



2021 ANNUAL REPORT

JANUARY 2022



Our Mission - is to understand and celebrate God's dream for the world, to be transformed in Jesus' love and to use our gifts to make a difference for others.

Our Vision - is a world in which God's embracing love is joyfully shared by all people.

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St. Paul's Annual Meeting
January 30, 2022
11:15 am via Zoom and In-Person, Foote Hall

Agenda

Welcome	Kathy Martin
Zoom tips	Jocelyn Sideco
Opening Prayer	The Rev. Jen Hornbeck
Introductions and Election:	Kathy Martin

Vestry Members

Lisa Borgeson, Alexandra Subramanian, Jay Janton, Denora Smith

Trustee

Anne Casscells

Diocesan Delegates

Candace & James Martin, Wade Aubry, Anne Casscells (Alternate)

Looking Back: 2021	Kathy Martin, Jen Hornbeck
Recognition of Retiring Vestry Members	Tish Busselle
Looking Forward: 2022	Jen Hornbeck
Search Committee Update	Charles Warden
Treasurer's Report	Tish Busselle
Questions and Comments	Congregation
Closing Prayer	The Rev. Jen Hornbeck

Interim Rector's Report

Dear St. Paul's Community,

God works in mysterious ways! In early 2021, St. Paul's gathered for the Annual Meeting and Vestry Retreat via Zoom. As the world stayed more closed, in March Thomas Skillings and Julie Graham discerned their call to St. Louis, Missouri: Julie to accept a call to the Church of the Holy Communion and Thomas to a well-earned retirement. To the great credit of this congregation, Julie's April farewell was held in the Occidental Parking lot, as was Thomas' in May of 2021. Thomas' celebration saw the creations by Ministry Teams of posters to wish Thomas farewell. As part of St. Paul's commitment to keeping one another safe, both of these liturgies were done with Covid safety protocols in place for social distancing, wearing masks and having people make reservations to attend.

In March, the Wardens began their "Notes from the Wardens" in an effort to keep our congregation informed on all the transitions happening at St. Paul's. In April, the Vestry began it's work with Denise Obando, the Diocesan Transition Minister, to discern calling an Interim. St. Paul's thorough and thoughtful process in interviewing and checking references greatly impressed me in the discernment process. My colleagues and family were excited about this step bringing our paths together! Having known Julie and Thomas since I was a teen and sharing leadership in a Board with Thomas, I was confident that our gifts would bring balance and insight into St. Paul's transition. Speaking with Thomas prior to the beautiful farewell service brought to light his pastoral concern and care for the people of St. Paul's.

Late May saw more staff transition as the Office Manager departed. June brought the opportunity for in-person weekly meetings with the Staff and Wardens, our first in-person Vestry Meeting since the pandemic and a special gathering with Ministry Team Leaders. I was impressed to be sharing ministry with a variety of talented people who care deeply for the entire community. As we all became vaccinated and hopeful about the world reopening, it became clear that there was a deep yearning by many to worship in person. Working with the Regathering Team, Vestry, and Staff, in less than a month we gathered in person for Worship in Foote Hall. We welcomed visitors and newcomers including people who had only knew St. Paul's virtually.

Our search for an Office Manager was successful and Marisol Tria joined the staff in early July.

As we continued to worship in Foote Hall, we saw the Skillings Garden and Labyrinth come together creating a beautiful space to expand St. Paul's welcome to the larger community. We continued preparation to worship in the sanctuary including the addition of HEPA filters. In August, the Vestry gathered for an in-person mini-retreat, which was a balance of spirituality and practical planning. A concert to dedicate the newly donated grand piano in the Sanctuary was filled with transcendent music and lovely fellowship.

September was a month full of honoring the deep traditions of St. Paul's. A team of people came together on September 11, 2021 to help clean, bless, and ready our spaces for a refreshing welcome back into the sanctuary.

Our first Sunday worshiping in the sanctuary, September 12, 2021, was followed by a lovely barbecue. September 19, 2021, the Skillings Garden was blessed by St. Paul's community, including a visit by The Rev. Thomas Skillings as we dedicated this space in honor of his nineteen-year rectorship of St. Paul's.

Interim Rector's Report continued

In the meantime, with the help of the Wardens, we developed and updated Job Descriptions for the staff. We welcomed childcare assistants and two new section leaders in the Choir. The Wardens began quarterly check-in meetings with staff members. My love grew for the variety of worship: 8:00 a.m. simplicity and intimacy; 10:00 a.m. expansive and surrounded by music; 12:30 p.m. rich in Tongan language and music.

The Stewardship theme of ***Standing Strong, Rooted in Faith*** guided our conversations about our investment in St. Paul's through time, talent, and treasure as reflected in the opportunities to engage with others and be present with God.

As part of the larger Search Process, "Congregational Conversations," led by Vestry members, as well as a Parish Survey, brought insights into St. Paul's values for what is current and hopes for the future. In November, the Search process continued with recruiting Co-Chairs Charles Warden and Joan Cleary. The Vestry received applications from parishioners to serve on the Search Committee and members were announced prior to Thanksgiving. The Welcome Team worked to make suggestions to update the website which is an important part of showing others what St. Paul's is.

The season of Advent featured the return of The Giving Tree program. This was incredibly well supported with generosity for those in need. Our Advent Festival brought a new energy and excitement. In an effort to keep one another safe through the Christmas Season, many people helped to develop plans for gathering in person including contact tracing. Thankfully all remained safe. Christmas Eve's pageant was full of joy, hilarity and the spirit of the season. Christmas Eve service was thronged with joyous music and prayer. And I learned that the service on Christmas Day was better attended than in previous year. Throughout the entire year, people have had to make choices to connect to community in ways safest for themselves and their loved ones. Please know we respect these choices and continue to endeavor to offer a variety of ways to connect.

Parishioners often ask if I am happy here. The truth is I am beyond blessed and thankful to be journeying with you in this time. St. Paul's Burlingame, IS Rooted in Faith and Standing Strong and has shown me and those around us that it will continue to grow and listen to the calls of the Holy Spirit. Jesus taught us wherever 2 or 3 are gathered, God will be in the midst of us. The dynamism, hospitality, pastoral care and concern, deeply dedicated leaders and members show forth God's grace through this congregation. We are all learning and teaching one another God's call. May we continue to seek God's grace in the year to come.

A huge thank you all who have worked hard to keep the Spirit alive and thriving at St. Paul's!

Thank you to our staff: Petra Gilmore, Rosalva Gomez, Dr. Matthews, Jocelyn Sideco, and Marisol Tria.

Thank you to the Wardens: Tish Busselle, Kathy Martin, and Karen McCormick. May the future be bright!

With love,
Jen+



Pastoral Associate's Report

Still Shifting

It may seem like an oxymoron but, as I reflect on the themes of ministry in 2021, I found deep commitments to the same weekly activities as constellations of relationships shifted. Just as schools and businesses were trying to live into a sense of normalcy with a hybrid experience, we at St. Paul's were trying to provide a consistent presence, a regular dependability amidst all the uncertainty of living through this pandemic.

Weekly worship opportunities remained exclusively online until we tried two outdoor services to mark the transition of the Rev. Julie Graham in April and the Rev. Thomas Skillings in May. We produced 25 online services in our intimate style where we were brought into lectors' homes and gardens to pray. We celebrated a baptism via Zoom in early January as well as convened our Annual Meeting via Zoom in early February.

The theme for Lent invited us to contemplate how we contribute to God's living in, through and with us. Some took us up on the invitation to plant a seed and watch it grow. Others took advantage of the practice of the Examen to reflect on what gives them life. Still others took advantage of the prayer stations we created around our campus to mark the passage of time and the shifting of our prayers during Holy Week.

Even though we had not yet gathered together in person, there were opportunities to deepen in our own practice of faith through prayer and service. Many of our families volunteered to purchase and deliver groceries to families participating in Home & Hope's programming. Our beautiful kitchen gave us the space to continue to volunteer with others safely and responsibly. Dedicated volunteers made sandwiches for staff and volunteers of Samaritan House through to the beginning of the summer.

News of Thomas' retirement and Julie's acceptance of a new call took centerstage in March and had us marking the last times we were doing anything with each of them. Our second Sacred Ground cohort continued, the weekly Healing Vigil which began after the murder of George Floyd continued, and we began asking about how this transition into an Interim time was going to feed us.

We extended prayers after the January 6th insurrection and as Asian American hate grew more prevalent and violent.

Holy Week was both an embodied and virtual experience of living in community together. As people came to campus to paint or pray with a grief stone, walk the outdoor labyrinth in the parking lot or pray the other stations, we physically walked this journey to Easter. We had an opportunity to break bread with you all as volunteers distributed bread and wine to families who wanted to pray together, yet apart, for Maundy Thursday. Amidst it all, we continued to gather via Zoom for coffee hour each Sunday at 8:45am and 10:45am!

Pastoral Associate's Report continued

We celebrated Julie and her ministry on April 25 and dedicated a lending children library of racial and social justice books in her honor.

We confirmed five young people with the Rt. Rev. Marc Andrus, Bishop, on May 22!

We celebrated Thomas and his ministry on May 23 as we celebrated our ministries on the Feast of Pentecost, the birth of the church.

We welcomed the Rev. Jennifer Hornbeck on May 1 and began regular Sunday in person gatherings on June 20. As some so affectionately referred to our summer experience as “Camp Church” we met safely in Foote Hall as the Regathering Team and Vestry worked to get us back into the Sanctuary responsibly.

Our online worship services shifted from what we began in March 2020 a variety of videos stitched together with a sermon, pre-recorded music from the Sanctuary, lessons from homes and prayers from around campus to the addition of a livestreamed recording of the sermon to what we are doing now: livestreaming our 10am service onto Facebook and posting the recording with the addition of our better audio recording to YouTube. We have recorded and posted 25 intimate services by the time Julie and Thomas left, 14 services over the summer, and are now up to 20 online services from the Sanctuary. Our online presence continues.

My role grew from 20 hours a week to 30 beginning in May taking on more Children and Family ministries. We hope to remain faithful and present to our families who are largely scattered and still so daily impacted by the pandemic and the consequences of virtual or closed school options. We restarted our Child Care offering for each Sunday from 9am-11:3am. The Christmas Pageant was back in person this year with special thanks to Rue Richey and Jessica Sobolik for their presence, coordination, and enthusiasm. We are beginning a Children’s Chapel experience for the 10am service this new year.

Our seeds of faith have grown tremendously since last Lent. We continue to offer care for and presence to one another. Amidst all the shifting of high school graduations and college experiences, we reached out to our 13 first and second year college students this Fall to offer them support through our Care Packages. We will continue to mark major life transitions.

I hope to continue to contribute vigorously to the ways God invites us to live into community better and closer with one another this coming year.

Jocelyn A. Sideco
Pastoral Associate



Wardens' Report

Dear People of St. Paul's,

Who would have thought that our Annual Meeting for January for 2022 would again be held on Zoom due the rise again of Covid infections! But we at St. Paul's have learned to be resilient over these past two years and we are living out the motto of this year's Stewardship theme, Standing Strong, Rooted in Faith.

This past year at St. Paul's has been an extraordinary one. It is hard to remember that, during these last 12 months, Covid vaccinations were made available for everyone five and up. We have seen our Rector and Associate Rector respectively retire and accept a new calling in St. Louis. We have welcomed our Interim Rector, The Rev. Jen Hornbeck. We have transitioned from Zoom-only services, to "church camp" services in Foote Hall during the summer, to reentering our Sanctuary (while maintaining our masks) in the fall. We have seen the completion of the Skillings Garden and Labyrinth--this space has brought so much joy to those in our parish as well as our neighbors. It's hard to imagine a time when we didn't have it!

We have been fortunate to resume many of St. Paul's cherished traditions such as the Back-To-School BBQ, Progressive (sans "Progressive") Meals, the Blessing of the Animals Service, the Remembrance of All Soul's Service, Tea N Talk programs, the Giving Tree Program, Lessons and Carols and the annual Christmas Concert, and Christmas Eve Pageant to name just a few. Thank you to everyone who helped create these or participated in them.

We are coming to terms with the idea that a complete "post pandemic" reality may be much further off than we imagined back in 2020. However, we are excited at the thought of what 2022 may hold for us. Looking ahead, we are restarting Adult Education forums (both in person and via Zoom), the MOMS group, and additional programs for children and teens. Reinvigorating these programs will take volunteers so please consider how you might be called to participate and support these programs.

During 2022, we will be calling our next permanent Rector, hopefully as soon as mid-summer. We are fortunate to have a wonderful Search Committee Co-Chaired by Joan Cleary and Charles Warden. Thank you to everyone on this Committee for your dedication to this process.

We invite everyone to make 2022 a year where you deepen your connections to St. Paul's community. Please come and participate in programs, volunteer to serve on a Ministry Team or committee, or as an Usher or Greeter, or attend coffee hour and make a new friend.

In closing, we are grateful for St. Paul's wonderful and supportive community whether distanced or in person.

Warden's Report continued

We give special thanks for all the members of the 2021 Vestry and especially those whose term is ending at our Annual Meeting, and a special “shout-out” to Peter Shanholt who has served as Clerk of the Vestry while living in the Phoenix area.

