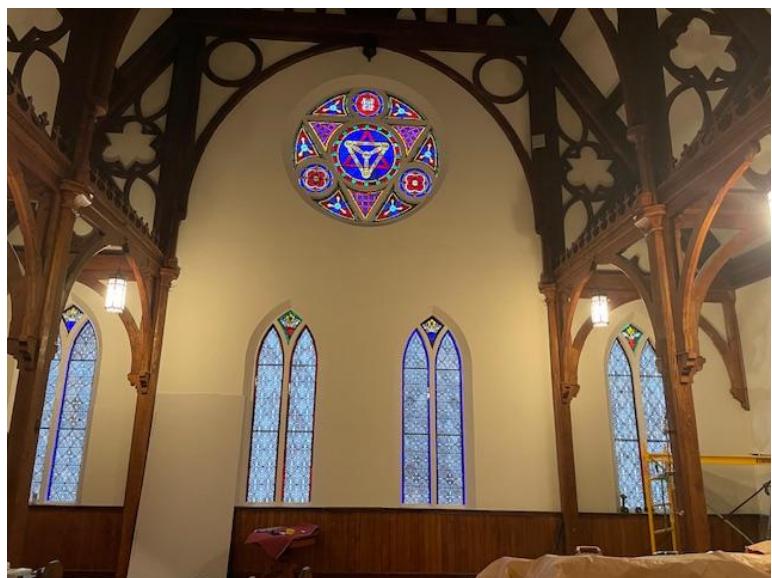


Annual Report for the Year of 2025

St. Luke's Episcopal Church



Annual Meeting held on February 01, 2026

2026 Annual Meeting Agenda

Sunday, February 01, 2026

Opening Prayer

Nomination of Recording Secretary

Approval of last year's Annual Meeting Minutes (February 2, 2025)

Annual Reports from 2025: *Time will be allowed for any questions and discussion of these reports.*

Elections: *Nominations from the floor may be made at this time.*

- Vestry Members
 - ✓ Terms ongoing for David Carey, Ruth Walker (2027) and Jenna Martin (2028). Expiring term: Sean Whalen, Belinda Whipple-Worth, Eileen Widger and Lillian Willis
- Diocesan Convention Delegates (3 openings)
- Diocesan Convention Alternates (3 openings)

Presentation of the 2026 Budget

Closing Prayer

Adjournment

LAST YEAR'S ANNUAL MEETING MINUTES (February 2, 2025)

By Belinda Whipple Worth, Clerk

Minutes

St. Luke's Episcopal Church
Annual Meeting
Sunday, February 2, 2025

The Annual Meeting was called to order on January 26, 2025 and immediately adjourned to be reconvened on February 2, 2025. Unanimous vote.

The Annual Meeting was called to order Sunday, February 2, 2025 following a tasty brunch.

Present: Bruce MacDuffie, Transitional Priest; Sean Whalen, Senior Warden; Rick Hunter & Janet Hunter, Alter Guild Directors; John Hoover; Sally Hoover; Ruth Walker; Karlaine Livingston, Church Musician; Lynda Farmer, Vestry Member; Janice Fielder; Joan Sullivan; Belinda Whipple Worth, Clerk; Marcia Clinton. Joann Erenhouse MacDuffie, guest.

Father Bruce opened the meeting with prayer.

Belinda Whipple Worth was elected Clerk for the meeting.

Approval of 2024 Annual Meeting Minutes. Approved unanimously.

Annual Reports were reviewed and received. In particular, Karlaine Livingston and David Carey were thanked for their ministries.

Noting that there is not currently a functioning Outreach Committee, there was discussion on whether the Vestry might take over that function. It was agreed by consensus that this will be discussed at the next Vestry Meeting (February 19th).

Elections:

Vestry Members. As the Nominating Committee did not have nominations to present, and it was unclear how many terms members leaving Vestry had served, it was voted unanimously (Motion: Sean; 2nd: Janet) to table the

elections of Vestry Members until next Vestry Meeting (February 19th). Also, it was agreed by consensus that prior to the February 19 Vestry Meeting the Nominating Committee (Sean Whalen, Chair) will research whether those going off Vestry have served one or two terms. Further, they will research in our By-Laws how many consecutive terms a Vestry Member can serve. People who may be interested in serving on Vestry are Lynda Farmer, Janet Hunter, Jenna Martin.

Diocesan Delegates. Rick Hunter moved that Delegates and Alternates be voted on as a slate Second: Belinda. Unanimous. Delegates: Jenna Martin (nominated in absentia), Sean Whalen, Rick Hunter. Alternates: JoAnn Erenhouse (who plans to become a member by Convention) and Lynda Farmer.

Chairpersons and dates for Fundraising events. Spring Plant Sale and Wreath-Making have been chaired by Lillian Willis who was unable to be present today. Pancake Breakfast- no one present volunteered.

Presentation of the 2025 Budget. John DesLauriers was unable to be present. Sean Whalen presented the Budget in his stead. The Treasurer's Report was accepted unanimously. Rick moved that the Minutes show "a big vote of thanks from the Annual Meeting to John DesLauriers for exemplary work as Treasurer!" Seconded by Janice Fielder, UNANIMOUS!

The Annual Meeting was voted adjourned unanimously and closed with a prayer by Father Bruce.

Note: the Special Vestry Meeting to elect Vestry officers required by the Diocese to follow immediately after the Annual Meeting was not held. It will be held following the election of Vestry Members (February 19), and the names of those elected will be communicated to the Diocese.

2025 PRIEST'S REPORT by Rev. Dr. Bruce MacDuffie

First the statistics. Average attendance at Sunday worship -- 23.

How does that compare with other recent years: 2024 – 22.8

2023 – 23 2022 - 21.7 2021 - 15 2020 - looks like 15.

