021. The result of the sales was a loss of \$25,624. These transactions were made to add an energy fund, increase our allocation to value stocks and to reduce our positions in growth stocks and international equities.

The Fund received a total of \$49,583 in dividends (\$19,740) and capital gains (\$29,843). A distribution of \$50,000 was made from the Heritage Fund to the church operating budget in 2022.

MISSION FUND

Total assets of the Mission Fund at December 31, 2022 were \$1,106,251 compared with the balance of \$1,189,825 at December 31, 2021. At year end Fund held two assets, the Ultra Short-Term Bond Fund was \$729,538 or 65.9%; and \$376,713 or 34.1% in the Floating Rate Bond Fund. The Mission Fund lost -7.02% for the year. The Ultra Short-Term Bond Fund declined -0.46%; and the Floating Rate Bond fell -0.86%.

There were three sales in 2022 and thirteen sales in 2021. The result of the sales was a loss of \$67,457. These transactions were made to sell the equity position in the account while we obtained clarification on the use of the fund and to sell our Inflation Protected Bond Fund that provided disappointing performance during the year.

The Fund received a total of \$36,359 in dividends (\$34,736) and capital gains (\$1,623). Dividends of \$3,938 were distributed to the church during the year.

GROWTH FUND

Total assets of the Growth Fund at December 31, 2022 were \$384,796 compared with the balance of \$507,961 at December 31, 2021. At year end the balance in the Ultra Short-Term Bond Fund was \$187,517 or 48.7%; we had \$197,279 or 51.3% in the Floating Rate Bond Fund.

The Growth Fund fell -5.08% for the year. The Ultra Short-Term Bond Fund declined -0.64% and the Floating Rate Bond Fund eased -0.86%.

There were three sales in 2022 and four sales in 2021. The result of the sales was a loss of \$19,616. These transactions were made to sell the equity position in the account while we obtained clarification on the use of the fund.

The Fund received distributions of \$14,367 including dividends (\$13,818) and capital gains (\$549). A distribution of \$97,340 was made from the Growth Fund to the church Operating Budget in 2022. Dividends of \$1,312 also were distributed to the church.

THE ENDOWMENT FUND

The Church maintains an Endowment Fund that had a value of \$91,761 as of December 31, 2022 compared with a balance of \$103,367 as of December 31, 2021. It is invested in the T. Rowe Price Dividend Growth Fund. The investment objective of the Dividend Growth Fund is to seek dividend income and long-term capital growth primarily through investments in stocks. The fund declined -10.23% and had a yield of 1.08% for the year ending December 31, 2022. The Fund received distributions of \$3,405 including dividends (\$1,019) and capital gains (\$2,386). The dividends were distributed to the church and the capital gains were reinvested in the fund. This is a restricted fund, based on the terms of the bequests, with only income distributable to the church.

The Investment Committee provides advice to the Endowment Fund when requested.

EXPENDABLE INCOME

The Expendable Income Guidelines for the Heritage Investment Fund is 4% of the market value at the end of the calendar year. The Mission Fund is expected to distribute 10% of total assets per year and the Growth Fund can distribute up to 20% of assets during the year. These distributions also are based on prior year-end market values. Any changes to the calculation date or the amounts of the distributions must be approved by the vestry.

The members of the Investment Committee were Ed Barker, Ed Obaza, Mary Beth Robinson, and Steve Siperko.

A copy of the Annual Report to the vestry will be provided upon request.

Submitted by:

Ed Obaza, Chairman

Investment Fund Committee

Notes