Class of 2019 (terms completed): *Wade Aubry, Anne Casscells,*
Kathy Martin, Karen McCormick

Class of 2020: *Paige Austin, Tish Busselle, Fusi Pahulu,*
Mary Page Platerink

Class of 2021: *Michele Bosschart, Bryce Dakin, Bob Ghoorah,*
Charles Warden

And *The Reverend Jennifer Hornbeck, Interim Rector*

2021 has been an exceptionally challenging year for everyone and St. Paul’s Vestry but St. Paul’s and we have persevered with the best of intentions, gratitude and hope. Thank you everyone.

Yours in Christ,

Kathy Martin
Senior Warden

Tish Busselle
Co-Jr. Warden

Karen McCormick
Co-Jr. Warden

2021 VESTRY



Senior Warden: Kathy Martin

Co-Junior Wardens: Tish Busselle & Karen McCormick

Vestry Members: Wade Aubry, Paige Austin, Michele Bosschart, Anne Casscells, Bryce Dakin, Bob Ghoorah, Fusi Pahulu, Mary Page Platerink, Charles Warden & The Rev. Jennifer Hornbeck

2022 Vestry Nominees



Lisa Borgeson



Jay Janton



Denora Smith



Alexandra Subramina

Sa Paula Tongan Congregation's Report

As one church serving one God for all people, We came together then and continue to grow in unity as followers of Christ.

Malo e lelei! and warm greetings from the Tongan Episcopal Congregation of St.Paul.

As I begin to write, my mind shifts to our immediate circumstances and how Covid-19 changed everything. The pandemic has sadly touched all of our lives, but we are beyond grateful that the new year brings hope and new a beginning.

In 2020, shelter-in-place began and that kept most of our activities quiet. Though it was a year full of challenges, we started the year with online services but we are thankful that we were still able to continue learning and fulfilling our soul with those services, Bible studies and staying connected via zoom, emails and phone calls.

We started going back to in-person services during summer time in 2021 of course with Restrictions but we were all happy to be back and to see each other again.

The past year was filled with wonderful opportunities and many challenges but we're thankful for all that has been accomplished. Some of the highlights were :

- 1 member received Holy Communion
- Sa Paula Sunday School Christmas Pageant was a success
- We celebrated 1 baptism

We are full of gratitude for the support and encouragement we received from Fr. Thomas then and now Rev. Jennifer and all St. Paul's members. We eagerly look forward to a new year with new opportunities for service and furthering God's Kingdom at St. Paul's.

Let us continue encouraging one another in the hope of Christ until the day of his return.

Taiana Faavae

Tongan Congregation Secretary

St. Paul's Music Ministry

I will sing with the spirit, and with the understanding also. ~ I Corinthians 14:15

Through all the uncertainty that filled the year of 2021, forty-eight singers, from the age of five to adult, joyfully persevered as the Choir of St. Paul's, the intergenerational choir ministry of St. Paul's. The Fall of 2021 began the 15th anniversary season of the Choir School, grounded in the Royal School of Church Music (RSCM) chorister training program. Whether pre-recorded or in-person, the music of the Choir School enriched the worship of a weekly Sunday Holy Eucharist, and services of Ash Wednesday, Holy Week, Easter Day, Christmas Eve, Christmas Day, and the Evensong Series. YouTube videos offer a cherished window for the world into the evolutions of the year, viewership of the most popular choir video topping 2500 views.

Choir rehearsals and offerings continued online in the beginning of 2021, including the production of a weekly recorded service through September 5.

Music Ministry continued

There was much joy found in the creation of a March Choir School Concert, *The Fleeting Year*, including 20 youth in the Choir School in small groups recording at St. Paul's and three tutti virtual videos. A May Evensong for Julian of Norwich included a virtual hymn video setting her prose, *Mothering God*, with singers' cats participating. Zoom receptions followed each during which singers opened home deliveries of RSCM ribbons earned and other special choir prizes and treats. A total of 11 virtual videos were created in 2021, including local Choir of St. Paul's singers, but also singers from afar – those who had moved during the pandemic and Choir School alumni.

At the separate farewell services for The Rev. Julie Graham and The Rev. Thomas Skillings in the church back parking lot, teens and section leaders formed the in-person choir, singers who had been recording together over the many months of online service production. They were joined by a string quintet at the latter service on the Day of Pentecost. A virtual video of Cecilia McDowall's *Celestial Fire* was recorded by the full choir in tribute to both Julie and Thomas.

In the summer, the Choir of St. Paul's recorded a service of *Compline* for the RSCM National Virtual Course in July, one of three US choirs invited. Four to six singers sang for a Sunday 9am in-person Holy Eucharist held in Foote Hall, the first in-person liturgies with the Interim Rector, The Rev. Jennifer Hornbeck. Heartfelt gratitude was offered for all four section leaders on September 5, their last Sunday together as soprano Elizabeth Kimble and tenor David Kurtenbach Rivera took leave for new vocational pursuits.

The fall ushered in a welcomed release from the production of pre-recorded services and the return to the Church for a live-streamed 10am Sunday Holy Eucharist with the choir. Singers abandoned Zoom boxes and resumed rehearsals at St. Paul's in five different choirs. It was a true delight to have both soprano Emily Gross and tenor Michael Caraher, a Choir School alumnus, join the music staff as section leaders. Akane Ota and Emily Gross took on additional roles as Choir School Assistants, tremendously enhancing the Choir School experience for each child.

Singing masks, air purifiers, rehearsals in Foote Hall, minimal use of the choir room, and physical distancing were among the modifications taken to continue to sing in person with careful caution through the unpredictable cycling of the pandemic.

The 2021-22 Evensong Series, moved to Sundays at 4pm, opened with an August piano recital by director Susan Jane Matthews in dedication of a gorgeous 2004 Steinway B donated to St. Paul's during the late Spring. The series continued with an October Choir School Sponsor Soirée including a concert by the Choir School in the Church followed by a reception in the Skillings Garden. Forty-four Choir School Sponsors generously supported the 15th season of the Choir School, with donations totaling \$63,935, exceeding the goal of closing the gap between affordable tuition rates and the expenses of the Choir School.

Amidst an ongoing atmospheric river, the Choir of St. Paul's premiered *Evening Canticles* commissioned from Melissa Dunphy at an October 24th Choral Evensong, funded by the Marcia McCowin Estate. The Requiem by Canadian composer Eleanor Daley was sung for All Souls' Sunday. A service of Advent Lessons and Carols was offered to a robust congregation on December 5, and likewise a December 19th Sixth Annual Christmas Concert, *And on Earth Peace*, a benefit for the 2022 Wells Cathedral Residency, grossing \$5428.

Music Ministry continued

The concert program by the Choir of St. Paul's and chamber orchestra echoed the angels' tidings of peace in beloved Christmas carols and choral music of the ages (Haydn, Rachmaninoff, Rutter, Finzi), alongside uncovered treasures by black women composers (Undine Smith Moore, Rosephanye Powell, Errollyn Wallen, Margaret Bonds) and German pianist Fanny Hensel, and the 2021 setting of the evening canticle Nunc Dimittis by Melissa Dunphy. While the uncertainty of the pandemic took another turn by Christmas Eve and Day, 33 singers participated in the three services offered, including a chamber orchestra at the 10pm Christmas Eve Choral Eucharist.

Throughout the year, continued research by the director on sacred music by women composers further expanded the diverse repertoire of the Choir. A composer timeline of 20 prints by UK artist Margit van der Zwan was installed in the Choir Room, including 11 women and 9 men composers. From Kassia (810-865), Hildegard and William Byrd to Margaret Bonds, Benjamin Britten and Judith Weir (b. 1954), the timeline allows a glimpse into the hidden place of great women composers among the men composers of the Western music canon.

Preparations for the Choir of St. Paul's residency at Wells Cathedral, England in July 2022 continued with 27 enrolled in the journey, including 9 youth and 2 Choir School alumni as chaperones. The Choir of St. Paul's has accepted the invitation to be the choir for Evensong and for the Sunday morning Choral Eucharist at Wells Cathedral, from Monday, July 18 through Sunday, July 24, 2022. This magnificent Anglican cathedral dates from 1175, the first English cathedral built entirely in the Gothic style.

In addition to the focus of singing seven services in place of the cathedral choir, the Choir will perform in concert at Berkeley Castle and the Chapel of Wells Bishop's Palace, also visiting local attractions (the Cotswolds, Stonehenge, Stourhead Gardens, and Glastonbury Abbey and Tor). A Friends of Music Dinner will be held at the Bishop's Palace on Friday evening, July 22.

Choir of St. Paul's *Fall 2021 Roster*

Chancel Choir Adult Volunteers: **Soprano:** Cyndy Bodenlos, Marian Chin (head librarian), Susan Ketcham, Anita van Kimmenade, Seraphée de Labaca, Mia Malhotra. **Alto:** Anne Casscells, Barb Dedo, Lynn Harman, Patricia Ko, Dawn Mulliken, Gail Nezvigina. **Tenor:** Scott Power. **Bass:** Donald Mulliken, Todd O'Bryan; **Section Leaders:** Emily Gross, Akane Ota, Michael Caraher, Jason Harvey

The St. Paul's Choir School *Grades K-12:* **St. Cecilia Choir *grades K-1*** Alden Fisher, Carter Hsu, Claire Shamieh, Adela Trotter; **St. Nicolas Choir *grades 2-3*** Jonny Gerster, Allie Herndon, Rosie Kolatkar, Lexi Long, Anna Malhotra, Soleia Trotter, Elise Watt, Lana Ying **Choristers *grades 4-6*** Kendall Adams, Stella Fisher, Vivienne Kolatkar, Haruka Ota, Yuki Ota, Malia Ying. **Teens *grades 7-12*** Dmitri Nezvigina, Abigail Akers, Natalie Dias, Lily Hartley; **Choir School Assistants** Akane Ota, Emily Gross

Music Ministry & Wells Cathedral Residency Committee Jennifer Minihan, Cyndy Bodenlos, Anne Casscells, Greg Dias, Joanne Garrison, Peter Garrison, Anita van Kimmenade.

Susan Jane Matthews, DMA, ARSCM

Director of Music

St. Paul's Ministry Areas and Teams with Staff and Lay leadership

Team	Assigned Staff	Lay Leader/Contact
Acolytes	Jocelyn coordinate	An opportunity for someone
Adult Ed	Jen--lead	An opportunity for someone
Altar Guild	Jen-liaison	Marty Beater Cisca Hansen, Tish Busselle, Michele Bosschart, Marty Beater, Kathy Martin (COL Coordinators)
Celebration of Life Team	Jen--contact person	tbd
Chalice Bearers	Jen--contact person	
Children's/Family Programming Pre-K through 5th grade	Jocelyn--lead	An opportunity for someone 8:00am Donna McCartney; 10:00am Bryan VanderLugt
Coffee Hour	Jen--contact person	Michele Bosschart, Jack Martin
Columbarium	Jen--contact person	Kathy Martin
Communion Bread Bakers	Jen--contact person	Anne Casscells
Finance Commission	Jen--contact person	Welcoming Team
Greeters	Jocelyn coordinate	Michele Bosschart--contact
Healing Team	Jocelyn-liaison	Bonnie Adams, Edith Foothorap
Home & Hope		An opportunity for someone
Human Resources Committee	Jen--liaison person	An opportunity for someone
Lay Eucharist Ministers	Jen--lead	Gordon Readey; Bryan VanderLugt
Men's Group	Jen--contact person	tbd--
Moms' Group	Jocelyn--initiate	Bev Hock
Monday Journey	Jocelyn--attend	Music Committee
Music Ministry	Susan and Jen--co-lead	An opportunity for someone
Newcomers	Jen--lead	Edith Foothorap
Outreach Team	Jocelyn --liaison	Wade Aubry
Parish Regathering Team	Jen--coordinate	Healing Team
Pastoral Care	Jen--lead	Jay Janton
Property Team	Jen--contact person	Paige Austin, Karen McCormick
Racial Justice & Healing	Jen--lead 10:00am Jocelyn	8:00am Donna McCartney; 10:00am: An opportunity for someone
Readers	coordinate	An opportunity for someone
Stewardship Team	Jen--liaison	Kathy Martin and Penny Newell
Tea 'n' Talk	Jen-liaison	An opportunity for someone
Teens	Jen--lead	Cisca Hansen
The Circle	Jen--liaison	James Hurrell
Tongan Community	Jen--lead;	Ron Goerss
Ushers	Jen--contact person	Tish Busselle
Vestry	Jen-liaison	Brian and Kathleen Douglas
Website Team	Jen--coordinate	Bill Phillips
Welcoming Team	Jen-liaison	

Ministry Highlights: Worship

The Altar Guild

The Altar Guild is a behind the scenes ministry which supports the services at St. Paul's. Each week, two to three members prepare the Sanctuary for worship. Throughout the year, members maintain and care for sacred vessels, candles, and linens and decorate the Church for the special celebrations of Christmas and Easter. During the pandemic, the Altar Guild adapted to the guidelines for safety by supporting worship when the congregation met outside and then in Foote Hall, before returning to the Church in September.

In addition to providing altar flowers each week, members fill the vases in the Columbarium as a loving tribute to those resting there. Roses are provided for members of the congregation on Remembrance Sunday.

Each member of the Altar Guild brings her own gifts to this ministry and participates as schedules allow. This is a warm and caring group, and we welcome anyone who wishes to join in this meaningful ministry.

For more information, please contact Lynn Bruce or Edith Foothorap.