While we have heard that we are simply a geriatric congregation decreasing in numbers as our members complete their life spans, we have actually made small gains in our numbers with newer folks joining us. Here is a list of persons who have rejoined us or newly come to us in the last four years:

Sean Whalen; Sol Whalen; (Also we can count occasionals like Leona, Ashlee, Aurora In that family) Ruth Walker; Jenna Martin; Jim Martin; Karlaine Livingston; Patrick Defraza; Raven Defraza; Lily Defraza; Nicole Cota; Barbara Taylor (Joan Sullivan's sister); Patricia Cherry; Theresa Sandoval. New or renewed participants with us total 16. Others poking in around the edges include our week faithful summer participant from Martha's Vineyard, Susan Osowski; the Funt family; Celia White of Springfield several times; Deb Brown and her Macfie parents. Najenyi and Maria and Montserrat; the McDermotts from Boston and Grafton, and Gina Macalester of Reading, VT.

What about new workers in our midst: Jenna Martin and Ruth Walker on Vestry; Jim Martin and Nicole Cota as lectors or readers; Nicole Cota as acolyte; Sean and Sol as acolytes; Sean and Rick Hunter on Altar Guild. Marcia Clinton continues as Acolyte and chair of same, and organizes the back pack ministry and so much else. Joann Erenhouse as coffee hour laborer and facilitator of Memory Café along with volunteers such as Janet Hunter, Belinda Whipple Worth, Eileen Widger. Jenna Martin as delegate to diocesan convention. Joann Erenhouse as part of Zero Emissions task force for diocese. Theresa Sandoval as creator of Sunday liturgies and Jim Martin too.

The list includes not simply those new to those tasks, but also those who have been ever faithful to so much like John DesLaurier, David Carey, Janet Hunter, Belinda Whipple Worth, Lillian Willis whose famous fund raisers continued while she cared for her ailing husband, Janis Fielder, Joan Sullivan, who along with Janet Hunter, brought goodies for coffee hour; And even the little attempt at Croquet Tournamenting interrupted by surgery for Joann and Bruce's deteriorating knee with surgical recovery on going. John Hoover, accompanied by Sally, was so often lector and/ or worship leader. Ann Summers continues as lector along with John, Jim, Rick, Belinda, and now Nicole. Karlaine faithful as organist and choir director/stimulator, playing wonderful preludes and postludes and alerting Bruce to errors and typos in the service text. Belinda served as clerk and secretary of Vestry all year. And when she could not, Ruth, Sean, John Hoover filled in very well. Belinda also scheduled the lectors and I think continues the Lunch Bunch.

Rick Hunter recently completed a course in planning services for times when no priest is available, and Sean wants to complete the course as well, leading to a license as a worship leader. In that vein, Theresa and I have walked her through completing two weeks of Sunday eucharistic liturgies using tools such as *Rite Planning*. She adapted extremely well to the task, and now is probably able to go ahead and compose the liturgy on her own. So helpful if the need arises.

John DesLauriers continues as Treasurer, reputed to be one of the best, and does so much mowing and snow blowing and sanding the walk, programmed in heat, etc.

I don't dare introduce David Carey's name. The list of tasks he performed as junior warden would extend this report by many pages. But will slip in a couple of ongoing tasks he undertook. The web site is really his creation and is remarkably well undated. And he ran the ZOOM worship outreach of our Sunday service. Lately he has trained Theresa Sandoval and Rick Huntore in offering the Sunday ZOOM. That ZOOM serves a number of folks unable to join us in person. I am so grateful to Theresa Sandoval for learning how to complete and produce our Sunday liturgy.

We lost a faithful greeter and Vestry member with the death of Lynda Farmer, and also said sad farewells to David Willis and Bonnie Watters. Funeral liturgies were held for each of them, with Lillian's brother officiating at the service for David Willis, John Morris for Bonnie Watters, Westminster Congregational's Pastor Rich O'Donnell for Lynda.

During the year, my activity among you was limited by recovery from knee replacement surgery. We were blessed to have the Rev. Susan Kershaw preside of two of my Sunday absences, and the Rev. Adowa Wilson preside on one of them. On the fourth such Sunday, Jim Martin planned and officiated while I recited the eucharistic prayer enabling communion on that Sunday. I'm blessed to be back in presiding mode with St. Luke's.

More statistics: We held 49 services on Sunday or Saturday evening; we hosted three burial services, as well as two cemetery committals for non-members. We offered 54 services during the week.

Bruce MacDuffie as priest presided in other locations as follows: twice Sunday eucharists in St. Stephen's Church in New Hartford, NY, and once each at Emmanuel Episcopal Church in Norwich, NY, and St. Matthew's Church in South New Berlin, NY, and once at St. Mark's Church in Springfield, VT.

Last Sunday we sang hymn 109 from the hymnal supplement *My Heart Sings Out*. “I am the Church. You are the Church. We are the Church together.” And we add, “Let all who follow Jesus joyfully proclaim, We are the church together.” May it be so as we live, love, and worship together and become ever more the CHURCH bringing God’s healing love to this world.

SENIOR WARDEN’S REPORT *by Sean Whelan*

To you our fellow Christians, or “evenchristens” as Julian of Norwich called us, I give thanks, on behalf of St. Lukes’ Vestry, for your year of faithfulness in 2025. Your part in our life as a congregation, and within our Episcopal Diocese of Vermont, and the greater community in Christ, adds up. That’s what I hope you see: the way your part in our life together builds a church that is larger than just our own selves. As in a joke I remember from my Uncle Sid - yes, it was about sin - where at the end St. Peter says, “you’d be surprised how it adds up.”

Our Vestry is like ourselves: pressed for time, older, worried about the world and divided on what to do about it - yet also, still gifted with talents, a desire to serve and be together, intentionally, in Christ.

We lost a loved member of the Vestry in November, who you all know, Lynda Farmer. Lynda had served multiple consecutive terms on the Vestry, over the decades. We’ve seen, over time, different approaches to whether there should be term limits. There have been instances where “bylaws” were invoked - but not for Lynda. She was welcome to serve as long as she was willing, and she died beloved in service to St. Luke’s. We have known Lynda, and her husband Dick for a long time and will never forget her part in leading St. Luke’s.

The Vestry also grieves the loss of David Willis, alumnus of the Vestry, Choir and many campaigns for St. Luke’s - and husband of longtime member Lillian Willis. Such a loss is hard to assimilate. Yet David’s passing also spurred certain improvements to the Church’s physical structure: the replastering of the cracked sanctuary walls, and the replacement of the rickety wooden steps with stone, were accomplished in time for David’s memorial in October. These are material manifestations of our love for David and one another.

Both Lynda's and David's memorial services, as well as that of Bonnie Watters in July, were presided over by priests of their survivors' choosing. As a warden of St. Luke's, I commend our Priest Bruce MacDuffie for graciously welcoming these choices and supporting the visiting priests. He made sure that the grieving families received the care they needed.

The care that was needed - such is the Vestry's writ. Operating under the leadership of our Priest, this Vestry has addressed a number of caring needs in 2025. Veterans of previous campaigns will note that the Outreach Committee has long wanted help, and was reformed this year to welcome broader membership. The Vestry was pleased this year to dedicate funds to an inclusive but intentional group of recipients as you can see in the Outreach report.

Another important development in 2025 came through negotiation with our neighbors. Justin and Amy Anderson, owners of Meditrina Restaurant next-door to St. Luke's, have planned and executed changes to the use of that property. They're planning a garden/recreation area behind their restaurant, which may limit our access to parking behind the church.

Many of us remember that building as Tom and Tory Spater's Flamstead store before it was the Carpenter's Emporium, then Chester Music Shop, then the Moon Dog. If you're really an old-timer, you might remember roller-skating in the upstairs movie theater. Well, the Andersons are accomplishing the latest change. The Vestry has been in contact with them throughout the current process, to ensure that the property rights of the Diocese of Vermont which owns St. Luke's real estate, are respected. Lillian Willis has taken the lead in these negotiations.

Another opportunity along property lines has arisen as the Town of Chester seeks to create a pathway from the Cobleigh Field parking lot to the Chester Green. We are negotiating with Town Manager Julie Hance to authorize such a pathway to join with St. Lukes' walkway on the way to Main Street. The Vestry has embraced this use of the property, and Lillian is working with the Town to affect a result that works for all of us.

But my own favorite things in St. Luke's are the ones that exist outside of the Vestry's writ, outside of institutional power. We are so blessed by the worship and work of highly skilled and dedicated individuals who do their actions out of love. The ones who set the altar each week, iron the linens and refill the candles

with oil; our Treasurer who is recognized as among the best in the Diocese; our Zoom administrators who make the service online, and the faithful ones who worship with us that way; the ones who stay for coffee; and may God bless the croquet players, and the bakers of frittatas, and even the sinners who share a glass of wine with their pizza down in Willard Hall, between games. You know who you are. This has been a strength of our church, and as a Warden I pray for its continuance: that we keep finding the precious moments of conviviality that help us remember to love each other

In conclusion, let's all of us remember to thank our Priest, Bruce MacDuffie, and our Musician, Karlaine Livingston. In the flood of all the things that happen in a year, it might be easy to take these wonderful leaders for granted. After all, our religion is a practice, and it's our nature to take it for granted, and even to lose track sometimes. But when we pay attention, we see that Bruce and Karlaine have been everything and more than we might hope for in a Priest and Musician. They bring all of their skill, experience and love to bear on our worship - tremendous gifts, and we should savor every moment. Thanks for them, thanks for us, and thanks to God for this time when we abide together.

JUNIOR WARDEN'S REPORT by *David Carey*

Much as expected, 2025 was a very busy year with a wide variety of items to take care of throughout. Rather than expand in detail on a few of the events, I thought I might list them as follows. Most of this list came from my own Vestry meeting agenda. I must also add that all of the items mentioned below also involved the help of several parishioners.

January: I replied to an email from Russ & Heidi Smith in Chile. The Six Loose Ladies would like to reserve the church hall. Two new Macintosh computers were delivered. A water leak was fixed. The 'Warm hands Warm hearts' clothing was taken across the road.

February & March: Snow removal working well thanks to our sexton, Sharon and her sons.

Over the past 3 months, many emails arrived from our website. Some of the topics include:

- Any social events or social groups held here.

- Renting space here for Birthday parties and the cost.
- Looking for a place to host a community crafting group on Saturdays.
- Seeking some volunteer help.
- Time of Christmas Eve Services?
- XXX is an inpatient at DHMC. I will bring her communion today.
- Chester Andover senior dinner.
- Is anyone interested in homeschooling using a classical Christian model?
- Connecting with someone about including our Christian Counselling degrees resource.
- Zooming on Sunday morning.

April: First meeting of the *Community Forum*, whose goals are:

- a- To create a community resource for Chester and Andover of all services and supports available to post on the town website and...
- b.- To hold a community forum with a member from each organization to determine: Who is supporting what part of the community? What services are they providing? What are the needs of each organization? Could any of these organizations pool resources (volunteers, materials, grants etc.) to be more efficient?

What should we do with the blue, 'Welcome to St. Luke's' cards?

May & June: Initiated a discussion about the state of the interior of St. Lukes. Basic new plans for the Meditrina shop next door were outlined.

July: No vestry meeting.

August & September:

- A new pathway from Cobleigh St. car park perhaps.
- Our annual church audit was completed.
- Accepted an invitation to join the State of Vermont Department of Public Safety's e-mail listserv for Houses of Worship.
- Diocesan Convention - October 25 and 30.
- I tacked yellow tape on the wooden steps and refreshed the paint on the black and gold sign by the main entrance.
- Assisted with the backpack project.
- Cut the grass occasionally.

- Set up the croquet and arranged a cookout using our stone grill structure.
- Coordinated a few of the details for the Bonnie W memorial service.
- Met with 2 businesses to discuss the interior painting/repair project.