2021 Members: Brigitte Anderson, Marty Beater, Cyndy Boldenlos, Kristi Blundell, Michele Bosschart, Lynn Bruce, Tish Busselle, Lena Cheya, Penny Edwards, Cisca Hansen, Jean Marcus, Linda McLaughlin, Fusi Pauli, Denora Smith

St. Paul's Bakers – Communion Bread Ministry

The Bakers are a group of parishioners who each week make the communion bread for both the 8am and 10am services. As we returned to in-person services this past summer, our group was once again happily covered in flour as we kneaded and shaped the loaves.

For 2021 our bakers were: Marty Beater, Beth Beisecker, Kristi Blundell, Gayle Carboni, Marian Chin, Cisca Hansen, Jay Janton and Kathy Martin.

We are always happy to add new bakers to this ministry. If you would like to be part of this “behind the scenes” support of St. Paul's, please contact Kathy Martin. A “foolproof” recipe for the bread is provided and as an added bonus, when you bake, your house is filled with a “heavenly aroma.”

Kathy Martin
"Head" Boulanger

Ministry Highlights: Worship continued

8am Service Ministries

8am Greeters

The 8:00 am parishioners comprise a small group who know each other. Nevertheless each Sunday a Greeter is in front of the chapel door with a warm welcome to the service for the “regulars” and an equally warm welcome and offer of assistance to the rare visitor who arises early or those from the later service who come to join us.

We thank our group of 8:00 am Service Greeters: Suzanne and Ray Abold, Kenneth Grant, Jill Lighty, Kathy and Jack Martin, Donna McCartney and Robert Niehuser.

8am Lectors and Intercessors

Each Sunday one parishioner on our volunteer roster reads both the selections that are helpfully included in our Order of Service. Prior to his departure The Rev. Skillings would often provide an informative brief contextual explanatory note read prior to each reading.

We thank our stalwart group of 8:00 am Service Lectors and Intercessors: Kenneth Grant, Kathy Martin, Donna McCartney, Karen McCormick, Gayle Miller-Janton, Sherry Plambeck and Jill Lighty.

8am Coffee Hour Hosts

The service is a small group of parishioners who regularly attend church and then look forward to gathering in Brewer Hall for coffee, tea, some delicious treat and, most importantly, an opportunity to catch up with one another and stay in tune and in touch with their activities, family, health, travels and other events. Because the number of volunteer hosts has dwindled, we revised the schedule from weekly Coffee Hour to the first Sunday of each month when Coffee Hour is hosted in Brewer Hall.

We thank our group of 8:00 am Hosts: Leslee Bonino, Michele Bosschart, Kathy and Jack Martin, Donna McCartney and Leslie Smith.

All ministries are scheduled by Donna McCartney on a quarterly basis. The schedule is provided to ministry participants as well as the Office Manager (for inclusion in the Order of Service) and Interim Rector.

Acolytes

We are so grateful for the consistent ministry of serving at the altar as we continue to transition back to In-Person services.

Thank you goes to Johnny Willey, Ava Giere, Ella Giere Annelise VanderLugt and Will VanderLugt. Also a word of thanks to many attendees of the 10 service who have said yes to serving as the Crucifer when there was a need!

For those interested in the ministry of Acolyte, please contact Jocelyn for training and scheduling.

Ministry Highlights: Worship continued

10am Ushers

The Ushers of St. Paul's is one of our welcome ministries that greets visitors and congregation members, hands our service bulletins, takes up the collection, guides people during communion and cleans up after each service.

Currently, our ushers are Rob Adams, Wade Aubry, John Beater, Tish Busselle, Vic Carboni, Lena Cheya, Brian and Kathleen Douglas, Ron Goerss, Cisca Hansen, David Long, Dan March, Bill Phillips, Dean Scholl, and Bryan and Andrea VanderLugt.

If you are interested in serving in this ministry, please call Ron Goerss.

10am Coffee Hour

Although Coffee Hours on Sunday continued virtually through the early fall, many of those who have chosen to be in person on Sunday at 10am (and at 8am--see separate article) have said how much they looked forward to Coffee Hour in person. While safe Covid procedures needed to be implemented (prepackaged Madeleines--a favorite of many--instead of a full array of baked goods, fruit and cheese), Coffee Hours have continued to be a draw. The new Skillings Garden and the good fortune or mostly nice weather on Sundays) have provided a beautiful setting for people to talk, sip and sit.

We are grateful to all coffee hour hosts since last summer:

Serina Beuparlant, Michele Bosschart, Lynn Bruce, Tish Busselle, Vic and Gayle Carboni, Barbara Dedo, JJ and Tim Elliott, Edith Foothorap, Pete and Joanne Garrison, Mayah Hegre, David Long and Rue Richey, James and Candice Martin, Kathy Martin, Margi and Tom Power, Chris Roesch, Bryan and Andrea VanderLugt

Coffee Hours are made possible by the hosts using the simplified procedures and expectations along with written instructions for hosting. Please consider hosting at least one Coffee Hour during 2022 so that this can truly be a ministry shared by many.

Bryan VanderLugt

Coffee Hour Ministry Team Coordinator

Ministry Highlights: Worship continued

Greeters' Ministry Team

Greeters play a very important role in welcoming members of St. Paul's community, church-seekers, and other visitors. A warm greeting and smile are a great way to start any morning and appreciated by all.

For the first six months of the year, St. Paul's weekly virtual services opened with greetings from all kinds of different spaces and places--from those who videoed themselves on St. Paul's property, to those who appeared in cozy interior backgrounds in their homes, and to those who decided to greet from other outside locations including faraway places. Some greeters included pets and family members while others went solo. We were blessed with so many new greeters willing to try greeting virtually--probably with a few out-takes or bloopers.

Greeting returned to in-person and socially distanced when the sanctuary reopened last fall. Several different people have stepped up to be greeters or volunteered on a Sunday when they arrived and found no greeters. The Welcoming Team is taking responsibility for the Greeting Ministry in 2022 and will be asking everyone with a warm smile and hello--everyone at St. Paul's--to be a greeter once each year. Stay tuned for your invitation and opportunity. No practice is needed!

The Welcoming Team is thankful for Jocelyn's continuing leadership of the virtual greeters during the first half of last year and to all those who greeted in 2021 whether virtually or in person. You made a difference!

The Welcoming Team

Lectors

Thank you to the people and households who participated in the ministry of proclaiming the Word both for our virtual services and our Summer in-person 9am service and our in-person since September 2021 8am and 10am services. Thank you for sharing in this ministry and enlivening our imaginations!

Ellen Amberg, Bridgette & John Anderson, Beth Beisecker, Chip Blundell, Betsy Bogel, Lisa Borgeson, Tish Busselle, Pete Caraher, Anne Casscells, Lena Cheya, Joan Cleary, Kathleen and Brian Douglas, Kay Filak, Reese Foster, Edith Foothorap, Pete Garrison, Bev Hock, Betsy and Clay Holquist, Barbara Howing, James Hurrell, Jay and Gayle Janton, Jenny Lau, Mia Malhotra, Kathy Martin, Donna McCarthy, Karen McCormick, Priscilla Njuguna, Fusi and Oliver Pahulu, Jane Palladino, Bob Peck, Bill Phillips, Sherry Plambeck, Chris Roesch, Peter Shanholt, Denora Smith, Jim Steichen, John Storey, Fifi Taumoepeau, Johnny Willey and Jessica Sobolick Willey, Esther Wong, The Faavae Family, The Fineaganofu and Heck Family, The Ghoorah Family, The Giere and Koivisto Family, The Heston Family, The Mila Family, The Readey Family, The Thacker Family, The VanderLugt Family, and The Warden Family.

Ministry Highlights: Children & Family Ministries

Christmas Pageant

We had an In-Person Christmas Pageant in 2021 and we continue to hope for an In-Person experience in 2022!

A simple word of thanks to the following people for contributing to this animated version of the story of Jesus' birth:

Cast: Georgina Sennett, Claire Heston, Daniel Brennan, Will Brennan, Owen Brennan, Connor Heston, Henry Adams, Daisy Adams, Charlotte Adams, Charlie Sennett

Angel choir: St. Cecilia and St. Nicolas Choirs (grades K-3) of the St. Paul's Choir School: Alden Fisher, Jonny Gerster, Carter Hsu, Rosie Kolatkar, Lexi Long, Anna Malhotra, Claire Shamieh, Adela Trotter, Soleia Trotter, Elise Watt, Lana Ying

Teen Narrators: Charlotte Austin, Livi Ramsayer

Teen Crew: Lincoln Miller, Kate Luedtke, Jane Palladino, Ella Koivisto, Annelise VanderLugt, Johnny Willey, Olivia Long

Parent Coordinators: Rue Richey, Jessica Sobolik Willey

Choir coordinator and Director: Akane Ota and Dr. Susan Jane Matthews

Children's Ministry

We have been returning and reforming opportunities to provide programming and spiritual formation to children and families.

Much of the Fall was spent re-engaging, reconnecting and reestablishing relationships with families. As we've connected in-person to make wreaths or frost cookies during the Advent Festival or prepare for the Christmas Pageant, children and families were able to enjoy one another's company and hold the burdens and frustrations of clashing schedules and pandemic stress at bay.

In this new year, we anticipate more opportunities to explore the campus together, share curiosities about faith and spirituality as they relates to how we are invited to be in community with one another, and pray with one another thanksgivings and concerns.

We will continue to offer Child Care from 9-11:30am each Sunday for families with children 4 and under.

We will continue to shape Children's Chapel opportunities to pray and learn together with the Gospel both at 9am and during the 10am service.

We will begin to host times when families can explore the Sanctuary and pray together during the week and/or during a time best suited to their schedule. To get involved and/or for more information, please contact Jocelyn.

Jocelyn A. Sideco
Children Ministry

Ministry Highlights: Education

Racial Justice and Healing

Team Objective: to build a common anti-racism lens at St. Paul's based on the Christian tenet to love one another as Jesus loves us and in one way fulfill our St. Paul's prayer for mission:

Gracious and loving God, help us this day to understand and celebrate your dream for the world, to be transformed in Jesus' love, and to use our gifts to make a difference for others. Amen.

2021: Zoom formatted On Sacred Ground continued in 2021. This program focuses on racial bias across history to build personal awareness and introspection, and begin to explore new actions based in relationship to God's love. Demand for this program is high and we intend to expand the number of sacred ground programs in 2022. St. Paul's members also participated in a movie and discussion group called Watch & Pray. The films' topics often challenged our current thinking and discussion post film helps to unblind our eyes in a safe environment. There is an active St. Paul's People of Color Zoom group. Sermons and prayers of the people broadly focus on inclusion, particularly challenging us to consider our own role in systemic racism. In Spring of 2021, we built and blessed a children's Anti-Racism library in honor of Associate Rector, the Rev. Julie Graham. And all active and passive communications from St. Paul's (letters, websites, partnering opportunities, zoom opportunities) have begun to include antiracism messages and opportunities.

We recognize that members of our congregation are in different places, and that the discussion of racial justice and healing can be both a growth opportunity and confronting. The effort can be very bumpy. We also know that introspection is not enough; to make a differences introspection must be followed by commitment and action. We understand that we need to engage at many different levels and ways to connect with our parish community to move forward from wherever we are.

Core Team: *Paige Austin, the Rev Jennifer Hornbeck,
Karen McCormick, Jocelyn Sideco*

Consultants: *Jenny Lau, Bryan VanderLugt*

Tongan Bible Study

The Tongan community gathered faithfully via zoom weekly with Thomas and then with Jennifer prior to regathering in person.

Reading Through the Bible

2022 Adult Education Plans

Adult Education will come together with Sunday in-person gatherings and weekday zoom learning, including the lectionary, the Eucharist, Church History, the Practices of many Faiths.

Ministry Highlights: Education continued

Monday Journey

Monday Journey has continued its quest for connection and inspiration throughout the extended months of the pandemic. Our Zoom meetings are held at 1:00 on Mondays. We will keep this format, for the time being, in order to check in on one another, lift our spirits, and share our lives and ideas for spiritual growth. The goal of our program is to read, study, and question in order to learn by challenging our perceptions and perspectives.

We share our stories and examine other narratives, exploring political, historical, philosophical, social, and spiritual issues. Our source book this year has been What Would Cleopatra Do? Life Lessons from 50 of History's Most Extraordinary Women by E. Foley and B. Coates. We read the brief biographies and take turns leading a fuller discussion on the life and challenges of the subject of the week. We have grappled with the challenges of the life and times faced by a variety of women from Eleanor of Aquitaine to Josephine Baker.

We plan to take a break during Lent to read and discuss Consider There Women, a provocative guide to three matriarchs of the Bible by Debbie Blue. This title was recommended by our former Associate Rector, Sally Bolter, the original clergy member who helped to create this ministry.

Members include Brigitte Anderson, Marty Beater, Tish Busselle, Penny Edwards, Cisca Hansen, Barbara Howing, Bev Hock, Jill Lighty, Kathy Martin, Donna McCartney, Karen McCormick, Linda McLaughlin, Becky Loewy, and Penny Newall. Due to Zoom we are blessed to include our out of town members, Kay Barratt in Florida, and Judy Steul in Massachusetts, and are often be joined by Jen and Jocelyn.

Membership is always open.