October:

- Replaced the light bulb on the top of the pole at the bottom of the steps.
- Moved the blue barrels and white supports into place.
- Removed the old, falling down microphone support from the lectern.
Purchased a new microphone holder.
- Updated several pages of website: obits, outreach, rectors' info etc.
- Coordinated with Davis Memorial chapel for Lynda Farmer's funeral.
- Helped coordinate Rick H. and Tessa S our new Zoom operators.
- *Left for an extended cricket vacation in Australia.*

ALTAR GUILD REPORT *by Janet Hunter*

During the year 2025, a few dedicated people have quietly maintained and supported worship by twice weekly preparing the altar for the Eucharist as well as Services of Baptism and Celebrations of Life as needed. St Luke's has had multiple unique occasions of both.

Superficially this sounds like an easy task; it is not. We purchase supplies, order or provide flowers. This year two of our talented members provided garden flowers during the summer and autumn. These were lovely. I personally enjoyed them, and thank Sean Whelan and Marcia Clinton for their effort. Clean linen is a must, and several of you have heard me irreverently say, "I need to do Jesus's laundry this week." I thank Richard Hunter for his interest in learning to iron. He helps with this task. I drew attention to these tasks just to point out the commitment and thank each member of our Altar Guild team.

For me, and I hope for the others, it is not the tasks that are important, but Whom I am serving. Each time I enter the Church I attempt to remember this. Quiet prevails, the sun may be shining through the rose window casting colorful shadows on the pews and carpet. Sometimes I sit to remember all those who have sat here in the past. Peace and blessings abound. We would gladly welcome anyone who wants to share in this Spiritual ministry.

We also thank those “un-official” Altar Guild persons who so frequently and quietly help out.

Thank you all for your commitment and caring.

ORGANIST/CHOIR DIRECTOR REPORT by *Karlaine Livingston*

I'm going to summarize the past year with an emphasis on the changing service music as well as a few other musical happenings. The first Sunday of January we were still in the Christmas season, but by the second Sunday we had transitioned into Epiphany, when we use the most familiar Gloria, Sanctus (Holy, Holy, Holy) and Agnus Dei (Lamb of God). In Lent the Trisagion, a more reflective short piece repeated three times, is used in place of the Gloria. To mark the solemnity of Ash Wednesday, Maundy Thursday and Good Friday, preludes, postludes, and opening or closing hymns are omitted to fit the needs of the liturgy. Maundy Thursday's music deserves a special mention because we use a hymn adapted from a folk-song from Ghana for the foot washing--"Jesu, Jesu, fill us with your love."

For Easter in place of the prelude the Golden-Hearted Singers sang St. Luke's traditional "The Angel Rolled the Stone Away," joined by the congregation on the refrain. The Trisagion disappeared until Advent. A special musical happening was the return of the traditional sung Doxology ("Praise God from whom....") by request of a parishioner. I grew up playing and singing the Doxology and welcomed its return after several years of absence.

The next liturgical season is Pentecost. There are a number of lovely hymns about the Holy Spirit but none of them are a distinctive marker of this Sunday. However, on Trinity Sunday I believe everyone wants to sing "St Patrick's Breastplate." It can be difficult to sing because of the many verses and the repeated middle section, and I have had trouble keeping my place playing the organ. Father Bruce, in my opinion, came up with a brilliant solution--he split it up with 4 verses as the opening hymn, the "Christ be with me, Christ within me" middle part for the Communion hymn, and the last verse for the final hymn. That was easier for me to play and hopefully it was easier for you all to sing. The next-to the-last Sunday of Pentecost is All Saints' Day, when there are a number of favorite hymns such as "For all the saints" and "I sing a song of the saints of God." The last Sunday of

Pentecost has been designated as Christ the King Sunday—a good occasion for an anthem. This year the choir sang “King of Kings” based on two Hebrew melodies with lively clapping. We were delighted to have three new choir members join us—Lily and Raven Costa and Theresa Sandoval.

On October 25th and November 1st organ music and hymn singing were part of our last good-bye for two parishioners, David Willis and Lynda Farmer.

Father Bruce added a new service this year--Thanksgiving Eve. That gave us a chance to sing more of our favorite Thanksgiving hymns like “We Gather Together.” It also led us into the four Sundays of Advent. As in the past couple of years, we had a carol sing before the Christmas Eve service and during the service Theresa Sandoval sang the solo, “Gesu Bambino” (Infant Jesus).

Thank you--to all choir members, to members of the congregation who like to sing, and to those who patiently bear with the hymns in order to get to the liturgy--for another rewarding year of music ministry. Thank you to everyone at St. Luke’s for making me feel so welcome and appreciated.

OUTREACH COMMITTEE REPORT *by Lillian Willis*

Once again, St. Luke’s continued to give a generous amount of its pledge and plate income to local and national and international charities as detailed in the list below. The Outreach Committee includes Marjorie Carey, Marcia Clinton, Sally Hoover, Eileen Widger, and Lillian Willis, Chair. Members met on September 3, 2025 to discuss past and future recipients. This year, we had additional funds that had not been dispersed in the previous year, including intended funds to the Chester Ministerium, which is no longer active, so we were able to add four new worthwhile tax-exempt charities: International Justice Mission, Just Kids, Operation SMILE, and the Tunnel to Towers Foundation.

International Justice Mission is a global organization that protects people in poverty from violence and slavery. Just Kids works with the Chester-Andover Elementary School to provide a variety of sorely needed items that are specifically requested for individual students. Operation SMILE globally provides free cleft surgery and subsequent speech therapy, and nutritional, psychological, and orthopedic support to help afflicted children thrive. Tunnel to Towers Foundation

provides mortgage-free and/or adapted homes to catastrophically injured veterans and first responders and to the surviving spouses with young children of troops and first responders who lost their lives in action. T2T also is now providing housing and health and job training in its campaign to end veteran homelessness.

In addition, the church continues to collect food for the Chester/Andover Family Center Food Shelf. Collection bins are placed either in the rear of the church or in Willard Hall, depending upon the season. Members are also encouraged to drop off donations of food directly at the CAFC food shelf.

Local Organizations

1. Chester/Andover Family Center	\$1000
2. Habitat for Humanity - Springfield	300
3. Vermont Foodbank	700
4. Chester Volunteer Rescue Squad	200
5. Meals on Wheels	400
6. Londonderry Volunteer Rescue Squad	200
7. Neighborhood Connection	300
8. Chester Conservation Committee	200
9. Just Kids	350
<u>Total for Local</u>	<u>\$3,650</u>

National/International Organizations

10. Amicares	\$300
11. Partners in Health	200
12. Society of Anglican Missionaries & Senders (SAMS)	300
13. Episcopal Relief and Development	400
14. International Justice Mission	250
15. Operation SMILE	100
16. Tunnel 2 Towers	300
<u>Total for National/International</u>	<u>\$1850</u>

Total Outreach Budget as approved by Vestry	\$5,500
Plus \$100 from Wreath Workshop to CCC	100
TOTAL OUTREACH CONTRIBUTIONS	\$5,600

We invite anyone who is interested to join the Outreach Committee. We welcome fresh ideas for

the committee and suggestions of worthy organizations to support. Please contact Lillian Willis if you would like to come to our next meeting or wish additional information.

Additional Outreach Programs

Changes to Traditional Events. Limited church volunteer help meant that certain once-traditional events – such as the Seder Passover Meal, Shrove Tuesday Pancake Supper, Pig Roast, and Christmas Market – did not take place in 2025. However, the Plant Sale and Wreath Workshops took place as planned, and a new event – a weekly Summer Croquet Tournament – was added.

CHESTER PLANT SALE *by Lillian Willis*

The eighth Annual Chester Plant Sale took place on the side lawn of St. Luke's Church the weekend of Memorial Day, on Friday May 23 through Sunday May 25. Each year it is a challenge to grow, dig, divide, pot, label, and groom plants with sufficient recovery time for them before the plant sale. Each year special annuals and perennials are started months before the sale by the Huffers and Willises and dug before the event in their gardens by Marcia Clinton and the Huffers and Willises. But it is increasingly difficult to find others who maintain gardens and are willing to either contribute clumps of extra plants to be potted or to invite our few intrepid gardeners to dig them for repotting and grooming. Those outside sources make our array of offerings larger and more varied.



Because our sale is usually a bit later in the season than the others, we always have a pretty good selection of generous, healthy plants that attract buyers. Once again customers were delighted with our labeling and sorting by growing requirements. Animated conversations with our knowledgeable gardeners testify to their appreciation of the information and advice our experts had to offer.

Grateful thanks go to all the gardeners and to the all the purchasers. Additional thanks go to the Plant Sale Crew who did a variety of important jobs in advance and/or on set-up day...from growing, digging, potting, labeling, and watering to

mowing, transporting, set-up, grooming, pricing, cashiering, selling, and giving advice. Thank you to David and Marjorie Carey, Alison and John DesLauriers, Jenna Martin, Ruth Walker, and Tom Widger.

Special appreciation goes to Marcia Clinton and Nina and Don Huffer, who contributed vast amounts of plant material, expertise, and physical help, as well as to David Willis for soil mixing and all-around help.

Saint Luke's could not offer this positive community-building event to the public without these dedicated people. Together we produced another dependable fundraiser for the church that encouraged gardening, celebrated God's bounty, and broadcasted St. Luke's presence and leadership in the community.

WREATH WORKSHOPS *by Lillian Willis*

In the weekend before Thanksgiving, both long-time devotees and new participants came to Willard Hall to enjoy one of St. Luke's annual wreath-decorating workshops. During November 20-22, participants chose from a wide variety of collected natural items: twigs, seeds, pods, berries, cones, blossoms, and much more to enhance their one-of-a-kind double-sided evergreen wreath, which they embellished with their choice of ribbon.



At the end of the sessions, 45 special wreaths went home with their creators to ignite the Christmas spirit. The wreath artists had a wonderful time, made new friends, and left with smiles, promises to come next November, and the knowledge that one big job for the holidays was already done!

These workshops were possible once again because of Nina and Don Huffer and their enthusiastic, knowledgeable, and extensive help collecting wonderful specimens and supplying varied evergreens that augmented the wreaths and decorated windowsills in Willard Hall for Christmas. Because of their support and that of our loyal wreath participants, St. Luke's was able to help the church and add additional funds to the annual Outreach donation to the Chester Conservation Committee. St. Luke's \$300 donation, along with funds raised by the CCC, will enable the Conservation Committee to offer a

camp tuition scholarship to Vermont's Green Mountain Conservation Camp to two Chester-area students again in 2026.

CHURCH GARDENS AND GROUNDS

St. Luke's front, sidewalk, and Memorial gardens continued to be tended by Lillian Willis, who also raised annuals to provide longer-lasting seasonal color. The gardens also have reliable outside weeding help. The three gardens enhance the church's exterior and make the church a most attractive and inviting landmark on Main Street.

The church pays its share of costs for snow removal and maintenance in the back parking lot, but the lawn was regularly mowed by volunteers David Carey and John DesLauriers. With the church's electric snowblower and sidewalk cleared by reliable outside help, snow removal is under control.

PARTNERS IN SERVICE (PINS)

SCHOOL BACKPACK PROJECT 2025, by *Marcia Clinton*

The Partners in Service committee (PINS} is a part of the Outreach committee of St. Luke's Church. Every summer for many years the congregation has put together backpacks filled with school items for kids in foster care or of families in crisis. The backpacks are delivered to the Department of Child and Family Services {DCF) at the Springfield office in the care of our liaison, Cathy Paul. She and the case workers distributed them to the kids in August. at a back-to-school picnic. The PINS committee is comprised of: Marge Carey, Sally Hoover, Lillian Willis, Eileen Widger and Marcia Clinton.