Beverly Hock
Monday Journey

Ministry Highlights: Prayer and Care

Healing Ministries

The St. Paul's Outdoor Labyrinth, a gift from the Healing ministry was installed within the Skillings' Garden during the summer months after years of praying and planning. A special blessing and dedication took place on September 19, 2021, to honor and thank Thomas for his 19 years of service as our Rector. Members from the Healing ministry hosted members of the congregation and those new to the labyrinth experience on All Soul's Day, November 7, following the 8 & 10 am services and held a 5 PM evening walk with prayers for healing.

Ministry Highlights: Prayer and Care continued

We hope members of the congregation and surrounding community will feel welcomed to gather and find peace in this new space. Look for more guided walks during Holy Week 2022 and possible Yoga-on-the-labyrinth offerings.



Pastoral care continues in many ways from Healing Ministry members: Lay members who are trained to offer prayers and blessings and committed to healing and restoring spiritual balance offer healing prayers to those who seek at the 8am and 10am services during communion.

Our visits to homebound parishioners with delivered Eucharist continued under the pandemic guidelines.

The Spirit Circle initiated by three Episcopalians who live at The Magnolia of Millbrae has been on hiatus for their once-a-month Eucharist open to all residents due to the pandemic. For now, Sherry Plambeck provides weekly prayers to individual residents.

Prayer Cycle Personal notes are sent to everyone on the Parish Prayer Cycle with special thanks to our note writers, Carolyn Mulliken Penny Edwards, Rosie Fordwood, and Lisa Borgeson. For those who have lost a loved one, sympathy cards are sent on behalf of the Healing ministry with thanks to Penny Edwards.

Prayer Shawls are knitted with special prayers and delivered to those needing comfort who are experiencing illness or loss. Please contact Jen or Jocelyn if you know of someone in need. We invite all who knit to please contact us if you are interested in providing prayer shawls.

Free Little Library – TAKE A BOOK - SHARE A BOOK

Due to the success of our Free Little Library, thanks to Bev Hock , we recently added a second story to accommodate more books!

Our Faithful Healing Members in 2021: Michele Bosschart, Kay Filak, Fusi Pauli, Sherry Plambeck, Marty Beater, Penny Edwards, Carolyn Mulliken, Bev Hock, Leslie Smith, Denora Smith, Gayle Miller- Janton, Suzanne Aubry, Mayah Hegre, Pamm Maxwell, Penny Newall, Jenny Lau, Alexandra Subramanian, Alan and Elenita Webb, Lena Cheya.



Ministry Highlights: Prayer and Care continued

Tea ‘n Talk

In 2020, after the pandemic struck and we needed to adjust how we would continue to connect with our TNT guests, I renamed our Team the Twist N Turns Team little thinking that we would still be twisting and turning as we move into 2022.

We started the TNT year in 2021 with continued deliveries to all of our guests and Zoomed virtually with those who could make them through the spring. We took the opportunity of the lessening of COVID in the fall to hold October and December TNTs in person once again with some adjustments for those who felt comfortable coming. These TNTs provided opportunities for renewing friendships, sharing stories, getting to know our Interim Rector Jen Hornbeck, checking out the Skillings Garden and Labyrinth, and sharing some pre-Christmas cheer with Bev Hock reading one of her favorite childhood stories for the Christmas season and socially-distanced cookie decorating.

The TNT Team bid farewell with gratitude to Jane Ward who spent many years confirming the guests for each TNT and Suzanne Aubry who brought creativity and special baking skills to our deliveries. Special thanks to the other continuing 2021 Tea ‘n Talk Team Members who made TNT’s Ministry in 2021 possible, rewarding and fun for our guests (and ourselves): Michele Bosschart, Fusi Pauli, Cisca Hansen, Marty Beater, Kathy Martin, Penny Newall, Betsy Bogel, Susan Paduano, Chris Roesch, Virginia Pegley, Lynn Bruce and Gitti Anderson. We’re delighted that Penny Edwards has rejoined the TNT Team and to welcome Susan Group to the Team.

We offer an open invitation to all those who would like to explore being part of the TNT Ministry Team—we are self-organizing, flexible with personal schedules and TNT commitments, and we believe that we are the only ministry team that has one “business” meeting a year! Please let us know if you’re interested in joining the TNT Team or would like to suggest a name (including your own) to add to the TNT guest list.

Tish Busselle

Tea 'N' Talk Team

Celebration of Life

The Celebration of Life team offers to the families of parishioners or former parishioners a reception following a memorial service at St. Paul’s.

This year the pandemic kept us apart once again for a great portion of the year. The Celebration of Life team, along with The Circle of St. Paul’s, were able to hold a reception after the service for Walt Marcus in November and provide comfort for the family of The Reverend Sosaia Fineanganofa before his service this January.

This is a loving last gift by St. Paul’s volunteers who set up, donate food, and serve.

Anyone interested in participating in this heartfelt ministry can contact one of the coordinators: Tish Busselle, Marty Beater, Michele Bosschart, Kathy Martin, Cisca Hansen.

Ministry Highlights

Welcoming Ministry

2021 was a busy and productive year for the Welcoming Ministry. St. Paul's is an active and energetic church (regardless of the challenges of the pandemic) and our Ministry is working to foster a welcoming spirit wherever possible in our parish. This means developing systems of invitation in the community, effectively welcoming new newcomers and visitors, and making connections that will grow genuine and meaningful relationships.

This past year, the Welcoming Ministry has "turned outward" by inviting the local community to partake in St. Paul's life through several means.

-We orchestrated two successful community flyer mailings, inviting hundreds of local families to St. Paul's services and events.

-We have been reviewing the St. Paul's website and providing recommendations to ensure digital visitors receive accurate information and a good impression of the warm, friendly character of our church community.

-We also continued our banner program, regularly creating new banner designs that invite passersby to visit our website, attend church services or other events such as the Blessing of the Animals, and to simply enjoy the new Skillings Garden.

Since our return to in-person worship in September, Welcoming has also been endeavoring to put St. Paul's best foot forward for both returning parishioners and newcomers alike.

-The Welcoming Ministry has taken on the duties of Sunday Morning Greeters, including encouraging parishioners to participate in the new name tag program.

-We have produced hand out material, such as special September 'return to church' pew cards, a Children's Ministry activity pack for attending families with small children, and a Labyrinth information card.

-Coffee Hour is also now coordinated by the Welcoming Ministry. Special thanks to Bryan VanderLugt for not only reviving Coffee Hour, but also for teaming up with the Men's Group to cook up an outstanding Welcome Back Barbecue in September.

Looking to 2022, the Welcoming Ministry expects to expand on our current activities. In addition to inviting and welcoming newcomers, our Ministry will be focusing on facilitating connections within our church. For example, we will be exploring the interest and feasibility of creating Sunday worship teams (which could include ushers, greeters, lectors, etc.) with the hope of adding a sense of fellowship and connection for people participating in Sunday service responsibilities.

The Welcoming Ministry currently meets bi-monthly by Zoom. We are a friendly group, including the Rev. Jen Hornbeck, Jocelyn Sideco, Tish Busselle, Charles Warden, Bryan VanderLugt, Peter Shanholt, Michèle Bosschart and Bill Phillips.

If you would like to learn more about our Ministry, please contact Jen Hornbeck or Bill Phillips. You would be very WELCOME ...it's how we roll.

Bills Phillips

Welcoming Ministry Team

Ministry Highlights: Service to Others

Outreach Ministry Team

The outreach at St. Paul's this past year has been heavily impacted by the effects of the pandemic. Many of the social activities, like Fund-the-Need or building a house in Mexico, were put on hold. That's not to say outreach at St. Paul's was nonexistent, a lot was accomplished. As our local charities adjusted for the increased demand, so did St. Paul's.

Samaritan House is one of St. Paul's local partners in supporting those in need. As one of San Mateo's leading nonprofits, they are the largest food distribution agency in San Mateo County and are recognized as a role model in the community.

St. Paul's parishioners continued to provide lunches twice a week to Samaritan House staff and on-site volunteers who were few and very overworked serving the community meals daily and providing other services to a nearly doubling of clients. This activity started in the spring of 2020 and continued until October of 2021.

St. Paul's also supported Samaritan House this year with St. Paul's Operation Backpacks in the summer and St. Paul's Giving Tree at Christmas. These drives helped so many families, children and teens in need.

To learn more about Samaritan House go to: <https://samaritanhousesanmateo.org/>

CALL Primrose is a non-profit corporation providing free grocery assistance to low income families and individuals in our Burlingame community. CALL Primrose was able to serve in 2021 over 66,000 individuals (duplicated count) in need by directly providing more than 87,000 bags of groceries. In 2019, the numbers were 27,000 individuals / 51,000 bags. CALL serves individuals, families, seniors and those who are in transition or homeless.

St. Paul's made a financial donation and sponsored a table at the Filoli Brunch in the Garden Fundraiser in October.

CALL is currently not taking donations of food because of covid precautions, so please consider a financial contribution.

To learn more about CALL Primrose go to: <https://www.callprimrose.org/>

Home & Hope provides a safe haven for families facing homelessness while helping them regain long-term self-sufficiency.

Again, 2021 was a very different year for Home & Hope due to the pandemic. It continues to support families not in tents in churches /synagogues, but by housing their clients in hotels. St. Paul's has supported them during our scheduled host weeks by having our volunteers purchase food and supplies and delivering to hotels where the clients are staying.

To learn more about Home & Hope go to: <https://www.homeandhope.net/>

Ministry Highlights: Service to Others continued

LifeMoves leverages three integrated programs designed for long-term success. Its model is personalized to holistically serve the broad needs of their diverse client population – Veterans, families, single adults, the LGBTQ+ community, aging seniors, and more.

Residential Services: Emergency interim shelter, food, clothing, and other necessities

Supportive Services: Intensive case management and customized support services

Community Outreach: Assistance and services in the field to our unsheltered neighbors

St. Paul's made a financial contribution to LifeMoves Virtual Annual Breakfast.

To learn more about LifeMoves go to: <https://www.lifemoves.org/>

Corazón is building community across borders. St. Paul's has sponsored two home builds across the border and was scheduled for a third in 2020 and 2021 until the pandemic struck. We have not participated in a build for the last two years but will explore the possibility in 2022 to re-engage.

To learn more about Corazon go to: <https://www.corazon.org/>

Peninsula Multifaith Coalition (PMC) is a group of faith congregations and organizations working together on projects to improve our surrounding communities. This volunteer led coalition holds or supports several events each year, such as the Peninsula Multifaith Day of Service on MLK Jr. Day, Interfaith Prayers for Peace in the summer, and the annual Peninsula Freedom Seder, held in the spring.

To learn more about PMC go to: <https://peninsulamultifaith.org/>

In 2022, your Outreach Team will continue to engage and identify ways our Parish can use our minds, physical talents, hearts, and, most importantly, our faith to address the issues those around us face today. Besides our typical charities we support that address homelessness, food shortages and basic living necessities, we will have dialogs on social injustice, racism, truth and kindness.

Your Outreach Team thanks everyone for their physical time volunteering and financial support for these charities and the ones that are dear to your heart. A big thank you from Jocelyn Sideco, Edith Foothorap, Serina Beuparlant and Jay Janton.

Please consider joining the Outreach Team. Outreach is such an important part of St. Paul's DNA and provides so many opportunities for St. Paul's community to support others. There are so many ways we can share our faith, support those in need and build better communities.

Jay Janton

Outreach Team

Ministry Highlights: Service to Others continued

St. Paul's Giving Tree

Although Christmas is “put away” for the year, I hope the warmth that comes from participating in St. Paul's Annual Giving Tree remains with each of you. This year, we were able to return to our in-person Giving Tree after going fully virtual I 2020. We helped three families who live in surrounding communities by providing Christmas dinner, gifts and basic food staples for several more meals. In total, five adults and eleven children were recipients of St. Paul's community's caring and sharing.

Thank you to all who participated! St. Paul's Giving Tree is a congregation-wide effort at St. Paul's whether one brought cans of soup or boxes of oatmeal, provided a toy, activity kit, warm jacket, or a child's first pair of new shoes; wrapped gifts or sorted food; was part of one of the “Sunday delivery teams;” or made a donation for the “elves” to use to fill in gaps.

One mom's text right after the delivery says it better than I can: “I cried at the sight of the presents. I don't have Christmas tree because I had no presents to put underneath it for my children. I am now filled with joy, and you all are angels for whom I'll be forever grateful.”

And, special thanks to several “behind the scenes” people—Ella Giere who made the contacts with the Spanish-speaking families that we were helping; the Koivisto/Giere family who organized the wrapping materials; Sarah Wiley who organized the food sorting and distribution; Paige Austin and Heather Kollar who helped “man” the Giving Tree gift and food selections; and Kathy Martin and Heather Kollar who helped beforehand with the pre-sorting and boxing of gifts for each family so that all went well on wrapping day.

Tish Busselle

The Circle of St. Paul's

For decades, The Circle has supported St. Paul's and the surrounding community by our main fundraiser of biannual rummage sales. Through our work together, many lasting friendships continue to be made and supported by the regular meetings and luncheons and by our time sorting rummage and working the sales during non-pandemic times.

The Circle's rummage sales had been contributing \$20,000 to \$40,000 a year to St. Paul's budgets, as well as support local families and individuals in need. Our members are anxious for the time when we can resume our sorting responsibilities, sales, and regular gatherings and our financial support of St. Paul's.