Due to the instability of the global market and the possibility of increased tariffs with China, all the school items were purchased online early in the summer. The backpacks were donated and once again we were able to give 80 backpacks to DCF. They are assembled by grades K-3, 4-6, 7-9 and 10-12, They are filled with appropriate items depending by grade. The items are: pencils, pens, erasers, highlighters, crayons, colored pencils, glue sticks, scissors, sharpeners, rulers, sticky notes, pencil case, 8x11" spiral notebook, folders with pockets, hand sanitizers, calculators, 3-ring binders with paper, thumb drives and compass/protractor sets. Each backpack has a tag with the grade and the other

side of the tag says: "Filled with love for you from St. Luke's Church Chester, Vermont". Even though we don't see the kids who receive the stuffed backpacks you have to believe they are thrilled. Because these are kids who rarely receive anything brand new just for them.

Last year the cost to fill each backpack came to around \$7.50. This year the cost is about a dollar more at around \$8.50. The PINS committee asked the members of the congregation to give a donation to cover the cost of the school supplies that were purchased at bargain prices. The cost to fill the backpacks was \$656.77 and the donations received was \$545.00. As of December 31, 2025 the PINS treasury has \$89.79 in it. Thank you to all who participated in this successful project, either by filling the backpacks and/or donating to the cost of the supplies. Your donation helps to ease the financial burden on foster parents and families. Plus, these kids have a brand-new backpack with all they need to start off a new school year.

Partners in Service is a vehicle for putting faith in action, as PINS projects can involve the entire congregation in reaching out to vulnerable children in their communities. The beauty of PINS lies in its ability to convey a message of love, empathy and caring to children who are experiencing feelings of loss, fear, isolation and grief. A child's realization that someone in their community cares for them makes an enormous difference to individual well-being.

2025 SUMMER CROQUET GAMES *by Joann Erenhouse MacDuffie*

The summer of 2025 showed great interest in our Croquet League activity. Structured to welcome community members and our congregation to enjoy light exercise, friendly competition and exposure to our neighbors and friends. We had 20 people register and various numbers attended weekly. Planned for Thursday evenings, it was modeled on a league created for the Park McCullough Historic House Museum in North Bennington some 30 years ago. (They continue to this day). We provided equipment, Rules of the game, field layout and direction of play, score keeping sheets, and refreshments. The games follow the American Croquet Association in Palm Beach Florida rules.

The plan was to ref the games and mentor strategies. Why? Because it isn't the 9-wicket layout of regular backyard croquet. It is a 6-wicket layout. This year we will re-structure the games by creating 2 person teams, issue handbooks, and get more publicity out. We had great players who stepped up to run the games while

Joann was out of commission. Thanks to all of you, especially the ones who grilled hot dogs and hamburgers!!!

So, set aside Thursdays from 6-8 from May to August for a relaxing yet active and fun summer!

PUBLICATIONS AND PUBLIC RELATIONS REPORT *by Lillian Willis*

- **Publications**

Transition Priest Bruce MacDuffie continues to prepare and print an inclusive weekly service bulletin, including hymns. Each bulletin is also available on the church website for those who wish to participate in the service by Zoom.

- **Website**

Many thanks to David Carey for posting the newsletters, weekly bulletins, notices, services, and event details on the church website and to him and to Rick Hunter and Teesa Sandival for Zooming church services. Online access to services and meetings has made it possible for those out of town or hindered by bad health or bad weather to participate.

- **Publicity**

Parish events, special services, and their pre- and post-publicity, posters, reports, and photos were regularly prepared and printed by Lillian Willis, Editor, Publicity.

PASTORAL PRAYER CHAIN 2025-2026

St. Luke's Pastoral Prayer Chain was sporadic in 2025, but many involved wanted to put it back on an active footing. Below are the names of those presently participating. Anyone else may participate in this ministry for those needing prayer – either for people in the congregation or for friends of members of the congregation. If you would like to be a member of the Prayer Chain, please contact Lillian Willis at 802-875-1340 or lbwillisct@comcast.net.

A list of telephone participants for 2025-2026 will be posted both on the bulletin board in the church and in Willard Hall, so participants will know where they are on the call chain, and who should be called next on the chain if one has to leave a message.

If requesting prayer for yourself or another, you may contact any member on the Prayer Chain to start the chain. Please specify what information should be made public because we will respect confidentiality as requested.

The following are members of the 2025-2026 Pastoral Prayer Chain.

Marti Assenza	802-289-2582 (cell)
Marjorie Carey	802-875-4235
Janice Fielder	802-885-4688
Janet Hunter	802-886-2304
Meredith Wagner	603-440-3995
Lillian Willis	802-875-1340
Belinda Whipple Worth	802-282-7129 (cell)

TREASURER'S REPORTS *by John DesLaurier*

In 2025 we saw an increase in income over budget in all categories except for Other Contributions. Deducting Non-Operating Restricted Income from the other income categories is useful to see what funds are available for day-to-day operations. Removing that income line item in both budget and actual income shows an increase over budget of \$8,160, which is to say we had an increase of that amount to go towards normal operations.

On the expense side, we were under budget in all but two categories, with a Total Expense of \$72,112.17 vs Budget of \$74,979.27. The net result of increased income and reduced expenses resulted in a positive bottom line of \$18,572.60 or \$14,352.33 after paying the Diocesan Loan Principal payments.

Our Vanguard investments continue to grow, with a 3-year annualized rate of return of 13.9%. Since 2018 we have added \$124,000 to the fund of which \$74,000 came from Memorial Donations (\$20,000 of which are restricted), and \$54,000 from excess Ordinary Income over that period of time. Additions to this fund from cash flow is largely in part due to our current operating model without a full, or even part-time rector, and the associated costs of housing, health insurance, pension contributions, and other costs.