The Circle was begun many years ago by members of the parish but has evolved to include relatives and friends of our members. If you are interested in more information about becoming a part of our work, either as a helper or a member, please contact Cisca Hansen, or Sandy Galindo.

Cisca Hansen

President, The Circle of St. Paul's

Ministry Highlights: Fabric

Property and Grounds Team 2021 Activities

St. Paul's Property and Grounds Team had another eventful year in 2021. The team consists of the following members: Tish Busselle, Tom Power, Wade Aubry, Michele Bosschart, Vic Carboni, David Long, Jack Martin and Jay Janton. A big thank you goes to our contractor support team: Handymen Pedro Rivera & Jorge Gomez, Scott Brandt Plumbing, Schulkamp Electrical and Sabor Roofing. And there are other contractors that have supported the Team. The biggest project of the year was the beautiful recreation of the garden and addition of a labyrinth along Occidental Avenue that became Skillings Garden. The Property Teams specific activities in 2021 both large and small are listed below:

- Added light to AV closet
- Occidental apartment refreshed (paint, carpet stains, hall light)
- New Occidental tenants in March
- Nursery school windowsill repaired
- Broken Basement pipe failure in Nursery School
- Sound System upgraded
- Roof quotes for remaining sections updated.
- Replaced Sump Pump Boiler room
- Replaced air filters in both blowers with MERV 13 filters
- Planted Easter station trees / plants purchased around St. Paul's campus
- Fire Inspection Required updates
 - Installed smoke detector or CO2/Smoke detectors in offices, music room and Foote Hall classrooms
 - Installed Occupancy signs for the Parish and Foote Hall
 - Installed exit signs in secondary exit route in offices
 - Repaired emergency lights in exit sign assemble leading to Sextant patio.
 - Installed Knox box on Nursery School
 - Cleaned kitchen stove fume hood
- Repaired Parish Hall upstairs Emergency Exit door – it now latches when closed
- Troubleshooting reason for Classroom blower not working. Fuse undersized and replaced with 20 amp.
- Fixed Classroom Blower Pump by lubricating assembly
- Cleared frozen garbage disposal at Chapin House
- Tightened sink drain pipe in Occidental apartment to fix leak
- Lubricated Turbine fans above classrooms to eliminate high pitch whining
- Replaced broken window in Foote Hall
- Outside Parish/Chapel landscaping replaced with Labyrinth and garden
- Emptied out and cleaned classrooms in preparation for a possible rental
- Replaced washer and dryer
- Replaced dishwasher in Chapin House

Ministry Highlights: Fabric continued

- Resolved rodent issues at Chapin House
- Repaired damaged ducting insulation caused by rodents at Chapin House
- Performed gutter yearly clean out
- Replaced batteries in Foote Hall Shades
- Performed boiler yearly inspection by Reichel Engineering
- Ordered new condensation pump for heating system; current pump is leaking and cannot be repaired.
- Addressing Eucalyptus tree issue with Bell Tower
- Installed Ring camera at Office door
- Began upgrade office network storage capability
- Painted breezeway between Parish, Offices and Sanctuary
- Repaired ADA bathroom door that somehow was pulled off its hinges
- Replaced Parish Hall entryway light
- Repaired various roof leaks every time it rained

Jay Janton

Property Committee

Columbarium

The St. Paul's Columbarium continues to be a place of quiet reflection and prayer for all the parishioners and guests that visit there. Our Columbarium is a special place for loved ones to visit and feel the presences of friends and family members who are no longer with us in body, but will always have a place in our hearts. The Columbarium has sufficient space for our parishioner's final resting place for many years to come and we look forward to supporting the end of life needs of our community.

Columbarium Committee

The Rev. Jen Hornbeck, Michele Bosschart, Ron Goerss, Jack Martin, Jean Simon, and George Simon.

Ministry Highlights: Fabric continued

A Little More About St. Paul's Roofs and the Repairs/Replacements

St. Paul's Property Committee was formed in 2018 and over the past 3 years has embarked on several capital improvement projects to enhance the beauty of our campus. One of the most notable and expensive was the major roof replacement projects that took place in 2020, the largest of which was replacing the tile roof that covered most of the Parish Hall. Smaller roof projects included Chapin House and the Occidental Avenue apartment over the garages.

This month (January 2022), we will begin replacing the roofs over the High Altar, Chapel, Coxhead Conference Room, Sexton's Apartment and the Swell and Tuba Chambers. This will complete the replacement of the roofs over most of our facilities. The last part of the roof work will include Brewer Hall and the kitchen

The Vestry and the Property Committee are indebted to those who have supported St. Paul's Roof Fund which has made the recent and future work possible in order to preserve St. Paul's property. A total of \$234,567 has been raised to date from those listed below:

Cyndy & Tom Bodenlos

Leslee McLennan Bonino

John & Lisa Borgeson

Michele Bosschart

Jim & Tish Busselle

Joan & Jeff Cleary

Bryce Dakin

Jim & Julia Davidson

Tim & JJ Elliott

David Gasca & Tanya Khakbaz

Steve & Susan Group

David & Alice Heck

Jay Janton & Gayle Miller-Janton

Susan Ketcham & Anne Casscells

Pat Ko

Jill & Phil Lighty

Candace & James Martin

Jack & Kathy Martin

Tom & Margi Power

Oliver & Fusi Pahulu

Gordon & Alex Readey

Peter & Cindy Shanholt

John & Katie Storey

Ted & Jen Ullyot

Tim van Oppen & Family

The Circle of St. Paul's in

memory of Julie Marty

The Weyerhaeuser Family in

memory of Julie Marty

Donations are still being gratefully accepted as preserving the roofs of St. Paul's is expensive and there will still be bills to pay for the next phase of work. Donations can be made online on St. Paul's website: www.stpaulsburlingame.org/support or by sending a check to St. Paul's (marked "Roof Campaign"), 415 El Camino Real, Burlingame, CA 94010.

Ministry Highlights: Fabric continued

Rector Search Committee

To lead the search for our next rector, the Vestry comprised a dynamic and capable team consisting of the following parishioners: Michele Bosschart, Anne Casscells, Tim Elliott, Edith Foothorap, James Hurrell, Jenny Lau, Tom Power and Rue Richey. Joan Cleary and Charles Warden chair the Committee.



The activities of the Committee have since moved through three primary stages:

- **Formation and Training.** The Committee was formed in early November, received Diocesan training shortly thereafter, and laid the team building foundations for a well-functioning team. The team meets weekly.
- **Discernment.** In a wide and inclusive process, the Vestry led congregation conversations and conducted a questionnaire to discern the congregation's priorities for St. Paul's and the characteristics most needed in a future rector. With the benefit of this work, the Committee then conducted further discernment, most notably with young adults in our congregation.
- **Parish Profile.** The output from the discernment process has provided the Committee with the elements necessary to draft the Parish Profiles that will then be used to communicate the nature of the open rector position throughout the national and international Episcopal community. This drafting process is well underway.

In the February timeframe, the congregation should expect to see the Parish Profiles. The screening of candidates, interviews and in-depth search process will then unfold with the goal of identifying final candidates to present to the Vestry before the summer.

Charles Warden & Joan Cleary
Co-Chairmen, Search Committee

Ministry Highlights: Fabric continued

Skillings Garden and Labyrinth

One of the wonderful surprises of 2021 was achieving the funding to move forward on a dream of many over the past decades to transform the space between the Church and the Parish Hall adjacent to Occidental Avenue. Our former long-time rector, The Reverend Thomas Skillings, gave us the perfect opportunity to achieve this dream when, sadly, he announced his retirement earlier in the year.

While rooms in the Parish Hall and Office have been named in honor of St. Paul's former rectors, it seemed more appropriate for this special space to be dedicated in Thomas' honor. Plans in hand, a very skilled contractor and a labyrinth designer and cutter were located by Michele Bosschart who oversaw the project. Michele also worked with a landscape designer on the landscaping plans and plant selection. Work was begun in June and completed in August just in time for the dedication on September 19th.

Thomas was able to fly from St. Louis for the dedication which made it even more special as his last service outside in May (one of only 4 in-person outside services that was held during the first 16 months of the pandemic) was in the midst of one of the many upticks in cases which didn't give as many as wanted the opportunity to say goodbye. The Dedication helped fill that void as many people attended.

Upon reflection since the dedication, many have said "What would we have done without this new space for St. Paul's community and the greater community?" It has welcomed countless neighbors and been the scene of many St. Paul's moments—both special and regular, some of which wouldn't have been possible without this new outdoor space given how much we wanted to protect the health and safety of St. Paul's community. The events held in the Skillings Garden have included the Blessing of Animals on St. Francis Day, providing extra seating for the hundreds who attended the Memorial Service for Charlotte Murdoff, many Coffee Hours, the outside activities that were part of the Advent Festival, Ministry Team meetings, and the outdoor reception after the funeral of The Reverend Sosaia Fineanganofa held only weeks ago.

Funding for this new space, which will be the scene in years to come of many festive events, quiet meditation and reflection walking the Labyrinth, and conversations, was made possible by past gifts for a permanent labyrinth, The McClellan Garden Fund, and other special donations in addition to those made recently in honor of Thomas and recognition of his service and commitment to St. Paul's.

Ministry Highlights: Fabric continued

Thank you to those who contributed to The Skillings Garden Fund which made the completion of this project possible last summer:

Anonymous

Kay Barratt

Bonnie & Peter Adams

Serina Beauparlant

Chip & Kristi Blundell

Cyndy & Tom Bodenlos

Leslee McLennan Bonino

John & Lisa Borgeson

Michele Bosschart

Kim & Dave Bottoms

Karl & Tom Breice

Lynn Bruce

Jim & Tish Busselle

Joan & Jeff Cleary

Paul & Debbie Cleveland

Dick & Barbara Dedo

Brian & Kathleen Douglas

Tim & JJ Elliott

Chip & Kay Filak

Mary Flesher

Reese & Sally Foster

Bob Ghoorah & Sarah Solum in memory of

Bob's father

Ron Goerss & Edith Foothorap

Cisca Hansen

Ruth Haynes

Bev Hock

Susan Ketcham & Anne Casscells

Pat Ko

Dee & Chris Leach

Jill & Phil Lighty

Becky Loewy

Candace & James Martin

Jack & Kathy Martin

Susan Matthews

Donald & Dawn Mulliken

Penny Newall

Fusi Pauli

Nick & Virginia Pegley

Bill Phillips & Jill Hopkins

Tom & Margi Power

Dean Scholl & Marian Chin

Margot Smalley

Pamela Smith

Bill & Judy Steul

The Rev. Vern Jones

The Right Rev. Bill & Mary Swing

The Circle of St. Paul's

Jane Ward

Jessica Sobolik Willey

Ministry Highlights: Communication

St. Paul's Website Ministry

In addition to links to St. Paul's other social media platforms (Facebook, Instagram and YouTube) and general parish communications (newsletters and email blasts), St. Paul's website, stpaulsburlingame.org, is committed to keeping parishioners up-to-date on the latest events and opportunities for ministries and outreach. Other important functions include building our connections to one another while serving as an online presence of St. Paul's to the broader community of potential newcomers who may wish to learn more about us, visit our Church, participate in events and eventually engage with us more fully.

During 2021, the website also became the place to go for online services with weekly recordings of the 10am Sunday Service. This feature allows those who are unwell, traveling out of town or simply concerned about Covid to still worship with us as a virtual community.

The Homepage of the website highlights most current activities and the Events page is updated frequently with the latest opportunities to join one another in service and celebration. The Music pages also continue to have a high volume of hits as visitors explore and listen to the many recordings of our amazing choir and organ performances.

We continue to monitor Google Analytics to see if there are specific actions we can take to further improve traffic to the website.

Current stewards of the website are Brian and Kathleen Douglas with additional technical expertise from David Long when needed, and ongoing feedback from the Vestry and Communications Team.

St. Paul's Treasurer's Annual Financial Report for 2021 and the Approved Budget for 2022

Overview of the Report

Following is a report of St. Paul's finances for the year which ended on December 31, 2021 and a discussion of the Operating Budget for 2022 as approved by the Vestry on January 19, 2022. Summary information for 2021 and 2022 is on the following tables. Details for both the 2021 and 2022 Operating Budgets and actuals for 2021 are after the written report and summary information. The Treasurer's Report concludes with the Balance Sheet of all assets and liabilities as of December 31, 2021.

Summary of Operating Budget and Actuals for 2021

Readers will see that the table below includes two budgets for 2021 along with the end-of-year actuals. The first budget is the one adopted at the beginning of 2021 at a time of great uncertainty about when the Bay Area would return to a "new normal" and we learned of staff changes in March. The January budget for 2021 was based on pledge commitments and financials from previous years. In March, we learned of the Rector's retirement and the resignation of the Associate Rector. Both of their positions were fulltime. In May, the Vestry chose an Interim Rector and, in concert with her, decided to increase the Pastoral Associate to a .75 position in lieu of searching for a new Associate Rector. The second budget, adopted in July 2021, shown as the 2021 Revised Budget, reflects these personnel changes as well as other updates based on seven pandemic months with virtual Church services only with two exceptions—the outdoor socially distanced-masked farewell services for the Associate Rector and Rector, respectively.

St. Paul's Operating Budget Results for 2021

	2021 Approved Budget January 2021	2021 Approved Revised Budget July 2021	EOY 2021 Actuals
	in \$	in \$	in \$
Income			
Pledge Receipts			
Pledges	566,063	566,063	560,683
Reserve for Unpaid Pledges	(22,643)	(22,643)	(3,820)
Pledge Receipts	543,420	543,420	564,396
Non-Pledged Income	204,625	185,225	

			193,870
Transfers			
Sidebotham Memorial Fund Income	45,000	45,000	45,456
Transfer from/to Reserves-Other	48,000	48,000	(22,339)
Xfer from Choir School	33,626	33,626	33,626
Chapin/Occidental rent (partial)	50,000	50,000	50,000
Transfers	176,626	176,626	106,743
			-
Total Income	924,671	905,271	865,009
Expense			
Professional Staff	504,867	435,793	430,292
Support Staff	102,116	94,100	84,200
Music Staff and Other Substitutes	44,068	44,068	43,079
Total All Staff	651,051	573,961	557,570
Diocesan Assessment/Diocesan Outreach	132,722	132,722	132,722
General Parish Expenses	46,528	46,349	36,563
Office Equip & Support Exp	10,500	10,500	12,343
Buildings & Grounds	137,162	137,162	116,827
Program Expenses	14,475	14,475	8,862
Total Expense	992,438	914,408	864,888
Net Income	(67,767)	(9,137)	121

*After transfer out to Restricted Funds of net income for 2021 of \$22,339 (shown above in Transfers)

Despite, or perhaps because of the pandemic that continued to challenge the world in 2021, St. Paul's revenues compared to both budgets in 2021 were positive and expenses were less than budgeted. The projected deficits in both versions of the budget were not only eliminated but 2021 ended with a positive balance of \$22,460 before the transfer out of \$22,339 into the Deficit Reserve Restricted Fund on the Balance Sheet. This is the fifth consecutive year that we have gone from a projected deficit in the budget to a positive ending balance and made end-of-year transfers out of the Operating Budgets respectively into the Restricted Funds on the Balance Sheet.

When this positive end of year balance is compared to the projected deficit in the Operating Budget approved in January 2021 of nearly \$116k (the combined total of a budgeted transfer in of \$48k from the Deficit Reserve Restricted Fund and the budgeted ending balance of (\$67,767)), this represents a shift from a negative to a positive of \$125k. The major factors that resulted in this shift and ending the 2021 budget year with a positive balance were:

INCREASED 2021 REVENUE

- The 2021 pledge payments, including those made in 2021 for previous years, resulted in a continued remarkably high pledge fulfillment rate (104% fulfillment in 2021) which resulted in savings in the budgeted Reserve for Unpaid pledges.
- Many parishioners made generous contributions in addition to their pledges and there were other gifts which offset in large part the loss of Non-pledged income from not being “in Church” for 60% of the year and in much lower attendance once in-person services resumed in Foote Hall during the summer and in the sanctuary since September. Shortfalls in accounts that these contributions and gifts more than covered were Open Offerings, Easter/Christmas Offerings and the budgeted proceeds from rentals of the Parish Hall.

SAVINGS IN BUDGETED EXPENSES

- The largest savings in expenses for 2021 were in the budget for personnel. The net savings in all personnel categories was \$94k when compared to the original Operating Budget for 2021 which reflected the changes in the three professional positions described previously. Additional personnel savings of \$16k occurred after the adoption of the Revised Budget, most of which resulted from savings in the Bookkeeper’s compensation because of a decreased workload and some savings in other personnel accounts.
- Savings in expenses in non-personnel accounts of \$33k in comparison to the Revised Budget resulted from a variety of expense accounts as can be seen in the chart above. The largest savings were in the Buildings and Grounds accounts which include utilities.

In summary for 2021, the additional revenues combined with the net savings in expenses not only erased the deficit in the Operating Budget but resulted in a Net Income of \$22,460 of which \$22,339 was transferred at the end of 2021 from the Operating Budget to the Restricted Funds on the Balance Sheet with more than 97 percent of it deposited in the Deficit Reserve Restricted Fund to cover future deficits as needed. The summary table for the 2021 Operating Budgets above and the 2021 Balance Sheet in this Report reflect this transfer from the Operating Budget to the Restricted Funds with a resulting Net Income in the Operating Budget of \$121 for 2021.

St. Paul’s Balance Sheet for 2021

The generosity of St. Paul’s community abounded again in 2021 in St. Paul’s other funds known as Restricted Funds which are on the Balance Sheet along with other accounts including checking and money market accounts, the Endowment and Memorial Funds and St. Paul’s fixed assets. St. Paul’s is blessed to have several Restricted Funds which reflect generous gifts over the years for such uses as the front garden, the needlepoint cushions, the Columbarium, and Outreach, to name just a few. (All of the Restricted Funds are shown on the Balance Sheet which follows the Finance Section in this Report before the Trustees’ Report).

In addition to the transfer of \$22,339 from the Operating Budget's net income at the end of 2021 to the Restricted Funds described in the 2021 Operating Budget section above, other additions to the Restricted Funds in 2021 were the result of:

- Gifts totaling more than \$280k (combined 2020 and 2021) to the Special Roof; Repair Fund initiated in 2020 and the Skillings Garden and Labyrinth Fund established in April 2021; and
- The proceeds of \$976k from the Equity Share that St. Paul's realized from the Rector's sale of his house.

These and other changes including increases in St. Paul's various Endowment and Memorial Funds and expenditures from some of the Restricted Funds resulted in a Balance Sheet total at the end of 2021 of \$13,301,896, an increase of 7.2% since December 31, 2020, without including any increases in the value of St. Paul's properties.

St. Paul's Operating Budget for 2022

Turning now to the 2022 Operating Budget which was adopted by the Vestry on January 19, 2022. The table below summarizes the 2022 Budget and compares it to both the January 2021 and Revised July 2021 Operating Budgets and well as the End-of-Year actuals.

Summary of St. Paul's 2022 Adopted Budget with 2021 Budget and Actual Comparisons

	2021 Approved Budget January 2021	2021 Approved Revised Budget July 2021	EOY 2021 Actuals	2022 Approved Budget January 2022
	in \$	in \$	in \$	in \$
Income				
Pledge Receipts				
Pledges	566,063	566,063	560,683	526,859
Reserve for Unpaid Pledges	(22,643)	(22,643)	(3,820)	(21,074)
Pledge Receipts	543,420	543,420	564,396	505,785
Non-Pledged Income				
Transfers				
Sidebotham Memorial Fund Income	45,000	45,000	45,456	47,000
Transfer in/out from Restricted Funds	48,000	48,000	(22,339)	51,108
Xfer from Choir School	33,626	33,626	33,626	33,993
Chapin/Occidental rent (partial)	50,000	50,000	50,000	50,000
Transfers	176,626	176,626	106,743	182,101
Total Income	924,671	905,271	865,009	889,186
Expenses				
Professional Staff	504,867	435,793	430,292	423,546
Support Staff		94,100		

	102,116		84,200	97,396
Music Staff and Other Substitutes	44,068	44,068	43,079	43,643
Total Staff	651,051	573,961	557,570	564,584
Diocesan Assessment/Diocesan Outreach	132,722	132,722	132,722	148,827
General Parish Expenses	46,528	46,349	36,563	41,060
Office Equip & Support Exp	10,500	10,500	12,343	12,050
Buildings & Grounds	137,162	137,162	116,827	139,069
Program Expenses	14,475	14,475	8,862	14,825
Total Expense	992,438	914,408	864,888	920,415
Net Income	(67,767)	(9,137)	121*	(31,229)

*After transfer out to Restricted Funds of net income for 2021 of \$22,339 (shown in Transfers above)

The Operating Budget for 2022 is based on several critical assumptions:

Expense Assumptions for 2022

- That the Rector Search will be successful with total salary projected to be very competitive in our Diocese along with the costs of other compensation including health coverage, retirement contributions and other mandated costs.
- That the budget will reflect compensation for the projected time that the Interim Rector will be at St. Paul's through the start date for St. Paul's permanent Rector.
- That the 3.2% cost of living adjustment adopted by the Diocesan Convention for clergy will be provided to all staff.
- That all health costs for eligible employees will be funded as required by the Diocese; and
- That all non-personnel budgets will be adjusted upward or downward based on either the changes in mandated costs such as the Diocesan Assessment, Property Insurance, and Utilities or on the experience of previous years considering that both 2020 and 2021 were unusual years.

Total expenses budgeted for 2022 are \$920,415 compared to \$992,438 in the Operating Budget approved in 2021 before the Budget was revised in July 2021 to reflect staffing changes and a few other adjustments.

Revenue Assumptions for 2022

- **Net Pledge Income** is budgeted at \$505,785 after 4.0% is reserved for potential unpaid pledges. This is based on total pledges made by January 15, 2022, of \$526,859. As in previous budgets, no income is budgeted for pledges paid in 2022 for outstanding pledge commitments from previous years' pledges as there is no certainty that previous year pledges will be paid. However, payments of past years' pledges are always welcome and have made an important contribution in the last few years to St. Paul's net income at the end of the year.
- **A few more details about 2022 pledging compared to 2021 and previous years:** Total pledge commitments (including pledges for 2022 prepaid in 2021) represent a 6% decrease compared to the pledged income for 2021, mainly as the result of nine pledging households relocating out of the area which is three to four times the number of relocations in years before the pandemic. To date, 132 households have pledged for 2022; this compares to 157 households in 2021. While the number of pledging households and total pledges has decreased, there is some positive news:
 - Four new pledging households
 - Four previous pledgers who did not pledge in 2021 have pledged for 2022
 - 44 households increased their pledges from 2021, 64 maintained their 2021 pledges, and a much smaller number-17 households-decreased their pledges from 2021 to 2022
 - There is still an opportunity for the remaining 17 households who pledged in 2021—and we believe are still in the area-- to renew their pledges for 2022
 - Reflecting their feeling of engagement with St. Paul's, three pledging households that moved in recent years continue to pledge to St. Paul's
 - Pledges made in late 2021 for 2022 (prepaid pledges which are kept on the Balance Sheet until transferred into the Operating Budget) increased for 2022 which will help St. Paul's cash flow during the year
- **Non-pledged revenue accounts** include Miscellaneous Gifts, Open Offerings, Memorial Endowment Income, Givers of Record (a few who make regular contributions in lieu of making pledges), and the income from the rental of Heimann Hall to St. Paul's Nursery School. As shown in the table above, Non-pledged revenue is expected to increase by \$16k over the 2021 Revised Budget. This is due to 1) the Trustees' decision to increase the income from the Endowment Fund, 2) anticipated increases in Open Offerings and Easter/Christmas Offerings because we expect to continue to be "back in

Church,” and 3) the projected restart of The Circle of St. Paul’s Rummage Sales—the latter two are budgeted conservatively for 2022 at lower levels than before the pandemic. .

- **Transfers in from other funds in the Restricted Funds to the Operating Budget** comprise 20% of total revenues budgeted for 2022. Four transfers are included in this part of the budget: 1) the distribution of earnings from the Sidebotham Memorial Fund, 2) the Choir School’s share of the cost of the Director of Music, 3) available income from the rental of Chapin House and the Occidental apartment after expenses for the property are paid including repairs, property taxes, interest and principal paydown on the loan for the purchase of Chapin House are paid, and 4) a transfer from the Budget Deficit Reserve of \$51,108.

Total revenue is budgeted at \$889,186 and includes, as noted above, \$51,108 to be transferred in from the Budget Deficit Reserve Restricted Fund to help offset part of the projected deficit of \$82,337. It is our hope that the rest of the deficit of \$31,229 will be reduced by additional members pledging for 2022, the previously high level of pledge fulfillment continuing in 2022, and savings in expenses. If these do not occur, the Vestry has identified other funds in the Restricted Funds on the Balance Sheet which can be used this year and in the following year or two to cover the projected deficits. These include the remaining funds in the Budget Deficit Restricted Fund, funds held in the Vestry Program Development and Ministry Restricted Fund which has no dedicated use except for expenses of the Rector Search (for which most will not be needed), and funds in the Rainy Day Restricted Fund which cover slightly more than three months of operating expenses.

In addition to the Summary of the 2022 Budget with comparisons to the 2021 Budgets and Actuals shown on the table on previous pages, those who would like further details for both years are encouraged to find the full Budgets and Actuals for 2021 and the 2022 Budget on the on the pages that follow this written report.

IN SUMMARY: LOOKING BACK TO 2021 AND FORWARD TO 2022

Looking back, 2021 unfolded much differently than what could ever have been predicted one year ago—with a longer than anticipated pandemic after vaccines became available in early 2021, the more recent arrival of the Omicron variant, and the announcement of the retirement of St. Paul’s Rector and the Associate Rector’s call to a church in St. Louis. St. Paul’s remained resilient finishing 2021 on a positive financial note after the Vestry adopted an initial budget for 2021 followed by a revised one in July 2021, both of which included budgeted deficits that, in the end, did not occur thanks to the contributions of so many and fewer expenses.

As we enter 2022, there are uncertainties which may affect the 2022 Operating Budget as adopted including again the lingering pandemic; what the “new normal” will be in engagement in St. Paul’s services, Ministry Teams and activities; and the timing of the completion of a successful search for St. Paul’s permanent Rector.