Given the past few years of positive cashflow we were able to complete the restoration of the sanctuary plaster as well as replace the exterior wooden steps with stone. The total cost of both projects came to \$34,877.57. To partially cover this cost the Vestry approved a \$25,000 transfer of funds from the Vanguard MM account to the general checking account. Even with that withdrawal our overall Vanguard investments increased \$49,958.56 from 12/31/2024 to 12/31/2025.

Included in this year's report is a listing of Restricted Fund Balances. It has been many years since this has been part of the Treasurer's report and as a result took some research to compile this current listing. There were many records to synthesize with often conflicting use of terms for the same fund. Where I have used the term Mission, or Mission and Ministry, it often was referred to as Mission and Outreach, and so on. I believe the designation between what is Restricted vs Unrestricted is accurate based on my review of the available records.

The 2026 budget as presented is very much in line with our current operating model. While it does not show the need for an Investment Asset Draw down, we continue to operate without settled clergy and we don't expect surplus revenues as in recent years. While our financial condition is stable, we continue to face challenges associated with a small congregation.

Balance Sheet

	As of December 31, 2025	As of December 31, 2024
ASSETS		
Current Assets		
Bank Accounts		
0999 M&T Bank	20,803.40	34,640.21
1005 Rector's Discretionary Account	915.28	1,031.28
1010 Vanguard Portfolio	0.00	0.00
1015 Vanguard Prime MM Fund	110,991.97	110,758.68
1020 Vanguard Inter-Term Teas. Inv	44,392.99	42,936.76
1025 Wellington Fund Admiral	52,643.43	49,266.67
1030 Extended Mkt Index Inv	161,078.13	146,312.81
1035 FTSE Social Index Inv	25,296.36	21,778.58
1040 500 Index Fund Inv	188,737.56	162,128.38
Total for 1010 Vanguard Portfolio	\$583,140.44	\$533,181.88
1050 Diocese of VT Unit Fund	347,634.31	309,891.12
Total Bank Accounts	\$952,493.43	\$878,744.49
Accounts Receivable		
11000 *Accounts Receivable	143.48	4,302.82
Total Accounts Receivable	\$143.48	\$4,302.82
Other Current Assets		
12000 Undeposited Funds	0.00	1,775.00
Total Other Current Assets	\$0.00	\$1,775.00
Total Current Assets	\$952,636.91	\$884,822.31
Fixed Assets		
1500 Church Property		
Total 1500 Church Property	\$285,656.89	\$258,044.36
Total Fixed Assets	\$285,656.89	\$258,044.36
TOTAL ASSETS	\$1,238,293.80	\$1,142,866.67

LIABILITIES AND EQUITY**Liabilities**

Current Liabilities			
Accounts Payable			
20000 *Accounts Payable	1,007.71		-305.38
Total Accounts Payable	\$1,007.71		-\$305.38
Other Current Liabilities			
2000 Current Liabilities			
Principal	12,277.85		16,498.12
2040 PINS Balance Available	89.79		201.56
Total 2000 Current Liabilities	\$12,367.64		\$16,699.68
2005 Prepaid Pledges and Others	3,125.00		8,800.00
Total Other Current Liabilities	\$15,492.64		\$25,499.68
Total Current Liabilities	\$16,500.35		\$25,194.30
Total Liabilities	\$16,500.35		\$25,194.30
Equity			
30000 Opening Balance Equity	613,889.66		613,889.66
31000 Increase/Decrease in Equity	592,929.00		500,115.48
32000 Retained Earnings	3,667.23		-19,807.14
Net Income	11,307.56		23,474.37
Total Equity	\$1,221,793.45		\$1,117,672.37
TOTAL LIABILITIES AND EQUITY	\$1,238,293.80		\$1,142,866.67

Restricted Funds**Restricted Fund balances as of 12/31/2025****1 Temporary Restricted Funds (held in Vanguard Extended Mkt Index)**

restricted for:	as of 12/31/24	increase	deductions	as of 12/31/25
Maintenance Endowment	5,039.25	503.93		5,543.18
Organ Fund	3,665.48	366.55		4,032.03
Vestment Fund	3,408.99	340.90		3,749.89
Memorial Garden	4,953.58	495.36		5,448.94
National Youth Scholarships	6,740.22	674.02		7,414.24
Camp Scholarships	2,232.72	223.27		2,455.99
Altar Fund	5,113.49	511.35		5,624.84
Continuing Education, Rector	6,690.06	669.01		7,359.06
Sabatical Fund	15,699.33	1,569.93		17,269.26
Total restricted this fund:				\$58,897.42
Total fund balance as of 12/31/25				\$161,078.13
Total unrestricted this fund:				\$102,180.71

2 Funds (held in Vanguard Federal Money Mkt Fund)

restricted for memorial garden maintenance	19,525.00	(240.00)	19,285.00
Total fund balance as of 12/31/25	110,758.68	20,000.00	(25,000.00)
Total unrestricted this fund:			\$91,706.97

3 Restricted Funds (held in Vanguard FTSE Social Index Fund)

Aspen fund:	
restricted for mission & ministry	25,296.36
total fund balance:	25,296.36

4 Restricted Funds (held in Vanguard Wellington Fund)

restricted for music:	26,321.72
restricted for missions:	26,321.71
total fund balance:	52,643.43

Total all restricted funds as of 12/31/2025: \$156,122.21

***see note: Total All Vanguard holdings as of 12/31/2025** \$583,140.44

Net UNrestricted as of 12/31/2025 \$427,018.23

*includes Vanguard 500 Index Admiral & Vanguard Intermediate Term Treasury Investor (all unrestricted)

2026 Budget

St. Luke's Episcopal Church - Chester, VT

2025 Income/Expense

2026 Budget

Account #	Item	2025 budget	2025 actual	2026 Budget
4000	Pledge & Plate Income			
4010	Pledges - Current Year	40,230.00	40,407.13	38,688.00
4011	Prepaid Pledges	8,800.00	8,800.00	3,125.00
4020	Pledges - Prior Year	0.00	859.00	250.00
4050	Plate Offerings	2,500.00	2,934.00	3,000.00
4000	Pledge & Plate Totals	51,530.00	53,000.13	45,063.00