The Vestry and Finance Commission join me in expressing sincere gratitude to everyone whose support contributed to the successful financial conclusion to St. Paul's 2021 Operating Budget. The Balance Sheet (included in this report after the full Operating Budget for 2022), which reflects all funds, shows total assets of \$13.3 million as of December 31, 2021. We are truly fortunate to have this level of assets-- especially in comparison to other churches in the Diocese and churches generally-- due to the generosity of St. Paul's current community and those who called St. Paul's their spiritual home during some of the last 115 years and left generous bequests.

The 2022 Budget continues staffing and program support at current levels with the anticipation of calling St. Paul's next permanent Rector in summer 2022. The result is a deficit in the Operating Budget which can be more than covered by Restricted Funds for this year and 2023. They include a healthy Rainy Day Reserve, a Reserve for Budget Deficits, and other funds such as those designated for Program and Ministry Development. At the same time, a challenge for St. Paul's, like so many churches, will be to develop strategies in future years to regain and maintain a sustainable budget.

Respectfully submitted,

Tish Busselle, Treasurer

2021 Budget and Actuals (Detail)

	2021 Approved Budget January 2021 in \$	2021 Approved Revised Budget July 2021 in \$	EOY 2021 Actuals in \$
Income			
40000 · Pledge Receipts			
40020 · Pre-paid Pledge Receipts			
40048 · 2018 Pledge Receipts	-	-	250
40049 · 2019 Pledge Receipts	-	-	3,123
40050 · 2020 Pledge Receipts			4,160
40051 · 2021 Pledge Receipts	566,063	566,063	560,683
40099 · Reserve for Unpaid Pledges	(22,643)	(22,643)	(3,820)
Total 40000 · Pledge Receipts	543,420	543,420	564,396
41000 · Non-Pledged Receipts			
41010 · Open Offerings	16,000	9,600	5,730
41020 · Over-pledged Receipts	3,500	5,000	9,030
41025 · Givers of Record	36,000	36,000	41,254
41030 · Easter/Christmas Offerings	9,000	4,500	3,062
41040 · Miscellaneous Gifts	8,000	8,000	17,632
41050 · Endowment Fund Income	47,000	47,000	47,000
41051 · Circle Receipts	10,000	-	-
41052 · Interest Income	200	200	59
41053 · eScrip Income	175	175	325
41070 · Use of Buildings Receipts	74,750	74,750	69,778
Total 41000 · Non-Pledged Receipts			

	204,625	185,225	193,870
42000 · Transfers			
42010 · Sidebotham Memorial Fund Income	45,000	45,000	45,456
42020 · Xfer from/to Reserves-Other	48,000	48,000	(22,339)
42025 · Xfer from Choir School	33,626	33,626	33,626
42040 · Xfer Chapin/Occidental rent	50,000	50,000	50,000
Total 42000 · Transfers	176,626	176,626	106,743
Total Income	924,671	905,271	865,009
Expense			
Total 50000 · Professional Staff	504,867	435,793	430,292
Total 56000 · Support Staff	102,116	94,100	84,200
Total 57000 · Music Staff /Other Substitutes	44,068	44,068	43,079
Total Staff	651,051	573,961	557,570
Total 60000 · Diocesan Assessment	132,722	132,722	132,722
62000 · General Parish Expenses			
62001 · Altar, Sacristy & Wedding Suppl	1,500	1,500	1,194
62002 · Printing - In-house	10,500	10,500	11,284
62003 · Communication/Advertising	1,594	1,594	1,233
62004 · Postage	5,150	5,150	4,988
62005 · Telephone	6,250	6,250	2,514
62006 · Coffee Hour/Hospitality	2,500	2,000	1,176
62008 · Publications & Calendars	35	35	-
62009 · Audit Expense	3,300	3,300	-
62010 · Payroll Service Fees	2,000	2,000	1,863
62015 · Workers' Comp Insurance	2,350	2,350	1,870
62018 · Greeting Cards Expense	400	400	318

62019 · Cr Card/Brokerage Fees	4,800	4,800	4,671
62030 · Rector Education Allowance	536	536	553
62031 · Pastoral Associate- Education	268	268	260
62032 · Associate Rector -- Education	536	536	232
62033 · Dir of Music Education Allowance	536	536	488
62040 · Rector Expense Account	321	471	411
62041 · Pastoral Associate-Exp. Acct.	160	160	303
62042 · Associate Rector-Expense Acct	321	321	115
62043 · Dir of Music Exp Acct	321	321	314
62045 · Mileage Reimbursement	150	321	-
62046 · Covid-19 expenses	3,000	3,000	2,776
Total 62000 · General Parish Expenses	46,528	46,349	36,563
63000 · Office Equip & SW Support Exp			
63001 · Office Equip. Maintenance	500	500	209
63002 · Office Supplies	4,200	4,200	2,928
63003 · Comp Equip, Soft, Licensing	4,800	4,800	7,659
63004 · Computer Maintenance	1,000	1,000	1,547
Total 63000 · Office Equip & Support Exp	10,500	10,500	12,343
64000 · Buildings & Grounds			
64001 · Utilities Expense	41,200	41,200	28,886
64002 · Building & Grounds Supplies	1,504	1,504	1,188
64003 · Bldg. Maintenance incl Heimann	32,000	32,000	23,755
64005 · Grounds Upkeep Expense	12,200	12,200	13,400
64006 · Property Tax Expense	2,300	2,300	1,978
64007 · Piano Maintenance	2,136	2,136	1,565

64008 · Organ Maintenance	2,822	2,822	4,433
64009 · Property Insurance	43,000	43,000	41,623
Total 64000 · Buildings & Grounds	137,162	137,162	116,827
65000 · Program Expenses			
65001 · Chancel Choir	1,339	1,339	1,255
65003 · Church School	300	300	244
65004 · Children's Worship	2,000	1,500	1,165
65005 · Family Ministry	1,638	1,138	1,857
65007 · Adult Education	800	800	485
65008 · Tea and Talk	150	150	30
65009 · Prayer & Healing Ministry	442	442	-
65011 · Youth Programs	1,000	1,000	281
65012 · Acolytes	156	156	-
65016 · Invite Welcome Connect	4,650	4,650	546
65017 · Vestry Expenses	1,000	2,000	1,688
65018 · Safeguarding	500	500	377
65019 · Evensong Services	-	-	-
65020 · Stewardship	500	500	933
Total 65000 · Program Expenses	14,475	14,475	8,862
Total Expense	992,438	914,408	864,888
Net Income	(67,767)	(9,137)	121*

*After transfer out to Restricted Funds of net income for 2021 of \$22,339 (shown in Transfers)

St. Paul's 2022 Budget as approved by the Vestry on January 19, 2022 (Detail)

	2021 Approved Budget January 2021 in \$	2021 Approved Revised Budget July 2021 in \$	2022 Approved Budget January 2022 in \$
Income			
40000 · Pledge Receipts			
40050 · 2020 Pledge Receipts			
40051 · 2021 Pledge Receipts	566,063	566,063	526,859
40099 · Reserve for Unpaid Pledges	(22,643)	(22,643)	(21,074)
Total 40000 · Pledge Receipts	543,420	543,420	505,785
41000 · Non-Pledged Receipts			
41010 · Open Offerings	16,000	9,600	12,000
41020 · Over-pledged Receipts	3,500	5,000	6,000
41025 · Givers of Record	36,000	36,000	36,000
41030 · Easter/Christmas Offerings	9,000	4,500	6,000
41040 · Miscellaneous Gifts	8,000	8,000	8,000
41050 · Endowment Fund Income	47,000	47,000	50,000
41051 · Circle Receipts	10,000	-	10,000
41052 · Interest Income	200	200	100
41053 · eScrip Income	175	175	200
41070 · Use of Buildings Receipts	74,750	74,750	73,000
Total 41000 · Non-Pledged Receipts	204,625	185,225	201,300
42000 · Transfers			
42010 · Sidebotham Memorial Fund Income	45,000	45,000	47,000
42020 · Xfer from/to Reserves-Other	48,000	48,000	51,108

42025 · Xfer from Choir School	33,626	33,626	33,993
42040 · Xfer Chapin/Occidental rent	50,000	50,000	50,000
Total 42000 · Transfers	176,626	176,626	182,101
Total Income	924,671	905,271	889,186

Expense

Total 50000 · Professional Staff	504,867	435,793	423,546
Total 56000 · Support Staff	102,116	94,100	97,396
Total 57000 · Music Staff/Other Substitutes	44,068	44,068	43,643
Total 60000 · Diocesan Assessment	132,722	132,722	148,827
62000 · General Parish Expenses			
62001 · Altar, Sacristy & Wedding Suppl	1,500	1,500	1,500
62002 · Printing - In-house	10,500	10,500	12,000
62003 · Communication/Advertising	1,594	1,594	1,594
62004 · Postage	5,150	5,150	5,314
62005 · Telephone	6,250	6,250	2,700
62006 · Coffee Hour/Hospitality	2,500	2,000	2,000
62008 · Publications & Calendars	35	35	35
62009 · Audit Expense	3,300	3,300	3,300
62010 · Payroll Service Fees	2,000	2,000	2,000
62015 · Workers' Comp Insurance	2,350	2,350	1,800
62018 · Greeting Cards Expense	400	400	400
62019 · Cr Card/Brokerage Fees	4,800	4,800	4,800
62030 · Rector Education Allowance	536	536	536
62031 · Pastoral Associate- Education	268	268	402

62032 · Associate Rector -- Education	536	536	-
62033 · Dir of Music Education Allowance	536	536	536
62040 · Rector Expense Account	321	471	471
62041 · Pastoral Associate-Exp. Acct.	160	160	530
62042 · Associate Rector-Expense Acct	321	321	-
62043 · Dir of Music Exp Acct	321	321	321
62045 · Mileage Reimbursement	150	321	321
62046 · CoVid-19 expenses	3,000	3,000	500
Total 62000 · General Parish Expenses	46,528	46,349	41,060
63000 · Office Equip & SW Support Exp			
63001 · Office Equip. Maintenance	500	500	500
63002 · Office Supplies	4,200	4,200	4,200
63003 · Comp Equip, Soft, Licensing	4,800	4,800	6,350
63004 · Computer Maintenance	1,000	1,000	1,000
Total 63000 · Office Equip & SW Support Exp	10,500	10,500	12,050
64000 · Buildings & Grounds			
64001 · Utilities Expense	41,200	41,200	41,200
64002 · Building & Grounds Supplies	1,504	1,504	1,504
64003 · Bldg. Maintenance incl Heimann	32,000	32,000	32,000
64005 · Grounds Upkeep Expense	12,200	12,200	12,200
64006 · Property Tax Expense	2,300	2,300	2,200
64007 · Piano Maintenance	2,136	2,136	2,136
64008 · Organ Maintenance	2,822	2,822	3,500
64009 · Property Insurance	43,000	43,000	44,329
Total 64000 · Buildings & Grounds	137,162	137,162	139,069

65000 · Program Expenses

65001 · Chancel Choir	1,339	1,339	1,339
65003 · Church School	300	300	300
65004 · Children's Worship	2,000	1,500	1,500
65005 · Family Ministry	1,638	1,138	1,138
65007 · Adult Education	800	800	800
65008 · Tea and Talk	150	150	150
65009 · Prayer & Healing Ministry	442	442	442
65011 · Youth Programs	1,000	1,000	1,000
65012 · Acolytes	156	156	156
65016 · Invite Welcome Connect	4,650	4,650	3,000
65017 · Vestry Expenses	1,000	2,000	3,000
65018 · Safeguarding	500	500	1,000
65020 · Stewardship	500	500	1,000
Total 65000 · Program Expenses	14,475	14,475	14,825
Total Expense	992,438	914,408	920,415
Net Income	(67,767)	(9,137)	(31,229)

**St. Paul's Episcopal Church
Preliminary Balance Sheet
As of December 31, 2021**

**Cash Basis
Dec 31, 2021**

ASSETS

Current Assets

Checking/Savings

11000 · Unrestricted Cash	
11020 · BPB Operating Cash	\$124,027
Total 11000 · Unrestricted Cash	\$124,027
11100 · Other Unrestricted Cash	
11150 · Circle Operating	\$17,598
11160 · Altar Guild Checking Acct	\$1,648
Total 11100 · Other Unrestricted Cash	\$19,246
11200 · Restricted Cash	
11223 · BPB - Restricted Cash	\$359,844
11235 · BPB - Cap Campaign Ckg	\$0
11242 · Vanguard Columbarium Account	\$34,415
11245 · BPB - Columbarium Ckg.	\$32,166
11252 · BPB Choir School Ckg.	\$138,573
11291 · Vanguard - Restricted Brokerage	
a) · Rainy Day Reserves	\$231,088
b) · Needlepoint Project Fund	\$14,232
c) · Restricted CD	\$161,421
d) · Youth Trip (partial)	\$5,393
e) · Program D & M partial	\$4,235
f) · Proceeds from Rector's home equity	\$976,232
11291 · Vanguard - Restricted Brokerage - Other	\$5,636
Total 11291 · Vanguard - Restricted Brokerage	\$1,398,237
Total 11200 · Restricted Cash	\$1,963,236
11300 · Other Restricted Cash	
11340 · Rector's Disc. Acct.	\$3,477
11341 · Rector's Smyth Acct.	\$3,975
11342 · Pastoral Associate-Connections	\$252
11343 · Associate Rector Discretionary	\$388
Total 11300 · Other Restricted Cash	\$8,091
13000 · Memorial Accounts	
13001 · Altar Guild Memorial Savings	\$10,396
13010 · Memorial Endowment @ MktVal	\$1,250,071
13020 · Facilities Preservation @MktVal	\$190,853
13030 · Smyth Memorial Trust @MktVal	\$93,904
13040 · Sidebotham Memorial @MktVal	\$1,970,921
Total 13000 · Memorial Accounts	\$3,516,145
Total Checking/Savings	\$5,630,745
Total Accounts Receivable	-\$3,700
Other Current Assets	
1499 · Undeposited Funds (PayPal, etc)	\$2,504