4010	Pledges - Current Year	40,230.00	40,407.13	38,688.00
4011	Prepaid Pledges	8,800.00	8,800.00	3,125.00
4020	Pledges - Prior Year	0.00	859.00	250.00
4050	Plate Offerings	2,500.00	2,934.00	3,000.00
4000	<i>Pledge & Plate Totals</i>	51,530.00	53,000.13	45,063.00
4100	Special Offerings			
4103	Easter	200.00	290.00	300.00
4105	Christmas	300.00	439.00	450.00
4106	Other Special Offerings	100.00	0.00	100.00
4100	<i>Special Offerings Totals</i>	600.00	729.00	850.00
4200	Investment Income			
4210	Investment Interest	6,000.00	10,701.74	8,000.00
4220	Rectory Investment Income	13,250.00	13,842.21	13,500.00
4200	<i>Investment Income Totals</i>	19,250.00	24,543.95	21,500.00
4300	Fundraising Events			
4328	Christmas Wreaths	1,800.00	2,570.00	2,500.00
4332	Plant Sale	5,000.00	5,165.22	0.00
4350	Other Fund Raising Events	0.00	0.00	1,000.00
4300	<i>Fundraising Totals</i>	6,800.00	7,735.22	3,500.00
4400	Other Contributions			
4410	Designated Flower Fund	150.00	445.00	450.00
4415	Restricted Operating Donations	100.00	0.00	100.00
4420	Unrestricted Operating Funds	2,500.00	1,399.47	1,400.00
4425	Use of Building	200.00	100.00	100.00
4426	Unrestricted Memorial Funds	0.00	450.00	400.00
4400	<i>Other Contributions Totals</i>	2,950.00	2,394.47	2,450.00
4600	Non-operating Restricted Income			
4600	<i>Non-operating Restricted Income Totals</i>	1,950.00	2,282.00	3,350.00
Total Income:		\$83,080.00	\$90,684.77	\$76,713.00

5100 **Utilities**

Account #	Item	2025 budget	2025 actual	2026 Budget
5110	Electricity	2,304.00	2,304.00	2,532.00
5120	Water & Sewer	900.00	857.69	875.00
5130	LP Gas	200.00	141.69	0.00
5140	Heating Oil	4,500.00	2,191.88	3,000.00
5165	Service Contract & Calls	1,700.00	1,384.00	1,400.00
5100	<i>Utilities Expense Totals</i>	9,604.00	6,879.26	7,807.00
5200	Property Expense			
5201	Insurance: Liability & Worker's Comp.	5,652.00	5,677.00	5,950.00
5210	Sexton's Services 5210, 5216	2,800.00	3,500.00	3,600.00
5350	Maintenance & Grounds 5253, 5258	5,000.00	3,211.42	3,000.00
5200	<i>Property Expense Ttotal</i>	13,452.00	12,388.42	12,550.00
5300	Communications			
5310	Publicity	300.00	200.00	200.00
5320	Postage / Box Rent	325.00	339.20	340.00
5325	Office Supplies	200.00	317.66	300.00
5330	Treasurer Supplies	100.00	49.50	100.00
5332	Payroll Service	1,000.00	0.00	0.00
5335	Printing / Copying	150.00	1,261.48	500.00
5350	Church Phone / Internet	2,200.00	2,362.17	2,400.00
5300	<i>Communications Total</i>	4,275.00	4,530.01	3,840.00
5400	Christian Education			
5405	Church School	250.00	0.00	250.00
5410	Youth Events / Scholarships	500.00	0.00	500.00
5420	Adult Education	500.00	325.66	350.00
5400	<i>Christian Education Totals</i>	1,250.00	325.66	1,100.00
5500	Worship			
5514	Musician	7,800.00	9,000.00	9,000.00
5515	Organ / Piano Maintenance	150.00	160.00	180.00
5520	Special Music & Supplies	200.00	0.00	100.00
5525	Clergy Compensation	15,000.00	15,230.00	15,500.00
5526	Mileage for Clergy	2,800.00	2,927.96	3,000.00
5530	Altar Flowers	650.00	719.12	725.00
5535	Liturgical / Altar	350.00	416.46	425.00

Account #	Item	2025 budget	2025 actual	2026 Budget
5565	Worship Other	200.00	335.00	350.00
5500	<i>Worship Totals</i>	27,150.00	28,788.54	29,280.00
5600	Meetings and Fees			
5600	<i>Meetings and Fees Totals 5605-5622</i>	1,455.00	1,163.19	1,550.00
5750	Diocesan Loan Interest Payment			
5750	<i>Diocesan Interest Payment Totals</i>	447.77	447.77	319.72
5760	Parish Assessment			
		8,495.50	8,495.52	7,322.25
5800	Outreach			
5810	Outreach	5,500.00	5,500.00	5,500.00
5812	Other Outreach from Fundraising	100.00	100.00	100.00
5825	Theological Education	200.00	600.00	300.00
5800	<i>Outreach Totals</i>	5,800.00	6,200.00	5,900.00
6000	Nonoperating Restricted Expenses			
6000	<i>Non-operating expense 6003-6050</i>	2,150.00	1,981.77	1,950.00
6100	Fund Raising Expenses			
6100	<i>Fund Raising Expenses 6104-6109</i>	900.00	912.03	1,100.00
6150	Payroll Tax Liabilities			
6150	<i>Payroll Tax Liabilities Expense</i>	0.00		
Expense Total:		74,979.27	72,112.17	72,718.97
Ordinary Income less Expenses:		8,100.73	18,572.60	3,994.03
Other Income/Expense				
4225	Investment Asset Draw	0.00	0.00	0.00
	Diocesan Loan Principal Payment:	4,220.27	4,220.27	4,328.32
Net Income:		3,880.46	14,352.33	-334.29