Total Other Current Assets	<u>\$2,504</u>
Total Current Assets	<u>\$5,629,548</u>
Fixed Assets	
14000 · Fixed Assets	
14010 · Land (assessed value)	\$345,248
14011 · Buildings (insured value)	\$5,109,500
14012 · Contents (insured value)	\$767,600
14013 · Chapin House (@ purchase price)	\$1,450,000
Total 14000 · Fixed Assets	<u>\$7,672,348</u>
Total Fixed Assets	<u>\$7,672,348</u>
TOTAL ASSETS	<u>\$13,301,896</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
21000 · Prepaid Pledges	
21122 · 2022 Prepaid Pledges	<u>\$108,270</u>
Total 21000 · Prepaid Pledges	\$108,270
23510 · Vanguard Earned Interest	\$986
23511 · Restr'd CD Earned Interest	\$1,479
24000 · Reserves	
24120 · Rainy Day Reserves- Additional	\$17,045
24160 · Budget Deficit Reserve	\$80,707
24170 · Sabbatical Reserve	<u>\$5,000</u>
Total 24000 · Reserves	\$102,752
24200 · Choir School Fund	
24240 · Choir School Donations	<u>\$159,653</u>
Total 24200 · Choir School Fund	\$159,653
24300 · Labyrinth & Skillings Garden	\$435
24400 · Columbarium Fund	
24401 · Columbarium Donation	\$124,248
24402 · Columbarium Construction/Maint.	-\$51,743
24400 · Columbarium Fund - Other	<u>-\$3,247</u>
Total 24400 · Columbarium Fund	\$69,259
25000 · Temporarily Restricted Fund Bal	
25011 · Chimes Renovation Fund	-\$490
25018 · Vestry-Des Fac Imp Fund	\$1
25019 · Endow. Facility Preserva. Fund	\$2,820
25020 · McLellan Garden Fund	\$5,901
25030 · Program Development & Ministry	\$71,842
25035 · Music Fund	
25034 · McCowin Music Legacy	\$37,661
25035 · Music Fund - Other	<u>\$1,512</u>
Total 25035 · Music Fund	\$39,173
25036 · Caraher Fund-RSCM Summer Tuitio	\$5,165
25038 · Emeritus Guild Fund	\$252
25039 · Special Donations Fund	\$3,674

25040 · Higbie Library Fund	\$611
25044 · Piano Fund	\$83
25070 · Bishop's Ranch Retreat Fund	\$770
25074 · Youth Trip	
25074A · Non-tax Deductible Youth Trip	\$9,570
25074 · Youth Trip - Other	<u>-\$9,498</u>
Total 25074 · Youth Trip additional	\$72
25076 · Sally Boelter Speaker Series	\$233
25077 · Celebration of Life Fund	\$4,524
25078 · Tongan Leadership Development	\$6,144
25079 · Siasi Sa Paula / Tonga	\$6,091
25092 · Home & Hope	\$278
25099 · Sidebotham Outreach Fund	\$12,813
25100 · Foote Organ Fund Expenses	\$8,560
25115 · Sidebotham Rector Housing	\$49
25120 · Chapin Rent & Expenses	\$5,187
25121 · Chapin House Interest & Income	\$5,365
25122 · Occidental Apt. Inc & Exp	\$13,873
25125 · Penninsula School for Boys	\$5,505
25140 · Adult Ed Restricted Fund	-\$229
25150 · ETC/Enneagram	\$939
25160 · Roof Repair	
25161 · Special Roof Campaign 2020	\$234,567
25160 · Roof Repair - Other	<u>-\$42,663</u>
Total 25160 · Roof Repair	\$191,904
25170 · Restricted Property Reserve	<u>\$11,124</u>
25210 · Special Programs/Trips	
25212 · Wells Residency Tax Deductible	\$7,535
25213 · Wells Residency Non-tax deduct.	\$12,248
25210 · Special Programs/Trips - Other	<u>-\$529</u>
Total 25210 · Special Programs/Trips	\$19,253
25500 · Other Restricted Fund Balances	
25516 · Smyth Memorial Disc. Fund	\$4,975
25517 · Rector's Discretionary Fund	\$3,198
25518 · Ass. Rect. Disc. -Connections	\$252
25519 · Pastoral Associate Discretionar	\$363
25532 · Altar Guild Operating Fund	\$4,454
25533 · Circle Oper/Savings Fund	\$17,598
25542 · Vanguard- Foote Organ	\$5,606
25545 · Vanguard-Rainy Day Reserves	\$231,088
25546 · Vanguard-Needlepnt/Youth/Prod&M	<u>\$23,860</u>
Total 25500 · Other Restricted Fund Balances	\$291,393
26000 · Permanently Restricted Fund Bal	
26003 · Fixed Assets Fund	
260031 · Fixed Assets	\$7,672,348
260032 · Chapin Loan from Sidebotham	<u>-\$1,071,524</u>
Total 26003 · Fixed Assets Fund	\$6,600,824

26006 · Memorial Funds	
260061 · Memorial Endowment Trust Fund	\$1,250,096
260062 · Facilities Preservation Fund	\$190,853
260063 · Smyth Memorial Fund	\$93,904
260064 · Sidebotham Memorial Fund	\$1,970,921
260065 · Sidebotham Real Estate Inv Fund	\$400,000
260066 · Sidebotham Chapin Loan Fund	\$1,071,524
260067 · Altar Guild Memorial Fund	\$10,396
Total 26006 · Memorial Funds	<u>\$4,987,694</u>
Total 26000 · Permanently Restricted Fund Bal	<u>\$11,588,518</u>
Total Other Current Liabilities	<u>\$12,736,200</u>
Total Current Liabilities	<u>\$12,736,200</u>
Total Liabilities	<u>\$12,736,200</u>
TOTAL LIABILITIES & EQUITY	<u><u>\$13,301,896</u></u>

Report of the Trustees for 2021

ENDOWMENT FUNDS

St. Paul's is fortunate to have a significant endowment, thanks to the generosity of those parishioners who have remembered St. Paul's through planned gifts. The endowment is comprised of four funds: the Willard and Cleeta Sidebotham Fund and the Memorial Fund (the income of which can be used for any purpose), the Facilities Preservation Fund (to be used to preserve parish facilities) and the Smyth Discretionary Fund (the income of which can be used by the Rector at his discretion).

All the funds are invested in securities, except that the Willard and Cleeta Sidebotham Fund also holds a real estate loan for the purchase of the Chapin House property and had until this year an equity investment in the Rector's home. The value of the securities portfolio held by the four funds at December 31, 2021 plus the value of the two real estate related interests held by the Sidebotham Fund was \$5,606,721 an increase of 17.9% from the end of 2020, partly resulting from realizing the proceeds of the equity share in the former rector's home, as explained below.

Securities

The value of the securities portfolio represents an increase of 8.1%, as equity markets performed well in 2021. This increase is over and above payout distributions; excluding the distributions made during the year, the value of the securities portfolio increased approximately 12.1%.

December 31, 2021 Securities Values

(exclusive of Chapin House Loan and Equity Interest in the Rector's House)

Memorial Endowment Fund \$1,250,071

Smyth Memorial Fund \$93,904

Facilities Preservation Fund \$190,852

Willard and Cleeta Sidebotham Fund \$1,997,542

The four endowments contributed significantly to the operation of our Church and its mission in the past year, including total distributions of \$119,454 for general and operating budget support and Restricted Funds as shown below:

General Support:

Memorial Fund	\$47,000
Sidebotham Fund	\$72,454

Restricted Funds

Smyth Discretionary Fund	\$ 4,000
Facilities Preservation Fund	\$ 8,000

Other Holdings in the Willard and Cleeta Sidebotham Fund

The total value of the endowments, which is shown on the next page, is larger when the Chapin House loan and investment in the Rector's House are included.

In 2002, the Trustees approved investing part of the Willard and Cleeta Sidebotham Fund to assist in the purchase of the Rector's home in exchange for a comparable percentage of the equity in that property. This investment was carried at original cost - \$400,000 – on the Balance Sheet. In 2021, upon the retirement of The Reverend Thomas Skillings, the house was sold and the Fund received \$983,848 as its share of the sale proceeds. These funds are segregated on the balance sheet and invested in short term instruments pending decision if a portion or all will be needed for a similar arrangement for a home for the next rector.

In 2006 the Sidebotham Fund provided a \$1,350,000 interest-only loan to the Church to help finance the purchase of Chapin House (net of \$100,000 in initially paid principal). This loan totaled \$1,071,524 as of the end of 2021, reflecting a \$18,980 principal payment made in 2021. The interest rate on the remaining loan balance is 2.5% for 2021. The principal payments on the loan increase by 4% annually while the interest rate on the Chapin House loan adjusts annually based on the change in the long-term IRS rate as of October 1 of the preceding calendar year with a minimum interest rate of 2.5% and a maximum interest rate of 7%.

CONTINUED WITH THE TABLE ON THE NEXT PAGE

December 31, 2021 Total Endowment Value \$5,606,271
(inclusive of Chapin House Loan and Proceeds from sale of Rector's home)

St. Paul's Endowment Holdings								
		12/31/2020			12/31/2021			Distributions
		Securities Holdings	Special Holdings*	Total	Securities Holdings	Special Holdings*	Total	
Memorial Endowment Fund		\$ 1,156,433		\$ 1,156,433	\$ 1,250,071		\$ 1,250,071	\$ 47,000
	\$ Increase/(Decrease)				\$ 93,638		\$ 93,638	
	% Increase/(Decrease)				8.1%		8.1%	
Smythe Memorial Fund		\$ 87,039		\$ 87,039	\$ 93,904		\$ 93,904	\$ 4,000
	\$ Increase/(Decrease)				\$ 6,865		\$ 6,865	
	% Increase/(Decrease)				7.9%		7.9%	
Facilities Preservation Fund		\$ 176,863		\$ 176,863	\$ 190,852		\$ 190,852	\$ 8,000
	\$ Increase/(Decrease)				\$ 13,989		\$ 13,989	
	% Increase/(Decrease)				7.9%		7.9%	
Sidebotham Fund		\$ 1,846,562	\$ 1,490,504	\$ 3,337,066	\$ 1,997,542	\$ 2,074,352	\$ 4,071,894	\$ 72,454
	\$ Increase/(Decrease)				\$ 150,980	\$ 583,848	\$ 734,828	
	% Increase/(Decrease)				8.2%		22.0%	
Total Endowment		\$ 3,266,897	\$ 1,490,504	\$ 4,757,401	\$ 3,532,369	\$ 2,074,352	\$ 5,606,721	\$ 131,454
	\$ Increase/(Decrease)				\$ 265,472	\$ 583,848	\$ 849,320	
	% Increase/(Decrease)				8.1%		17.9%	
	% Increase/(Decrease) w/o Distributions				12.1%		20.6%	

* Special Holdings in Sidebotham include a loan to facilitate the purchase of "Chapin House" and an equity share investment in the former rector's home, which was held at cost until realization in 2021, when proceeds were realized and segregated.

Support for the 2022 Operating Budget

The 2022 budget is based on estimated security portfolio payouts from the Memorial and Sidebotham Funds of \$50,000 and \$47,000, respectively. The combined \$97,000 payout is an increase from the \$92,000 paid out in 2021. The Memorial Endowment Fund operates under payout guidelines from the Trustees which aim for a stable payout that will average 5% over the long run. After the financial crisis of 2008, the payout of the Memorial Endowment was maintained despite the substantial drop in asset value. Only in recent years did its value recover to its previous level and allow for a modest increase in the payout. In 2022, the payout is increasing after remaining stable the year before. The Sidebotham Fund payout above is based on estimated income from the securities investments exclusive of the interest on the Chapin House loan which is treated separately.

Respectfully submitted,

Anne Casscells, Trustee (term 2019-2022)
 Bryce Dakin, Trustee (term 2021-2024)
 Julia Davidson, Trustee (term 2020-2023)

*Thank you to those who've made pledge commitments and/or
given other gifts for 2022*

*Raymond & Suzanne Abold
Rob Adams & Beth Beisecker
Peter & Bonnie Adams
Nicholas & Amy Akers
John & Brigitte Anderson
Margaret Aubry
Wade & Suzanne Aubry
Rob & Paige Austin
Bill Bakun
John & Marty Beater
Serina Beuparant & Lisa Rehman
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Betsy Bogel
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Lisa & John Borgeson
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James & Candace Martin
Susan Matthews
Donna McCartney
Karen McCormick
Linda McLaughlin
Mark & Sandy Moore*

Continued on next page

*Thank you to those who've made pledge commitments and/or
given other gifts for 2022*

*Carolyn Mulliken
Donald & Dawn Mulliken
Sherrick & Alli Murdoff
Penny Newall
Gail & Artem Nezvigin
Robert Niehuser & Anne Purcell
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